



Center for Independent Living for Western Wisconsin

Everything You Wanted To Know About Being An Adult.... But Were Afraid To Ask

A Transition Program for Young Adults with Disabilities



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How To Use This Book

Each chapter has “talking points” that will give you some things to think about as you read the chapter.

At the end of each chapter will be a list of vocabulary words. If you have trouble with a word as you are reading, look at the end to see if it is there. If it is not listed there you should check a dictionary.

There are activities and tests for each of the chapters and some of the chapters have additional handouts. We hope to give you information that will be helpful when you finish with high school and move on to the next stage of your life. Please feel free to call CILWW and ask questions or if you are having trouble with the material in this book.

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Chapter 1

Independent Living Philosophy

People who have disabilities have been treated differently throughout history. For instance, having a hole drilled in their head to let the evil demon out was the treatment of choice for someone with schizophrenia or another form of mental illness at one point in history. While at other times treatments progressed to ice water baths, confinement in an institution and to where we are today, which includes drug treatment and therapy.

But mental illness was not the only disability whose history has a dark side. For instance, people who contracted leprosy (a chronic infectious disease) were sent to leper colonies. This disease still exists today but the "colonies" have changed to institutional settings, state run facilities that were used to house children and adults with any number of disabilities as a way for families to unburden themselves from the responsibility and cost of caring for the individual.

Even those families who could afford to keep their relatives with disabilities at home, often kept them hidden from the rest of the world. In Nazi Germany, people with disabilities were the first ones to be exterminated. In the USA, children with disabilities have been paraded around as poster children to raise funds for disability organizations. The list of the dark side can go on and on but there have been advances and those advances are what have made it possible for people with disabilities to be attending school today.

Talking Point 1-A

Do you know someone with a disability who is older than you, who have had different experiences than you just because of the time period that they grew up?

A Brief Look at the History of Independent Living

(Adapted from History of Independent Living by Gina McDonald and Mike Oxford)

Independent Living Philosophy: People with disabilities should have the same civil rights, options, and control over choices in their own lives as do people without disabilities.

The independent living movement is closely tied to the civil rights movement of the 1950s and 1960s among African Americans and its philosophy also have much in common with other political and social movements of the country. The five movements in the late 1960s and early 1970s, which influenced the disability rights movement, include: Deinstitutionalization, Civil Rights Movement, "Self-Help" Movement, Demedicalization, and Consumerism.

Deinstitutionalization was a movement led by providers and the parents of people with developmental disabilities. It was based on the principle of "normalization" which says that people with developmental disabilities should live in the most "normal" setting possible if they were expected to behave "normally." The objective of this movement was to move people out of institutions and nursing homes and back into the community.

Civil Rights Movement, even though people with disabilities were not included as a protected class under the Civil Rights Act, the civil rights movement proved that people could achieve their rights, at least in law and as a class. "Watching the courage of Rosa Parks as she defiantly rode in the front of a public bus, people with disabilities realized the immediate challenge of even getting on the bus."

"Self-Help" Movement, began in the 1950s with the start of Alcoholics Anonymous. It began to flourish in the 1970s with self-help books becoming popular and an increasing number of support groups starting up. Self-help and peer support are key points in the independent living philosophy. According to the self-help theory, people with similar disabilities are more likely to assist and understand each other than individuals who do not share experience with similar disability.

Demedicalization, this movement began to look at more holistic approaches to health care, moving towards the "demystification" of the medical community and shifting away from the authoritarian medical model. This shift towards a new model, one of individual empowerment and responsibility for defining and meeting one's own needs lays another cornerstone of the independent living philosophy.

Consumerism, Ralph Nader was the most outspoken advocate for this movement, and his staff and followers came to be known as "Nader's Raiders," was where consumers began to question product reliability and price. This is possibly the most essential movement to the independent living philosophy today because it brought the idea of control by consumers of goods and services over the choices and options available to them.

Talking Point 1-B

Do you ever get the feeling that people think that **you** need to be "fixed" because you have a disability, instead of them "fixing" the things around you that make it hard for you to do what you need to do?

The Independent Living Paradigm

The independent living paradigm, which was developed by Gerben DeJong in the late 1970's, suggested a shift from the medical model to the independent living model. This theory saw the problems or "deficiencies" being located in the society, not in the individual. People with disabilities no longer saw themselves as "broken or sick" and they were certainly not the ones in need of repair. Issues like social and attitudinal barriers were the real problems facing people with disabilities. The answers were changing and "fixing" society, not people with disabilities.

The most important point is that the individual must make his/her own decisions, not the medical or rehabilitation professional. People begin to view themselves as powerful and self-directed, when they use these principles, as opposed to passive victims, objects of charity, cripples, or not whole. Disability begins to be seen as a natural, not uncommon, experience in life, not a tragedy.

A Timeline of Civil Rights Laws

1964: Civil Rights Act

Prohibits discrimination on the basis of race, religion, ethnicity, national origin, and creed. Later, gender was added as a protected class.

1968: Architectural Barriers Act

Prohibits architectural barriers in all federally owned or leased buildings.

Talking Point 1-C

1975 was only 27 years ago, before then you did not have the right to get the same type of education that you are now, what do you think it would be like to have that right taken away? How would that make you feel?

1970:Urban Mass Transit Act

Requires that all new mass transit vehicles be equipped with wheelchair lifts. As mentioned earlier, it was twenty years, primarily because of machinations of the American Public Transit Association (APTA), before the part of the law requiring wheelchair lifts was implemented.

1973:Rehabilitation Act

Particularly Title V, Sections 501, 503, and 504, prohibits discrimination in federal programs and services and all other programs or services receiving federal funding.

1975: Developmental Disabilities Bill of Rights Act

Establishes Protection and Advocacy (P & A), among other things,

1975: Education of All Handicapped Children Act (PL 94-142)

Requires free, appropriate public education in the least restrictive environment possible for children with disabilities. This law is now called the Individuals with Disabilities Education Act (IDEA).

1978: Amendments to the Rehabilitation Act

Provides for consumer-controlled centers for independent living.

1983: Amendments to the Rehabilitation Act

Provides for the Client Assistance Program (CAP), an advocacy program for consumers of rehabilitation and independent living services.

1985: Mental Illness Bill of Rights Act

Requires protection and advocacy services (P & A) for people with mental illness.

1988: Civil Rights Restoration Act

Counteracts bad case law by clarifying Congress' original intention that under the Rehabilitation Act, discrimination in ANY program or service that is a part of an entity receiving federal funding, not just the part, which actually and directly receives the funding, is illegal.

1988: Air Carrier Access Act

Prohibits discrimination on the basis of disability in air travel and provides for equal access to air transportation services.

Talking Point 1-D

Do you think that the laws that prohibit discrimination can really regulate how people treat you? Have you ever felt like you have been discriminated against because of your disability?

1988: Fair Housing Amendments

Prohibits discrimination in housing against people with disabilities and families with children. Provides for architectural accessibility of certain new housing units, renovation of existing units, and accessibility modifications at the renter's expense.

1990: Americans with Disabilities

Provides comprehensive civil rights protection for people with disabilities; closely modeled after the Civil Rights Act and the Section 504 of Title V of the Rehabilitation Act and its regulations.

The Rehabilitation Act of 1973

In 1972, Congress passed a rehabilitation bill that was applauded by disability activists but President Richard Nixon vetoed the bill. Disability activists launched fierce protests across the country. In New York City, Judy Heumann, staged a sit-in on Madison Avenue with eighty other activists, stopping traffic. After a flood of angry letters and protests, Congress overrode Nixon's veto in September 1973 and the Rehabilitation Act of 1973 finally became law. Passage of this law was just the beginning of an ongoing fight for implementation and revision of the law according to the vision of independent living advocates and disability rights activists. Key language in the Rehabilitation Act, found in Section 504 of Title V, states that:

No otherwise qualified handicapped individual in the United States shall, solely by reason of his handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

Advocates realized that this new law would need regulations in order to be implemented and enforced. By 1977, Jimmy Carter had become president and Joseph Califano was his Secretary of Health, Education, and Welfare (HEW). Califano refused to issue regulations and was given an ultimatum and deadline of April 4, 1977. April 4 went by with no regulations and no word from Califano. On April 5, demonstrations by people with disabilities took place in ten cities across the country.

By the end of the day, demonstrations in nine cities were over. In one city, San Francisco, protesters refused to disband. More than 150 people with disabilities had taken over the federal office building and refused to leave. They stayed until May 1 until they had reviewed and approved the regulations Califano issued on April 28.

Ed Roberts: The Father Of Independent Living

(Adapted From: Reminiscences of Ed Roberts by Joan Leon http://www.edrobertscampus.org/er_03.html)

Ed Roberts grew up in Burlingame, a suburban town on the San Francisco



Peninsula. In 1952 his entire family contracted polio, everyone recovered except for Ed, who was left paralyzed, able to move only one finger. He continued his education at home with an innovative "school-to-home phone system" developed by Pac Bell. At that time Ed could spend about six hours a day out of the iron lung. Ed was a senior and could spend one day a week in the classroom. After graduating from high school he attended the College of San Mateo, in hopes of becoming a sports writer, but going to college only whetted his appetite for learning, and Ed decided he wanted to go to the University of California, Berkeley, to the dismay of the rehabilitation system.

Ed, his mom and a family friend, Jean Worth, fought off the opposition from the State Department of Rehabilitation and the University, and in the fall of 1962, Ed enrolled at U.C.B. The San Mateo Times reported: "...University officials tentatively describe his attendance as 'experimental' and have announced that only one such individual will be accepted at this time...."

Because of Ed's success at the school, the University admitted five more severely disabled students and nine more in the following year. All of these students lived in the Cowell Hospital on campus. The students called themselves the "rolling quads," and they wanted freedom from the hospital.



Ed learned about a Student Special Services Program at the U.S. Office of Education and went to Washington, D.C. to find out about a grant, a proposal was then written and the university was awarded a grant to develop the first Physically Disabled Students Program (PDSP) on a college campus anywhere in the world. PDSP provided students with disabilities with a then unheard-of level of assistance, including wheelchair repair, attendant referral, housing referral, benefits counseling, peer support and more. Even the people with disabilities in the Berkeley area who were not students began to come to PDSP for services.

In 1970 Ed went to U.C., Riverside to direct the Handicapped Opportunity Program for

Education (HOPE). In 1971 he became Dean of Students and professor of Political Science at Common College in Woodside, near his hometown of Burlingame. By 1971, disabled people, students and non-students, were beginning to talk about their dreams of a self-help community program like PDSP, but for all disabled people. The concept of an Independent Living Center began to take shape.

Meanwhile the Center for Independent Living had opened its doors in 1971 at its first site on University Avenue in Berkeley. A year later Ed became its executive director. In 1975, California governor, Jerry Brown, appointed Ed as the director of the State Department of Rehabilitation, the same agency that had once called him too disabled to be rehabilitated. Ed boldly used Federal Innovation and Expansion grant funds to start independent living centers throughout California and the idea was so successful that in 1978 a committee of the House of Representatives held a hearing at CIL to learn about independent living centers and the needs of disabled people.

In the same year Congress passed the Rehabilitation Act of 1978, which opened the way for the development of independent living centers around the country.

What Do Independent Living Centers Do?

Independent Living Centers, like CILWW, offer a wide range of services. They are mandated, under the Rehabilitation Act, to provide four core services that are essential to people with disabilities. These four core services are: Information and Referral, Independent Living Skills Training, Peer Counseling and Advocacy.

Information and Referral

Independent Living Centers keep a wide-range of information on the availability of accessible housing, transportation, employment opportunities, personal care attendant services, interpreters, and readers for visually impaired people. As well as knowledge of local, state and federal government agencies and programs that provide services to people with disabilities, etc.

Independent Living Skills Training

Independent Living Centers also help people with disabilities gain skills that will enable them to live more independently. Skills may include using the different public transportation systems, managing a personal budget, dealing with insensitive and/or discriminatory behavior by other people, etc.

At CILWW we cover topics ranging from money management, time management and personal care workers to the Americans with Disabilities Act, advocacy and abuse.

Peer Counseling

Independent Living Centers offer a service in which a person with a disability can work with other persons who have disabilities to explore options and to solve problems. The two will work with the consumer's coordinator on an independent living goal such as, adjusting to a newly acquired disability, making changes in living arrangements, or learning to use community services more effectively.

Advocacy

Independent Living Centers provide two kinds of advocacy:

(1) Self-advocacy, which involves a staff member working with consumers to teach them to become their own advocates and to speak up for their rights and

(2) Systems advocacy, which involves staff, board members, consumers and volunteers initiating activities to make larger system changes that make it easier for all persons with disabilities to live more independently.

Talking Point 1-F

What services would you like to know more about? Do you think that you would be interested in being a part of one of CILWW consumer advocacy teams? What about if we had one that was just for teens like you?

At CILWW staff and board members are always involved in a variety of system advocacy activities because government bills, tax cuts and decisions are made everyday that effect people with disabilities.

In Wisconsin there are eight Independent Living Centers. Each offer the four core services but

each also offer additional programs that are unique to their areas. These services often depend on the specific needs of the consumers that they serve.

Vocabulary Words for Chapter 1

Access: ability to enter, approach or communicate with; the freedom or ability to obtain or make use of

Accessibility: able to be accessed; capable of being used or seen

Activist & Activism: activism is a practice of taking positive direct action to achieve an end (in support of or opposition to one side of a controversial issue). An activist is the person involved in activism.

Advocacy: speaking or writing in support. Advocates are the ones that plead the cause of another; one that defends or maintains a cause or proposal.

Amendments: a change or correction

Architectural: relating to the construction of a building

Assistive Technology: A new field related to the devices specifically made to assist people with disabilities.

Attitudinal: relating to the expression of personal attitudes (opinions) or feelings

Barriers: something that blocks or is intended to block a means of access

Charity: aid given to those in need

Civil Rights: the nonpolitical rights of a citizen; the rights of personal liberty guaranteed to U.S. citizens by the 13th and 14th amendments to the Constitution and by acts of Congress

Clarifying: to make understandable

Comprehensive: covering completely

Concept: an idea

Confinement: being confined (to hold within a location)

Consumer-Controlled: In independent living philosophy, it means that the person with a disability has the control or is in charge of his or her own life.

Consumerism: the promotion of the consumer's interests

Core: a central part

Cornerstone: a basic element

Counteracts: to make ineffective or restrain or neutralize the usually ill effects of by an opposite force

Creed: a set of fundamental beliefs; a guiding principle

Cripples: a lame or partly disabled person; something flawed or imperfect

Deficiency & Deficiencies: inadequate; lacking

Deinstitutionalization: to take out of institutions

Demedicalization: stop using the medical methods and concepts to deal with non-medical issues.

Demon: an evil spirit

Demonstrations: a public display of group feelings toward a person or cause

Demystification: to eliminate the mystifying (mysterious) features of something.

Disband: to break up something

Discrimination (Discriminatory): prejudiced or prejudicial outlook, action, or treatment

Empowerment: to give power to; promote self-actualization

Entity: something that has a separate and distinct existence

Ethnic: of or relating to large groups of people classed according to common racial, national, tribal, religious, linguistic, or cultural origin or background;

Ethnicity: ethnic quality or affiliation

Exterminated: killed; murdered

Gender: sex

Holistic: concerned with the complete systems rather than with only it's parts

Implemented (Implementation): carry out; accomplish

Innovative: introducing innovations (a new idea, method, or device)

Institution: a public place like a hospital

Iron Lung: a large metal respirator that enclosed the entire body except for the head.

Leper: someone with leprosy

Leprosy: Chronic infectious disease that attacks the skin, flesh and nerves

Machinations: a secret plot

Mandated: ordered to do something

Modifications: changes

Movements: actions of a person or group working towards a goal.

Normalization: a normal or standard pattern or model

Paradigm: a model or concept

Passive: obedient

Philosophy: system of principles

Polio: an infectious disease of children

Principles: rules of conduct; laws

Protection: defend against harm

Race: group of people sharing the same characteristics

Regulations: rules; laws

Rehabilitation: to restore to a normal state of health

Renovation: repaired

Restrictive: limiting

Schizophrenia: a mental disorder that causes disruption in thought processes

Self-Advocacy: people speaking up and speaking out for their rights.

Self-Help: improving oneself

Theory: an idea or plan

Ultimatum: a final offer or demand

Vetoed: to refuse, reject or forbid

Chapter 2

Self-Advocacy



First, Know about Yourself and Your Goals.

Some concerns and issues will need to be considered:

Postsecondary education - Will you continue your education? Will the education take place in a college/university, a community college, a vocational training school, over the Internet, or on-the-job?

Employment/career - What careers or jobs have you been able to explore? Will you require a sheltered workshop environment, supported employment, or be able to function in competitive employment?

Vocational training - Will you attend a vocational, technical, or trade school to learn the skills needed to pursue your chosen career? How will you pay to attend the school?

Continuing adult education – Do you want to take self-improvement classes at a community college or recreation center? Are you in need of support to complete a General Educational Development (GED) Test?

Community participation – Have you explored services in the community, e.g., public transportation, libraries, recreation, and leisure activities? Registering to vote, obtaining a driver's license, and registering for selective service may need to be considered.

Independent living - Where will you live after exiting high school? What kinds of support will be needed to allow you to live independently, if that is your choice?

Adult services - Will you need services from a social service agency? Will supplemental security income (SSI) be necessary to assure your well being? How will health care insurance be provided?

Understand your transition plan.

It should address the following eight areas to concentrate on during your high school years:

- instruction,
- related services,
- assistive technology needs,
- community experiences,
- employment objectives,

adult living,
daily living skills,
functional vocational evaluation.

Self-Advocacy

Definition

Self-advocacy means people speaking up and speaking out for their rights. For people who can't speak, it may mean having someone interpret what you want to say.

People with disabilities have the right to speak up and teach other people about their rights. Remember we won't always have someone to look out for us. People need to listen to what we want even though they might not want to and speaking out may seem risky.

Self-Advocacy is About Having Choices

Someone living in the institution doesn't have the freedom to make choices. They are told what to do, when to eat, when to sleep and when to get ready for work. They don't have a choice about going places and are not able to go out on their own. Self-advocacy, or speaking for yourself, is a big part of living in the community. People with disabilities living in the community have the right to make their own decisions, just like anyone else.

There are some people with disabilities that need help making choices, or even knowing what their options are, but that does not mean that they do not have rights, it only means that parents, staff, and/or friends need to help them to learn about making the choice.

Self-Advocacy Means Having a Say About Your Services

People with disabilities can and should have an impact on services by participating in agency boards and councils. It's important that we share our ideas because we use some of the services. Many of us have been getting services from agencies all our lives. We know that some services are good because they try to meet our individual needs. We also recognize that some services are bad because they don't integrate people in the community and they don't provide programs to help us become more independent. We can tell agencies what kind of things we need to live and grow in the community.

Learning About Self-Advocacy

All people with disabilities have the right to learn to speak for themselves and that's important because there will be a day when our parents won't be able to speak for us. People with disabilities can also teach each other how to speak for themselves. Role-playing a variety of problems or situations is a good way to learn how to do self-advocacy.

Talking Point 2-A

Can you think of a time that you had to speak up for your rights or make your own choice about something? Was it with a friend, family, teacher, or someone else? How did it feel to be a self-advocate?

Talking Point 2-B

Can you think of a time when you might have become angry and it ruined your chance to get something that you really wanted?

Attitude Adjustment:

Do You Have What it Takes to Become a Self-Advocate

Many people with disabilities don't think that they can advocate for themselves, so they need to start out by developing the attitudes that are essential for self-advocacy. Some people may need to learn to be more assertive, while others may need to learn to calm their aggressiveness. But the number one thing that people need to learn to do is to believe in themselves.

Believing in Yourself

To begin advocating for yourself, you first must have an internal belief that you are someone who has value and worth; so that you will believe that you are worth the effort it will take to advocate. People with disabilities are often led to believe that we are not worth the effort and that we are of little value. Once we are able to believe in ourselves then we will be able to use these positive beliefs to achieve things that others have told us would be impossible. Remember that no one but you can determine the course of your life and by believing in yourself, you can unlock your potential.

Being Assertive

Once you are able to believe in yourself, you will find yourself becoming more assertive. While self-esteem is internal, assertiveness influences the way we deal with others. It is an important skill for us to learn because a lack of assertiveness is a major obstacle to obtaining the services that we want and need.

The first step might be simply asking, 'Why?' When something isn't going the way it should be it's often because nothing is happening on the other side. When you disrupt this inaction by asking "why," it can set things in motion and a lot can happen.

Educating yourself on your rights and entitlements is the best way to make yourself more assertive. When you know the facts and policies underlying decisions affecting you, then you can more assertively advocate for positive results.

Managing Your Anger

Assertiveness is not the same thing as aggression. You should be a persistent advocate for yourself, but don't shout at or insult others in the process. Assertiveness is being able to say what you need to say in a respectful and dignified manner. Often when we recognize that an injustice has occurred, our anger can serve as an asset to get us motivated to begin self-advocacy. But we need to be careful not to let our anger become a liability. Don't let your anger turn into a shouting match or character attacks. If you let your anger get out of control, the other people involved can use this negative behavior as a reason to deny you what you want.

Problem Solving Strategies

With the right attitude, you can be an effective self-advocate, but you also need to develop a plan for handling any obstacles you may encounter. As you learn to overcome these obstacles, you'll find that you develop certain skills that make problem solving easier.

Educating yourself

Consumers who make an effort to educate themselves become more effective as self-advocates. You should take every opportunity to educate yourself and not wait for a problem to occur. Take advantage of educational programs held at consumer-run services and special events. You can also prepare your own resource library by asking your doctor, therapist, or health plan provider for information about your diagnoses, the treatments available, and the medications you take. These sources often have free informational brochures to give you. You should prepare a list of contacts so that you'll know where to go if you ever need help. Some useful phone numbers to have on hand might include protection and advocacy (P & A) organizations, consumer groups, Independent Living Centers and Social Security offices.

Identifying your rights

In the United States, we all have rights as citizens. As individuals with disabilities, however, we have often been led to believe that we don't have rights or should be afraid to exercise them. To take advantage of the rights and services, you must learn to demand them. One way to educate yourself about your rights is to contact your State's Protection & Advocacy agency. Some important rights guaranteed by federal laws and regulations include:

The right to employment without discrimination based on disability, under the Americans with Disabilities Act.

The right to public services without discrimination based on disability, under the Americans with Disabilities Act.

The right to seek housing without discrimination based on disability, under the Fair Housing Amendments Act.

The right to financial support (as determined by various Social Security laws and regulations).

The right to healthcare (as determined by Medicaid or Medicare laws and regulations).

The right to employment supports, under the Rehabilitation Act and the Work Incentives Improvement Act.

“Personal Bill of Rights”

I have the right to ask for what I want.

I have the right to say no to request or demands I can't meet.

I have the right to change my mind.

I have the right to make mistakes and not have to be perfect.

I have the right to follow my own values and standards.

I have the right to express all my feelings, both positive and negative.

I have the right to say no to anything when I feel I am not ready, it is unsafe, or it violates my values.

I have the right to determine my own priorities.

I have the right not to be responsible for others' behavior, actions, feelings, or problems.

I have the right to expect honesty from others.

I have the right to be angry at someone I love.

I have the right to be uniquely myself.

I have the right to feel scared and say, “I'm afraid.”

I have the right to say, “I don't know.”

I have the right not to give excuses or reasons for my behavior.

I have the right to make decisions based on my own feelings.

I have the right to my own needs for personal space and time.

I have the right to be playful and frivolous.

I have the right to be healthier than those around me.

I have the right to be in a non-abusive environment.

I have the right to make friends and be comfortable around people.

I have the right to change and grow.

I have the right to have my needs and wants respected by others.

I have the right to be treated with dignity and respect.

I have the right to be happy.

Talking Point 2-C

Do you believe you have all these rights? Why or Why Not?

Self-Advocacy Skills

Step One: Analyze the problem

- 1) What is the problem?
- 2) Can I break it down into smaller problems?
- 3) How is the problem harming me?
- 4) Who is responsible for the problem?
- 5) Is someone violating a law, policy, or procedure?

Step Two: Formulate a Solution

What do I want to happen?
Who will I approach?
What are the strengths of my case?
What does the other side have to gain?
What is my action plan?

Step Three: Communications (General)

Are there any formal procedures to follow?
What type of communication (written, phone, in-person) is the most appropriate?
What type of communication am I best at/most comfortable with?

Written Communications

Follow standard format.
Explain what you want.
Include documentation.
Explain reasons action is needed.
Explain steps you've taken.
Set timeline for response or action.
CC (copies circulated) to the right people and keep a copy for yourself.
Watch your tone.
Make sure you proofread it!

Verbal communications (On the phone and in person):

Plan your agenda.
Practice what you'll say.
Have a support person.
Be assertive.
Don't attack or insult.
Listen actively to the other person.
Negotiate for what you want.
Keep records.
Follow up.

- In person:**
- 1) Be on time!
 - 2) Use positive body language.
 - 3) Watch your appearance.
 - 4) Maintain eye contact.

(From: <http://www.mhselfhelp.org/freedom/forme.pdf>)

Sample Action Plan

State the Problem:

I will call/meet with/write to:

By the following date: _____

If this person does not resolve the situation by the following date: _____

Then I will call/meet with/write to:

The documentation that I will need:

Other people who can help me:

Follow-up strategies:

What I expect others to do:

Keep an accurate record of every person you talk to, as well as their titles and what they say. You should also document every time that you couldn't get through to someone on the phone and when you left messages for that person.

Outgoing Phone Log	
Date:	
Number called:	
Person called:	
Referred by:	
Fax Number:	
Was call answered?	
Left message?	
Person spoken with:	
Title:	
Fax number:	

Summary of conversation:	
Deadline:	
Action suggested:	
Action agreed upon?	

Incoming Phone Log	
Date:	
Person Calling:	
Title:	
Phone Number:	
Summary of conversation:	
Action suggested:	
Action agreed upon?	
Deadline:	

Example of an Advocacy Letter:

Elizabeth Martin
127 Maple St.
Apartment 105
Yorktown, MD 22038

Mr. Edward Peters
Peters Property Management
13 E. Main St.
Yorktown, MD 22038

Dear Mr. Peters,

April 1, 2002

I am a tenant in your building at 127 Maple Street. I am writing to request, as a reasonable accommodation required by the Fair Housing Amendments Act (FHAA), that I be allowed to keep a service dog in my apartment. The FHHA requires that landlords provide “reasonable accommodations” to tenants with disabilities. I understand that the building has a “no pets” policy; however, health care professionals have recommended that I use a service animal for emotional support. I would be happy to provide written documentation of my disability and my providers’ recommendations. Please contact me within ten days to let me know whether my request has been granted because I need to proceed with finding a suitable service dog. You may reach me by telephone at (410) 555-2525. Thank you for your prompt consideration of my request.

Sincerely,
Elizabeth Martin

In-Person Meeting Tips:

- Show up to the meeting on time.
- Display confidence in your body language
- Dress and groom yourself appropriately for the meeting.
- Shake hands firmly.
- Do your best to maintain eye contact.
- Use good posture.
- Try not to fidget.
- Listen to what is being said and ask for clarification if you don't understand.
- Take notes of what is being said
- Lead with the strongest part of your argument.
- Keep your presentation short by focusing on relevant facts.
- Focus on remedies, not complaints- You should come to the meeting with an action plan for what you want to happen.
- Control your emotions- No matter how much the other person upsets you don't start yelling or name-calling.
- Have in mind a minimum that you are willing to accept-Ask for more than what you really want, but keep in mind a minimum that you would be willing to accept.
- Acknowledge the other person's position- Show that you understand the limitations faced by the other person.
- Stick to your guns. Just because you acknowledge the other person's position doesn't mean you have to accept it.
- Point out weaknesses or liabilities to the other person- Give the other person a reason to want to help you.
- Ask for the chance to offer additional information- Because you might feel pressured at the meeting, you might wish to reserve the right to provide additional comments or support later.
- Restate any actions decided upon- Restate any promises made by the other person or by you, at the end of your meeting.
- Set a timeline for action- By insisting on a timeline for action, you can contact the person if deadlines are not met.

Talking Point 2-D

You may have to make compromises when you are trying to get what you want, when was the last time you made a compromise? How did it feel? Did you feel cheated afterwards?

From (<http://www.mhselfhelp.org/freedom/pubsa.pdf>)

Vocabulary Words for Chapter 2

Accurate: free from error; correct

Acknowledge: recognize

Agenda: a list or outline of things to be considered or done

Aggressiveness: exhibiting aggression (a forceful action or procedure (as an unprovoked attack) especially when intended to dominate or master)

Analyze: to study

Appropriate (Appropriately): suitable or compatible

Assertive: positive and confident in a persistent way

Asset: advantage

Attitude: a way of acting, feeling or thinking that shows the way someone opinions or character

Body Language: the gestures, movements, and mannerisms which a person communicates with others

CC: an abbreviation used on letters to indicate, "copies circulated"

Clarification: to make clear

Communication: the process by which information is exchanged between individuals

Confidence: being certain

Deadlines: a date or time before which something must be done

Dignity: being worthy, honored, or valued

Documentation: supplying written information or references

Entitlements: rights

Essential: important

Fidget: uneasiness or restlessness; nervous movements

Frivolous: not serious

Groom: to make neat or attractive

Injustice: an act that involves unfairness to another person or violates a person's rights

Impact: to have an influence on something

Integrate: unite with something else

Internal: inside

Liability: being liable or responsible for something

Limitations: something that limits or restricts

Negotiate: to arrange for or bring about through discussion, and compromise

Obstacle: something that impedes progress or achievement

Persistent: existing for a long or longer than usual time; effective in the open for a substantial time

Policies: a definite course of action; overall plan

Positive: acceptance, approval, or affirmation

Posture: the position of the body

Priorities: something that is of main concern

Procedure: way of doing things

Proofread: to read and mark corrections in

Records: to put in writing; written evidence

Relevant: one thing relates to something else

Remedies: a medicine, or treatment that relieves or cures a disease

Respect: high or special regard

Self-Esteem: confidence and satisfaction in oneself

Standards: definite rule, principle, or measure established by authority

Tenant: someone who rents or leases (as a house) from a landlord

Timeline: a table listing important events for successive years within a particular historical period

Uniquely: unusual

Values: principles, goals or standards

Violates: to break a law or rule

Weaknesses: fault or defect

Chapter 3

Communication Skills

Communication Skills

The ability to communicate effectively is the most important skill you can have, whether you're giving a speech, talking to your friends, or just sending an email or leaving a voice message. There are three styles of communication: aggressive, passive and assertive.

Aggressive, Passive, and Assertive Communication

Aggressive Communication happens when individuals express their feelings, needs, and opinions at the expense of others. Aggressive communicators can become angry and/or impatient when their needs are not satisfied.

Passive Communication occurs when people do not verbally express their own feelings, needs, and ideas. People who are passive communicators tend to let other people make decisions; they don't express their needs and frustrations and deny themselves power and focus.

Assertive Communication occurs when a person expresses his/her opinion in a way that does not violate the feelings of others, but assures that their own needs will be met. Assertive communicators are able to balance between aggression and passivity. They express their needs, but not overbearingly while being aware of the needs of others.



Talking Point 3-A

What kind of communicator are you? Have you ever been aggressive when communicating with others? What about passive? Are you able to be an assertive communicator?

Listening

Just being quiet while someone is talking DOES NOT make you a good listener. To be a good listener, you need to be part of the process. To be part of the process you need to ask questions, give feedback and get feedback from the speaker. The goal of listening is to give the speaker the feeling that he/she has been HEARD.

Blocks To Effective Listening

There are several blocks that can keep you from giving your complete attention to a person who is talking; here are twelve blocks to good listening.

Comparing

This occurs when you are trying to figure out who is better/has more/does something less, etc. and you are doing this while the other person is talking.

Mind Reading

This occurs when you are ignoring what the person is saying and trying to figure out what he/she really means.

Rehearsing

This occurs when you are rehearsing what you are going to say next so you aren't paying attention to what is being said.

Filtering

This occurs when you hear only what you want to hear and screen out everything else.

Judging

This occurs when you don't pay attention to what the speaker has to say because you disregard his/her value.

Dreaming

This occurs when something the speaker says sends you off into your own world making you listen only halfheartedly.

Identifying

This occurs when the speaker shares his/her experience and you relate it back to your own life.

Advising

This occurs when you listen to the person for only a few sentences and then begin to search for and offer advice.

Sparring

This occurs when you focus on finding things to disagree with and then begin arguing and/or debating with the speaker.

Being Right

This occurs when you go to any lengths to avoid being "wrong," including shouting, rationalizing, and making excuses.

Derailing

This occurs when you change the subject if you get bored or uncomfortable with the topic being discussed.

Placating

This occurs when you agree with everything the speaker says in order to be liked or to avoid conflict.

Active Listening

Good listening requires that you play an active role in the listening process. The tools you need for this include Paraphrasing, Clarifying, and Giving Feedback.

Paraphrasing

Paraphrasing means to state in your own words what you thought the person said. Paraphrasing gives the person talking a chance to find out if his/her message is getting across to you and if not, he/she can make corrections. Here are some ways to start paraphrasing:

"What I hear you saying is...."

"It sounds like...."

"Let me see if I'm understanding you...."

Talking Point 3-B

Have any of these blocks to effective listening happened when you have been the "listener"? Which one? Have any of these blocks to effective listening happened when you have been the "speaker"? Which one? How could you tell?

The benefits to paraphrasing include:
People appreciate it when they know that the person they are talking to is listening to them and understanding what they are saying.

- It prevents any misunderstandings.
- It helps you remember what was said.

Talking Point 3-C

When do you think active listening would be really important? In those situations what would happen if you did not fully understand what the speaker meant?

Clarifying

Clarifying means asking questions until both you and the speaker are sure that you understand what was said. There are two types of questions that are used to clarify: Yes/No Questions and Open-Ended Questions.

Yes/No Questions:

This type of question requires only a "YES" or "NO" response; it does not give the speaker a chance to explain in more detail (though he/she may do so anyway). With this type of question you will get a very short answer, so you may want to follow it up with an open-ended question.

Open-Ended Questions:

Open-ended question will get more information from the speaker. Some examples of open-ended questions include:

- What happened?
- What else happened?
- How did you feel when that happened?
- What did you like/dislike about what happened?

Feedback

This part of the listening process involves you sharing your thoughts and feelings to the speaker. In other words it means sharing your perception(s) of what the speaker has just said to you.

Empathy

Empathy is a variation of feedback. It is "reflecting" back the "feeling" content of what you heard the speaker say. For you to do this well you need to be able to identify and label your own emotional experiences and feelings. The speaker may not express his/her feelings directly, such as "I'm hurt", but may instead give indirect verbal descriptions. For example, if a friend describes his/her behaviors after hearing some bad news, you can respond with "It sounds like you were very shocked/saddened/hurt when you heard the news."



Conflict Resolution Toolkit (Secret weapons for handling People Problems)

People Have Conflicts

People, who live, work and hang out together are going to have conflicts from time to time. Why? Because we each have our own idea of what's right and good, and they don't always match other people's ideas. We need to learn how to resolve conflicts with words so that we're not beating each other up all the time. Using words works. Conflict resolution

means: clearing up problems between people. To resolve a conflict where everyone feels they've been treated fairly, you need to use these "tools": Cooling Off, Listening, Using "I feel" Statements and Figuring Out Your Part.

Tool #1 - Cooling Off

Each of us has a different "boiling" point and we need to know ourselves well enough to chill out when we need to. If you're ready to explode at someone, take time out from the argument and breathe.

Focus on your breath as it goes in and out.

Close your eyes.

Relax.

You may think more clearly after "centering" yourself. Physically removing yourself from the person who is pissing you off can also help calm you down. A walk around the block or even around the room may work. Once you feel calmer it will be easier to resolve the conflict. Calming down is also important because if your anger is out of control anger you are more likely to become physically

violent or engage in emotionally hurtful behavior. By calming down you'll be in a better position to talk to the person, you are angry with and they will be more likely to listen. Calming down doesn't mean bottling up your anger.

Talking Point 3-D

Can you think of a time when you were so angry that you were not able to resolve the conflict until you calmed down? How did you get yourself calmed down?

Tool # 2 - Listening Skills

Most of us don't really listen to other people when they talk because we're too wrapped up in thinking about what we want to say. But unless both people are listening, the conflict can't get resolved, so we need to practice active listening skills.

Tool #3 - Using "I Feel" Statements

Saying how you feel can really improve communication between two people but most of us don't do it, instead we focus on what we don't like about something that someone did and nothing gets resolved.

Here is an example: You and your sister are fighting over who gets to use the phone. You scream at her: "You always hog the phone! You never give me my messages." This makes her scream back at you and nothing gets resolved. If you change what you say to your sister to an "I feel" statement and say; "I feel like you don't respect me or my friendships when you don't give me my messages, or let me use the phone." Now you're talking about your feelings and not verbally attacking your sister so she probably won't yell back at you. After you have had your say, listen to what she says about the way she feels, then you can move on from there.

Tool # 4 - Figuring out your part in a conflict

It's easy to see what the other guy did that added to a conflict but not so easy to think about what you did or said. We need to learn to figure out what our responsibility is in the conflict situation and we can do this by asking ourselves these questions:

What did you do or say that got the other person angry?

What could you have done differently?

What might you do differently next time?

(From: http://www.talkcity.com/theinsite/relationships/conflict_resolution_text.html)

Vocabulary Words for Chapter 3

Advising: giving an opinion, counseling

Centering: focusing, concentrating

Clarifying: making clear

Comparing: examining to discover similarities and differences

Conflict: disagreement

Derailing: getting off the subject

Distracting: creating confusion to draw attention away from something

Empathy: ability to share in another person's emotions

Feedback: response

Filtering: separating out some things from others

Identifying: recognizing

Judging: deciding the merit (worth, value) of something

Listening: hearing, paying attention to what is being said

Overbearingly: domineering

Paraphrasing: rewording

Perception: insight

Placating: pleasing someone

Rehearsing: practicing

Resolution: decision

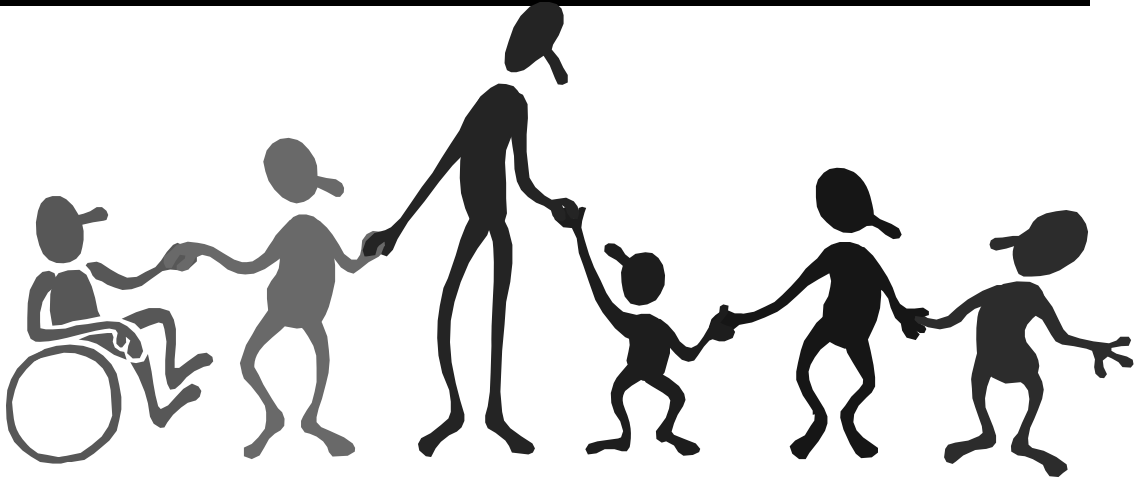
Resolve: to find the answer

Responsibility: obligation

Sparring: fighting

Chapter 4

Disability Awareness



Disability Awareness

This section on disability awareness will look at both how we accept our disabilities and ourselves and also how other people accept us because of our disabilities.

Having a disability means that you will face a lot of prejudice. No matter what laws are in place that can help people with disabilities fight discrimination; the attitudes that people have towards a person or a group of people is something that cannot be regulated.

There will be individuals who will try to take care of you, even if you don't need them to; there will be people who will treat you badly, ignore you or just leave you alone because they don't want to be associated with someone like you; and there will be some members in our society who will try to take away your rights as a person.

Talking Point 4-A

Do you have a friend or someone who does not "see" you as someone with a disability? Do they ever get treated differently because they are friends with you?

It may seem that you have a brick wall in front of you no matter where you go. You may see people crossing the street so they don't have to walk by you or someone thinking that if they sit by you on a bus they might catch your disability.

There will be individuals who make fun of you and for some people it may take them longer to warm up to you and to get to know you.

But, not everyone is bad. There will be some people you meet who will be your friend regardless of your disability, those individuals who do not see differences as a reason to be separated from you and those who will stand by you to help you fight to retain your rights as a person.

The trick is to get more people asking questions instead of staring, which would make us all feel more comfortable. Because if people would take the time to recognize that people with disabilities are not monsters, that we just want to be part of society and live our own lives, we would start having less discrimination and bigotry and more of the "good guys".

We can start out trying to teach people that a disability doesn't make us any less of a human

being. We can show them that if we are not able to walk or talk as well as other people, that only means that it may take us a little longer to do the same things that they do. Even people with disabilities who are not able to do everything for themselves. It doesn't make them useless; it just means that they need a little help. We are the same as anyone else and we are the only ones that can teach them that.

When we hear individuals talk about people who are not disabled, we can sometimes tell what their attitudes are towards people with disabilities. If they are describing someone as able-bodied or normal, they must be aware of they are sending the message or implying that they feel that people with disabilities are not able or healthy or normal.

Often members of our society are unaware of the biases and negative attitudes that are expressed in the language and words that they use, so one of the ways we can educate others is to correct them when they use language that isn't appropriate. Eliminating the bad words is as important as using the good words.

Here are some examples of words and expressions that have strong negative and insulting meanings, yet were common ways to talk about a person with a disability at other times in our history:

Handicapped
Cerebral-Palsied
Crazy
Insane
Cripple
Defective
Deaf And Dumb
Deformed
Gimp
Invalid
Maimed
Lame
Spastic or Spaz
Retard
Afflicted
Victim
Wheelchair-Bound or Confined To A Wheelchair

Here are some ways that people can talk about us that are more positive, they put us first, not our disability:

Person with a disability
Person with cerebral palsy
Person with paraplegia
Wheelchair-user or uses a wheelchair
Person who is deaf or hard of hearing
Person with a developmental disability
Person with a mobility disability
Person who is blind or has low vision
Person with a psychological/emotional disability

Talking Point 4-B

Have you ever had someone call you a "bad" thing because you have a disability? How did it make you feel? Have you ever called someone else a "bad" thing because they had a different type of disability than you?

Here are some additional lessons that you can teach:

A Disability is a condition caused by an accident, trauma, genetics or disease, which limits a person's mobility, hearing, vision, speech and/or mental functioning. Some individuals may have more than one disability.

A Handicap is a physical or attitudinal constraint that is imposed upon a person, regardless of whether that person has a disability.

An example of this is stairs, narrow doorways and curbs are handicaps imposed on an individual who uses a wheelchair for mobility.

While it is very important for you to be aware and knowledgeable about your own disability, your "disability" is NOT who you are, so if someone is labeling you, they are not regarding you as a person. When someone is labeling you they are making assumptions that everyone that has your disability is alike; for example: "the blind have all the same needs" or "all quadriplegics have the same interests and abilities". When someone is doing this they have little regard for your individuality. Teach them that you are an individual and that you have your own talents, dreams and interests.

If someone says that "I feel sorry for you", (or maybe they don't actually say it but just look at you in a way that you can tell that's what they're thinking) they are focusing on the negative aspects of your life; thinking that your life is filled with pain, suffering, difficulty, frustration, fear and rejection. Even though you may have experienced some of these things, many of you are happy and don't want the pity of strangers. Teach people that they don't need to be sorry for you, and instead should be happy that you are able to do what you can and that each day you are learning that you can do more than the day before.

"Do not worry, I'll save you", how often do people come up and offer to do something for you, that you can do yourself? They may say something like "Here, I'll do it for you" or "Don't worry I'll take care of it". We can all admit that it is tempting to take help, even when we don't need it, but it can also become annoying when people treat us like we're babies, who can't do anything for ourselves. This is when we need to say, "No, thank you, I can get it myself". We can teach people that they should not assume that just because a person has a disability it automatically means that they can't do things for themselves. We can show them just how much we can really do by being as independent as possible.

There are also people who think that they know what's best for you, they may say things like "You shouldn't do that" or "You'll never be able to...". But until we try to do it we never really know if we can or can't do something. Having confidence in yourself is an important piece in being able to teach other people this lesson. Take a good look through history at some of the things that have been accomplished by people with a variety of different disabilities. Before you close the door or let someone else close the door on your dream.

Talking Point 4-C

What would you want to say to your teachers if you wrote a message to them? Do you know enough about your disability to know what you need and don't need? Are there things that your teachers have done that have embarrassed you? Are there things that your teachers have done that have made you feel really happy? Have any of your teachers treated you in a way that has made you feel bad? Have any of your teachers made you feel really good?

Talking directly to the person with a disability is another lesson we need to teach others because if someone says to your parents, attendant or friends; "does he want to..." or "do you think she..." they are not treating you with much respect. If someone wants to ask you something, they need to look at you and ask you, they should not go through a third person. This goes for sign

language interpreter who are assisting with communication for someone who is Deaf. The conversation, questions and comments need to be directed to the individual not the sign language interpreter.

What You Can Say To The Teacher.....

There is only one expert on you and that is you. Many of you see all sorts of doctors and specialist, and even some of your teachers may have special training to work with kids with different types of disabilities. But that does not mean that these people should not listen to your feelings about how you are treated. There is a website called "Band-Aids and Blackboards" which is for kids and teens with disabilities, on the website many of them wrote messages to their teachers. Here are some of those messages:

"I wish you would treat me like a student instead of like a patient. I'm not sick, so when you ask me if I feel OK all the time, this heart problem that I have feels like a heavy weight."

"I really want to be just like everybody else, so please don't expect me to give lessons about my leukemia to the class. Then I stand out like a sore thumb."

"When you asked me privately if I'd like to tell the class about my arthritis, it made me feel special, like I was in charge. Thanks!"

"I have to drink a lot of water to stay healthy, and it was so nice of you to let everyone in the class keep water bottles on their desks. It didn't make me feel weird."

"Because I have to test my blood and give myself Insulin shots while I'm in school, I'm glad that you know about my diabetes, and that you don't make a big deal about it. I feel safe."

"When I'm not paying attention in class, it's often because my heart isn't sending out enough oxygen, not because I'm being bad. I wish that you would know those signs, so that I wouldn't always be getting in trouble."

"When kids were making fun of me for being clumsy, you had a class meeting about all of our differences. I never thought of my muscular dystrophy that way before, and it really helped me."

"What a surprise to get a videotape from the class when I was in the hospital. All the other kids were so impressed. My roommate said, 'boy, you must really be popular'."

"Remember the bag of hospital supplies that I brought to class? Thanks for letting me show the stuff to everyone. I felt really cool, since I knew what everything was, and most of the other kids didn't."

"I hate it when you keep asking if I can eat this or do that. I know what my limitations are and I can look after myself. It also embarrasses me in front of my friends."

"I have lots of medical problems, like a club arm, a colostomy bag, and scars from many operations. My mom and I think that it's such a good idea to invite a few moms and classmates into the "world" of kids like me... to make everybody more comfortable. When kids came to my house, it was a lot easier to answer all of their questions than it would have if I had to talk to a whole class. Yikes! We hope that you'll tell other parents of this great idea!"

"I'm in preschool and I have epilepsy. Since none of my classmates have problems like that, I really appreciated it when my teacher read a book about taking epilepsy to school. The neurologist sent it to my mom, and she gave it to the teacher. The good thing is that now the teachers know about seizures in case I have one at school. It also felt pretty cool to have the teacher read a book about me! So if you have kids in your class with epilepsy, or any other problem, just ask for a book about it so that you'll understand."

"Please be sensitive to kids with differences. The high school and college years with their attention to "looking right" are not ones where anyone with a large birthmark would want to be exposed. In college, the P.E. Teacher made me wear shorts. Every class was torture. She was wrong, wrong, wrong, in her psychology. Showing parts of my body that could be covered should be my choice. For me, showing my thighs evokes a feeling of being as exposed as one of you would feel if your pants fell down. It should be our right to conceal what we don't feel comfortable showing."

"I sometimes have a hard time staying focused on what my teacher is saying or doing. Please don't call out my name to get my attention. Everyone in the class looks at me and that embarrasses me. Just tap me on the shoulder. That will get my attention back without everyone looking at me like I'm bad."

"Please be aware of how much of an impact you have on little ones. I was diagnosed with Diabetes when I was in second grade. My teacher, who was my favorite person in the world at the time (and an excellent teacher), sat the entire class down and told them that I had "a disease." From second grade on through high school, friends were few and far between; not many people wanted to be friends with "that girl with the disease." I'm grown up now, but that is still a very painful memory. "

"I wish that you wouldn't explain to everyone...and me...that the reason I'm having a tough time with my school work is because of all my absences and medical problems. Bringing these things up all the time doesn't help; it just reminds me of what's different about me. Next time why don't you just send home a book with instructions and mom or dad could help? Or how about modifying the amount of work due, say a one-page essay instead of two? Now I would really appreciate that!"

"When you asked if there was anything you needed to know about us for gym, I told you I was diabetic. When you responded "oh well, I don't mean eating disorders", that hurt. I do not have anorexia or bulimia, yet I was put into that category. Be more sensitive, please, all I wanted to do was fence."

"I would like you to know that kids like me with arthritis can have a very hard time writing. All you need to do is look at my hands. How come you expect me to write so much? Couldn't you give me another assignment or ask me to read something. Writing really hurts and I have a hard time holding those heavy books!"

"Please don't tell me I cannot carry my inhalers into class, since I do know how to use them and I could die without them. I know how to help other kids in the class with asthma or allergies, too, because I've had both for a long time, and I've become pretty expert at what to do. How come you get mad at me when I try to help?"

"When I had to give up sports in fifth grade, I felt my world crumble. Sports had been my dream, my life. Then, when kids realized I wasn't like them, I wanted to die. I imagined that everybody would hate me. When I had surgery, I realized how wrong I was. You threw me a get-well party with a mountain of things to do (a.k.a. homework) and 35 get well cards. You were there for me. Thanks."

"I want so much to blend in. I wish that you would let me! I can't write well because of my medical problems, so I get bad grades. When you read the grades to the whole class and say, 'tsk, tsk, tsk, looks like somebody's been lazy this year.' I just cringe because it's so embarrassing. I haven't been lazy! I can't help it, yet you make me feel like it's my fault!"

"Please don't think that I am intentionally being bad or rude when I get frustrated. Because of the bipolar illness I have, I sometimes can't control what I say or do. I wish that you wouldn't get angry

and send me to the principal every time I get out of control. I get so upset with myself for my loss of control, and your punishing me for it makes me feel even worse. I wish I had a safe place where I could go and be alone during those times. I know that it would help me to calm down."

(From: <http://www.faculty.fairfield.edu/fleitas/teacher.html>)

Teasing

Almost everybody gets teased at some point in their life...it doesn't take a medical difference to be chosen as a "victim" of teasing. When you do have a problem or something that makes you "different" that others notice, it often seems like you're the only one being teased. But remember that teasing could be about ANYTHING!

Teasing says much more about the person who's doing the teasing than it does about the person who's putting up with being teased. Often kids who tease are doing it because they're scared or they don't understand what's going on or they're just plain unhappy.

Because teasing can hurt, it's easy to be mad but it's important to keep control because how you react to the teasing makes a lot of difference.

You need to remember you have a lot of power; you have the power to decide how you are going to react when someone teases you. You can get mad (though that often makes things worse), you can get sad (but that doesn't work, it just gives the power away to the teaser) or you can decide that whatever is said or done isn't worth a reaction from you at all. When you decide not to give up your power and the individual doing the teasing finds that he/she cannot make you "crack", chances are they will move on to someone else because the idea of teasing is to get you mad or upset and without those reactions it is no longer fun.

(From: <http://www.faculty.fairfield.edu/fleitas/teasetips.html>)

Talking Point 4-D

Have you had any problems with being teased because of your disability? If yes, how have you handled it in the past? Did you get mad? Did you get sad? Is it possible to just walk away from someone who is teasing you, or do you think that you need to stand up for yourself in some way?

Vocabulary Words for Chapter 4

Accomplished: completed

Afflicted: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who is injured, has a disability or in distress

Allergies: hypersensitivity to a substance

Anorexia: an eating disorder characterized by an aversion to food and an obsession with dieting

Arthritis: inflammation (swelling) of the joints

Aspects: interpretation (explanation) of an idea

Assumptions: taking something for granted

Asthma: chronic disorder that affects breathing

Awareness: having knowledge of something

Biases: prejudice; a personal and sometimes unreasoned judgment

Bipolar Illness: also know as manic depression, it is a psychological disorder caused by a chemical imbalance, in which the individual displays swings from manic highs to depressive lows

Blind: inability to see

Bulimia: eating disorder characterized by eating large quantities of food and then throwing it up.

Cerebral-Palsied: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has cerebral palsy

Cerebral Palsy: motor disorder resulting from damage to the central nervous system at birth

Club Arm: a deformity of the arm

Crazy: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a psychiatric disability

Deaf: unable to hear

Deformed: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a disfigurement

Diabetes: a disorder caused by a deficiency in the pituitary gland

Epilepsy: a disorder of the nervous system characterized by seizures

Gimp: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has disability

Implying: hinting; suggesting

Incredible: unbelievable

Individuality: personal identity

Inhalers: device used by people with asthma to take their medication

Insane: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a psychiatric disability

Insulin: a protein hormone that helps the body use sugar and other carbohydrates

Invalid: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a disability, who is sick or who is weak

Knowledgeable: having an understanding and awareness of facts and information

Labeling: applying a word to a person or group as a generalized classification

Lame: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a disability

Leukemia: a cancer that affects the blood forming organs

Maimed: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has been injured

Muscular Dystrophy: a chronic disease characterized by the progressive wasting of the muscles

Neurologist: A doctor who specializes in the nervous system

Paraplegia: paralysis of the lower half of the body

Prejudice: unfavorable opinion; intolerance; hatred of others

Quadriplegics: paralysis of the body from the neck down

Retard: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a developmental disability or who is slow

Spastic: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has spastic paralysis (paralysis caused by the constant contraction of the muscles) often seen in people who have cerebral palsy

Spaz: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who is stupid or odd

Victim: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who has a disability

Wheelchair-Bound: In this chapter it was used as a derogatory (expressive of a low opinion) to mean a person who uses a wheelchair

Chapter 5

Time Management

What Is Time Management

The term time management is misleading because in reality time can't be managed, time is uncontrollable. We can only manage how we use of time. Time management then is actually self-management.

Things That Make Us Get Behind: "Time Stealers"

There are numerous things that can get in our way when we have a schedule to keep, these things make us get behind and act as "Time Stealers", here are just a few of them:

- Daydreaming
- Boredom
- Interruptions by telephone calls
- Interruptions by people visiting
- Procrastination and indecision
- Lack of planning
- Inability to say "No"
- Personal disorganization
- Feeling stressed out and tired
- Becoming distracted by noise, TV, siblings, video games, etc.

Talking Point 5-A

It is so easy to become distracted from a task, especially if we don't really want to do it...what is your worst "time stealer"? Do you think that you can change the "time stealer", so that it no longer has the same effect (distraction) on you?

Time Management for High School Students

As students in High School you are very busy. In order to get the most from what you do, you need to be in control of your time. Your success in high school depends on how you use time.

At the beginning of each semester you should fill out a master schedule. First, fill in the things that you must do (classes, work, practice, etc. because these are the things that you can't change), then, take a look at the blanks that you have left.

Add in a regular time and place for study, use daylight hours to study (for every hour of study done in daylight hours, it will take one and a half hours to do the same task at night). If you have a study hall during school, make sure that you USE IT!!

Keep a date book to write down all your class assignments.

Take breaks. Don't schedule marathon study sessions.

Use flash cards or summary sheets, so that you can use odd times to study, like when you're waiting for class to start or for a friend to pick you up.

When possible, you should schedule study time with a partner. Make sure that you study though and are not just socializing.

Schedule the most difficult tasks for times when you are alert.

Make a daily checklist, set your priorities and do the most important tasks first.

Steps For Effective Time Management

Having a weekly schedule can help you to make good use of your time as a student. It will ensure that you get the study time that you need for your classes, social time with your friends and relaxation time for your health.

Learning to develop a schedule now, can help you as an adult because we live in a world that is controlled by the “clock”.

As an adult you will be paid at you job according to the time you “punch in” and “punch out”. Being late or missing a deadline could cause you to lose your job. Not paying your bills by the due date could cause your electric, phone or water to be turned off. The list goes on and on.

Here are some ways to begin setting up a weekly schedule while you are in school:

Steps for designing your weekly schedule:

Rank the classes according to the amount of time needed for studying.

Look at your schedule and block in the time you will be attending class.

Fill in the times for any other responsibilities (i.e. dinner, work, and practice).

After you have blocked out all of your responsibilities, look at the available time slots and fill in some of them as study time.

Things to keep in mind:

Pick the times of the day that you are likely to have your best study conditions, and try to study your most difficult classes at that time.

It is beneficial to study at least 1 hour for the classes you will be attending that day.

It is NOT beneficial to study for long stretches of time. When you break up your study segments you will retain more material. For every ½ hour that you study take a five-minute break.

While you are trying to figure out when to schedule times to study, make sure you schedule some down time for socializing and relaxing.

Once you made your schedule, commit to following it for a week. After the week, make any necessary adjustment to the schedule and continue to follow it.

Talking Point 5-C

Do you have a schedule you have to keep because of your disability? Medications? Doctor’s appointments? Therapy appointments? Are you able to keep it by yourself or do you need help?

TIME MANAGEMENT SCHEDULE

(Sample)

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
8:00 AM	Math Class		Math Class		Math Class		
9:00	<i>Study/Tutor for math</i>	<i>Review World Civ.</i>	<i>Study/Tutor for Math</i>	<i>Review World Civ.</i>	<i>Study/Tutor for Math</i>		
10:00	<i>Review Anatomy Notes</i>	World Civ Class.		World Civ. Class			
11:00	Anatomy Class	Through 11:30 am	Anatomy Class	Through 11:30 am	Anatomy Class		
12:00 PM	Lunch	Lunch	Lunch	Lunch	Lunch		
1:00	Anatomy Lab	<i>Study World Civ.</i>	Anatomy Lab	<i>Study World Civ.</i>	<i>Study Anatomy</i>	W	
2:00	W	English Comp	W	English Comp.		O	
3:00	O	Through 3:30 p.m.	O	Through 3:30 p.m.	<i>Study World Civ.</i>	R	
4:00	R		R	<i>Study English C.</i>		K	
5:00	K	<i>Dinner</i>	K	<i>Dinner</i>	<i>Dinner</i>		
6:00	<i>Dinner</i>	<i>Study English C.</i>	<i>Dinner</i>				
7:00	<i>Study Anatomy</i>	<i>Study Anatomy</i>	<i>Study Anatomy</i>	<i>Study Anatomy</i>			
8:00							

Ranked Classes (according to the amount of time needed for studying)

- 1- Anatomy and Lab
- 2- World Civ.
- 3- English Comp.
- 4- Math

Try to study AT LEAST ONE HOUR per class over the weekend (this includes Friday)

TIME MANAGEMENT SCHEDULE

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
8:00 a.m.							
9:00							
10:00							
11:00							
12:00 p.m.							
1:00							
2:00							
3:00							
4:00							
5:00							
6:00							
7:00							
8:00							
9:00							
10:00 p.m.							

Ranked Classes: (1 represents the most time consuming)

- 1.
- 2.
- 3.
- 4.
- 5.

****Try to study at least one hour per class over the weekend (including Friday)**

Preparing For a Test

Being in High School and possibly going on to college, one of the tasks that you will need to schedule is studying for tests. Everyone has their own way to study and no one way is necessarily the right way, but here are some hints that you may find useful when you are getting ready to take a test.

Start Early

Since repetition is the key to remembering, you need to begin studying for your tests early. You should schedule several study sessions before a test. Don't plan on pulling an "all-nighter" because this is the least effective way to study for a test.

Never Miss The Class Before A Test

You should never miss the class period before a test because this is when you'll find out what the test will be like. This is when you can ask questions about the test. You should try to find out as much as possible, like:

What will it cover?

Will it be objective, essay or both?

How much will each type of question be worth?

How much time will you have to complete the test?

Learning The Important Information

Use your class notes and your highlighted textbook; make flash cards with the facts, definitions, people, dates, events, lists, etc. It will help you learn the material by just writing the information on the cards but in addition each time you go through the stack of cards, you are transferring the information from your short-term memory into your long-term memory.

Look for recurring themes in your text and in your notes because essay questions will probably come from those themes.

Make sure you look at charts, diagrams and captions in your textbook because they can contain lots of information.

Use mnemonic (memory) devices for learning lists or parts of something:

For items that do not have to be remembered in any particular order, take their first letters and see if you can arrange them into a word or an easily remembered order. (Ex: the first letters of the Great Lakes spell HOMES).

For items that must be learned in order, make up a sentence using their first letters in order. (Ex: the first letters of the words in the sentence "My Very Educated Mother Just Served Us Nine Pizzas" will tell you the planets in order from the sun outward)

If you like music, try setting information to a tune or rhythm.

Any memory device that works is okay, and it doesn't have to make sense to anyone but you!

Study with a friend, compare notes, ask each other questions, do flash cards together, and discuss themes that would make good essay questions.

Talking Point 5-D

How do you study? Is it effective or do you need to learn a better way? What can you do different that would make you better at studying for test?

Make up the most difficult objective test you can and take it until you know the answers.

Make visual organizers; invent charts, diagrams, trees, and drawings to help you remember.

Study old quizzes.

Try to over learn the material.

Repetition is the key to remembering; this means that you need to start preparing for your test early so you can get a lot of repetitions.

Vocabulary Words for Chapter 5

Beneficial: favorable; contributing to a personal or social well-being

Disorganization: to destroy or interrupt the orderly structure or function of something

Effective: efficient

Management: sensible use of a method to accomplish an end

Marathon: something (as an event, activity, or session) characterized by great length or concentrated effort

Mnemonic (Memory): assisting or intended to assist memory

Objective Test: the most common objective test questions are multiple-choice, true-false, and matching items.

Priorities: something given or meriting attention before competing alternatives

Procrastination: to put off intentionally the doing of something that should be done

Recurring: coming up again

Repetition: to make, do, or perform again

Transferring: to convey from one person, place, or situation to another

Uncontrollable: unmanageable

Chapter 6

Budgeting



Budgeting

A budget is a written plan for what you are going to do with your money. The plan shows you how much money you have coming in and where it is going to, for example: to a savings account, to pay for clothes, books, etc. and pleasure spending. The key to successful budgeting is to have more money coming in than going out because that means that you are saving, if you have more money going out than you have coming in, that means you are in debt.

Why Should I Budget?

In order to have control over your financial affairs you need to have a budget, whether you make thousands of dollars a year or hundreds of thousands of dollars a year, a budget is the first and most important step you can take towards putting your money to work for you. By budgeting and tracking your expenses you will have a good idea of where your money is going so that you to reach your financial goal, whether that goal is to save for the down payment on a house, buy a new car, go to college, pay off the credit cards, save for a trip or plan for your wedding.

Making a Budget

If you have any kind of income, you can make a budget that works. Here are the steps: First divide your income into priorities. Second, create registers for each account (priority). Third, divide your earnings among your accounts and enter each amount as a deposit. And last, whenever you take money from an account, enter the transaction as a withdrawal from that account. Right now you probably don't have a lot of expenditures, and you won't go hungry, naked, or homeless if you happen to mess up on your budget. But in a few years, your money management skills will keep food in the fridge, clothes on your back, and a roof over your head. If you can manage a budget now, managing your budget in the future will be much easier.

(From: [http://www. Bankrate.com](http://www.Bankrate.com))

How to Set Up a Successful Budget

Setting up a budget that will work for you is the first step in Financial Planning. Here's how to do it right.

Start with a budget worksheet (see basic budget worksheet on page 60).

Go through your checkbook or bills for the last two to three months and add and delete categories from the worksheet to fit what your expenses are.

Remember to add any hobbies or habits as categories because these are also expenses.

Go through your pay stubs and figure out your average monthly gross pay.

Do the same for any interest income, dividends, bonuses, or other income you have.

For each expense category, try to determine a budget amount that reasonably reflects your actual expenses and that will set a spending level that will let you to save money.

After you have your expense categories and budgeted amounts, enter the amounts you paid from your checkbook from the last month.

Keep track of cash payments throughout the month and total and categorize these at the end of each month.

Subtotal the income and expense categories.

Subtract the total expenses from the total income to arrive at your net income.

If the number is negative, your expenses are greater than your income. In this case you will need to change your spending habits.

If you have a positive net income, put that money into a savings or investment account at the end of each month. Extra cash left in a regular checking account has a way of getting spent.

After you've tracked your actual spending for a month or two, take a look at your spending and identify where you can comfortably make cuts.

Once you've got the budgeting process in place, take a look at your largest spending categories, and come up with some ways to reduce spending in specific categories, and set realistic goals

Update your budget and expenses monthly.

Tips:

Don't try to fit your expenses into somebody else's budget categories. Tailor the categories to fit your own situation. Make your categories detailed enough to provide useful information, but not so detailed that you become bogged down in trivial details.

Think of your budget as a tool to help you get out of debt and save money.

Talking Point 6-A

Who takes care of the money at your house? Your mom? Dad? Do you think that your family has a budget? Do you think that it would be easy to raise a family without making up and sticking to some kind of budget?

BASIC BUDGET WORKSHEET

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
INCOME:			
Wages Paid			
Bonuses			
Interest Income			
Capital Gains Income			
Dividend Income			
Miscellaneous Income			
INCOME SUBTOTAL			
EXPENSES:			
Mortgage or Rent			
Utilities: Gas/Water/Electric/Trash			
Cable TV			
Telephone			
Home Repairs/Maintenance			
Car Payments			
Gasoline/Oil			
Auto Repairs/Maintenance/Fees			
Other Transportation (tolls, bus, subway, etc.)			
Child Care			
Auto Insurance			
Home Owners/Renters Insurance			
Computer Expense			
Entertainment/Recreation			
Groceries			
Eating Out			
Gifts/Donations			
Healthcare (medical/dental/vision, inc. insurance)			
Hobbies			
Interest Expense (mortgage, credit cards, fees)			
Magazines/Newspapers			
Federal Income Tax			
State Income Tax			
Social Security/Medicare Tax			
Personal Property tax			
Pets			
Miscellaneous Expense			
EXPENSES SUBTOTAL			
NET INCOME (INCOME LESS EXPENSES)			

Example of a monthly budget:

1998 Monthly Budget Example - Bonehead Finance		
Gross Income (monthly average)		2200
Payroll Deductions:		
Taxes (Federal, State, etc.)	440	
Savings Plan (401k, 403b, credit union)	132	
Other (medical, dental, etc.)	48	
Total Payroll Deductions		620
Net Income minus Deductions		1580
Expenses		
Personal Savings (pay yourselves first)	120	
Housing (rent or mortgage, etc.)	600	
Utilities	125	
Home Maintenance (laundry, toiletries, upkeep)	35	
Transportation (purchase, lease, or public)	0	
Auto Upkeep (gas, insurance, license, etc.)	50	
Food (groceries + dining out)	200	
Clothes	50	
Books, Periodicals, Online Services	50	
Entertainment (TV, movies, CD's, vacation)	50	
Debt Repayment (credit card, school, etc.)	200	
Other Expenses	0	
Total Expenses		1480
Net Income minus all Expenses		100

Monthly Budget		
		Total
Gross Income (monthly average)		
Payroll Deductions:		
Taxes (Federal, State, etc.)		
Savings Plan (401k, 403b, credit union)		
Other (medical, dental, etc.)		
Total Payroll Deductions		
Net Income minus Deductions		
Expenses		
Personal Savings (pay yourselves first)		
Housing (rent or mortgage, etc.)		
Utilities		
Home Maintenance (laundry, toiletries, upkeep)		
Transportation (purchase, lease, or public)		
Auto Upkeep (gas, insurance, license, etc.)		
Food (groceries + dining out)		
Clothes		
Books, Periodicals, Online Services		
Entertainment (TV, movies, CD's, vacation)		
Debt Repayment (credit card, school, etc.)		
Other Expenses		
Total Expenses		
Net Income minus all Expenses		

MONTHLY BUDGET WORKSHEET FOR COLLEGE STUDENTS

CATEGORY	MONTHLY BUDGET	MONTHLY ACTUAL	MONTHLY DIFFERENCE
INCOME:			
From Jobs			
From Parents			
From Student Loans			
From Scholarships			
From Financial Aid			
Miscellaneous Income			
INCOME SUBTOTAL			
EXPENSES:			
Rent or Room & Board			
Utilities			
Telephone			
Groceries			
Car Payment/Transportation			
Insurance			
Gasoline/Oil			
Entertainment			
Eating Out/Vending			
Tuition			
Books			
School Fees			
Computer Expense			
Miscellaneous Expense			
EXPENSES SUBTOTAL			
NET INCOME (INCOME LESS EXPENSES)			

(From:<http://financialplan.about.com>)

BUDGET WORKSHEET FOR COLLEGE STUDENTS

CATEGORY	Monthly Budget	Monthly Actual	Semester Budget	Semester Actual	School Yr Budget	School Yr Actual
INCOME:						
From Jobs						
From Parents						
From Student Loans						
From Scholarships						
From Financial Aid						
Miscellaneous Income						
INCOME SUBTOTAL						
EXPENSES:						
Rent or Room & Board						
Utilities						
Telephone						
Groceries						
Car Payment/Transportation						
Insurance						
Gasoline/Oil						
Entertainment						
Eating Out/Vending						
Tuition						
Books						
School Fees						
Computer Expense						
Miscellaneous Expense						
EXPENSES SUBTOTAL						
NET INCOME (INCOME LESS EXPENSES)						

(From:<http://financialplan.about.com>)

\$Money\$ A Little Bit About Banking

What about Banking?

A bank is a safe place for you to keep your money. When you put money into a bank; you are actually lending your money to that bank and the bank then takes your money and lends it to someone else, it is when that person gives the money back to the bank, that they pay interest, which the bank then pays some of back to you. This is how you make your money work for you. By putting your money in a bank account you're telling it to go out and make you some more money.

Banks store, use, monitor, and increase our savings. They handle the flow of our money in and out of our accounts and provide us with a readout (statement) of how much money we have in our accounts, and how much interest we are being paid or are paying. Banks can also provide investment guidance, debt counseling, banking services, personal and business financial support, and a variety of other services.

Savings Accounts

Your savings is the total amount of money you have in the bank at any given time. This means any money you deposit into your account, plus the interest the bank has paid you on that money. If you are able to keep a good budget, you should be able to start a savings account, where you can deposit a portion of your earnings each week or month.

Interest

One of the great things about putting money in the bank is that you make money. The bank pays you to keep your money with them and what they pay you is called interest.

Deposit and Withdrawal Transactions

Every time you put money into your bank account, you are making a "deposit". Whenever you take money out, you are making a "withdrawal". The bank calls these actions "transactions", which basically means that you and the bank are exchanging money, either you give it to them, or they give it to you.

Talking Point 6-B

Do you have a bank account? If yes, whose idea was it to open the account? How often do you put money into the account? Do you ever get to take money out of the account?

Checking Accounts

There are a wide variety of options available when it comes to having a checking account, many banks will charge you fees for keeping a checking account, some charge you a monthly fee, while others charge you a few cents for every check you write and some banks charge for both. Often you can avoid paying fees by keeping a minimum balance of \$100 or more. Keeping a checking account takes some work because you have to record every deposit and every check in order to keep an accurate balance and it takes a few moments to make sure that you do it right.

Money Glossary

Activity: changes in the account balance, including deposits, withdrawals, checks cashed, service fees

Amortized loan: an installment loan that is paid off in multiple equal payments.

Annual percentage rate: (APR) the interest rate the bank pays over one year.

Balance: the total principal and interest in your account; in a credit card account, the total of all unpaid principal and interest.

Bills: the amount of money to be paid to a person or business for services or products.

Borrow: to obtain money from someone to use in the present, with the intention of paying it back later.

Bounced check: a check the bank returns to payee unpaid because the account did not contain enough money to cover it.

Budget: a plan of how much to spend and what it will be spent on.

Compound interest: with a bank account, it is interest that is paid on the principal and any interest earned so far; in a loan, it is interest charged on principal and interest.

Contract: a written agreement between people that describes what will be done, how much will be paid, and the date it will be done by.

Debt: money owed to someone as a result of borrowing (a loan).

Discount: to offer something at a reduced price

Discount price, sale price: marketing hook used by retailers to encourage sales--may be a low price, or simply a discount from an inflated price.

Fixed costs: regular, on-going costs that do not depend on the number of customers.

Fee: the price charged for a service.

Finance charge: the fees lenders charge for the use of their money, including interest, application fees, etc.

Income: money that is received from customers for services or the sale of products.

Installment loan: a loan that is paid back in several payments, or installments, rather than all at once.

Interest: with a loan, it is a fee lenders charge for the use of their money--also called finance charge; with a bank account, it is a fee banks pay depositors for the use of their money.

Invest: using money wisely in order to have funds for future needs.

Manufacturer suggested retail price: what the manufacturer claims the product is worth--typically used by retailer as a base for discounts.

Minimum payment: the least amount of money the creditor expects you to pay; generally, enough to cover the interest, with not much left over to pay down the principal.

NSF: Not Sufficient Funds--a polite way of saying the check bounced--not enough money in the account.

Payee: the person or company you wrote the check to.

Period: the fraction of a term used for computing interest and payments - generally one month.

Planning: to set out a series of steps to follow in order to achieve a goal.

Principal: with a loan, it is the amount of money you owe; with a bank account, it is any money you deposit in the account (as opposed to interest, which the bank pays into your account).

Profit: the money left over after paying all bills and expenses.

Register: in your checkbook, it is a printed form used to record your transactions; at the bank, it is a paper form used to record your account activity: deposits, withdrawals, interest payments.

Revolving credit: an open-ended loan arrangement, such as a credit card, that allows you to borrow and repay money gradually, rather than all at once.

Simple interest: interest that is paid on the principal only.

Term: the length of a loan.

Transaction: any change made in your account, such as a deposit or withdrawal.

Variable costs: costs that vary or change depending on the number of customers.

Wholesale price (cost): what the manufacturer charges the retailer--it varies with supply and demand and quantity ordered.

Yield: the amount of interest your investment produces, figured as a percentage of the investment.

10 Steps For Students Who Want To Handle Credit Wisely

Always remember that credit is a loan. It's real money that you must repay. Before you apply for the first card, decide what the card will be used for: Emergencies only? School supplies? Then you need to know how you are going to pay the monthly bills.

Go slowly. Get one card with a low limit and use it responsibly before you even consider getting another.

Shop around for the best deal.

Study your card agreement closely and always read the fine-print flyers enclosed with every bill. Credit card offers differ substantially and the issuer usually can change the terms at will with 15 day's notice.

Try to pay off your total balance each month. Just paying the minimum amount due is a trap: If you try to pay off a \$1,000 debt on an 18 percent card by just paying the minimum each month, it would take more than 12 years to repay.

Always pay on time. A single slip-up will place a black mark on your credit record and could cause the card issuer to jack up your interest rate to the max.

Set a budget, follow it closely and watch how much you're paying on credit. A good rule of thumb is to keep your debt payments below 10 percent of your net income after taxes. So if you take home \$750 a month, spend no more than \$75 a month on credit.

Keep in touch with your issuer by notifying the company promptly when you move. In the event you must be late on a payment, call before it's late. Card companies want your business for life, so they may be willing to make alternate payment arrangements that won't leave a mark on your credit rating.

Close accounts that you are not using. Having available but unused credit can count against you when it comes time to buy a car because lenders don't like it when you have the ability to go deep into debt.

At the first sign of credit danger, such as using one card to pay off another, make the card harder to use. Only carry it when you plan to use it, lock it up in an inaccessible place or entrust it to your parents.

Vocabulary Words for Chapter 6

Accounts: money deposited in a bank account and subject to withdrawal by the depositor

Credit: the balance in a person's favor in an account; an amount or sum placed at a person's disposal by a bank

Deposit: to put in a bank

Dividends: a share in the profits to stockholders, bonus

Expenditures: expenses

Expenses: financial burden

Financial: relating to the system that includes the circulation of money, the granting of credit, the making of investments, and the provision of banking facilities

Gross Pay: income before taxes are taken out

Guidance: advising

Income: income remaining after the taxes

Loans: money given for temporary use with interest charged

Net Statement: a summary of a financial account showing the balance due

Withdrawal: removal from a place of deposit or investment

Talking Point 6-C

What are some things you can think of that would be really great to buy if you had a credit card? After you bought it, how would you pay the credit card bill? Is paying by credit card better than waiting until you save enough money to buy it with cash? If so, why? If not, why?

Chapter 7

Identifying Job Leads



(Information for this section was adapted from http://outreach.missouri.edu/career_options/job.htm)

Identifying Job Leads

There are a number of different ways to find out where there are job openings, here are a few of the typical ways:

- The Newspaper
- Employment Agencies
- Job Fairs
- The Internet
- Networking
- Department of Vocational Rehabilitation (DVR)
- Career Counselors at School

Very few jobs are found through traditional approaches, like answering ads in the newspaper. The majority of jobs that people get are found through the process of “networking” with friends, relatives, and personal contacts and through direct application.

How people find jobs:

- 48% = Friends and family
- 24% = Direct contact with employers
- 13% = Combination of the other listed sources
- 6% = School placement services
- 5% = Help wanted ads
- 3% = Public employment agencies
- 1% = Private Employment Agencies

Talking Point 7-A

Do you know anyone who has had to look for a job? How did they do it? The Newspaper? Employment Agencies? Job Fair? The Internet? Networking? How did they eventually find a job?

Classifieds

While the newspaper-classified sections can be valuable resources for finding jobs, less than 20 per cent of jobs are advertised, so your job search shouldn't end here. The classified ads will often leave out a lot of information, like who the employer is, where the job is located, or what kind of competition you will be up against. You should also remember that while it is a lot less work for you to access those positions that are advertised; it is also less work for everyone else, which means there is greater competition for the few advertised positions than there will be for those positions available in the hidden job market.

Here are some guidelines that can help you evaluate and respond to newspaper ads.

- 1) Read the newspaper every day first thing in the morning.
- 2) Read every ad. New ads are printed daily. Some ads may even be misplaced, so read all of the help wanted ads.
- 3) Write down ads that interest you.
- 4) Don't be overly cautious about qualifications. Employers are looking for the ideal candidate. However, job seekers can learn or improve skills through on-the-job training or experience. If you think you would like the job, ask yourself, "Could I handle this job with a few weeks of experience?" or "Have I done something similar in the past?"
- 5) Don't skip over the ads that have little information. Job seekers should assume the best about a listing and follow up, even if the ad supplies little information. For example, employers often leave out information about salary, hours of work and duties, because these are negotiable.
- 6) Beware of ads that appear too good to be true. They probably are.
- 7) Analyze the ad. Does the position have a high turnover rate? This may be the reason for the employer using the classifieds.
- 8) Tailor your resume' and cover letter. List your specific skills as they relate to the announcement. Only include references if they are requested.

Networking

Networking involves connecting with people who can provide you with information on job openings or connect you with other people who might know of job openings. Networking will help you locate the unadvertised jobs and put you in contact with employers. Follow-up is essential to effective networking. After you speak with someone about a job lead or a referral, send them a letter thanking them for their help and suggestions. Keep them updated on your progress and ask them to keep you in mind should they learn of any other job leads or can think of anyone else who might be helpful to you. After several weeks make contact with them again.

Talking Point 7-B

Do you know anyone who is in a position, like a supervisor or a manager, that would be a good person have in your network? What does he/she do? Would you feel comfortable asking this person to help get you a job?

Networking Steps

- 1) Start by contacting people you already know, your friends, family, neighbors, etc. should be part of your initial network. Don't hesitate to let people know that you are job hunting.

- 2) Give your contacts enough information about your skills, qualifications, and the type of job that you are pursuing. It is a good idea to make a copy of your resume available. The resume will give the individuals in your network a better idea of your skills and career goals as well as help them recommend you more effectively to prospective employers should the opportunity arise.
- 3) Keep records of your networking activities, including the name of each person that you contact and the information, which they provide. A filing system using index cards will keep your information organized and provide a visual reminder of your progress. Having a record of each of your contacts will assist you when contacting referrals and when following up on prospective job leads.
- 4) Follow through on the information that you are given, this is the crucial step in networking. As you check out job leads, contact referrals, and initiate contact with prospective employers you should be continuously gathering further information and referrals. As your network expands your prospects of discovering job openings increases.
- 5) Be aware of the impression that you make, be sure to project a friendly, confident image. Never put pressure on anyone to find a job for you. Whenever contacting someone you do not know well, write the questions that you wish to ask beforehand. You will feel and appear both better prepared and less nervous. When initially contacting your referrals always indicate who referred you to them. Remember to express your appreciation to everyone who takes the time to speak with you regardless of whether they were able to provide the information that you wanted.
- 6) Follow-up as you establish your network, keep in contact with the people in your network. Remind them that you are still committed to your job search and let them know of your progress.
(Adapted from Job Hunting: A Self-Directed Guide by Charlie Mitchell and Lauren Collins).

Advertised Job Market Vs. Hidden Job Market

The advertised job market can be frustrating and slow for both the employer and the applicant. For the applicant, it means that there is a lot of competition, especially for entry-level positions and for the more experienced or specialized worker, the advertised job market may barely exist because the employer's network is faster, cheaper and more effective than advertising.

The people who do find jobs through the advertised job market: are most often the job seekers who meet or exceed employer requirements and submit a resume and a cover letter that are on target. But the advertised job market is only a fraction of available jobs; the best positions are never advertised.

Some segments of the workforce rely on the advertised job market for the majority of their job openings. Government jobs at federal, state and local levels are routinely announced via distributed job postings, employment hotlines and classified ads. In the private sector, the advertised job market is used for high demand and low supply workers, such as those with experience on computers (certain hardware, software, network systems) and biotechnology, in addition it is also used for jobs that are in high demand and high turnover, like telephone sales. The employers in both these types of situations are motivated to set up employer hotlines, participate in job fairs and advertise positions in the newspaper or on the Internet.

80% of all positions are filled without employer advertising, these positions are filled by, or created for, the job applicants who come to the employer's attention through employee recommendations, referrals from trusted associates, recruiters, or direct contact with the applicant.

Networking, using your contacts to connect with an employer's contacts is the key to the hidden

job market. A successful hidden job market candidate is able to connect with the employer's network; this candidate comes "pre-recommended" by someone the employer trusts.

The Hidden Job Market is as close as your telephone, e-mail account or next professional association meeting. Your contacts and those people you meet through your contacts can help you learn about positions, projects or needs that will not be formally announced. Employers are constantly on the lookout for suitable candidates to replace departing, retiring or inefficient workers, to work on new projects or to add expertise in a particular area. Calling employers without a referral, or a connection, no matter how slight, is known as a "cold" call. Cold calls may result in an interview, but you will have to be prepared for lots of rejections along the way. Networking, using referrals as an introduction, is less stressful and more productive.

(From: <http://jobstar.org/hidden/hidden.htm>)

Fifteen Creative Job Hunting Techniques

Job-hunting is a full time job; you should spend about 35-40 hours a week.

Take the initiative and meet with employers face-to-face.

Chances of getting a job are better with smaller companies than with large ones.

Know yourself; identify your skills in detail and in priority.

Research your potential employer; find out all you can about the organization, this will show the employer that you are interested.

Be persistent but not aggressively obnoxious; keep at the job hunt and make return visits.

Sell your skills, not your "old" occupation.

Discover or develop alternate names for the work you do, or alternate jobs where you can use the same skill.

Investigate many different organizations or businesses for job openings, don't limit yourself to one type of organization.

Don't "put all of your eggs in one basket" by relying only on relatives, just sending out resumes, or just applying to your first employer choice.

Decide what makes you better at the job you are applying for than everyone else, and then sell it to the employer.

Get as many other people helping you look for a job as possible: friends, relatives, coworkers, professionals, and so on.

Look as sharp as possible when out looking for a job; be clean, well dressed and alert.

Be sure to write thank you notes to everyone who assists you in your job search, do it daily if possible.

Remember: No one "owes" you a job; it's up to you to "win" a job by showing a potential employer that you have what it takes to do the work required.

Talking Point 7-C

How would you "sell" yourself, if you were applying for a job as a sales clerk and the only job you had before, was a part-time job delivering the newspaper?

Ten Job Hunting Errors

Poor resume; employers use resumes as a quick screening device, so if yours does not strike them as outstanding, you won't get an interview. Your resume should describe your education and experience in a concise, well-written format and most importantly, it should emphasize your accomplishments.

Failure to network; make sure to contact friends, acquaintances, and the people they know to get information on job leads.

Limiting job sources; the job hunter needs to use all possible methods to learn of appropriate jobs: classified ads, employment agencies, and other sources.

Canned approach; having reprinted cover letters, making quick and unimaginative phone calls, and writing short non-responsive resumes may save time for the job hunter but will not impress the employer. The employer may see this applicant as someone who will also take short cuts in carrying out job responsibilities.

A short workweek; for someone who is unemployed, the job search should be a 40-hour per week proposition; you don't get a job by only using a part of your free time.

Inadequate interview preparation; remember that each interview situation is different and will require its own unique preparation. Your responses need to be timely, flexible, and address the specific needs of the employer you are interviewing with at the time.

Poor interview techniques; a "give and take" honest relationship must be established during the interview, job applicants should exchange information while listening attentively, selling themselves, and demonstrating enthusiasm for the job and the company.

Restricted job search; any restrictions placed on geographical location, commuting time, parking facilities, size and type of employer, and other personal matters should be secondary to the overall merit of an opportunity. Financial and professional pressures may also change your outlook later and make the opportunity more feasible.

Negative attitude; job applicants who "have all the answers", criticize their managers, and second-guess employers are seldom invited for second interviews. In addition any negative attitudes toward a person's previous jobs are seen as predictors of future performance.

Poor physical appearance; job applicants who do not come in properly dressed and groomed are demonstrating a lack of self-respect and are not creating a positive image. These individuals are usually judged to be unacceptable by employers.

Vocabulary Words for Chapter 7

Guidelines: an outline of conduct

Negotiable: open to discussion

Networking: the exchange of information or services among individuals, groups, or institutions

Prospective: likely to be or become

Qualifications: a quality or skill that fits a person; characteristic

References: a person to whom inquiries as to character or ability can be made

Referrals: to send or direct for treatment, aid, information, or decision

Tailor: to make or adapt to suit a special need or purpose

Turnover: the number of persons hired within a period to replace those leaving or dropped from a workforce

Chapter 8

Filling Out Job Applications

Job Applications

Job applications are forms that ask you for personal information like your address, social security number, education, etc. These forms help employers determine if you meet the minimum requirements for the job for which you are applying.

Companies have a variety of reasons for wanting applicants to fill out job applications. One reason is that by having all potential employees complete their forms, they will have all the information they need for the initial screening process and it will be listed in the same order for each person that is applying for the job. The application form also makes it easier to select those applicants the employer wants to interview. Some companies may even use the application form itself as an employment test, scoring the applicant on neatness, accuracy, and completeness.

Talking Point 8-A

If you are filling out a job application and one of the questions said "Do you have a disability?" How would you respond?

In most cases you will pick up the application form from the company's personnel office or directly from the individual in charge of hiring, and then you will complete the form in the office. While there are some advantages to this like, you won't have to pay postage to mail it back and you will be sure the forms have gotten to the right person, there are also some drawbacks, like you may not have all the information that is requested on the form, if you have poor handwriting you won't be able to use a typewriter and you may not have enough time to think over your responses or seek advice from other people.

If possible when you pick up an application form, you should ask if you can take it home with you so that you can take enough time and have all the information at your disposal to fill it out properly. In addition you may want to pick up more than one copy, of the form, so you can use one for practice, this will insure that you will have a clean copy to provide to the employer.

Filling Out

Fill out the job application completely and honestly. Lying on a job application can be detrimental because it ruins your integrity. If there's a question on the job application that you insist on not answering, put "N/A" or "not applicable" in the space. This shows the employer that you didn't overlook the question and that you just preferred not to answer it. Social security numbers are almost always on an application, so it's important that you bring your social security card with you when you go to fill out the application.

Exceptions

There are some questions that you should not answer, like age (which has no relevance to job performance.) or disabilities and sex. Remember, you want to fill out enough information for the employer to get interested in asking you for an interview, you do not want to give information that will give the interviewer an opportunity to discriminate against you. It is illegal for an employer to discriminate based on age, sex, religion, skin color, disabilities, etc.

Filling Out Application Forms

Be Careful- If you are careful about following instructions on your application, an employer will probably think that you will be careful as an employee.

Be Neat- Print or write clearly so that your application can be read easily. Use a reliable black or blue ink pen.

Be Certain- Before you begin to fill in the blanks, read everything on the application carefully. After you complete the form, read it again to make sure that there is no information missing.

Be Prepared- Fill out a sample application form to bring with you. By having all the information about yourself ready ahead of time, you will be able to fill the application form in completely and accurately.

Be Alert- If you are not sure about the meaning of abbreviations, etc., ask the person, who gave you the form, to explain.

Be Complete- Answer every question, if a question does not apply to you write, "Does not apply." If you wish to discuss the answer in interview write, "Will discuss in interview." Remember, you do not have to answer illegal questions on an application or in an interview.

Be Correct- Watch your spelling, grammar, and punctuation.

Be Thorough- Describe all your skills and abilities and also list the kinds of computers, machinery, equipment, and tools you are able to use, be sure to indicate any licenses that you may have.

Be Accurate - Make certain that all the information is correct. Check all of the employment dates, telephone numbers, and addresses for accuracy.

Be Prudent- When listing references, be sure that you have contacted them ahead of time to let them know. Have enough references available so that you can alternate them every other application, otherwise, they will be receiving constant phone calls about you. (From: <http://www.labor.state.ny.us>)

Completing A Job Application... Some "Do's" And "Don'ts"

Do:

Take the application home if possible.

Type it or print very clearly in ink. The employer expects that your application will be an example of your best work.

Communicate your background clearly with action words.

Use your full legal name, not a "nickname".

If there is a blank for "salary desired" try to give a salary range or state "open" or "negotiable".

Include all dates of employment and verify those dates.

Complete all blocks on the form. If an item is not applicable, put N/A (not applicable).

If possible, attach a well-written resume for quick review.

Include all experiences - paid and volunteer.

Try to make your application interesting - use action verbs.

If the application asks if you would consider temporary or part time work, don't say "no" without realizing that you might be passing up an opportunity to "get in" the company.

Use references that can attest to your work ability and can remember you. It's a good idea to ask their permission first.

Don't:

Don't misspell words.

Don't omit your signature or date of application.

Don't attach any other pieces of information (transcript, letters of recommendation, etc.) other than a short resume, unless specifically requested.

Don't omit community, civic, church or club work.

Don't ever be negative.

Don't make your application a challenge to read - make it clear, complete and neat.

Don't write the word "anything" in answer to the question "position desired"; be specific about what job you are applying.

Employers expect you to state clearly the kind of work you are seeking.

Tips for Filling Out Employment Application Forms

Take an erasable pen and all of the information you might need when you go to apply for employment. Take your resume along but use it primarily as a reference (unless the employer requests a copy).

If you do not have a resume, make sure you have the following information with you:

Start and finish dates of past employment, education and training,

Past employers, positions and job duties, and

Names, telephone numbers and addresses (including postal codes) of past employers and three references.

Ask for two copies of the application form so you can redo it if necessary. A neatly completed form creates a good impression; a messy one does not.

Take as much time as you need to fill out the form completely and accurately. Never answer questions by referring the reader to your resume. If possible, take the application home with you and submit it another day.

Follow the instructions on the form carefully. If questions do not apply to you, write "not applicable" or "N/A."

Talking Point 8-B

If your spelling and handwriting is really bad, but the company insist that you fill out the job application at the job site what can you do? What are some things you can do ahead of time to prepare yourself for this type of situation?

Answer truthfully It is almost impossible to repair the damage if you are caught in a lie.

Be specific about the type of work you are applying for. The word "anything" does not let the employer know what you can do or the types of work you should be considered for.

List your most recent work experience first, then the work you did before that, and so on. Be sure to describe your duties in as much detail as you have room for, and emphasize the positive results you achieved.

List your most relevant education and training. Include the dates you attended education programs, names of the schools, and the certificates or diplomas you earned. Don't forget to note short training courses, special awards, and offices and memberships you have held, especially if they relate to the type of work you are applying for.

If past salary figures or current salary expectations are requested, give a specific figure or a range, or state that you are open to negotiation.

Fill in the "Additional Comments" section if there is one. It is the one place on the form that you can provide additional information about your personal skills and strengths, and why you are interested in working for the employer.

Do not attach copies of your marks, performance appraisals, or letters of recommendation unless you are asked to do so. But do have a skills portfolio with you if employers might like to see samples of your work.

Double-check the form before you submit it. Make sure your spelling is correct, and your responses are neat and complete. The overall appearance of the form should make the best possible impression of you as a job applicant.

(From: <http://www.alis.gov.ab.ca/tips/archive.asp?EK=117>)

Talking Point 8-C

If your handwriting is really bad, but it is **because of your disability** and the company insist that you fill out the job application at the job site what can you do? What should you do ahead of time to prepare for this type of situation?

Additional Tips For Filling Out A Job Application Form

To increase your chances for an interview, follow these guidelines when filling out a job application:

Employers may use the application form to judge how well you follow instructions and how careful you may be as an employee.

Describe all of your skills and abilities.

Know the deadline for applying and where to deliver your application.

Be prepared to answer the following basic parts of an application form:

PERSONAL INFORMATION: List name, mailing address, phone number, and social security number. If you do not have a phone number, have a number where messages can be left for you.

POSITION DESIRED: Spell correctly the job for which you are applying. Specify full-time or part-time, type of employment (permanent, temporary, or summer only), and the date you can start.

EDUCATION AND TRAINING: List academic, vocational, and professional education and schools attended. Be prepared to attach copies of certificates or other documents.

SPECIAL JOB-RELATED SKILLS, TRAINING, LICENSES, AND ACCOMPLISHMENTS: By listing these it will make you stand out from other applicants. List any equipment and/or tools that you are able to use and any licenses you have. Also make sure to list any ability you have to speak and/or write other languages, if it is relevant to the job for which you are applying.

EMPLOYMENT HISTORY (BEGIN WITH MOST RECENT JOB): List employer's name, current address and telephone number, supervisor, job title, dates of employment, salary, and reason for leaving. Describe your job duties clearly. Use action verbs. Concentrate on skills that will interest the employer. The job description can provide clues about important skills. Explain any gaps in your work history.

REFERENCES (CHARACTER AND/OR PROFESSIONAL): Provide names, current business addresses, and current phone numbers of people, not including relatives, who can speak positively about you. Clergy members, teachers, counselors, friends who are in business, and leaders of organizations and in the community usually make good references. Be sure to ask for their permission before listing them and verify where they can be reached.

Sign and date the application in the space(s) provided.
Have copies of transcripts, letters of recommendation, and other documents ready to attach to your application form.

Keep a copy of your completed application so you can review it before your interview.

The following is a sample application form for a food service worker at a Seattle school:

Human Resource
District Logistics Center
4141 Fourth Avenue South
Seattle, WA 98134
(206) 252-0675

NUTRITION SERVICES EMPLOYMENT APPLICATION

Name _____ Phone No. _____
Address _____
Social Security No. _____

Designate type of employment for which you are applying:

EDUCATION	Name and Address of School	Last Attended	Degree/ Diploma/ Certificate	Major Subject
High School				
College/ University				
Seminars/ Workshops				
Other				

Have you previously worked for Seattle Public Schools, if so, in what capacity and dates of employment: _____

CERTIFICATION	Number	Issue Date	Expiration Date	Issuing Agency
ASFSA				
First Aid				
Food Handler				

SKILLS INFORMATION				
CLERICAL	Months Experience	FOOD SERVICE	Months Experience	
<input type="checkbox"/> Calculator		<input type="checkbox"/> Cooking (qty)		
<input type="checkbox"/> Bookkeeping		<input type="checkbox"/> Baking (qty)		
<input type="checkbox"/> Other		<input type="checkbox"/> Cashiering		
		<input type="checkbox"/> Serving		
		<input type="checkbox"/> Fry Station		
		<input type="checkbox"/> Salad Preparation		
		<input type="checkbox"/> Other		
REFERENCES (PROFESSIONAL ONLY - DO NOT LIST FRIENDS OR RELATIVES)				
Name		Position/Relationship		
Address		City	State	Zip Code Telephone ()
Name		Position/Relationship		
Address		City	State	Zip Code Telephone ()
Name		Position/Relationship		
Address		City	State	Zip Code Telephone ()

PREVIOUS EMPLOYMENT EXPERIENCE:

LIST STARTING WITH MOST CURRENT - IF ADDITIONAL, ADD ON SEPARATE SHEET

Employer:
Job Title:
Address:
Reason for Leaving:
Phone Number:
Supervisor:
Dates: Mo/Yr to Mo/Yr

Employer:
Job Title:
Address:
Reason for Leaving:
Phone Number:
Supervisor:
Dates: Mo/Yr to Mo/Yr

Employer:
Job Title:
Address:
Reason for Leaving:
Phone Number:
Supervisor:
Dates: Mo/Yr to Mo/Yr

THE PURPOSE OF CHAPTER 486 IS TO ENABLE BUSINESSES AND ORGANIZATIONS, INCLUDING SCHOOL DISTRICTS, WHICH PROVIDE SERVICES TO CHILDREN OR DEVELOPMENTALLY DISABLED PERSONS TO RECEIVE ADEQUATE INFORMATION TO DETERMINE WHICH EMPLOYEES TO HIRE.

HAVE YOU WITHIN THE LAST SEVEN YEARS PLED GUILTY, BEEN CONVICTED, FINED, IMPRISONED OR PLACED ON PROBATION FOR VIOLATION OF ANY LAW, POLICE REGULATION OR ORDINANCE, EXCLUDING MINOR TRAFFIC VIOLATIONS?

NO _____ YES _____ IF YES, EXPLAIN _____

(AN INQUIRY TO THE WASHINGTON STATE PATROL WILL BE MADE.)
A CONVICTION RECORD WILL NOT NECESSARILY BAR YOU FROM EMPLOYMENT.
ARE YOU PREVENTED FROM LAWFULLY BECOMING EMPLOYED IN THIS COUNTRY
BECAUSE OF VISA OR IMMIGRATION STATUS?

NO _____ YES _____

IMMIGRATION REFORM AND CONTROL ACT OF 1986 REQUIRES COMPLETION OF I-9
FORM AND PROOF OF IDENTITY AND ELIGIBILITY TO WORK IN THE UNITED STATES, IF
HIRED.

I CERTIFY THAT THE INFORMATION PRESENTED IN THIS APPLICATION IS TRUE AND
COMPLETE TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND IF I AM EMPLOYED,
FALSE STATEMENTS ON THIS APPLICATION MAY BE CAUSE FOR DISMISSAL.

DATE _____ SIGNATURE _____

EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER

Please be aware this is only the first form out of six. Be sure to complete all six forms in the
application package for submittal to the District Logistics Center. Return to Nutrition Services
Employment Opportunities for links to the remaining five forms.

Preparation For Completing Job Applications

If you can't take the application home, be ready to fill it
out at the company. Bring with you all the information you
may need to complete the job application. A "master"
application form is a tremendous help, but at a minimum,
have a list prepared so that you will be able to provide
the information needed to fill out job application.

**The following is a list of the information typically
requested on most job applications:**

Social security number (SSN)

Driver's license number and state of issue

Whether or not you've been convicted of a crime by civil or military courts: If so, then you need to
have: Nature of the offense, Date of conviction, Location where convicted, Disposition (sentence,
probation, etc.)

Home addresses for the past ten years

Date you're available for work. If you must give your current employer notice two weeks in
advance, write "Two weeks notice". Otherwise, write the date on which you know for sure you can
start work.

Military service. Bring your discharge papers, just in case they ask to see them:

Entry and discharge dates, Type of discharge, Branch, Occupational specialization, Special
training received and dates, Last rank

You might be asked if you're a veteran of a war, such as Vietnam. (This is for affirmative action
programs, not discrimination).

Position desired, first and second choices

Talking Point 8-D

This is a lot of information to
remember when you have to go
fill out the application, how do
you think will be able to best
remember it all? Filling out a
practice application? Using
index cards? Some other trick
you have thought of?

Geographic preference, first and second choices

Salary desired. If you want to temporarily sidestep the salary issue so you can negotiate, write negotiable, open or competitive.

How you heard about the job

If an employee referred you, get the employee's work contact information in advance. Then include it on the job application if required, so the employee receives incentives due.

Education and training

School names and addresses, Start and end dates,
Majors and minors, Degrees earned and dates
Grade point average, Rank in class
Titles of Master's and Ph.D. Theses, and advisors' names

Additional skills. Typically, you don't need to worry too much about these unless applicable for the job. For example, lots of workers type on computers these days, but words per minute (WPM) usually applies only to clerical jobs.

Typing WPM
Steno WPM

Professional licenses

Language fluency

Software knowledge

Equipment knowledge

Technical skills

Professional organization memberships

Names of organizations, Dates of membership
Addresses and phone numbers

Whether or not you are authorized to work in the country. If you have a work visa or weren't a citizen at birth, be sure to bring relevant paperwork.

Up to four references

Business and home addresses, Day and evening phone numbers
Occupations, Relationships with you

Whether or not you've previously applied for work or worked at the same company. If so,
Dates of application or employment, Names of supervisors
Divisions, units and departments for which you worked

Work history

Names of employers including current employer

Mailing and street addresses (if different), and phone numbers. Provide this information for the offices where the Human Resources (HR) departments or your work records are located.

Start and end dates. Write “present” for the ending date at your current employer.

Reasons for leaving. Be careful with this one. Never criticize a former employer. Instead, write something generic like career advancement.

Last or beginning and ending salaries. If you want to temporarily sidestep salary or don't think it's any of their business, leave it blank or write competitive.

Boss's names, titles and business contact information

Your titles and the type of work you did

Reasons for gaps of 90 days or more in your work history, other than school

(Information for this section was adapted from http://outreach.missouri.edu/career_options/job.htm)

Vocabulary Words for Chapter 8

Detrimental: damaging, harmful

Exceptions: excluded; something that is left out

Incentives: motives (something that causes a person to act)

Integrity: honesty

Requirements: something that is necessary

Chapter 9

Writing a Resume' & Cover Letter

(Information for this section was adapted from http://outreach.missouri.edu/career_options/job.htm)

Writing a Resume & Cover Letter

What is a resume anyway?

A resume is a self-marketing tool that is designed with one goal in mind, to get you a job interview!

A resume is not about past jobs, it's about you and how you performed in those jobs, which helps to predict how you might perform in a future job.

Essential Parts of a Resume:

Resume Heading

A resume heading contains:

- Your Formal Name - Emphasize this with enlarged font size and/or bold
- Address - Can include school and home address
- Phone Number - Where you can be easily reached or a message can be left for you
- E-mail Address - If you have one and check it regularly

Job Objective:

An objective tells the employer what your target job is or what skills you have to offer. Most employers prefer an objective, but there can be situations where it is best to omit the objective. If you have more than one objective, it is recommended to create more than one resume.

A Good Objective:

- Is concise and to the point
- States your immediate career goals or skills you possess which relate to the job
- Has a direct relationship to the employer's needs
- Never uses "I" or "me"
- Include an objective when:
 - You have a targeted job in mind
 - You are applying for a particular position
 - You know what skills you want to use

Do not include an objective when:

- There are many potential positions that you are qualified for in one organization
- You are using it at a job fair
- You cannot be specific about your targeted job

Talking Point 9-A

What kind of job objective would you write for yourself at graduation? Do you know now or are you still thinking about it? If you're planning on going to college, are the courses you are planning on taking going to be aimed at a future career or job objective? Should they be?

Education and Training

List colleges, with city/state, in reverse chronological order.

Include:

- Graduation date (or expected date)

- Major, minor/concentration,

- Degree(s), honors, and academic accomplishments

- Grade point average is optional, but you should include it if it is a 3.0 or over.

Education should be placed towards the beginning of your resume if you are a recent graduate. As your experience broadens, your education section should move towards the bottom of your resume and include only essential information (such as college, degree, major, date of graduation) (If you are a freshman or sophomore, you can include your high school information.)

Work History/Experience

Your experience section shows the employer what skills you have to offer. Here are some suggestions to make the most of your experience.

Full-time, part-time, military, intern, and volunteer experiences may be included.

List, in reverse chronological order, job title, organization, location (city/state), dates and a description of the skills and knowledge you acquired.

Outline accomplishments in concise phrases. Include numeric figures to illustrate these accomplishments, e.g.: Increased sales by 50%, Supervised five telemarketers.

Complete sentences are not necessary - avoid using "I" or "me".

Use the simple past tense for previous jobs and present tense for current ones.

Use Action Verbs! Avoid passive phrases, e.g.: "duties included", "responsible for".

If your only experience is in unrelated fields, there are ways to make employers recognize important qualities in you. A waitress deals with hectic work environments, memorizes orders, interacts with the public, sells products, trains other wait staff and solves problems quickly. Think of changes you made in your previous work experiences, awards received, and results produced.

Activities

By indicating the activities you are involved with, you demonstrate balance in your life, skills such as leadership, teamwork and commitment, and how you take advantage of opportunities.

Some suggestions include:

- Campus activities and offices held.

- Volunteer and Community experience (if not included in your experience section).

- Unusual and interesting activities.

- Organized sports and academic teams.

- Memberships in professional associations.

Keep the focus on this section minimized unless it directly relates to your goal.

Highlights of Qualifications/Skills

In this section we will discuss two types of skills sections: Summary of Qualification (or Skills) and Functional Skills categories.

Summary of Qualifications:

Can be used with all types of resumes.

Talking Point 9-B

Since many of you will not have a lot of work experiences to include in a resume, what kinds of activities could you add? Are there some things you could get involved in now before you graduate, that would help you "look good" on a resume?

Emphasizes skills you possess that you want to highlight.
Should be directly related to the position you are applying for.
Usually placed at the top of the resume to attract the employers attention

Other sections that may be included in your resume are honors, awards, certifications, licenses, etc.

Honors & Awards:

Educational honors, employment awards, and community recognition are all items, which may have a place on your resume. If they make you stand out from the crowd, directly relate to the job you are looking for, or emphasize a quality you feel the employer highly values, then include them on your resume. Honors and awards can be included in other related sections of your resume. For example, if it is a work-related award, it may be included in your experience section.

DO:

Keep it to one page
Keep it concise
Use bullets, underlining, bolding, capitals and italics to highlight significant information
Make sure there is enough white space throughout your resume
Use laser quality printer
Use good quality, neutral colored paper
Proofread carefully!

DO NOT:

List your references on your resume
Include personal information like age, race, health, marital status, etc.
Lie, exaggerate or misrepresent yourself and your qualifications
Include any negative information or weaknesses
Have someone else write your resume for you - you can do it best
Try to be too fancy or creative, unless you are in a creative field
(From: <http://cpp.camden.rutgers.edu/res3.html>)

Resume Preparation

Use the following guidelines when creating a resume:

1. Identify yourself, omitting details such as marital status, height, weight, and age.
2. Include your home phone; fax phone, and e-mail address data.
3. State your job goal or career objective.
4. List those skills that make you well suited for the job.
5. List previous job experiences in reverse chronological order.
6. List degrees earned and educational history in reverse chronological order.
7. Include any appropriate honors and/or achievements.
8. Indicate references will be available upon request.
9. Use action verbs to start each item.
10. Select an acceptable resume style: Chronological resume, Skills resume, and Combination resume
11. Type the resume.
12. Proofread for content AND correct spelling, grammar, and English usage.

Power Action Words are positive action verbs to use when describing your work activities and abilities on your resume. Remember, you are presenting yourself through writing; the words you choose can make or break that first impression. Select according to your personality and qualifications, but be careful not to overuse them.

accelerated	closed	expanded	looked	ran	supported
accomplished	combined	expedited	maintained	rated	surveyed
accounted for	communicated	explained	managed	realized	targeted
achieved	compared	explored	mapped	received	taught
acquired	completed	familiarized	outmaximized	recognized	tested
added	composed	filed	met	recommended	tightened
adjusted	conceived	financed	modified	reduced	took over
administered	concluded	forecast	monitored	related	totaled
advised	conditioned	formulated	motivated	renovated	toured
aided	conducted	fostered	moved	reported	tracked
alphabetized	constructed	found	named	researched	trained
analyzed	continued	gained	neatened	resulted in	transferred
anticipated	contracted	gathered	negotiated	returned	transformed
applied	controlled	graded	netted	reviewed	translated
appointed	convinced	greeted	observed	revised	tutored
appraised	coordinated	grossed	opened	saved	updated
arbitrated	copied	guided	operated	saw	worked
argued	corrected	handled	ordered	scouted	wrote
arranged	counseled	hastened	organized	screened	
assessed	counted	helped	overcame	scrutinized	
assisted	crafted	highlighted	paid	selected	
assumed	created	identified	painted	sent	
assured	critiqued	implemented	participated	served	
attended	debated	improved	perceived	set	
authored	decided	included	performed	shipped	
authorized	delivered	incorporated	persuaded	shored up	
awarded	demonstrated	increased	pioneered	showed	
began	designed	indicated	placed	simplified	
bolstered	determined	initiated	planned	solved	
boosted	developed	innovated	played	sought	
bought	devised	inspected	policed	spearheaded	
briefed	digested	inspired	prepared	specified	
brought	diminished	instructed	presented	spoke	
budgeted	directed	insured	prevailed	started	
built	discovered	interpreted	processed	stated	
calculated	drafted	interviewed	produced	stopped	
cataloged	dramatized	introduced	profited	straightened	
caught	enlarged	invented	programmed	streamlined	
caused	enlisted	investigated	prohibited	strengthened	
charied	entered	joined	projected	stripped	
changed	established	kept	promoted	studied	
checked	estimated	launched	proofed	submitted	
chose	evaluated	lectured	proved	suggested	
classified	excelled	led	purchased	summarized	
cleared up	executed	located	qualified	supervised	

John Doe
8677 Meadowlark LN Anytown, USA
(XXX) XXX-XXXX

OBJECTIVE

Community Arts Coordinator/Consultant

HIGHLIGHTS OF QUALIFICATIONS

Creative and an experienced art exhibitor and conceptualist
Proven leadership and organizational abilities
Highly artistic, innovative, enthusiastic, motivated, and energetic
Special talent for relating well with all types of people

ARTISTIC CREATIVITY

Participated in individual and group art exhibits. Conceptualized and displayed forty pieces of original work. Received numerous awards: ribbons, recognition, monies, etc.
Designed original illustrations for pamphlet and book cover, and for high-school yearbooks
Conceived and created six part cartoon which was displayed in local exhibit
Produced, wrote, and performed musical pieces. Production included, writing lyrics and music, and arrangement
Well acquainted with a camera and darkroom techniques

ORGANIZATION/COORDINATION

Organized and developed eight-member contemporary rock band, Coordinated practices and performances
Promoted and coordinated appearances
As leader, songwriter, showman, and lead vocals and guitarist, instructed and motivated band members
Coordinated, organized, promoted and directed successful ten act talent show
Reserved auditorium
made financial arrangements
Created and circulated promotional materials
Contacted groups and acts
Responsible for captain and coaching duties of a twenty-five member soccer team
As captain, organized warm-ups, positioned players, and on-field coaching
As coach, selected team, positioned players an organized practices

EDUCATION

Bachelor of Fine Arts, Painting/Sculpture, 1990: N.O.U., Anytown, USA

References may be obtained at:

Career Planning & Placement Office, N.O.U., Anytown, USA.
(XXX)XXX-XXXX

(From: <http://www.andrews.edu/CPPS/>)

Talking Point 9-C

How would you describe yourself as a student, this past week, remember to use power action words (page 117)? What about as a son or a daughter? Brother or sister?

Resume Checklist

The best resume for you is one that markets your skills effectively for the type of work you want. Use a resume format that brings your strongest qualifications to the employer's attention first. In other words, use a format that puts your most impressive qualifications at the beginning.

If you want to emphasize how you have progressed to increasingly complex and responsible positions, use a chronological format that lists your work experience from most recent to least recent.

To emphasize the skills you have developed, use a "combination" format that groups your experience according to skill categories, then provides a brief chronological account of your background.

If you don't have much work experience but your education is directly related to the work you are applying for, list your education first.

When you have a draft resume prepared, ask yourself the following questions:

Is it short and to the point, preferably one page long and definitely no more than two pages? (Busy employers won't take the time to sift through a lot of information.)

Is it printed on good quality, white or off-white, standard, business-size bond paper? Are the margins at least one inch?

Does it look professional and inviting to read? Are items listed in point form? Is there lots of "white space" on the page?

Is it well organized and readable? Do key points and headings stand out? Is your eye drawn immediately to the information you want employers to notice first - your most relevant accomplishments and achievements?

Have you described how your work benefited your former employers (e.g., you improved sales by a certain percentage, you made procedures more efficient, you developed an innovative program)?

Is the language clear, simple and concise? Does every statement emphasize a skill or ability? Have you eliminated unnecessary words or sentences?

Is all of the information relevant and positive? (Never include anything negative!) Does everything you say about your qualifications relate to the requirements of the type of work you are applying for?

Does every item start with an action verb? (Avoid the pronoun "I" and inexpressive phrases such as "I was responsible for . . ." or "My duties involved . . .")

Is the information accurate? (Don't exaggerate or misrepresent yourself, most employers will check. On the other hand, don't sell yourself short by being too humble.)

Have you listed your name, address (including postal code), e-mail address (if appropriate) and a telephone number where you can be reached during the day?

Are you sure there are no spelling, grammar or typing errors? (If you are not absolutely sure, ask a friend to proofread your draft.)

If you have listed your references, are they people who can verify the skills you have chosen to emphasize? (Always find out if the people you list are willing to provide a positive reference before you distribute your resume!)

If you answered "no" even once, redo your draft. When you can confidently answer "yes" to all of the above questions, find out if other people agree with you. Accept their suggestions without argument, and then make up your own mind about what you will and will not change.

When you deliver or e-mail your résumé to an employer, always include an accompanying covering letter or message. If you have the required qualifications and your covering letter and résumé make it obvious that you do, you will probably be invited for an interview.

(From: <http://www.alis.gov.ab.ca/tips/archive.asp?EK=120>)

Cover Letters

Purpose of a Cover Letter:

Cover letters are personalized messages, directed to a specific person, at a specific company, regarding a specific job. The cover letter provides you with a chance to appeal directly to a potential employer before you ever meet. Your goal is to influence that potential employer, with your letter and try to motivate him/her to grant you an interview.

The cover letter introduces your resume and is used to apply for a known job opening. No resume should ever be sent without one. The cover letter gives you a chance to explain why you are interested in a position and how your skills, abilities and experiences match the employer's needs. It also gives you the opportunity to provide the employer with more detailed information about yourself. Like each targeted resume that you write, the cover letter should be created separately and individually for each position for which you express an interest. Include your career objective in the cover letter.

Purpose/Expectations

The potential employer expects to learn three things from your cover letter. First, who you are, second, the position for which you are applying and third, what you can bring to the job. Reading and sorting through piles of cover letters and resumes is a difficult task. Specific and relevant information will ease that task and greatly improve your chances for securing an interview.

The #1 rule in writing a cover letter is that each cover letter must be original, it must be directed to a specific position and relate to specific job criteria. You must send an original cover letter each time you apply for a job. You probably will not need to re-write an entire new cover letter each time, but you will need to adjust the content so that it is specific to each job. If you are enlisting the help of a professional service to write your resume, they should not be writing your cover letters.

Format

Limit your cover letter to one page. Three to four brief paragraphs should be sufficient. Use a standard, professional business format.

Content

The first paragraph is your introduction. The middle paragraph(s) has highlights of your credentials; one paragraph may be sufficient but definitely do not use more than two paragraphs. The last paragraph is the closing.

Talking Point 9-D

If you heard about a job lead from "networking" and were given a person's name by someone you know, would that be a good way to introduce yourself? For example: "I was given your name by Mr. John Smith and he said that I should contact you about..." Would this be a good way to personalize the letter or could this put Mr. Smith and the employer in an awkward situation?

Quality

The quality should be just as professional as the resume. Spelling, grammar and punctuation must be correct. If you do not have a word processor, then it would be advisable to hire someone to word process it for you (remember, you still need to do the actual writing). Use the same font style as the resume. The stationary should match that of the resume (envelopes should also be matching). Use an off-white conservative color, like a buff or light gray.

Personalizing The Cover Letter

Each section of the cover letter gives you the chance to personalize your message.

Addressee:

Address your letter to a specific person, whenever possible. There may be times when you are answering a blind ad and do not know the name of a company and this is the only time in which it will be impossible to address your letter to a specific person. In all other circumstances, you need to be resourceful and find out who will be receiving your cover letter and resume. As long as you know the name of the company to which you are applying, you should be able to learn the name of the appropriate person to whom you would address your letter. It is also important to make sure that you correctly address the person i.e. Mr. or Mrs., Ms.

First Paragraph:

In the first paragraph try to establish a personal connection and create interest. If possible, in your very first sentence, try to say something personal about the person reading the letter or the company to which you are applying.

Middle Paragraphs:

The most important thing to remember about the middle paragraphs is that you must answer the question "what can you bring to the job?" There are two separate ways in which to answer this question. You must do the first, but try to do both.

1. You must address each of the job requirements
2. Say something extra about yourself that will enhance your qualifications and set you apart from other applicants.

Address Each Of The Job Requirements

Again, you are expected to be very specific in addressing the job requirements. If you meet the job requirements here are some examples of how you might respond:

"I have over four years experience as a customer service representative"

"I am proficient with MS Word all versions, as well as Excel, and PowerPoint. My typing speed is approximately 71 wpm" or

"I am a graduate of West Allis Central High School"

The following are examples of how you could respond if you do not have the required skills for the job you are applying for:

"I have a total of four years customer service experience. The last two years I have worked as a customer service representative for my present company and for the previous two years I was employed as a receptionist working directly with customers over the phone and in-person."

"Word processing skills include strong proficiency in Word Perfect for Windows and the Macintosh Claris program. Both are windows programs and I understand the MS Word and Claris are almost identical. I believe I would have no trouble "getting up to speed" on Word and if necessary, I would be most willing to seek training in MS Word through formal classroom or internet distance learning

as preferred by my employer. My typing speed is approximately 60 wpm." Note: (Maybe her typing speed was last tested at 55 wpm, but the requirement is for a minimum of 60 wpm and as long as she is close, she can state "approximately" 60 wpm.)

"As my resume indicates, I have been a steady and reliable worker since leaving high school in 1994." Note: (Steadiness and reliability are almost always the first things an employer looks for in an applicant. Tying these personal attributes to the high school requirement will most likely promote a positive response rather than one that is negative. And although this person only completed an 11th grade education, we avoided explicitly mentioning this, but please notice that we were also careful not to falsify the information. If asked, explicit and honest details can be provided at the interview.)

Whether you meet the requirements or not, you must do your best to address each one of the job requirements.

Adding Something Extra

The following are examples of things that can be added to the cover letter, which will set you apart from the other applicants. Any time you can add something extra to your cover letter you will be adding additional value to your credentials.

Skills/experience

Special projects, materials you may have published, committee or panel memberships, special appointments, other related/transferable skills

Education/Licenses/Certifications

Special coursework, seminars, conferences, licenses, certifications

Personal/Professional Interest

Independent research or readings, memberships in professional organizations, volunteer work

Recognition Earned

Professional awards, recognition for achievement

Last Paragraph: The Closing

This is where you summarize your qualifications, thank the employer (for the opportunity to respond to the job opening or for taking time to review your credentials), and ask for the interview.

Summarize

In a brief sentence or two you should restate why you are qualified for this specific position. For example:

"With solid credentials and an interest in social services, I believe I could bring a strong sense of teamwork and competency to the position."

Thank the employer

"Thank you for taking the time to review my credentials"

"Thank you for your consideration."

Ask for the interview - Using a line like:

" I will call next week to see if we can arrange a personal meeting for further discussion."

" I will call your secretary next Wednesday, to see if you can fit me into your schedule for a personal meeting."

Remember the employer expects you to ask for the interview. Make sure you call when you say you will.

The following is a sample of a cover letter:

Your name
Mailing address
City, state, and zip
Telephone number(s)
Email address
Today's date

Your addressee's name
Professional title
Organization name
Mailing address
City, state and zip

Dear Mr. (or Ms.) last name,

Start your letter with a grabber—a statement that establishes a connection with your reader, a probing question, or a quotable quote. Briefly say what job you are applying for.

The mid-section of your letter should be one or two short paragraphs that make relevant points about your qualifications. You should not summarize your resume! You may incorporate a column or bullet point format here.

Your last paragraph should initiate action by explaining what you will do next (e.g., call the employer) or instigate the reader to contact you to set up an interview. Close by saying “thank you.”

Sincerely yours,

Your handwritten signature

Your name (typed)

Enclosure: resume

(From: <http://jobstar.org/tools/resume/ctemp.htm> and

Vocabulary Words for Chapter 9

Appraised: to set a value on
Arbitrated: settled

Bolstered: to give a boost to
Boosted: increase
Cataloged: to classify (as books or information) descriptively
Chaired: to preside as chairman of a board
Chronological: arranged in or according to the order of time
Conceived: created
Credentials: certificate, diploma
Critiqued: positive criticism

Diminished: decreased

Estimated: to produce a statement of the approximate cost of something

Excelled: did extremely well

Executed: carried out

Expedited: sped up

Familiarized: to make well acquainted

Formulated: put together

Fostered: promoted

Hastened: sped up

Implemented: put into practice

Interfaced: to interact or coordinate harmoniously

Monitored: kept an eye on

Netted: made a profit

Persuaded: convinced

Pioneered: led the way

Prevailed: succeed

Projected: to put or set forth; present for consideration

Renovated: to restore to a former better state

Scrutinized: look at or over paying close attention to minute detail

Spearheaded: to act as a leader

Specified: to name or state explicitly (clearly) or in detail

Streamlined: to bring up to date; to put in order; to make simpler or more efficient

Strengthened: to make stronger

Transformed: changed

Talking Point 9-E

Do you have anything "extra" that could be put in a cover letter? What is it? How does it set you apart from other people? If you don't have anything that you consider "extra", can you work on getting something? How can you do that? What are you going to try to get or do?

Chapter 10

Interviewing Skills



Interviewing Skills

The interview is a meeting between an employer and an applicant to discuss a job.

Goals of the Candidate (you):

To obtain information about the job and the organization.

To determine whether the job is suitable for you and whether you want it.

To communicate important information about yourself.

To favorably impress the employer.

Goals of the Interviewer:

To promote the organization and attract the best possible candidate.

To gather information about the candidate.

To assess how well the candidate's qualifications match the job requirements.

To determine whether the candidate will fit in with the organization and the staff.

Talking Point 10-A

A lot of people get really nervous about going in to interview for a job, what do you think would be the worst part about interviewing for a job?

What could you do to make the interview process less "scary"?

Preparing For Job Interviews

Preparing for the job interview is a key step in the interviewing process. It is important to learn as much as you can about the company or organization with which you will be interviewing. Taking the initiative to find out as much information as possible before the interview can make the difference between a successful interview and an unsuccessful one, besides learning about the company or organization you should also research the products manufactured or the services that are provided.

Information to Have on the Employer

Relative size of the organization

Potential growth of the organization
Extent of the products, programs, or services available
Potential new markets, products or services
Who is the competition?
Age of senior members
Organization structure
Geographical locations
Recent items in the news
People you know in the organization
Typical career path in your field
Name of the recruiter
Personnel policies and contract provisions
Opportunities for professional and personal development

Another part of preparation for the job interview is assessing your own skills, abilities, experiences, and accomplishments. This is something you may have already done as you developed your resume, but it is important to be ready to respond to questions about yourself and to be able to communicate how you can meet the employer's needs.

Interview Questions

During the interview it is crucial to pay careful attention to the interviewer's questions. Remember, not every employer is comfortable with his/her role as an interviewer nor are they necessarily good at actually interviewing. Some interview questions may have several interpretations, if this should occur, re-state what you think the interviewer has asked or ask him/her for more specific information before responding. There will be some questions that you may want to take a few seconds to think about before giving your answer.

Questions the Interviewer Might Ask You

Why would you like to work for this company?
How did you decide on your major?
Why did you choose your college?
How are you going to achieve your career goals?
What sets you apart from other people who want this job?
What is your greatest strength?
What is your biggest weakness?
What was the biggest challenge you ever faced? How did you handle it?
What would you like to be earning two years from now?
What would you like to be doing five years from now?
What qualities do you think this position requires?
What was your most significant achievement in college?
What was your most significant job accomplishment?
What do you know about our organization?
Do you like working with people?
What are your hobbies and interests?
Where else are you interviewing?

Practice for the Interview

One way for you to prepare for an interview is to practice answering these types of questions. This does not mean you should memorize your responses, but be prepared to answer a variety of questions during the interview. Practice your job interviewing techniques with a friend or a family member, to help you learn to relax in front of another person as you answer these types of

Talking Point 10-B

When you are practicing your interviewing techniques, would it be a good idea to put in some questions that are really "tricky" (i.e. questions about your disability) in order for you to get an idea of how you can handle the situation if it comes up? What will you do if a question about your disability comes up in the interview?

questions. You can also imagine yourself in an interview and practice to yourself how you would respond to the questions asked by the interviewer. If you use this type of practice, it is important to imagine yourself successfully responding to the questions and feeling good about your answers.

Show Enthusiasm

In order to give the employer the impression that you are interested in the job, you need to show enthusiasm during the interview. Enthusiasm, sincerity, tact, and courtesy are important qualities to communicate to the interviewer. These characteristics must be genuine and not appear phony. You should try to be as natural and comfortable as possible during the interview.

Dress for the Interview

Be sure to dress appropriately for the job for which you are interviewing. Conservative clothing in coordinated colors is generally the best choice. If you are unsure of what is appropriate, visit the work site before the interview, if possible, to get an idea of the standard dress code. Dress a shade better than you normally would on the job. Pay careful attention to grooming details including nails, shoes, and hair. Your appearance should indicate that you are confident and pay attention to detail.

Salary and Benefits

Even though salary is a concern for many as they interview for jobs, it is not a topic you should bring up first. Generally, the interviewer will not want to discuss salary until he/she has formed a favorable impression of the you, it is helpful if you can find out what the position pays when you are researching the company prior to your interview. In addition, questions related to vacation and benefits should not be raised until the interviewer has done so or has let you know that he/she is interested in you.

Questions You Might Ask the Interviewer

What is the principal job of this department?

Describe what my duties may be.

What kind of person are you looking for?

What is the most important responsibility? The least?

Where are the last three people who held the job working now?

What is your biggest problem?

What role would you like me to have in solving it?

To whom would I report?

What is my potential boss' background?

Who are the other people I will work with?

What are going to be my most important relationships--clients, customers, and other employees?

Where will I be situated; what kind of equipment will I have?

Are there performance reviews?

What is the work schedule? Is it flexible?

What learning opportunities are there?

Interviewing Do's and Don'ts

DO'S

Do be sure you know the time, place and name of the interviewer.

Do plan to arrive early (at least 15 minutes). This will give you a cushion against unexpected delays, like traffic jams, and shows reliability and interest.

Do conduct appropriate hygiene

Clean, neatly combed hair

Trimmed fingernails

Clean teeth

Ladies, use basic make-up for everyday street wear
Gentlemen, should shave
Do wear simple jewelry, a few pieces only so as not to distract
Do use colognes or aftershaves sparingly
Do dress neatly and conservatively in a style consistent with the job, which you are seeking.
Do bring appropriate materials with you:
 Your resume
 Training certificates
 Samples of your work
 Military records
 Social Security Card

List of references, including their addresses and phone numbers
Do bring a pen and pocket notebook (one small enough to stick out-of-sight). First you may be given information to write down. Second, you'll want to make notes after the interview.
Do remember and use the interviewer's name. If the interviewer is a woman use Ms., unless you know beforehand whether she prefers Miss, Mrs. or Ms. Should you run into an interviewer whom you know has a doctoral degree, such as a Ph.D., be sure to address him or her as Doctor.
Do offer to shake hands when you meet the interviewer. At the end of the interview, offer to shake hands again. This applies regardless of your sex, or that of the interviewer. However, you may encounter interviewers who are uncomfortable with this new etiquette. In that case, go with what is most comfortable for you.
Do consider your answers carefully. A thoughtful pause on the "tough" questions is quite permissible, and in fact, will probably make a better impression than if you blurt out the first thing that comes to mind.
Do be outwardly oriented. Think of the other person. Be sensitive to this and watch for cues to the interviewer's concerns, both professional and personal. If you can find out what he or she is interested in and talk about it, the interviewer is more likely to become interested in you. Anything you can do to make the occasion easier or more interesting for them will be a point in your favor. Thinking about the other person will also help to keep you from thinking about and showing your own nervousness.
Do be alert for the intentional introduction of stress factors. Avoid showing insecurity or discouragement, even though you may understandably feel that way.
Do be friendly, polite and professional.
Do show your enthusiasm, energy, and eagerness to work.
Do some homework; know the company's history, background
Do ask questions: About the company, the department, the job itself and tasks involved. Asking intelligent questions will probably require some research. Show your interest and knowledge. Find out what will be expected of you on the job and tailor your answers and comments accordingly.
Do bring your sense of humor along.

Talking Point 10-C

What do you say during an interview if you are having a difficult time understanding the questions that the interviewer is asking? What do you say during an interview if you are having a difficult time understanding the questions that the interviewer is asking because of your disability? Are these two different responses or the same?

DON'TS

Don't be a slob, but don't overdress. For example, an expensive three-piece suit might be just the thing for certain top management sales positions, but if interviewing for a position as a maintenance foreman or a service station manager, the interviewer might assume you have unrealistic expectations about the job.
Don't sit until the interviewer offers you a chair or seats him/herself first.

Don't smoke unless invited to do so (some experts say don't smoke, period).
Don't chew gum or tobacco.
Don't brag about whom you know (important connections, etc.)
Don't blame your previous employer or co-workers for leaving your previous job
Don't mumble
Don't place your handbag or briefcase on the interviewer's desk
Don't slouch in your chair
Don't exhibit nervous habits--playing with your hair, rings, etc.
Don't interrupt the interviewer
Don't avoid eye contact, doing so may indicate your lack of confidence or may give the impression that you are trying to hide something
Don't be negative

After the Interview

Immediately after the interview, write down your general impressions of how you think the interview went and anything that may help you improve your future interviews. Be sure to note any information the interviewer gave you about the job itself, the salary and the benefits, plus you should write down your impressions of the company. This will be helpful if it becomes necessary for you to choose between two or more jobs.

The Thank You Note

Within a day or two after the interview, you should send the interviewer a brief thank you note expressing appreciation for his or her time and interest. This will show your interest and help keep you in the interviewer's mind. The letter of thanks for a job interview is the last chance you are likely to get, to make a lively and vivid impression on the person who may hire you. Remember that the employer may be busy, tired, or preoccupied when your letter reaches him/her and will respond best to a fresh approach that read well and has a touch of showmanship. The note should keep up your enthusiasm for the job, it should be brief and you should not beg or plead. Here is an example of a thank you letter:

Thank you, Mr. Forester:

I realize that interviews rarely end with on-the-spot decisions. In fact, I wasn't expecting a yes or no answer when I met with you last Thursday morning. Even so, I appreciate the time you spent with me. I know that only a few of the applicants were invited for personal interviews, and I'm grateful to have been included among them. I like XYZ Corporation. I'm excited about this job. It's exactly the kind of position in which I know I can excel, given the chance to prove it. I'm confident that a year from now you'll congratulate yourself for hiring me.

Yours with appreciation,

(Material for this section was adapted from:
<http://www.andrews.edu/CPPS/>)

Job Interview Guidelines Relating To Disabilities

Here are some things that you should keep in mind when you are interviewing for jobs. The Americans with Disabilities Act (ADA) prohibits inquiries that elicit information about an applicant's known, or unknown, disability during the pre-offer stage of the hiring process. An interviewer cannot ask an applicant if he/she has a current or past disability, history of mental illness, takes prescribed medication, or has a physical or mental illness.

Talking Point 10-D

Sometimes our disabilities are not easy to hide, so an employer will notice that we have one without asking, how do would you respond to personal questions (i.e. "how did you get hurt?" or "what part of your body is affected?") about your disability that are not related to the interview or the job? Would you ask the interviewer to stop asking the questions? Would you politely answer them?

If the applicant has a known (or unknown) disability or has volunteered information about a disability, the interviewer may not ask questions about:

- The nature of the disability;
- The severity of the disability;
- The condition causing the disability or;
- Any prognosis or expectation regarding the condition or disability;
- Whether the individual will need treatment or special leave because of the disability.

An interviewer may ask an applicant to describe or demonstrate how he/she would perform essential and marginal functions of the job, with or without a reasonable accommodation. This question focuses on the applicant's ability to perform, not on the disability.

If the applicant indicates he/she will need a reasonable accommodation to demonstrate a job function, the interviewer must provide the accommodation or allow the applicant to describe how he/she would perform the function.

If an applicant has a known disability that might interfere with or prevent performance of job functions, he/she may be asked to describe or demonstrate how these functions will be performed, even if other applicants are not asked to do so; however, if an applicant's known disability would not interfere with the performance of job functions, he/she may only be required to describe or demonstrate how he/she will perform if this is required of all applicants for the position.

An interviewer may ask all applicants to describe or demonstrate how they will perform a job function, with or without an accommodation; however, an interviewer may not generally inquire whether an applicant needs a reasonable accommodation for the job. (i.e., "Would you need an accommodation for this job?") Such inquiries are likely to elicit information about the existence of a disability because, generally, only an applicant with a disability would require an accommodation.

An interviewer may ask an applicant whether he/she has certifications or licenses related to essential or marginally job functions. An applicant may also be asked whether they intend on getting a particular job-related certification or license.

An interviewer may not ask whether an applicant will need or request leave for medical treatment or for other reasons related to a disability; however, an interviewer may provide information on work hours, leave policies, and any special attendance needs of the job and ask if the applicant can meet these requirements.

Inquiries about impairments (i.e., broken arm, broken leg) are prohibited only if they are likely to elicit information about an applicant's disability. Although asking how an impairment occurred is not likely to disclose a disability, asking about the severity, nature and prognosis is prohibited.

(From: <http://www.ucc.uconn.edu/~wwwode/DISCAV.HTML>)

Vocabulary Words for Chapter 10

Characteristics: a distinguishing trait, quality

Conservative: traditional

Discouragement: disappointment

Enthusiasm: strong excitement of feeling

Etiquette: the conduct to be observed in society

Interpretations: explanations

Interviewing: a formal consultation usually to evaluate qualifications

Permissible: allowable

Chapter 11

The Americans with Disabilities Act (ADA)

On July 26, 1990, President George Bush signed the American with Disabilities Act into law at the White House. With President Bush at the signing was Justin Dart, Jr. to his left, Evan Kemp and Rev. Harold Wilke to his right and Sandra Perrino standing behind.



(From: <http://www.libertyresources.org/dc/d-bush-photo.html>)

The Americans with Disabilities Act (ADA)

What is the ADA?

The Americans with Disabilities Act (ADA), is civil rights legislation that prohibits discrimination on the basis of disability in employment, state and local government, public accommodations, commercial facilities, transportation, and telecommunications. The act also applies to the United States Congress. President George Bush signed the ADA into law on July 26, 1990.

To be protected by ADA, one must have a disability or have a relationship or association with an individual with a disability. An individual with a disability is defined by ADA as:

A person who has a physical or mental impairment that substantially limits one or more major life activities,

A person who has a history or record of such an impairment, or

A person who is perceived by others as having such an impairment.

Talking Point 11-A

How old were you when the ADA was signed? Did you have a disability at that time? Even though you may be too young to remember (and may need to ask someone else), how are things different since the signing of the ADA? Do you face less discrimination than before?

The ADA does not specifically name all the impairments that are covered. But some examples of individuals covered under each of these categories would be: Someone with a spinal cord injury has a physical impairment that substantially limits one or more major life activities (i.e. walking,

possibly taking care of some of their basic daily living task). Someone who was treated for depression years before but no longer needs any help is an example of someone who has a history or record of such an impairment. Sometimes people, who have severe burns, do not have any physical limitations but are perceived by others as having such an impairment.

Title I: Employment

Title I of the ADA prohibits discrimination in recruitment, hiring, promotions, training, pay, social activities, and other privileges of employment, based on disability. It requires employers with 15 or more employees to provide qualified individuals with disabilities an equal opportunity to benefit from the full range of employment-related opportunities that are available to others. As we saw in Chapter 10, Title I also restricts the types of questions that can be asked about an applicant's disability before a job offer is made. It requires that employers make reasonable accommodation to the known physical or mental limitations of otherwise qualified individuals with disabilities, unless the accommodation results in undue hardship for the employer.

The U.S. Equal Employment Opportunity Commission (EEOC) handles Title I complaints. To contact the EEOC call (800) 669-4000 (voice) or (800) 669-6820 (text telephone). For information on how to make job accommodations for a specific individual with a disability, contact the Job Accommodation Network at (800) 526-7234 (voice/relay)

Title II: State and Local Government Activities

Title II of the ADA covers all activities of state and local governments, regardless of the government entity's size or whether it receives federal funding. Title II requires that state and local governments give people with disabilities an equal opportunity to benefit from all of their programs, services, and activities, such as public education, employment, transportation, recreation, health care, social services, courts, voting, and town meetings. State and local governments are required to make accessible any new construction and alterations of their buildings. They also need to provide access in inaccessible older buildings, and they must communicate effectively with people who have hearing, vision, or speech disabilities. They are required to make modifications to policies, practices, and procedures to avoid discrimination.

The U.S. Department of Justice (DOJ) handles complaints of Title II violations. For more information, contact: Disability Rights Section-Civil Rights Division (800) 514-0301 (voice), (800) 514-0383 (text telephone).

Title II: Public Transportation

Title II of the ADA also covers public transportation services, such as city buses, and public rail transit, such as subways, commuter rails, and Amtrak. Public transportation authorities may not discriminate against people with disabilities in the provision of their services. They must provide paratransit where they operate fixed-route bus or rail systems. Paratransit is a service through which persons who are unable to use the regular transit system independently (because of a physical or mental impairment) are picked up and dropped off at their destinations. They also must begin complying with requirements for accessibility in newly purchased vehicles.

The U.S. Department of Transportation- Federal Transit Administration handles Title II complaints (888) 446-4511 (voice/relay).

Talking Point 11-B

People often complain about the paratransit system in the Milwaukee area, have you ever had to use it? If yes, what was your experience like? If you do not currently use the transit system, will you need to when you move out on your own?

Title III: Public Accommodations

Title III of the ADA covers businesses and nonprofit service providers that are public accommodations, privately operated entities offering certain types of courses and examinations, privately operated transportation, and commercial facilities. Examples of public accommodations

are restaurants, retail stores, hotels, movie theaters, private schools, doctors' offices, zoos, sports stadiums and fitness clubs. Public accommodations must comply with basic nondiscrimination requirements that prohibit exclusion, segregation, and unequal treatment. Public accommodations must remove barriers in existing buildings and make accessible new and altered buildings; make modifications to policies, practices, and procedures; effective communication with people with hearing, vision, or speech disabilities; and other access requirements.

The U.S. Department of Justice handle complaints of Title III violations, contact: Disability Rights Section-Civil Rights Division (800) 514-0301 (voice), (800) 514-0383 (text telephone)

Title IV: Telecommunications Relay Services

Title IV of the ADA addresses telephone and television access for people with hearing and speech disabilities. It requires common carriers (telephone companies) to establish interstate and intrastate telecommunications relay services (TRS) 24 hours a day, 7 days a week. TRS enables callers with hearing and speech disabilities who use text telephones (TTYs) and callers who use voice telephones to communicate with each other through a third-party communications assistant. The Federal Communications Commission (FCC) has set minimum standards for TRS. Title IV also requires closed captioning of federally funded public service announcements. For more information contact the Federal Communications Commission at (888) 225-5322 (voice/relay).

Things to Know About Employment

Keep in mind that Title I of the Americans with Disabilities Act prohibits any private employers, state and local governments, employment agencies and labor unions from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions and privileges of employment.

Who is a qualified individual with disability?

A qualified employee or applicant with a disability is an individual who, with or without reasonable accommodation, can perform the essential functions of the job in question.

Employers are required to make reasonable accommodation for qualified individuals with a disability, who are defined by the ADA as individuals with a disability who satisfy the job-related requirements of a position held or desired, and who can perform the "essential functions" of such position, with or without reasonable accommodation.

The employer identifies the jobs essential functions; job descriptions prepared before an individual is interviewed or selected for a position are considered evidence of a job's essential functions.

If the individual cannot perform an essential function, even with accommodation, the individual is not considered "a qualified individual with a disability" under the law.

What is reasonable accommodation?

Reasonable accommodations may include, but are not limited to:

Making the facility accessible to and usable by persons with disabilities- job restructuring, modifying work schedules, reassignment to a vacant position; acquiring or modifying equipment or devices, adjusting modifying examinations, training materials, or policies, and providing qualified readers or interpreters.

An employer is required to make an accommodation to the known disability of a qualified applicant or employee if it would not impose an "undue hardship" on the operation of the employer's business.

Talking Point 11-C

What kinds of accommodations do you need? If you don't know, how will you be able to ask for one? What are some ways for you to find out what types of accommodations you will need on the job?

What is "undue hardship"?

Undue hardship is defined as an action that would cause significant difficulty or expense. An employer is not required to lower quality or production standards to make an accommodation, nor

is an employer obligated to provide personal use items such as glasses or hearing aids.

Drug And Alcohol Abuse

Employees and applicants currently engaging in the illegal use of drugs are not covered by the ADA, when an employer acts on the basis of such use. Tests for illegal drugs are not subject to the ADA's restrictions on medical examinations. Employers may hold illegal drug users and alcoholics to the same performance standards as other employees.

There are some more things you should know about when you are applying for a job.

Employers may ask about an applicant's ability to perform specific job functions and about non-medical qualifications, such as education, work history and required certifications and licenses. Employers also may ask applicants to describe or demonstrate how they would perform job tasks. In addition, after a conditional offer is made, employers may ask disability-related questions and may require medical examinations of all entering employees in the job category.

Employers may not ask job applicants about the existence, nature or severity of a disability. Applicants may be asked about their ability to perform specific job functions.

A job offer may be conditioned on the results of a medical examination, but only if the examination is required for all entering employees in similar jobs. Medical examinations of employees must be job related and consistent with the employer's business needs.

Remember: As an employee with a disability and also as an applicant, you have rights under the ADA. If you feel that you have been discriminated against because of your disability you should contact the EEOC at the numbers listed on page 144.

Talking Point 11-D

Each day there are ADA discrimination cases being taken to court, across the country. Some of them are successful and some of them are not, each case that has been unsuccessful, has caused the power of the ADA to become weaker. Why do you think that this law has come up against so much resistance? Would it be possible for the ADA to lose its power all together?

Vocabulary Words for Chapter 11

Conditional: on thing depends on another

Essential: necessary

Exclusion: keeping out

Legislation: the exercise of the power and function of making rules

Perceived: to become aware of something

Qualified: competent; eligible

Reasonable: not extreme or excessive

Recruitment: to secure the services of; hire; to seek to enroll

Segregation: separation or isolation

Substantially: significantly great

Chapter 12

Rehabilitation Act-Section 504

Rehabilitation Act-Section 504

When you look at this timeline of disability laws you will see that most of these laws were passed within the last 30 years. As a young person with a disability you can feel lucky to have these in place. Many people with disabilities worked hard to offer you the opportunities that they had not enjoyed.



Year	Law	What the Law Does
1964	Civil Rights Act	Makes it illegal to treat people unfairly because he or she is from a different race, religion, ethnicity, national origin and/or creed (gender was added later).
1968	Architectural Barriers Act	This makes it illegal for federal buildings to be inaccessible to people with disabilities.
1970	Urban Mass Transit Act	Requires that all new mass transit vehicles be equipped with wheelchair lifts.
1973	Rehabilitation Act	Makes it illegal for federal programs to treat people with disabilities unfairly.
1975	Developmental Disabilities Bill of Rights Act	Created Protection and Advocacy (P & A).
1975	Education of All Handicapped Children Act (PL 94-142)	Now called the Individuals with Disabilities Education Act (IDEA). Says children with disabilities must be given free, appropriate public education in the least restrictive environment.
1978	Amendments to the Rehabilitation Act	Started consumer-controlled centers for independent living.
1983	Amendments to the Rehabilitation Act	Started the Client Assistance Program (CAP). CAP is an advocacy program for people who use rehabilitation and independent living services.
1985	Mental Illness Bill of Rights Act	Requires states to have protection and advocacy services (P & A) for people with mental illness.
1988	Civil Rights Restoration Act	It explains the original goal of the Rehabilitation Act. It says that it is illegal for anyone who gets money from the government to treat people with disabilities unfairly.

1988	Air Carrier Access Act	Makes it illegal for people with disabilities to be treated unfairly by airlines. It also says that people with disabilities must have equal access to air transportation services.
1988	Fair Housing Amendments Act	Makes it illegal for housing programs to treat people with disabilities or families with children unfairly. It also says that there must be a certain number of housing units that are accessible to people with disabilities.
1990	Americans with Disabilities Act	Gave people with disabilities civil rights

This chapter will look at 3 of these laws:

- The Rehabilitation Act
- Individuals with Disabilities Education Act (IDEA)
- Americans with Disabilities Act

As a student all three of these laws affect the way you receive your education.

The Rehabilitation Act of 1973

The main focus of this act is to provide job opportunities and training to adults with disabilities. But that is not all it does. It also addresses the failure of public school to educate students with disabilities. Since public schools get money from the federal government, they need to comply with what we call Section 504 (see box 1). Section 504 makes it illegal for schools to keep students with disabilities from getting an education.

Talking Point 13-A

Do you think that the laws that make it illegal to treat people unfairly can really control how people treat you? Have you ever felt like you have been treated unfairly because of your disability?

The Rehabilitation Act was not very good at addressing education so in 1975 the Education of All Handicapped Children Act (PL 94-142) (Now IDEA) was passed.

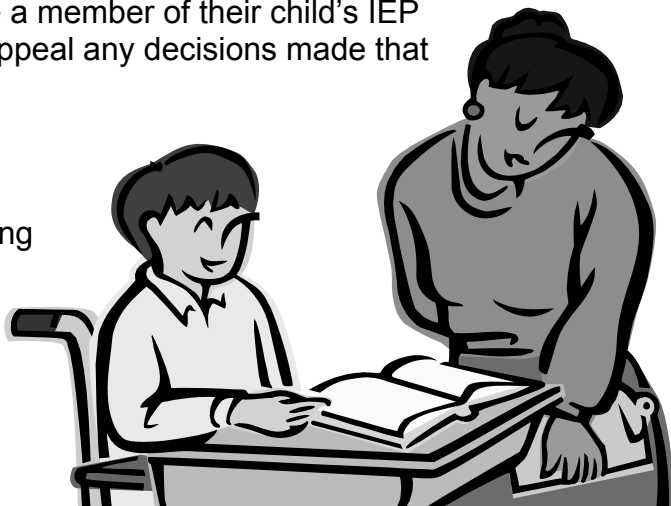
The Individuals with Disabilities Education Act (IDEA)

In IDEA, schools were given money to provide special education to students with severe disabilities. Parents would not have to pay for this special education and would become an active part in their child's education. They would become a member of their child's IEP team/multidisciplinary team and have the right to appeal any decisions made that they did not agree with.

- To get services under IDEA the student must be:
- Between the ages of 3 and 21
 - Meet the eligibility criteria in one of thirteen qualifying disabilities
 - Require special education services because of the disability

The 13 categories of disabilities are:

- Autism
- Deaf/blind
- Deafness



- Hearing impaired
- Mental retardation
- Multiple disabilities
- Orthopedic impairment
- Serious emotional disturbance
- Specific learning disabilities
- Speech or language impairment
- Traumatic brain injury
- Visual impairment including blindness
- Other health impairment

To get IDEA services, a student must have one of these disabilities and their disability must:
Make it hard to succeed in education
Make it necessary for special education services in order to receive an appropriate education

The Americans with Disabilities Act (ADA)

The ADA was passed in 1990. It uses the same definition of disability as Section 504 and uses the three-pronged approach to eligibility:

- Has a physical or mental impairment
- Has a record of an impairment
- Is regarded as having an impairment

The ADA applies to most private sector businesses. It requires them to remove barriers to disabled access in buildings, transportation and communication.

The ADA replaces the employment provisions of Section 504. It covers the accessibility requirements but includes more specific regulations. It does not change the way schools provide educational services to students with disabilities.

BOX 1

Section 504

“No otherwise qualified individual with a disability in the United States, as defined in section 706(8) of this title, shall, solely by reason of her or his handicap, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service....”29 U.S.C. § 794(a) (19 73).

Education: Section 504 and IDEA

Section 504

Provide meaningful access to the public schools for students with disabilities.

Anti-discrimination statute that requires the educational needs of disabled students is met just like the needs of non-disabled students.

Responsibility to provide a free appropriate public education (FAPE) to qualifying disabled students whose disabilities are not so severe as to create IDEA eligibility (“504 Only Students”)

IDEA

Goes beyond Section 504 in providing meaningful access to the public schools for students with disabilities because it ensures that students with the most severe disabilities are also served.

Also contains the nondiscrimination protection.

A student may be disabled under Section 504 and entitled to the rights and protection of Section 504, even though the student may not be eligible for special education under the IDEA, there students are “504-only students”. For a student to qualify for Section 504 protection the student must meet three criteria. The three criteria are (1) A mental or physical impairment (or has a record of an impairment or is regarded as having an impairment), (2) which substantially limits, (3) one or more major life activities.

(1) A mental or physical impairment (or has a record of an impairment or is regarded as having an impairment).

Section 504 does not list disabilities or their eligibility criteria; instead the three-pronged approach is used and will include more disabilities.

Has a physical or mental impairment

Has a record of an impairment

Is regarded as having an impairment

The first prong of the definition of disability; “Has a physical or mental impairment” focuses on current disabilities. The second prong “Has a record of an impairment” and third prong “Is regarded as having an impairment” make eligibility under Section 504 very different than IDEA. Schools do not have an obligation to refer, evaluate, or place students who qualify under prongs two and three. Their only duty to these students is non-discrimination based on the student’s history of having an impairment or the perception that he/she is impaired.

(2) which substantially limits

Section 504 does not define the term “substantially limits”. Basically they are looking at how the disability impacts the student’s ability to perform major life activities. Just because a student has a condition or disability does not mean that they automatically qualify for Section 504 protection. The disability must present a barrier to the student’s ability to access the same educational opportunities as those given to students without disabilities.

(3) one or more major life activities

Major life activities include (but not limited to):

Caring for oneself

Performing manual tasks

Walking

Hearing

Seeing

Speaking

Breathing

Learning

Working



Requesting a Section 504 Student Review

A Section 504 review request can be made by:

A parent, Guardian, Teacher, Student study team

Counselors, Related service providers, Other school staff and administration, Community agencies.

Section 504 Student Review Request Form

Student Name _____ Grade _____ Date _____
Student # _____ Birth Date _____
Address _____ City _____ State/Zip _____
Parent(s) Name(s) _____
Home Phone _____ Work Phone _____
Building 504 Coordinator or designee _____ Phone _____

Section 504 of the Rehabilitation Act of 1973 is designed to prohibit discrimination based on disability in any program or activity receiving federal money. This statute obligates public schools to provide equal access and equal opportunity to otherwise qualified persons with disabilities. For a student to be eligible for a 504 plan, the student must meet all three of the following criteria. It must be because of this disability that the student is unable to gain equal access and benefit from school programs and services. The publication, *A Parent Guide to Section 504 Of the Rehabilitation Act of 1973*, is a resource available to parents through their school.

- A physical or mental impairment (has a history of having a physical or mental impairment)
- That **substantially** limits
- One or more major life activities

If you believe that a student may be eligible for Section 504 support, please complete and sign the following form and submit it to your school's principal or building 504 coordinator.

Please describe the student concern and how it matches the above criteria.

Signature of person requesting Section 504 review _____

Reviewing Section 504 Eligibility

The school organizes a Student Study Team who looks into the student's needs. The team's role is to review the nature of the student's impairment and determine how it affects educational access. They will decide if the student should go through a 504-eligibility meeting.

The team should include you and can include: Parents/guardians, Teachers, Student Study Team

members, Counselors, Related service providers, Other school staff and administrators, Staff from community agencies

If the team determines that the impairment does limit a major life function then the team will construct a Section 504 Plan that outlines the necessary student accommodations.

The team investigates the specific concern that triggered the student review request. Some of the information they may consider includes:

- Grades
- Attendance reports
- Behavior plans
- Review requests
- Cumulative file information
- Psychological evaluations
- Medical information
- Observations
- Standardized testing information, etc.



Section 504 Accommodation Plan

If the eligibility team determines that a student has a Section 504 disability, the team's second responsibility is to identify student needs and the services and/or accommodations the student will receive. Section 504 Accommodation Plan documents the details of the plan and a summary of the accommodations needed. Depending upon the student's needs, a school may be required to provide the following:

- Specialized instruction
- Modifications to the curriculum
- Accommodations in non-academic and extra curricular activities
- Adaptive equipment or assistive technology devices
- An aide
- Assistance with health related needs
- School transportation
- Other related services and accommodations

The following is an example of a Section 504 Accommodation Plan

Section 504 Accommodation Plan

Part 1: Review Request (pre-meeting)

Student Name _____ Grade _____ Date _____
Student # _____ Birth Date _____
Address _____ City _____ State/Zip _____
Parent(s)/Guardian Name(s) _____
Home Phone _____ Work Phone _____
Building 504 Coordinator or designee _____ Phone _____

Section 504 of the Rehabilitation Act of 1973 is designed to prohibit discrimination based on disability in any program or activity receiving Federal money. This statute obligates most public schools to provide equal access and equal opportunity to otherwise qualified persons with disabilities. For a student to be eligible for a 504 plan, the student must meet all three of the following criteria. It must be because of this disability that the student is unable to gain equal access and benefit from school programs and services.

- A physical or mental impairment (has a history of having a physical or mental impairment)
- That **substantially** limits
- One or more major life activities

If you believe that a student may be eligible for Section 504 support please complete the following form and submit it to your school's principal or building 504 coordinator.

Please describe the student concern and how it matches the above criteria.

Signature of person requesting Section 504 review _____

Part 2: Pre-Meeting Details:

(To be accomplished by building 504 coordinator or designee.)

1. Based on information gathered as part of this review request, will an eligibility meeting be scheduled? Yes _____ No _____

Briefly explain decision: _____

2. The purpose of this meeting is to conduct: Initial review _____ Yearly review _____
Other (describe) _____

3. Does additional information need to be secured before the eligibility meeting is convened?
Yes _____ No _____

If "Yes" identify information needed for the eligibility meeting, and who is responsible for securing this information. _____

4. The Office of Civil Rights (OCR) mandates that the following documents must be provided to parent(s)/guardian(s) before an eligibility meeting is held. Please list the date each of the following was provided in the space below.

	Date sent
• Parent/student Section 504 rights	_____
• Parent Notice: Section 504 meeting	_____

1. Eligibility meeting details
Eligibility meeting date/time _____ Location _____

Notes

Part 3a: 504 Eligibility Meeting

The 504-eligibility team is to include individuals who are knowledgeable about the student and the meaning of the data/information reviewed. The information reviewed by the eligibility team should be current and focus on the area of concern. All eligibility team members sign on page 6.

- 1. Area(s) of concern _____

- 2. Summary of formal performance data reviewed (e.g. CSAP, ITED, Grades, Terra Nova, etc.)

- 3. Summary of staff reports/comments _____

- 4. Summary of parent(s)/guardian(s) and other relevant information

- 5. Other pertinent information _____

Part 3b: Eligibility Statement

Based on the eligibility team's findings, answer the following questions.

1. Does the student have a documented impairment:

Yes _____ No _____

2. Does the student's documented impairment substantially limits one or more major life activity? Yes _____ No _____

Explain: _____

3. If "Yes" which of the following major life activities is being substantially limited by the disability or handicap

Learning _____ Seeing _____ Hearing _____ Breathing _____

Walking _____ Speaking _____ Working _____ Caring for self _____

Other (describe) _____

- 4 Does the disability impact the student's ability to receive equal access and benefit from school programs and services? Yes _____ No _____

- ◆ If the eligibility team answered "Yes" to question 1, 2 and 4 and the team identified a major life activity that is substantially limited by this condition, the student is eligible for a 504 Accommodation plan. The eligibility team is to proceed to Part 4.
- ◆ If the eligibility team answered "No" to question 1 or 2 or 4 the student is not eligible., complete this eligibility meeting by documenting the team's rationale in the space below and completing page 6 of the Accommodation Plan.

5. Eligibility team signatures:

Name	Title	Date
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

6. Date for 504 accommodation plan review: _____

The building 504 coordinator or designee will be responsible for scheduling and assembling staff needed to conduct this review.

7. Parent/Guardian statements:

- _____ I received a written notice of my rights under Section 504.
- _____ I received notice of the Section 504 evaluation and accommodation plan meeting.
- _____ I agree with the Section 504 Plan as written.
- _____ I understand that, if I disagree with the content of this plan, I have the right to ask for a Section 504 review meeting by filing a written request with the school principal, building 504 coordinator or designee.

Parent/guardian signature Date

Parent/guardian signature Date

- File this original 504 Accommodation Plan (all 6 pages) in the student's cumulative file.
- If this plan is no longer needed by the student it must be officially terminated by a 504-evaluation committee. Have the committee convene, complete a Section 504 Termination Form and attach the completed form to the front of this Section 504 Accommodation Plan.
- Terminated 504 Accommodation Plans are filed in the student's cumulative file.

Parent/Student Rights under Section 504

Parents have the right to:

1. Have your child take part in, and receive benefits from public education programs without discrimination based on a disability.
2. Have the District advise you as to your rights under federal law.
3. Receive notice with respect to identification, evaluation, or placement of your child.
4. Have your child receive a free appropriate public education. This includes the right to be educated with non-disabled students to the maximum extent appropriate. It also includes the right to have the District make reasonable accommodations to allow your child an equal opportunity to participate in school and school-related activities.
5. Have your child educated in facilities and receive services comparable to those provided students without disabilities.
6. Have your child receive special education and related services if she/he is found to be eligible under the Individuals with Disabilities Education Act (IDEA), or to receive reasonable accommodations under Section 504 of the Rehabilitation Act.
7. Have eligibility and educational placement decisions made based upon a variety of information sources, and by individuals who know the student, the eligibility data, and placement options.
8. Have transportation provided to a school placement setting at no greater cost to you than would be incurred if the student were placed in a program operated by the District.
9. Give your child an equal opportunity to participate in nonacademic and extracurricular activities offered by the school District through the provision of reasonable accommodations.
10. Examine all relevant records relating to decisions regarding your child's identification, eligibility, educational program, and placement.
11. Obtain copies of educational records at a reasonable cost unless the fee would effectively deny you access to the records.
12. Receive a response from the District to reasonable requests for explanations and interpretations of your child's records.
13. Request amendment of your child's educational records if there is reasonable cause to believe that they are inaccurate, misleading or otherwise in violation of the privacy rights of your child. If the District refuses this request, it shall notify you within a reasonable time, and advise you of the right to a hearing.
14. Request impartial due process hearing related to decisions regarding your child's identification, eligibility, and educational placement. You and your child may take part in the hearing and have an attorney represent you at your own cost.
15. File a complaint with the District when you believe your child's rights have been violated.

The person at the school who is responsible for Section 504 compliance is:

Name: _____ Phone: _____

Entering College

Section 504 and Title II protect elementary, secondary and postsecondary students from discrimination. But several of the requirements that apply through high school are different from the requirements that apply beyond high school.

Unlike your high school, your postsecondary school is not required to provide free appropriate public education. Rather, your postsecondary school is required to provide appropriate academic adjustments as necessary to ensure that it does not discriminate on the basis of disability. If your postsecondary school provides housing to non-disabled students, it must provide comparable, convenient and accessible housing to students with disabilities at the same cost.

A postsecondary school may not deny your admission if you meet the essential requirements for admission.

Disclosure of your disability is voluntary but you will have to inform them of your disability if you want the school to provide an academic adjustment or if you need to be assigned to accessible facilities.

Academic adjustments include:

- Modifications to academic requirements
- Auxiliary aids and services
- Arranging for priority registration
- Reducing a course load
- Substituting one course for another
- Providing note takers
- Recording devices
- Sign language interpreters
- Extended time for testing
- A TTY in your dorm room (if telephones are normally provided)
- Equipping school computers with screen-reading, voice recognition or other adaptive software or hardware.

Talking Point 13-B

What academic adjustments would you need in college? How would you ask for them?



The school is not required to lower or make substantial modifications to essential requirements. The school may be required to provide extended testing time, but it is not required to change the content of the test.

The school does not have to make modifications that would fundamentally alter the nature of a service, program or activity or would result in undue financial or administrative burdens.

The school does not have to provide personal attendants, individually prescribed devices, readers for personal use or study, or other devices or services of a personal nature, such as tutoring and typing.

Unlike your other schools, a postsecondary school is not required to identify you as having a disability or assess your needs.

You must inform them that you have a disability and need an academic adjustment. They may require you to follow reasonable procedures to request an academic adjustment.

You are responsible for knowing and following these procedures.

These procedures and contacts may be included in their recruitment materials, catalogs or student handbooks, some may have them on their Web sites and many have staff whose purpose is to assist students with disabilities.

Your school probably will require you to provide documentation that shows you have a current disability and need an academic adjustment. The required documentation may include:

- A diagnosis of your current disability
- The date of the diagnosis
- How the diagnosis was reached
- The credentials of the professional
- How your disability affects a major life activity
- How the disability affects your academic performance.

Even though you may have copies of an Individualized Education Program (IEP) or Section 504 plan, it generally is not sufficient documentation because postsecondary education presents different demands than high school education.

(Adapted from U.S. Department of Education, Office for Civil Rights, Students with Disabilities Preparing for Postsecondary Education: Know Your Rights and Responsibilities, Washington, D.C., 2002 at <http://www.wrightslaw.com/info/sec504.transition.ocr.pdf>)

Living in the Community and Getting a Job



The Rehabilitation Act makes it illegal to treat people with disabilities unfairly. This affects programs run by Federal agencies and programs that get Federal money.

Part of this act requires affirmative action. Affirmative action means that programs need to take action to correct the effects of past unfairness in jobs. Section 501 covers jobs in the Executive branch of government. Section 503 covers jobs in programs that have Federal contracts.

Section 504 has to do with unfairness in Federal programs and programs that get Federal money. It says that they cannot keep people with disabilities from using their programs. Some of the things Section 504 has done are:

Employers must make changes in the building, in schedules or in job tasks, etc. for employees with disabilities.

Colleges and universities have disability support services because of Section 504.

Students with disabilities must be able to take part in all programs offered by schools.

Section 508 requires Federal electronic and information technology to be accessible to people with disabilities.

The Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA) was passed in 1990. It is a civil rights law. It says that people with disabilities cannot be treated unfairly in:

- Employment
- State and local government
- Public accommodations
- Commercial facilities
- Transportation
- Telecommunications

Talking Point 13-C

How old were you when the ADA was signed? Did you have a disability at that time? Even though you may be too young to remember (and may need to ask someone else), how are things different since the signing of the ADA? Do you face less discrimination than before?

Rehabilitation Act

Section 501 U.S. Equal Employment Opportunity Commission (EEOC) (800) 669-4000 (voice) or (800) 669-6820 (text telephone)

Section 503 Office of Federal Contract Compliance Programs-U.S. Department of Labor (202) 693-0106 (voice/relay)

Section 504 U.S. Department of Justice, Civil Rights Division, Disability Rights Section (800) 514-0301 (voice), (800) 514-0383 (TTY)

Section 508 U.S. General Services Administration-Center for IT Accommodation (CITA) (202) 501-4906 (voice) (202) 501-2010 (TTY)
U.S. Architectural and Transportation Barriers Compliance Board
800-872-2253 (voice), 800-993-2822 (TTY)

Americans with Disabilities Act (ADA)

Title I Complaints

U.S. Equal Employment Opportunity Commission (EEOC) (800) 669-4000 (voice) or (800) 669-6820 (text telephone)

Job Accommodations

Job Accommodation Network at (800) 526-7234 (voice/relay)

Title II Complaints

U.S. Department of Justice (DOJ) Disability Rights Section-Civil Rights Division (800) 514-0301 (voice), (800) 514-0383 (text telephone)

U.S. Department of Transportation-Federal Transit Administration (888) 446-4511 (voice/relay)

Title III Complaints

U.S. Department of Justice Disability Rights Section-Civil Rights Division (800) 514-0301 (voice), (800) 514-0383 (text telephone)

Title IV Complaints

Federal Communications Commission at (888) 225-5322 (voice/relay).

Vocabulary Words for Chapter 12

Conditional: on thing depends on another

Essential: necessary

Exclusion: keeping out

Legislation: the exercise of the power and function of making rules

Perceived: to become aware of something

Qualified: competent; eligible

Reasonable: not extreme or excessive

Recruitment: to secure the services of; hire; to seek to enroll

Segregation: separation or isolation

Substantially: significantly great

Terms used in the ADA

- Qualified employee or applicant with a disability is an individual who, with or without reasonable accommodation, can perform the essential functions of the job in question.
- Reasonable accommodations may include:
 - Making the building accessible
 - Changing a job
 - Changing work schedules
 - Moving someone to a different job
 - Getting different equipment
- Undue hardship is defined as an action that would cause significant difficulty or expense.

Chapter 13

Moving Out!

Renting

You're done with high school, you're not going to college and you have landed yourself a job or your getting ready to go off to college but don't want to move to the dorms on campus, either way you have made up your mind, that it is time to move out. We all need our independence, so we don't think about the fact that it would be cheaper to stay at home. But we all need to do our research because renting can be expensive. The amount you will pay depends on where you will be living. In Milwaukee the average cost of an apartment is \$425.00 per month.



Low and moderate-income families and/or disabled individuals may qualify for Housing Authority of the City of Milwaukee properties. The rent on these properties do not exceed more than 30% of a family's or individual's income.

HUD's Public Housing Program

What Is Public Housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. There are approximately 1.3 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Who Is Eligible?

Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

Talking Point 13-A

What are you planning on doing when you graduate from high school? If you are planning on working are you going to live at home or move out? If you are going on to college are you going to live at home or on campus?

How Is Rent Determined?

Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your family's anticipated gross annual income less deductions, if any.

HUD regulations allow HAs to exclude from annual income the following allowances: \$480 for each dependent; \$400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities.

Based on your application, the HA representative will determine if any of the allowable deductions should be subtracted from your annual income.

Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older.

The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

30 percent of the monthly-adjusted income. (Monthly Adjusted Income is annual income less deductions allowed by the regulations);

10 percent of monthly income;

Welfare rent, if applicable; or

A \$25 minimum rent or higher amount (up to \$50) set by an HA.

(From: <http://www.hud.gov/renting/phprog.cfm>)

Housing Choice Voucher Program (Section 8)

What are housing choice vouchers?

The housing choice voucher program is a federal program for assisting low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and their choices are not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA. A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

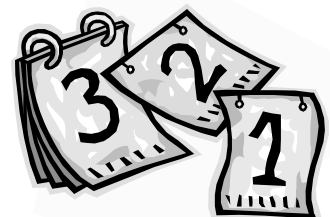
Talking Point 13-B

Many of these government assistance programs have waiting lists, would you be able to live on your own without this type of aid?

Am I eligible?

Eligibility for a housing voucher is determined by the PHA and is based on the total annual gross income and family size. The PHA serving your community can provide you with the income limits for your area and family size.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local



agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment

If the PHA determines that your family is eligible, the PHA will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue to you a housing voucher.

Housing Vouchers, how do they function?

The housing choice voucher program places the choice of housing in the hands of the individual family. A very low-income family is selected by the PHA to participate is encouraged to consider several housing choices to secure the best housing for its needs. A housing voucher holder is advised of the unit size for which it is eligible based on family size and composition.

(From: <http://www.hud.gov/about/section8.cfm>)

Budgeting For Your First Apartment

Are you thinking about moving into your first apartment? Are you worried you won't have enough money? Try setting up a budget, which will help you save money and establish good spending habits before you get out completely on your own. Here are some guidelines to help you create a reasonable balance of expenses:

The following are recommendations for what you spend:

25 To 30%	Housing
8 To 15%	Food
5 To 7%	Health Care
7 To 9%	Insurance/Pensions
6 To 8%	Clothing
5 To 9%	Entertainment
6 To 10%	General Savings
62 To 88%	Total Spent

These percentages will vary depending on your individual needs. It is suggested that you start saving 25 - 30% of your paycheck for rent while you're still living at home. You'll want to have about three month's rent saved in your account before you move in so that you can pay the security deposit and first month's rent, and then have some left over so that if for some reason you go over budget one month, you won't have to worry about making any payments.

Once you've moved in, you should continue to follow the budget. If you feel you need to save even more money, there are other ways to cut back. Consider spending less on food, transportation, and entertainment.

(From: http://www.springstreet.com/apartments/fyp/reading_room/budget/budgeting_RT_1.jhtml)

How Much Rent is Too Much Rent?

You probably want what every apartment renter wants; the most comfortable surroundings you can get for the lowest possible monthly rent. Metropolitan Life Insurance Company suggests that you spend no more than 25 percent of your monthly gross income on your rent. For example, if your annual salary is \$30,000 per year, or \$2,500 per month, you shouldn't plan to spend more than \$625 per month on rent. Remember any extra money you allocate for rent in a slightly more upscale complex means less money for your other expenses, like utilities, loan payments, entertainment, food, and most important, savings.

Here's a short checklist of factors that you'll want to consider when checking out a neighborhood.

Of course, some of these factors may mean more to you than others, and you may want to consider some additional factors of your own:

- Is it close to your place of employment?
- Is the neighborhood safe?
- Is it close to a good school system?
- Is it close to your church?
- Is it close to stores, banks and the post office?
- Is it close to public transportation?
- What are the parking regulations (if you own a car)?

As a first-time apartment renter you may be surprised at just how many hidden expenses you will encounter. Moving expenses and paying your first month's rent are only two, you will also be subjected to a credit check, be required to prove that your gross monthly income is at a certain level, in order to provide your complex with some degree of security that you can pay your rent each month. So if you have ever had financial difficulties in the past, like failing to make rent payments or credit-card payments, this is the time when that history could come back to haunt you. Here are is a list of some of those hidden expenses and pre-move procedures:

Security deposits. Security deposits range from \$100 to a full month's rent; the average deposit is approximately \$250. Some apartments require separate deposits for roommates. Credit application fees are generally \$10 to \$35.

Verifiable income. Verifiable gross monthly income is at least three times the monthly rent. For example, a rent of \$500 would require a minimum of \$1,500 gross monthly income.

Credit check. A credit check will be conducted by the apartment community or management company representing the community.

Rental history. Any previous rental history will be verified, and mortgage payments may be included as rental history. Additionally, some communities are also conducting criminal background checks.

Leases. All apartments require a written lease. Lease terms typically are seven to 12 months. Most leases are written for 12 months. Shorter lease terms and month-to-month options often are available at premium rates.

Utilities. You rent will often include sewer, water, trash, and pest control. Gas and electricity are almost always paid separately by the tenant.

Pet deposits. Although many apartment complexes allow pets, they require residents to pay for the privilege. Pet deposits are stiff, and tenants are charged per pet. Deposits range anywhere from \$100 to \$300 per pet, and either all or a portion is nonrefundable. Some complexes charge additional rent for pets, on top of the deposit. Pet size is commonly restricted to 20 pounds and 12 inches in height, although some communities do allow larger pets.

(From: http://www.springstreet.com/apartments/fyp/reading_room/rent/rent_too_RT.jhtml)

Apartment Inspection Checklist. For first time apartment hunters and old hands alike, checking out potential places can be a daunting task. Here's a checklist from Homestore.com™ of some things to consider during your apartment hunt:

Terms and Conditions	Unit 1	Unit 2	Unit 3	Unit 4
Date available				

Deposit				
Pet rules/deposit				
Late payment charges				
Length of lease				
Penalty for breaking lease				
Physical changes allowed				
Rent amount				
Rent due				
Subletting				
Utilities included				
Water				
Heat				
Garbage				
Other				
Apartment	Unit 1	Unit 2	Unit 3	Unit 4
Air conditioning				
Ample outlets				
Bedroom privacy				
Blinds/curtains				
Cable TV connection				
Carpet				
Hardwood floors				
Closet space				
Fireplace				
Furniture				
Light Fixtures				
Natural light				
Paint/wall conditions				
Patio/balcony				
Pet-friendly				
Phone jack in each room				
Storage				
Upstairs/downstairs				
View				
Water pressure				
Kitchen	Unit 1	Unit 2	Unit 3	Unit 4
Age of refrigerator				
Counter space				
Dishwasher				
Garbage disposal				
Gas/electric stove				
Microwave				
Smoothly opening drawers				
Community	Unit 1	Unit 2	Unit 3	Unit 4
Laundry facilities				
Loud garbage chute nearby				
Noise level				
Parking				
Bike racks				
Elevators/stairs proximity				

Roof access				
Soundproof walls				
Mailbox				
Safety	Unit 1	Unit 2	Unit 3	Unit 4
Emergency exits				
Fire extinguishers				
Functioning windows				
Gated entrance				
Intercom				
Lead hazards				
Locks on all doors				
Outside lighting				
Screens				
Smoke detectors				
Neighborhood	Unit 1	Unit 2	Unit 3	Unit 4
Average community age				
Public transportation proximity				
Proximity of grocery, bank, post office, etc.				

(From:[\\$sessionid\\$N2EJZUQAAE OVTQFIAIFSFFA](http://www.springstreet.com/apartments/mme/student/tip/apartment_checklist.jhtml))

Cost of Living

The following table is the average cost of living in the western Wisconsin area:

	Range
Rent - rural communities generally cheaper	\$400 1 BR -695 2BR, average - \$550
Gas/Electric - use the budget plan	\$15-140, average - \$70, as much as \$70 difference summer to winter
Water/Sewer	\$10-25, average - \$18
Car Payment	\$200-379, average - \$294
Insurance - some policies combine auto and renters	\$50-100, average - \$74
Maintenance	\$10-20, average - \$18
Gas	\$60-120, average - \$90
Groceries - pets and cigarettes raise costs	\$25-250, average - \$100
Healthcare set aside (may include insurance premiums)	\$25-225, average - \$125
Savings	\$10-50, average - \$30
Cable	\$22-50, average - \$41
Cell phone	\$21-60, average - \$35
Standard phone	\$30-100, average - \$45
Clothing	\$25-200, average - \$90
Household Stuff (haircuts, appliances, furniture, etc)	\$30-90, average - \$60
Entertainment	\$30-100, average - \$75
Laundry	\$10-25, average - \$18
Bus pass	\$18.00/wk, \$1.35/trip

Wages

\$5.15/hour (minimum wage)=895/mo

\$9.25/hour (PCW wage)=1605/mo

\$10/hour job translates to \$1730/mo

Retail Sales	\$1555/mo
Switchboard Operator	\$1635/mo
Bank Teller	\$1460/mo
Messenger Service	\$1480/mo
Waiter/Waitress	\$1080/mo
Cook (fast food)	\$1250/mo
Bartender	\$1440/mo
Janitor	\$1470/mo
Usher	\$1094/mo
Animal Caretaker (vet clinic)	\$1315/mo
Child Care Worker	\$1290/mo
Cashier	\$1235/mo

Talking Point 13-C

After looking at what it cost to live alone in an apartment, would you consider having a roommate? If yes, do you have someone in mind or would you advertise for a roommate? If you are going on to college, have you thought about what it will be like having to share a dorm room with someone?

Living Alone Vs. Living With A Roommate

Sharing

The best way to keep your costs down is to share with someone who is already renting, or team up with friends and rent a place together. You will have to share all those upfront costs, but make sure you keep records of the deal you make. Things can get ugly if you rely on your recollection of it later.

Depending on whom you talk to you will hear that sharing can be torture, bliss or a combination of the two. If you find yourself living with people whose personal habits or lifestyle get on your nerves, there really isn't very much you can do about it, except turn the music up. You might end up having to move out, so choose wisely.

Choosing a Roommate

Deciding to get a roommate can be a scary thought; a roommate can become either a lifelong friend or the visitor who stayed way too long. Of course, there's really no way you can find out except by trial and error...but here are some things to consider:

Do you want a place to study or party or equal bits of both? Find out what a prospective roommate's habits are. Does he or she smoke (or do you)? What about alcohol or drugs? Ask about tastes in music, does classical or world beat music set your teeth on edge? If so, make it known.

Are you a homebody or do you prefer going out? How about that prospective roommate?

In the same vein, are you an early riser or a night owl? If the former, avoid the latter...unless you decide in advance to establish designated quiet hours.

Also consider living habits; are you Felix or Oscar? May sound silly now but small things like strewn newspapers or uncapped toothpaste can become irritating down the road.

Overnight guests—yes, no, special occasions? This is an important thing to plan ahead for...especially if your place is rather small. There's nothing worse than feeling uncomfortable in

your own apartment if your roommate has frequent uninvited guests. Especially if they empty the fridge or commandeer the TV remote.

Borrowing, does it bother you or could you just not care less? This includes not just clothing but computer or computer time, books, etc.

Be sure your new roommate is financially responsible. Remember, it may be your name on the lease, which makes you legally liable to pay the full rent. Whatever your budget, rent and utilities should come first.

Pets? If you don't like pets or are allergic or like some pets but not others make it known right out.

And once you've found someone you think you could possibly live with, be sure to make a list of rules and write it down. This would include sharing the shopping or laundry duties, cleaning schedule, telephone schedule, the do's and don'ts. And perhaps even consider agreeing upon an escape plan if things just don't work out, who leaves, who stays, etc.

(From:[\\$http://www.springstreet.com/apartments/mme/student/tip/roommate.jhtml](http://www.springstreet.com/apartments/mme/student/tip/roommate.jhtml);\$sessionid\$E1EVH4DK1D0HACQAQ UCCFEY)

Roommate Agreement

The more you can anticipate possible problems from the start, the better prepared you'll be to handle disputes if they do arise. First, try to choose compatible housemates and before you move in, sit down with your roommates and create your own agreement covering major issues, such as:

Rent. What is everyone's share? Who will write the rent check if the landlord will accept only one check?

Space. Who will occupy which bedrooms?

Household chores. Who's responsible for cleaning, and on what schedule?

Food sharing. Will you be sharing food, shopping and cooking responsibilities? How will you split the costs and work?

Noise. When should stereos be turned off or down low?

Overnight guests. Is it okay for boyfriends/girlfriends to stay over every night?

Moving out. If one of you decides to move, how much notice must be given? Must the departing tenant find an acceptable substitute?

It's best to put your understandings in writing. Oral agreements are too easily forgotten or misinterpreted after the fact. Be as specific as possible, especially on issues that are important to you. If dirty dishes in the sink drive you up the wall, write it down. If occasional guests are no problem, but you can't stand the thought of your roommate's (non-rent-paying) boyfriend hogging the bathroom every morning, make sure your agreement is clear on guests. Most of this kind of agreement isn't legally binding; that is, a judge won't order a tenant to clean the bathroom. Judges will, however, enforce financial agreements, such as how rent is to be shared.

By far the greatest value of committing your understanding of co-tenant rights and responsibilities to writing is that it forces you and your housemates to take your co-tenancy responsibilities seriously. To underline this commitment, it's always wise to include a clause requiring co-tenants to participate in mediation before one of you breaks the agreement by moving out or running off to court.

Sample Roommate Agreement

Here is a sample roommate agreement between Alex Andrews, Brian Bates and Charles Chew who are co-tenants at Apartment 2, 360 Capitol Avenue, Oakdale, Kentucky, they are under a year-long lease that expires on February 1, 200__.

They have all signed a lease with the landlord, Reuben Shaw, and have each paid \$300 towards the security deposit of \$900. Alex, Brian and Charles all agree as follows:

Rent. The rent of \$900 per month will be shared equally, at \$300 per person. Alex will write a check for the total month's rent and take it to the manager's office on the first of each month (or the next day if the 1st falls on a holiday). Brian and Charles will pay their share to Alex on or before the due date.

Bedrooms. Alex and Brian will share the large bedroom with the adjacent deck; Charles will have the small bedroom.

Food. Each co-tenant is responsible for his own food purchases.

Cleaning. Charles will clean his own room; Alex and Brian will clean theirs weekly. The household chores for the rest of the apartment; living room, dining room, kitchen and bathroom, will rotate, with each co-tenant responsible for vacuuming, dusting, mopping and bathroom maintenance on a weekly basis. Each co-tenant will promptly clean up after himself in the kitchen. No one will leave dishes in the sink for more than 24 hours, and everyone will promptly clean up when asked.

Utilities. Everyone will pay an equal share of the electricity and gas bills. Alex will arrange for service and will pay the bill. Within three days of receiving the bill, Charles and Brian will each pay Alex one-third of the total.

Phone. Alex will arrange for phone service and will pay the monthly bill. Within three days of receiving the bill, Alex, Brian and Charles will identify their own long-distance charges and Brian and Charles will each pay Alex their long-distance totals, plus one-third of the fixed charges.

Guests. Because of the apartment's small size, each tenant agrees to have no more than one overnight guest at a time and to inform the others in advance, if possible. Each co-tenant agrees to no more than four guests overnight in a month.

Exam Periods. During mid-term and final exam periods, no co-tenant will have overnight guests or parties.

Violations of the Agreement. The co-tenants agree that repeated and serious violations of one or more of these understandings will be grounds for any two co-tenants to ask the other to leave. If a co-tenant is asked to leave, he will do so within two weeks, and will forfeit any outstanding pre-paid rent.

Leaving Before the Lease Ends. If a co-tenant wants to leave before the lease expires on February 1, 200_, he will give as much notice as possible (and not less than one month) and diligently try to find a replacement tenant who is acceptable to the remaining co-tenants and the landlord.

Security Deposits. The co-tenant who leaves early (voluntarily or involuntarily) will get his share of the security deposit returned, minus costs of rent, repairs, replacement and cleaning attributable to the departing tenant, when and if an acceptable co-tenant signs the lease and contributes his share to the security deposit.

If an acceptable co-tenant cannot be found, the departing tenant will not receive any portion of his share of the security deposit until the tenancy of the remaining co-tenants is over and the security deposit is refunded (or not) by the landlord.

Dispute Resolution. If a dispute arises concerning this agreement or any aspect of the shared

living situation, the co-tenants will ask the University Housing Office Mediation Service for assistance before they terminate the co-tenancy or initiate a lawsuit. This will involve all three tenants sitting down with a mediator in good faith to try to resolve the problems.

Alex Andrews

Date

Brian Bates

Date

Charles Chew

Date

(From: <http://www.nolo.com/lawcenter/ency/article.cfm/objectID/78AB332F-FAB8-48B8-9A42C5756EB2B623/catID/798C6F6A-9E49-4033-B68489B577B63A76>)

Nineteen Ways to Get Along With Your Roommate

1) Make a Good First Impression

Be friendly and take some time to get to know your new roommate. A conversation over a cup of coffee is one of many ways to break the ice. If you are both new to the area, you might consider going to a local landmark or even the college's opening football game together. Even if you don't intend to be best friends with your roommate, being nice and getting to know them can make your time together infinitely nicer.

2) Say "NO"

Believe it or not, "No" is probably the most powerful word in the English language. And knowing how to say "No" is certainly one of the best ways of preventing conflict before it happens. If you genuinely would prefer to keep your hairdryer or stereo to yourself, then say so.

3) Be Tolerant

There's no law that says you have to agree with your roommate's beliefs, choice of lifestyle or likes and dislikes. But a tolerant attitude allows you to respectfully disagree with one another without making a judgment call about that person. Remember, it is entirely possible that they disagree with one of your values too.

4) Ask, Ask Again, Demand

Ask

Asking someone to do something politely is the best policy. You can assert your own needs while respecting the attitude of your roommate. For example: "Please ask your friends to call before midnight and not after."

Ask again

If that doesn't work, try a slightly more formal approach and ask again politely. Arrange a time to discuss the specific issue that is bothering you. Maybe you could ask your roommate to eat dinner together. Be sure to tell your roommate that you would like to discuss something important. At your meeting, politely explain to your roommate that for very specific reasons, you would appreciate it if they would refrain from doing whatever it is that is bothering you. For example: "I understand that your friends are calling you late at night about homework and other important matters. However, I have early morning classes every day and need to go to sleep early. Would you please explain my situation to your friends and arrange for them to call earlier in the evening?"

Demand

The last resort is to make a demand. Demands should be used rarely and only when absolutely necessary. You might say for example, "Do not allow your roommates to call after 11 p.m. I will not tolerate these phone calls anymore."

5) Always Be Courteous and Considerate

Now is the time to remember everything your mother ever taught you. Treat your roommate with same respect and consideration you expect. Saying "thank you" and "please" will keep your household running smoothly.

6) Decide When and When Not to Confront Your Roommate

Avoiding confrontation usually means avoiding a problem that will need to be resolved sooner or later. Think of confrontation as the first step to resolution, and as such, the first step to reestablishing a harmonious household. But sometimes confrontation fails, especially when the timing is wrong. Judge what time is best to approach your roommate or ask to schedule a time that is convenient for both of you to sit down and talk.

7) Your Roommate Doesn't Have to Be Your Best Friend

Understand that living with a roommate doesn't automatically make that person your best friend. In fact, you may not even consider your roommate a friend at all. On the other hand, you might turn out to be great friends. The most important thing to understand is that the person you live with should be a good roommate, nothing more nothing less.

8) Maintain Open Lines of Communication

Talk with your roommate about household issues as they come up, and let your roommate know he or she can talk to you about household matters as well.

9) Disagreements Are Normal

Realize that disagreements are an ordinary part of life. Bringing opposing viewpoints to the foreground often fosters cooperation and creativity and it's only when disagreements cause perpetual discord that serious conflict arises.

10) Try to Understand Your Roommate's Point-of View

Put yourself in your roommate's shoes and if you still can't seem to see things from his/her perspective, you're free to disagree.

11) Identify Behavior That Upsets You

Zero in on what upsets you about your roommate. Remember, no one is perfect and we all have pet peeves. But recurrent behavior that really gets under your skin will definitely promote resentment. Talk with your roommate about problem behavior.

12) If You Are Wrong, Admit It

No one likes a person who can't admit when they make a mistake. So admit when you're wrong, and by doing so you'll encourage your roommate to do the same.

13) Apologize

Nothing can restore a relationship more than a sincere apology. If you owe your roommate an apology, give it.

14) Forgive and Forget

Don't be vindictive, if your roommate has apologized to you, forgive and forget. But beware of empty apologies, some people don't know how to get rid of anger; even if they want to forgive, they still harbor feelings of ill will toward the other person.

Talking Point 13-D

If you were to move in with your best friend after high school, you may find out that there are things that you don't agree on, how do think that would affect your friendships? Do you think that it would be better to have a roommate who is a stranger to you rather than someone you have know for a long time?

15) Avoid Yelling Matches

Although disagreements are a normal, yelling and arguing doesn't get you anywhere, talk in a controlled, level tone. If your anger is uncontrollable, you need to walk away from the discussion until you are both calmer.

16) Use I-Statements

Use I-statements to communicate effectively with your roommate. I-statements clearly outline the points you want to express and allow your roommate to respond to those specific points.

17) Respect Your Roommate's Opinions

If ever it seems that you and your roommate cannot compromise. Examine the root of your argument. Do you disagree over fact or opinion? You may disagree with your roommate's opinion, but that doesn't make you right. Opinions, by their very nature, are incapable of being judged right or wrong. So show respect for the opinions of others and agree to disagree.

18) Have A Positive Attitude Instead of A Negative One

Don't be critical, pessimistic and cynical, because that is likely to make your living arrangement an unhappy one for both of you.

19) Be a Good Listener Listen to your roommate when he or she talks to you. If your roommate feels something is important enough to talk about, you can be sure they feel it's something important enough to be heard.

(From: <http://www.embark.com/go/art/19tips.stm>)

Disagreeing With Your Roommate

Disagreements between people are inevitable, especially in a roommate situation where people live together and interact on a daily basis. Conflicts usually occur when changes are needed and when behaviors, thoughts and feelings need to be re-examined.

Ten Steps In Resolving Conflict

- Get everyone together involved in the conflict.
- Each roommate should take a turn describing his/her perception of the situation, how he or she feels about it and what he/she wants.
- Come to an agreement on what the conflict is.
- Everyone should agree to be willing to compromise something to come up with a solution.
- Describe a situation, which would be a compromise among yourselves.
- Come to an agreement on the described situation.
- Talk about what changes will be needed to bring about the acceptable situation.
- Make a plan of action, together that will help achieve the desired new situation and set a time frame for these changes.
- Make a commitment to make the necessary changes.
- Set a future date to evaluate the situation and to re-negotiate any differences if necessary.

Ground Rules Of Successful Dispute Resolution

Set a time to discuss the conflict that is convenient to everyone involved. Avoid bringing up the problem when your roommate is walking out the door on the way to a mid-term exam. Schedule enough time so you will be able to prevent time pressure.

Remember that everyone involved is an equal and should have equal rights to be heard in the discussion. To create a sense of equality, you may wish to meet at a neutral place. It may help to

have everyone sit on the floor or at a table (all at the same level).
Set aside your desire to "Win." Winning an argument is not the same as succeeding in conflict resolution where, together with your roommates, you will all win over the conflict situation. Each roommate should be able to talk freely about how he/she feels. Make sure that each person's ideas and feelings are clear to everyone involved. Be willing to share your feelings honestly and don't expect others to know how you feel without being told. Assume each other's perspective. Ask your roommate to reverse positions. This can sometimes be the most effective way of getting your point across and, you can have an understanding of where your roommate is coming from. Avoid blaming each other. Assessing blame often has the effect of making the other party defensive and anxious to find fault with you, widening instead of narrowing the conflict. Talk about actions, which can be changed rather than personalities. Personal attacks destroy communication of productive ideas. Don't team up with one roommate against another. This creates defensiveness in the third roommate. You are all working together for a solution. Don't psychoanalyze your roommate. Most people don't like the feeling of being analyzed. Instead, take responsibility for your own feelings. If your roommates begin fighting unfairly, take responsibility for getting things back on the right track. You don't have to let a confrontation go from bad to worse. Help set and maintain the positive tone of the discussion by your example. Don't put your roommates on the spot by insisting on an immediate response to your demands. If possible, give each other time (at least overnight) to think over a specific demand or suggested cause of action.

(From: <http://www.niu.edu/>)

Vocabulary Words for Chapter 13

Compatible: well-matched; capable of existing together in harmony
Composition: arrangement; structure
Confrontation: argument; altercation

Eligible: qualified; entitled

HUD: U.S. Department of Housing and Urban Development
HA: housing agencies

Lease: a contract by which one conveys real estate for a specified term and for a specified rent

Perpetual: continuous; permanent
PHA: public housing agencies
Prospective: potential; future

Tenancy: the period of a tenant's occupancy or possession
TTP: Total Tenant Payment (rent)

Verifiable: provable; certifiable
Vindictive: spiteful; vengeful
Vouchers: a form or check indicating a credit against future purchases or expenditures

Chapter 14

Final Step

Where do we go from here?

We have talked about everything from the history of the independent living movement to writing resumes and cover letters to your rights under the Americans with Disabilities Act. Now, what are you going to do with it all?

In the first chapters we talked about what types of services independent living centers, like CILWW, have to offer individuals with disabilities in order to help them remain independent in the community. Well there are some additional agencies in the community that also provide services to individuals with disabilities such as:



The Department of Vocational Rehabilitation: Provides assistance in vocational training, job accommodations, educational assistance, advocacy, etc.

Wisconsin Coalition for Advocacy: Provides Advocacy services for individuals with disabilities.

Community Options Program: Provides county funding to help individuals get services (i.e. personal care) that help them stay independent in the community.

Social Security: Provides financial assistance for people with disabilities, who are unable to work.

Medicare: Provides medical insurance coverage for people who are on Social Security Disability Insurance (SSDI)

Medicaid (Title 19): Provides medical insurance coverage for individuals who are on Supplemental Security Income (SSI).

Home Health Care Agencies: Some provide skilled nursing care for individuals who need those services like IV or feeding tube care, while others just provide personal care services for those individuals who need assistance with only non-medical related task like dressing, bathing and light housekeeping.

It all sounds pretty good doesn't it...after you put on that cap and gown, get your diploma, you'll be able to go out on your own...hey just look at all the things that are out there to help you out.....

Whoa!!!!



Hold on a minute, it's not that simple.
Here are a few tidbits that you might want to keep in mind:

Did you know that for several years now, DVR has had difficulty serving the number of consumers they should cause of budget cuts?

The waiting list for COP funding in many counties is 7 years long?

To get Title 19, you have to have a very low income (SSI) and that means that you might not have a lot of the things that you are used to.

If you are working so that you can have more money you will likely have to pay for personal care services yourself, thus you won't have more money.

This list of what might go wrong with the options you have is even longer than the actual list of options...

The following pages might help you with understanding resources and services that can help you with your goals and ideas about how you will live your life.

Talking Point 14-A

Now where do you go from here? Do you have a plan or dreams? Do you have an idea of what you want your future to look like? Are your ideas realistic or not? Are you afraid of what lies ahead? If so, what can you do to make yourself more confident?

Finding Resources On Your Own

RESOURCE IDEAS TO CONSIDER:

FOOD buying store brands, nutrition education, food co-ops, food pantries, emergency food, hot meals,

HOUSING renting, buying, subsidized, Section 8 vouchers, emergency shelters, remodeling, accessibility, landlord tenant issues, rent assistance

HEALTH CARE fitness, mental health, dental health, reproductive health, insurance education, medical assistance, long term care, free medical clinics, hearing/vision, social/recreation, Medicaid purchase program, Health Employment Counseling, private health insurance, employee benefits, parent's plan, Badger Care

UTILITIES telephone assistance program, energy assistance, and weatherization

CLOTHING / HOUSEHOLD ITEMS thrift shops, rummage sales

EMPLOYMENT networking, job centers, temporary agencies, newspapers, career planning, skills development, skill training, on-the-job training, apprenticeship, Unemployment Compensation, Workers Compensation, supplemental security income, vocational assessments, references, volunteering, birth certificate, driver's license, state identification card

EDUCATION loans and grants information, GED, high school equivalency, adult education, community education, scholarships

LEGAL Lawyer Referral Service, Judicare, Card Issuers, WCA,

FINANCIAL counseling, taxes and credit, financial assistance, budgeting, benefits counseling, setting priorities, needs versus wants, keeping records, Social security number

FAMILY COUNSELING marital, domestic violence,

ELDER CARE caregiver support, day care, Social Security, Medicare, veteran's services

CHILD CARE Family Resource Centers, parent support, child development, special needs, WIC nutrition education, day care, child support

TRANSPORTATION medical transportation vouchers, shared rides, volunteer programs, public access,

ETHNIC ASSOCIATIONS Hmong Assistance,

EMERGENCIES 911, police, ambulance

What Resources can you find in your Phone Book?

In a section called Government Listings at the front of the phone book there are listed important County Agencies and State Departments along with addresses and phone numbers.

County:

Department of Human Services
University Extension
Public Health

State:

Social Security Administration
Workforce Resource

Topics found in the Yellow Pages:

Apartments
Appliances
Attorneys
Auto body work
Auto insurance
Banks

Bus lines
Career and vocational counseling
Child care
Churches
Clinics
Credit and debt counseling
Employment agencies
Food banks
Health department
Hospitals
Housing authorities
Insurance
Newspapers
Pharmacies
Physicians
Schools/universities
Social and human service organizations
Temporary employment agencies
Thrift shops

What can you find in the sections in a Newspaper?

Housing

- Apartments for rent
- Houses for rent
- Roommates needed

Houses for sale

Miscellaneous

- Furniture for sale

Rummage sales

- Job fairs
- Immunization free clinic days

Employment

- Part time work
- Full time work
- Seasonal work
- Temporary work

Information Websites:

Financial Aid for Education <http://www.fafsa.ed.gov/> Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his or her own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the financial aid office of the institution he or she plans to attend. Free Application for Federal Student Aid (FAFSA).

The Student Guide (2004-2005) is the most comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of student financial aid available through the federal Student Assistance Programs. Updated each year, The Student Guide tells you about the programs and how to apply them. The booklet may be

obtained by calling the Federal Student Aid Information Center at 1-800-4FEDAID or by visiting the department's website at <http://studentaid.ed.gov/students/publications/>

The state's student financial aid system for Wisconsin residents attending institutions of higher education. <http://heab.state.wi.us/>

National Volunteer Service Organization <http://www.americorps.org>

National Clearinghouse on Postsecondary Education for Individuals with Disabilities
<http://www.heath.gwu.edu/>

The state-by-state directory of Vocational Rehabilitation agencies,
www.rehabnetwork.org/directors_contact.htm.

Provides all SSA beneficiaries with disabilities access to benefits planning and assistance services. www.ssa.gov/work/ServiceProviders/statebystate.html

Options After High School for Youth with Disabilities
<http://www.nichcy.org/pubs/transum/ts7txt.htm> Developed to help youth with disabilities, their families, and the professional who work with them plan for transition. An overview of adult service systems (e.g., Social Security Administration, Vocational Rehabilitation) is given. Employment options are also explored.


JAN - The Job Accommodation Network <http://www.jan.wvu.edu/>
The Job Accommodation Network (JAN) is not a job placement service, but an international toll-free consulting service that provides information about job accommodations and the employability of people with disabilities. JAN also provides information regarding the Americans with Disabilities Act (ADA).

Insurance for young adults <http://www.turnkeyfs.com/library/art1004c.htm>
Brief descriptions of several insurance coverages that young adults should consider

Medicaid Eligibility <http://www.cms.hhs.gov/medicaid/eligibility/default.asp>
Information on eligibility policy and who is eligible for the Medicaid program.

Activteen <http://www.disabilitycentral.com/activteen/>
Activteen is the disability central department managed by and for teens with disabilities. We are an online cyber community where we can socialize, educate one another and just have fun together.

Wisconsin Transition Sites:
Transition Services for Students with Disabilities (2005) [Web page]
<http://www.dpi.state.wi.us/dpi/dlsea/een/transition.html>

 Opening Doors to Postsecondary Education (2003) [Student guide]
<http://www.dpi.state.wi.us/een/pdf/tranopndrs.pdf>

Statewide Clearinghouse of Transition Resources (2005) [Transition planning guide]
<http://www.wsti.org/clearinghouse.cfm>

A Wisconsin Post-secondary Guide to Disability Documentation (2004) [Manual]
<http://www.wisconsinsig.org/wtcs/disabilitydoc/disdoc.htm>

 Accommodations for Students with Disabilities Guidelines, Wisconsin Technical College System (2002) [Manual] http://www.swtc.edu/about/publications/accomodations_guidelines.pdf

Internet Family Village Project <http://www.familyvillage.wisc.edu/sp/Transition2005.pdf>

Wisconsin Job Net <http://www.dwd.state.wi.us/jobnet/mapWI.htm>

Job seeker and employer resources and information for West Central Wisconsin. Employment and training services range from information about local job listings to financially supported occupational training. Included are job referrals, assessment of education and skill levels, career counseling, assistance with obtaining occupational credentials or educational certificates, job placement assistance and supportive services. Beyond information and referral, services are tailored to meet the abilities and needs of individual customers, and supported by professionals in the workforce development field.

<http://www.workforceresource.org/>

<http://www.wisconsinjobcenter.org/>

<http://www.dwd.state.wi.us/dws/directory/Map/NW.htm>

Department of Vocational Rehabilitation The Division of Vocational Rehabilitation (DVR) is a federal/state program designed to obtain, maintain, and improve employment for people with disabilities by working with DVR consumers, employers, and other partners

<http://dwd.wisconsin.gov/dvr/locations/default.htm>

In Summary...

You have a lot of power and you have a lot of decisions to make. At CILWW we often see adults with disabilities that didn't have the advantages that you have. Remember when we talked about Ed Roberts and some of the other events that happened throughout history to people with disabilities?

The 1960's and 1970's are not ancient history. It wasn't until 1990 that people with disabilities actually had civil rights legislation passed to protect them from discrimination.

It is important to keep this in mind as you begin making some of your life decisions because you can make a difference for yourself and for those people who will follow you. You will need to decide if you want to be the "Ed Roberts" of your generation. Do you want to be a part of the continuing struggles being faced by the disability rights movement?

It can be very easy to sit back and complain and let someone else worry about it. But when you are faced with service cuts and a waiting list, it is your problem and one that only you can solve. You are the one that needs to use the advocacy skills that you have learned to stand up for your rights.

You will find your thinking is wrong if you think that there will always be someone around to make your life happen. Your parents won't always be there, your siblings may not want the responsibility after they are grown and have families of their own, and sooner or later a lot of the people who are out there marching against disability discrimination, won't be there either. They started this movement and now a new generation must continue.

You are the future ...you need to know what to do...and how, when and where to take a stand.

Websites to learn about being an Activist:

International disability news and views www.disabilityworld.org

News, views, writings www.raggededgemagazine.com

Ensuring the economic and political empowerment of all Americans with a disability www.aapd-dc.org

The Resistance www.notdeadyet.org

Activist organization www.adapt.org

An activist foundation that strives for social change and works against injustice www.resistinc.org

Promoting people's self-determination www.independentliving.org

Campaigns for human rights of people diagnosed with psychiatric disabilities. www.mindfreedom.org

A source of information on the disability rights struggle <http://www.disrights.org/>

Disability Social History Project www.disabilityhistory.org

An information directory www.disabilityonline.com

On-Line Community www.cripworld.com

Expand the participation and contribution of America's 54 million men, women and children with disabilities in all aspects of life www.nod.org

Center for Independent Living
for Western Wisconsin
www.cilww.com

The following pages are agencies and organizations listed by county with phone numbers to assist you in making contacts for yourself.

Barron County
Chippewa County
Clark County
Dunn County
Eau Claire County
Pepin County
Pierce County
Polk County
Rusk County
St Croix County

Barron County

County Offices are open Monday through Friday 8 am-4:30 pm, except Holidays

Court House 330 East LaSalle Ave Barron, WI 54812

Justice Center 1420 State Highway 25 Barron, WI 54812

First Call For Help - Information & Referral Services 800-254-2350

Children Services

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

Family Resource Center 715-736-2008

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more

1443 E Division Ave Barron, WI 54812 715-537-6502

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. 1443 East Division Avenue Barron WI 54812 Telephone: 715/537-5691

Clothing/ Household Items

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults.

Occasional hotel vouchers for 1 night only. (715) 834-1224

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00, Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

UW Extension 410 East LaSalle Avenue Barron, WI 54812-1540 Phone: 715-537-6250

Food

Barron County Food Pantry 715-537-3729

Cameron Food Pantry 715-458-2798

Chetek Pantry 715-924-4310

Cumberland Pantry 715-822-4450

Hands of Hope 715-234-7212

Health and Human Services 715-537-5619

Prairie Farm /Ridgeland Pantry 715-455-1243

Rice Lake Pantry

St Vincent de Paul Pantry 715-234-2372

The Lunch Box 715-234-1054

Turtle Lake Pantry 715-986-2241

West Cap 800-606-9227

Housing

Aurora Community Services 715-236-3114

Barron County Housing Authority 715-537-5989

Center For Independent Living for Western Wisconsin 715-233-1070

Habitat For Humanity 715-234-2460

Health and Human Services 715-537-5619

Indianhead Community Action Agency	715-537-3866
Rice Lake Housing Authority	715-234-3721
Volunteer Services of Barron County Interfaith	715-236-2184
West Cap	800-606-9227
WHEDA	800-334-6873
Rural Housing Inc	608-238-3448 888-400-5974

Shelters

Bolton Refuge House	800-252-4357
Salvation Army's Grace Place (715) 247-2944	203 Church Hill Rd Somerset, WI 54025
Faith House (Emergency Family Shelter House) Salvation Army	246-3260
Turning Point	River Falls 800-345-5104 or 425-6751

Utility Assistance

Economic Development	715-637-6871
Health and Human Services	715-537-5619
West Cap	800-606-9227
Ameritech TAP (Telephone Assistance Program)	800-924-1000

Health Care

Caillier Clinic	715-234-5388
Department Health and Human Services	715-537-5619

Chippewa Valley Free Clinic: Low cost for free health services for individuals with inadequate income or medical insurance. Clinic hours on Tuesday evenings. (715) 839-8477

Medical Assistance: Federal program for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.

Barron County Dept of Health & Human Services 715-537-5691 Wisconsin Well Woman Program

Hospitals:

Barron	715-537-3186
Cumberland	715-822-2741
Rice Lake	715-234-1515

Rural Health Dental Clinic- 235-1573 or 720-9253

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more

1443 E Division Ave Barron, WI 54812 715-537-6502

Reproductive Health

Pregnancy Help Center of Rice Lake	715-736-4357
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Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Lutheran Social Services	834-2046
Catholic Charities	832-3483

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 537-6502

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. 1443 East Division Avenue Barron WI 54812 Telephone: 715/537-5691

Legal Counsel

Judicare 800-472-1638 Barron County Economic Support 726-7840
 Lawyer Referral & Information Service 1-800-362-9082
 Wisconsin Coalition for Advocacy- 877-338-3724
 Free Legal Clinics – Area attorneys provide free information, legal advice.
 Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.
 L.E. Phillips Library in Eau Claire, the 3rd Wednesday of every month 6:30-8:30 p.m.

Counseling and Support Services

Marriage and Family Therapy Clinic 715-968-4697
 Children Service Society of Wisconsin
Barron 323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921
Programs: Parent Aide; Supervised Visitation; Treatment Foster Care
Eau Claire 2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915
Programs: Birthparent Counseling; Child and Family Counseling; Family Visiting;
 Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment
 Foster Care
 Boystown Hotline 800-448-3000
 AIDS Hotline 800-334-2437
 Family Resource Center 715-736-2008

Employment

Kelly Services 800-909-6450
 Manpower Staffing 715-236-7929
 Westaff 715-236-7112
 Wisconsin Department of Vocational Rehabilitation 715-234-6806
 Wisconsin Experience Works 715-234-6826
 Wisconsin Job Center Barron County 715-234-6826
 Workforce Resource Job Center 715-234-6320
 Unemployment 800-822-5246
 Wisconsin Conservation Corp 726-7880
 JOB Corp 830-0617
 Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Community and Adult Education

Schools
 Barron Area School District 715-537-5612
 Barron County Alternative School 715-736-3464
 Cameron School District 715-458-4560
 CESA 11 715-986-2020
 Chetek School District 715-924-2226
 Cumberland School District 715-822-5124
 Education Opportunity Center 888-858-5632
 Hillcrest Mennonite School 715-357-6133
 Meadow Creek Adventist School 715-434-7798
 Prairie Farm School District 715-455-1683
 Rice Lake School District 715-234-5432
 St. Joseph’s Catholic School 715-234-7721
 Turtle Lake School District 715-986-2597
 University of Wisconsin – Barron County 715-234-8024
 University of Wisconsin Extension Barron County 715-537-6250
 Wisconsin Indian Head Technical College 715-234-7082
 Libraries
 Barron Public Library 715-537-3881

Cameron Public Library	715-458-2276
Calhoun Memorial Library	715-924-3195
Cumberland Public Library	715-822-2767
McIntyre Library	715-837-1186
Barron County Literacy Council	715-234-1160

Transportation

Wisconsin Department of Motor Vehicles	715-234-6871
Rice Lake Transit Department	715-234-6305
Ambu-Van	1-800-236-4650
Geri-Vans	1-800-236-4930

Other

Good Samaritan Fund	715-234-2742
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Kinship

Chetek	715-924-4436
Cumberland	715-822-5553
Rice Lake/Cameron	715-234-1995

Social Security	800-772-1213	715-234-7586
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CHIPPEWA COUNTY

First Call For Help - Information & Referral Services 800-254-2350

Starting Points – Central point of intake for housing emergencies and homeless services 726-7937

CLOTHING/FURNITURE/HOUSEHOLD ITEMS

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Hope Gospel Mission

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults.

Occasional hotel vouchers for 1 night only. (715) 834-1224

FOOD

Salvation Army Food Pantry 726-9506

WIC Pregnant women and young children 711 North Bridge Street Room 222 Chippewa Falls WI 54729 Telephone: 715/726-7903

Fare Share - low cost food purchasing 286-2073

Chippewa Falls 723-7875 Stanley 644-2311

Economic Support - Food Stamps 726-7840

UW - Extension – nutrition education

Chippewa County nutrition Program – 726-7777

Area Food Pantries –

HOUSING

Starting Points 726-7937

County Housing Authority 726-7933

County Economic Support 726-7840

Western Dairyland Community Action Council- (800) 782-1063

WHEDA

Habitat for Humanity 715-833-8993

Rural Housing Inc 608-238-3448 888-400-5974

Center for Independent Living for Western Wisconsin

UTILITY ASSISTANCE

Starting Points 726-7937

Economic Support – Energy Assistance Program 726-7840

Ameritech (TAP) Telephone Assistance Program 800-924-1000

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00, Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

HEALTH CARE

Public Health 726-7900

Chippewa Valley Free Clinic 839-8477

Economic Support - Medical Assistance 726-7840

Rural Health Dental Clinic- 235-1573 or 720-9253

Marshfield Clinic Dental Center 532-6171

Wisconsin Well Woman Program, Chippewa County Department of Public Health 715-726-7900

Medical Assistance: Federal program that pays for health care for low-income people.

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working

families. Information available through the Department of Human Services or by calling (800) 362-3002.

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more 715-726-7900

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051

Reproductive Health

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 726-7900

Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051

CHILD CARE

Resource and Referral 831-1700

Economic Support 726-7840

Children Service Society of Wisconsin

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915 **Programs:**

Birthparent Counseling; Child and Family Counseling; Family Visiting; Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

Child Support 726-7750

LEGAL

Judicare - 800-472-1638 County Economic Support 726-7840

Lawyer Referral & Information Service 1-800-362-9082

Wisconsin Coalition for Advocacy- 877-338-3724

Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

ABUSE INTERVENTION

Family Support Center 723-1138

Human Services 726-7799

Chippewa County Guidance Clinic 726-7788

CRISIS INTERVENTION

Human Services 726-7799

Family Support Center 723-1138

Boystown Hotline – 1-800-448-3000

COUNSELING AND SUPPORT SERVICES

Chippewa County Guidance Clinic 726-7788
Family Support Center 723-1138
AIDS Hotline 800-334-2437

Council on Alcohol & Drug Abuse 723-1101

SUICIDE PREVENTION

Chippewa County Guidance Center (On Call) 726-7788
Omni Clinic Eau Claire – (715) 832-5030
Boystown Hotline – 1-800-448-3000

FINANCIAL / CREDIT COUNSELING

Family Services St. Croix 834-8500
Chippewa County Cooperative Extension 726-7950
Starting Points 726-7937

UW – Extension

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services.
(715) 834-8500

EMPLOYMENT

Job Center 726-2551
Workforce Resource 723-2248
Department of Vocational Rehabilitation 720-2842
RENEW - displaced homemakers 836-7511
Wisconsin Conservation Corp 726-7880
JOB Corp 830-0617
Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901
Unemployment Compensation 800-822-5246

EDUCATION

Chippewa Valley Technical College 723-0261
Educational Opportunity Center -
Education and Career Counseling 836-2024
GRASP - Assistance for Single Parents 836-7511
Literacy Council

TRANSPORTATION

Shared Ride 723-3000
Medical Transportation Vouchers 726-7840

Senior Services

Social Security 836-6645 800-772-1213
Veterans Service 726-7990
Department of Aging 726-7777

Clark County

Social Services

715-723-5233

First Call For Help - Information & Referral Services 800-254-2350

Clothing / Furniture/ Household Items

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults.

Occasional hotel vouchers for 1 night only. (715) 834-1224

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00, Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

Childrens Services

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

Clark County Family Resource Center 715-267-4393

Children Service Society of Wisconsin 2004 Highland Avenue, Suite N Eau Claire, WI 54701
715-835-5915 Programs: Birthparent Counseling; Child and Family Counseling; Family Visiting;
Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care
County Health Department: Communicable disease information (and testing), family planning,
preventative health screenings, immunizations, nutrition counseling, radon testing, and much
more (715) 839-4718

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition
education, breastfeeding promotion, monthly food prescription, help in finding needed health
services. **Clark County Health Care Center** W4266 State Road 29 Owen WI 54460 Telephone:
888/298-5299

Food

Food Pantries

Colby	715-223-2166
Granton	715-238-7517
Greenwood Willard	715-267-6205
Loyal	715-255-9213
Neillsville	715-743-4631
Owen	715-229-2547
Thorp	715-669-5861

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business
Development, Community Services (715) 836-7511

Housing

Center for Independent Living for Western Wisconsin 715-233-1070

Clark County Housing Authority 715-267-7356

Home Improvement Loans

Rental Rehabilitation Loans

Down Payment and Closing Costs

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business
Development, Community Services (715) 836-7511

WHEDA 800-334-6873

Rural Housing Inc 888-400-5974 608-238-3448

Bolton Refuge House 800-252-4357

Habitat for Humanity 715-833-8993

Health Care

Public Health 715-743-5105
 St Joseph's Hospital Ministry Health Care 715-387-7890
 Chippewa Valley Free Clinic: Low cost for free health services for individuals with inadequate income or medical insurance. Clinic hours on Tuesday evenings. (715) 839-8477
 Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720
 Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.
 Rural Dental Health Clinic 235-1573
 Wisconsin Well Woman Program Clark County Health Department Neillsville 715-743-5114
 County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051

Utility Assistance

Local Utility Company

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business Development, Community Services, Renew (which is a dislocated homemaker project that can help women who have been divorced or separated) with employment, job training, education, career planning and financial help with work-related expenses. (715) 836-7511
 Ameritech TAP (Telephone Assistance Program) 800-924-1000

Legal

Judicare 800-472-1638
 Lawyer Referral & Information Service 1-800-362-9082
 Wisconsin Coalition for Advocacy- 877-338-3724
 Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.
 Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Counseling and Support Services

Memorial Health Center 715-748-8100
 Memorial Medical Center 715-743-3101
 Mental Health and Substance Abuse Counseling 715-743-5191
 AIDS Hotline 800-334-2437
 Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279
 Apple Pregnancy Center 834-7734
 Lutheran Social Services 834-2046
 Catholic Charities 832-3483
 Boystown Hotline – 1-800-448-3000

Employment

Job Center 715-743-4631
 Supported Employment 715-267-7228
 Wisconsin Conservation Corp 726-7880
 JOB Corp 830-0617
 Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Unemployment 800-822-5246

Education

Clark County - UW Extension 715-743-5121

County Literacy Council

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services.
(715) 834-8500

Clark County - UW Extension 715-743-5121

Transportation

Department of Motor Vehicles 800-924-3570

Other

Social Security 800-772-1213

Senior Services

Clark County Home Care 715-743-5105

Gemini Helping Hands 715-797-6645

Lifenet 715-834-4111

Memorial Medical Home Care 715-743-3101

Dunn County

First Call for Help: (800) 235-2350

Clothing / Furniture / Household Items

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults.

Occasional hotel vouchers for 1 night only. (715) 834-1224

Hope Gospel Mission

Treasures of the Heart River Falls Baldwin

Childrens Services

Children Service Society of Wisconsin

323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921

Programs: Parent Aide; Supervised Visitation; Treatment Foster Care

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915

Programs: Birthparent Counseling; Child and Family Counseling; Family Visiting;

Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. **Dunn County Health Dept** 800 Wilson Avenue Menomonie WI 54751 715/232-2498

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

UW Extension

Food

WestCAP	800-606-9227
Dunn County Human Services	715-232-1116
Interfaith Caregivers	715-235-2920
WIC of Dunn-Pepin Counties	1-800-332-5768

Housing & Utility Assistance

Dunn County Housing Authority	715-235-4511
Dunn Electric Cooperative	715-232-6240
Habitat for Humanity	715-833-8993
Menomonie Housing Authority	715-235-0656
WestCAP	1-800-606-9227
Rural Housing Inc	888-400-5974 608-238-3448
Ameritech TAP (Telephone Assistance Program)	800-924-1000
WHEDA	
Bolton Refuge House	800-252-4357

Mental Health Counseling

AIDS Hotline	800-334-2437
Dunn County Human Services	715-232-1116

Health Care

Chippewa Valley Free Clinic 715-839-8477

CVTC Rural Dental Health Clinic 715-235-1573

Marshfield Clinic 715-233-6400

Myrtle Werth Medical Center 715-235-5531

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800) 362-3002.

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage.

Dunn County Health Department Menomonie 715-232-2388 Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more

Reproductive Health

Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Public Health 715-232-2388

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

Legal

Judicare 800-472-1638

Lawyer Referral & Information Service 800-362-9082

Wisconsin Coalition for Advocacy 877-338-3724

Free Legal Clinic – Area attorneys provide free information, legal advice.

Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Employment

Dunn County Job Center 715-232-7360

Brigham Group 715-232-9777

Experience Works 715-552-2000

Jobs Plus 715-832-3434

Kelly Temporary Services 715-235-2829

Manpower 715-235-4111

The Work Connection 715-235-9675

Workforce Resource Center 715-232-7360

Western Staffing Services 715-232-9444

Unemployment Compensation 1-800-494-4944

Wisconsin Conservation Corp 726-7880

JOB Corp 830-0617

Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Education

Chippewa Valley Technical College 715-232-2685

UW-Stout 715-232-1122

Workforce Resource 715-232-7360

Chippewa Valley Literacy Council

Transportation

DET

Interfaith Caregivers

Tender Care Transport

715-235-7433

715-235-2920

1-800-498-2050

Other

Seventh Day Adventist Church

Social Security Administration

715-235-3791

1-800-772-1213

Eau Claire County

Health and Human Services (715) 831-5700

First Call for Help: (800) 235-2350

Childrens Services

Children Service Society of Wisconsin

323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921 **Programs:**

Parent Aide; Supervised Visitation; Treatment Foster Care

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915 **Programs:**

Birthparent Counseling; Child and Family Counseling; Family Visiting; Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Family Resource Center 2105 Heights Drive, Eau Claire, WI 54701 715-833-1735

Healthy Start: Pays for medical, dental and vision care for moderate income pregnant women and for children born after 9/30/83 whose family incomes are above MA eligibility guidelines. (715) 839-4718

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. **Eau Claire City-County Health Dept** 720 E. Second Avenue Eau Claire WI 54703 Telephone: 715-839-5051

Clothing / Furniture / Household Items

Hope Gospel Mission

Goodwill Industries: Low cost used clothing (715) 835-0532

Professional Women's Clothing Bank: you can obtain a voucher at Bolton Refuge House for hours call Junior League of Eau Claire (715) 831-8442

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00, Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

Food

FARE SHARE: Low cost groceries in exchange for 2 hours volunteer services. (715) 834-3643 or (715) 834-1224

St. Francis Food Pantry: Food bank that low or no-income people can pick up food once per week. (715) 839-7706

UW Extension Eau Claire Office: Information on gardening, food safety, parenting, shopping, financial counseling, nutrition. 227 1ST ST W, Altoona, WI 54720 (715) 839-4712

Community Table: Free hot meals served: Lunch (11:30-1:00 Mon, Wed, Thur, Sat, Supper (5:15-6:30) Tues. and Dinner (3:15-4:30) Sun. (715) 835-4977

Housing

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00, Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

City Housing: Eligible applicants must live in the city limits of Eau Claire. (a letter from BRH for a domestic violence victims will move them to a priority list) (715) 839-4943

County Housing: Eligible applicants must live in, or agree to move to a rental unit within the program designated geographic area. A percentage of your gross income will determined your monthly rent. (Victims of domestic violence should have a letter from BRH to move them to a priority list).(715) 839-6240

WHEDA

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business

Development, Community Services, Renew (which is a dislocated homemaker project that can help women who have been divorced or separated) with employment, job training, education, career planning and financial help with work-related expenses. (715) 836-7511
Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224
Bolton Refuge House 800-252-4357
Rural Housing Inc 888-400-5974
Habitat for Humanity

Utility Assistance

Energy Assistance Program: Provides vouchers for heating to low-income families. (October-May) (715) 831-5788
Ameritech TAP (Telephone Assistance Program) 800-924-1000

Health Care

Chippewa Valley Free Clinic: Low cost for free health services for individuals with inadequate income or medical insurance. Clinic hours on Tuesday evenings. (715) 839-8477
County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718
Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720
Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.
Rural Health Dental Clinic- 235-1573 or 720-9253
Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. Eau Claire City-County Health Department Eau Claire 715-839-4718

Family Counseling

Boystown Hotline – 1-800-448-3000

Pregnancy Counseling

Planned Parenthood: Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279
WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051
Apple Crisis Pregnancy Center: Offers free and confidential services including pregnancy testing, referrals, support groups, baby and maternity clothing and baby furniture. (715) 834-7734
County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718
Lutheran Social Services 834-2046
Catholic Charities 832-3483

Legal

Judicare 800-472-1638 **Economic Support**
Lawyer Referral & Information Service 1-800-362-9082
Wisconsin Coalition for Advocacy- 877-338-3724
Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.
Clerk of Courts 839-4816

Employment

Job Center: Providing updated employment opportunities in the area, help with resume and cover letters, labor laws and state employment information. Childcare by appointment. (715) 836-2901
(715) 855-9675

Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Career Development Center: Job training, career counseling, job placement. (715) 834-2771

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business Development, Community Services, Renew (which is a dislocated homemaker project that can help women who have been divorced or separated) with employment, job training, education, career planning and financial help with work-related expenses. (715) 836-7511

Wisconsin Conservation Corp 726-7880

JOB Corp 830-0617

Education

UW Extension Eau Claire Office: Information on gardening, food safety, parenting, shopping, financial counseling, nutrition. 227 1ST ST W, Altoona, WI 54720 (715) 839-4712

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business Development, Community Services, Renew (which is a dislocated homemaker project that can help women who have been divorced or separated) with employment, job training, education, career planning and financial help with work-related expenses. (715) 836-7511

Transportation

City Bus Line

Financial counseling

UW Extension Eau Claire Office: Information on gardening, food safety, parenting, shopping, financial counseling, nutrition. 227 1ST ST W, Altoona, WI 54720 (715) 839-4712

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

Other

Social Security Administration

Western Dairyland: Energy Conservation, Housing, Project Employment, Small Business Development, Community Services, Renew (which is a dislocated homemaker project that can help women who have been divorced or separated) with employment, job training, education, career planning and financial help with work-related expenses. (715) 836-7511

Pepin County

First Call For Help - Information & Referral Services 800-254-2350

Clothing / Furniture / Household Items

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Hope Gospel Mission

Treasures of the Heart River Falls Baldwin

Childrens Services

Children Service Society of Wisconsin

Barron 323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921 **Programs:**

Parent Aide; Supervised Visitation; Treatment Foster Care

Eau Claire 2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915 **Programs:**

Birthparent Counseling; Child and Family Counseling; Family Visiting; Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

WIC Pepin/Pierce County Public Health 412 West Kinne Street Ellsworth WI 54011 273-6758

Food

Pepin county Food Pantry

715-672-3203

Lutheran Church

715-442-5003

Share Food Distribution Site

1-800-548-2124

West Cap

1-800-606-9227

Housing

Farmers Home Administration

715-53-4386

Rural Housing Inc 888-400-5974

608-238-3448

Tri-City Housing

715-286-5003

Myers Rentals & Property Management

715-723-6055

Great River Apartments

1-800-947-3529

Pepin County Housing Authority

715-672-4498

WHEDA

WestCap 800-606-9227

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Bolton Refuge House 800-252-4357

Utility Assistance

Pepin County Department Of Human Services 715-672-8941

Catholic Charities: Services may include rental assistance up to \$150.00, security deposits up to \$180.00,

Utilities up to \$120.00, also provides gas, food, clothing vouchers. (715) 832-6644

Ameritech TAP (Telephone Assistance Program) 800-924-1000

Health Care

Pepin County Health Department

715-672-5961

Wisconsin Health Insurance Risk Sharing Plan

1-800-82-4777

Chippewa Valley Free Clinic

715-839-8477

Rural Health Dental Clinic- 235-1573 or 720-9253

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. Pepin County Health Department Durand 715-672-5961

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.

Legal

Wisconsin Judicare Inc 1-800-472-1638

Lawyer Referral & Information Service 1-800-362-9082

Wisconsin Coalition for Advocacy- 877-338-3724

Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Counseling and Support Services

Marriage and Family Health Services LTD 1-800-639-4044

Boystown Hotline – 1-800-448-3000

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

AIDS Hotline 800-334-2437

Reproductive Health

Planned Parenthood 726-2121

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

Employment

Pepin County Job Center & Workforce Resource 715-672-8941

Division of Vocational Rehabilitation (DVR) 1-800-622-1771

Wisconsin Conservation Corp 726-7880

JOB Corp 830-0617

Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Education

Indianhead Federated Library System 715-839-5082

Chippewa Valley Technical College 715-833-6200

University of Wisconsin-Extension 715-672-5214

County Literacy Council

Transportation

Pepin County Senior Services 715-672-8936

Other

Catholic Charities 715-832-6644

Consumer Credit Counseling Service 715-834-8500

Affordable Adorables 715-235-8044

Social Security 800-772-1213

Goodwill Industries 715-835-0532

Pierce County Resources

First Call For Help - Information & Referral Services 800-254-2350

Clothing / Furniture / Household Items

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults.

Occasional hotel vouchers for 1 night only. (715) 834-1224

Hope Gospel Mission

Treasures of the Heart River Falls

Childrens Services

Children Service Society of Wisconsin

323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921

Programs: Parent Aide; Supervised Visitation; Treatment Foster Care

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915

Programs: Birthparent Counseling; Child and Family Counseling; Family Visiting;

Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. **Pierce County Public Health**

412 West Kinne Street

Ellsworth WI 54011

Telephone: 715/273-6758

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

UW Extension

Food

WestCAP

800-606-9227

County Human Services

715-232-1116

WIC of Dunn-Pepin Counties

1-800-332-5768

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051

Housing & Utility Assistance

County Housing Authority

715-235-4511

Dunn Electric Cooperative

715-232-6240

Habitat for Humanity

715-833-8993

Menomonie Housing Authority 715-235-0656
WestCAP 1-800-606-9227
Rural Housing Inc 608-238-3448
Ameritech TAP (Telephone Assistance Program) 800-924-1000
WHEDA

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Rural Housing Inc 888-400-5974 608-238-3448

Bolton Refuge House 800-252-4357

Salvation Army's Grace Place (715) 247-2944 203 Church Hill Rd Somerset, WI 54025

Faith House (Emergency Family Shelter House) Salvation Army 246-3260

Turning Point River Falls 800-345-5104 or 425-6751

Mental Health Counseling

AIDS Hotline 800-334-2437

County Human Services 715-232-1116

Boystown Hotline – 1-800-448-3000

Health Care

Chippewa Valley Free Clinic 715-839-8477

CVTC Rural Dental Health Clinic 715-235-1573

Marshfield Clinic 715-233-6400

Myrtle Werth Medical Center 715-235-5531

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. Pierce County Reproductive Health River Falls 715-425-8003

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

PREGNANCY COUNSELING

Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Public Health 726-7900

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

Legal

Judicare 800-472-1638

Lawyer Referral & Information Service 800-362-9082

Wisconsin Coalition for Advocacy 877-338-3724

Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Employment

Wisconsin Conservation Corp 726-7880
JOB Corp 830-0617
Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901
County Job Center

Education

Chippewa Valley Technical College 715-232-2685
UW-Stout 715-232-1122
Workforce Resource 715-232-7360
Chippewa Valley Literacy Council

Transportation

Other

Social Security Administration 1-800-772-1213

Polk County

Human Services

715-485-8400

Childrens Services

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

Children Service Society of Wisconsin

323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921 **Programs:** Parent Aide; Supervised Visitation; Treatment Foster Care

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915 **Programs:** Birthparent Counseling; Child and Family Counseling; Family Visiting; Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Clothing / Furniture / Household Items

Treasures of the Heart River Falls

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Food

First Lutheran Food Pantry 715-268-2852

Frederic Food Panty 715-327-8972

Lifeline Food Pantry 715-268-2442

Loaves and Fishes

Open Cupboard 715-294-4357

Redeemer Lutheran Food Shelf 715-268-7283

St Joseph's Food Pantry 715-268-7717

St Croix Falls Food Shelf 715-483-9138

West Cap 800-606-9227

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

Housing

Center for Independent Living for Western Wisconsin 715-233-1070

Croix Management 612-465-6841

Housing Authority

Osceola 715-294-3629

Impact 7 715-357-3334

Bolton Refuge House 800-252-4357

Salvation Army's Grace Place (715) 247-2944 203 Church Hill Rd Somerset, WI 54025

Faith House (Emergency Family Shelter House) Salvation Army 246-3260

Turning Point River Falls 800-345-5104 or 425-6751

Habitat for Humanity

Rural Housing Inc 888-400-5974 608-238-3448

WestCap 800-606-9227

WHEDA

Utility Assistance

Low Income Energy	715-485-3133
NSP	715-268-7172
Rural Housing	608-238-3448
West Cap	715-265-4271

Ameritech TAP (Telephone Assistance Program) 800-924-1000

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Health Care

Hospitals

Osceola Medical Center	888-565-4662
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Saint Croix Regional Medical Center	715-483-3261
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Human Services	715-485-8400
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Home Care	715-485-8530
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WIC	715-485-8520
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Public Health Preparedness	715-485-8520
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Rural Dental Health Clinic 235-1573

Chippewa Valley Free Clinic: Low cost for free health services for individuals with inadequate income or medical insurance. Clinic hours on Tuesday evenings. (715) 839-8477

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families.

Information available through the Department of Human Services or by calling (800)362-3002.

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. Polk County Health Department Balsam Lake 715-485-8500

Family Counseling

AIDS Hotline 800-334-2437

Boystown Hotline – 1-800-448-3000

Polk County Human services

Pregnancy Counseling

Reproductive Health	715-485-8575
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Family and Parent Education	715-485-8600
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County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. Polk County Health Department 100 Polk County Plaza Suite 180 Balsam Lake WI 54810 715-485-8520

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Legal

Judicare 800-472-1638 County Human Services-Economic Support 726-7840

Lawyer Referral & Information Service 1-800-362-9082

Wisconsin Coalition for Advocacy- 877-338-3724

Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.

Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Employment

Department of Vocational Rehabilitation (Rice Lake) 715-234-1447

Unemployment 800-822-5246

Wisconsin Conservation Corp 726-7880

JOB Corp 830-0617

Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Education

Libraries

Osceola 715-294-2310

St Croix Falls 715-483-1777

Schools – Adult and Community Education

Amery School District 715-268-9771

Clear Lake School District 715-263-2114

Frederick School District 715-327-5630

[Luck Public Schools](#) 715-472-2151

Mustard Seed Faith Academy 715-268-6359

Osceola School District 715-294-4140

St. Croix Falls School District 715-483-9823

Unity School District 715-825-3515

UW – Extension 715-485-8600

Valley Christian School 715-483-9126

Literacy Council

WITC

Other

Social Security Administration 800-772-1213

Rusk County

First Call For Help - Information & Referral Services 800-254-2350

Childrens Services

Children Service Society of Wisconsin

323 East LaSalle Avenue P.O. Box 134 Barron, WI 54812 715-537-9921

Programs: Parent Aide; Supervised Visitation; Treatment Foster Care

2004 Highland Avenue, Suite N Eau Claire, WI 54701 715-835-5915

Programs: Birthparent Counseling; Child and Family Counseling; Family Visiting; Independent Living Skills; Infant/Toddler Adoption; Intensive In-home; Treatment Foster Care

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. **Rusk County Dept of Health & Human Services**

311 Miner Avenue East
Ladysmith WI 54848
Telephone: 715/532-2299

Clothing / Furniture / Household Items

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Hope Gospel Mission

Treasures of the Heart River Falls

Food

Family Nutrition Program 715-532-2151

Fare Share 1-800-548-2124

Food Stamps 715-532-2299

Indianhead Community Action Agency 715-532-7542

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. (715) 839-5051

Housing

Section 8 Housing Assistance 715-532-7543

County Housing Authority 715-235-4511

Dunn Electric Cooperative 715-232-6240

Habitat for Humanity 715-833-8993

Menomonie Housing Authority 715-235-0656

WestCAP 1-800-606-9227

Rural Housing Inc 888-400-5974 608-238-3448

Ameritech TAP (Telephone Assistance Program) 800-924-1000

WHEDA

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Rural Housing Inc 608-238-3448

Bolton Refuge House 800-252-4357

Salvation Army's Grace Place (715) 247-2944 203 Church Hill Rd Somerset, WI 54025

Faith House (Emergency Family Shelter House) Salvation Army 246-3260

Turning Point River Falls 800-345-5104 or 425-6751

Health Care

Health and Human Services 715-532-2299

Family Health Center for Independent Living 1-800-942-5420

Chippewa Valley Free Clinic 715-839-8477

CVTC Rural Dental Health Clinic 715-235-1573

Marshfield Clinic 715-233-6400

Myrtle Werth Medical Center 715-235-5531

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin's new state program to provide health insurance for uninsured working families. Information available through the Department of Human Services or by calling (800)362-3002.

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. Rusk County Health Department

Ladysmith 715-532-2299

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

Pregnancy Counseling

Pregnancy Resource Center 715-532-7600

Planned Parenthood 726-2121 Provides education, information, birth control, sexually transmitted diseases, and some clinic services on a sliding fee scale (715) 833-2279

Public Health 726-7900

Lutheran Social Services 834-2046

Catholic Charities 832-3483

Apple Pregnancy Center 834-7734

County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

Family Counseling

AIDS Hotline 800-334-2437

County Human Services 715-232-1116

Boystown Hotline – 1-800-448-3000

Financial Counseling

Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

UW Extension

Legal

Clerk of Circuit Courts	715-532-2108
Judicare	800-472-1638
Lawyer Referral & Information Service	800-362-9082
Wisconsin Coalition for Advocacy	877-338-3724

Free Legal Clinic – Chippewa Falls Library, 4th Wednesday every month, 6:30 – 8 PM.
Legal Clinic: Area attorneys provide free information, legal advice. Held at L.E. Phillips Library the 3rd Wednesday of every month 6:30-8:30 p.m.

Employment

Wisconsin Job Center for Independent Living	715-532-2700
Northwest Wisconsin Concentrated Employment Division of Vocational Rehabilitation (DVR)	715-532-2700
Job Service	1-888-387-3895
Westlake Enterprises	715-634-3011
Kelly Temporary Services	715-532-5686
Manpower	715-234-4889
NICOLE Temps	715-236-7929
Western Staff Services	715-532-9202
Unemployment Compensation	715-236-7112
Wisconsin Conservation Corp	1-712392-7835
JOB Corp	726-7880
Job Line: Recorded listing of employment opportunities in the area.	830-0617

(715) 836-2901

Education

University Extension	715-532-2151
Chippewa Valley Literacy Council	

Transportation

Ambu-Van	1-800-236-4650
Geri-Vans	1-800-236-4930
Healthcare Transport	715-532-5844
Indianhead Transit/Personal Escort	715-532-5031
Key Care	715-532-3727

Other

Salvation Army	715-532-2203
Social Security Administration	1-800-772-1213

ST. CROIX COUNTY

(All numbers have a 715 area code unless otherwise specified)

FIRST CALL FOR HELP: 1-800-254-2350

Clothing

First Lutheran Church (Mon. 12-3, Wed 2-12) 246-5759

FISH 425-7461

Secret Santa - Dawn 246-8405 or Donna 246-8249

Goodwill Industries: Low cost used clothing (715) 835-0532 715-235-8488

Salvation Army: Furniture, food, clothing vouchers, shelter, if funds available they can help with rent or utilities. Emergency housing, support services and rent subsidy for homeless single adults. Occasional hotel vouchers for 1 night only. (715) 834-1224

Treasures From the Heart – Baldwin 684-4440

- River Falls

Food

Baldwin/Hammond Community Pantry 684-2044 or 684-2127

Chiquita 246-2241 (Every Friday from 2:30-3:30; 24 cans of vegetables for \$5.00-all year)

Christian Food Cupboard St Pat's, Hudson 381-5120

Fareshare 800-582-4291 or 612-644-6003

Five-Loaves New Richmond 800-338-2882

Free Bakery Goods & Produce from County Market (No eligibility requirements)

Mondays - 9:30 am, - St. Patrick's Church-back, lower level

Wednesdays - 9:30 am - United Methodist Church, Laurel Ave.

River Falls Food Pantry Ezekiel Lutheran 425-8294

Roberts Food Shelf Congregational United church of Christ 749-3225

Somerset Area Food Pantry St. Anne's Church 247-3789

St. Croix Food Harvest Lakeland - Saturday after 3rd Thursday 651-436-51406

Boyceville Community Center - 3rd Saturday 10:00AM

West Cap 800-606-9227

Zion Lutheran Church Food Pantry Woodville 698-2707

Free Hot Meals

Gethsemane Lutheran Church 1350 Florence, Baldwin, 1st Tuesdays, 5-6:30PM

Congregational Church 110 N 3rd, River Falls, 2nd & 4th Tuesdays, 5:00PM 425-2052

1st Lutheran Church 258 N 3rd, New Richmond, 3rd Tuesdays, 5-6:30PM 246-2133

(No eligibility requirements, no reservations needed at either church)

Housing Assistance

Catholic Charities Housing Management 234-8299 Adults with psychological disabilities

Eau Claire Regional Consumer Protection (Re. Rental Issues) 1-800-422-7128

Faith House (Emergency Family Shelter House) Salvation Army 246-3260

Farmers Home Administration Ellsworth 273-4085 or Baldwin 684-3301 ext. 202

Gerard Management Hudson ((Fair Housing) 386-0507

Housing Authorities

New Richmond (M-W-F, 1-4 p.m.) 246-2130 (Sec. 8-Elderly & Disabled Head of Household)

River Falls (Sec. 8-City of River Falls only) 425-7640

Landmark, Inc. —Serves Ellsworth, Prescott, Baldwin 800-924-3256
Housing Management Services - serves New Richmond, Hudson. Glenwood (families) 246-5774 or 246-0661.

Rural Housing-HCRI Funds 608-238-3448
Tenant Resource Center 800-816-RENT 608-257-0006
University Village Apts. River Falls 425-6302
West Cap (Section 8 and rental assistance) 800-606-9227 or 265-4271

WHEDA

Habitat for Humanity

Rural Housing Inc 888-400-5974

Furniture-housing Related Items

“We Do Feet” Hudson 386-9313

Trinity Lutheran Church 549-6993

Treasures From the Heart – Baldwin 684-4440

- River Falls

Health Care

Wisconsin Well Woman Program provides preventive health screening services to women with little or no health insurance coverage. St. Croix Co Dept of H&HS/Pub Health New Richmond 715-246-8263

Medical Assistance: Federal program that pays for health care for low-income people. (715) 833-5720

Badgercare: Wisconsin’s new state program to provide health insurance for uninsured working families.

Information available through the Department of Human Services or by calling (800)362-3002.

Parental Support

Birthright - Hudson 386-8004

C.H.A.D.D. (ADHD Support Group) 425-2650

Divorce Care 425-0031 (Bethel community Church-RF, Sunday 6:15-8:30 pm - free child care)

Emotions Anonymous 248-3080

Families Anonymous Hudson 386-7342

Family Resource Center Baldwin 684-4440

Head Start New Richmond. 246-3232

River Falls 425-0344

Kinship 425-7096

Mom’s Christian group Spring Valley (Laura 772-4452)

Mom’s Group Hudson 386-5070

River Falls 425-7985

New Richmond (1st & 3rd Tuesday, 9:00-11:00 am, 1st Lutheran Church. Child Care available.

Share/parent activities Social Group Jill 246-2381

MUMS (Mothers United for Moral Support for Parents With Chronically Ill Children) 386-5070

New Richmond Pregnancy Hotline 246-4733

Parents Anonymous Hudson 386-9846

Parent Reaching Parents River Falls 425-7857

St. Croix Valley Preschool Parents Group 749-1751

West Cap Early Head Start Program 265-4271

Youth Service Bureau 612-439-8800

Children are People (kids in CD families) 612-490-9257

PFLAG (Parents & Friends of Lesbians and Gays) 612-458-3240

Transportation Assistance

New Richmond Transport-MA 800-236-4650

Shelters

Bolton Refuge House 800-252-4357
Salvation Army's Grace Place (715) 247-2944 203 Church Hill Rd Somerset, WI 54025
Faith House (Emergency Family Shelter House) Salvation Army 246-3260
Turning Point River Falls 800-345-5104 or 425-6751
New Richmond 246-9216

JOBS

St. Croix Job Center 246-7770
Division of Vocational Rehabilitation (Local 246-7770) 800-622-1771 or 836-4263
Wisconsin Conservation Corp 726-7880
JOB Corp 830-0617
Job Line: Recorded listing of employment opportunities in the area. (715) 836-2901

Financial Counseling

Family Service St. Croix (Money management/financial counseling) 800-327-3203
UW Extension Office 684-3301
Consumer Credit Counseling: Provides bill consolidation, debt repayment and education services. (715) 834-8500

Utility Assistance

Operation Help (Mon, Tues, Wed & Fri. 10 am-12 pm.; Thurs. 7-9 pm.) 386-0881
Utility Assistance 246-8340
X-Cel Payment Arrangements 800-472-6695
Ameritech TAP (Telephone Assistance Program) 800-924-1000
Salvation Army Hudson-Pastor Keith 386-7221 or 386-5409
New Richmond-Jim Heebink 246-6901
New Richmond -Gail Macomber 246-3260 or Hudson 381-1342

Special Needs & Disabilities

Wisconsin First Step 800-642-STEP (Birth to 6 year old-special needs information and referral service)
Community Action Program - Mentors, Info & Referrals (Greater Hudson) 386-9803 911 4th St # 218 Hudson, WI
County Health Department: Communicable disease information (and testing), family planning, preventative health screenings, immunizations, nutrition counseling, radon testing, and much more (715) 839-4718

WIC Project: Women, Infants and Children Supplemental Nutrition Program. Providing nutrition education, breastfeeding promotion, monthly food prescription, help in finding needed health services. **St. Croix County Dept of Health & Human Services**

1445 North Fourth Street
New Richmond WI 54017
Telephone: 715/246-8359

YMCA

YMCA Hudson 386-1616
YMCA Osceola 204 3rd Ave W, 294-2164

Social Security Administration

Social Security Administration 800-772-1213
Eau Claire 715-836-6645

Legal Assistance

Judicare Hotline 800-472-1638

Lawyer Referral Service 608-257-4666

Other

[AIDS Hotline](#) 800-334-2437

Alpha House 235-9532

Consumer Protection Division 800-422-7128 or Eau Claire 839-3848
or Madison 608-266-7222

St Croix Veterans 1101 Carmichael Rd Hudson 386-4759

Environment Health Specialist 246-8263

St Croix Home Health 246-8279

St Croix Disability Coalition 246-7733 or 381-1456

United Way - Greater St. Croix 246-2331

Public Health 246 8373

Lions Club Hammond-Roberts (Pamela Herink)749-3512

[Rural Dental Health Clinic](#) 235-1573