

Independent Living Handbook

Toolkit to Success

Tennessee Department of Children's Services | Office of Child Programs | August 2023

Toolkit to Success

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

This handbook is just a starting point. You should review the handbook with your foster care caseworker, Independent Living Specialist, or community-based provider as early as age 14, so he or she can help you with questions about the resources in this handbook. Also, please note that some of the resources listed may change because of funding or program changes.

The Youth Handbook can be viewed and downloaded at *https://www.tn.gov/dcs/program-areas/youth-in-transition/il/youth-handbook.html.*

Did you know that you can find FREE access to internet at public libraries? Visit your local public library if you need internet access to use the online resources included in this handbook.

Acknowledgements

We owe a special thanks to youth from Shelby County, Middle TN and East Tri- Regional Youth Boards for their participation in focus groups and for sharing their experiences in foster care. These young men and women provided us with valuable information about support services needed to help young people achieve self-sufficiency and avoid many of the pitfalls for which they are at risk. Tennessee's Department of Children's Services is also grateful to current and aged out foster care youth, the DCS Independent Living staff, UTSWORPS, AOC and the Citizens Review Panel for their feedback and recommendations. Thanks to the Legal Aid Society for letting us reprint information from their easy-to-read brochures about the law. Also, thanks to KidCentral (http://kidcentraltn.com/) for letting us reprint information from their family-focused website.

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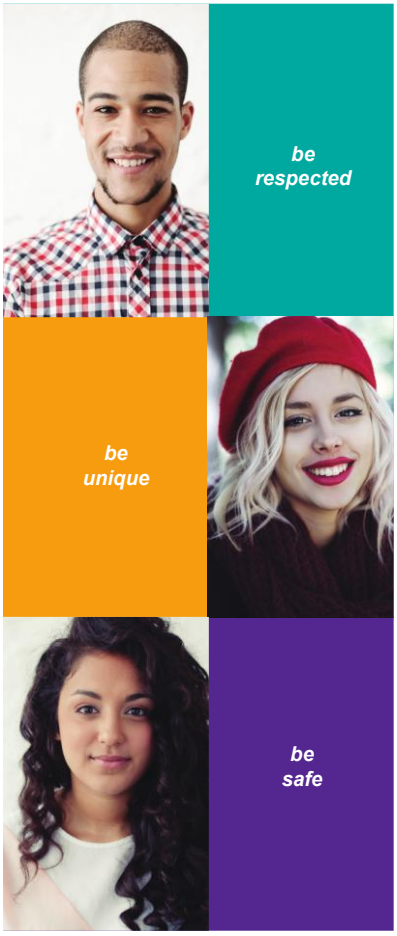
A Guide for Teens in Foster Care

Foster Care is NOT the end of the world. Youth in foster care should be empowered to make decisions about their lives. Here are some important things you should be able to expect. If this is not true for you, talk to your Foster Parents, Family Service Worker, or Guardian ad Litem (GAL) about what is right for you.



1. **You should live in a safe, comfortable home.**
   You should:
   - Have enough clothes and healthy food.
   - Have your own place to store your belongings.
   - Talk to your foster parents about respect and privacy, including with whom they share information about you.
   - Contact and spend time with people who do not live in your foster home or who are not in the foster care system (like friends, church members, teachers, and others).
   - Make contact with your Family Service Worker, attorney/GAL, probation officer, CASA volunteers, foster youth advocates and supporters, or anyone else involved with your case.
   - Obtain a state photo ID.
   - Be told about your placement by your Family Service Worker.
   - Voice your opinion and be empowered.
   - Be treated equally and with respect.
   - Be accepted and not rejected.
   - Fulfill your potential

2. **You should be able to keep in touch with family and friends.**
   You can:
   - Visit and contact brothers and sisters (unless a judge says you cannot).
   - Contact parents and other family members (unless a judge says you cannot).
   - Live with a family member if that would be a safe place.

3. **You should be able to pursue your education, interests, and enrichment.**
   You should:
   - Go to school regularly.
   - Pursue vocational or college education.
   - Attend after-school activities appropriate for your age and development level.
   - Get help with school if needed.
   - Request a parent-teacher conference to talk about what's best for you academically.
   - Participate in age-appropriate extracurricular, enrichment, and social activities such as community activities, church, sports, scouting, 4-H, and prom.
   - Attend gatherings and functions with the Foster Parent's permission without direct supervision.
   - Learn job skills right for your age.

- Find employment unless the law says you are too young.
- Manage the money you earn (if right for your age and developmental level).
- Have a checking or savings account.
- Attend life skills classes and activities if you are old enough.
- Have access to essential documents when leaving care (State ID/Driver's license, Social security card, birth certificate, medical records, health insurance information, etc.).
- If you are over 14, have annual credit checks and learn about credit.

4. **You should have your health needs met.**
   You should:
   - See a doctor, dentist, eye doctor, or counselor if needed.
   - Access your health records.

5. **You should have a voice.**
   You can:
   - Go to court and talk to the judge.
   - See, and receive a copy of, your court report and your permanency plan.
   - Keep your court records private (unless the law says otherwise).
   - Request updates from your Family Service Worker and your attorney regarding changes in your plan or placement.
   - Tell the judge how you feel about your family, attorney, and Family Service Worker.
   - Tell the judge what outcome you prefer.
   - Have input about your plan and goals.
   - Have the option to invite support people to Child and Family Team Meetings.

Additionally, you should expect:

- To be held accountable for your actions.
- To follow rules and obey the law.
- To be respectful.
- That some of the items and activities on this list can only happen if you have built trust with your Foster Parents, Family Service Worker, and others.
- To be allowed to maintain or develop relationships with appropriate people who are important to you, as long as it's in your best interest. No one should leave foster care without a permanent, caring relationship with an adult. Speak with your Family Service Worker about who is important in your life.

In Foster Care, you should live a life free from abuse and discrimination.

No one should:

- Lock you in a room.
- Abuse you physically, sexually, or emotionally for **any** reason.
- Punish you by physically hurting you for **any** reason.
- Look through your things (unless they have a good *and* legal reason).
- Discriminate against you because of your sex, race, color, religion, sexual orientation, gender identity, or for any other reason. If you are a lesbian, gay, bisexual, transgender, or questioning youth, your rights and protections include not being subjected to discrimination or harassment on the basis of your actual, or perceived, sexual orientation or gender identity.
- Make you participate in any type of sexual activity by force, intimidation, or coercion, or in exchange for, or a promise of money, goods, or services.

No decision about me, without me.



Contact your Family Service Worker if you have concerns about the way you are being treated.

To view the online version of the Guide for Teens in Foster Care visit *https://www.tn.gov/dcs/program-areas/youth-in-transition/il/a-guide-for-teens-in-foster-care.html*.

Getting Involved in Your Community

Youth are encouraged to get involved in community and recreational activities. It's up to you to make good choices about how you spend your time. Take time to enjoy yourself, visit with the people you care about, meet new people, accept challenges that will help you achieve your goals, and get involved in service projects. Don't just sit home watching TV or playing computer games; instead, get involved in your community.

Getting involved can look many ways. Most areas have a diverse selection of low-cost or free activities.
Another great way to get involved is to volunteer. Volunteering for a cause can be rewarding!
Check out your local library, social media, city or county parks department, and/or local churches for:
- Volunteer opportunities
- Sports leagues, intermural teams, etc
- Community Events
-Specialty classes/courses (art, swimming, cooking, etc.)
-Youth groups
-Plus much more!

In addition to community options, DCS partners with various agencies to offer opportunity for youth connections and skill building. Some of these offerings include Resource Centers, Financial Literacy Education,

Life Skills Classes, and Youth for Youth Boards. Contact your FSW or ILPS for more information on options in your area.

Documents to Get When Leaving Foster Care

When you leave foster care, you will need certain documents to get a job, go to school, rent an apartment, and open a bank account. This information is focused on youth likely to exit foster care to adulthood. If you are under the age of eighteen (18) when you exit foster care, any applicable documents listed below are given to your parent/caretaker. This section describes what documents you need and how to get them.

The following list describes what you should expect to get when you exit foster care. Some of these may not apply to you. Your Family Service Worker is responsible for transferring these items. You can also contact your Independent Living Specialist for assistance.

- List of adult relatives and other supportive adults (contained in Genogram documents) and emergency contacts, including Team Leader and Team Coordinator
- Driver's license or state ID
- Social Security Card (original, Copy for DCS file)
- TennCare Card and TennCare Flyer
- Birth Certificate (original, a copy for the DCS file)
- Any legal documents, including the court order indicating the parent/caretaker(s) who has custody of you if you are under age 18
- Updated recent medical health and mental health records and assessments, including immunization records as well as information regarding any special needs and appropriate treatment. Must include the names and addresses of your Primary Care Physician, dentists, specialists, and all other providers, including Mobile Crisis contact Information
- Needed medical, dental, developmental, mental health, substance use treatment services as well as Occupational Therapist, Physical Therapist, and Speech Language Pathologist information
- List of any appointments already scheduled with pertinent details
- Needed medication and any prescriptions, including instructions and potential side effects
- Resume
- Bank account access information
- Information regarding an Advance Care Plan
- Religious documents and information
- Documentation of Immigration, Naturalization
- Documentation of tribal eligibility or membership
- Death Certificate for deceased parents
- Life Book/ pictures/ personal items
- Previous placement information (printed placement page from the current child welfare information system)

- Educational records including copies of report cards and the most current Individualized Education Plan, (IEP) and list of schools attended and grades
- Copy of Discharge CFTM that outlines the aftercare plan and includes a written summary of the your living environments/placements, experiences and growth while separated from your family
- Selective service number or proof of registration
- Voter registration card

Here is more information about how you can get some of these documents, if needed:

Birth Certificate

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

If you need to get a birth certificate on your own, there are three ways if you were born in Tennessee:

1. **In Person:** Be ready to show an ID and pay the fee for getting a birth certificate. You can apply:

   At the Office of Vital Records

   - 1st Floor, Central Services Building
     421 5th Avenue, North
     Nashville, TN 37243

   OR at some local health departments

   - Contact your local health department to see if they can provide this service. Locations and phone numbers can be found at *https://www.tn.gov/health/health-program-areas/localdepartments.html*

2. **By Mail:**
   Complete the application (available at *https://www.tn.gov/health/health-program-areas/vital-records/applications.html*)

   Include required ID or have the application notarized

   Include a check or money order for the fee listed on the application

3. **Online:**
   The Tennessee Office of Vital Records does not directly accept online orders, but they have contracted with an independent company to provide this service. Additional fees apply for online applications. To apply online go to *http://www.vitalchek.com/tennessee-express-vital-records.aspx*.

If you were born in another state, you will have to contact the vital records department for that state.

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. Your caseworker should be able to provide you with your Social Security card.

If you need to get a Social Security card on your own, you can get one for free by doing the following:

- **Complete an application** (found at *http://www.ssa.gov/forms/ss-5.pdf*).
- **Provide required documents to prove your identity.** The documents you need depend on whether this is the first time you've even been given a social security card or whether you need a new because the other was lost or stolen. To find out what documents you need go to *http://www.ssa.gov/ssnumber/ss5doc.htm*.
- **Mail the application or drop it off at your local Social Security office.** To find the location *nearest to you, call 1-800-772-1213 or use the office locator tool at https://secure.ssa.gov/ICON/main.jsp*.

Medical and School Records

When you leave foster care at age 18, make sure you get your medical and education records from your caseworker, especially the records of your immunizations (or shots). You should do this as soon as possible because some of these records may be destroyed as early as your 22nd birthday. These records are important if you want to do any of the following:

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

Tennessee Driver's License

Driving can help you improve decision-making skills, promote independence, and increase job opportunities. You will need the support of your foster parents to get your license if you are under age 18. Once you are over age 18, you do not need your foster parents' permission to get your license, but you will need their permission to drive their car. Even if you cannot get your license, you may still be able to take a driver's education course to help you learn to drive.

To learn how to get a driver's license or take a driver's education course, check out the Driver License Manual for Foster Youth at *https://www.tn.gov/dcs/program-areas/youth-in-transition/il/drivers-license.html*

In the Driver License Manual you will find:

1. Questions to help you and your resource parents decide whether you are ready to drive
2. Information about Driver's Education
3. An explanation of the Graduated Driver License Program
4. A list of the requirements to get your license
5. Tips about how to navigate this process

Tennessee Identification Card

If you do not have a driver's license or learner's permit before you leave foster care, your caseworker should help you get a Tennessee identification card. To get an identification card on your own, go to the nearest Driver Service Center to apply. You can find the closest location by going to *https://www.tn.gov/safety/driver-services/locations.html*.

You will need to bring documents to prove who you are, and if you are under 18, you will also need to bring the Teen Affidavit/Financial Responsibility Form available at *https://www.tn.gov/content/dam/tn/safety/documents/minor.pdf*. For a list what you need, use the Department of Safety's Document Checklist available at *https://www.tn.gov/content/tn/safety/driver-services.html#documents*. For an ID, use the column on the far right side of the checklist.

Foster Care Records

You have a right to get a copy of your foster care records when you leave care, but the foster care agency is only required to keep your records until you reach age 31. You may want a copy because the records include important information you may need in the future, such as:

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

These records can be obtained by submitting a records request via the following website:

https://www.tn.gov/dcs/contact-us/public-records-requests/records-request

Voter Registration Card

To vote in a local, state, or national election, you must register at least 30 days before the election and meet the following requirements:

- Be a U.S. citizen
- Be a Tennessee resident
- Be 18 years old on or before the date of the next election
- Not be convicted of a felony unless your civil rights have been restored by the state
- Be properly registered

How do you register to vote?

- Complete and sign a voter registration application available at the Secretary of State's website *https://sos.tn.gov/elections/guides/how-to-register-to-vote*. Mail or hand-deliver the application to your county Election Commission. Find your local Election Commission at *tnsos.org/elections/election commissions.php*.

- You may also register to vote when you apply for a driver's license or identification card. Just ask at the Driver Service Center when you get to the counter.

Selective Service System

Males, both U.S. Citizens and non-citizen immigrants, between the ages of 18 and 25 must be registered with the Selective Service System, which is a registration system created in case there is ever a need to reinstate the military draft. The Selective Service System maintains a list of males ages 18 to 25 and their addresses. It's important to know that even if there was need for a draft again that does not mean you would automatically end up in the military. A draft works by randomly selecting people from the registration list. Then, those men would be examined to determine whether they are fit to serve in the military.

If you are male, you MUST register within 30 days of your 18th birthday. You can register online at *https://www.sss.gov/register/*. If you don't register you may not be able to get a driver's license or go to college.

Be sure to keep your documents safe!

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

Help with Your Transition Out of Foster Care

The transition from foster care to independent living can be hard and scary. Suddenly you find yourself having expenses like rent, food, and school. If you are having trouble paying your bills or purchasing food, you may be able to get help.

There are several programs in Tennessee that help foster youth after they leave care. Many of these programs are temporary. Although you may get some temporary help, it is still best to save your money and make sure you have enough to pay your expenses. Once you are 17 years or older, your caseworker should provide you with information concerning transition plan services including:

- Health insurance
- Independent Living Program Services
- Extension of Foster Care Services, if applicable
- Information about Housing Options
- Assessment of available sources of financial assistance

Health Insurance

What is TennCare and what does it cover?

TennCare is the state of Tennessee's Medicaid program that provides health insurance for Tennesseans who cannot afford their own. If you age out of foster care, you are eligible to keep your TennCare coverage you turn 26. See the TennCare for Aged Out Youth Handout for more information at *https://public.powerdms.com/TNDCS/documents/2104427*.

What if I move out of Tennessee?

Since TennCare is restricted to Tennessee residents only, you will lose insurance coverage if you move out of state. You will need to reapply for Medicaid in the state where you are moving. Eligibility requirements vary between states and you will need to contact the Medicaid department in that state to see if you are eligible.

How do you apply for TennCare/Medicaid?

You can apply through the Health Insurance Marketplace:

- Online at *www.healthcare.gov*,
- By phone at 1-800-318-2596 (you must tell them you are applying for MEDICAID not TennCare)
- By mail. Applications to mail in can be found at *http://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf.*

Are there other options to get insurance?

You may be able to get insurance through your school's student health center or your job. You can also purchase your own insurance through the Health Insurance Marketplace at *www.healthcare.gov*

Independent Living Program Services

Life Skills Training

Formal and informal classroom instruction is available to all eligible youth. Instruction covers the following areas: safe and affordable housing, budgeting, nutrition and food preparation, time management, self-advocacy, interpersonal relationships, and communication.

Independent Living Wraparound Services

You also **may** be eligible for other kinds of services provided that the funds are available. These services include funding for things like driver's education, college, tutoring, job training, graduation expenses, transportation, vehicle repairs, car insurance, and childcare. There are some eligibility requirements for these services. For a full list of available services, check out the IL Services Grid at *www.tn.gov/youth/fostercare/il/YouthVersionIndependentLivingWraparoundServicesList.pdf*.

Contact your Independent Living Specialist or your Case Manager for more information and to find out if you are eligible. If you don't know your IL Specialist or how to contact them, see Appendix A for a list of contact

information or visit *https://www.tn.gov/content/dam/tn/dcs/documents/youthintransition/il/IL_Staff_List.pdf*. for the most updated contact list.

Extension of Foster Care Services

Extension of Foster Care Services is a voluntary program that provides support to foster youth until age 21. Young adults receiving Extension of Foster Care Services are eligible for the Independent Living Allowance, which can be used to help pay for room and board expenses or possibly other placement options. If you are in state custody at age 18, you are eligible for Extension of Foster Care Services (EFCS) if you meet one of following criteria:

- You are completing high school or your GED
- You are enrolled in college or vocational education
- You are employed at least 80 hours per month
- You are participating in a program that leads to employment
- You have a physical or mental health condition that keeps you from going to school or working

Why should you participate in Extension of Foster Care Services?

EFCS can help provide support and financial assistance to help you become independent. Listen to Genesis, a former foster youth, discussing the eligibility requirements for and benefits of Extension of Foster Care and other IL services at *www.youtube.com/watch?feature=player_embedded&v=gtcn86mzdr0*.

Temporary Assistance for Needy Families (TANF) Families First

Tennessee's Families First program provides temporary cash benefits to families who have children and are experiencing financial difficulties. These benefits are time-limited to 60 months in a participant's lifetime. The Families First program emphasizes work, training, and personal responsibility. To be eligible for the program, participants must agree to follow a Personal Responsibility Plan (PRP). As part of the PRP the participant agrees to keep immunizations and health checks up to date for their children, keep their children in school, cooperate with Child Support Services to establish paternity, and participate in a work/training program for at least 30 hours per week.

Supplemental Nutrition Assistance Program (SNAP)

You may be eligible for the Supplemental Nutrition Assistance Program (SNAP) program, which provides nutritional assistance benefits to low-income families. Supplemental Nutrition Assistance Program (SNAP) benefits are given out electronically using a Benefit Security Card or EBT Card.

Child Care Services

There are several programs through the Department of Human Services that help low-income families pay for child care services. Some programs may require parents to make co-pays for the child care services.

To apply for Families First, SNAP, or Child Care Services contact your local Department of Human Services Office or call 1-866-311-4287. A list of locations can be found at *www.tn.gov/humanserv/st_map.html*.

Social Security Administration Benefits

If you have a physical or mental disability that impairs your ability to work or your parent has received some type Social Security benefit in the past, you may be eligible for Social Security benefits. Seek help from a government benefits specialist, a benefits planner, or an attorney to sort this out. A list of legal aid services that provide lawyers for people that cannot afford them is available in the "Getting Help With Legal Issues" Section of this handbook. If you are receiving Extension of Foster Care Services and receiving Social Security benefits, you will need to communicate with the Social Security Administration about any federal funding that DCS may be drawing down at the same time to cover the cost of your care. Talk with your Family Service Worker, who can help with more information. You can also find more information about Social Security and the location of Social Security Administration Offices at *www.ssa.gov*.

LGBTQ Resources

Being supported at home, in school and in the community is important for all children and youth – especially lesbian, gay, bisexual, transgender and questioning (LGBTQ) youth.

As a lesbian, gay, bisexual, transgender or questioning (LGBTQ) youth in care, you deserve support and respect from your caseworker, foster parents and the other adults involved in your life. You are also entitled to receive nonjudgmental services. You have the right to be heard, to feel supported and to be safe and free from harassment based on your sexual orientation or gender identity.

For some birth, foster or adoptive parents, learning that a child is lesbian, gay, bisexual, transgender or questioning (LGBTQ) can be a very difficult juncture. For others, this information is welcomed and recognized as a sign of trust. How a parent responds to their LGBTQ child will have an enormous impact on the child's development and on the quality of the parent-child relationship.

Youth identifying as LGBT have the same opportunities as any other child/youth. Some flexibility is needed for youth participating in activities that would create safe places for LGBTQ in foster care. In order for youth to find activities that best suit their specific identity, locations of the activity might be further away and therefore require accommodating transportation and or adjusting a curfew."

For resources youth LGBTQ youth in foster care, go to:

http://www.lambdalegal.org/publications/getting-down-to-basics

GLBT National Youth Talk line
For teens and young adults up to age 25; provides peer-counseling, info, and local resources.
Phone: 1-800-246-7743

ACLU of Tennessee
The ACLU brings more LGBT cases and advocacy initiatives than any other national organization with reach into the courts and legislatures of every state.
Phone: 615-320-7142
Email: *aclutn@aclu-tn.org*
Website: *www.acllu-tn.org*

Tennessee Equality Project
Statewide organization promoting the civil rights of LGBT persons through lobbying and educating Tennesseans about LGBT history and issues.
PO Box 330895, Nashville, TN 37203
Phone: (615) 390-5252
Website: *http://www.tnep.org/*

Managing Your Money

Most youth understand the importance of money on some level, but real-world living expenses—such as rent and groceries—can be a big shock. Without good spending habits and realistic financial goals, youth may soon find themselves struggling to make ends meet. Here are some basics about handling money.

Opening a Bank Account

One of the first steps you can take in establishing your independence is to open a bank account. Why open one? It helps you learn how to manage money. In addition:

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

Be aware that you will need to provide certain documents in order to open an account, including a driver's license/state ID, Social Security card, and proof of a mailing address. Also keep in mind that banks may require a minimum balance when opening an account, and may charge a fee if you fall below that balance. Be sure to research bank policies and ask questions about all fees and services involved.

How to Choose a Bank

- Understand your financial needs and what is most important to you. Are you more concerned with depositing your paycheck into a checking account or saving money? Does convenience matter? Do you want a bank that has a lot of branches that are convenient for you, or are you willing to drive for lower costs and fees?
- Understand how much is needed to open an account.
- Read the fees disclosure statement, which is the form that describes all the fees charged. If you are confused about the fees, ask your caseworker or another adult you trust for help.
- Understand ATM fees. These fees can vary widely between banks and can add up quickly.
- Ask about fees for accidentally taking out more money than is in your account, which is typically called overdraft protection.

  Understand checking account policies and fees. These, too, can vary widely between banks. For example, is it really free checking or do you have to pay additional fees for services you don't really need?

Ways to Manage Your Checking Account

- **Balance your account every month.** Try and do it as soon as you receive your monthly statement.
- **Write fewer checks.** The fewer you write, the fewer you have to account for. For purchases less than $20, consider paying with cash.
- **Watch your ATM usage.** Every time you use an ATM or debit card, you have to record the transaction. And if you don't use your bank's ATM machines, you will likely have to pay a transaction fee. Try to withdraw enough cash to last at least one week.
- **Get overdraft protection.** This will cover you if you make a mistake or run short and will save you money and embarrassment. Even if your bank charges for the service, it is still good to have.
- **Use Internet banking.** Banks have improved the quantity and quality of services offered electronically. You can get up-to-date information on your account online and correct any mistakes quickly.

Credit Cards

Banks also offer credit cards. These are similar to ATM/debit cards, but are not connected to a bank account. Instead, credit cards allow customers to buy something now and pay for it later. However, you may face steep interest rates for borrowing this money. For those who charge more than they can afford to pay—or those paying only the minimum amount due each month—interest charges can add up quickly. The bottom line: Use credit with caution. Do not use credit cards for cash advances, make sure you only buy what you can afford to spend, and be sure to pay off all your purchases each month to avoid racking up costly debt.

If you keep overcharging on your credit card and can't pay the card company back on or before the due date, you will owe the credit company more and more money. Having a big balance on a credit card can look bad on your credit report.

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

- **Car insurance.** Insurance companies use your credit score to determine your eligibility and what your premium will be. If your score is bad, your premium will be higher.
- **Employment.** Most companies run a credit report on job applicants before they hire them, and bad credit can cause you to be turned down for a job.
- **Car loans.** A low credit score may cause you to get a higher rate.
- **Student loans.** Bad credit can cause you to be turned down for school loans.
- **Utilities.** Many people are surprised to learn that utilities check your credit before extending service. Bad credit may cause you to have to put down a hefty deposit before service starts. The same goes for cellphone and cable service companies.
- **Rent.** Bad credit may cause you to have to put down first and last months' rent as well as a large deposit before an apartment management company will allow you to move in.

Checking Your Credit

You should check your credit once a year. This allows you to keep up with what your credit score is and know how your actions are affecting your credit. Also, this gives you the chance to make sure there are no mistakes or fraudulent credit. Credit fraud is when someone else takes out credit in your name. When you check your credit you will receive a "credit report" that details things that affect whether someone would be willing to lend you money like how much credit you already have and whether you pay bills on time.

You can check your credit report for free once a year by calling 877-322-8228 or by going online to *AnnualCreditReport.com*. If you 18 or older, you can order your credit report yourself, but your IL Specialist can help if you have questions. If you are under 18 and worried about your credit report, contact your IL Specialist for help getting your credit score.

For more information about:

1. What a credit report is

2. How to get your credit report

3. What your credit report means

4. How to fix mistakes or credit fraud

Check out the Youth and Credit Handbook from the Annie E. Casey Foundation at *www.aecf.org/resources/youth-and-credit/*.

Avoiding Predatory Lending

Predatory lending is when someone takes unfair advantage of a person's financial needs by charging high interest rates and other unfair charges.

Predatory lenders typically target minorities, the poor, the elderly, and people who need immediate cash. Predatory lending can take the form of payday loans, car loans, car title loans, tax refund anticipation loans or any type of consumer debt.

While the practices of predatory lenders may not always be illegal, they can leave victims with ruined credit and burdened with *unmanageable debt*.

Here are some steps to protect yourself:

Always shop around. Examine the terms of the loan and compare with those offered by other lenders. Start with a traditional lender, especially one with whom a relationship already exists.

Ask questions. Understanding the terms of a loan is the key to a successful transaction. The numbers and various terms are confusing to the average buyer. Do not be afraid to ask someone, such as a lawyer, a representative of the bank, or someone you trust to explain anything that is unclear. Never sign a document without knowing the complete terms of the obligation.

Be aware of the TOTAL payment amount over the life of the loan. Although the monthly payment amount may be low, extra fees increase the total cost of the loan. Borrowing more than is affordable per month is never a good financial decision. A mortgage payment or other long-term loan payment should fit into a monthly budget for years to come, not just for a short time.

Avoid promises to refinance at better rates in the future. There is no guarantee that interest rates can be reduced in the future. Interest rates depend on many factors such as income, credit score, collateral, and market changes. The lender who originated the loan cannot promise a better rate in the future because they cannot accurately predict these variables. Even if the first rate is not the best, make sure it is a rate that is affordable for years to come.

Never sign a blank document or anything the lender promises to fill in later. If a consumer signs a blank document, fraudulent lenders could change any term they previously promised. If a lender claims that an offer is good for a limited time, investigate and compare this offer to other lenders. If in doubt, do not sign. An honest lender wants new business and will not set unreasonable time limits on accepting the loan terms or use high-pressure tactics.

Educate yourself on the home buying process. Buying a home is overwhelming for most people. Be sure to learn as much as you can about the process before buying.

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. Live within your means: don't spend more than you have, and don't feel pressured to buy the latest fashion fads or gadgets unless you can pay for them in cash. Know the difference between things you really need and things you want. For instance, needs are things like food and shelter, and wants are things like designer jeans or an iPad.

Here are some more tips on budgeting:

Create a realistic budget. Start by tracking all spending, including little things such as a morning coffee or lunch with a friend. This will help you understand where your money is going, and to recognize the difference between "needs" (food and shelter) and "wants" (concert tickets or a new outfit).

Make saving a priority. This could include saving for a specific goal (such as a down payment on a car) or simply building a safety net or emergency fund. A solid savings can help take care of unexpected expenses as they come up, rather than falling victim to credit card debt or payday lenders.

Set specific goals. It's not enough to say, "I want to save for college." Think about the dollar amount needed, and break it down into manageable pieces over a specific time frame. Be honest about how much money you can put toward that goal each month, and how many months it will take.

Develop a system that works for you. Whether it's an online spreadsheet, a smartphone app, or simply a file folder and calculator, you need to have a system in place that helps you monitor finances and balance accounts.

Review weekly spending. Get into the habit of opening bills as soon as they arrive and writing due dates/reminders on a calendar. Set aside a few minutes each week to review deposits and spending activity, including purchases made using a debit card and all ATM withdrawals.

Tips from Other youth. Keep track of expenses, matching income with revenue, how to save money and not overspend (using coupons, discounts, etc.), having emergency money, prioritizing (for instance, is it more important to pay your rent first or buy the new video game?)

Buying a Car

Purchasing a vehicle can be a major investment that affects your livelihood and quality of life. Whether you're looking to buy new or used, you need to learn about the process to make sure you acquire a reliable vehicle at a good price. These are just a few of the questions you need to ask yourself:

- Can you afford to buy a car?
- Should you buy new or used?

- What kind of car is the best for your situation?
- Where should you look for deals?

From determining what kind of car you can afford, to shopping around, to negotiating with sellers, the process starts with reading up on the basics. There are many online resources for learning the basics of buying, including this easy-to-read brochure from the Legal Aid Society about buying a used car at *https://las.org/wp-content/uploads/2016/11/UsedCar2014web.pdf*.

Car Insurance

In Tennessee, you're legally required to hold liability insurance in case you get into an accident.

Insurance Requirements

In Tennessee, you are required to carry liability insurance to cover injuries or damages you may cause to someone after a car accident. The required minimum limits of your liability car insurance are:

- $25,000 for each injury or death per accident.
- $50,000 for total injuries or deaths per accident.
- $15,000 for property damage per accident.

Optional Car Insurance

If you wish to protect yourself beyond the required auto insurance minimums, you might want to consider purchasing optional types of car insurance:

- Collision – Covers accident-related damages to your car.
- Comprehensive – Covers non-accident related damages to your car, such as those caused by weather or vandalism.
- Uninsured motorists – Helps cover costs associated with accidents with uninsured drivers or those with too little insurance.
- Medical payments – Helps pay for your medical bills after an accident.
- Rental car.

If you have a car loan, your lender may require you to have collision and comprehensive coverage.

Proof of Insurance

In Tennessee, you must provide proof of insurance when you are pulled over by a police officer or you are involved in a car accident you are required to report. You must report accidents that involve any injuries, death, or over $400 in property damages.

Legal proof of insurance includes your insurance ID card, an insurance binder, or policy declaration page.

You can obtain any of the above from your Tennessee car insurance provider. Remember to ask for new documents each time you renew your policy. You do not need proof of insurance to register your car or to obtain your driver's license.

Insurance Violation Penalties and Fines

If you are caught driving without car insurance or evidence of financial responsibility, you face a Class C misdemeanor, which could include a fine of up to $100, suspension of your driver's license, and a STOP on your car, keeping you from renewing your registration.

Tennessee Automobile Insurance Plan

Drivers who have a poor driving record may be considered high-risk drivers and can be denied access to standard car insurance. Since all drivers must have liability car insurance, Tennessee laws provide an avenue that guarantees access to liability insurance.

If you've been denied by one or more insurance carriers, you can apply for an insurance policy through the Tennessee Automobile Insurance Plan (TAIP). Every TN auto insurance carrier must participate in TAIP. The program allows all providers to share the risk associated with a high-risk driver's policy. Understand that buying your insurance through TAIP will be costly. Continue to shop around in the standard market for cheaper car insurance rates. You can apply to TAIP through any TN car insurance company or agent.

Determining Your TN Insurance Rates

Several factors go into determining your auto insurance rates. These include:

- Driving record
- Your car's make, model and year
- Deductible(s) which is the amount of a claim that you must pay. The higher your deductible, the lower your rate
- Your age and gender
- Credit score

Tennessee Car Insurance Discounts

Most Tennessee car insurance companies offer discounts if you are a good driver and/or a good student. Discounts are a great way to lower your car insurance rates.

Finding a Place to Live

Finding a place to live can seem like a big challenge, but the resources below can help.

When looking for housing consider the following:

- Where do you want to live?
- Do you need to live within walking distance from public transportation?
- Do you need to live near work or school?
- Can you live in a dorm if you are in school?
- How much money can you afford to spend on rent and other expenses like food, utilities, furniture, and renter's insurance?
- Do you want to live with family, friends, or roommates to cut costs?

There are three main living options for most people:
*** Live with your foster parents, friends, or family**
*** Live in school housing**
*** Get your own place**

School Housing

If you are attending a college or university, you may be able to live in a dorm on or near campus. If you receive financial aid or a scholarship, some of this money might cover your on-campus housing costs. Some school housing closes over winter break and summer break. Be sure to talk to your school about housing options during breaks.

Living with a Roommate

You can save money by having a roommate to split rent and other expenses with. Talk with friends or family to find a roommate. If you are going to have a roommate, you need to know if the person is responsible. Think about the following:

- **Will your roommate pay his/her share of the rent on time?** Usually, if your roommate doesn't pay his/her half, you will have to pay it or you will be evicted.
- **Will your roommate follow the rules?** If your roommate breaks the rules of your apartment complex, you both could be evicted.
- **Will you and your belongings be safe?** You should know the type of people your roommate will invite into the house.

Before you move in with a roommate, make sure you decide what each person will be responsible for:

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

Searching for a Place to Live

If you decide to get your own place, try using the following resources to find places to live:

- Look at websites like *Craigslist.com* or *www.apartmentfinder.com*
- Search *TNHousingSearch.org* or *TNHousingResource.org*
- Look at the classified section of the local newspaper
- Check the housing office of local community colleges and universities
- Check your city or county housing department for programs
- Ask your caseworker about affordable housing in your area
- Ask friends and clergy for recommendations

Remember that you can get an Independent Living Allowance to help pay rent with Extension of Foster Care!

Subsidized Housing and Rent Assistance Programs

Consider applying for subsidized housing under the Section 8 Voucher program**.** If you qualify for the program, the government will give you a voucher that you give to your landlord. The voucher pays part of your rent and you pay the rest. You may be eligible if you are at least 18 years old and make less than a certain amount of money. Also, it's important to note that getting a Section 8 Voucher can take a long time. In some parts of the state, it can take up to 2 years to get a voucher. To put your name on the waitlist, contact your local housing authority.

Picking the Right Place

When looking at a place you might live, you should ask your potential landlord the following questions:

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

Renter's Rights and Tips

- Make sure you will have enough money to pay your rent every month before you sign a lease.
- Check the place for any problems before signing a lease.
- Read your lease very carefully and only sign it if you agree with everything it says. Keep a copy of the signed lease in safe place.

- Get a receipt for any security deposit that you pay and make sure that it is signed by the landlord and says "Security Deposit" on it.
- Pay your rent on time! Always get a receipt signed and dated by the landlord for your rent if you pay in cash or with a money order. Keep all of your receipts in a safe place.
- Follow all the rules in the lease and take care of the place. You will have to leave the place in as good of a shape as it was when you moved in. If not, the landlord can keep money from your security deposit to fix any damages.
- The landlord cannot kick you out by locking you out or turning off the water or electricity.

For more information about being a renter, such as getting the landlord to make repairs or being evicted, see the following easy-to-read booklets on Renter's Rights created by the Legal Aid Society:

- For Anderson, Blount, Bradley, Davidson, Hamilton, Knox, Madison, Maury, Montgomery, Rutherford, Sevier, Shelby, Sullivan, Sumner, Washington, Williamson, and Wilson Counties *http://www.sitemason.com/files/f2VSFy/URLTAwebNEW614.pdf*
- For all other TN counties *http://www.sitemason.com/files/ihCm4w/RuralRentersweb513.pdf*

Taking Care of Your Body and Mind

In today's fast-paced world, it can be difficult for adolescents to make time for good nutrition and a healthy lifestyle, but by establishing smart habits now, young adults can look forward to a lifetime of good health and confidence in social situations.

Personal Care

Good hygiene makes a difference. It's important for young people to keep their bodies healthy and clean as they move toward independence. Careful hygiene not only prevents illness, it also helps you feel good about your body, which will have a positive effect on how you interact with other people and how they will react to you. Young people at this stage need to develop a healthy routine, which includes:

- Washing hands often
- Brushing teeth twice daily and flossing at least once daily
- Showering or bathing each day
- Washing hair regularly
- Shaving regularly
- Grooming/clipping nails each week
- Wearing clean clothes and using deodorant
- Using personal products properly (such as feminine hygiene products or acne treatments)

Healthy Habits

Eat a healthy diet. One of the best ways to stay healthy is to eat the right foods. Proper nutrition can help busy teens get through the day while preventing sickness and disease. Eating properly means making good choices, such as choosing fruits and vegetables and plenty of lean proteins. Avoid junk food and sugary treats, and drink water instead of soda.

Staying in control of your weight contributes to good health now and as you age. If you are overweight and need to lose weight, do it in a healthy way, so you don't get sick. Consult a dietician at your local health clinic or your primary doctor about maintaining a healthy weight. For more information on weight loss, visit *health.state.tn.us/nutrition/weight_mang_cook.html or http://cdc.gov/healthyweight/index.html*.

Take time to exercise. Along with eating right, it's important to stay active by exercising at least three to four times each week. Regular exercise not only helps maintain a healthy weight, but it also helps young people feel good about themselves. You don't have to belong to a gym to stay in shape—head to the park for a walk or run, take a swim, join a community sports league, or simply play basketball with some friends. And don't forget to exercise your brain with books, puzzles and cultural activities.

Live a balanced lifestyle. Older adolescents tend to be very busy with active social lives. But a hectic schedule can also lead to stress. Young adults need to develop a plan for dealing with stress and set aside time for rest and relaxation. A healthy lifestyle includes plenty of sleep. It also includes "unplugging" once in a while to enjoy quiet activities such as reading or artwork.

Schedule regular visits with the doctor, dentist, and eye doctor. Regular checkups can help you stay healthy and avoid problems later in life. Plan to see your doctor once a year, and don't forget to see the dentist once or twice a year for regular cleaning and checkups. Don't ignore injuries and other health problems. By taking care of them right away, you can prevent painful and expensive doctor visits later. For more information on finding care, go to *https://internet.health.tn.gov/FacilityListings*

To find suggestions for healthy habits from the Governor's Foundation for Health and Wellness, go to *http://healthiertn.com/* and *https://www.tn.gov/health/health-program-areas/fhw/mch-nutrition.html*.

Eating Disorders

If you have an eating disorder and you don't want to eat or intentionally throw up after meals, seek professional help. These eating habits are dangerous and you can get very sick. Talk with a nutritionist or dietician at a local health clinic or college campus about improving your health. For more information go to the Eating Disorder Coalition of TN at *http://www.edct.net/*.

Fatigue and Sleep Disorders

Insufficient sleep is associated with a number of chronic diseases and conditions, such as diabetes, heart diseases, obesity, and depression. Young people who work or study long hours may experience episodes of

sleep deprivation. According to the Centers for Disease Control (CDC), this can cause daytime sleepiness, sluggishness, and difficulty concentrating or making decisions. Teens and young adults who do not get enough sleep are at risk for problems, such as automobile crashes, poor school performance, depressed moods, and relationship problems. The CDC recommends the following:

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

Healthy Relationships

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

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

If you or someone you know is a victim of sexual violence and needs help, go to ***www.sacenter.org***.

Dating/Domestic Violence

Dating violence also can be called domestic violence. Dating and domestic violence are patterns of behaviors in relationships that includes a range of abusive actions that serve to set up forceful control of one person over the other. The difference between dating violence and domestic violence is that domestic violence is when couples live together, but the cycle of abuse can be the same as dating violence.

Dating and domestic violence occurs in all relationships, young and old, married and unmarried, all economic backgrounds, heterosexual and same-sex. Violence does not discriminate. Even though violence against women is the most common, men are also abused.

Controlling behavior may include having to be with you all the time, not letting you hang out with your friends or family, telling you what to wear, or calling or texting you frequently to find out where you are, whom you're with, and what you're doing.

Verbal and emotional abuse may include calling you names, bullying, shaming or cutting you down, accusing you of being unfaithful, or threatening to hurt you or themselves if you break up. They blame you for the abuse.

Physical abuse may include shoving, punching, slapping, pinching, hitting, kicking, hair pulling, or strangling. They frequently use force during an argument.

Sexual abuse may include unwanted touching and kissing, forcing you to have sex or do other sexual things when you do not or cannot consent, not letting you use birth control or sabotaging your birth control, or posting sexual pictures of you online without permission.

Remorse: Abusers may apologize, make promises to change, or be on their best behavior to keep their partner in the relationship.

Get Help:
If you are a victim of dating violence you might think it's your fault and feel protective of your boyfriend or girlfriend. You might be afraid of getting hurt more seriously and helpless to stop the abuse.

Being a victim of abuse is not your fault. Nothing you say, wear, or do gives anyone the right to hurt you. If you think you are in an abusive relationship, get help immediately. You cannot change your abuser, and in time the violence will get worse. You need to take care of yourself. Talk to a trusted person or call an agency serving victims of dating/domestic abuse.

Resources:

CDC's Dating Matters: Strategies to Promote Healthy Teen Relationships

www.cdc.gov/violenceprevention/datingmatters

National Dating Abuse Helpline and Love is Respect

866-331-9474 or text 77054 or *www.loveisrespect.org*

Tennessee Domestic Violence Hotline 800-356-6767

National Domestic Violence Hotline 800-799-SAFE (7233)

National Sexual Assault Hotline 800-656-HOPE (4673)

National Sexual Violence Resource Center www.nsvrc.org

Sexually Transmitted Diseases (STDs)

What is an STD?

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

How is an STD spread?

An STD is spread during close, sexual activity, including vaginal, anal, and oral sex. Some STDs (HIV and hepatitis B) are also spread by contact with infected blood. For more information and an STD fact sheet, go to *health.state.tn.us/STD/std.htm*.

How do I protect myself?

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

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

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

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

Birth Control and Family Planning

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

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

"What's the Rush?" is a statewide effort to educate Tennessee's youth about the legal, financial, and social consequences of becoming a teen parent. It is a campaign sponsored by the Tennessee District Attorneys General Conference. It takes an in-depth look at real Tennessee teens and their struggles with being teen parents. Watch the video at *http://www.tndagc.com/whatstherush/downloads.html*.

Pregnancy

If you become pregnant, you may have several options such as having the baby or placing the baby for adoption.

This decision is a life-changing one that you should think about carefully, and decide what is best for everyone involved. Seeking pregnancy counseling and/or support groups may be beneficial.

There are programs that support pregnant women and mothers including:

A list of local health departments and their contact information can be found at *health.state.tn.us/localdepartments.htm*.

- **Prenatal Care Program:** Basic prenatal care services are provided at all local health department clinics and include pregnancy testing, education, presumptive eligibility and TennCare enrollment, referral for WIC, and referral for obstetric medical management. Selected counties across the state provide full service obstetrical care for pregnant women. For more information, call your local health department or call (615) 741-7353.
- **Help Us Grow (HUG):** Program staff assist pregnant women, postpartum women for up to two years and infants and children up to age six in gaining access to medical, social, and educational services. HUG services are available in all 95 counties. For more information, call your local health department or call (615) 741-0329.
- **KidCentral:** This website provides information for parents on child development, education, health, and services. Visit *www.KidCentralTN.com*.

During your pregnancy visit your doctor regularly for prenatal checkups to make sure you and your baby are healthy Doctors can spot health problems early when they see mothers regularly. Early treatment can cure many problems and prevent others. Doctors also can talk to pregnant women about things they can do to give their unborn babies a healthy start to life. TennCare will pay for your doctor visits while you are pregnant.

Mental Health

What is mental health?

Mental health reflects our ability to balance happiness and sadness, to enjoy good things, to accept and address bad things, and to achieve normal, comfortable relationships with the people in our daily lives. Just as things can go wrong with our heart, lungs and other organs, things can go wrong with our brain, affecting our emotional and mental state.

Sometimes your thoughts, emotions, or behaviors get in the way of doing things you want to do. Maybe you're not able to sleep at night or do your homework or have fun with friends. It's not always easy to know when you should seek help from a doctor or mental health provider. Everyone has bad days from time to time. Most days should not be bad days. Signs you may need help include:

- You have symptoms that occur most days
- You experience a big change in how you feel
- Your symptoms get in the way of school, your job, or your relationships
- Your actions are dangerous

If you are having symptoms that are a problem for you, you should meet with your regular PCP or you can make an appointment with a community mental health provider. You will receive an assessment which will help you understand more about:

- Your concerns or symptoms – are there reasons for why you feel or behave the way you do?
- A diagnosis – is there a name for what is making you feel or behave the way you do?
- Recommended treatment – what does the doctor suggest you do?
- Options – will taking medication help you feel better? What else might help?

Psychotropic Medication

Psychotropic medication may be one option that may help you feel better and stay healthy. Some medications may affect how you feel, and some may change behaviors that get in the way of your well-being. They can help you focus on things you want to do, like staying in school, holding a job, and enjoying time with friends. They may help you feel more in control and more satisfied with your life.

Psychotropic medications can have many benefits. They also can cause negative side effects and can be harmful if not used correctly. Side effects vary from medication to medication and person to person. Often

side effects will go away within a few weeks. You may decide that it's worth putting up with the side effects, if the benefits outweigh them.

Attached is a list of questions to help guide you in making decisions about taking medication and how to stay healthy (Appendix E)

How do I make sure I'm taking my medication safely?

It's important to:

- **Ask questions**. Know what each medication is for, how to take it, what side effects to expect, and what actions might help reduce the side effects.
- **Follow the direction on the label**. Take the medication exactly as prescribed.
- **Learn about what things don't mix well with your medication**. Some medicine, foods, and drinks should not be taken together. Some herbs and supplements can interact with prescription medication in unsafe ways. Talk with the prescribing provider.
- **Keep records**. Keep an up-to-date list of all medicines (prescribed and over-the-counter) that you take, as well as vitamins, herbs, and other supplements.
- **Follow up with your doctor regularly**. Throughout the time you are taking your medication, your prescribing provider should follow-up with you, listen to your concerns, and monitor your progress.
- **DO NOT SHARE YOUR MEDS!** Giving your medication to someone else could result in serious side effects and even death.

Thinking about stopping your psychotropic medication?

Always talk with your prescribing provider if you are thinking about stopping your medicine. You and your doctor should make this very important decision together. There may be things that you can do to address the reason you want to stop including:

- Changing the dose of the medicine
- Changing the time of day you take the medicine
- Changing how you take the medicine in relation to food
- Taking a different medicine instead
- Treating any side effects
- Adding another treatment, such as cognitive behavioral therapy

When you stop taking certain medications, you may experience uncomfortable or harmful side effects. These medicines have to be decreased slowly over several weeks. If you and your doctor agree that it's time to stop a medication, it's very important that you follow the instructions on how to do this.

Were you taking psychotropic medication while in foster care?

If you were taking psychotropic medication while in foster care, talk to your prescribing provider about how you can get and pay for future medications.

Self Esteem

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

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

Suicide Prevention

Who does suicide affect?

Suicide affects people of all ages, races, and socioeconomic groups.

The Warning Signs

The following behavioral patterns may indicate possible risk for suicide and should be watched closely. If they appear numerous or severe, seek professional help at once.

- Talking about suicide, death, and/or no reason to live
- Preoccupation with death and dying
- Withdrawal from friends and/or social activities
- Experience of a recent severe loss (especially a relationship) or the threat of a significant loss
- Experience or fear of a situation of humiliation of failure
- Drastic changes in behavior
- Loss of interest in hobbies, work, school, etc.
- Preparation for death by making out a will (unexpectedly) and final arrangements
- Giving away prized possessions
- Previous history of suicide attempts, as well as violence and/or hostility
- Unnecessary risks; reckless and/or impulsive behavior
- Loss of interest in personal appearance
- Increased use of alcohol and/or drugs

Who can you talk to?
* A community mental health agency
* A private therapist
* A school counselor or psychologist
* A family physician
* A suicide prevention or crisis intervention center
* A religious/spiritual leader
* A trusted adult or friend
* A crisis hotline

- General hopelessness
- Unwillingness to connect with potential helpers

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

Getting Help

If you are struggling with grief, depression, anxiety, addiction, or serious mental illness and are experiencing suicidal thoughts, you should seek help. For more information about *mental health resources* or to get help:



- Contact a Crisis Center in your area. A list of Crisis Centers in your area can be found at *tn.gov/mental/recovery/crisis_serv.shtml*.
- Call 211 to find out how to get mental health services in your community.
- Check out the Tennessee Association of Mental Health Providers online at www.tamho.org/service.php.
- If you are experiencing thoughts of suicide or another mental health crisis call one of the crisis hotlines:
- National Suicide Prevention Lifeline 1-800-273-TALK (8255)
- Adult (age 18 and over) Statewide Crisis Telephone Line: 1-855-CRISIS1 (274-7471)
- Toll-Free Youth (age 17 and under) Statewide Crisis Telephone Lines
    - Memphis Region: 1-866-791-9226
    - Rural West Tennessee: 1-866-791-9227
    - Rural Middle Tennessee: 1-866-791-9222
    - Nashville Region: 1-866-791-9221
    - Upper Cumberland: 1-866-791-9223
    - Southeast Tennessee: 1-866-791-9225
    - Knoxville Region: 1-866-791-9224
    - Northeast Tennessee: 1-866-791-9228

Learning Today for a Better Tomorrow

Education is the key to a bright, successful future. Knowing your educational options allows you make the choices that are right for you.

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 should outline what classes you need to graduate high school, identify what educational path is best for you after high school, and help you find potential future careers that interest you.

High School

Why should I finish high school?



- You are more likely to find a job that you enjoy.
- You are more likely to get a higher paying job.
- You can attend college or technical school afterwards.

I haven't graduated high school yet. What are my options?

You have the right to stay in high school until your 19th birthday. However, after you turn 19, the school decides if you can stay.

If you are close to completing high school, you may be eligible for TOPS, Tennessee's free virtual online school. To learn more, visit *http://tops.education/home*. You should also check with your school district to see if there are other options available for you. If it has been some time since you left school, you may also be eligible for adult high school. To learn more visit *https://www.tn.gov/workforce/jobs-and-education/training-opportunities/training-opportunities-redirect/high-school-equivalency/taking-the-test.html*.

I have a disability, and I haven't graduated high school yet. What are my options?

If you have a disability, you have the right to attend school until the age of 21 or to complete the school year in which you turn 22. Your school may suggest that you follow a special diploma track. Before you agree, you should have a meaningful discussion about what this means for you. For example, you should ask if you can apply for job training, a community college, or a four-year university after receiving this type of diploma. Your school should also help you create a transition plan to prepare you for college, job training, or independent living.

I decided not to finish high school, but I want to go back and earn my diploma. Is that an option for me?

Yes. If you decided not to finish high school, you can still earn a High School Equivalency Diploma at any time. In Tennessee, you accomplish this by passing the HiSET® (High School Equivalency Test) Exam or the GED® (General Educational Development) Exam. These exams test math, reading, writing, social studies, and science. While they can be difficult, there are several resources available to help ensure your success. You can access these resources at *www.tn.gov/labor-wfd/AE/index.shtml*. While there are many free resources to help you prepare, you will have to pay for the actual exam.

Almost all colleges, universities, and employers treat this diploma exactly the same way they treat a regular high school diploma. However, the military does not. For information on military enlistment with a High School Equivalency Diploma, contact your local military recruitment office.

Educational Opportunities After High School

After high school, you have several opportunities to continue your education, including vocational training and attending a four-year university. Taking advantage of these educational opportunities give you more career choices and higher-paying jobs.

Know your options:
- Community College
- Vocational Training
- Four-Year College or University
- Job Training Programs
- The U.S. Armed Forces

Community College

Community colleges, sometimes referred to as two-year colleges, offer two-year programs that lead to an Associate's Degree and certificate programs that students can complete in 12 or 16 months. You can transfer to four-year college and get credit for the classes you took at a community college.

There are advantages to attending a community college rather than a four-year college. Community colleges are typically smaller and less expensive than traditional four-year colleges. They are also located close by, which means you probably would not have to move to go to school. Also, the classes are often at night so you can work during the day.

Career/Vocational Training

You can continue your education by getting job skills training, usually called career or vocational training. Vocational training programs are typically offered at community colleges, private technical colleges and universities, and job training centers. This option allows you to earn a certificate of completion or an Associate's Degree for a specific job or skill.

Before choosing a career or vocational training program, talk to your caseworker or high school guidance counselor. Make sure you choose a program that provides 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" to provide quality training. If a program is accredited or approved, you are likely to have better job possibilities. 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.

Four-Year College or University

Another option for continuing your education is a four-year college or university. Graduating from a four-year college will give you a Bachelor's Degree that allows you to get a better job. Also, you will have more options, allowing you to study what you are interested in and participate in activities like internships and study abroad. If you want to go to a four-year college you will need to make sure that you study hard to earn good grades in high school so that you can get into the college you want to go to.

If you are interested in going to a four-year college, check out the Getting Ready for College To-Do List in Appendix B for help.

To learn more about colleges or vocation schools:
* Talk to your guidance counselor
* Research schools on the internet
* Contact the school's admissions office by phone or email
* Go to a college fair at your high school or in the community.

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

If you are in special education, you will go through the same college application process. Be sure to tell the school about your disability on the application. If you need help completing an admissions application, selecting classes, or accessing services, contact the school's disability services office.

Paying for School

There are several ways to get financial aid to help pay your tuition and other expenses.

What is Financial Aid?

Financial aid is money available to help you pay for school. You have to apply in order to get this money. These funds can be used to help you pay for a vocational training programs, community college, or four-year colleges. There are two types of financial aid:

- **Money you DO NOT pay back:** This is money you get from scholarships, grants, or work-study programs. You can get it from the government (federal and state), your school, and/or private organizations and businesses.
- **Money you DO pay back:** This is called a loan. You will have to start paying it back after you are no are longer a student.

How do I get financial aid?

- Talk to your caseworker or Independent Living Specialist and ask about money for school. There may be money available for you to go to school because you have been in foster care.
- Sign up for the Tennessee Promise. This program will provide two years of FREE community college or technical school.
- Fill out the FAFSA—the Free Application for Federal Student Aid. The information you put in the FAFSA form determines how much money you will receive.

- Apply for scholarships from the schools you want to attend. Ask the Financial Aid Office at each school what scholarships are available and how you apply for them.
- Research scholarship opportunities on the Internet. Scholarships that focus on foster youth can be found at *http://orphan.org/index.php* and *http://www.fosteringafuture.com/index.html*. There are also many websites that offer other scholarships. Remember, never pay to be able to apply for a scholarship!
- Ask your high school counselor about scholarship opportunities.
- Check out the Independent Living Program's Financial Aid and Scholarship Guide at *state.tn.us/youth/fostercare/FinancialAidandScholarships.docx*
- Checkout the TN Student Assistance website *http://www.tn.gov/collegepays/*

The Tennessee Promise Scholarship

Students in Tennessee may apply for the Tennessee Promise scholarship, which will provide two years of tuition-free education at a community college or technical school in Tennessee. The program will also provide you with a mentor to help with the transition process to higher education. To be eligible, you must:

- Be a Tennessee resident
- Graduate from high school or receive a HiSet or GED before age 19
- Attend school full-time immediately after graduating high school
- Maintain a minimum grade point average of 2.0 at your postsecondary institution

For more information about the Tennessee Promise, and for a full list of eligibility requirements, visit *http://driveto55.org/initiatives/tennessee-promise/*.

How do I fill out the FAFSA?

The FASFA application is online at *https://studentaid.gov/*. First you will create a PIN. Keep this PIN number in a safe place. You will need it each year you are in school to fill out the FASFA. After you have your PIN, you can fill out the application. Follow the instructions on the forms and provide the required information.

TIP: The FASFA is a FREE application. Do NOT pay anything to complete the application.

To fill out the forms, you will 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)

> TIP: 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.

When must I submit my FAFSA?

It may depend on the school to which you are applying and some state funds are limited, so apply as soon as you can. In Tennessee, you must submit your FASFA by March 1st to be eligible to receive state scholarships. You should also check with the schools you are applying to or the Tennessee Promise for any deadline they may have.

How do I get help?

Ask your caseworker! Caseworkers must help foster youth fill out these forms. You can also get help from your high school guidance counselor or any financial aid office at the school you want to attend.

Understanding Your Financial Aid Award

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 may get some or all of the following types of financial aid:

- *Federal Pell Grant.* This is money you do NOT have to pay back unless you fail to attend classes. Most foster youth are eligible, and the amount you receive will vary.
- *Federal Perkins Loan.* This money you DO pay back with interest. No interest will be charged while you are in school.
- *Direct Subsidized Loan.* This money you DO pay back with interest. No interest will be charged while you are in school.
- *Direct Unsubsidized Loan.* This is money you DO pay back with interest. The interest is usually a little higher than Subsidized Loan or the Perkins Loan. You don't have to make any payments while you are in school, but you will be charged interest on the loan while you are in school.

Can I attend a private university?

Yes, but private colleges and universities usually cost more. You may be eligible to receive financial aid directly from the government, college, or university, and you can still get money from the foster care transition programs to help pay your expenses. Some private schools may have programs to specifically help youth from foster care. Ask schools that interest you about financial aid.

Other Ways to Get Job Training

Job Corps

In Tennessee, there are two Job Corps Centers—one in Memphis and the other in Bristol. The program provides free academic and job training to help youth get and keep good jobs in a variety of fields like automotive repair, construction, culinary arts, health, and technology. Job Corps can help you obtain a high school diploma or GED and help you prepare for college.

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 behavioral problems that would prevent you from meeting program requirements
- be drug-free and free of any health condition that could harm you or others

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

Young adults attending Job Corps programs may receive Extension of Foster Care Services as long as the Job Corps program is located in Tennessee.

For more information:

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

AmeriCorps

AmeriCorps offers job training and community service opportunities by assigning youth to work in poor communities, help with disaster relief efforts, or protect the environment. Most assignments last from 10 to 12 months. You will receive specific training for your assigned project and work with other youth. Also, you will earn a small living stipend and possibly be provided housing. After you complete your service, you may be

eligible for money to help pay for college. For more information, visit *www.nationalservice.gov/programs/americorps*.

Workforce Training through TDLWD's Youth Services

The Tennessee Department of Labor and Work Force Development's youth program serves eligible low-income youth, ages 14-21, who face barriers to employment. Someone may have a barrier to employment if they are lacking basic literacy skills, homeless, a runaway, a foster child, pregnant or parenting, a criminal offender, and/or an individual who requires additional assistance to complete an educational program or to secure or hold employment. Youth ages 18 and older can also receive help through adult programs.

Services, developed by local workforce providers, prepare youth for employment and/or higher education through academic and occupational learning. Local communities provide youth activities and services through Local Workforce Investment Areas (LWIAs). Local Youth Services activities include:

- Tutoring, study skills training, and instruction leading to secondary school completion, including dropout prevention strategies;
- Alternative secondary school offerings;
- Summer employment opportunities linked to academic and occupational learning;
- Paid and unpaid work experiences;
- Occupational skill training;
- Leadership development opportunities;
- Supportive services;
- Mentoring;
- Follow-up services; and
- Comprehensive guidance and counseling.

For more information regarding Youth Services provided by TDLWD contact your local LWIA. To find out which LWIA is closest to you and who to contact, check out the contact list at *https://www.tn.gov/content/dam/tn/dcs/documents/youthintransition/youth-resources/Local_Workforce_Invest_Areas.pdf*

Briana Johnson, WIA Youth Program Manager
615.253.8860 | *Briana.Johnson@tn.gov*

Sterling VanDerSpuy, Workforce Services Administrator
615.532.5945 | *Sterling.VanDerSpuy@tn.gov*

Services for Persons with Disabilities

The Tennessee Division of Vocational Rehabilitation can help you find and keep a job if you have a disability. Vocational Rehabilitation provides programs and support for these activities:

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

Ask your DCS caseworker to refer you to Vocational Rehabilitation or you can contact them directly at 1-800-270-1349 or at *tennessee.gov/humanserv/rehab/vrs.html*.

Join the Military

The U.S. Armed Forces offer many service and career opportunities. There are five branches of the U.S. Armed Forces: Army, Navy, Air Force, Marine Corps, and Coast Guard. You must commit to serve for a certain amount of time based on the option you choose when you sign up. 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, and in addition, you may be eligible to receive money to go to college after you have served for a certain period of time. Check out *http://todaysmilitary.com/joining* or visit your local recruitment office for information on joining the U.S. Armed Forces.

In addition to the U.S. Armed Forces, the Tennessee Army and Air National Guard provides opportunities to be a citizen soldier. You can go to school full time, while serving your country. There are also many opportunities for scholarships that come with your commitment to serve. You should visit a local recruitment office, or visit their website at *http://www.tnmilitary.org/* for more information.

Joining the Workforce

Finding a job is an important step toward independent living. This section provides information to help you get a job like how to find available jobs, apply for positions, and interview successfully.

Finding a Job

When you are ready to begin your job search, there are several ways to look for a job:

- Use a job search site like Monster.com, Careerbuilder.com, or Craigslist.com
- Go to any company's website and look for an employment opportunities section
- Check the Classifieds Section of your local paper
- Talk to friends and family and ask if anyone knows of any open positions
- Get help from organizations like Goodwill that provide job search assistance (Visit their website at *www.goodwill.org/find-jobs-and-services/find-a-job/*)
- Visit one of the Tennessee Department of Labor and Workforce Development's Career Centers (Find locations and more information at *www.tennessee.gov/labor-wfd/cc/*)

Applying for a Job

You may apply for a job online, by mail, or in person.

- Online: You can apply to a job directly on a company's website, or via a job board like monster.com.
- By Mail: Some employers may allow you to return a completed application by mail. Be sure to include any additional materials, such as a cover letter or resume, requested by the job posting or application.
- In Person: If you are applying at a large company, call first to see if there are openings or visit the human resources department and ask if you can complete an application for employment. For a smaller company, ask for the manager or the person in charge of hiring.

Before filling out an application, read the front and back carefully. Be sure to follow any instructions on the application.

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

- List of places where you have worked (paid and unpaid experiences) and their addresses
- List of references with their contact information
- Resume
- Educational/training information

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

- Be sure to dress appropriately and be well-groomed
- Make sure your hair and nails are clean
- Know what days and hours you are available to work
- Be prepared for a brief on-the-spot job interview
- Make sure you provide a phone number where you can be reached to set up an interview

TIP: Be sure your phone voicemail states your name and is easy to hear, so potential employers will know that they got the right number when they called. Your message should be polite and professional without jokes, music or profanity.

How do online job application systems work?

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

What is a resume and how do I create one?

A resume lists your academic and work experiences (paid and unpaid work experiences). A resume starts with your name and contact information at the top. Do not use a nickname. Then, it lists your education and work experience starting with the most recent. Be sure to use vocabulary that is relevant to the company. For

instance, if you are applying for a job in the healthcare field, use appropriate medical terminology. Most companies request a resume to identify your knowledge, skills, and abilities, so list any extracurricular activities, volunteer or community service, and special skills or training (i.e., language skills, computer skills, cooking skills, artistic skills). See Appendix C for a sample resumes. For more help creating your own resume, check out this resume guide at *http://www.careeronestop.org/ResumeGuide/Introduction.aspx*.

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

A cover letter is a one-page formal letter introducing yourself to your potential employer explaining why you want the job, and why you are qualified for that job. The employer uses the cover letter to assess your communication skills. Submitting a well-thought out cover letter and resume may increase your chance of obtaining the job. Make sure your cover letter is not just a repeat of the information in your resume.

There is more than one way to write a cover letter, but be sure to include these things:

- The job you are applying for
- 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
- Your contact information

For more ideas and tips use the template found at *http://www.careeronestop.org/ResumesInterviews/Letters/CoverLetterTemplate.aspx*.

Interviewing for a Job

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

How long do I have to wait for an interview?

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

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

- Be polite and courteous.
- Express your interest and ask what days and times they have available for an interview.
- Schedule a time that fits your schedule. Get directions to the interview and find out who to ask for when you arrive.

- Thank them, confirm the interview date and time, and get a phone number in case something happens and you need to call them before the interview.

What can I expect at the interview?

The interview is an opportunity to tell the employer why you would be a good employee. It also helps you understand what the job will involve and the work environment. Before the interview, prepare for questions you might be asked and learn what the employer does.

Use the Successful Interviewing Handout at Appendix D to help you prepare for you interview.

Where can I get help with practicing for the interview?

A "mock" interview is a way for you to practice for the job interview. It lets you practice answering interview questions and get experience with the interview process. Contact career centers in your community or school to set a time to practice interviewing.

For common interview questions and ideas about how to answer, go to *http://jobsearch.about.com/od/interviewquestionsanswers/a/top-10-interview-questions.htm*.

Criminal History and Jobs

Youth with criminal histories and job applications:

Many employment applications include a question about the applicant's past criminal history. Youth and young adults who have been involved with the juvenile justice system often ask how they should answer questions about their involvement in the juvenile justice system on employment applications. The information presented here is for general information purposes only. It is not intended to substitute for legal advice. One should always consult an attorney for advice specific to their individual case.

Know the consequences. It is important to be truthful in all of your answers on an employment application. Lying on a job application can be a felony.

How may employers use information from a criminal history record?

By law, employers are supposed to consider whether a previous criminal offense is job related. They may consider the nature and seriousness of the offense, how long ago it occurred, and whether it has any relationship to the job duties for the position. They may only use this information to disqualify someone if the conviction is substantially work related.

How is the criminal history question asked on the job application?

The wording of the questions on job applications that ask about criminal history can be very different from one employer to the next. Some will specifically ask about juvenile offenses and some will not. Pay attention to how the question is worded because this will help determine how to best answer the questions.

How was your case handled? What was the outcome of your case?

Knowing how your case was handled and what the outcome was is important to knowing how to answer questions on a job application about your juvenile criminal history record. It is often a good idea to know what is in your criminal history record so that what you say about it in your job application and in interviews matches what is in the record. It is also a good idea to check your record for accuracy so that you can avoid losing out on job opportunities due to false information in your record.

Does having a juvenile record mean I am not eligible for certain colleges or training programs?
Not necessarily. In most cases, having a juvenile record should not affect your eligibility for colleges or other post-secondary programs.

How do I answer if a college or trade school application asks me if I have ever been convicted of a crime?
A criminal conviction is not the same as a juvenile adjudication. If you only have been found delinquent by a juvenile court, you have not been convicted of a crime and can answer "no" to this question.

How do I answer if a college or trade school application asks me if I have ever been adjudicated delinquent?
If you were adjudicated delinquent and have not had your juvenile record expunged, it is important to answer this question truthfully. (For young people who have not expunged their juvenile record, remember to do it as soon as possible. It will make these applications much easier for you.)

If you were adjudicated delinquent and have since had your juvenile record expunged, you can answer "no" to this question.

How do I answer the question on the Free Application for Federal Student Aid (FAFSA) that asks about drug convictions if I was adjudicated delinquent for a drug offense as a juvenile?
Question 23 on the FAFSA asks if you have ever been convicted for possessing or selling illegal drugs while you were receiving federal student loans or grants. If you were adjudicated delinquent for possessing or selling illegal drugs (even if it was while you were receiving federal aid), you can answer "no" to this question because juvenile adjudications are not the same as adult criminal convictions and this question only asks about adult convictions.

Accepting a Job

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

What happens when I accept a job?

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

Employee Rights

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. Employers are also prohibited from firing you or treating you differently for telling your employer or the authorities about discrimination or illegal activity at work. For more information on this subject see *www.eeoc.gov/*.
- **Privacy.** 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. With limited exceptions, Tennessee employers are prohibited by law from requiring employees to disclose their passwords to personal email or social media accounts, to access a personal account in the presence of the employer, or to add the employer to the employee's list of contacts in a personal account. If you feel like an employer has violated your rights to privacy, seek the advice of an attorney.
- **Safe working environment.** An employer must ensure that your work environment is free from any dangerous conditions that could harm your health. If you get hurt or sick because of your job, you may be able to receive workers' compensation. For more information on Tennessee's worker's compensation laws see *www.tn.gov/labor-wfd/wcomp/employees.shtml*.
- **Fair wages.** Employers must pay according to state and federal minimum wage laws. If you work more than 40 hours in one week, your employer may be required to pay you overtime. However, you may not be able to earn overtime pay if you get paid a salary instead of an hourly wage. For more information on your rights regarding fair wages see *www.dol.gov/whd/flsa/*.
- **Family and medical leave.** At most jobs, you have the right to take up to 12 work weeks of unpaid leave a year for certain medical purposes (like the birth of a child, a serious health condition, or to care for a sick child, spouse, or parent). When you return, your employer must give you your job or a similar job back.

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. If you accept Extension of Foster Care Services and receive the Independent Living Allowance, you need to make Quarterly Estimated Tax Payments (see below).

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

Your employer needs this 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. The lower the number of the allowance you enter, the more money will come out of each paycheck toward federal taxes, and the more you'll get back as a refund or the less you'll owe (depending on your situation). Go to the IRS website to get information that can help you determine which allowance to enter: *www.irs.gov/Individuals/Employees/Tax-Withholding*.

Your employer sent you a W-2 form in the mail. What is it?

Each January, you should get a W-2 from every employer you worked for in the previous year. This form reports the money you made and the taxes you paid during the past year. If you were an independent contractor, like a temporary worker, you will get a 1099 form showing how much you were paid. You may also get a 1099-INT form, which reports the total interest you earned from your bank accounts over the past year. These forms help you file your taxes.

Estimated Tax Payments

If you accept Extension of Foster Care Services and receive the Independent Living Allowance, you will take a short training course provided by an Independent Living Specialist, which includes information on paying taxes on these payments. You will receive a 1099 form at the end of the year showing how much you were paid. You can also go to the IRS website for more information: *www.irs.gov/uac/Newsroom/Tips-on-Making-Estimated-Tax-Payments*.

How do I get help filing my taxes?

Go to *www.irs.gov/Filing* to find out which tax return form to use and to file your taxes using their online service. There are also free options if you want help filing. You can contact your local Volunteer Income Tax Assistance Center or your local library about resources in your area. For more info, go to *http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers*.

Do I have to file state taxes?

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

Getting Help with Legal Issues

Legal Aid

There are organizations that provide free legal services to people who cannot afford an attorney for most things except criminal matters. You can contact these organizations and ask for help with things like problems with your landlord, tax problems, difficulty accessing public assistance programs, domestic violence, and other things where you think you need a lawyer.

If you think you need legal help:

- In **Middle Tennessee** call the Legal Aid Society of Middle Tennessee and the Cumberlands at 1-800-283-1443 or visit their website at *www.las.org*.
- In **East Tennessee** call Legal Aid of East Tennessee call 865-637-0484 or visit their website at *www.laet.org*.
- In **West Tennessee** call West Tennessee Legal Services at 731-423-0616 or visit their website at *www.wtls.org*.
- In **Memphis** call Memphis Area Legal Services at call 866-361-9001 or visit their website at *www.malsi.org*.

For more information about what Legal Aid is and for a complete list of legal aid organizations, visit the Tennessee Bar Association's website at *www.tba.org/info/legal-aidlegal-services-in-tennessee*.

American Civil Liberties Union of Tennessee website: *www.aclu-tn.org*

Immigration

If you live in the United States, but are not a legal citizen or lawful permanent resident and are in the foster care system, you or your caseworker should have applied for Special Immigrant Juvenile Status for you. This status 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 should 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. Immigrants who don't have lawful status are not eligible for some government services such as TennCare and could be deported. The application process is long, so apply early.

Talk with your Family Service Worker and apply for Special Immigrant Juvenile Status before your 18th birthday!

More information about Special Immigrant Juvenile Status can be found at *www.uscis.gov/green-card/special-immigrant-juveniles/special-immigrant-juveniles-sij-status*

Staying Safe

Online Safety

When it comes to online safety, there is no such thing as being too careful. There are many basic rules guided by common sense that must be followed. You need to be aware of the Internet's dangers, which include online predators who attempt to sexually exploit youth through the use of online services and the Internet.

Here are some crucial online safety measures from the FBI to use whenever are you are using social media, gaming, or using other Internet sites:

- Never give out identifying information such as your name, home address, school name, or phone number.
- Never arrange a face-to-face meeting with someone you meet online.
- Never give out passwords to anyone, not even your best friend.
- Never post pictures of yourself on the Internet or to an online service to people you don't personally know and never download pictures from an unknown source.
- Never post an inappropriate photo of yourself or anyone else.
- Never respond to messages or bulletin board postings that are suggestive, harassing, or that make you uncomfortable in any way.

Cyberbullying

What is it? According to ***StopBullying.gov***, a website created by the U.S. Department of Health and Human Services, cyberbullying is bullying that takes place using electronic technology. Electronic technology includes cellphones, computers and tablets, as well as social media sites, text messages, chats, and websites.

What are examples? They include:

- Mean text messages or emails
- Rumors sent by email or posted on social networking sites
- Embarrassing pictures, videos, websites or fake profiles

How is it different? Cyberbullying is different from normal bullying because children who are victims have a harder time getting away from the behavior. Cyberbullying can happen 24 hours a day, seven days a week. Messages and images can be posted anonymously, be extremely difficult to delete, and spread to a very wide audience. It can also be difficult and sometimes impossible to trace the source, according to ***StopBullying.gov***.

What are the effects on victims? Youth who are cyberbullied are more likely to:

- Use alcohol and drugs
- Skip school
- Experience in-person bullying
- Be unwilling to attend school
- Receive poor grades
- Have lower self-esteem
- Have more health problems

What can you do if you are a victim?

- Don't respond to and don't forward cyberbullying messages. Block the person who is cyberbullying.
- Keep evidence of cyberbullying. Record the dates, times, and descriptions of instances when cyberbullying has occurred. Save and print screen shots, emails, and text messages. Use this evidence to report cyberbullying to internet and cellphone service providers.

- Cyberbullying often violates the terms of service for social media sites and internet service providers. Review their terms and conditions or rights and responsibilities sections, and report cyberbullying to the sites or providers so they can take action.
- When cyberbullying involves threats of violence; stalking or hate crimes; sexually explicit images or photos; or photos or videos of someone in a place where that person would expect privacy, it is considered a crime and should be reported to law enforcement.
- Notify school administrators and adult caregivers. The school can use the information to help inform prevention and response strategies.

For more information on Tennessee laws governing cyberbullying, go to *StopBullying.gov/Laws/Tennessee.html*.

Human Trafficking

Human trafficking affects people of all ages, gender, and race. Human trafficking is a type of modern-day slavery where people are forced to perform labor or sexual acts. This is illegal and there are special laws to protect you from this.

How do I protect myself from becoming a victim?

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

Some tips to help you avoid becoming a victim include:

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

If you are or someone you know has been a victim of trafficking call the Tennessee Human Trafficking Resource Center Hotline at 1-855-558-6484. For more information about trafficking in Tennessee, visit It Has to Stop, an outreach by the Tennessee Bureau of Investigations, at *www.ithastostop.com*.

Appendix A

TN Department of Children's Services Independent Living Staff by Region

https://www.tn.gov/content/dam/tn/dcs/documents/youthintransition/il/IL_Staff.pdf

Appendix B

Getting Ready For College To-Do List

Goal	What to Do	When to Do It
1. Make an appointment with your high school counselor.	• 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, during your junior year.
2. Take the SAT or ACT.	• Ask your guidance counselor about the dates and times for the preliminary SAT (PSAT) or the PLAN test (identical in format to the ACT). • Ask your school counselor about the dates and times for the SAT and/or ACT. • Ask if your school offers any additional prep classes or practice tests. • Ask your guidance counselor if you qualify for a fee waiver for the SAT/ACT. • Visit *http://www.collegeboard.org* or *http://www.actstudent.org* to learn about each test and get practice questions.	Take the PSAT or PLAN test during your sophomore year. Take the SAT or ACT during your junior year, no later than the fall of your senior year.
3. Do research and request applications.	• Look for college fairs at your high school or in the community. • Look through college catalogs and websites. • Visit college campuses. • Request applications from your favorite schools.	Spring, junior year.
4. Fill out and send in your college applications.	• Send in your SAT/ACT scores to all schools. • Ask your school counselor if you qualify for a fee waiver. • 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 who know you well. • Complete the applications and send in required materials by mail or online.	Fall, senior year. Pay attention to any deadlines that the school has. Don't miss deadlines!
5. Apply for Financial Aid	• Fill out your FASFA. • Talk to your caseworker about scholarships. • Apply for other scholarship through the school or other organizations.	Senior year. Submit your FASFA by March 1st.

Appendix C

Sample Resume

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

EDUCATION

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

SCHOOL ACTIVITIES

- Member of Airways School football, basketball, baseball, and track team
- Received trophies and awards in football and baseball
- Football Season, 2012/2013—Regional City Championship Award
- Member of City of Memphis Youth Opportunity Program, a program that promotes academic, job training, community service, and leadership skills

COMMUNITY

- Help school teachers set up bulletin board/door displays and run errands.
- Assisted "Memphis Blackhawks," a non-profit aviation organization at their 2012 annual fundraising with setting up aviation displays, equipment, etc.

OTHER SKILLS

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

Appendix D

Successful Interviewing

Before the interview:

- Learn all you can about the company. Review the original job posting and the company's website. Talk to family or friends who may know someone who works for the company.
- Think about how you might answer questions about yourself and why you want the job.
- Think about what questions the employer might ask you based on the skills required in the job description and the experiences on your resume.
- Take a personal inventory of your strengths and weaknesses as well as accomplishments.
- 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.
- Be sure to get a good night's sleep.

Day of the interview:

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

During the interview:

- Introduce yourself with a smile and firm handshake.
- Maintain eye contact.
- Show confidence, 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 employer is saying.
- 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.
- Let them know you are interested and really want to work for them.

After the interview:

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

Appendix E

Psychotropic Medications

There is a lot of information you should have before taking medication. Below is a list of questions to help guide you in making decisions about how best to stay healthy.

Take these questions with you when you talk about your health with your healthcare providers. Answers to these questions and your decisions may change over time.

Questions to ask yourself about being healthy:

What are some things that I could do to be healthy?
What do I already know about how each option (including medication) might help me?
How long would I need to do each of these things?
Who can help me make the right decision for me?

Questions you may ask an advocate, mentor, or other adult about your rights:

Who has the right to make decisions about my taking medications?
Do I have the right to refuse medication?
If I refuse to take medication, what will happen?
If I disagree with a decision about medication, do I have the right to get a second opinion from another provider? How do I get a second opinion?
Who else should know that I'm taking medication? What do they need to know and why?
Who will find out that I've taken this medication? Can it make it harder to get a job or join the military if I take this medication?
Can I see my medical records? Can I have a copy?
How will I pay for health-care expenses? Who can help me with medication decisions and payments?

Questions to ask your doctor about general information about a medication:

What is my diagnosis?
Do you recommend medication? What is the name of the medication you recommend?
How much do I have to take (dosage) and how often?
How long do I have to take the medication?
How will I know it is working? When will it start working?
How common is it for people my age to be on this medication?
How much experience do you have with this medication?

Questions to ask about how the medication may change your life:

How will this medication make me feel?
How will using this medication change the way I act at school or work?
How will it change the way I act or feel around family or friends?
How can this medication help me achieve my goals in life?

Questions to ask about the side effects of the medication:

How might this medication harm me?
What are the medication's side effects?
How long do side effects typically last?
Will the medication cause me to gain weight? Will I lose weight? Is there anything I can do to keep my current weight while taking the medication?

Is this medication addictive?
What are the effects if the medication is take with alcohol, marijuana, or other drugs?

Questions to ask about using the medication safely:
What do I do if a problem develops (I get sick, I miss taking the medication, or I get side effects)?
Are there foods I should avoid while on the medication?
Are there special things I should or should not do while taking the medication?
Will I need blood work or other kinds of tests before, during, or after treatment? What will the doctor look for?
What do I do if I start taking the medication and then decide I don't like it? Who do I talk to?
If a want to, can I just stop taking the medication?
How often should I see the prescribing provider (or other person) who prescribed the medication?
How should I keep track of how the medication is working for me? How will the changes be monitored?
Who can I talk to about medication other than my prescribing provider?
Who needs to know I'm on this medication and why?

Questions to ask about alternatives and options:
What other medications might help me?
What alternatives to medication (meditation, diet changes, exercise, etc) might help me?
Should I try other things that might help me at the same time as the medication?