



Successful life skills curriculum

A comprehensive manual for trainers

FLITE Center: Sharing skills, broadening horizons

The FLITE Center, founded in 2009, is a one-stop resource for children aging out of foster care to access a variety of resources to assist in the transition to independent living. The FLITE Center is a one-of-a-kind facility and has assisted thousands of children. After a few years, FLITE Center found their education was missing a link that could greatly aid youth in their everyday lives.

In 2017, the FLITE Center reached out to Leadership Broward, Class XXXVI, to request their assistance in creating a successful life skills curriculum for youth. The goal was to create a program empowering youth aging out of the foster care system to be independent, successful young adults. By creating a dynamic, real-world curriculum, incorporating teamwork and self-reliance, the program addresses the basic life skills and develops the values of the FLITE Center. With input from the FLITE Center, the Leadership Broward team set out to address the life skills the FLITE Center saw the most need: **communication, financial literacy, household/health management and time management.**

This booklet is intended to serve as a **24-session curriculum, ideally to be given to the youth over a 12-week period prior to their 18th birthday.** Each session consists of a review of relevant information pertaining to the 5 topics chosen and an activity. In addition, there are a few short assessment questions within each topic, to assess the youths' comprehension of the information provided and to provide guidance as to areas that may require additional review. The FLITE Center has also been provided electronic copies of each session as well as PowerPoint presentations for the sessions and handouts as needed.

The original curriculum was delivered to the FLITE Center in May 2018, and may be updated by the FLITE Center as it sees appropriate.

Acknowledgment

This process would not have been possible without the dedication and hard work of many of many volunteers. A special thanks to Leadership Broward in allowing us to create this program, and to the FLITE Team who worked over 300 volunteer hours to make this happen.*

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* Prepared for the FLITE Center by: Team FLITE LB Class XXXVI / May 2018 in partnership with Leadership Broward Foundation, Children's Services Council of Broward County, and America's SBDC Florida at FAU Division of Research, Florida Atlantic University.

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11.	Rental and roommate considerations	1. Rental application samples 2. Apartment inspection checklist 3. Sample roommate agreement
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14.	Food basics and cooking	1. How safe is your kitchen 2. How safe is your kitchen answer guide 3. Rating your kitchen's food safety 4. Easy snack wraps
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16.	Prepare to clean up your space	1. Chores to consider 2. Sample house cleaning schedule
17.	Keeping your home and clothes clean and your food safe	Things to consider in creating your personal cleaning schedule and priorities

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18.	Health management	1. Bonus materials and resources 2. Personal identification papers and health plan information
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23.	Wrap-up session and review vision boards	None
24.	Close out and recap	None

Curriculum kit overview

Each session in this curriculum booklet includes an activity for youth to reinforce the topics covered. The below items are needed for one full round of the curriculum.



A kit for one full round of the curriculum includes:

- Magazines
- Scissors
- Glue
- Markers
- Beach balls
- Blindfolds
- Emotion cards
- Whiteboard
- Writing paper and large sheets of paper
- Tape
- Calculators
- Dry beans
- Various grocery store weekly ads
- Budget poster
- PowerPoint presentations for sessions



In addition to one kit above, the following items will be needed per student:

- One poster board
- Copy of curriculum handouts/booklet



Session 1

Program introduction and vision board

This session covers the following key topics:

- Introduction and review of the program
- Present the value of the program to the students to get their buy-in
- **Development of 5-year plan**

Session overview	Objectives
<p>“What’s your 5-year plan?”</p> <p>Purpose:</p> <p>Students will have the opportunity to hear about the course overview and why it applies to them and what they can hope to take away from it.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Create a vision board of their “5-year plan”• Share with the group and begin to brainstorm on how to accomplish their goals• Hear what topics will be covered over the next 24 sessions

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group start and then tables or space to create vision boards. Materials include large poster boards, magazines, scissors, glue and markers.

Presentation (10 minutes)

- Review the group rules. Have everyone introduce themselves to the group with their name and what they believe the program to be about. (This will give you a better idea of what the kids believe they are here for.)
- Review the program to get the students excited about the upcoming weeks together. The goal is to learn the basics of independent living as they are approaching living on their own.
- Today's session will offer the students an opportunity to establish a more clear vision about their future.
- Ask the students, "Where do you see yourself 5 years from now?" Hold some brief conversation about their answers, maybe take a few notes on the whiteboard.
- Tie in their answers to a review of the topics they will be addressing over the next 2 months and the benefits of them buying into the program.

Topics include:

- Tenant responsibilities
- How to effectively communicate with others
- How to open a checking account
- How to make their income stretch
- How to manage conflicts
- How to manage time
- How to take good care of themselves

Activity (30 minutes)

- Explain to the students what a vision board is and why it is important to have a plan for the future. Ask the students if they can think of a time where they stopped and planned out how to get something done vs. no plan. Have them share briefly.
- See this website for more information to understand the direction of this activity on a smaller scale and show a picture of the vision board): youtu.be/uGGXSIIdPFF8
- These are additional helpful resources:
 - [The Purpose Challenge](#)
 - [Tips to Guide Teens to Find Purpose in Life](#)
- Ask the students to look through the magazines and pick out pictures that represent items that they identify as part of their 5-year plan. Examples: Maybe they want to get

married, so they would cut out a picture of a couple; maybe they want to go to college, so maybe they cut out a picture of a diploma or a person in professional clothes. Ask them to select enough pictures to fill up the poster board in a collage fashion. They can also use markers to write in notes about their pictures.

- Pass out poster board and all other materials. This vision board should be a reminder to them over the duration of this course of why they are taking the class and what they want to accomplish in their future knowing the skills they learn now will help them to get to their goals.

Activity debrief (15 minutes)

- Give each student the chance to be able to show off and share their vision board in 2 minutes.
- Help students put into words the big items that their boards reveal as their future goals and reflect on how this program is going to help them get to their goals.
- If there's time, you may also ask students "How was this activity for you?" Look for whether it was hard for them to conceptualize their future or not, did they enjoy the planning stage, etc.

Session summary (5 minutes)

- **The session objective was to introduce the program and get students to begin/continue to consider goals/a vision for the next 5 years.**
- "What is one thing that you hope to learn from the next 24 weeks to help you in meeting your goals?" Give everyone the chance to share briefly.
- Next session will be learning about the importance of healthy communication with the world.

Practice skills for next week

Challenge the students to look at their vision board and consider additional skills that they will need to learn in order to meet their goals. **Tell students to keep their vision boards as the vision boards will be needed in session 23.**



Session 2

Healthy communication with the world: Understanding barriers to effective healthy communication

This session covers the following key topics:

- How to foster healthy communication in different life scenarios
- Communication barriers in creating good communication

Session overview	Objectives
<p>Healthy communication with the world: understanding effective, healthy communication skills</p> <p>Purpose: Students will learn why good healthy communication is important, and how to identify communication barriers in their everyday communications.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Understand the difficulties with communication and the importance of communication • Recognize different types of communications barriers in certain settings • Facilitate conversation around barriers to good communication within the context of the customer service industries, work, roommate, landlord and friends/family

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: ball, blindfolds for each student.

Activity 1: Pass the ball (15 minutes)

You will be facilitating an exercise where the students will have to pass a ball back and forth to one another, with different obstacles introduced into each stage of the exercise. If the group is bigger than 10–12 students, you may want to split up into more than one group for this activity.

- For the first stage, please have all students completely blindfolded and explain that they are not allowed to speak.
- Then have the students proceed to attempt to pass the ball freely around to each other (encourage use of nonverbal noises and signals). For the second stage, the students may now speak to one another, but they will remain blindfolded.
- For the final stage, all obstacles to communication will be removed, allowing the students to pass the ball freely to one another with the blindfold removed and being allowed to speak.

Each stage should last 3–5 minutes.

Activity 1 debrief (20 minutes)

Draw in conversation around key people that the students may interact with such as customer service industries, coworkers, roommate, landlord and friends/family. (Use a whiteboard to write down answers.)

- How did you feel during the activity? Compare the different rounds and barriers to their communication. Ask students to identify different emotions and explore both the negative and positive feelings that this activity will generate: helpless, confused, frustrated, supported, empowered.
- What was difficult about the first round with the blindfold and not being able to talk in accomplishing the goal of passing the ball?
- What skills/techniques were effective when you were blindfolded and couldn't speak?
- (Second stage) How did that change when you were able to communicate, but remained blindfolded?
- What changed in your way to communicate in passing the ball? How do you change your communication with different types of people (customer service industries, work, roommate, landlord and friends/family)?
- In the final stage, tell us what changed in your approach to communication. Why did it change? What adjustments did you make in communicating?

- What did you learn from this activity? What did you learn that will help you in your relationships with customer service industries, work, roommate, landlord and friends/family?
- What are the barriers hindering communication in your real life? What changes do you make to try to communicate better? How do you decide upon those changes?

Presentation (20 minutes)

Discuss the importance of communication and how we express ourselves and our feelings in the real world. Point out barriers and communication difficulties that are apparent in everyday scenarios. Use the scenarios below to generate conversation about real-world situations.

Scenario 1: My coworker and I are not getting along. I am concerned that the coworker is not doing her work, and she claims I am not doing my job responsibilities.

- What are the barriers to good communication?
- What skills would you use to try to communicate with your coworker?
- What do you find hard to express in this situation and why?
- What did you learn from passing the ball to help you in this situation? (Second stage) How did that change when you were able to communicate, but remained blindfolded?

Scenario 2: My roommate has wild parties every night, and I can't get enough sleep for work and school.

- What are the barriers to good communication? What do you find hard to express in this situation and why?
- What skills would you use to try to communicate with your roommate?
- How would you express your feelings?
- What is different here than in the coworker scenario?
- What did you learn from passing the ball to help you in this situation?

Scenario 3: My sister wants to borrow \$50 and I only have \$60 left for the week to buy groceries.

- What are the barriers to good communication?
- What skills would you use to try to communicate with your sister?
- How would you express your feelings?
- How is this different from that last 2 scenarios?
- What did you learn from passing the ball to help you in this situation?

Session summary (5 minutes)

- What's one thing you learned today about overcoming barriers to good communication with others?
- Next session, we will discuss communication styles and the impact that our emotions can have on our ability to express ourselves effectively.

Practice skills for next week

Practice identifying barriers to healthy communication with others and practice expressing your needs.

Assessment questions (3 minutes)

- Students should be able to discuss the effects of communications in their day-to-day lives.
- Ask students to give an example of how they will use good communication to improve a situation in their lives.



Session 3

Communication styles: Why are you yelling at me?

This session covers the following key topics:

- How to understand different emotions in communication
- How to understand different communication styles
- How to handle different communication styles in different life scenarios

Session overview	Objectives
<p>Communication styles: Why are you yelling at me?</p> <p>Purpose:</p> <p>Students will learn what the different communication styles are; how to identify different communication styles; and learning what approach to best use in different situations.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Identify and appreciate emotions in communication • Identify and appreciate different communication styles • Recognize how different types of communications styles work in different life scenarios • Learn the styles of communication: aggressive, assertive and passive communication (emails, triggers, stop, think, act), and verbal and nonverbal communication

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group start and then tables or space to create vision boards.
Materials needed: emotion cards, whiteboard.

Presentation (10 minutes)

Facilitate a discussion on each of the different types of communication and introduce how each is used in different settings.

Options to have the presentation be more interactive:

Break into groups of 2–4 students and have them write or act out what they believe the definition of each communication style means.

Aggressive

- What does it mean to respond or communicate aggressively?
- Why would you be aggressive?
- If you are aggressive, what response do you expect from the other person?
- What are certain scenarios where you may feel it is necessary to speak or act aggressively?
 - Fight/argument – what is the setting? When is not appropriate?
- When may you be aggressive (work, school, roommate, family)?

Assertive

- What does it mean to assert yourself?
- Why would assert yourself?
- What are certain scenarios where you may feel it is necessary to be assertive?
- When should you not be assertive?
- Recognize that people have the right to express different opinions.

Passive communication

- What does it mean to passively communicate?
- Why would you be passive in communicating?
- What are certain scenarios where you may feel it is necessary to be passive?
- When should you not be passive?

Verbal and nonverbal communication

- What is the difference between communicating verbally versus nonverbally?
- Discuss nonverbal clues (frowning, crossing arms, facial expressions, smiling, nodding your head).

- Describe 3 forms of nonverbal communication (e.g., body postures, gestures, eye contact, facial expressions).
- What is the power of body language?
- Identify 2 ways to give respectful feedback.
- Identify 2 ways to receive feedback (e.g. making eye contact, not interrupting a conversation).
- Describe how feedback helps or hinders communication.

Activity (15 minutes)

You will be facilitating an exercise where the objective is to have the students act out different emotions. This is a fun, competitive game that's concerned with getting students to become more aware of their feelings or emotions. Students are split into teams and act out an emotion, such as disgust, affection, fear, anxiety, embarrassment, anger, determination, etc., and the group will try to guess each emotion.

- Divide the students into 2 teams.
- Place on a table (or put in a box) a packet of cards, each of which has a particular emotion typed on it.
- Have a student from group A take the top card from the table and act out (pantomime or statements without stating the emotion) the emotion for their group.
- If the emotion is guessed correctly by group A, they receive 10 points.
- Now have a student from group B act out an emotion; award points as appropriate.
- Rotate the acting opportunities between the 2 groups.
- After 15 minutes, call time and announce the winning team based on its point total.

Activity debrief (10 minutes)

- Share with the students how some of the different emotions were communicated.
- Which emotions did you find difficult to express? Easier to express?
- What verbal and nonverbal communications were used?
- How did you handle each of the different emotions as they were presented to you?
- Give some example of which emotions you are careful not to use in certain settings?
- Explain how emotions can be a barrier to communication and expressing yourself.
 - Anger management: How do you control anger? How can you apply your steps if you are angry?

Session summary (5 minutes)

- Share one thing you learned today about how your emotions affect your ability to communicate and share with the group which style you use most when communicating with others.
- Next session, we will discuss how to effectively manage conflict.

Practice skills for next week

Practice awareness of what type of communication style you are using with others.

Assessment questions (3 minutes)

- Students should be able to discuss the different types of communication and the impact of each in their lives.
- Ask students to give examples of when they may use the different types of communication.



Session 4

Conflict resolution: Bring it on

This session covers the following key topics:

- How to address conflict
- How to approach conflict and resolving conflict
- Identifying important aspects to communication

Session overview	Objectives
<p>Conflict resolution: Bring it on</p> <p>Purpose: Students will learn a process to approach and resolve conflict.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Teach a multi-step process to approach and resolve conflict • Identify and appreciate different factors to conflict resolution • Recognize how to address conflict in different life scenarios

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group start and then tables or space to create vision boards. Materials needed: Whiteboard, paper, copy of conflict resolutions steps.

Presentation (10 minutes)

Discuss the following steps on conflict resolution. Hold some brief discussion on the importance of each step and what role it plays in approaching and resolving conflict.

Discuss step 1: Stay calm. Control your emotions and anger.

Note to facilitator: Present the following questions to the students for them to be self-aware of what their actions are communicating in the dispute.

1. What is your body language (crossed arms, frowning, facial expressions)?
2. What is your tone?
3. How are you communicating?

Discuss step 2: Identify the issue or dispute. Note to facilitator: Present the following questions to the students to have them focus on what the root of the dispute is.

1. What is the problem?
2. Is it a big or small problem?
3. Consider the factors beyond the dispute.
 - a. Why is there a dispute?
 - b. What is the driving issue?
 - c. What are the parties' expectations?

Discuss step 3: Communicate with the person. Note to facilitator: Present the following questions to the students to help them appreciate how to communicate their feelings on the dispute and facilitate discussion in beginning to address the parameters on how to resolve the dispute.

1. What are your concerns or preferences?
2. Listen carefully and further confirm if you properly identified the dispute.
3. Begin to identify common ground and potential compromises to the dispute.

Discuss step 4: Analyze the dispute. Note to facilitator: Present the following questions to the students to facilitate brainstorming and understanding the dispute and structuring a possible resolution.

1. What are 2 ways to resolve this dispute?
2. What are minimum items you are willing to agree to?
3. Get help. Do you need assistance of someone to help resolve the dispute?

Discuss step 5: Propose a resolution. Note to facilitator: Present the following questions to the students to apply the other steps and to consider a resolution to the dispute.

1. Negotiate.
2. State your reasons for the resolution.
3. Is your resolution fair?
4. Is it reasonable?
5. What happens if you cannot reach a resolution? Try to revisit aspects of the process to see where additional information or compromises may affect a negotiated resolution.

Activity (35 minutes)

Divide the students into 3 groups. Each group will take a role play below.

1. My coworker and I are not getting along. I am concerned that the coworker is not doing her work, and she claims I am not doing my job responsibilities.
 2. My roommate has wild parties every night, and I can't get enough sleep for work and school.
 3. My sister wants to borrow \$50 and I only have \$60 for groceries.
- For the first 10 minutes, each group will write on a sheet of paper its analysis of the dispute applying the conflict resolution steps. Provide 2 sheets of paper, with one sheet having the steps written out on the paper with space to write the responses, and the other sheet of paper will be blank.
 - Next, the group will have 5 minutes to plan out a role play to present to the entire group. The role play should identify the issue and how it was resolved.
 - After each role play, have the other students provide feedback on how well the group used the conflict resolution steps.

Activity debrief (10 minutes)

- Ask the students to explain how they applied the steps and then have a discussion about each resolution with the students.

- Have each group identify the easiest aspect of the process and the hardest part of the process, and write it on the whiteboard. Discuss each.
- Ask some of these follow-up questions: How can you approach a particular step or issue differently? What worked best for you in this process? How is each conflict different? What are the similarities?

Session summary (5 minutes)

- Share with the group what you learned about how to resolve conflict with others.
- Next session, we will start into the section on managing money.

Practice skills for next week

- This week, apply the conflict resolution steps when you are faced with a conflict. Appreciate each conflict is the different, but can be resolved. Stop, think, act.

Assessment questions (3 minutes)

- Students should be able to understand the steps to address and resolve a conflict.
- Ask students to give examples of when they may apply the steps to conflict resolution – other than the examples provided for in the session.



Session 5
Budgeting

This session covers the following key topics:

- Understanding how a budget words
- Income vs. expenses
- Needs vs. wants
- Money management
- Savings

Session overview	Objectives
<p>Budgeting Purpose: Students will learn the definition of "budgeting," how to manage their own money and understand the keys to creating a budget.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Define wants and needs• Identify difference between fixed and variable expenses• How to adjust their expenses

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, budget poster, beach balls, masking tape, calculator, whiteboard and markers.

Assessment questions:

Built into each step of the presentation.

Presentation/Activities (40 minutes)

Step 1: Ask students what money they get from the state and others (jobs or gifts, etc.) each month (if they do not know, you will need to tell them). Explain that this is income. Record responses on the board. Ask students to identify what they need to live every month (answers may include clothing, food, entertainment, savings, etc.).

Step 2: Ask who knows the difference between income and expense.

- Call out ideas on income types – job, part-time job, selling things on eBay, etc.
- Now explain what is an expense: **the cost required for something; the money spent on something.**
- Ask the students if the following scenarios are expenses or income:
 - Dog walking (income)
 - Going to McDonald's for dinner (expense)
 - Using their debit card to get money out (expense) List all the ideas of what expenses are.

Step 3: Ask the students to categorize all the money items they buy into 2 categories: wants and needs.

- **Wants:** going out to dinner, video game, tickets to a movie, designer jeans, jewelry, etc.
- **Needs:** food, FPL, housing, transportation, clothing (basic pants and shirts), etc.

Pass the ball and learn about wants

1. What is a want and what is a need as it pertains to day-to-day living?
2. Hand out masking tape and have students write on the tape 2-3 wants.
3. Pass the ball around and have students put their piece of tape for their wants on the ball.
4. Take the tape and list all the wants on the ball on the whiteboard.

5. Once students list the **wants**, then break that into fixed (something that is the same expense each month vs. what is not) and variable. Explain the difference between them. **Fixed** is a set price ever time and **variable** can change as the bill comes due.

Now pass the ball and learn about needs

1. Hand out masking tape and have students write on the tape 2-3 **needs**.
2. Pass ball around and have students put their piece of tape for their wants on the ball.
3. Take the tape and list all the **needs** on the ball on the whiteboard across from **wants**.
4. Now brainstorm with the students what are really wants and needs.
 - a. **Fixed:** rent, car insurance, car payment, insurance, etc.
 - b. **Variable:** FPL bill, food, gas, clothing, transportation, etc.

Step 4: Next, have the students assign a general cost to each of the want and need ideas they have come up with, and list in 2 columns: income and expense. This is the start of how to budget where you list your income (money you make) with expenses (what you pay out).

Sample	
Income	Expenses
State payments \$400	Food \$150
Dog walking pay \$100	FPL \$200
	Rent \$200
Total income \$500	Total expenses \$550

Step 5: Ask students how to show the \$50 difference between income and expenses. (Show as "loss" under expenses and change "total expenses" to -\$50, more than income.) Ask students why it might be useful to keep a budget. (Answers might include: keeping track of expenses, making sure expenses don't exceed income, helping set financial goals, etc.) To demonstrate, ask the class how this student could increase income or reduce expenses. After this review, it should be noted that no one considered the most important payment to us is a savings for the future.

Step 6: This is a sample of a budget – take a look at this and how it will work.

Reference exercise: Spending plan

For month of _____

Monthly income	Plan	Actual
State benefit	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Total income	\$ _____	\$ _____

Monthly expenses	Plan	Actual
Fixed		
Savings	\$ _____	\$ _____
Rent	\$ _____	\$ _____
Car payment	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
<i>Total fixed</i>	\$ _____	\$ _____
Variable	\$ _____	\$ _____
Gas/Transportation	\$ _____	\$ _____
FPL	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
<i>Total variable</i>	\$ _____	\$ _____
Total expenses	\$ _____	\$ _____
Profit or loss for the month	\$ _____	\$ _____

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper.

- Does everyone understand expense (a minus) and income (a plus)?
- Why is a budget so important?
- Who is the most important expense (yourself so save for a rainy day)?
- If **expenses** exceed **income** what do you do?
- What is a fixed expense?
- What is a variable expense?
- Why do you need a budget?

Session summary (5 minutes)

- What is one thing that you learned today about budgeting and one thing you might use in your life this week? Give everyone the chance to share briefly, encourage concrete answers.
- Next session will be learning about doing your own budget.

Practice skills for next week:

Write down some of the expenses and income opportunities for yourself. Be able to share next week.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, budget poster, dry beans, bean budgeting sheet, calculator, whiteboard, spending sheet and markers.

Presentation/Activities (40 minutes)

Begin class with a review of last meeting: expenses vs. income. Address fixed expenses vs. variable.

Step 1: Refresh students on what a budget is. Revisit last session sample budget.

Step 2: Divide the class into groups of 4. Assign 20 beans to each group and hand out the spending category sheets. Each group must decide how to spend their income beans based on real-life issues. Each item has a set number of squares that indicate how many beans are needed to pay for them. Review the results by having each group present how they did it. Why did you pick what you picked?

Step 3: Using the same groups, hand out only 13 beans. What will you now give up? What changes will you make? Make changes until you only have 13 beans on your spending sheet. Discussion is now: What items did you choose and why? What did you learn about yourselves? Compare all your choices with each other to help everyone learn.

Step 4: Point out that this is how individuals make budget decisions. The beans represent dollars and students will have a limited amount each month. It is important every month when students start to think about where their incoming beans (dollars) are coming in and what outgoing beans (expenses/checks) are going out and how many are left.

Step 5: The final point to make is the importance of every month putting away some saving for a rainy day – reflect on what expenses can be unexpected and when this occurs how can be avoid it. Examples of unexpected expense are: medical/doctor bills, car breakdown costs, phone getting lost, etc.

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper.

- Does everyone understand what to do when you have less income than expenses?
- Why is a budget so important?
- Who is the most important expense? (You are.)

Session summary (5 minutes)

- What is one thing that you learned today about budgeting and one thing you might use in your life this week? Give everyone the chance to share briefly, encourage concrete answers.

Assessment questions:

1. Did everyone understand that if you have no beans left you run out of money?
2. Did everyone understand that you must plan in advance?
3. What are fixed vs. variable expenses?
4. What is income vs. expenses?

Bean budgeting

Housing with utilities*

Live with relatives sharing cost of utilities (no phone)

Share an apartment or house with others, with basic utilities (no phone)

Rent place of your own, including basic utilities (no phone)

Insurance*

No coverage – **no cost**

Auto liability coverage only Complete auto coverage

Fringe benefits of job

Basic health coverage

Individual health and disability coverage

Renters property coverage

Communications*

No phone – **no cost**

Phone with limited long distance calls

Phone with many long distance calls

Cell phone with no data

Cell phone with limited data

Cell phone with unlimited data

High-speed internet

Gifts

Make your own

Purchase cards or small gifts occasionally

Purchase frequent gifts for family and friends

Savings*

Change in piggy bank – **no cost**

5% of income

10% of income

Invest for retirement

Contribution to charities and religious groups

Furnishings*

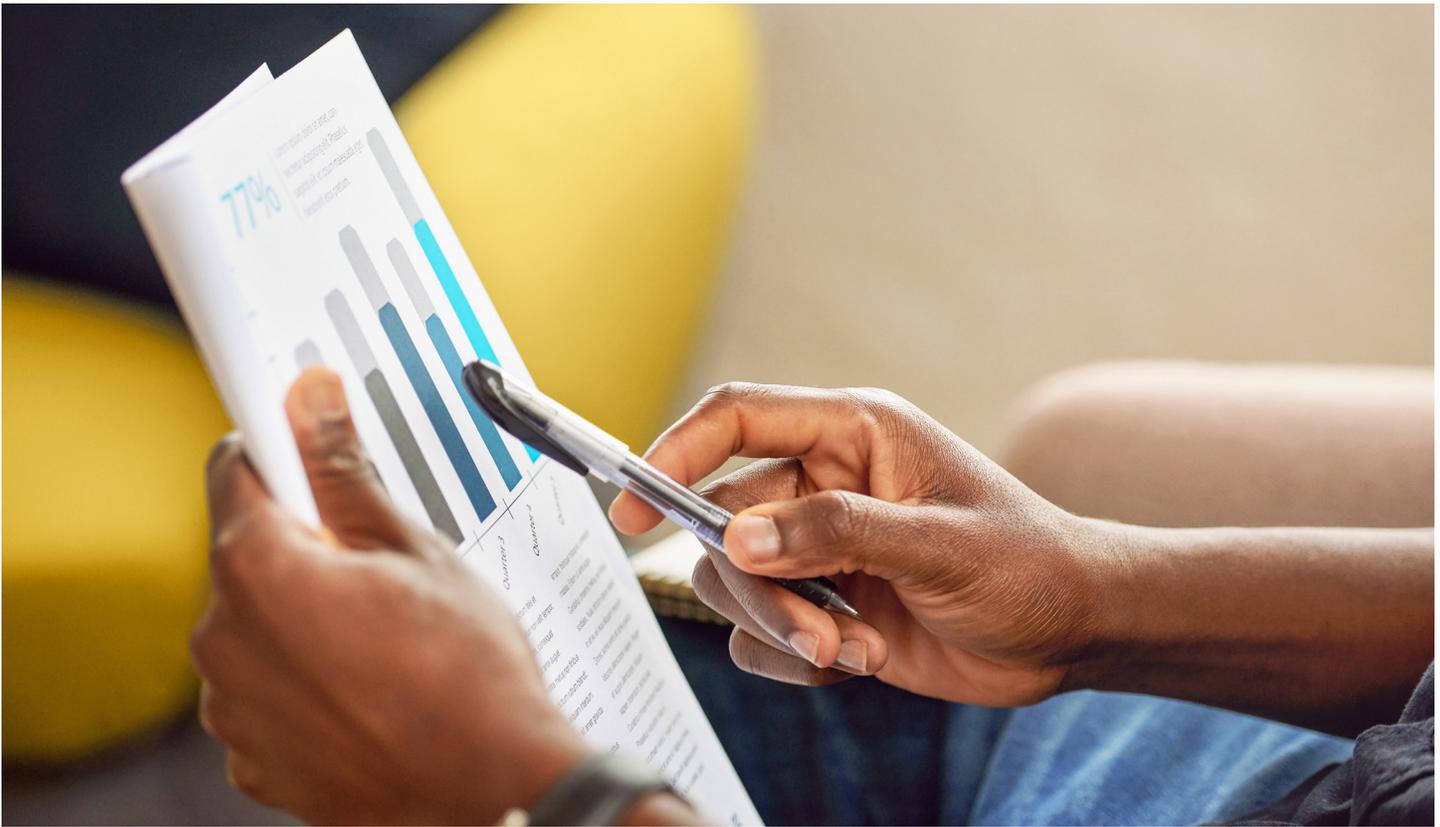
Borrow from relatives or friends – **no cost**

Rent furniture or live in furnished apartment

Buy at a garage sale or thrift shop

Buy new furniture

* Asterisk denotes required category.



Session 7

Create a budget

This session covers the following key topics:

- Understanding how a budget words
- Income vs. expenses
- Savings

Session overview	Objectives
<p>Create a budget</p> <p>Purpose:</p> <p>Students will learn the actual process of "budgeting" and how to create a budget.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Create their own budget • Identify difference between fixed and variable expenses • Plan in advance

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Materials needed: space for the activity, budget poster, calculator, whiteboard and markers.

Presentation (10 minutes)

This session will provide real-life budgeting with a live budget. Students will be challenged to come up with cost and revenue ideas to establish a budget. In the discussion, students will list items they believe that are needed and separate out costs to be spent each month. By the conclusion of the class students will have and understand how budgeting works for them.

Step 1: Ask students again about how much money they think they need to "live" each month – remember what you said last month. Record responses on the board. Ask students to identify how they spend money (answers may include clothing, entertainment, savings, etc.). Keep in mind what expenses we came up with from last class bean game. Finally, ask students how they obtain the money they spend. Answers may include jobs, gifts, state funding, etc.

Step 2: Ask who knows the difference between income and expense.

- Call out ideas on income types – job, part time job, selling things on eBay, etc.
- Now explain what is an expense – the cost required for something; the money spent on something.
- Ask the students if the following scenarios are expenses or income:
 - Dog walking (income)
 - Going to McDonald's for dinner (expense)
 - Using their debit card to get money out (expense)

Step 3: Now the class will do a budget based on all the answers students gave so they can start building their budget.

Step 4: Start with listing the names of all income you will estimate to get your first month.

Step 5: Now list the amount of money you will get and add it up. List it under total income. Explain that this is the budget. At the end of the month, you list what you actually incurred and compare how you did. If you have more income than expected, that is good. If you have less, then you should have planned to cut expenses.

Step 6: List all fixed and variable expenses you expect to have in the month. Then list the amount of money this will cost each month and list on the lines. At the end of the month, you will then list the actual expenses and add them up.

Step 7: Now subtract the expenses from the income. If you are negative, then you have lost money and need to cut expenses the next month. If you are positive, then you should take those funds and put them in the bank for a rainy day.

Step 8: Congratulations, you have just created your first budget.

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper.

- Does everyone understand expense (a minus) and income (a plus)?
- Why is a budget so important?
- Who is the most important expense? (You are.)
- If expenses exceed income, what do you do?
- What is a fixed expense?
- What is a variable expense?
- Why do you need a budget?

Session summary (5 minutes)

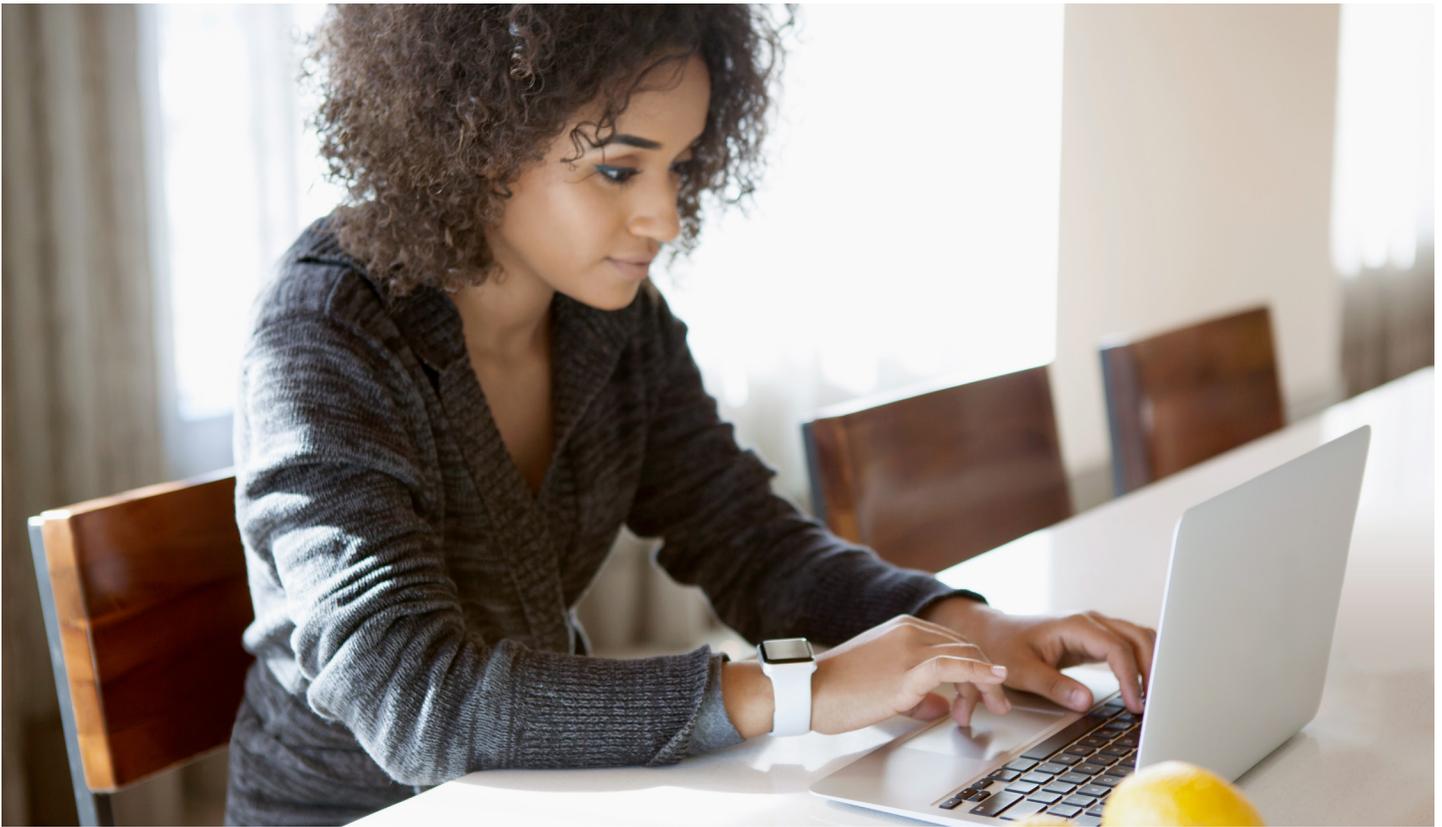
- What is one thing that you learned today about budgeting and one thing you might use in your life this week? Give everyone the chance to share briefly, encourage concrete answers.

Spending budget

For month of _____

Monthly income	Plan	Actual
State benefit	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Total income	\$ _____	\$ _____

Monthly expenses	Plan	Actual
Fixed		
Savings	\$ _____	\$ _____
Rent	\$ _____	\$ _____
Car payment	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
<i>Total fixed</i>	\$ _____	\$ _____
Variable	\$ _____	\$ _____
Gas/Transportation	\$ _____	\$ _____
FPL	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
<i>Total variable</i>	\$ _____	\$ _____
Total expenses	\$ _____	\$ _____
Profit or loss for the month	\$ _____	\$ _____



Session 8

Banking: Savings and checking accounts, savings goals and writing a check

This session covers the following key topics:

- Basic banking concepts
- Learn about different types of payments

Session overview	Objectives
<p>Banking: Savings and checking accounts, savings goals and writing a check</p> <p>Purpose: Educate students on basic banking terms, concepts and activities.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Differentiate between savings and checking accounts• Write some monthly and yearly savings goals• Write a check

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, large sheets of paper for each student, whiteboard, markers and handouts for all students.

Print out the 2 handouts for Session 8: Savings goals and how to write a check.

Pre-assessment/Engagement questions

- What are some of the main difference between a savings and a banking account?
- Give examples of a one-time payment and a recurring payment you've paid recently.

Presentation 1 (10 minutes)

- Ask the students, "Why is it important to understand money management?" (The goal is to get the students to talk about how having a foundational knowledge of money management and banking can help them save for goals, pay for expenses, and use online banking for convenience.)
- Ask the students, "What types of banking accounts are you currently using? What do you like about it?"

Presentation 2 (10 minutes)

- A savings account is the most basic type of account at a bank or credit union. It allows you to deposit money, keep the funds safe, earn interest and withdraw money as needed.
- The foundation of your finances is a savings account. This is where you'll keep your money long-term and give it a chance to grow.
- If you put your money in a savings account, the bank will pay you a small amount of money, called interest, on the amount you save. Your money will be safe and it will grow.
- Ways you can access your money:
 - ATM card
 - Go to the bank to make a withdrawal
 - Online bank – use your online bank access to transfer money
- **Savings account goals**
 - Try to set aside 5% to 10% of your income for savings every time you get paid. This is a worthy goal. The good news is, the more you save, the more interest your account earns, so your money grows faster.

Activity 1 (10 minutes)

- Have the students to share their monthly and yearly savings goals they have – furniture, down payment for a car, a trip, etc.



Smart money tip: You can often get a savings account without any monthly fees if you have a minimum balance or have an automatic transfer of money moved every month from your checking account into your savings account.

Presentation 2 (10 minutes)

Checking account

- Online banking
- Credit card
- Checks
- Bank
- ATM

- **A checking account** is a type of bank account that allows you to write checks using the money you deposit.
 - These days, most people with checking accounts use ATM and debit cards far more often than they write checks.
- Your checking account is the central hub for your money. It can be accessed by writing checks, using an ATM machine, debit card, and mobile or online banking.
- Checking accounts are designed to be your daily money management tool, while savings accounts are designed for long-term money management.
- Banks expect people to make frequent withdrawals and deposits to checking accounts. Banks expect people to not make frequent withdrawals from savings accounts.
- Checking accounts will also give you paper checks.
 - Ways you can use paper checks:
 - Make a down payment or deposit
 - Paying rent
 - Paying bills

Comparison chart	Savings account	Checking account
Withdrawal restrictions	Typically 3–6 withdrawals a month. Allowed to withdraw only a portion of the account balance.	None
Minimum balance	Sometimes; varies by bank	Sometimes, varies by bank
Designed for	Saving money for short- or long-term goals	Regular use
Fees	Sometimes, varies by bank	Sometimes, varies by bank
Interest earned	Yes, but amount varies widely by bank or credit union	Nominal/none
Overview	An account that accrues more interest than a checking account does; intended for saving money	A type of bank account that is designed for everyday money transactions
Access	To use money, account holder must first transfer it to checking account (usually)	Any time

Activity 2 (10 minutes)

Distribute worksheet 2 to the class and allow them to fill out a sample check.



Smart money tip: Try to pay most of your bills online to save money on paper checks. If you need to have checks, compare online check printing companies and your bank to get the best price on a box of checks.

Activity debrief (5 minutes)

Ask them some follow-up questions as they describe their positive and negative thoughts.

- What was this activity like for you? Was it easy or not? What do you wish was different? What do you like?
- Encourage the students to share some ways they can use their checking account.

Session summary (5 minutes)

- Keep your money in a savings account and give it a chance to grow.
- Create savings goals, so you keep more of the money you make.
- Checking accounts are designed to be your daily money-management tool, while savings accounts are designed for long-term money management.

Assessment questions (3 minutes)

- What's the difference between a savings and checking account?
- What are some of the key areas that you need to fill out for a paper check?



Session 9

Banking: Understanding debit and credit cards, setting up a bank account and different payment options

This session covers the following key topics:

- The difference between a debit and credit card
- Setting up a bank account
- Learn about different types of payments

Session overview	Objectives
<p>Banking: Understanding debit and credit cards, setting up a bank account and different payment options</p> <p>Purpose: Educate students on basic banking terms and concepts and walk through opening an online bank account.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Understand the difference between a debit card and a credit card• Know when to use a debit card and credit card• Learn how to set up a bank account• Understand the benefits of online and automated payments including one-time and recurring payments

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, large sheets of paper for each student, whiteboard, markers and handouts for all students.

Print out the banking 9 handout – automatic payments for students.

Pre-assessment/Engagement questions

- What's the main difference between a debit and credit card?
- Do you typically use online banking or visit the bank?

Presentation (10 minutes)

- Ask the students, "Why is it important to know the difference between a debit and credit card?"

The differences between a debit and a credit card:

1. A **debit card** looks just like a credit card and offers many of the same features of a credit card. It doesn't give you credit, so you can only access what you have in your bank account.
 2. A **credit card** will give you a credit limit or the maximum amount you can charge and you can pay back what you charge either in full or in monthly installments. If you don't pay back the entire amount owed each month, you'll owe interest on the outstanding amount.
- Ways you can access your money:
 - **Debit card** – Like a credit card, it's nearly universally accepted and you can use it as cash. Use it at ATMs to withdraw cash.
 - **Credit card** – Use it at credit card terminals.
 - Build credit:
 - **Debit card:** You can't build your credit history by using it.
 - Use it to manage your money and stay financially responsible.
 - **Credit card:** Using your credit card responsibly shows you know how to manage money and puts you on the road to building a solid credit history.
 - Credit card pitfalls:
 - It's easy to overcharge and then face additional fees. Try to use debit cards, cash or checks for your living expenses like rent, food, utilities, school fees and materials.

- Only use a credit card only when you can pay off the balance in full every month. Also, you could damage your credit score by having too many open accounts, make late payments or carry high balances.

- Encourage the students to share how they use their debit or credit cards. Allow them to share stories of paying off their credit card bill.



Smart money tip: Keep your debit, ATM and credit card PINs secret and treat your debit card like it's cash.

Presentation 2 (15 minutes)

Open a checking and savings account

Overview: Once you open a checking or savings account, you'll have access to online banking. Online banking is convenient since you won't need to rely on transportation to visit the bank. You can pay your bills online, deposit checks, and access your savings and checking accounts. Online banking is great and it's a common free feature that most banks offer.

Before you visit a bank do the following:

- Perform an online search to see which banks are near your home or work so you can visit a branch.
- Visit several bank sites to compare benefits like no fees, a free mobile app, interest and online banking.
- See if you can get free checking if you make direct deposits from your job or if you're a student.
- Confirm bank hours and how much money is required to open an account.

Here are the items you'll need when you open your banking account:

- Government-issued ID (like a driver's license) and your Social Security card.
- If you are under 18, you may need a guardian to assist you.
- Cash to make a deposit to open the account. You can often use a prepaid VISA or Mastercard to make the deposit.
- Once you've opened your account, ask to be enrolled in online banking.

Use online banking so you can keep tabs on your finances 24/7 and use online bill payments.



Smart money tip: Download your bank's mobile app and sign up for alerts if your balance goes under a certain amount, e.g., \$100.

Presentation 3 (5 minutes)

Discuss different payment options

There are several payment options that will save you time and money if you use them. You can use your online bank to set up:

- **Automatic payments** which means once you receive the bill, your checking account will automatically pay the bill.
- A **one-time payment** is when you only pay a specific bill once, for example, buying an item on eBay or Amazon.
- A **recurring payment** or scheduling a bill payment that goes out around the same time every month.

Activity 1 (10 minutes)

- Distribute banking 9 handout – automatic payments to the class and ask them to complete the automatic payment exercise.

Credit card	Debit card
Suitable for users who can handle debts very promptly and do not miss due dates	Suitable to users who do not want to take the risk of negatively impacting the credit score
Suitable for users who often use cards to make merchandise transactions	Suitable for users to prefer to withdraw cash from ATMs
Promotes spending as a borrowing instrument	Promotes saving, as there is a spending limit based on the amount available in the bank
Allows greater cash backs and reward points on spending	Gives the flexibility to spend the amount without any requirement to deposit again

Activity debrief (10 minutes)

Ask them some follow-up questions to describe their positive and negative thoughts.

- What was this activity like for you?
- Was it easy or not?
- What do you wish was different?
- What do you like?

Session summary (5 minutes)

- A **debit card** won't help you build credit and you can only access what you have in your bank account.
- A **credit card** will give you a credit limit or the maximum amount you can charge and you can pay back what you charge either in full or in monthly installments. It will help you build a credit history.
- Use different automatic payment methods to save time and avoid late fees.

Assessment questions (3 minutes)

- Students should be able to give 3 ways a debit card is different from a credit card.
- Ask students to give an example of when they would use a one-time or recurring payment.



Session 10

Living on your own – be a smart renter

This session covers the following key topics:

- The basics of landlord-tenant relationships and responsibilities
- The key terms necessary to understand a landlord-tenant agreement
- Identifying potential landlord-tenant pitfalls

Session overview	Objectives
<p>Living on your own – be a smart renter</p> <p>Purpose: Students will develop skills and knowledge necessary to interpret and evaluate lease agreements.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Understand what it means to rent • Recognize basic landlord rights and responsibilities • Recognize basic tenant rights and responsibilities • Understand basic lease agreements • Understand basic renting terms such as security deposit, sublet, lease, utilities, tenant, landlord • Analyze a rental agreement

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group start and copies of sample leases. Materials needed: enough copies of sample leases 2 and 3 for the students in the class.

Pre-presentation assessment questions

- What does your lease define in terms of how you live in your home?
- What is a security deposit and how do you make sure you get it back when you move out?
- What types of things should you look for in a lease?
- What types of things should you look for in inspecting a new place you are living?
- If you break the landlord's rules or do not pay your rent, what could that mean for you when you need another place to live?

Presentation: (25 minutes)

Discuss with the students the reasons rent exists, what a landlord does, how a tenant is expected to act in relation to the rented property, do's and don'ts of being a renter.

Why is rent necessary?

- Because the person doing the renting (landlord) has bills to pay. Some costs are:
 - The cost of the building
 - Interest on money that was borrowed to buy the building
 - Loans
 - Taxes and insurance
 - Yard care
 - Electricity, gas and water
 - Repairs
- Landlord also wants to make a profit when renting. This pays for the use of his money and work in renting.

What does a landlord do?

- Makes a rental agreement, sometimes called a lease, with the renter, who is called a tenant
- Sets rules for living in the home, apartment or room
- Enforces the rules that are in the rental agreement
- Keeps the plumbing, heating, air conditioning and electricity working
- Makes the building safe by fixing things such as broken stairs and broken windows
- Charges a set amount for rent and collects the rent from the tenant

- Cleans and repairs the apartment/home before renting so it is in safe condition
- Makes some profit from the rental unit

Think about? If you owned an apartment, how would you like your renters to act? Would you act the same way if you rented an apartment?

- If you were a landlord:
 - What would you do if a renter played loud music that disturbed others?
 - What would you do if drugs were sold in the building?
 - Would you like it if renters made holes in the wall or broke a refrigerator door?
 - What if renters moved and left rooms full of smelly garbage and broken furniture?
 - How would you pay for damages done to the apartment?
 - What would you do if the rent was not paid?
- What is a security deposit?
- What things must be done to have a security deposit returned?
- What does eviction mean?

What things should you do as a renter?

- Be thoughtful of other people living in your unit
- Pay rent on time
- Treat the building as if it were yours
- Follow the rules set by the landlord
- Keep the unit clean and safe
- Get rid of trash in a clean, safe manner
- Use appliances, electricity and heating safely
- Report problems to the landlord, including problems you caused

What are things you should NOT do as a renter?

- Use the unit for unlawful purposes
- Have unruly, noisy guests
- Disturb neighbors with loud music or guests
- Disturb neighbors with your pets
- Allow pets to destroy property or create bad smells

Why is this important?

- If you break the rules, you can be evicted
- What does that mean?
 - The landlord can make you move out
 - Lose security deposit
 - Makes it harder to rent in the future

What happens if you follow the landlord's rules?

- Keep a good credit rating
- Make new friends
- Create a good reference
- Create good habits
- Protect your security deposit
- Create a good reputation

What is a rental agreement or lease?

- When a landlord rents a place they own, they make the rules.
- Usually, the rules are written into the rental agreement or lease.
- Renters are asked to sign the agreement.
- Protects both the landlord and the tenant by letting each side know their responsibilities and obligations.
- What are some types of rental agreements?
 - Formal leases – most effective and complete. Generally longer and contain more complex terms.
 - Written agreements – shorter and less formal
 - Oral agreement – offer little proof of agreement

Sample rental agreement

Address of rental unit _____ Date: _____

This agreement is made between _____ landlord(s) and _____
_____ tenant(s).

Name of spouse: _____

Number in family: Adults _____ Children _____ Ages _____

Present address of tenant: _____ Phone: _____

Place of employment of tenant _____ Address: _____

Tenant(s) agree to pay the landlord(s) \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) agree to pay a security deposit of \$ _____ dollars with the first month's rent.

Tenant will:

- Keep apartment clean and quiet at all times and leave it in good condition
- Be responsible for all personal utilities (gas, electric) cable and telephone
- Give 30 days' notice before leaving and agree to show the unit to prospective tenants.

Tenant will not:

- Allow any animals in apartment at any time
- Sublet or allow anyone to live in the apartment except the persons noted above
- Repair any motor vehicle on premises or store unused vehicles

Landlord will:

- Pay water, heat, garbage utility bills

This agreement will continue until either party shall give the other party one month's advance written notice of the intent to terminate. Landlord may change the monthly rent as stated herein only by giving one month's advance written notice to the tenant. One month's advance written notice shall begin at next rent payment date after notice is given and shall run until the succeeding rent payment date.

Signed: _____

Landlord(s)

Tenant(s)

What is included in the “rules”

- How much it costs to live in the building, or the amount of the rent
- When the rent must be paid and to whom it is paid
- What the landlord must do
- What the person living there or “tenant” must do
- The length of the agreement – when it begins and ends

What does a lease look like?

- Show sample lease #1, so students can get a basic idea of what they look like.
- Ask students who has seen a lease before and in what scenarios?

What things are important in a lease or rental agreement?

- Understand what the agreement says.
 - If you do not understand what the agreement says, you should ask someone to help you.
 - Do not sign something you do not understand.
- Make sure the agreement is in writing. Why is this important?
 - So you have written document that tells what the rules are.
- What things should you be sure are in the agreement?
 - Where the rent is to be paid and how.
 - Be sure the agreement provides for a specific place or person to provide the rent and when to provide it.
 - Be sure the lease allows you to submit the rent in a way that can be tracked – check, money order or debit/credit card.
 - Allows you to prove you paid the rent if there is a disagreement over when and if the rent was paid and to whom.
 - Does the lease say who to contact if there is a problem? Does it provide who to contact if that person is not available in an emergency?
- Make sure the lease contains the names of all persons renting the unit.
- Make sure there are no blank spaces in the agreement.
- Make sure you get a copy of the lease and keep it in a safe place.

What things should you understand about a written rental agreement?

- Is the gas and electricity included in the rent?
- When is the rent due?

- How is the rent to be paid?
- Who is the rent to be paid to?
- What is the amount of rent you will have to pay?
- What happens if you make nail holes in the walls while hanging pictures or paint the walls?
- Who pays the water, garbage and heat bills?
- Will your security deposit be returned in full?
- Can you keep a dog or other pet in the apartment?
- If you have to leave town because of new job, can you sublet the apartment?
- If the roof leaks, who is responsible for fixing it?
- Can your sister/brother/cousin come to the apartment and stay indefinitely?
- Who can live in the apartment? Are children permitted?
- Can you run a business from your apartment?
- When can the landlord raise the rent?
- Under what circumstances can the landlord end the agreement?

Who should sign the lease?

- Ask students who they believe should sign a lease?
 - All adults over the age of 18 should sign the lease.
- Why?
 - Only those who put their names on the lease are responsible for paying the rent.

Lease activity (15 minutes)

Signing a lease agreement – do you know what you are getting into?

- Provide students with copies of leases 2 and 3. Break the students into teams to discuss the unique aspects of the leases.
- Break the students down into several teams, each team assigned a sample agreement.
- Have them review the sample agreements and complete a questionnaire regarding the various terms in the agreement – determine do they know what they are getting into.
- Ask them to answer questions about various terms and clauses in the leases. Are there any special provisions that you should note in the lease you are assigned?
- Sample lease 2:
 - What is the term of the lease?
 - How much is the rent?
 - What date must the rent be paid?

- Where is the rent to be sent?
- Who is the landlord?
- What utilities, if any, does the landlord pay for?
- Are there any special terms on that payment?
- How much is the security deposit, and how must it be paid?
- If the landlord wants to keep your security deposit or part of it, how much time does he have to notify you?
- Who can live in the apartment/house?
- Can you run a business in the home?
- Are there laundry facilities on site?
- What happens if you are late with your rent payment?
- What things in the apartment/home are you as the tenant for repairing?
- When can the landlord come into the apartment to inspect it?
- Can you put signs in the windows that can be seen from the outside?
- What happens if you lose your keys?
- Are there any lease addendums referenced? Are they included? What should you do with them?
- Where can the tenant park?

Activity debrief (10 minutes)

- As a class, discuss each the findings of the teams for each of the 2 sample leases.

Session summary (5 minutes)

- What is one thing you learned today about a lease that you didn't know before?

Practice skills for next session

- Think about other things you might want to consider when you are moving into a new place or in with new people?

Post-session assessment questions (5 minutes)

- What does your lease define in terms of how you live in your home?
- What is a security deposit and how do make sure you get it back when you move out?
- What types of things should you look for in a lease?
- What types of things should you look for in inspecting a new place you are living?
- If you break the landlord's rules or do not pay your rent, what could that mean for you when you need another place to live?



Session 11
Rental and roommate considerations

This session covers the following key topics:

- Rental application considerations and information
- Roommate agreements

Session overview	Objectives
<p>Rental and roommate considerations</p> <p>Purpose: Educate students on basics of talking with a landlord about a rental contract and entering into a rental agreement itself. Introduce students to living with roommates and how to develop a roommate agreement.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Understand how to talk with a landlord about a rental contract with a rental unit • Fill out a rental application • Know how to inspect an apartment • Know how to protect a security deposit • Understand methods of avoiding potential problems when living with a roommate • Recognize responsibilities involved and considerations for group housing situations • Recognize common situations in their living environment that require attention • Understand what they need to do to resolve the situation

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare room for discussion. Review all session materials and related handouts in detail. Materials Needed: enough copies of the handouts for the students in the class to participate in the activity.

Pre-presentation assessment questions

- What things should you look for and consider when inspecting an apartment before moving in?
- How do you go about discussing things that need to be fixed with your landlord?
- What types of things should you look for in making a roommate agreement?

Presentation (20 minutes)

- Ask your students, “You are ready to apply for your first lease, what types of things should you consider in doing so? How should you act towards a potential landlord?”
- Before you apply, you must investigate.
 - Remember when you visit, the landlord is inspecting you as you inspect the apartment. Be neat and be pleasant.
 - Ask for a copy of the rental agreement and read through it.
 - Do your homework, and be prepared to ask questions before you apply.
- Be aware of things you should look for or questions you should ask before providing an application fee, filling out an application or providing a deposit.
- Application:
 - What information are you required to provide in the application itself?
 - Review sample application with the students, ask questions about what kind of information they are surprised they will need to provide.
 - Does the application say if you are to pay an application fee?
 - If it does, you will be required to pay it.
 - Florida doesn’t limit the amount to be charged, but it must be about what it costs to process the application fee.
 - Will the application fee or deposit be returned if you do not accept the apartment and it is offered to you?
 - In Florida, it is typically non-refundable.
 - Will you receive the application fee or deposit back if you are rejected?
 - Probably not.

- Background screening:
 - Does the application require a background screening?
 - Are you required to pay for the background screening?
 - How long will the background screening take?
 - What happens to your application fee if you do not pass the background screening?
- What is the amount of the required deposit to rent the apartment?
 - Why is this important to know?
 - If you cannot provide the deposit, should you move forward with the time and expense of the application?
 - Is there any room to negotiate with the landlord on the amount of the deposit?
- What is the amount of the rent payments?
 - Why is this important to know?
 - If you cannot make the rent payments, should you move forward with the time and expense of the application?
 - Are there any other fees required on a regular basis?
 - Does the application tell you if the utilities are included?
 - Does the application tell you what the rules and regulations are?

Once you have applied and been accepted to rent the apartment/home, it's time to inspect it.

- Discuss with students the importance of going through the apartment/home/room **before** they move in to ensure everything is in good repair and working.
- Why is it important to check an apartment carefully for moving in?
 - You want to be sure things work and in good condition so you are not responsible for them later.
 - Do the windows and doors open and close properly?
 - Do the appliances work properly?
 - Are the faucets leaking?
 - Are there bugs?
 - Are there existing damages to the unit (scuffs on walls, carpet stains, etc.)?
- What do you do if you find these things?
 - Discuss with the landlord any items or issues you find, and be polite.
 - Discuss things that need to be repaired and put any issues in writing. Keep a copy for yourself.
- Review the apartment/house/room inspection checklist with the students.

What things should you consider in living with a roommate or roommates?

- Ask students to share with you things they think are important in living with a roommate.
- Tie in with information provided in communication components?
- What spaces will you be sharing with roommates?

Roommate agreements

- What is a roommate agreement?
 - Helps roommates get to know one another
 - Opens lines of communication
 - Provides a starting point for understanding each other's needs
- What is its purpose?
 - It is a living, breathing document, can be revisited as things change.
 - Discuss needs with your roommates openly.
 - Discuss communication and conflict management:
 - How will you communicate with one another with concerns/conflicts arise?
 - How do you prefer to receive feedback if your actions impact someone negatively?
- Why is communication important?
 - Avoid conflicts
 - Protect security deposit
 - Set rules agreeable to everyone
 - Understand viewpoints
 - Create compromises
- What kinds of things should be discussed with roommates before moving in.
 - Names on legal papers
 - Values
 - Shared spaces
 - Personality traits
 - Shared responsibilities:
 - Who will pay what part of the security deposit?
 - How will the return of the security deposit be handled?
 - Who will pay what part of the rent and how?
 - What happens if one roommate moves out before the end of the lease? Are replacement roommates appropriate and how will they be approved? Who must approve of them?
 - How is the space to be physically divided? Who gets what room, what is shared space and how is it shared?
- How are furnishings shared?
- How will utilities be divided? Ex: gas, electricity, water, cable/internet
- Telephone/internet:
 - Who pays the deposit, if one is needed?
 - Each roommate's share of each utility will be paid to whom and when?
- Where will mail be collected?
- Determine how household chores and tasks will be divided. Things to consider:
 - What does "clean" mean to you?
 - How long can dishes be kept in the sink?
 - Who is responsible for taking out the trash and recycling?
 - Who will clean what and when?
 - Who will be responsible for housekeeping and when?
 - How do you want your personal items to be handled?
 - Can they be used without your permission?
 - How long can they be kept outside of your personal space?
 - How will you designate what items belong to which person?
 - How will you share items such as microwave, TV, radio, phones?
 - How will you handle food items?
 - Will there be shared items?
 - How will shared and personal food items be designated?
- Temperature of the apartment? How will you handle a temperature comfortable to all and compliant with lease terms?
- Pets – how will they be handled, if permitted by the lease?
- Smoking – how will it be handled, if permitted by the lease?
- Alcohol – how will it be handled, if of legal age, and permitted by the lease?
- Parking – how will designated parking spaces and areas be shared?
- Bathrooms:
 - What areas of the bathroom are designated for each person?
 - Do you need a shower or bathroom schedule?
 - Can you use one another's toiletries and shampoo?
- Sleep, studying and noise:
 - What time do you each intend to go to bed each night?

- What time do you wake up in the morning?
- What type of noise would you prefer when you are studying?
- If someone is asleep what is acceptable in the apartment or room?
- What noise level is acceptable during the day?
- What noise level is acceptable at night?
- Are there hours when you would like quiet?
- Guests (subject to lease terms):
 - How will you inform each other when you will have guests?
 - How will you handle romantic partners?
 - Are there times of the day when it is not OK to have guests?
 - Are there days of the week when it is OK to have guests?
 - How long are guests permitted to stay?
 - Is there a number of guests that is appropriate?
- Security and emergencies:
 - How will you communicate when there is an emergency?
 - How will you keep each other and your belongings safe?

Activity (15 minutes)

- Divide students into teams of 2. Ask students to pretend to be one another's "roommate" and develop a short "roommate agreement" outlining some of the information discussed. Students may use the sample roommate agreement provided in the handout packet to develop an agreement with one another.
- Ask them to get creative in dividing chores, responsibilities and preference of their "roommate."

Activity debrief (10 minutes)

- Allow students to share the terms of their "roommate" agreements.
- What things did their "roommates" raise that they had not considered?
- What things about themselves and the way they expect to live in their home surprised them?

Session summary (5 minutes)

- What things did you learn today about applying for an apartment/home had you not considered before?
- What things about living with a roommate will you consider after today's session?

Practice skills for next week

- For next week, begin thinking about the responsibilities you will have in maintaining your new home once you move in.

Assessment questions (5 minutes)

- What things should you look for and consider when inspecting an apartment before moving in?
- How do you go about discussing things that need to be fixed with your landlord?
- What types of things should you look for in making a roommate agreement?



Session 12
Prepare to take care of your space

This session covers the following key topics:

- Basic household maintenance
- Basic cleaning equipment and household tools

Session overview	Objectives
<p>Prepare to take care of your space</p> <p>Purpose: Students will understand how to perform basic maintenance in their housing. Provide youth a foundation to select a living environment.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Identify various things that need to be maintained in their home, including not only cleaning, but safety items • Identify basic household cleaning items and tools

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather necessary materials. Identify space for the activity and for students to be able to try out some of the basic cleaning tools. For this presentation, basic household tools could be gathered for students to see and try out. Materials could be divided into various baskets:

- Hammer
- Nails
- Screwdrivers – flat and Phillips head
- Screws
- Adjustable wrench
- Pliers
- Flashlight
- Utility knife
- Tape measure
- Gloves
- Bucket
- Small step stool

Pre-assessment/Engagement questions

- What types of things are you responsible to maintain in your new place? How often should you do those things?
- What basic items have you used for cleaning before? Have you used them in the past?

Presentation (20 minutes)

Ask students to imagine they have now moved into their new place. How do they maintain it? What does that mean? What does it include? Who is responsible for the maintenance?

Utilities

- What utilities do you need to maintain the home?
- What utilities do you want to make living there more enjoyable for you?
- Use PowerPoint presentation to talk about utility wants vs. needs
 - Electric
 - Water
 - Sewer
 - Phone
 - Cable
 - Internet

What things am I responsible for to maintain the property?

- Trash:
 - Get appropriately sized trash cans for inside your home.
 - Familiarize yourself with where the landlord provides trash receptacles for trash collection.
 - Find out how often trash is collected.
- Smoke detectors:
 - Make sure they are functioning and replace batteries once a year
- Keeping exits free from items
- No changes to structure, no painting on walls
- Changing air conditioning filters
- What things you can and cannot flush down the toilet
- What things you can and cannot put down the kitchen sink:
 - Oils
 - Is there a garbage disposal?
 - Anything sticky or very hard?
- Preventing mold growth:
 - Run AC at a reasonable temperature
 - Run bathroom fans when showering
 - Do not leave wet items on floor or furniture
- Simple repairs:
 - Light bulbs
 - Basic plumbing
 - Patching small nail hole in walls
 - Avoiding nail holes in walls
 - Magic Eraser magic
 - Things to avoid with plumbing
- Reporting major problems immediately:
 - Know how to report them and who to report them to

What things might I need in a basic home toolkit?

- Hammer
- Nails
- Screwdrivers – flat and Phillips head (explain the different types)
- Screws
- Adjustable wrench
- Pliers

- Flashlight
- Utility knife
- Tape measure
- Gloves
- Bucket
- Small step stool

Picking up after yourself

- What things do I need to be able to pick up after myself in my new home?
- Equipment:

Kitchen	Bathroom	Living Areas
Mop	Mop	Vacuum cleaner
Bucket	Bucket	Broom
Rags	Rags	Dustpan
Towels	Toilet brush	
Gloves	Gloves	

Activity (20 minutes)

- Go through the basic household tools with students. Ask students to identify how the items may be used.
 - Actual items may be used to engage students or use the photos in the PowerPoint presentation.
- Go through the basic household cleaning **equipment** with students. Ask them to demonstrate to their classmates how the items are to be used. Provide direction on proper use of the items. Identify potential ways to maintain the equipment if necessary. (Actual cleaning tasks will be addressed in a later session.)
 - For students who are unfamiliar with various items, provide an opportunity to try the items out.
 - Actual items may be used to engage students or use the photos in the PowerPoint presentation.

Activity debrief (15 minutes)

- Have students identify other cleaning items that they might need beyond these items.
- Have students discuss how they might involve those they live with in keeping the space clean.
- Ask students to rethink the roommate agreements and the landlord's rules. How might these tools come into play with roommates and landlords?

Session summary (5 minutes)

- What is one thing you learned today that you should now consider when moving into a new place?
- How might that impact where you choose to live and who you choose to live with?
- How might those things impact your budget, and your free time?

Practice skills for next week

- Consider how often you might want to clean things in your home?
- Consider how often you have cleaned in the past, what types of things have you been responsible for?

Assessment questions (5 minutes)

- What types of things are you responsible to maintain in your new place? How often should you do those things?
- What basic items have you used for cleaning before? Have you used them in the past?



Session 13
Budget shopping and meal planning

This session covers the following key topics:

- Shopping with purpose
- Meal planning
- Time management

Session overview	Objectives
<p>Budget shopping and meal planning</p> <p>Purpose: Students will learn to both create meal plans and shop within their budget.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Successfully plan out a 2 weeks' worth of meals and stay within budget

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, whiteboard and markers.

- Prepare for activity by getting Aldi's, Walmart and/or Publix ads.

Pre-assessment/Engagement questions

- Do you feel that you food shop within your budget?
- Are you confident in creating meal plans?
- Do you think it is better for your budget to eat out or cook food at home?

Presentation (10 minutes)

- Ask the students if anyone has created a meal plan before. Ask why they think it might be important. Use the following example of what would work better in a budget.

**Going out for spaghetti dinner \$10.99
plus you must tip 15%–20%**

vs.

**Homemade under \$5 and multiple meals
1 lb. ground beef is \$2.99**

1 lb. spaghetti \$0.89

24-ounce pasta sauce \$1.00

Activity (30 minutes)

- Give each student:
 - Grocery ads
 - Handouts:
 - Sample shopping list and meal plan
 - Blank shopping list and meal plan
- Using ads and blank lists, have the students draft ideas for a 2-week schedule of meals and shopping list.

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper.

- How did everyone do staying within a \$40 budget?
- What ideas did you come up with for breakfast? Lunch? Dinner?
- Has anyone searched Pinterest and other websites for planning help?

Session summary (5 minutes)

- Why do you think learning how to budget and plan your meals is important?
- How does meal planning save you time and money?
- Next session will be learning some of the kitchen skills required to make these meals.

Post-assessment questions

- Do you feel that you food shop within your budget?
- Are you confident in creating meal plans?
- Do you think it is better for your budget to eat out or cook food at home?



Session 14

Food basics and cooking

This session covers the following key topics:

- Health and nutrition
- Kitchen and food cleanliness and safety
 - Food temperatures and storage
- Execute meal plan – preparation, time and storage

Session overview	Objectives
<p>Food basics and cooking</p> <p>Purpose:</p> <p>Students will develop basic and healthy cooking skills. They will discuss food groups, how to plan a healthy meal and understand basic kitchen tools.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Understand the importance in eating and cooking healthy and have learned some of the basic skills required

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

- Food skills PowerPoint
- Handouts
- Gather materials and prepare the room for a small group with chairs in a circle
- Materials needed: space for the activity, whiteboard and markers
- Kitchen items needed: knife, cutting board, vegetable peeler, vegetable shredder
- Buy grocery ingredients needed for easy snack wraps
- Buy napkins, plates, plastic knives, toothpicks

Pre-assessment questions

- Are you confident in creating meals?
- Would you try following a simple recipe?
- Do you think it is better for your budget to eat out or cook food at home?

Presentation (15 minutes)

PowerPoint

Activity (25 minutes)

- Food safety quiz
- Basic kitchen skills
- Make easy snack wraps – bring up different students to do each part of the instructions:
 - Spread cream cheese on tortillas
 - Prepare lettuce
 - Prepare tomato
 - Prepare carrots

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper.

- Do you feel that trying different recipes could make you feel more confident in the kitchen?
- Discuss different things that can be put into a wrap.

Session summary (5 minutes)

- Review the simple steps and the basic kitchen skills.

Post assessment questions

- Are you confident in creating meals?
- Would you try following a simple recipe?
- Do you think it is better for your budget to eat out or cook food at home?

Extended learning opportunity

- Group session with dietitian or chef.
- Visit a food prep restaurant to learn about food handling.
- Plan and execute a meal plan shopping trip to a grocery store.



Session 15

Banking: Understanding your banking statements and fraud protection

This session covers the following key topics:

- Setting up online bill payments
- Reading bank and credit card statements

Session overview	Objectives
<p>Banking: Understanding your banking statements and fraud protection</p> <p>Purpose:</p> <p>Students will learn the value of using online bill payments, review important features of their banking and credit card statements, and how to protect themselves against fraud.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Understand their monthly checking and credit card statements including what they owe, the minimum payment and due date

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, large sheets of paper for each student, whiteboard, markers and handouts for all students. Print out session 15 handouts:

- Checking statement
- Discuss the credit card statement
- Complete the credit card statement

Pre-assessment/Engagement questions

- What types of statements do you currently get (savings, checking, utility bill, credit card)?
- If you pay the minimum amount due, will you owe more or less over time than if you pay the full balance?

Presentation 1 (20 minutes)

Read your bank and credit card statements

Your checking statement may look similar to the one on the following page. A few important things to look for include the statement date or period, previous balance, your deposits and withdrawals, verify the amounts and the dates, and any odd transactions or fees.

This statement covers 6/20 through 7/19

CHECKING ACCOUNT 0471-678	Previous Statement Balance On 6/19	366.97
	Total of 2 Deposits For	1,453.17 +
	Total of 6 Withdrawals For	1,347.61 -
	Total Service Charges	0.00 -
	End Balance	472.53 +

CHECKS & OTHER DEBITS	CHECK	DATE PAID	AMOUNT
	161	6/21	216.30
	162	6/29	1,000.00
	163	7/5	26.31
	164	7/14	10.00
ATM Withdrawal #00281 at ATM #423A		6/18	40.00
Check Card #00586 Foodland EFT		6/18	55.00

DEPOSITS & OTHER CREDITS	DATE POSTED	AMOUNT
	6/23	1,200.00
Transfer from 4039-557 at ATM #423C	7/19	253.17

CHECK #	DATE	DESCRIPTION	TRANSACTION AMOUNT	DEPOSIT AMOUNT	BALANCE
					366.97
161	6/4	Sound Out (new sub woofer)	216.30		150.67
ATM	6/18	Withdrawal (spending money)	40.00		110.67
ChkCrd	6/18	Check Card (Foodland groceries)	55.00		55.67
ATM	6/23	Deposit (transfer from savings)		1200.00	1255.67
162	6/26	Woodlands Apts. (rent for everyone)	1000.00		255.67
163	7/5	CD Place (acct. #7M3406)	26.31		229.36
164	7/14	Department Store (T-shirt)	10.00		219.36
ATM	7/19	Deposit (paycheck)		253.17	472.53

Activity 1 (25 minutes)

- Give the session 15 handout – checking statement to the students.
- Explain a sample checking statement to the students.
- Have the students review the statement and fill out the sections.
- Review the answers as a group.

Activity 2 (10 minutes)

- Give the session 15 handout – check statement to the students.
- Your credit card statement may look similar to this.
- Assign the students one of the letters to have them describe their portion of the credit card statement.



Smart money tip: If you notice an amount that doesn't match your records, call your bank immediately to report it using their fraud assistance phone number.

Card statement

A	Account Number 1234 1234 1234 1234	B	TERESA TORRES
C	Statement Closing Date 11/09/13	D	123 ANY STREET
	Credit Line \$2,100.00		CITY CA 12345
	Available Credit \$1,576.80		

E	Account Summary Previous Balance \$1,686.15 - Credits \$0.00 - Payments \$1,688.15 + Purchases & Other Chgs \$523.20 + Cash Advances \$0.00 + FINANCE CHARGE \$0.00 = New Balance \$523.20	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%. Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:									
		<table border="1"> <tr> <td>If you make no additional charges using this card and each month pay...</td> <td>You will payoff the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>1.5 years</td> <td>\$627</td> </tr> <tr> <td>\$49</td> <td>1 year</td> <td>\$596 (Savings=\$31)</td> </tr> </table>	If you make no additional charges using this card and each month pay...	You will payoff the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	1.5 years	\$627	\$49	1 year	\$596 (Savings=\$31)
If you make no additional charges using this card and each month pay...	You will payoff the balance shown on this statement in about...	And you will end up paying an estimated total of...									
Only the minimum payment	1.5 years	\$627									
\$49	1 year	\$596 (Savings=\$31)									
F	Payment Information New Balance \$523.20 Scheduled Minimum Payment \$35.00 Scheduled Payment Due Date 12/01/13	G									

Rate Information YOU MAY PAY YOUR BALANCE IN FULL AT ANY TIME
YOUR RATE MAY VARY ACCORDING TO THE TERMS OF YOUR AGREEMENT
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Type of Balance	Corresponding ANNUAL PERCENTAGE RATE	Daily FINANCE CHARGE RATE	Average Daily Balance
PURCHASE(S)	19.80%	.05424%	\$0.00
CASH ADVANCE(S)	21.80%	.05972%	\$0.00

Composite ANNUAL PERCENTAGE RATE 21.80% **J** Days in Billing Cycle 25

K	Transactions Trans Post Reference Number Description Credits Charges 10/08 10/08 XXXXXXXXXXXXXXXXXXXX MERCHANT NAME 523.20 10/08 10/09 XXXXXXXXXXXXXXXXXXXX PAYMENTS 1,686.15
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Detach an mail with check so that your payment is received no later than the "Payment Due" date. See reverse for important additional information.

Account Number 1234 1234 1234 1234	2/01/23
New Balance \$523.20	
Scheduled Minimum Payment \$35.00	
Scheduled Payment Due Date 12/01/13	
L	Amount Enclosed \$

PAYMENT ADDRESS 123 ANY STREET LOS ANGELES, CA 90030-0086	TERESA TORRES 123 ANY STREET CITY, CA 123456
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- A. Your credit card account number: remember to keep it a secret, or others can use your account.
- B. The closing date of the statement is the date the credit card company created this statement.
- C. The amount of your credit line, or your spending limit.
- D. Available credit is the amount of your credit that you haven't borrowed yet, so it's still available to you.
- E. The account summary section summarizes your transactions.
- F. Payment information shows the total amount you now owe, which is also called your new balance.
- G. The minimum payment – Each month, you must pay at least this portion of what you owe. If you wish, you may pay more than the minimum, up to the total amount, if you can. If you want to have good credit, and reduce the amount of interest you'll pay, it's a good idea to pay more than the minimum payment each month.
- H. The due date – unless your credit card company receives your payment by this date, they will begin charging you interest on the amount you owe. Most companies will also charge you a late fee. They may also increase your interest rate.
- I. The Credit Card Act of 2009 (or the "CARD" Act) requires credit card companies to list on your statement how long it would take to pay off your balance if you paid only the minimum payment (and didn't add any more charges), and the total amount you'd pay over that period of time. Your statement must now also show you how much you would need to pay each month to pay off the balance in 3 years.
- J. The rate information shows you how the interest and fees are being calculated.
- K. In the transactions section, you'll see a list of each charge and payment you made in date order.
- L. The payment coupon repeats your current payment information. Include this coupon with your check if you pay by mail, and be sure to write in your new address if you've moved.

Activity 3 (10 minutes)

- Give students the session 15 handout – complete the credit card statement.
- Explain to the students they have a sample credit card statement.
- Have the students review the statement and fill out the sections.
- Review the answers as a group.

Activity debrief (10 minutes)

Ask students some follow-up questions as they describe their positive and negative thoughts.

- What was this activity like for you? Was it easy or not? How do you feel about your final product? What do you wish was different? What do you like?
- Do you have a better understanding of a checking statement?
- Have you seen these sections on your credit card statement? Did you learn anything new?

Session summary (3 minutes)

- Bank and credit card statements contain a lot of useful and important information.
- Check them regularly to make sure your deposits have posted, your expenses are correct, check for any odd fees, and pay attention to due dates and your balances.

Assessment questions (5 minutes)

- What are 3 important items to look for in your banking statement?
 - Answer: balance, errors, fees, interest, deposits, expenses
- What are 3 fees you might find on your checking or credit card statement?
 - Answer: service fee, late fee or finance charge



Session 16

Prepare to clean up your space

This session covers the following key topics:

- How to set up a cleaning schedule
- Sharing cleaning responsibilities with roommates

Session overview	Objectives
<p>Prepare to clean up your space</p> <p>Purpose: Educate students how to keep their new home clean, set up a cleaning schedule and share cleaning responsibilities with roommates.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Identify what needs to be cleaned in their home and how to do it• Identify the frequency with which things need to be cleaned in their home• Have a plan to address cleaning duties with roommates• Understand the consequences of not cleaning up after themselves

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather necessary materials. Identify space for the activity and for students to be able to try out some of the basic cleaning tools and supplies. Paper to draft cleaning schedules and duties with a partner.

For this presentation, basic cleaning equipment may be gathered for students to see and try out:

- Vacuum cleaner
- Broom and dust pan
- Mop and bucket

Pre-assessment/Engagement questions

- What types of things and what spaces will need to be cleaned in your new home?
- How might those areas get used in a way that makes them dirty?
- How often do you need to clean your kitchen and bathroom?
- How often should the trash be taken out?

Presentation (20 minutes)

- Ask students to imagine they have moved into their new place. How do they keep it clean? What does that include? How do they do that? What supplies do they need?
- How do they keep cleaning up from becoming overwhelming?
- How do they share responsibilities with roommates and set expectations on cleanliness?

What can happen if you are not responsible for cleaning your space?

- Trouble with the landlord
- Bugs
- Unhappy roommates
- Illness

When to ask for help from landlord? What is an issue that is due to cleanliness vs. a necessary repair.

- Create a cleaning habit and routine so cleaning does not get overwhelming.
 - If done daily, the problems will not pile up and become a difficult task.

What skills are needed to be sure your new place remains clean, keeping your landlord and roommates happy?

Provide students with brief overview of how these skills are to be performed and where in the home they can be used. More specifics about how to do these tasks will be provided in a subsequent session.

- Counter wiping
- Floor sweeping
- Dusting
- Vacuuming
- Mopping
- How to clean a toilet
- See household-management-101.com/ for additional information

What products might be used with the tools discussed with the students the past week to keep their spaces clean?

- Kitchen:
 - Multipurpose cleaner
 - Floor cleaner
 - Glass cleaner
 - Dish soap
 - Dishwashing detergent
 - Oven cleaner
- Bathroom:
 - Bathroom products that address soap scum and mildew
 - Tub and tile
 - Toilet cleaner
 - Floor cleaner
 - Glass cleaner
- Living areas:
 - Vacuum cleaner
 - Carpet stain remover
- Other:
 - Wood cleaner for cleaning furniture and wood surfaces that could be damaged by other cleaners or water
 - Stainless steel cleaner
 - Broom and dust pan
 - Soft rags
 - Wet mop and bucket
 - Vacuum cleaner

- Small rugs for high-traffic areas near doors – protects carpet from dirty feet and shoes, wet shoes
- Trash cans
- Trash bags

What are the benefits of creating a cleaning schedule or routine?

- Much easier to tackle tasks with a schedule so they do not pile up
- Prioritize what needs to be done
- No mad dash to clean things for visitors or landlord
- Safety in the home is increased
- You could be legally responsible for anyone hurt on the premises
- Get the work done and then more time for fun
- Divide responsibilities among roommates

Determine the important things to be cleaned, things that you really use.

- Have students identify those things in their current environment.
- What hidden things may need to be cleaned that you might not think about?
 - Changing out towels
 - Cleaning out trash cans when a bag has leaked
 - Wiping down spills and splatters on walls from cooking or from other bathroom mishaps
 - Cleaning out the refrigerator and freezer of old food
 - Changing bed linens
 - Moving furniture and cleaning underneath
 - Windows
 - Mirrors
 - Ceiling fans
 - Light fixtures
 - Shower curtains

Activity (20 minutes)

- Students will be paired into teams of 2 or 3 and asked to assume they are roommates.
- They should discuss with one another their expectations for cleanliness in a shared living space, what areas of the shared space they will be using and how (will they be cooking, will they get ready for the day in the bathroom, if shared, or in their own space).
- Ask the students to develop a cleaning plan and designate various responsibilities and guidelines for the roommates to follow. Review the items in the boxes in the handout and

determine the frequency that item should be completed. Who will complete the item?

- What things should be cleaned daily?
- What things should be cleaned weekly?
- What things can be cleaned every 2 weeks?
- What things are a personal responsibility vs. a shared responsibility?

- Each student should complete the chart, designating on their own chart tasks that are their sole responsibility and not shared with others.
- Sample chart provided in the handout can be used to develop this cleaning plan.

Activity debrief (15 minutes)

- Have students present their cleaning plan and how they divided responsibilities.
- Have students present what cleaning guidelines they developed.
- Ask students if they have rethought items they would include in a roommate agreement, based on their discussions.
- Next session will address the frequency with which things should be done.

Session summary (5 minutes)

- What is one thing you learned today that you should now consider when moving into a new place?
- How might that impact where you choose to live and who you choose to live with?
- How might those things impact your budget, and your free time?

Practice skills for next week

- As you go about your daily life, think of things you come in contact with that need to be cleaned or maintained. How can you incorporate those into the things discussed today?
- What knowledge do you have regarding actual cleaning tasks in the home, such as cleaning while you cook, laundry, and other cleaning skills?
- Next week, students will gain information on the cleaning tasks themselves and the appropriate time frames for doing so. Ask students to make observations in their daily lives before the next session to identify how they might change their cleaning schedule or requirements.

Assessment questions (5 minutes)

- What types of things and what spaces will need to be cleaned in your new home?
- How might those areas get used in a way that makes them dirty?
- How often do you need to clean your kitchen and bathroom?
- How often should the trash be taken out?



Session 17
**Keeping your home and clothes clean
and your food safe**

This session covers the following key topics:

- Basic kitchen cleaning around food
- Household cleaning
- Basic laundry needs

Session overview	Objectives
<p>Keeping your home and clothes clean and your food safe</p> <p>Purpose:</p> <p>Provide a foundation of practical life skills in keeping a healthy environment, including home, laundry and food cleanliness.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Understand how to perform basic cleaning skills• Identify and address basic food safety issues• Understand the basics of doing laundry

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather necessary materials. Identify space for the activity and for students to be able to try out some of the basic cleaning tools and supplies.

For this presentation, basic cleaning supplies could be gathered for students to see and try out. Materials could be divided into various baskets:

- Basket 1 – kitchen, bath, and living items: dish soap and sponge, toilet cleaner and brush, glass cleaner, dust spray, rags, towels, gloves
- Basket 2 – laundry cleaning items: laundry soap/softener, laundry bin, needle, thread, stain remover

Pre-assessment/Engagement questions

- How do you use a vacuum cleaner?
- What tasks in a bathroom need to be completed when it is cleaned?
- How often should you take out the trash and why?
- How often should you clean out the fridge and why?
- How often should a kitchen be cleaned and why?

Presentation (20 minutes)

- Last session, students gained basic information about concepts related to household cleaning, food safety and laundry skills. Now students will be asked to put those cleaning skills into action.
- Last session, students created a cleaning schedule and cleaning requirements with their “roommates.” What things have they noticed in their daily lives that they didn’t think of last session?
 - What are my responsibilities? Decide to prioritize chores and develop a schedule to get them done.
- Review with students what to clean and how to do it. Discuss how these recommendations differ from their schedule created last week.

Daily tasks:

- Put away all food that must be refrigerated:
 - Consider appropriate containers for storing in the fridge or freezer.
 - How might those containers impact other cleaning tasks?
 - Preventing leaks and smells in fridge and freezer that will need to be cleaned

- What other items might be needed to store things in the fridge or freezer?
 - Foil
 - Plastic wrap
 - Plastic bags
- Have you accounted for these items in your budget?
- Why are these items important?
 - Keeps food from going to waste and wasting funds spent on food
 - Prevents food from smelling and causing messes
- Wipe counters where food is prepared. Wipe faucets and handles of appliances.
 - Why should this be done?
 - Prevent staining of counters from food spills
 - Leaving food particles or spills will draw insects
 - What equipment might you need to do this?
 - Multipurpose cleaner
 - Water
 - Soft rag or sponge
 - Should be rung out thoroughly and washed or replaced regularly
- Clean food particles from sink.
 - Be sure food particles from cooking, leftovers, or dishes are not left in the sink.
 - Leaving them in the sink will attract bugs.
 - Leaving them in the sink may cause sinks to clog.
 - Run garbage disposal if there is one.
 - Consider what types of things can be put in the disposal.
 - If no disposal, the best practice is to avoid placing any food down the drain that is not a pure liquid. Other items should be disposed of carefully in the trash.
 - If food is placed in the trash, it will need to be taken out more frequently to avoid smells and bugs.
- Dishes:
 - Dishes should be done daily.
 - Leaving dirty dishes, pans attracts insect and bacteria.
 - What equipment might you have to complete this task?
 - Dishwasher or by hand?
 - What items we have previously discussed are needed to do the dishes on a daily basis?

- Dishwasher:
 - Dishwashing detergent – explain difference from dish soap.
 - Maintenance of dishwasher while using:
 - Dishwasher should not be overloaded
 - Plastic items should not be placed in the bottom; they will melt.
 - Dirty dishes should not be left in the dishwasher for extended periods of time, as it will draw insects, mold, bacteria.
 - Wiping food particles from dishes before placing in the dishwasher will keep it from clogging.
- By hand:
 - Dish soap
 - Scrubber of some type – rag, sponge, washcloth
 - Towel to dry dishes
 - Dish rack
- Trash:
 - Kitchen, bathrooms, living area, dining area.
 - Place all trash in trash receptacles.
 - If food is placed the trash, it may be necessary to dispose of it daily.
 - What are the consequences of not doing so?
 - Trash left about creates a mess.
 - Food-related trash can draw bugs and bacteria.
 - What equipment is needed to perform this task?
 - Trash cans
 - Trash bags
 - Note your trash collection schedule. Be sure to schedule trash disposal when it is collected.
 - Trash should be assessed DAILY to determine if it needs to be put in appropriate collection locations.
 - Take out trash when bins are full.
 - Take out trash if there are items that may smell or leak.
 - Collect trash from other household trashcans outside of kitchen to fill bags before disposal.
- Floors:
 - Address any spills or stains on carpet or other flooring immediately.
 - What equipment is needed to perform this task?
 - Broom and dustpan
 - Mop, bucket and floor cleaner or gentle soap and water
 - Vacuum cleaner
 - Carpet stain remover

Weekly cleaning

These items can be done on a weekly basis. In some instances based on level of use, they may need to be performed more frequently.

- Kitchen:
 - Wipe down stove and other cooking surfaces, backsplash, splatters on walls or cabinets.
 - What items are needed to perform this task?
 - Paper towels, towels, wash cloth, sponges
 - Multipurpose cleaner
 - Glass cleaner
 - Note that some surfaces such as stainless steel may require special cleaners
 - Sweep and mop kitchen floor and dining areas.
 - Sweep crumbs and mop up any spills.
 - What items are needed to perform these tasks?
 - Broom and dustpan
 - Mop, bucket and floor cleaner or gentle soap and water
 - Be sure to thoroughly wash floors with water after soap to remove soap residue as it can make the floor sticky.
- Living room, dining room and bedrooms:
 - Pick up clutter.
 - Put away items that should not be left in common areas.

Every 2 weeks, certain areas of the home should be cleaned thoroughly.

Note: In some instances based on level of use, they may need to be performed more frequently.

- Bathroom:
 - Depending on level of use, and number of people using the bathroom, the bathroom may need to be cleaned weekly.
 - Wipe sink.
 - Wipe toilet, inside and out.
 - Wipe bathtub or shower, remove any hair in drain.
 - Clean toilet bowl.
 - Sweep and mop floor.
 - What equipment is needed to complete these tasks?
 - Bathroom products that address soap scum and mildew
 - Tub and tile
 - Toilet cleaner

- Glass cleaner
- Broom and dustpan
- Mop, bucket and floor cleaner or gentle soap and water
- Living areas, bedrooms, dining area:
 - Dust
 - Vacuum
 - Wipe furniture and tables
 - Bedrooms
 - Change sheets. Depending on individual habits, this may need to be done weekly.

As needed:

- Keeping refrigerator and freezer free from spills, stains and expired foods.
 - Wipe out interior of fridge and freezer.
 - Examine foods that may have gone bad or expired.
- Oven and microwave:
 - Clean out any food particles in oven as soon as the oven is cooled. Leaving food debris in the oven can be a fire hazard.
 - Wipe microwave and remove any splatters.
- Trash cans:
 - Clean the trash cans themselves.
 - Rinse and dry any food particles or spills that may have ended up in the trash cans.

Basic food safety goes hand in hand with a clean home. Considering these things will help you maintain a clean living space.

- Wash hands before and during cooking:
 - Keeps you from spreading germs around the kitchen
 - Keeps you from wiping food on handles, cabinets, doors, faucets
- Ensure all equipment and work surfaces are clean before and after
- Safely handle raw and cooked foods
- Know what items must be kept in the refrigerator
- Storing of leftovers
- Defrosting meats
- Date labels on food products

Laundry and basic clothing maintenance:

- Basic skills for doing laundry
 - How often should laundry be done?

- How often will you have access to a washer and dryer?
- What is the consequence of not washing clothing?
- How often should sheets/towels/other bedding be washed?
 - Sheets – every 2 weeks
 - Towels – weekly, hang damp or wet towels to dry
 - Bedding – monthly or as needed.
- Stain removal
- Ironing
- Basic sewing skills – buttons, hems, rips
- Basic washer/dryer maintenance:
 - Clean out lint filters
 - Don't overfill machine
- Use of laundromats

Activity (20 minutes)

- Ask students to revisit their cleaning schedules from the prior week.
- Ask students to make a cleaning schedule based on their own personal needs.
- Encourage students to consider how the following will impact their ability to create and stick to a schedule:
 - Time, family, school and work obligations
 - The frequency they will want to and be able to cook meals at home
- What types of laundry will they be generating and how does it impact the schedule?
 - Do they have a limited amount of work, school or uniform clothing that will require them to do laundry more frequently?
 - Do they have limited access to a laundry facility due to time or transportation, shared laundry access?

Activity debrief (15 minutes)

- Have students present their cleaning plan and how they reconsidered items from the prior plan with roommates.
- Have students present what cleaning guidelines they developed for themselves.

Session summary (5 minutes)

- What is one thing you learned today that you should now consider when moving into a new place?
- How might that impact where you choose to live and who you choose to live with?
- How might those things impact your budget and free time?

Practice skills for next week

- As you go about your daily life, think of things you come in contact with that need to be cleaned or maintained. How can you incorporate those into the things discussed today?
- How might those things impact your budget overall?
- How might those things impact your free time and time management?
- How might those things be impacted by or have impact on other people?

Assessment questions (5 minutes)

- How do you use a vacuum cleaner?
- What tasks in a bathroom need to be completed when it is cleaned?
- How often should you take out the trash and why?
- How often should you clean out the fridge and why?
- How often should a kitchen be cleaned and why?



Session 18
Health management

This session covers the following key topics:

- Health insurance and health care
- Health education
- Basic personal hygiene

Session overview	Objectives
<p>Health management</p> <p>Purpose:</p> <p>Provide a foundation of practical life skills in creating a healthy environment.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Understand basic health management on care requirements and how to access care.• Understand health care options, how to access and when it is appropriate to use them. Includes communication skills, financial planning and time management.

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

- Gather materials and prepare the room for a small group with chairs in a circle
- Materials needed: space for the activity, whiteboard and markers
- Handouts
- PowerPoint

Pre-assessment questions

- Do you know what personal identification documents you need?
- Do you feel you know how to manage your health?
- Do you understand the impact of being healthy now and how it affects your future?

Presentation (20 minutes)

- PowerPoint
- Review handouts (noted in PowerPoint)

Activity (10 minutes)

In PowerPoint – exercise concepts: You wake up with a bad cough and fever – what do you do? Discuss every step from start to finish and what you need to bring.

Activity debrief (10 minutes)

Discuss activity after the PowerPoint If you have time, you could write the answers on the whiteboard or large sheet of paper.

Session summary (5 minutes)

- Do you see how understanding how to navigate health management can help your budget, time management and almost every aspect of your life?

Post assessment questions

- Do you know what personal identification documents you need?
- Do you feel you know how to manage your health?
- Do you understand the impact of being healthy now and how it affects your future?



Session 19

Getting where you need to go

This session covers the following key topics:

- The available public transportation options in your county
- How to plan a route from point A to point B
- Responsibilities in riding public transit

Session overview	Objectives
<p>Getting where you need to go</p> <p>Purpose:</p> <p>This session equips students with the tools and skills required to understand and use basic public transportation options. Students will gain skills regarding basic transportation needs, identify routes, time needed to travel and responsibilities in safely using public transit.</p>	<ul style="list-style-type: none"> • Identify their transportation needs • Plan routes from locations to destinations • Identify time needed to travel • Understand responsibilities in riding

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather necessary materials. Identify space for the activity and gather paper for the activity. Internet access will be necessary for the activity in this session. That access can either be as a group or each student (via cell phones or computers). **You will need to familiarize yourself with local public transit websites or [Google Maps](#) transit directions to find public transportation information relevant to your students.**

Pre-assessment/Engagement questions

- Once living independently, how will you get places you need to go?
- What expenses are associated with that form of transportation?
- What adjustments might you have to make to your schedule based on the type of transportation you are using and where you are planning to go?

Presentation (20 minutes)

Ask students to think about how they plan to get around to the places they need to go when they are living independently.

- Will they walk?
- Drive a car?
- Ride a bike?
- Rely on Uber/Lyft/Taxi service?
- Ride public transportation – tri-rail, buses, other services?

What things might you need to consider related to each in terms of using them? (Budget, safety, legal requirements, times of day to use, and the transit schedule and yours)

- Walking:
 - Can you realistically get where you need to go this way?
 - Is it safe to walk to where you need to go due to either traffic, unsafe areas, or time of day?
 - Is it safe to walk to where you need to go due to where you are going – like to the bank or shopping?
 - Will you be able to carry all you need to get where you are going?
 - If it is a long distance, do you have good shoes, weather gear and safety gear?
- Car:
 - Are you able to afford all the associated costs of owning a vehicle?
 - Car payment
 - Insurance

- Gas
 - Vehicle maintenance, oil changes, tires, washes, windshield wipers
 - Parking costs – meters, parking passes, paid parking garages
 - Are you prepared to be responsible if you are in an accident?
 - Legal and financial implications
 - Following traffic rules
 - Following parking rules
 - Can you carpool with others to share expenses of gas and parking?
 - Are the people you might choose to carpool with reliable and responsible? Do you want to be relied on or responsible to them for transportation?
- Bikes
 - Can you realistically get where you need to go this way?
 - Is it safe to bike to where you need to go due to either traffic, unsafe areas, or time of day?
 - Is it safe to walk to where you need to go due to where you are going – like to the bank or shopping?
 - Will you be able to carry all you need to get where you are going?
 - Do you have the appropriate equipment while riding a bike?
 - Do you have good shoes, weather gear and safety gear?
 - Does your bike have lights if you intend to ride after dark, and at sunrise and sunset?
 - Do you have appropriate and sturdy locks to secure the bike both at home and while away.
 - Bike licenses are required in some cities.
 - How will you maintain the bike?
 - How will you get around if you get a flat tire or the bike needs maintenance?
 - Can you afford to maintain the bike? How do those costs fit into your budget?
- Uber/Lyft/Taxi services:
 - Can you realistically get where you need to go this way?
 - Is it safe to use these services to where you need to go due to either traffic, unsafe areas or time of day?
 - Is it safe to use these services to where you need to go due to where you are going – like to the bank or shopping?
 - Will you be able to carry all you need to get where you are going?

- Can you afford to use these services on a regular basis?
 - How do those costs fit into your budget?
 - Have you investigated the costs to use these services?
- Using public transportation – bus, tri-rail, or other public services.
 - Can you realistically get where you need to go this way?
 - Is it safe to use public transportation to where you need to go due to either traffic, unsafe areas or time of day?
 - Will you be able to carry all you need to get where you are going?
 - Do you have the appropriate equipment to ride public transportation?
 - Do you have good shoes, weather gear and safety gear?
 - Do the public transportation options fit within your required scheduled?
 - Is there a transit route that gets you where you need to go, when you need to go there?
 - What is the cost associated with it?
 - Have you incorporated it into your budget?

Using public and other forms of transportation

- Once you have decided where you need to go and when you need to go there, you must consider a number of other things:
 - What route will you take to get there?
 - How long will that route take?
 - Where are you going and why?
 - If to work, class or an interview, do you need to leave early in case there is traffic or some unavoidable delay?
 - How might an unavoidable delay impact your job, interview, class work?
 - What route will you take to get home?
 - If using public transportation, are the routes available when you will be returning home from your destination?

Navigating public transportation options

- How to plan a route
- Know your transportation options in your county
 - Bus
 - Tri-rail
 - Sun trolley
 - Water trolley
 - SFEC options and shuttles
 - Bicycles may be used on some public transportation options

Know your bus schedules and routes

- Look for apps for local bus routes or paper schedules.
 - Other apps such as Embark or Google Maps
 - Type in current location and destination and identify route
 - Be aware of need to transfer between routes and types of transportation.
- Do not be afraid to ask the bus driver for assistance in routes.
- Pay attention and be aware of your surroundings while on the bus – helps you prepare for and not miss your stop.
- Remember to stay focused on your stop and don't get distracted by books and music. It's an easy way to miss your stop.
- Make sure you get to the bus on time.
 - Not precisely on schedule – bus or other may be early or late, plan accordingly. Arrive early and factor in the amount of time it will take you to walk or bike to your station or stop.
- Be prepared to pay for the transportation.
 - Do not expect to be given change. This means being prepared to provide correct change.
 - Determine if there is a ticketing system that must be used.
 - Determine how frequently you will be using the system and whether a bus or transit pass is easier and more economical.
- Be courteous.
 - Pay attention to those around you.
 - Is there someone nearby who could use your seat – elderly, pregnant, someone with a disability, someone with a lot of packages?
 - If you choose to listen to music or use an electronic device, be courteous about the volume, even with headphones on, loud music can be heard by those around you.
 - Be courteous in using your phone.
 - No one wants to hear your entire phone conversations.
 - Keep calls brief and quiet.
- Time management related to planning routes – working backward from your deadline or appointment time.
- Know the rules of the type of transportation selected.
- How to use public transportation: usahello.org/life-in-usa/daily-life/public-transportation/

Activity (20 minutes)

Have students discuss places they may need to get to and from. Use sample address and use [Google Maps](#) to map sample transit routes.

- This activity can be done with the entire class, using computer capabilities that can be broadcast to the entire class, or in smaller groups with students using internet access on cell phones or computers. Where no computer access is available, you may consider obtaining transit maps and schedules in hard copy online in advance, and providing printed copies.
- If a method to broadcast to the entire class is available, encourage students to follow along on their cell phones if they have them.
- Ask for 2 student volunteers to provide you with 2 places where they will need to go, and work as a group to plan a route to get to and from those places. Use the FLITE center as one “sample home” address.

For example:

- Assume that a student lives at _____ but works at _____.
- How will you plan a route using public transportation to get to and from work, if you are working on Monday at 9 a.m. to 9 p.m.?
- Use Google Maps to plan your route.

Activity debrief (15 minutes)

- What things are you now aware of that you need to know when using public transportation?
- What impact might this have on what time you choose to leave for work, school, an appointment?
- What impact might this have on where you live or work?
- How might this impact your budget or free time?

Session summary (5 minutes)

- What is one thing you learned today that will help you plan for transportation?
- Are there ways you can maximize your trips? (By combining errands in to trips, either stopping on the way, or visiting nearby places at the same time)

Practice skills for next week

- Over the next week, think about the places you need to go to and from. Try using the website to find routes and see how long they would take.
- Explore the internet for other transportation options in the links provided in the handout.

Assessment questions (5 minutes)

- Once living independently, how will you get places you need to go?
- What expenses are associated with that form of transportation?
- What adjustments might you have to make to your schedule based on the type of transportation you are using and where you are planning to go?



Session 20

Time management and prioritization skills

This session covers the following key topics:

- Importance of time management and prioritization skills
- Planning
- Goal-setting
- Prioritizing
- Scheduling and appointment setting

Session overview	Objectives
<p>Time management and prioritization skills</p> <p>Purpose: This section covers time management and prioritization skills needed for success in work, life and relationships.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Impress the importance of time management in personal growth and success • Provide tips for proper time management and priority setting • Provide real-life scenarios of using time management and priority setting skills

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

- Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on the youth's participation and engagement.
- The session is broken up into the following 3 areas:
 - Presentation
 - Activity
 - Session summary
- Be prepared to share a personal story of how a lack of or proper planning or goal-setting affected an outcome.
- The more interactive the session, the better. During the presentation portion, it is important to ask the youth for their feedback and thoughts as we go along in order to keep them engaged.
- For this session, you will need paper and pen for each student and the PowerPoint presentation.

Pre-assessment/Engagement questions

- What are the benefits of properly managing your time?
- What is the difference between a want and need?

Presentation

What's the point?

- Good time management allows you to accomplish more in a shorter period of time, which lead to more free time. It will lower your stress level and help you focus, which can lead to more success in your job and life.
- Being able to prioritize your tasks can help you judge the amount of time needed to complete them and will help you stick to a schedule.
- Has anyone ever waited until the last minute to study for a test, or to pay a bill? Doesn't that make you feel a lot more stressed, and make you worry if you are going to complete the task in time?

Only so many hours in the day

- Successful time management leads to increased effectiveness and productivity, and it allows you to take control of your life instead of following the flow of others.
- When you are less stressed, you make better decisions.
- By planning ahead, you can encounter less errors, waste less time and resources, and prevent delays.

Planning in everyday life

- Have you ever gone to the grocery store without a list? This is how you end up with peanut butter, but no jelly. Now you have to plan to take more time to go back to the store to complete your meal.
- Have you ever spent money on electronics instead of a bill? If you don't have the funds to pay your bill on time, you may have to pay late, and then ensure a late fee. Now you have wasted money on a fee that could have been prevented.
- Have you ever gone to hang out with friends, instead of doing your laundry? Now you have to go to work, but your work clothes are not clean. If you can't go to work, or show up in dirty clothes, this could cause an unsatisfactory mark on your work record.

Time management also includes "me" time

- It is important to manage time for yourself, whether it be to include time in your day to workout, or read, or do something to help you relax.
- You must also manage your personal health, including scheduling routine doctor and dentist appointments. The better you stick to your schedule of routine appointments, the doctor will be able recognize possible health concerns quicker if they arise.
- It is important to keep appointments you make, or cancel with sufficient notice if you must. This shows respect for others and their time.

Tips for time management

- Differentiate a want versus a need. Be sure your needs are at the top of your priority list and use a want as a reward for completion.
- Learn to say no. You may not be able to go on every outing with your friends, because you have more important tasks that needs to be completed.
- Do your most dreaded task first. It will make you feel good and motivated once you get that task completed.

Goal-setting for tomorrow and for the long haul

- Some goals can be short term, and met rather quickly, such as doing the laundry, or completing a homework assignment.
- Other goals can be long term, such as saving money to buy a car or getting into college.
- It is important to set time frames for your goals, to provide accountability. It may also be helpful to break a long term goal into multiple short-term goals, to keep you on track.

- Example: You want to buy a car in 5 years. You figure out to do this you need to save \$100 a month. Each month you have a goal to meet of putting \$100 in savings, to meet your long-term goal of purchasing a car in 5 years.

Activity (10-15 minutes)

1. Break students into groups of 3–5 students, depending on the size of your group. It is best to have at a minimum 3 groups.
2. Provide instruction: The instructor will put up the PowerPoint slide of 10 tasks in the front of the room. Each task has a specific number of points associated with it. The students have 5 minutes to complete as many tasks as possible. The team with the highest number of points wins.
3. Pass out pen and paper to each group, to keep track of tasks completed/points earned.
4. When ready, put up the poster board of tasks and associated points. This will start the beginning of the game.
5. Start the timer.
6. When time is up, call youth back to order. Have each team go through the tasks they completed and the points they earned.
7. Announce the winner, and award prizes if available.

Session summary

- Time management is an important part of daily life and long-term planning.
- It is important to prioritize your tasks so that your needs are taken care of before your wants.
- Planning helps to cut down on wasted time and money.
- Be sure to schedule time for yourself.

Practice skills for next week

Make a list of some long-term goals and the short-term goals needed to achieve them. Set time frames that will assist you in achieving these goals.

Assessment questions

- What are the benefits of properly managing your time?
- What is the difference between a want and need?



Session 21
Boundaries 101

This session covers the following key topics:

- What are boundaries?
- Identifying when boundaries are being crossed
- Developing skills to be able to express your boundaries

Session overview	Objectives
<p>Boundaries 101</p> <p>Purpose:</p> <p>Students will learn the definition of "boundaries," the importance of knowing what their boundaries are, when they are being crossed and how to respond when they are crossed.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Define boundaries• Identify personal boundaries• Learn basic skills to use when someone crosses your boundaries

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, whiteboard and markers.

Pre-assessment/Engagement questions

- What is a boundary?
- What is one boundary for you?
- What is one way to let someone else know when they have crossed your boundary?

Presentation (10 minutes)

- Ask the students to define boundaries. Get a few people to answer.
- Brainstorm on ways that you hold boundaries with others. Write students answers up on the whiteboard. (Answers might include: physically, verbally, mentally, emotionally, nonverbally, at work, at school, at home)
- Ask “why are boundaries important in our lives?” Try to get steer students toward areas in their lives that the curriculum focuses on, such as work, living situation, school, service providers, etc. You want to get students’ buy-in as to why it’s important for them to know what their boundaries are and the benefit of holding boundaries with oneself and with others. (A person is happier, less stressed when they learn what they are responsible for and are able to not feel a sense of responsibility for others.)

Activity (30 minutes)

- Explain to the students that this activity is going to help them identify what their boundaries are when it comes to personal space and give them a chance to practice sharing a boundary and how to address someone who crosses the boundary.
- The students will need to break up into 2 rows facing each other.
- Set up a scenario, such as you’re with a stranger on the street, who walks up to you. Tell the students to pick a spot on the floor in front of them that represents the distance they feel comfortable having someone walk up to them.
- You will be practicing both nonverbal and verbal boundaries. Ask the group, “What are some examples of nonverbal ways to communicate that a person has crossed your boundary?” Have them throw out examples. “Use your eyes, hands, body.”

- Label the rows A and B. Pick one row to be the stranger and have them walk toward the other row, and give them the instructions to stop when the person sets the nonverbal boundary.
- Then, do another round, but have the “stranger” continue to walk toward the person after they have expressed their nonverbal boundary, giving the person a chance to use a verbal expression. Ask the group for some ways to express themselves, such as “stop, hold it, don’t come any further.” Then, have the group practice.
- Briefly process any emotions that have come up for people. Then, flip for the other group to have a chance to practice boundary setting and briefly debrief any emotions that might have surfaced in the activity. (This activity could be triggering for students that have been attacked or made to feel unsafe in previous situations, so allowing them to speak about their feelings in the activity should help them get rid of any unwanted feelings that come up. You don’t need to talk too much about it, just let them share the feeling and say, “thanks for sharing that.”)

Activity debrief (15 minutes)

If you have time, you could write the answers on the whiteboard or large sheet of paper. Have everyone sit down and give them a chance to share their experience.

- What was it like for you to set a boundary? Was this familiar to you? Was it comfortable or uncomfortable?
- What did it feel like to set a boundary and the person respected your boundary when you set it? What did it feel like to have the “stranger” disrespect your boundary, not listen to you when you set your boundary?
- Share some ways that you can express your boundaries with others.
- What’s difficult about setting boundaries? What’s difficult about communicating them?
- What situations do you need to identify better boundaries in your life right now?
- What people in your life do you find cross your boundaries or cause you to feel uncomfortable? (work, school, customer service, roommates)
- How will boundary-setting help you meet your goals for your 5-year plan?

Session summary (5 minutes)

- Ask the students: “What is one thing that you learned today about boundaries that you might use in your life this week?”
Next session will be on learning about communicating with yourself.

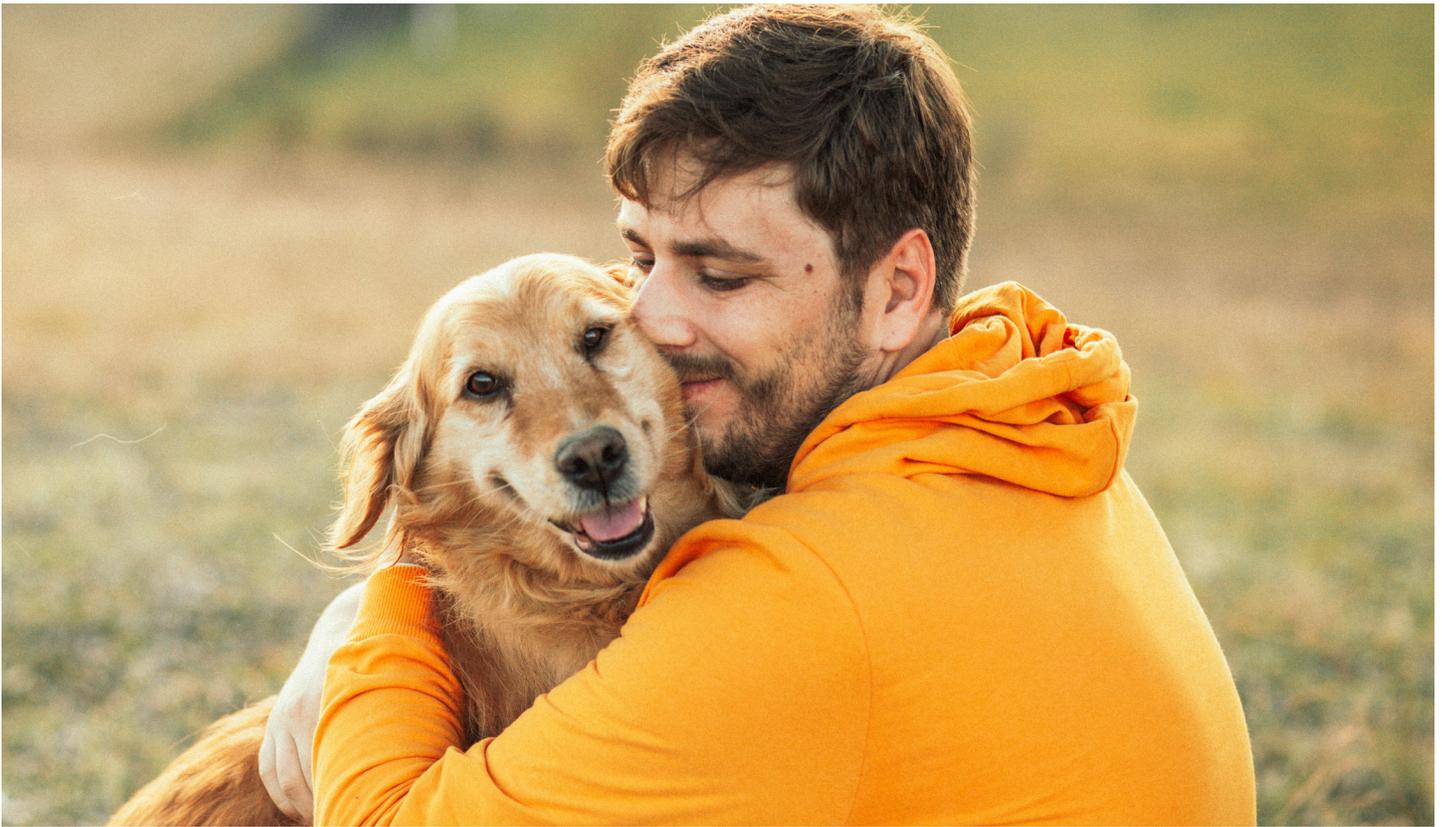
Practice skills for next week

Practice identifying boundaries for yourself and setting boundaries. Be able to share next week.

Tell students to bring their vision boards from session 1 with them to sessions 22 and 23.

Assessment questions (3 minutes)

- What is a boundary?
- What is one boundary for you?
- What is one way to let someone else know when they have crossed your boundary?



Session 22

Communicating with yourself

This session covers the following key topics:

- Healthy self-talk
- Impact of negative self-talk

Session overview	Objectives
<p>Communicating with yourself</p> <p>Purpose:</p> <p>Educate students on the benefits of healthy communication with oneself, which leads to healthier relationships with others and overall higher self-esteem.</p>	<p>Students will be able to:</p> <ul style="list-style-type: none">• Recognize the difference between healthy and unhealthy thoughts about oneself• Identify components of a healthy relationship• Identify the negative impact on oneself when you spend time around negative people

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Preparation/Materials

Gather materials and prepare the room for a small group with chairs in a circle. Materials needed: space for the activity, large sheets of paper for each student, whiteboard and markers.

Pre-assessment/Engagement questions

- What is healthy self-talk?
- Why is it so important to have healthy thoughts about ourselves?

Presentation (10 minutes)

- Ask the students, “What does it mean to have a healthy relationship with yourself?” The goal here is to get the students to talk about how they feel about themselves, to identify that there is a difference between having good thoughts and negative thoughts about oneself and how one’s self-talk or internal dialogue has a significant influence over the way you feel about yourself.

Activity (25 minutes)

- Explain to the students that you’re going to take a look at the thoughts they experience about themselves and identify them as useful or not useful.
- Ask the students to draw a face filling up a large amount of space. On the inside of the face, have them put the positive thoughts they have or want to have about themselves. On the outside edges of the face, ask them to write the negative thoughts they have about themselves.
- Encourage the students to be creative, use different colors to represent their feelings, draw or write.

Activity debrief (15 minutes)

Allow for students to share their creation. Ask them some follow-up questions as they describe their positive and negative thoughts.

- What was this activity like for you? Was it easy or not? How do you feel about your final product? What do you wish was different? What do you like?

- (Refer back to the vision board) How does our self-talk impact our future goals as we discussed back in the first session? What items might you need to add to your vision board in order to combat the negativity that we face in life? Talk about the importance of building a strong support network and maybe briefly talk about how to do this or other ways to channel stress or negativity (such as exercise, friends, church, music, activities, hobbies, sports).
- How do you think you can go about stopping those negative thoughts or turn them into more positive thoughts? How can you focus more on the positive thoughts and what you see as good about yourself?
- What boundaries will you need to establish with yourself or with others to decrease negativity? What do we need to do if we can’t stop the negative thoughts? (Encourage them to seek help and talk with someone.)

Session summary (5 minutes)

- What is one thing that you learned today about building a healthy relationship with yourself?
- Bring your vision boards to the next session and any questions from the course.

Practice skills for next week

Practice identifying negative self-talk and replacing it with positive, encouraging self-talk.

Assessment questions (3 minutes)

- What is healthy self-talk?
- Why is it so important to have healthy thoughts about ourselves?

Session 23

Wrap-up session/Review vision boards

Note to facilitator: As the topic champion, you are responsible for presenting the material and driving the activity and debrief. Review all session material and key terms in detail. There are talking points in the material that should be used. The talking points are a guide and may need to be adjusted based on participation and engagement.

Wrap-up session

Figure out what areas the students need additional information on and what topics might be good to review.

Discuss vision boards and open up to general questions and review of the program.

Have students go around the group and share what they have learned from the program.

Ask them what they might change on their vision board now that they have learned all this new information.

Share what you would add or take away for their future plans.

Session 24

Final experience/activity

Note to curriculum facilitators: This curriculum is designed in 23 sessions. If additional time is needed to cover the material contained herein in depth, facilitators are encouraged to do so in session 24. Ideally, session 24 allows facilitators the ability to create a session on their own based on their own experience and the unique personalities of the students in the course. To that end, facilitators may choose to use session 24 to provide an educational experience, such as a visit to a bank, a “real world” educational center, a cooking or shopping experience, or other activity that would provide a hands-on experience where students can use the skills presented in this program.



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