

Planning Your Future
A Resource Guide For Independent Living

For
Foster Youth, Former Foster Youth in Northeast Kansas and
Those That Care About Them

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WHERE I AM

No matter how bad it gets or
the temptations I may face.

I will hold my head up high
and make where I am a beautiful place.

Poem by Tiffany

.....
No one needs to tell you that it's hard to become an adult and go out on
your own, especially if you are in foster care. This guide is a tool for
you to use to make sure you know your rights while you are in foster
care, what you are entitled to as you leave foster care and useful
information to help you when you are on your own.

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I. Your Rights While in Foster Care

Right to an Attorney

When a "Child in Need of Care" action is originally filed with the Court, you are appointed an attorney to serve as your guardian ad litem (GAL). This attorney is to make an independent investigation of the facts and appear for you and represent your best interests in Court.

The person who is appointed to be your GAL must be an attorney. Do not allow anyone who is not an attorney to be your GAL. In that situation, tell your social worker that according to K.S.A. 38-1505, only an attorney can be appointed to be your GAL.

You have the right to speak with your GAL at any time, not just before you go to court. Make sure you get his or her telephone number. Your GAL may have been appointed to represent a lot of foster children and won't know that you have a problem unless you call. However, their job is to look out for your best interests, so you should call them when you have a question or a problem.

The GAL is appointed to represent your *best interests*. Even if you and your GAL disagree, he or she should let the court know that you disagree and tell the court what you want. When your position as to your well-being is different from your GAL, ask that they request an attorney be appointed to represent you. If the court thinks there is a good reason, an attorney will be appointed to represent you, not your best interests as determined by a GAL.

Special Advocate

In addition to appointing a GAL, the court may also appoint a special advocate whose job it is to also represent your best interests and assist in obtaining a permanent, safe and homelike placement for you. A court appointed special advocate is called a CASA worker. If you have problems or questions, your CASA worker is also a resource for you.

Right to Health Care

You have the right to prompt medical care and treatment of any illness, disability or injury. You can talk to a counselor or therapist if you want or need to and no one may prohibit this. You also have the right to request braces or other orthodontic treatment.

Rights of Education and Religion

If your foster family practices a different religion, you do not have to attend services. Talk to your caseworker to make sure you have a suitable place to stay while your foster family is at their worship service. You also have the right to attend religious services of your choosing. If you do not have a way to get to services, talk to your caseworker to arrange transportation. If your foster

family is forcing you to go to their worship service or you are unable to practice your religion and your caseworker is not responding to your needs, call your Guardian ad Litem.

You are to go to school and you must be provided with any special help that has been identified as necessary for you to get an education. You also have the right to have an educational advocate appointed to represent you in decisions made concerning your educational goals, if your parents are unable to do so. Your educational advocate is to request special help or testing to identify and assist with your special needs. If you are not getting the special help you need to be successful in school, speak up and let your caseworker know. If you do not get a satisfactory response from your school or your caseworker, contact your GAL.

If you are suspended from school for a period of 10 days or longer, you have the right to meet with the principal of your school prior to the suspension to explain your side of the situation. If it is a long-term suspension or expulsion, you have a right to a Due Process Hearing - to have a hearing with your parents or legal guardian, your educational advocate and/or your attorney. You have a right to be sent to an alternative school, provided that your offense did not cause harm or include carrying a weapon onto school property (be careful, they are very strict about what they consider weapons now). However, the decision of whether or not to send you to another school is made by the school board and if you are suspended, no other school has to admit you until your term of suspension has been served.

Responsibilities of your case worker

Your caseworker must:

- Make sure you are in a safe place.
- Make sure your developmental needs are met.
- Make sure that you have a good connection with your birth parents and your foster parents.
- Have a meeting with you in person at your foster placement at least once a month.
- Give you information that affects your life.
- At every visit, give you a way to contact your social worker.
- Listen to you about how well your visits are going and how your goals are being met.
- Look for any evidence that you are being mistreated in the foster placement.

Selection of a place for you to live

The Kansas Department of Social and Rehabilitation Services (SRS) is required to show that they have placed you in the least restrictive placement, based on your needs. This includes trying to place you in the home of a relative or someone you know. If you are put in a home other than a relative's, the law requires that the person caring for you be licensed by the Kansas Department of Health and Environment.

SRS policy allows you to spend the night with friends whose families are not licensed to provide foster care. The foster parents are warned to use extreme caution in choosing substitute caregivers for foster children.

SRS views your birth parents as the best living arrangement for you. If it is not possible for you to live with your parents or a relative, the SRS is to find a foster home that can best meet your needs. You, and your birth family if they are able, are to be fully involved in making a decision on the home where you will be placed.

The common issues that SRS will look at before placement are:

- How to place you as close to your family as possible to help with visitation and reintegration.
- The ability of the foster family to preserve your racial, cultural, ethnic and religious background.
- How well the interests, strengths and abilities of the foster family help them relate to your needs, including your individual problems, age, interests, intelligence, moral and ethical development, family relationships, educational status, social adjustment and your plans for the future.
- How close the home is to any specialized services or facilities you may need. You are to be placed in the same home with your brothers and sisters whenever possible. If you can't be placed in the same home, you are to have a visitation plan so you can see them on a regular and frequent basis - as long as being placed together or visits won't harm you or your brothers or sisters.

SRS is to work with the foster family to help you remain in the same home for as long as possible.

Notification of Change in Placement

If you have been in the same foster home, relative home or group home for more than six months, SRS has to give you a written notice of any change in the placement if you are 12 years or older. If you do not want this change in placement, you have 10 days to let the Court or your GAL know that you want a court hearing. The SRS then has to show that reasonable efforts were made to prevent your removal and show why allowing you to remain in your current placement is not in your best interests. If there is an emergency and the removal is for your safety and protection, the SRS does not have to give the 30-day notice. In the event of an emergency removal, SRS does not have to get court approval before the removal, but must let the Court know as soon as possible why it was necessary to remove you immediately.

Testifying in Court

At any hearing in your Child in Need of Care case, you can request to have the court hear your testimony about your desires in placement, as long as you are at least 14 years old and of sound mind.

Visits with your family

You are to have visits with your family unless their parental rights have been terminated or the court has decided that it is not in your best interests to see your parents. You are to have face-to-

face visits with your parents at least once a month, with telephone contact and unlimited mail as long as it is thought to be in your best interests.

Visits should be in your family home, if possible. If your parents aren't supposed to see you unsupervised, then you may have visits at your foster care worker's office.

Visits are to be scheduled so they don't interfere with your school schedule.

If you have a baby while in foster care

You and your baby should be placed together and you should be given every opportunity to raise your child with the support of your care provider. It is not necessary that your baby also be placed in SRS custody. Even if your baby is placed in the custody of SRS, you and the baby should be kept together unless there is a specific threat of harm to the baby if he or she remains in your care. Your foster care contractor is to give you services to help you provide on-going care for your child. All childcare expenses for the baby are the responsibility of your foster care worker.

Exit Interview

You will have an exit interview before your release from custody. It will include information about:

- The appeal process.
- The process to request services after your release until your 21st birthday.
- Your dental, eye care, immunization and medical services should be up to date. You will receive copies of your records and lists of medical providers who have provided you treatment.
- Information on the Medical Card Extension Program.
- Information on the Foster Care Tuition Waiver program and Educational and Training Voucher Program.

It is up to you to advocate for yourself. Speak up if you have a problem.

Call your foster care worker, the SRS worker or your Guardian ad Litem.

You can also speak to the Judge in Court.

If you are not getting satisfactory answers or action from your foster care worker or your caseworker, call and ask to speak to their supervisor.

Remember, it's your life and your future – make sure you stand up for yourself.

II. SRS Independent Living/Self Sufficiency Program

Purpose:

To help youth in the foster care system transition to independence, SRS and the Federal Government have set up programs to provide financial, medical and educational support and guidance.

In Kansas, all youth in SRS custody age 15 and over that are in an out of home placement must receive independent living services and help design their independent living plans. Each foster care agency has an independent living coordinator who helps establish programs. Your foster care case worker or independent living caseworker should have an independent living assessment with you at the first case conference after your 15th birthday, or when you enter SRS custody, if over 15. Your independent living plan should address eight areas:

- Obtaining safe and stable housing.
- Completing Life Skills Training.
- Attaining a GED or high school diploma and establish individual case goals.
- Receive training and/or information on postponing parenthood.
- Processing your own health records and knowing about medical and mental health services.
- Finding a mentor.
- Finding stable employment.
- Opening a bank account.

After age 18, there are four different programs designed to provide you with support during your transition period (age 18 -21). All of these programs are administered by SRS, not your foster care provider. These programs are:

- The Independent Living (IL) Subsidy.
- The Foster Care Tuition Waiver.
- Education and Training Vouchers.
- The Medical Card extension program.

In all, these programs will provide help with monthly living expenses, payment of tuition and expenses for college or technical school, medical expenses and transportation support. If you are in the foster care system on your 18th birthday - all of these programs are available to you. **They are your money and benefits - use them.** You can use the benefits of more than one program.

If you weren't in foster care on your 18th birthday, you may still be eligible for some of the programs. Here is a description of each program, what it does for you and if you are eligible.

The Independent Living (IL) Subsidy

What is it:	This is a cash payment from SRS to help you financially if you are unemployed or underemployed.
How Much:	It can pay as much as \$300 per month but is less if you have other financial resources.
Eligibility:	<p>You are eligible for the subsidy if you are in the custody of SRS, JJA or Tribal Authority on or after your 18th birthday, or you have been released from custody and left foster care because you turned 18 and are not yet 21.</p> <p>You must have been in a foster care placement on or after your 18th birthday.</p>
What do I have to do?	<p>You have to have a written educational or employment plan, approved by your caseworker. (See Below)</p> <p>You must have a mentor. One should be assigned to you when you are 16. It can be someone you know or a volunteer.</p> <p>You will have to sign some forms - your foster care or SRS caseworker will have these.</p>
How long does it last?	<p>The subsidy can be provided as long as you are living somewhere you have to pay your own bills. You can live alone, with a roommate(s), in a dorm or with family. You have to show that you are responsible for your own living expenses.</p> <p>The amount of the subsidy can change if your situation changes.</p> <p>You are considered to be self-sufficient if you earn \$1,000 per month and you will no longer get the subsidy.</p> <p>It ends, no matter what, when you turn 21</p>

One Time Start Up Costs

What is it:	When you leave foster care to live on your own the first time, you may need a one-time payment for start up expenses, not including rent. You can use it for utility deposits, necessary furniture or supplies or other items that your caseworker approves.
How much:	This is a one time maximum payment of \$500
Education Plan:	

What is it: You must have an education or employment plan to get a subsidy. It is a written plan that documents that you are attending school, completing assignments and getting passing grades. Your caseworker will help you with the plan.

What do I have to do? The plan has to include:

- Documentation of full-time student status.
- Documentation that you are enrolled in the school listed in your plan.
- A copy of completed applications for scholarships and grants.
- A completed housing plan that includes your address, the names of everyone living in the residence, a copy of the signed lease or rental agreement and the landlord's name and phone number.
- A completed monthly budget that shows the amount and source of income and your estimated monthly expenses.
- Documentation of regular attendance at the school in which you are enrolled and a copy of grades at the end of each semester.
- Documentation of employment or that you are actively looking for employment.

It sounds like a lot, but your caseworker and mentor will work with you to make sure you have the necessary information.

Employment Plan

What is it: To get the subsidy, you must have an employment or educational plan. You have to be working with SRS on job readiness skills and actively looking for work.

What do I have to do? The plan has to include:

- Documentation that you have completed instruction on appropriate dress, interviewing skills, filling out job applications and money management
- You have to have a resume
- A weekly log of not less than five employment opportunities where you have applied for a job and the name of the contact person for the job.
- A completed monthly budget that shows the amount and source of your income and an estimate of your monthly expenses.

Foster Care Tuition Waiver

What is it: The program pays for tuition and fees at Kansas vocational-technical schools, community colleges, Washburn University and all State Universities.

There is a copy of the Application in this Guide in the "Getting an Education" section of this book.

Eligibility: You must be in the custody of the Kansas Department of Social and Rehabilitation Services on the date you reach 18 or have been in custody prior to age 18 if you graduated from high school or got your GED while in custody or you were adopted from a foster care placement on or after your 16th birthday.

And

you have to be accepted by a Kansas educational institution within two years following high school graduation or completion of your GED.

What do I have to do? You must fill out an application (one is included in with this manual - also available at schools and the SRS) and submit it to the school that you wish to attend. Schools accept only a certain amount of waivers each year and they are distributed on a first come-first serve basis.

You must enroll as a full time undergraduate; be in good academic standing and work at least 10 hours a week to keep your waiver.

How long does it last? The waiver is for eight semesters of undergraduate instruction or through the semester you turn 21, whichever is first.

***Note:** At the time of printing, the KS legislature is looking at this program and there may be changes in funding. Be sure to check with your school regarding the availability of the Foster Care Tuition Grant.

Education and Training Voucher

What is it: If you are not eligible or receiving the Foster Care Tuition Waiver, the ETV can be used to pay your tuition and fees for a four year or two year degree program. You can also use the ETV for tuition and fees for a training program that provides at least one year of training to prepare you for gainful employment.

If you are not receiving an Independent Living Subsidy, ETV funds can be used to pay your room and board.

ETV funds can be used to pay for books, materials and supplies that you will need to attend and complete your post secondary education or training program. These funds can also be used to pay special fees for classes, childcare, technical equipment - such as a computer or special calculator, accommodations necessary because of a disability or tutoring.

There is a copy of the Education & Training Planning Worksheet at the end of this section. This is the form your SRS case manager, Independent Living manager or Foster Care caseworker will complete with you.

How much?

The total amount paid can be up to \$6,250 per year or the total cost of school attendance (college or technical training) per year.

Eligibility:

If you graduated from high school or completed your GED while in a foster care placement and in the custody of the state; or

You were in a foster care placement and in the custody of the state on your 18th birthday; or

You were adopted from a foster care placement after age 16; or

You have been in a foster care placement and in state custody between the ages of 16 and 18, with a permanent guardianship established after you were 16; or

You are enrolled in a post secondary education or certified training program on your 21st birthday until you turn 23, as long as you remain enrolled and are making satisfactory progress toward completion of the program.

If you were in an out of home placement for any length of time after your 15th birthday, you may be eligible for the ETV program. This applies if you are or were in JJA custody.

What do I have to do?

You have to complete the Educational and Training Planning Worksheet with your Independent Living Counselor or the caseworker assigned to you. You have to show where you spend the money that you receive. You have to show that you applied for financial aid - including the Federal Student Aid Application before you fill out your Worksheet.

Workforce Loan Program

What is it: A loan to pay for school expenses, including tuition

How Much: Up to \$2000 per year

What do I have to do? For eligibility and application, go to
www.srsks/commissions/ees/PolicyProc/memo index.htm
Click on Workforce Development Loan Program

Don't forget that these are programs exclusively for foster children or children in an out of home placement. There are many other tuition assistance programs offered through Federal, State and school resources. See the chapter in this book on "Getting an Education" about filling out your FASFA and getting grants, scholarships and loans.

Medical Card Extension Program

What is it? Extension of your Medical Card until the last day of the month you turn 21.

Eligibility: You must have been in the custody of the State of Kansas through a foster care contractor, JJA or Tribal Authority in an out of home placement on your 18th birthday. You also must have turned 18 in custody after 7-1-03. You can be in a family foster home, a youth home or in an independent living placement. If you are in detention, at a correctional facility or a lock down facility, you cannot get the extension.

If you aren't qualified to get the medical card extension, you may still be able to use funds provided by SRS for health insurance, medical bills or for prescriptions.

Independent Living and Self Sufficiency Program

What is it: These programs are to be provided to you on an individualized basis. The following services may be offered to you, depending on your needs. Other programs may be available as well.

Assistance with completion of high school or your GED;
Training in daily living skills, like cooking, household skills, banking, etc. -
Life skills budgeting and money management;
Locating and maintaining housing;
Career planning;
Job search and resume;

Assistance with funds for clothing for interviews, uniforms, etc.;

Transportation for education or employment purposes;

Adult education classes;

Expenses related to mentors;

Other training or services identified by you to help to transition to self-sufficiency. In other words, if you think there is something you need in order to live on your own, be sure to ask the caseworker to see if there is a way to get it. For instance, if you're going to college, you might need a bicycle. See if there are funds or vouchers available to help you.

Youth leadership training and opportunities.

What do I have to Do? Nothing. If you are in state custody and in an out of home placement for any time after your 15th birthday, these services will be provided to you.

Life Skills

SRS or your foster care agency is supposed to provide you with life skills services while you are in an out of home placement. If you need more services after you are released from custody, you need to contact SRS, not your foster care worker.

Life skills include, but aren't limited to:

- Communication
- Daily Living
- Home Life
- Housing and Money Management
- Self Care
- Social Relationships
- Work Life
- Work and Study Skills
- Career Planning
- If you have a child or are pregnant, parenting skills and child care

It's hard to make the transition to being an adult. Most kids have family to depend on and you may not. These programs were designed to give you money and support to start living on your own, find a job, go to school and take responsibility for your own life. It's your money - use it. It is possible that no one will tell you about all these programs. Take control and call your caseworker, SRS worker or the SRS office near you. If someone doesn't explain the programs to you, ask for their supervisor, call your court appointed attorney or call the Foster Care Helpline at 800-298-2674.

The Independent Life Skills programs should give you information about housing, education, medical sources and money matters. More information is contained in this resource guide. It may answer some of your questions and you can always come back and refer to it later.

Check with your SRS contractor:

If you remain in SRS custody, you may be eligible for services or money from the private contractor. A lot of caseworkers don't know that the funds are available, so keep at them.

If you have moved to Kansas and you were in foster care or in an out of home placement in another state anytime after your 15th birthday and you are not yet 21, contact the SRS office nearest you. You may be eligible for services and subsidies.

Find the people with your money

The SRS Area Office where you live now is responsible for providing you with services - not the office where you were originally served.

Services and subsidy may be available until you are 21. You may have been out of the system a long time and can still come back and apply for services.

Before your case is closed, ask your GAL about all of the benefits you might be able to get.

Many of the programs and benefits you may receive can be found throughout this manual.

Because of your status as a former foster youth, you may be entitled to educational, financial and medical benefits. Make sure you take advantage of all of these. You must take responsibility and speak up for yourself to get what you deserve.

III. Getting An Education

It is very important that you prepare for the future. Getting an education should be your top priority. You must have at least a high school education or equivalent to get any sort of job. You do not need to go to college to get a good career. Trade and technical schools offer degrees and certificates that can put you in a career that will offer good pay and advancement opportunities. If you want to go to college, being a foster child or former foster child opens the door to many financial aid opportunities not available to other students.

In this section you will find information and resources about:

Finishing High School or obtaining your GED

Mentoring Groups

Preparation for College

The ACT Test

College Applications

Financial Aid Resources

Vocational and Technical Schools

High School/GED

High School

Your first and highest goal should be to graduate from high school. Make sure you keep in contact with your school counselor to find out exactly what you need to graduate.

In General, the minimum you need to graduate is:

- a) 4 units of English language arts, which shall include three units in English;
- b) 3 units of social studies, including one unit of United States history and at least 1/2 unit of United States government, including the Constitution of the United States and a course in Kansas history and government;
- c) 2 units of science, including one unit as a laboratory course;
- d) 2 units of mathematics;
- e) 1 unit of physical education, which may include one-half unit of health, safety, first aid, or physiology and
- f) 9 units of elective courses.

A minimum of 21 units of credit shall be required for each graduating class.

In general, in Kansas you need the following to graduate from high school for *qualified admissions* to a Kansas Four-Year University:

A 2.0 grade point average in the following course work:

- A. 4 units of English language arts, which shall include three units in English;
- B. 3 units of social sciences, which shall include one unit of United States history and at least 1/2 unit of United States government;
- C. 3 units of natural science, including one unit as a laboratory course;
- D. 3 units of mathematics;
- E. 1 unit of physical education, which may include one-half unit of health, safety, first aid, or physiology;
- F. 1 unit of computer technology and
- G. Nine units of elective courses - foreign language is suggested, but not required.

A minimum of 24 units of credit shall be required for each graduating class

You can meet the qualified admission standards by:

Having a 2.0 GPA in the above courses, or

Having a score of 21 or greater on your ACT Test, or

Rank in the top one-third of your graduating class.

GED

GED stands for General Educational Development. It's a test your can take to get an "equivalency certificate". Most people treat it the same as a high school diploma, but not all. For instance, some colleges will not accept a GED.

The GED tests consist of five areas:

Language Arts Writing Part I and Part II

Mathematics Part I and Part II

Social Studies

Science

Language Arts Reading

To Take the GED

- o You are allowed to take the tests if you are not enrolled in and have not graduated from high school.
- o You must have a current Kansas picture ID.
- o You must be a Kansas resident. You must be 18 years of age.
- o If you are 16 or 17 years of age, you have to have a signed Compulsory School Attendance Disclaimer form before registering to test, which has to be signed by a parent or guardian.

Before you take the GED test, you must pass the Official GED Practice Test. Contact a testing center in your area to find more details and class information to prepare for the Test:

Flint Hills Technical College USD 253
Adult Education Center
620 Constitution Street
Emporia, KS 66801
620-343-4630

Highland Community College
Adult Education Program
606 West Main
Highland, KS 66035
785-442-6055

Kansas City Kansas Community College
Adult Studies Advancement Program (ASAP)
7250 State Avenue
Kansas City, KS 66112
913-288-7278

Lawrence USD 497
Adult Learning Center
2017 Louisiana
Lawrence, KS 66046
785-832-5960 ext. 288

University of Saint Mary
OutFront
111A-2 Delaware
Leavenworth, KS 66046
913-682-5857

Manhattan USD 383
Adult Learning Center
205 S. 4th
Manhattan, KS 66502
785-539-9009

Johnson County Community College
Project Finish
1477 East 151 Street
Olathe, KS 66062
913-829-8742

Osawatomie USD 367
Community Learning Center
527 Brown
Osawatomie, KS 66064
913-755-3690

Ottawa USD 290
Adult Education Center
420 South Main
Ottawa, KS 66067
785-229-8130

Paola USD 368
Adult Education Center
1710 Industrial Park Drive
Paola, KS 66071
785-294-3379

Salina Adult Education Center USD 305
410 West Ash, Room 209
Salina, KS 67401
785-309-4660

Kaw Area Technical School USD 501
Adult Education Center
5724 SW Huntoon, Building D
Topeka, KS 66604
785-228-6407

Let's Help, Inc.
Family Literacy/ Employment Program
234 S. Kansas
Topeka, KS 66603
784-234-6208 ext. 215

GED Testing Centers in Northeast Kansas Are:

Highland Community College

602 West Main
Highland, KS 66035
Phone: 785-442-6055

Johnson County Community College

12345 College Boulevard
3rd Floor Student Center
Overland Park, KS 66210
Phone: 913-469-4439

Kansas City Community College

7250 State Ave
Kansas City, KS 66112
Phone: 913-288-7661

Kaw Area Technical School

5724 SW Huntoon Bldg D
Topeka, KS 66604
Phone: 785-228-6408

Lawrence Public Schools

Adult Learning Center
2017 Louisiana
Lawrence, KS 66046
Phone: 785-832-5960 EXT 286

Paola Adult Education Center

1710 Industrial Park Drive
Paola, KS 66071
Phone: 913-294-3379

University of Saint Mary Outfront

111 A2 Delaware
Leavenworth, KS 66048
Phone: 913-682-5857

School Records

When you move from one school to another, your records need to be sent to the new school you will be attending.

If your records aren't at your new school, you can lose a lot of time and that will make it hard to graduate. If you know ahead of time that you will be moving, talk to your school counselor and records office to let them know about the move.

Be responsible for getting it done on you own. If your parents don't have the right to make educational decisions for you, make sure you find out who does.

Virtual Schools:

If you have been in foster care for some time, you may have attended a variety of schools. Sometimes school records don't transfer with the student and you may lose grades as you are moved from place to place. Also, often there is a problem with school systems properly crediting work completed in schools located within treatment facilities.

Because of these factors, foster children are sometimes placed in grades lower than they should be. After a time, it becomes a problem if you are much older than the other students in your class. If this has happened to you and you do not want to get a GED, talk to your social worker and foster family about the possibility of enrolling in a virtual school.

Virtual schools are offered through several school districts in the State of Kansas. Just because you don't live in a town with a virtual school doesn't mean you can't enroll. Most of the programs are statewide. The virtual school will provide you with the technical equipment to allow you to take part or all of your classes on line.

Virtual schools were designed to help parents who want to home school their children. However, if you have a supportive foster family or are mature enough to complete your assignments and study independently, you may be able to complete your high school education and receive a diploma through one of the Kansas virtual schools.

Here is a listing of virtual schools currently in operation in Kansas:

Basehor-Linwood Virtual School

(913) 724-1727 ext. 102

Brenda_DeGroot@mail.usd458.k12.ks.us

Lawrence Virtual Secondary Program

785-832-5620

glewis@usd497.org

Shawnee Mission eSchool

913-993-8653

betsydegen@smsd.org

Beyond High School

Even if your grades aren't great, there are lots of opportunities for you to go on to college or vocational school. Before you graduate or earn your GED, start planning for the next phase of your life. Once you turn 18 you'll be on your own so the time to start planning for your independence is now. There is money available that will allow you to get into school and live on campus. When you graduate, you'll have a bright future.

The ACT Test

One of your first steps in college planning will be to take the ACT. You should plan to take any pre-tests your junior year and the ACT in the fall of your senior year - or at least a year before you will be attending college.

Register for the ACT:

Register Online at www.act.org or

Obtain a Student Registration Packet—Get a copy of this printed registration form from your high school guidance office or call 319/337-1270 to request forms and information packets.

Tips on Test Taking

- o Carefully read the instructions on the cover of the test booklet
- o Read the directions for each test carefully

- o Pace yourself
- o Read each question thoroughly
- o Answer the easy questions first
- o Use logic to answer difficult questions
- o Review your work
- o Mark your answers neatly
- o If you erase an answer, erase completely
- o Answer every question - There is no penalty for guessing

College Applications

Apply to several colleges. Get applications from school web sites or write a letter to the college requesting an application. Also, apply for private scholarships granted by the school.

Apply to schools as early as possible and always before the deadline.

File electronically, if possible.

Get documentation that proves you were a foster child. Usually a statement from the court or a letter from your social worker on official letterhead will work.

If you need help filling out application forms, check with your Independent Living Counselor who should know of resources. You can also ask for help from your High School Guidance Office.

Financial Aid

You can afford to go to college or vocational school. As a foster child, you should check the box that says you are an "orphan or ward of the court" on financial forms. If you are considered an independent student and have more financial need, it is more likely that you will receive aid.

Many grants, scholarships and loans are given out based on financial need - and as a foster child you make the top of the list. You can get as much as \$20,000 a year in FREE MONEY and still take out loans, if necessary. These funds may come from private scholarships at the school, state and Federal programs.

Remember that scholarships and grants are free money - loans have to be repaid, but usually not until a period of time after you graduate or leave school.

Tips:

Apply for financial aid as early as possible.

If you enroll for less than full time, the amount of money from a grant may be reduced. Make sure you know the consequences before you enroll or choose to drop classes.

Ask the school for an application fee waiver or ask your Independent Living Program to cover the cost of application.

Financial Aid for Foster Children and Former Foster Children

Foster Care Tuition Waiver Program:

You may be able to enroll in a Kansas college, community college or vocational - technical school without paying tuition or fees. You will still be responsible for living costs like books, room and board. The tuition/fee waivers are good through the semester of your 21st birthday, not to exceed 8 semesters of undergraduate study.

To be eligible you must meet the following requirements:

- o Be in the custody of the SRS when you reach 18 or
 - o Graduated from high school or completed your GED while in foster care and released from SRS custody before you reached 18 or
 - o You were adopted from a foster care placement on or after your 16th birthday
- And**
- o Be accepted at a college, community college or vocational-technical school within two years after graduation from high school or obtaining a GED.
 - o To keep your grant, you must be enrolled full time, be in good academic standing and work part-time (an average of 10 hours a week).

Each school has to accept only 5 new waivers a year. You are not eligible after you are 21. An application is included with this manual or you can get one from the college or from SRS. You send the application directly to the college(s) where you are applying.

Please note that the Kansas Legislature is currently debating changes to this grant. Check with your school regarding availability.

National Foster Parent Association Scholarship

Offers scholarships for foster youth who wish to further their education beyond high school, including college or university studies, vocational and job training, and correspondence courses, including the GED.

For a College/University scholarship, you must apply during your senior year of high school. If accepted for the scholarship, funding won't be provided until you are accepted into college. Your application is due by March 31st of the your senior year in high school, but generally with scholarships it can only help your chances to turn in applications as early as possible.

For Vocational/Job Training/Correspondence GED/Other Educational Pursuits, you must be at least 17 and submit an application. It does not matter if you are currently enrolled in a school.

In addition to the application, you will have to submit two letters of recommendation and a typewritten statement of 300-500 words on "Why I want to further my education and why I should be considered for a National Foster Parent Association Scholarship".

<http://www.nfpainc.org> Go to Scholarships and Awards - Youth Scholarships

Casey Family Programs Scholarship

Any former foster youth under age 25 and meeting the following criteria may apply for a scholarship of up to \$10,000:

- o Has been accepted into an accredited postsecondary school or program (including technical or vocational schools)
- o Had been in foster care for at least 12 months at the time of his or her 18th birthday
- o Was not subsequently adopted
- o Shows evidence of financial need.

The scholarships are renewable every year. The average award is about \$5,000 per year.

For information about future awards, contact:

Casey Family Scholars Coordinator, Orphan Foundation of America (OFA)

Tall Oaks Village Center

12020-D North Shore Dr.

Reston, VA 20190

571-203-0270

<http://www.orphan.org>

Hildegard Lash Merit Scholarship

Students must complete the Orphan Foundation of America scholarship application and write a cover letter that states interest in being considered for a Hildegard Lash Merit Scholarship. OFA will evaluate the student's academic record, recommendations, essay, extra-curricular involvement, and other personal achievements to determine eligibility. Finalists will be asked to submit an additional essay, and then telephone interviewed by a Lash Foundation trustee and an OFA representative.

Students must meet **one** of the following requirements to be considered:

- o Currently in foster care or
- o In foster care at the time of their high school graduation and/or 18th birthday and entering their sophomore, junior or senior year as a full-time student at a four year college or university

The award is \$5,000 per academic year paid in two installments, for the fall and spring semesters. Payment of the second semester monies is contingent upon successful completion of a full course load and maintenance of a 3.2 grade point average. The scholarship can be used toward tuition costs or living expenses. Further information at scholarships@orphan.org

State of Kansas Financial Aid

Comprehensive Grants

Kansas Comprehensive Grants are available to needy Kansas residents enrolled full-time at one of seventeen private colleges and universities located in Kansas, the six state universities, and Washburn University. To be considered you must complete and submit the FAFSA (Free Application for Federal Student Aid). Apply on line at [www/fasfa.ed.gov](http://www.fasfa.ed.gov). You must have a Federal Pin Number that you can get at www.pin.ed.gov List one or more eligible colleges in the FAFSA. The funding level allows about 1 in 3 eligible students to be assisted with award amounts ranging from \$200-\$3,000 at the private institutions and \$100-\$1,100 at the public institutions.

Kansas Ethnic Minority Scholarship

The Kansas Ethnic Minority Scholarship program is designed to assist financially needy, academically competitive students who are identified as members of any of the following ethnic/racial groups: African American, American Indian or Alaskan Native, Asian or Pacific Islander, or Hispanic.

Federal Financial Aid

Your first step to obtain Federal Financial Aid is to complete a FAFSA (Free Application for Federal Student Aid). Apply on line at <http://www.fafsa.ed.gov/>. Get a Federal Pin Number at www.pin.ed.gov. Once a college has accepted you, you will receive an Award Letter listing the financial aid that you will receive.

If you complete the FAFSA online, you must have an e-mail address. You can get free e-mail through HotMail and Yahoo. If they ask you for credit card information, just skip it and you can sign up for free.

If you are in foster care (or aged out of foster care) you are an Independent Student. When you submit your financial aid applications, make sure you do so in this independent status. Your foster parents are NOT your legal guardians, for the purposes of filing for financial aid.

You can check the "Orphan or Ward of the Court " box. The FAFSA has a lot of financial questions. You need to have filled out your tax forms or have a good estimate of your income prior to filing the FAFSA. Be sure to always keep your tax forms from previous years.

Skip the "parental income information" on the financial section.

Pell Grant

A Federal Pell Grant does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added. The maximum award for the 2004-05-award year is \$4,050. The maximum can change each award year and depends on program funding. The amount you get, though, will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. As a foster youth - you should qualify for this money.

Federal Supplemental Educational Opportunity Grants

Federal Supplemental Educational Opportunity Grants (FSEOG) are for undergraduates with exceptional financial need. FSEOGs do not have to be paid back. You can receive between \$100 to \$4000 a year, depending on when you apply, your financial need, the funding at the school you are attending, and the policies of the financial aid office at your school.

Federal Work-Study

Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

If you are an undergraduate you are paid by the hour. Your school must pay you directly (unless you direct otherwise) and at least monthly. Wages for the program must equal at least the current federal minimum wage but might be higher, depending on the type of work you do and the skills required. The amount you earn cannot exceed your total FWS award.

Federal Perkins Loan

A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school's financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school. You have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment.

You can borrow up to \$4,000 for each year of undergraduate study (the total you can borrow as an undergraduate is \$20,000). The amount you receive depends on when you apply, your financial need, and the funding level at the school.

Call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) and ask for a free copy of *The Student Guide: Financial Aid* from the US Department of Education. This toll free hotline is run by the US Department of Education and can answer questions about federal and state student aid programs and applications.

Remember that you don't have to go straight to a four-year college. You can go to a Community College and transfer later, get a two-year degree or go to a vocational school. Whatever you choose, you'll earn more money and secure your future if you take advantage of getting an education now.

Vocational-Technical Schools

A vocational or correspondence school can be an excellent starting point for furthering your career. These schools train students for a variety of skilled jobs, including automotive technician, medical assistant, hair stylist, interior designer, electronics technician, paralegal and truck driver. Some schools also help students identify prospective employers and apply for jobs.

Education and Training Voucher:

You may be eligible for the Education and Training Voucher. It will pay for tuition and fees for certified training programs in Kansas. It also provides for books/materials, special fees related to the program, technical equipment (special calculators, computers) and tutoring.

The amount available will be \$5,000 or the total cost of attendance per youth per year. The funds can last until you are 23. You must check with your Independent Living coordinator to apply.

Transportation Vehicle Repair

The Education and Training Voucher (ETV) Program may be used for expenses related to transportation costs and vehicle repair if SRS finds this is only way for you to get to the classes included in your case plan. The reimbursement for mileage will be the agency allowable rate for travel reimbursement.

A vehicle repair payment will be given only when public transportation is not available or is not adequate to meet your education/training needs. You have to have documentation of no public transportation and your education needs included in your case file. Only one vehicle repair payment of \$675.00 is allowed for the entire period of education or training. SRS will also look at whether the vehicle is registered in your name, currently insured, you have a valid driver's license, that your vehicle is your only source of transportation to school and an estimate of repairs from an authorized/certified mechanic.

Vocational Scholarship

The Vocational Scholarship is available to eligible students enrolled in approved vocational programs at community or technical colleges and some two-year programs at four-year institutions. Applicants must take the vocational exam that is offered at various sites throughout the state on the first Saturday in November and March. See your high school or college financial aid advisor for an application or contact the Board of Regents directly at www.kansasregents.com or call (785) 296-3421. 250 scholarships of \$500 each are awarded to the applicants with the highest scores. Approximately 1 in 2 applicants is funded

About Vocational Technical Schools

While many private vocational and correspondence schools are reputable and teach the skills necessary to get a good job, others may not be as trustworthy. Their main objective may be to increase profits by increasing enrollment. They do this by promising more than they can deliver.

For example, they may mislead prospective students about the salary potential of certain jobs or the availability of jobs in certain fields. They also may overstate the extent of their job training programs, the qualifications of their teachers, the nature of their facilities and equipment, and their connections to certain businesses and industries.

Before enrolling in a vocational or correspondence school, do some homework:

- o Compare programs. Study the information from various schools to learn what is required to graduate. Ask what you'll get when you graduate — a certificate in your chosen field or eligibility for a clinical or other externship? Are licensing credits you earn at the school transferable?
- o Find out as much as you can about the school's facilities. Ask about the types of equipment — computers and tools, for example — which students use for training and supplies and tools that you, as a student, must provide.
- o Visit the school; ask to see the classrooms and workshops. Ask about the instructors' qualifications and the size of classes. Sit in on a class. Are the students engaged? Is the teacher interesting?
- o Visit potential employers and ask from which schools they prefer to hire graduates.
- o Get some idea of the program's success rate. Ask what percentage of students complete the program. A high dropout rate could mean that students do not like the program. How many graduates find jobs in their chosen field? What is the average starting salary? It is best to get this information in writing from a reliable source. Don't trust a person that is marketing the school.
- o Find out how much the program is going to cost. Are books, equipment, uniforms and lab fees included in the overall fee or are they extra?

Vo-Tech Schools in Kansas listed with the Kansas Board of Regents

Kaw Area Technical School

5724 Huntoon, Topeka, KS www.kats.tec.ks.us
(785) 273-7140 School Code 010689

Programs Include:

Building and Industrial Technology
Electricity, Heating & Air Conditioning
Legal Office Professional
Medical Office Specialist
Office Technology
Nursing Assistant
Practical Nursing
Pre-Nursing
Surgical Technology
Child Care
Food Service
Horticulture
Occupational Exploration
Auto Technology
Cabinet/Millwork
Warehousing/Sales
Interior Design
Technical Drafting
Electronic Technology
Computer Repair and Networking
Civil Engineering Technology
Graphics Technology
Photo Technology

KCK Area Technical School

2220 N. 59th St., Kansas City, KS 66104
www.kckats.com (913) 627-4100
School Code: 013564

Programs Include:

Accounting
Administrative Assistant
Auto Collision Repair
Automotive Technology:
CAD
Computer Applications
Computer Repair
Construction Technology
Cosmetology
Early Childhood Education
Facilities Management Technology
Graphic Communications
Health Careers (High School Only)
Heating and Refrigeration
Machine Technology

The Flint Hills Technical College

3301 West 18th Avenue, Emporia, KS 66801
<http://fhctc.kansas.net/> (800) 711-6947
School Code: 005264

Programs Include:

Commercial Art
Drafting/Civil Technology
Graphic Arts Technology
Hospitality/Culinary Arts
Computer Information Systems
Network Technology
Office Professional
Dental Assisting
Health Occupations Technology
Paramedic/Mobile Intensive Care Technician
Practical Nursing
Automotive Technology
Construction Technology
Industrial Maintenance Technology
Manufacturing Technology
Power Plant Technology

North Central Kansas Technical College

www.ncktc.tec.ks.us School Code: 005265

Beloit Campus

Highway 24 & Union Drive

800-658-4655

On Campus Housing

Programs Include

Advanced Computer Technology

Agricultural Equipment Technology

Auto Collision Technology

Auto Mechanics

Automotive technology

Bricklaying

Carpentry/Cabinetmaking

Commercial Drivers License

Culinary Arts

Diesel Mechanics

Electrical Technology

Electronic Technology

Heavy Equipment

Plumbing Heating & AC

Practical Nursing

Telecommunications and Network Technology

Welding Technology

Hays Campus

2205 Wheatland, Hays, KS 888-567-4297

On Campus Housing

Programs Include

Auto Mechanics

Business Management

Business & Computer Technology

Nursing Program

Residential Electricity

Northeast Kansas Technical College

1501 W. Riley, Atchison, KS (913) 367-6204

www.nektc.net School Code: 005266

Programs Include:

Administrative Assistant

Medical Office Assistant

Paralegal

Computer Aided Drafting

Computer Networking

Computer Repair Technology

Computer Support Technology

Building Trades Program

Electrical Technology

Industrial Welding Technology

Masonry

Auto Collision Repair

Automotive Technology

Diesel Technology

Food and Beverage Management

Practical Nursing

Application for Enrollment without Charge for
Foster Children

Students seeking tuition/fee assistance as foster children who were in the custody of the Kansas Department of Social and Rehabilitation Services at age 18 must complete and return this form to the Registrar's Office of the school they will be attending. Assistance will be provided if a student meets eligibility criteria and the legislative appropriations are available for this purpose. *Please read the definitions on the reverse side of this form to help you determine whether you will be eligible for tuition and fee assistance.*

Name Social Security Number

Street City State Zip Code

Date of High School Graduation /or Date GED received

Post-Secondary Educational Institution accepted to City

Enrollment Start Date: _____ Anticipated Graduation Date _____
Month Year Year

I understand that in order to maintain my eligibility for the foster care tuition waiver, if granted, that I will need to be enrolled as a full-time student, be employed an average of ten (10) hours per week, and remain in good academic standing.

Signature of Student Date

SRS: Please return this faxed form to the Registrar's Office at _____
Educational Institution FAX #

The Kansas Department of Social and Rehabilitation Services verifies that this applicant was in foster care at age 18.

Print Name & Title of SRS Independent Living Coordinator Date of Verification

Signature

Registrar's Office: Please fax this form to the Kansas Department of Social and Rehabilitation Services (SRS) at 785-368-8159. Please include the FAX number that you wish to have this form returned to. SRS will fax this form back to your office with verification of the eligibility of the applicant. Please retain one copy of this form for your records and submit one copy to the Kansas Board of Regents Office.

IV. Finding a Job

In addition to newspaper ads, bulletin boards, school placement offices and the Internet, see the listings in this section for Kansas's resources to help with training, applications and job searches. Talking to your friends to see if there are any positions open where they work is called networking. Networking is one of the best ways to find out about jobs. You can also network if you do volunteer work. Make sure they know you are looking for a job.

In this section you will find resources about:

- ❖ Filling out a Job Application
- ❖ Writing a Resume
- ❖ Doing well at an interview
- ❖ Keeping a Job
- ❖ Samples of Job Applications, Resumes, Cover Letters and Thank You Letters
- ❖ Employment Resources in Kansas:
 - Kansas Legal Services Employment Training Program
 - Work Force Development Centers
 - Job Corps
 - Apprenticeships and Seasonal Work

Job Applications

- o When you fill out an application, it should be neat, with no errors in grammar or spelling.
- o Print, avoid abbreviations, use black ink and respond to all questions.
- o Use N/A (not applicable) if the section does not apply to you.
- o Ask to fill out an application even if there are no current available positions.
- o Call after a week to find out the status of your application.
- o When you fill out the application, ask if they would like a copy of your resume as well.
- o Ask to see a manager or the person in charge of hiring. Sometimes the people you ask for an application don't want to give you one. If you are going to ask to see a manager, make sure you are dressed nicely and prepared for an on-the-spot interview.

Follow Directions

- o Read the entire application before you begin.
- o Pay close attention to what is being asked and how you are expected to respond.
- o Pay attention to and do not write in those sections that say "Do Not Write Below This Line" or "Office Use Only."
- o Take a whiteout pen with you to correct any errors you make on the application.

Be Positive

- o Present a positive yet honest picture of yourself.
- o Avoid any negative information.
- o Think about what you would look for in an employee.

Be Honest

- o It is important to be truthful on an application.
- o The information you provide will become a permanent part of your employment record when hired. False information can be a basis for firing you.
- o However, do not volunteer more information than the employer is seeking or is necessary to sell your qualifications.

Personal Data Sheet

Before you go to apply for a job, take the time to gather and organize all of the information you need. Compile your previous employment including dates, addresses and references. A copy of a "cheat sheet" is included in this manual. Fill it out and take it with you.

Salary Requirements

When asked about salary requirements, put "Open" or "Negotiable." This is often a question used to screen out applicants. Use this response even when the wage is posted.

Reasons for Leaving

When stating why you left a job, write "Fired, Quit, Illness or Personal Reasons" only if necessary. Look for positive statements about why you left a job such as, "Lack of Work or Quit for a Better Job."

Position Desired

- o Never leave this question blank or reply "Any" or "Open."
- o If the job is an advertised job or you are looking for a specific position, enter the job title.
- o If you do not know the job title, state the department in which you want to work.

References

References are important parts of your job search so choose them carefully. Before you use someone as a reference, be sure to talk to him or her about your job search and get his or her permission.

There are different kinds of references:

- o Employment references are former employers or direct supervisors.
- o Academic references are teachers and others who can talk about your school accomplishments.
- o Personal references are people who only know you socially.

The employment references are best because they can talk about your work habits and employment-related qualifications.

Resume

A resume is a brief summary of your abilities, education, experience, and skills. Its main task is to convince prospective employers to contact you. A resume has one purpose: to get you a job interview.

Writing Your Resume

- o A good way to write a resume is to gather all of your information first and then put it into a presentable format.
- o Look at the examples at the end of this section to see the types of information you should include.
- o You can also use the resume wizard included in Word.

Before you begin:

1. Gather and Check All Necessary Information.

Write down headings such as *EDUCATION, EXPERIENCE, HONORS, SKILLS, ACTIVITIES*.

Beneath each heading, write down the following information:

Education

Usually means post-secondary and can include special seminars, summer school, or night school as well as college and university. If you are just starting college or not planning to attend, you can include high school as well.

Experience

Includes full-time paid jobs, internships or co-op positions, part-time jobs, or volunteer work. List the month/years you worked, position, name and location of employer or place, and responsibilities you had.

Honors

List any academic awards (scholarships, fellowships, honors list), professional awards or recognition, or community awards (i.e. for athletic skills).

Skills

List computer languages and software, research, laboratory, teaching or tutoring, communication, leadership, or athletic, among others

Activities

List academic, professional, or community organizations in which you hold office or are currently a member. List professional and community activities, including volunteer work. Listing extra-curricular activities or hobbies is optional.

After you have all this information down, check it over.

You'll need full names, in some cases full addresses, correct and consistent dates, and correct spellings.

Organize the Resume

PERSONAL INFORMATION:

Name; addresses; phone numbers; e-mail and/or fax addresses (optional); citizenship if applicable.

EDUCATION:

Often comes first in student resumes, especially if it is a strong asset.

EXPERIENCE:

List jobs beginning with the most recent.

AWARDS/HONORS:

List honors and awards beginning with the most recent.

ACTIVITIES:

Generally, list hobbies, travel, or languages only if they relate to your job interests.

REFERENCES:

You need not put these on your resume. You may simply state "References Available Upon Request". Prepare a *separate list* of references, with complete name, title, company name, address, and telephone numbers for each individual. Usually, you give this list to prospective employers during or after your interview

Make the Final Product Presentable

- o Use a computer and high-quality (preferably laser) printer.
- o If you do not have a computer or laser printer, you should either have your resume professionally produced or find a computer at a public library.
- o Look over your resume and make sure there are no errors - spelling or grammar.

See the examples of Resumes at the end of this section to use as a guide.

Interviews

Dressing For The Interview:

- o Plan to dress nicely and appear well groomed.
- o Dress more conservatively than you normally would.
- o You can find very nice interview/professional clothes at thrift stores -cheap.

Appearance don'ts for interviews:

- o Heavy makeup
- o Lack of personal hygiene
- o Revealing clothing
- o Short skirts
- o Visible piercing & tattoos
- o Clingy tops
- o Platform shoes
- o Huge earrings
- o Wrinkled, dirty, non-matching clothing or clothing that isn't appropriate for the position you are seeking.
- o Hair in your face or hair that is not properly groomed - including facial hair.

Tips:

If you smoke, make sure you smoke outside of your car before going to an interview and, if possible, wash your hands and use a breath mint. You do not want to reek of smoke. Don't wear too much cologne or perfume. Some people are allergic. Make sure your nails are properly trimmed. For women, have your nails either nicely polished or not polished at all.

Be sure you know how you look when you are sitting and bending over in a skirt.

Be careful with the shoes you wear. Make sure they are clean and shined (if they will take a shine). Do not wear high heels to your interview if you aren't used to walking in them.

Prepare to be interviewed even if no interview is expected. If you are in the mall filling out job applications, don't be surprised if some employers want to interview you on the spot. Since you could be interviewed at any time, you should dress nicely when you go to fill out applications. Take copies of your resume and references with you. Also be mentally prepared and say yes if an employer asks to interview you on the spot.

Be confident and take every opportunity to assert your best qualities with potential employers.

The Interview:

- o Arrive 5 to 10 minutes early for the interview.
- o Remember that you are making an impression the minute you walk in the door. The receptionist or first person you meet will probably tell your interviewer about how you acted before the interview. Always be nice and polite to the receptionist.
- o Do not chew gum.
- o Turn off your cell phone.
- o Shake hands firmly and make eye contact when introduced.
- o Avoid saying "um" and "like" during the interview. Practice interview questions and answer without using filler words.
- o Make eye contact with the interviewer. Don't look at the walls, floor or ceiling when you are answering a question. Sometimes eye contact is hard and it is easier to look at the person's nose.
- o Be confident. Even if you are nervous, show a confident attitude and speak clearly and with a strong voice.
- o Smile during the interview. Smile naturally - not one of those big psycho smiles.
- o Ask questions. Think about questions you can ask ahead of time. You can ask the interviewer how long he/she has been with the company or what is the best part of their job. Don't over-emphasize salary or vacation time in your questions.
- o Have a list of questions for the interviewer. Remember that a job interview goes both ways. They are deciding if they want to hire you and you are deciding if you want the job. Some of the best questions come from good research about the company. You can find information on line and at the library.
- o Explain how your background, skills and abilities are suited to the job requirements.
- o If you want the job, say so. End the interview by thanking the interviewer and say something that shows your enthusiasm for the job. You can ask the interviewer if they have questions or concerns about your ability to do the job and answer those. You should find out when they will be making a hiring decision and how they will let you know - if they will call you or you should contact them.
- o Be prepared to take and pass a background check and drug test.

After the interview, write a thank you letter and send it within 24 hours. Make sure you are careful with grammar and spelling in the letter. You can send a formal typed letter or a handwritten note. A thank you letter proves that you are interested in the job and keeps your name in front of the interviewer. See the examples of a sample Thank You Letter.

Keeping a Job

General Rules

- o Say "please," "thank you," "hello" and "good-bye." It sounds so easy, but many take it for granted.

- o Smile and be interested in others -- and listen to what others say and respond appropriately.
- o Open doors (regardless of gender)
- o Look at people when talking to them.
- o Be helpful.
- o Compliment people.
- o Do what you say you will do.

Language

- o Be aware of slang.
- o Avoid foul language.
- o Avoid sarcasm.
- o Be careful where you hold conversations about work (elevators, hallways, public transportation, restaurants, etc.)
- o Avoid making negative comments about your co-workers and employers behind their back.
- o Be careful to whom you talk and what you talk to them about. Sometimes a co-worker will want your job and use what you say against you.

Use Technology Appropriately

Cell phones

Do not hold private conversations in public places and never disrupt the service you're performing to take a call. Turn your phone off when conducting business with others.

Email

Do a spell check before sending out, keep the length short and use a subject line. Be courteous.. Never send an e-mail in anger. Make absolutely certain of who you are sending the message to before you hit the send button. Avoid putting any comment in an e-mail that you would feel awkward explaining at a later time.

Fax

Include a cover page that has the number of pages and your phone number.

Voice mail

When leaving a message, say your name and number slowly at the beginning and again at the end. Make your messages short but informative. Speak slowly, especially when leaving your name and phone number.

Telephone

Before you answer the phone or make a call, put a smile on your face and nothing in your mouth. When scheduling an appointment, make sure you are very specific -- double-check dates and times.

Employment Resources in Kansas

Kansas Legal Services Employment Training Program

Offers an employment-training program as a group curriculum that is comprised of six two-week modules focused on life skills, personal assessment and planning, employability skills and job retention. Classes are open entry/open exit allowing clients to take part in all modules or only selected ones. Topics covered include:

- Life Skills I (Self-Management)
- Life Skills II (Accessing Community Resources & Abuse)
- Life Skills III (Parenting)
- Personal Assessment and Planning
- Employability Skills
- Job Retention Skills

Individuals who are eligible for Job Success are most often referred to Kansas Legal Services through the Workforce Invest Act and Welfare to Work programs. The program also works with clients of the Kansas Department of Social and Rehabilitation Services, through their Economic and Employment Support and Rehabilitation Services programs.

Kansas Legal Services Employment Specialists serve residents in communities where its programs are located and as well as individuals in nearby communities.

Contact:

Kansas Legal Services-Administrative Offices

712 S. Kansas, Ste. 200

Topeka, KS 66603

785-233-2068

Work Force Development Centers

The One-Stop Development Centers offer access and information about job training, education and employment services. Typical services of a Development Center are:

Local, State and National Job Listings
Internet Access to Job Openings
Labor Market and Wage Information
Resume Writing and Interviewing Skills
Job Referral and Placement Assistance
Career Development
Assessment and Testing
Career Information and Planning
Cooperative Education and Internships

Child-care
Financial Assistance
Information
On-the-job Training
Workshops
Life/Work Planning
Time Management
Resume Writing
Adaptation to Change

Workforce Locations:

Atchison Workforce Center

818 Kansas Avenue
Atchison, KS 66002-2396 (913) 367-3283

Emporia One-Stop Center

512 Market Street
Emporia, KS 66801-3934 (620) 342-3355

Junction City Workforce Center

1012 W 6th St, Suite A
Junction City, KS 66441-3231 (785) 762-8870

Kansas City Workforce Development Center

552 State Avenue
Kansas City, KS 66101 (913) 281-3000

Lawrence Workforce Center

2450 S. Iowa, Suite R
Lawrence, KS 66046
785-840-9675 telephone

Topeka Workforce Center

1430 SW Topeka Blvd
Topeka, KS 66612-1897
785-233-7252 (Job Success) telephone
235-5627 (Custom Computer Training)
234-6827 (Office Training and Assessment Program)

Other Job Alternatives

Job Corps

Job Corps provides a residential, educational and job training program for at-risk youth, ages 16 through 24. Participants receive academic, vocational, and social skills training they need to gain independence and get quality, long-term jobs or further their education.

The Kansas Job Corps Center

Flint Hills Job Corps Center
4620 Eureka Drive
Manhattan, Kansas 66503-8488
Tel:(785) 537-7222

Job Corps Provides:

Free room
Spending money

Transportation
Clothing allowance
Performance bonuses
Fund for starting new career
Three meals a day (and snack)
Medical, dental, and vision care
Almost everything needed to start new life

Candidates for Job Corps must:

Be at least 16 and not yet 25 years of age at the time of enrollment

Be a United States citizen or authorized to work in the US

Be a low income individual

Be an individual who is one of more of the following:

A school dropout

An individual who requires additional education, vocational training, or intensive career counseling and related assistance in order to participate successfully in regular schoolwork or to secure and hold employment

Basic skills deficient

Homeless, runaway, or a foster child

Candidates must have signed consent from a parent or guardian if the applicant is a minor

Be free of behavior problems that would prohibit self or others from benefiting from the program; must be free of face-to-face court or institutional supervision or court-imposed fines while in Job Corps

Not be currently engaged in illegal drug use

Have a childcare plan if the applicant has a dependent child

Show commitment and capability to participate successfully in Job Corps and gain the benefits of the program

Apprenticeship

Apprenticeship is full-time employment and a formal training program that involves learning, based on a written agreement between the apprentice and the employer. It is on-the-job training. Apprentices learn the practical skills needed to become a skilled worker through paid work experience. Apprenticeship training is available in over 800 occupations. Most apprenticeship programs are 3-4 years in length. As an apprentice you will earn while you learn. At first, you will make less money than skilled workers. But as you progress, you will get regular salary increases until you receive the same wages as others who are skilled in their field. Wages paid an apprentice typically start at 40-50% of the skilled workers' rate. Increases are given at periodic intervals, based on the apprentice's acquired skills, until training is completed.

Most apprenticeship training is in the following industries:

Building and Construction - carpenter, electrician, plumber

Manufacturing - machinist, tool & die maker

Service - computer operator, auto mechanic

Government - firefighter, police officer

Information on Apprenticeships

Kansas Department of Human Resources
Kansas Apprenticeship Council
Loretta A. Shelley
Director of Apprenticeship
401 SW Topeka Blvd.
Topeka, KS 66603-3182
785/296-4161

Wheat Harvest

Each year several temporary offices are established in specific areas of the State to operate for the duration of the harvest and close as harvest activities move into other areas.

Wheat Harvest Contact

Joyce Heiman
785-296-7435

SAMPLE RESUME #1

Sample Person
Sample person e-mail address

111 Elm Street

(785) 111-2000

Topeka, KS 66609

Objective: To acquire a challenging position that will allow me to expand my computer and communication skills and demonstrate my capability and willingness to provide excellent support for those seeking to exceed office goals.

Skills:

Microsoft Word, Excel, Access	Telephone techniques
Internet	Cash handling
Microsoft Publisher	Ten-key
Data entry	Filing
Keyboarding	Customer Service

Education: *Custom Computer Training* (Certificate 2006) Topeka, Kansas
Intense, hands on computer training with emphasis in Microsoft Office.

Job Success Topeka, Kansas
Concentration on employability, job retention and life skills.

Kansas State High School (Diploma)
Honored with the Learner of the Year Award, 1996.

Employment: **Assisted Healthcare** Topeka, Kansas
Healthcare Attendant 3/99 – 12/05
Logged clock hours; completed check lists daily; transported client to health care appointments; administered medications; prepared meals; bathed, dressed and assisted with personal hygiene.

Megalow Mart Topeka, Kansas
Stocker/Unloader/Cashier 3/97 – 2/99
Unloaded trucks and stocked merchandise by number code; answered phones; transferred calls and relayed messages; operated cash register; received payments; provided customer service.

References: Available upon request

Sample Job Application Cover Letter

Jobetta Applicant
112 Main Street
Anytown, KS 66677
123-555-1212

March 30, 2006

Financial Center, Inc.
P.O. Box 123
Anytown, KS 66670

RE: RECEPTIONIST/SALES COORDINATOR POSITION

Dear Sir or Madam: (Unless the person to whom you are writing is listed – then address them by their name)

Through your advertisement in the Anytown Home News, I learned of your opening for a Receptionist/Sales Coordinator. Please accept this letter in application for this position.

The qualities you are seeking match well with my qualifications:

EXPERIENCE WITH A MULTI-LINE TELEPHONE – In my current position, I answer calls on a 25-line switchboard efficiently and pleasantly. I always answer by the third ring. I never leave the caller on hold unattended for more than one minute.

WORD PROCESSING EXPERIENCE A MUST – I am skilled in all popular business software packages, including Microsoft Word, Excel and Access. I type 65 error-free words a minute.

My enclosed resume will offer further details about my skills and accomplishments.

I am confident that a personal interview would be mutually beneficial. I look forward to discussing this further with you. Thank you.

Very truly yours,

(Sign your name in this space)

Jobetta Applicant

Enclosure

Sample Thank You Letter

Your Name
Address
City, State, Zip
503-555-0303

Mr. Thomas Jones
ABC Company
111 ABC Lane
Anywhere, KS 66666

Dear Mr. Jones:

Thank you for taking the time to discuss the receptionist position at ABC Company with me. After meeting with you and observing the company's operations, I am further convinced that my background and skills coincide well with your needs.

I really appreciate that you took so much time to acquaint me with the company. I feel I could learn a great deal from you and would certainly enjoy working with you.

In addition to my qualifications and experience, I will bring excellent work habits and judgment to this position. With the countless demands on your time, I am sure that you require people who can be trusted to carry out their responsibilities with minimal supervision.

I look forward, Mr. Jones, to hearing from you concerning your hiring decision. Again, thank you for your time and consideration.

Sincerely,

(Sign here)

Your Name

Refer to when you drop complete job applications

Personal Job Information

Name _____

Social Security Number _____

Address _____

City _____ State _____ Zip _____

Previous Employment: (Most Recent First)

Name of Employer _____

Address _____

Job Title _____

Dates From _____ To _____

Salary _____ Per _____

Reason For Leaving _____

Supervisor _____

Phone _____

Job Duties _____

Name of Employer _____

Address _____

Job Title _____

Dates From _____ To _____

Salary _____ Per _____

Reason For Leaving _____

Supervisor _____

Phone _____

Job Duties _____

Name of Employer _____

Address _____

Job Title _____

Dates From _____ To _____

Salary _____ Per _____

Reason For Leaving _____

Supervisor _____

Phone _____

Job Duties _____

Name of Employer _____

Address _____

Job Title _____

Dates From _____ To _____

Salary _____ Per _____

Reason For Leaving _____

Supervisor _____

Phone _____

Job Duties _____

Education

Name _____

Address _____

Area studied or degree _____

Name _____

Address _____

Area studied or degree _____

References (Receive permission before using names)

Name _____

Phone _____

Position _____

Company _____

Address _____

Name _____

Phone _____

Position _____

Company _____

Address _____

Name _____

Phone _____

Position _____

Company _____

Address _____

Name _____

Phone _____

Position _____

Company _____

Address _____

Prepare for the interview (research the company)

- o Have a specific job(s) in mind
- o Review your qualifications for the job
- o Be prepared to answer questions about yourself

Appearance – Well groomed & suitably dressed

Interview

- o Be 5-10 minutes early and be well mannered
- o Answer questions directly and truthfully
- o Use proper grammar and speak clearly
- o KEEP EYE CONTACT
- o Be enthusiastic and cooperative
- o Don't be afraid to ask questions

Sample Job Application Form

Instructions: *Print clearly in black or blue ink. Answer all questions. Sign and date the form.*

PERSONAL INFORMATION:

First Name _____

Middle Name _____

Last Name _____

Social Security Number _____

Street Address _____

City, State, Zip Code _____

Phone Number(____) _____

Are you eligible to work in the United States? Yes _____ No _____

Have you been convicted of or pleaded no contest to a felony within the last five years?

Yes _____ No _____

If yes, please explain: _____

POSITION/AVAILABILITY:

Position Applied For _____

Days/Hours Available

Sun. _____ Mon. _____ Tues. _____ Wed. _____ Th. _____ Fri. _____ Sat. _____

Hours Available: from _____ to _____

What date are you available to start work? _____

EDUCATION:

Name And Address Of School Major Degree/Diploma Graduation Date

Skills And Qualifications: Licenses, Skills, Training, Awards

EMPLOYMENT HISTORY:

Present Or Last Position:

Employer: _____

Address: _____

Supervisor: _____

Phone: _____

Email: _____

Position Title: _____

From: _____ To: _____

Responsibilities: _____

Salary: _____

Reason For Leaving: _____

Previous Position:

Employer: _____

Address: _____

Supervisor: _____

Phone: _____

Email: _____

Position Title: _____

From: _____ To: _____

Responsibilities: _____

Salary: _____

Reason For Leaving: _____

Previous Position:

Employer: _____

Address: _____

Supervisor: _____

Phone: _____

Email: _____

Position Title: _____

From: _____ To: _____

Responsibilities: _____

Salary: _____

Reason For Leaving: _____

May We Contact Your Present Employer?

Yes _____ No _____

References:

Name/Title	Address	Phone	Occupation
------------	---------	-------	------------

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I certify that information contained in this application is true and complete. I understand that false information may be grounds for not hiring me or for immediate termination of employment at any point in the future if I am hired. I authorize the verification of any or all information listed above.

Signature _____

Date _____

V. Finding a Place to Live

Studies show that many people who "age out" of the foster care system return to their families to live. Sometimes this can work. Other times it is impossible or becomes impossible to live with your family. This section is designed to give you resources and advice to help you find and establish your own place to live.

In this section you will find resources about:

- § *Transitional Housing Options*
- § *Locating a rental*
 - Looking for an apartment*
 - Signing a lease*
 - Terms common to lease agreements*
- § *Housing Sources*
- § *Items useful for setting up your first apartment*

Transitional Housing Options

Transitional Housing programs are designed to bridge the gap between residential emergency shelter and independent living. They provide services to those who need some additional support prior to living on their own. Each program has its own eligibility and age requirements. Most programs provide training in goal setting, daily living skills management and activities that support successful independence.

BRIDGES Transitional Living Program

5222 East Central, Wichita, KS

Phone 316-681-8164

Eligibility Requirements

Participants must be between the ages of 16½ thru 20 years of age

Available when a current living environment is unsafe and an alternative is unavailable

Participants must not be currently using alcohol or other drugs.

Services:

Counseling:

Crisis and Situational

Individual Life Plan

Alcohol and Drug Services

Aftercare Services

Residential

Emergency Shelter

Supervised Cluster Site Apartments

Semi-supervised cluster site apartments

Community Living

Education

GED Preparation

Social and interpersonal skills

Life skills training

Job readiness and interview training

Household budgeting

Health care

Employment

Pre-employment skills training

Job placement assistance

Vocational training/Post secondary

The Kaw Valley Center Transitional Living Program

4300 Brenner Drive

Kansas City, KS

(913) 334-0294

(913) 621-4641

Serves young people, ages 16 to 21, from Missouri and Kansas. Clients typically come from troubled backgrounds. Program helps them negotiate the transition from childhood to independent adulthood by helping with housing, jobs and applications to college or other schools.

Keys Youth Services

533 N. Mur-Len Road

Olathe, KS

Phone: (913) 764-6906

Residential treatment services through 6 group homes in Johnson County, KS. Services provided to children ages 12-17 who are experiencing emotional problems; transitional living services to young men ages 17-21 needing housing and independent living skills.

Maude Carpenter Children's Home

1501 N. Meridian

Wichita, KS

316-942-3221

Private placement residential services for boys and girls ages 6-18 years of age. Children live in Christian family cottages and receive services. Independent living programs are offered for girls 16 years and older.

Pathways Transitional Living

Pathways operate many scattered-site apartments and serves young men and women as well as young parents with children. Pathways program sites are located in culturally diverse neighborhoods in midtown Kansas City and east Wichita.

For admission or more information:

Pathways Admission Coordinator

(816) 561-2266

Locations:

Wichita

2627 East Central

(316) 684-5300

Kansas City

3632 Wyandotte

(816) 561-2266

Eligibility Requirements:

Aged 17 to 23

Demonstrated care of property

Demonstrated ability to follow societal rules

Demonstrated desire to be successful

Has shown the ability and willingness to take personal responsibility for their actions

Demonstrated some stability in past placements

Demonstrated ability and willingness to find and maintain employment

Services:

Apartment Rent

Start-Up Supplies

Apartment Utilities and Phone

Weekly Grocery Allowance

Life-Skills Instruction
Ongoing Informal counseling
Referrals to Community Services
Opportunity to Develop "Nest Egg" Savings
Planning for the Future
Peer and Staff Support

Synergy Transitional Living Program

Kansas City Area
816-587-4100

Synergy's Transitional Living Program provides an independent living environment, individualized skills assessment and training, as well as support services for homeless youth age 16 to 21. The main goal of the Transitional Living Program is to support youth in achieving self-sufficiency and realization of personal goals.

The Village

Transitional Independent Living and Learning Program
2219 SW 29th
Street Topeka, KS
785-267-5900

A program for youth who have had a long and often disruptive life at home or in the foster system. Designed for teenagers.

The program is in several stages beginning with a group home setting.

Residents are then transferred into a Transitional Independent Living and Learning Center - a foster home with a trained and experienced foster parent. Residents are expected to work, provide their own transportation - car, bicycle or public transportation and participate in community activities. Volunteer work is also required.

Youth who have shown they are ready will be supported as they move into a community living setting - a college dorm, an apartment, an adult program. Some youth may return to a family home which historically was not supportive enough but where they may be successful now that they are more self-directed. During this third phase of the program, youth will participate in regular gatherings and receive services provided by the Villages for a minimum of 6 months and continuing for as long as they choose.

Locating a Rental

It is very exciting when you have made the decision to live on your own and start looking for your first apartment. You will have many decisions to make regarding where you want to live and how much you can afford. There are also lots of legal issues involved in renting, since signing a lease is a legal contract and one you will be expected to fulfill or pay the penalties. Take your time, find what you want and can afford and make sure you know what you are signing. Do not get pushed into anything you don't want. This section is to introduce you to some of the ways to find a rental, terms you will encounter in a lease and ways to protect yourself and your money.

Before you start looking for an apartment

1. Figure out how much you can afford for rent. Remember that housing needs include rent and monthly utilities. You will also need a deposit for your rental and deposits for utilities. Also put in to your budget how much you will need to live - food and spending money.
2. Consider sharing your apartment or rental with one or more roommates. Splitting the rent makes your money stretch farther and you will have the security and companionship of living with others. Do be careful who you choose to live with. Once you sign the lease, you are pretty much stuck with these people until the lease expires. Even worse, they could skip out and leave you to pay the entire amount of rent. Everyone has a story about his or her worst roommate and there is a reason for that. Try to find someone who is dependable and can be counted on to pay their portion of the rent and bills. Also, of course, someone whose lifestyle is compatible with yours and who you are relatively sure won't steal your stuff.
3. Decide what you want. How many bedrooms? Do you want to be close to work or school? Do you need parking? Do you need to be close to public transportation?
4. You may need references from other landlords, employers, friends or other personal references.
5. Make sure the neighborhood is safe, one you want to live in and the landlord is reputable. Be sure to visit the neighborhood at night, as well as daytime. Areas can change dramatically at night. Make sure you feel comfortable walking in the area at all times. Ask people you trust what they think of the neighborhood and the landlord.

Inspect the apartment or house before renting:

The unit should be in livable condition before you enter into a rental agreement. "Livable" can mean different things. When you walk through the unit, make sure:

1. All exterior door open and close with ease and the locks function.
2. Stairs are in good condition.
3. All balconies, porches, roof openings and decks have guardrails.
4. There is at least one smoke detector on each floor.
5. Each bedroom has at least one window that opens and closes without difficulty.
6. Showers, sinks and bathtubs are not leaking. Toilets flush and don't "run".
7. There is no exposed or frayed wiring. Check to see if there are sufficient outlets. If the electricity is on, check to see if all the outlets are functioning.
8. Make sure the heating and air conditioning are working and efficient.
9. Check the utility billing history. It will indicate your potential monthly bill and see if that fits in your budget.

Move-In Checklist

Before you move in, set up an appointment with the landlord or the management company to do a walk-through of the unit. The reason for doing this is so when you move out you are not charged for damage that was already there. You should complete a written checklist describing the condition of the apartment, making note of any damage and whether or not the place is clean. You and the landlord sign and date the checklist - be sure to keep a signed copy. The checklist should also include anything the landlord promises to repair for you and the date the work is to be done. This document is a must if you want to get your deposit back when you move out. See the end of this section for a checklist you can use.

Signing the Lease

Before you sign a lease, be sure to read it thoroughly and make sure you understand everything. If you do not understand something, ask questions and make sure you understand exactly what you are signing. If you want independent advice, get assistance from a local tenant's rights or housing assistance organization.

Some basic things to look for in a lease are:

- o A sublease provision - will there be a charge to you if you decide to sublease? Are you allowed to sublease?
- o What maintenance responsibilities are yours and what are the landlords - for example, who will mow the yard?
- o Look at the terms of the security deposit. (See below for more info. on deposits)
- o What utilities are included in the lease?
- o What are the available laundry and recreational facilities?
- o Are there additional rules regarding things like waterbeds, pets, guests, etc.
- o If you are not comfortable signing the lease, take some time to think about it or get some advice.

Beware of unlawful provisions, such as:

- o Any clause in which you agree to accept blame in a future argument or dispute with the landlord - such as a provision that says you will pay your landlord's legal fees in any court action no matter what the court rules.
- o Anything that says the landlord can take your personal property for lack of rent
- o Any clause that says the landlord can evict you, shut off utilities or padlock your doors if you make a complaint to the proper authorities about things like housing code violations or if you make repairs yourself.
- o Any clause that lets the landlord make you pay rent if the unit is destroyed or you cannot live in it because of a disaster.

Be sure to look at the actual unit you will be renting, not just a model apartment. These can be in very different condition. If you have not seen your actual unit, ask to see it before you sign the lease.

Security Deposit

In most cases, the landlord will require the tenant to pay a deposit. The most the security deposit can be is equal to one month's rent for an unfurnished apartment or one and one half month's rent for a furnished apartment. In both cases, an additional half month's rent can be required if pets are allowed and you will have a pet.

Security deposits must be refundable. They can, however, be kept by the landlord when you move out for the following reasons:

- o To cover the actual costs of repair or replacement of property damaged by you, not including normal wear and tear.
- o To pay for actual cleaning costs, if you do not leave the unit clean - This does not apply if the apartment was not clean when you moved in and you have the fact that it was dirty on your checklist, signed by both you and the landlord. If the place is really dirty when you move in, it is a good idea to take pictures.
- o If the landlord is going to keep part of your security deposit, you must get an itemized list in writing within 14 days of check out of what you are going to be charged. If there are no deductions, the landlord must send you the deposit in full 30 days after the check out date.

The security deposit cannot be used as a payment for the last month's rent.

Other Issues in Renting

- o Landlords are allowed to do a background check on applicants. The fee (usually \$25-50) covers costs to check your references and background. This fee is usually non-refundable.
- o The law requires that your landlord maintain your rental unit. The plumbing, electrical, sanitary, heating, ventilating, air conditioning and appliances must all work. Even if you have to pay utilities, the landlord must provide running water, reasonable amounts of hot water and a reasonable amount of heat. The landlord must also maintain the areas you share with other tenants, like the hallways and stairs.
- o Know the person to call if you need maintenance/repair or have a problem. Find out if you are to call the landlord or a management company and their contact information.
- o Except in an emergency situation, such as fire, the landlord may not come into your apartment unless you have been given advance notice and it is at a reasonable hour.
- o If you pay your rent in cash, make sure you get a receipt. Keep all receipts.
- o You must keep the place clean and safe, throw out your trash in the proper place, and use the appliances and heating/air conditioning systems in a reasonable manner. You are responsible for any damages caused by you or your guest(s).

- o It is illegal for a landlord not to show or rent to you because of your sex, race, religion, physical or mental handicap or ethnic background.
- o You should demand that the amount of the deposit be written in your lease agreement.
- o Make sure you get a copy of your lease, any amendments and anything else you sign.
- o Check with your landlord before having a temporary or permanent roommate move in, since this is a change in your original agreement. Also, check about pets before you get one
- o Look into the possibility of getting renter's insurance. It will protect you from a lawsuit if someone gets injured at your rental and will also reimburse you if your personal property is damaged, destroyed or stolen.

Leasing Terms

Aforesaid:	Mentioned previously
Agreement:	When two or more people agree to do something - A written document that shows what was agreed.
Appurtenance:	Anything that is attached to the leased property.
Arrears:	Unpaid or overdue rent.
Breach:	A violation of one or more of the provisions of the lease.
Civil:	A Non-criminal legal matter. Housing issues are usually handled in small claims court or civil court.
Co-Signer:	Someone who signs the lease along with you. If you do not pay the rent, they have to pay.
Damages:	Usually the amount of money given to a landlord or a tenant by the court in a dispute to make up for the money they lost.
Default:	The failure to do some legal obligation - failure to pay rent.
Eviction:	To remove someone from a rental by a legal process.
Indemnity:	Protection or security from loss or damage.
Injunction:	A court order directing a person to do or stop doing something.

Landlord:	The owner of the property who rents it to someone. The person or company who gets the rent money.
Lease:	An agreement between two people for the use of property. A legal agreement that makes the Landlord-Tenant relationship - it is a type of contract to rent to a person for a period of time in return for payment of a specified amount of money. The LESSOR is the Landlord. The LESSEE is the tenant.
Security Deposit:	Any sum of money stated in the rental agreement (lease) that has to be deposited with the landlord as a part of the agreement to rent - some or all of the money may be kept by the landlord if the tenant is in violation of part of the lease.
Section 8 Housing:	Housing choice vouchers available for low-income families and individuals over 62 or disabled. A single woman who is pregnant may also apply. The voucher pays for a portion of the rent.
Studio:	An apartment with a living space, a bathroom and a small kitchen - but no separate bedroom.
Sub-Lease:	When you rent from a tenant, not the landlord. The sub lessee pays rent directly to the tenant. The tenant is still completely responsible to the landlord for the rent and for any damage, including that caused by the sub-lessee.
Tenant:	The person who rents the property. When you sign a lease, you are the tenant.
Waiver:	To give up something that one is entitled to.

Housing Sources

Newspaper ads, web sites and bulletin boards are all places housing is listed. Be careful about paying a large fee to an agency to find you an apartment. Make sure there is no other way to find a rental before paying a rental service. Additionally, listed below are some of the Housing Authority Offices in Kansas.

Housing Authorities in Kansas

Housing authority offices are a division of the Department of Housing and Urban Development. These offices have resources to help find housing for low-income renters and also have information on public housing and assistance programs.

Douglas County Housing Authority
1600 Haskell Avenue
Lawrence, KS. 66044
(913) 842-8110

Johnson County Housing Authority
9305 W. 74Th Street
Merriam, KS. 66204
(913) 432-2174 x3321
Section 8

Junction City Housing Authority
1202 Country Club Lane
Junction City, KS. 66441
(785) 238-5882
Rental Housing/Section 8

Kansas City Housing Authority
1124 N 9Th Street
Kansas City, KS. 66101
(913) 281-3300

Newton Housing Authority
115 W 9Th Street
Newton, KS. 67114
(316) 283-8500
Rental Housing/Section 8

Olathe Housing Authority
300 N Chestnut Street
Olathe, KS. 66061
(913) 393-6260
Rental Housing/Section 8

Salina Housing Authority
P.O. Box 1202
Salina, KS. 67402
(785) 827-0441

Sedgwick County Housing Authority
604 North Main #E
Wichita, KS. 67203
(316) 383-7433
Section 8

Topeka Housing Authority
2010 Se California Avenue
Topeka, KS. 66607
(785) 357-8842
Rental Housing/Section 8

Wichita Housing Authority
332 Riverview Street
Wichita, KS. 67203
(316) 268-4688
Rental Housing/Section 8

Useful Items for your Apartment

Kitchen

Eating utensils & holder
Dishes & glasses
Pots & pans
Cooking utensils
Dish drainer
Dishtowels
Pot holders
Paper napkins
Paper towel dispenser
Trash can & bags
Cookbook

Bathroom

Shower curtain & rings
Shower caddy
Soap dish
Bath mat
Towels/Washcloths
Robe hook
Toilet paper
Tissues
Trash can
Bath mat
Night light

Bedroom

Comforter
Sheets/pillowcases
Coat hangers
Bedside lamp
Alarm clock

General

Cleaning supplies
Glass cleaner
All-purpose cleaner
Sponges & scrub brushes
Bath & sink cleaner
Toilet brush & cleaner
Furniture polish & rags
Dish soap
Mop, broom & dustpan
Laundry detergent
Laundry basket/laundry bag
Air freshener
Trash can & trash bags
Paper towels
Light bulbs
Door mat
Picture hooks

Apartment Address: _____
Landlord's Name and #: _____

Cost _____ Rent _____ Security/Deposit: _____ Are utilities included? _____ If not, what will they cost? _____ Is the apartment furnished? _____ If not, can I afford to furnish it?	Property Owner _____ Is the property owner generally available? _____ Will he/she respond promptly when repairs and maintenance are needed? _____ Have any of my friends rented from this person before? _____ What do other tenants think about the property owner?
Security _____ Are the door locks adequate? _____ Are there locks on the windows _____ Are the hallways/outside entrance lit? _____ Is there a buzzer or intercom system? _____ Are there peepholes in the entrance door? _____ Is there an alarm system, security personnel?	Comfort _____ What floor level is the apartment on? _____ Are there laundry facilities on the premises? _____ Are they safe and well lit? _____ On a bus line? _____ Campus bus? _____ Is it close to grocery stores?
Kitchen _____ Is it large enough to eat in? _____ Is the sink scratched, damaged, rusted? _____ Does the faucet work? _____ Does the sink drain? _____ Is the stove/oven clean? _____ Do the burners and oven work properly? _____ Are there adequate cabinets and countertops? _____ Is the floor in good condition? _____ Is there a vent fan? _____ Is there a dishwasher? _____ Is there a garbage disposal? _____ Are the refrigerator and freezer large enough? _____ How does the water taste?	Bathroom & Plumbing _____ Do the faucets leak? _____ Are the fixtures chipped, stained or rusted? _____ Are the tiles loose or cracking? _____ Is there a shower? _____ Shower curtain rod? _____ Is there a medicine cabinet? _____ Are there mirrors? _____ Towel racks? _____ Toilet tissue holder _____ Is there good lighting? _____ Is there a vent fan? _____ Are the electrical outlets usable and safe? _____ Is there adequate water pressure? (to test, turn on water in tub & sink and flush toilet) _____ Will there be adequate hot water? _____ Does each apartment have it own hot water tank? _____ How many gallons? (10 gallons per person is recommended)
Heating _____ Can I control the heat? _____ Is the house insulated? _____ Are there storm windows? _____ Are there heat ducts in each room?	Electrical _____ Are the outlets grounded in each room? _____ Is the circuit breaker or fuse box within easy access? _____ Do all the outlets and light switches work?
General _____ Is there parking? _____ Is there enough parking for all of the tenants in the building? _____ Are there water stains on the ceilings or walls? _____ Can I hear the neighbors? _____ Can the neighbors hear me? _____ Are there signs of mice or pests? _____ Is there adequate closet space?	Neighborhood _____ What is the general condition of the building? _____ Have there been any burglaries or other crimes in the area? _____ Is the building on a main street? _____ Are there any nuisances in the area such as a swamp, firehouse, or hospital? _____ Will I be happy living in this apartment for nine months or a year?

Apartment Comparison List

Terms and Conditions	Unit 1	Unit 2	Unit 3	Unit 4
Date available				
Rent amount				
Deposit				
Pet policy				
Length of lease				
Early termination accepted				
Physical changes allowed				
Rent due				
Subletting permitted				
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				
Phone jack in each room				
Storage				
Upstairs/downstairs				
View				

Water pressure				
Overall size				
Kitchen	Unit 1	Unit 2	Unit 3	Unit 4
Age of refrigerator				
Counter space				
Dishwasher				
Garbage disposal				
Gas/electric stove				
Microwave				
Smoothly opening drawers				
Overall size				
Community	Unit 1	Unit 2	Unit 3	Unit 4
Laundry facilities				
Noise level				
Parking				
Bike racks				
Elevators/stairs proximity				
Soundproof walls				
Mailbox				
Safety	Unit 1	Unit 2	Unit 3	Unit 4
Emergency exits				
Functioning windows				
Gated entrance				
Locks on all doors				
Outside lighting				
Screens				
Smoke detectors				
Neighborhood	Unit 1	Unit 2	Unit 3	Unit 4
Average community age				
Public transportation nearby				
Distance from school/work				
Close to grocery, bank, post office, etc.				

VI. Emergency Resources & Programs

Sometimes you need some help. This section includes resources about emergency and support agencies that you may need.

Included in this section you will find resources about:

- § Food Stamps
- § The Cold Weather Rule
- § Emergency and Support Agencies in Kansas
- § Emergency Telephone Numbers

Food Stamps

The Food Stamp Program is a federal program administered by the state Social and Rehabilitation Services (SRS) offices. It may help you stretch your food budget. Food stamp benefits in Kansas are provided electronically. You will be issued a Vision card that must be used to get your benefits each month.

You may qualify for food stamp benefits if you:

- o Work for low wages
- o Are unemployed or work part time
- o Receive welfare or other assistance payments; or
- o Are elderly or disabled and live on a small income.

To apply for food stamp benefits, contact the SRS office nearest you. The food stamp office will give you an application the same day you come in, or will mail an application to you the same day you telephone or write to the office. The amount is determined by an estimate of how much it costs to provide your household with nutritious but inexpensive meals. Taken into consideration are the number of people in your household and the amount of monthly income left after deductions.

Cold Weather Rule

Applies November 1 thru March 31

A utility company can not disconnect you when the temperature is forecasted to drop below 35 degrees or be in the mid to low 30s in the next 24 hours

Utilities must tell customers about agencies that have funds to help pay utility bills.

Utilities must send written notice to customers 10 days before disconnection, plus make a phone call or personal contact the day before.

If you are behind in a previous payment plan and cannot catch up, you need to make a new payment agreement with the utility.

Utilities must inform you of the Cold Weather Rule payment plan as well as other payment plans available to you. Remember, under the Cold Weather Rule payment plans, you always have the option of spreading your payment over a total of 12 months.

A utility may start the final notification and disconnection process if there is a 48-hour forecast of temperatures above 35 degrees.

EMERGENCY and SUPPORT AGENCIES

North Central Kansas:

Salina

The Ashby House (785-826-4935)

Possible temporary shelter and a list of available houses

Emergency Aid/Food Bank of Salina

255 S. Chicago Salina KS 785-827-7111

Groceries, emergency shelter, medical and dental assistance

Northeast Kansas

Junction City

Open Door Community House

136 W. 3rd Street 785-238-3599

After 5:00 p.m., weekends & holidays 785-762-8824

Temporary shelter, food and clothing to the homeless and needy from the Junction City-Geary County area

Kansas City Area

Bethel Neighborhood Center

14 South 7th Street (913) 371-8218

Services: Clothing closet.

Bethel-Riverview Coordination and Development

947 Osage (913) 321-7418

Emergency financial assistance for utilities, food pantry

Catholic Community Services -Emergency Center

632 Tauromee (913) 621-3445

Emergency financial assistance for utilities; emergency gasoline financial assistance

Crosslines Cooperative Council, Inc

736 Shawnee Avenue (913) 281-3388

May need a referral from SRS

Economic Opportunity Foundation, Inc

1542 Minnesota Avenue (913) 371-7800

Emergency financial assistance for utilities; financial assistance for rent/mortgage

Harvest America Corporation

1400 Metropolitan Franklin Center (913) 281-2781

Some programs require proof of income; must be migrant, seasonal farm worker, rural poor or low-income urban dweller.

Clothing closet, food pantry, commodity food program

Northeast Coordination and Development Center

950 Quindaro Boulevard (913) 371-0848

Resident of northeast Kansas City, KS; low income

Commodity food program; financial assistance for utilities, emergency

Salvation Army

701 Washington (913) 321-6958

Emergency financial assistance for utilities; emergency financial assistance for prescriptions; financial assistance rent/mortgage

Lawrence**Child Care Assistance**

1901 Delaware Street (785) 832-3700

Monday, Wed, Thur. & Fri. 8am-5:pm Tuesday 7:30am-6:00pm

Sliding fee scale based upon household income

Topeka/Shawnee County Area**Battered Women Task Force**

354-7927; 234-3300 (24 hour crisis assistance)

Crisis intervention, counseling, emergency support services for female victims of abuse and their children

Doorstep

357-5341

Short-term emergency services

Let's Help

232-4357

Emergency food, clothing, rent, medication assistance; literacy program; Heartland Share food program

Salvation Army

233-9648

Emergency food, clothing, rent, medical services

Emergency Telephone Numbers

National Contact Center

1-800-FED-INFO

Information about Federal agencies, programs, benefits, or services. Staff will answer your question or get you to someone who can. 9 am-8 pm EST, Monday-Friday

National Domestic Violence Hotline

1-800-799-SAFE (1-800-799-7233)

National Runaway Hotline

1-800-231-6946

Operates 24 hours. Provides information, referral, and transportation back home for runaways.

National Runaway Switchboard

1-800-621-4003

National Sexually Transmitted Diseases Hotline

1-800-227-8922

National Suicide Hotline

1-800-SUICIDE

National Women's' Health Information Center

1-800-994-WOMAN (1-800-994-9662)

English- and Spanish-speaking information and referral specialists provide information or organizational referrals to assist with any health questions. Monday through Friday, 9 am-6 pm EST (excluding federal holidays)

Poison Help

1-800-222-1222

Call this number 24 hours a day, 7 days a week to talk to a poison expert. Call right away if you have a poison emergency. Also call if you have a question about a poison or about poison prevention

Rape, Abuse, and Incest National Network (RAINN)

1-800-656-HOPE

Free, confidential counseling and support 24 hours a day, from anywhere in the country.

SafePassage Program

1-800-398-2775

Adolescent transport service, runaway location and recovery

Suicide and Rape 24-Hour Emergency Services

1-800-333-4444

The Alcohol Hotline

1-800-ALCOHOL

24-hour hotline provides help and referrals for people with concerns about alcohol or drug use.

United Way Crisis Help Line

1-800-233-4357

Victims of Crime Help Line

1-800-FYI-CALL

Refers callers to an array of critical services including crisis intervention, research information, assistance with the criminal justice process, counseling and support groups.

Wichita Youth and Family Crisis Line

316-943-2243

VII. Healthcare

Anyone who was in foster care and was 18 on or after July 1, 2003 is eligible for a Medical Card that continues to provide health coverage until you are 21 years old. Talk to your caseworker before you leave the system and make sure you have a card.

In this section you will find information and resources about:

- § Birth Control*
- § Common illnesses and when to see a doctor*
- § Self Esteem Issues*
- § Domestic Violence*
- § Stress and Depression*
- § No cost/low cost health care agencies in Kansas*

Birth Control

- o You have a right to get birth control and prenatal care, no matter how old you are. You can go by yourself.
- o You have the right to get care for a sexually transmitted disease, including HIV testing, on your own, confidentially.
- o In Kansas, parental consent is required for an abortion if you are under 18 years old. You can go to court and ask a judge for a ruling to allow an abortion without parental consent.
- o You should be careful and make sure your doctor knows that you do not want to share this information with anyone - including writing in reports your social worker will see. Some doctors are not as careful as you want them to be.
- o Make sure you go to a doctor that will accept your medical card.

Common Illnesses and When to See a Doctor

Colds and flu

Viruses cause colds and the flu. There is really nothing you can do to get rid of them quickly—the most you can do is rest, drink a lot of fluids, and treat the symptoms.

How can you tell a cold from the flu? Colds usually cause milder symptoms than the flu. Coughing, sneezing, watery eyes, and mild fevers are common cold symptoms. The flu, on the other hand, is more serious. You will probably have a fairly high fever, body aches, and a dry cough with the flu. You may also have an upset stomach or vomit.

Over-the-counter cold and flu medications may help relieve your symptoms. Read labels when buying medications for colds and flu to make sure you are getting the right medicine for your symptoms. If you are vomiting, eat only very bland foods like cereal or dry toast, and drink clear liquids such as sports drinks, water, or tea. Otherwise, the only things you can do are rest and wait it out.

Strep throat, sinus and ear infections

These are treated with antibiotics. If you have a very sore throat, pain in your ears or sinuses, or a persistent fever, go to the doctor. They will be able to tell you what the problem is and give you antibiotics if you need them. If your doctor does give you antibiotics, *take them exactly as you are told, and be sure to take all of them.* If you do not, bacteria can become resistant to the antibiotics and result in a more serious infection.

Mononucleosis

It is not as common or usually as serious as most people think. Symptoms include fever, sore throat, headache, swollen glands, and extreme tiredness. If you seem to have a sore throat or bad flu that does not go away in a week to 10 days, the problem might be mono. See your doctor. Mono is diagnosed by a blood test called the "mono spot". Even if the test confirms that you have mono, there is no specific treatment, except to get plenty of rest and eat a healthy diet. The good news is that most people are better within a month. If you have had a documented case of mono, you cannot get it again.

Bruises, sprains, and strains

Bruises are injuries to the skin that cause the surface of the skin to turn purple, brown, or red in color.

Strains are injuries to the muscles and tendons that result from too much or sudden stretching

Sprains are injuries to the ligaments, the connecting tissue between bones.

Bruises, strains, and sprains should be treated with:

Rest--especially for the first 24 hours

Ice--put ice packs or cold gel packs on the injury for 20 minutes every 4 hours

Compression--wrap the injured body part in an elastic bandage

Elevation--for example, if you have sprained your ankle, prop your foot up on pillows to keep it at a level higher than your heart

Go to the Doctor if you:

- o Have a fever of 102.5° or higher
- o Have a headache accompanied by a stiff neck
- o Have pain with urination
- o Have an unusual discharge from your penis or vagina
- o Have a change in your menstrual cycle
- o Have pain in the abdomen that will not go away
- o Have a persistent cough, chest pain, or trouble breathing
- o Have pain or any other symptoms that worry you or last longer than you think they should

Domestic Violence

If you live with someone or are dating someone who abuses you, you need to protect yourself for the long term. If someone is stalking you, and you have a feeling that you might get hurt, trust your instincts and protect yourself.

Many people don't recognize that they are in an abusive relationship. They don't realize how they have gradually changed because of the abuse.

Are you a victim of dating or domestic violence? Answer the questions below. If you answer yes to two or more of them, you are probably in an abusive relationship, or your relationship is likely to become abusive. Abuse isn't just hitting. It's yelling, threatening, name-calling, saying things like, "I'll kill myself if you leave me," obsessive phone calling, and extreme possessiveness.

Are you with someone who ...

- * is jealous and possessive, won't let you have friends, checks up on you, won't accept breaking up?
- * tries to control you by being bossy, giving orders, making all the decisions, not taking your opinions seriously?
- * puts you down in front of friends, tells you that you would be nothing without him?

- * scares you?
- * makes you worry about his reactions to things you say or do?
- * threatens you?
- * uses or owns guns or other weapons?
- * has a history of fighting, loses temper quickly, brags about mistreating others?
- * grabs, pushes, shoves, or hits you?
- * pressures you for sex or is forceful or scary about sex?
- * gets too serious about the relationship too fast?
- * abuses alcohol or other drugs and pressures you to take them?
- * has a history of failed relationships, and blames the other person for all the problems?
- * makes your family and friends uneasy and concerned for your safety or makes you feel like you need to apologize to yourself or others for your boyfriend's behavior when he treats you badly?

Think about these questions and if they apply to you. Realize that you may be in an abusive relationship.

You are in extra danger if your stalker or abuser talks about murder or suicide, or if you are thinking of leaving the relationship. Women are more at risk of being killed if they leave an abusive relationship, so they must develop a safe plan for departure.

Take all threats seriously.

If you are being abused or are afraid of someone who has abused you or is stalking you, there are steps you can take to protect yourself. You can go to your County Courthouse and file for a Protection from Abuse or a Protection from Stalking Order. The clerk will help you fill out the paperwork.

If you are in danger and have nowhere to go, check and find the nearest shelter for abused women. They will also set you up with a counselor and help you file court documents for your protection. Kansas Legal Services offers free assistance with Protection from Abuse and Protection from Stalking matters. The toll free number is 800-723-6953.

No one has the right to hurt you - physically or mentally. No one deserves to be abused or "asks for it". There is a cycle to domestic abuse and it is normal for the abuser to apologize to you and tell you it will never happen again. It will unless you take charge of your life and stop that person from abusing you.

For those who have abused someone - there is no justification for physically or mentally abusing another person. Many times abusers learned this behavior as children, watching adults abuse others or being the victim of child abuse. You can stop this cycle by getting help. There are many organizations that work with abusers to help you learn to control your anger and work out your emotions in other ways than hurting others.

Here is a list of organizations that are available for help with Domestic Violence:

Brown County	Hiawatha Reserve	DoVES STOP Violence	800-367-7075 785-742-0053
Douglas County	Lawrence	Women's Transitional Services	800-770-3030
Johnson County	Overland Park	Safe Home	888-432-4300
Leavenworth County		Alliance Against Family Violence	913-682-9131
Miami County		Safe Home	888-432-4300
Riley County	Manhattan	The Crisis Center	800-727-2785
Saline County	Salina	DV Association of Central Kansas	800-874-1499
Shawnee County	Topeka	Battered Women's Task Force	888-822-2983
Hiawatha		Native American Family Services	(913) 742-7593

OR

STATEWIDE Kansas Coalition Against Sexual & Domestic Violence 888-363-2287

Self Esteem Issues

People have opinions of themselves based upon their experiences of life. Some people have a harder time remaining positive about themselves and life in general. Regardless of your background there is nothing that anyone can do to change history. We have no control over our past, only our present. We have the ability to change how we feel about ourselves at any time. The choice is ours.

Some things that may help you feel better about yourself:

Change your self-talk.

Work to change your thoughts about yourself from negative to positive.

Model the person you want to be: If you want to learn to behave in a different way then just start acting as though you already have that behavior. Play the new role long enough and you will become that person.

Don't hang around negative sarcastic people. It is difficult to maintain your positive perspective if all you hear is negative talk. Negative people tend to bring others down. People will not want to be around you if you are always being negative. You should refuse to associate with people who do not support your good feelings.

Do not accept put-downs from other people. Be assertive and let them know that you do not appreciate negative criticism. Whatever people say to you, you do not need to internalize the message or believe it. You have no control over what others do or say, only your own beliefs. If someone does not like you - that is their problem, not yours.

When someone compliments you, say thank you. Some people go out of their way to not believe a compliment and think that they need to disagree with the compliment. Just say, thank you and smile.

Find a mentor. Find someone who can help you develop the skills and attitudes you need to succeed.

Avoid comparisons with others. If you are constantly comparing yourself to others you will always find someone who is prettier, smarter, stronger, slimmer, more confident or competent. Comparisons are a waste of time - focus on yourself.

Visualize change in yourself. Imagination is stronger than the will. Imagine the person you want to become six months down the road.

Practice random acts of kindness and senseless acts of beauty. One of the best ways to feel good about yourself is to do good things for others. Unselfishness is a common trait among those with positive self-esteem. If you can make someone else feel good it will make you feel good.

Take action to improve your self-image. Change your body image through exercise and other healthy behaviors. Just taking part in healthier behaviors will make you feel good. When physical changes occur you will feel even better.

Stress and Depression

If you are stressed you may feel really tired, have a headache, have trouble eating, sleeping, or concentrating, and/or feel nervous or irritable, among many other symptoms. It is hard to completely avoid stress, so it is good to learn how to deal with it.

- o Go outdoors whenever possible - a little sunshine and activity can reduce your stress level.
- o Write in a journal.
- o Get some exercise. Aerobic activity such as vigorous walking is a good way to reduce stress and improve overall quality of life; walk or do whatever type of exercise makes you feel comfortable.
- o Draw; paint; be creative. Play with Play- dough, dance, or read. Play music.
- o Learn it is OK to say 'no' occasionally. Many of us feel we have to say 'yes' to everyone, every time we are asked for help. You cannot be all things to all people. You must first meet your own needs before you can give others what they need.
- o Remember that drugs and alcohol make stress and depression worse.

There are days that you will feel down, when you let the demands of school, work, or life get to you. These feelings are normal and should go away. At these times, you should take a break and do something for yourself. Spend time with friends, exercise, read a good book, listen to music, call a friend, talk to someone you trust. Do something that makes you feel good.

Sometimes, feeling down can get more serious and you can become depressed. Depression can be treated. If you have had thoughts of suicide, harming others OR if you have had any of the following symptoms for 2 weeks or more, see a counselor, talk to a doctor, or talk with a trusted adult right away:

- o Sad mood
- o Not able to enjoy things that you normally enjoy
- o Sleep problems (you sleep too much or too little)
- o Really tired, not able to concentrate, very little energy
- o Eating problems (you eat too much or too little)
- o Feel that you are worthless and there's no hope
- o Feel angry or irritable frequently
- o Use of alcohol or drugs

Do not try to deal with depression on your own. See a counselor!

No cost/Low Cost Health Agencies in Kansas Health, Dental and Mental Health Care

North Central Kansas

Abilene

Dickinson County Health Department

1001 N. Brady, (785) 263-4179

Health care services, immunizations for children and adults, well child physicals.

Any Dickinson County resident.

Beloit

Mitchell County Health Department

310 W. 8th (785) 738-5175

Child health, family planning, child immunizations, adult immunizations, adult physicals, health start, newborn home visits, WIC.

Concordia

Kerr's Counseling

1409 Lincoln (785) 243-4164

Alcohol and drug abuse counseling, treatment, and prevention.

Leavenworth

Northeast Kansas Mental Health & Guidance Center, Inc.

818 N. 7th Street (913) 682-5118

Psychological/Psychiatric Counseling.

St Vincent Clinic

422 Walnut Street 913-651-8860

Primary health care clinic, diagnosis and treatment, HIV/AIDS testing and treatment

Manhattan

Community Health Council

1133 College Avenue, Suite A100, 785-539-1610

Contact a Community Health Resource Specialist through Onaga Hospital, St. Mary's Clinic,

Pottawatomie County Health Department, Pawnee Mental Health Services, Wamego

Hospital, Junction City-City Offices or Riley County Health Department.

Riley County Health Department

2030 Tecumseh Road (785) 776-4779

Clinic Hours: Monday-Wednesday, 8:45am- 4:30pm

Thursday 8:45am-6: 30pm Friday 8:45am-11: 30am

Salina

Central Kansas Mental Health Center

809 Elmhurst (785) 823-6322

Psychological/psychiatric counseling

Mirror, Inc.

901 A E. Prescott (785) 827-9098

Alcohol and drug abuse counseling, treatment, and prevention

Salina Cares Health Clinic, Inc.

125 West Elm Street (785) 826-6609

Access to primary health care and the diagnosis and treatment of mental health and substance abuse disorders, coronary heart disease, and diabetes

Solomon

Serenity Services

211 N. Chestnut Street (785) 655-3859

Alcohol and drug abuse counseling, treatment, and prevention

Northeast Kansas

Emporia

Corner House, Inc.

418 Market Street (316) 342-3015

Alcohol and drug abuse counseling, treatment, and prevention

Counseling and psychological services

1024 W. 12th Avenue (316) 343-1711

Alcohol and drug abuse counseling, Treatment, and Prevention

Flint Hills Community Health Center

420 W. 15th, 620-342-4864

Dental, pharmacy, pharmacy samples, HIV/AIDS counseling/testing,

Lyon County Health Department

420 West 15th Street (620) 342-4864

Primary medical care dental care, enabling services, mental health/substance abuse services

Mental health center of East Central Kansas

1000 Lincoln (316) 342-0548

Alcohol and drug abuse counseling, treatment, and prevention, comprehensive psychiatric prevention and treatment services

Junction City

Konza Prairie Community Health Center

361 Grant Avenue (785) 238-4711

Primary medical care obstetrical and gynecological care, mental health/substance abuse

Lawrence

Douglas County Health Department

200 Maine, 785-843-0721

Office hours: 8:30 a.m. to 5:00 p.m. Mon. Wed. Thurs. Fri.

Douglas County Dental Clinic

4920 W. 15th, Suite B, 785-312-7770

Health Care Access Inc.

1920 Moodie Road (785) 841-5760

Office hours: Monday through Friday, 8:30am-4:30 pm. (Clinic hours by appointment or walk-in.)

\$10 for clinic visit - No one is denied care because of inability to pay.

Marysville

Marshall Co. Health Dept.

1201 Broadway (785) 562-3485

Immunizations, nutrition services, and prenatal care coordination

Paola

Miami Co. Health Dept.

1201 Lakemary Drive (913) 294-2431

Family planning, home visits, immunizations, nutrition services, and prenatal care referrals

Topeka

Central Park Clinic - Maternal and Infant Clinic

1534 Southwest Clay (785) 354-4314

Family Service & Guidance Center

325 S.W. Frazier Ave. (785) 232-5005

Parenting program, psychological/psychiatric counseling

Florence Crittenton Services

2601 S.W. Western (785) 233-0516

Residential maternity services

Hillcrest Primary Care Clinic

1800 Southeast 21st Street (785) 354-4011

Marian Clinic

1001 SW Garfield Avenue

Serves low-income residents of Shawnee County.

General medical care on-site with referrals as needed for specialists' consultations and treatment, health education, medications, and medical supplies and equipment as available

Marian Clinic Dental

3164 East Sixth Avenue 785-233-2800

Provides dental care for residents of Shawnee County and neighboring counties — exams, cleanings, X-rays, restorations, simple extractions, fillings, sealant treatments and preventive education.

Oakland Primary Care Clinic

801 Northeast Poplar (785) 354-4015

Shawnee County Health Agency.

1615 SW 8th,

Services are not free, but a sliding fee scale is available.

No one is denied services due to the inability to pay. Proof of income for all working household members must be presented at the time of your visit to receive a sliding fee discount.

Shawnee Community Mental Health Center, Inc.

5401 W. 7th Street (785) 273-2252

Comprehensive psychiatric prevention and treatment services

Johnson County/Kansas City

Medical:

Douglas Community Health Center

1029 N. 32nd St, KC, KS 816-922-7600

Duchesne Clinic

636 Tauromee, KC, KS 913-321-2626

Turner House Clinic (children only to age 21)

2052 N. 3rd, K.C., KS 913-342-2552

Emergency Medical Services

2400 Troost Avenue · Suite 4200 · KC, MO (816) 513-6262

Kansas City Free Health Clinic

2 East 39th St, KC, MO 816-753-5144

Sam Rodgers Health Center

825 Euclid, KC, MO 816-474-4920

Swope Parkway Health Center

3801 Blue Parkway, KC, MO 816-923-5800

Johnson County Health Partnership

(no insurance, no Medicaid)

N.E. corner of 95TH and Antioch

807 S. Clairborne, Olathe, KS 816-648-2266

Dental:

KC Free Health Clinic

39th & Main (donations requested) 816-753-5144

UMKC Dental School

650 E 25th, St 816-235-2111

Call for appt. Reduced fees

Indian Springs Dental Clinic

Indian Springs Market Place, I-635 and State Ave. 913-287-7977

Dental care for children ages 0-20 with Medicaid or Healthwave

Johnson Co., Community College

Dental school does cleanings and check-ups for a small fee. 469-3808

Samuel Rogers Clinic

825 Euclid, M-F, 8:30-11:00 474-4920

5th District Dental Society

Richard L. Danforth Dental Care Program

Volunteer dentists provide care after clients requesting help are screened by one of the following agencies:

Health Partnership Clinic, 8600 W. 95th, Overland Park, 648-2266

Johnson County Health Dept, 6000 Lamar, Rm 140, Mission, 764-8484

Catholic Community Services,

Northeast office: 9307 W. 74th St, Merriam, 432-5158

Olathe office: 333 E. Poplar, Suite B, Olathe, 782-0983

Mental Health

Johnson County Mental Health Center

24-Hour Emergency Services/Crisis

Individual, family, and group outpatient services

Three distinct substance abuse programs

Comprehensive range of services for adults with severe and persistent mental illness

Mission

6000 Lamar, Suite 130 (913) 831-2550

Olathe

1125 West Spruce (913) 782-2100

Adolescent Center For Treatment

301 North Monroe (913) 782-0283

Shawnee

Community Support Services

6440 Nieman Road, (913) 962-9955

Overland Park

Adult Detoxification Unit

8000 West 127th Street (913) 897-6101

Wathena

324 St. Joseph Street, 785-989-3122

Diagnosis and treatment, x-ray, laboratory

VIII. LEGAL

From getting a driver's license to getting arrested, once you become an adult there are many decisions to make that can affect your life today and in the future. This section contains information to help you obtain legal documents you will need and advice on issues you may not have encountered before.

In this section you will find information and resources about:

- § Driving
- § Getting Important Documents
 - A Social Security card
 - A copy of your birth certificate
- § Dealing with the police
- § Marriage, divorce and parenting
- § Visits with your brothers and sisters
- § Emancipation for minors

Driving

Getting a Driver's License

Instruction Permit

Must be 14 years of age.

Parent or guardian consent required for all applicants under the age of 16.

Vision & written tests required.

Instruction Permit holder may drive at any time when accompanied by a licensed adult driver 18 years of age or older.

To get a restricted license, you must have held an instruction permit for at least 6 months.

Restricted Driver's License

Must be 15 years of age but less than 16.

Parent or guardian consent required.

Driver's Ed completion slip required.

You need an instruction permit for at least 6 months and 50 hours of supervised driving.

To get your non-restricted license when you are 16, you must have an affidavit showing at least 50 hours of adult supervised driving, with 10 of those hours being at night, by a licensed driver at least 21 years old. If you don't have an affidavit prior to age 16 then you will remain restricted until age 17 or until you get an affidavit.

On a restricted license you may drive to and from school (not school activities); to, from or in connection with work, or at any time when with a licensed adult driver 18 years of age or older.

Non-Restricted Driver's License for 16 & 17 Year Olds

Full test (vision, written, & drive) or Driver's Ed completion slip required.

The affidavit showing at least 50 hours of adult supervised driving, with 10 of those hours being at night, by a licensed driver at least 21 years old.

Any person under the age of 16 with a restricted license that is convicted of two or more moving violations will remain restricted until age 17.

If you are 18 or older and have never had a drivers' license:

Present acceptable proof of identity - Call the Motor Vehicle Department to see what ID you need to bring or go to www.ksrevenue.org/dmvproof.htm

You can not have a license that is canceled, suspended, or revoked in any state

Pass a vision examination

Pass all applicable written examination(s)

Pass driving examination (vehicle provided by you)

Pay the fees - about \$20.00

Kansas Identification Card

If you do not have a valid driver's license, you can apply for a Kansas ID card for a fee of \$14.00.

If you are in an accident

- o Stay calm and stay at the scene. Try to move out of the way of traffic to protect yourself and others.
- o If someone is hurt, call 911 and try to help them.
- o Report the accident to your local police department or sheriff's office right away.
- o Exchange insurance information and contact information with the other people involved in the accident. Call your insurance company as soon as you get home.
- o Find out from the police officer if it is okay to leave the scene after you have exchanged information. Do not leave without permission.
- o Don't admit to anything. Do not get out of your car and announce that the accident was our fault.
- o Make sure you are really not injured before you tell the police and the insurance company. Sometimes it takes a few days or a trip to the doctor to establish that you are not injured.

How to obtain important documents

Social Security Card

How To Get A Number And Card

- o Complete an *Application for a Social Security Card* and show documents that prove your age, identity, U.S. citizenship or lawful alien status.
- o You will also need an in-person interview if you are age 12 or older and are applying for an original number.
- o If you were born in the U.S. and are age 12 or older, you must explain why you do not already have a Social Security number.
- o **An application is in the back of this section along with the official directions.**
- o If you do not know your mother and/or your father's social security number, you can leave it blank and still get a number.
- o You can also call 1-800-772-1213 or visit a local office.
- o Call the Social Security office or the toll-free number before you go. Tell them what documents you have. That way you will only have to make one trip.
- o There is no charge to get a Social Security card. This service is free.

How To Replace Your Card

To get a duplicate card because yours was lost or stolen, or a corrected card because you have changed your name, call or go to the local Social Security office. You'll need to:

- o Complete an *Application for a Social Security Card* (see end of section).
- o Show evidence of your identity. If you need a corrected card because your name has changed, they need to see one or more documents that identify you by the old name on their records and your new name. The document showing your current identity must be of recent issuance so that they can determine your continued existence.
- o Show evidence of your U.S. citizenship or lawful alien status if you were born outside the U.S.

Your duplicate card will have your new name and the same number as your previous card.

Some documents accepted to prove your identity are:

Driver's license;

Employer ID card

School ID card

Health insurance card (not a Medicare card)

Military ID card

Adoption record; or

Life insurance policy

Birth Certificate

The Office of Vital Statistics has six methods available for making a request for a birth certificate: regular mail, priority mail, telephone, fax, Internet, and walk-in customer service.

They charge \$12.00 for one certified copy of your birth certificate and \$7.00 for each additional copy. There are additional costs for using a credit card and priority service.

1. **Regular mail.** Include a check or money order. They process the request in 5-10 working days.

Fill out the form at the end of this section

You must enclose proof of identification.

They will accept:

Photocopy of driver's license

Photocopy of state ID card

Photocopy of passport or visa

Photocopy of military ID

Or photocopies of **two** of the following:

Social security number

Bank statement with current address

Car registration or title with current address

Utility bill with current address

Pay stub (must include your name, social security number plus name and address of business)

Mail the request to:

Office of Vital Statistics
Curtis State Office Building
1000 SW Jackson, Suite 120
Topeka, KS 66612-2221

2. **Priority mail.** Send the application by using a priority mail service (FedEx, UPS) and they will process the request within 3 days. If you want the certificate returned by priority mail, you must enclose a prepaid priority envelope with your address. You must enclose the \$12.00 and proof of identity, as listed above.

3. **Call** (785) 296-3253 weekdays, excluding holidays, between 8:00 a.m. and 4:00 p.m. Central Time. You must use a credit card that is in your name to order by phone and there is an additional charge for using a credit card - \$9.00.

4. **Fax** your request to (785) 357-4332 any time. You will have to use a credit card in your name and there is an additional charge for using a credit card. Use the special fax form in this section. They will process the request within 3 days.

5. **Internet:** <http://www.vitalchek.com/> you will need a credit card in your name. There is an additional charge for using a credit card.

6. **Walk In:** Go to Curtis State Office Bldg., 1000 SW Jackson, Ste. 120, Topeka, KS 66612. Open 9 a.m. - 4 p.m. weekdays. Payment made by cash, check, money order, or credit card. It usually takes 15 to 20 minutes. You must bring your ID(s) with you.

Dealing with the Police

Here are a few tips if you have a situation involving the police. This does not cover everything, but may help you to protect your rights and keep a situation from getting worse. You have rights, but the police have a lot of authority.

You Have:

The Right to remain silent: If the police are investigating a crime and you are a suspect, stay quiet whether you did something wrong or not - even if you are not sure. No matter what the officer says to you, simply say, "I want to exercise my right to remain silent".

The Right to a lawyer: If the police are asking you questions and you are not allowed to leave, then you have the right to have a lawyer help you answer questions. Nicely tell the officer, "I would like to speak to a lawyer".

The Right to say that you do not want the police officer to search you or your things: That does not mean they won't search, so be nice when you tell them not to and do NOT try to stop them. Simply say, "I do not give my permission for this search".

The Right not to be searched without "probable cause" by police officers: This usually means they have to be able to say why they think you did something wrong. The police can always search you when they place you under arrest.

What to do if you are arrested

- o Be smart - don't make it worse.
- o Be polite and courteous as possible. Do not give them any reason to think you are hard to deal with, threatening them or even being irritating.
- o Ask if you are free to leave. If you aren't, ask to have your parents, guardian or an attorney with you.
- o As soon as you can, write down everything that happened during the course of the arrest so you can remember it later. Write down dates, times, places, any witnesses and the names of the police officers.
- o If you are physically injured by the police, ask for medical attention, tell the doctors and nurses who treat you the cause of the injury and have your parents/friends take pictures of the injury.

What NOT TO DO if you are arrested

- o Don't get into an argument with the police. Don't lose your temper.
- o Don't resist arrest. Even if you think you're innocent, if you struggle with the police officer you may get hurt and get charged with resisting arrest.
- o Don't sign anything unless your attorney approves it.
- o Don't run away from a police officer.
- o Don't put your hands where they can't see them.
- o Don't give the police a false or wrong name.

Marriage

- o Ordained clergy of any religion or any judge of a court can marry you.
- o Before you get married, you must go to the Courthouse in person and sign an application. There is a three-day waiting period before you get a license.
- o You and your partner both must be 18 years old. Anyone who is under 18 must have permission by mother and father and/or legal guardian and permission by the court.
- o There is no Kansas law that makes you take your husband's last name - or vice versa. If you do change your name, you have to notify Social Security, any place you have credit cards and change your name on your driver's license.
- o .

Divorce

- o To get a divorce, you have to file an action in the county where one of you lives.
- o You have to be a Kansas resident for 60 days before you can file for divorce in Kansas.
- o Before the divorce is final, the Court may have one of you pay support for the children, maintenance (alimony) which is support for the other spouse and the legal fees.
- o You have a legal obligation to support your children.
- o All the property each of you had when you were married and what you get while you are married become "marital property" and is divided by the court.
- o The court also divides all the debts owed by the parties.

Parenting

If you are pregnant and in foster care, you are the one who makes the decisions. **No one, not your foster parents, social worker or even the judge can make you have the baby, get an abortion or give the baby up for adoption.** You are the only one who can make those decisions. Do not let anyone force you into doing something you don't want to do.

If you decide to raise the baby, no one can take your baby away from you unless the baby is in danger or you are abusing or neglecting it. You will be able to raise the baby yourself and make

decisions for the baby. Your social worker must make sure that you get help learning how to be the best parent you can be.

Just because you are in foster care does not mean that your baby is as well. Unless your actions show that you cannot take care of the baby and the baby is in danger, the baby does not become a child in need of care. You will not get any money to care for the baby, but your foster parents will. They will pay for food, diapers, clothes and other things the baby needs.

Visits with Brother and Sisters

While you are in foster care, you have the right to visit your brothers and sisters. The judge can change this if he or she thinks it will cause harm to you or them to visit. Your social worker should do his or her best to put you and your brothers and sisters in the same foster home. Sometimes, this is not possible. The social worker must explain to the Court why you are not living together and say what he or she is doing to try to put you together.

If you and your brothers and sisters are not placed in the same home, the social worker must work hard at making sure you visit and keep in touch. Your case plan - which you can see - must have a plan for you and your family to keep in touch, even if one of you is waiting to be adopted. Once your brother or sister is adopted, the judge can stop you from seeing each other. You have to ask the Judge for an order allowing you to visit.

Issues While You Are Still In The Foster Care System

Your social worker or contract agency worker is the main person responsible for making sure you are happy and safe in your home. If you are not happy, tell them right away.

Your social worker or agency contact person must:

- o Try to place you with a relative first, before a foster home, if it is safe.
- o Explain the reason for your placement to you so you can understand.
- o Help you keep your cultural or ethnic identity.
- o Make sure you are medically, emotionally and educationally secure.
- o Ask you about what you want for your future.
- o Visit you every month.

Emancipation

Emancipation means you are legally separated from your parents or guardian and do not have to live with them.

The law in Kansas emancipates you when you are 18 years old.

Having a baby does not make you legally emancipated.

Your parents cannot emancipate you so they are no longer legally responsible for financially providing for you.

If you will be 18 in six months or less, there is not time to complete the emancipation process before you turn 18 and are automatically emancipated.

Kansas's law also allows early emancipation certain circumstances.

1. **If you are 16 or over and married** - but you must have the written consent of parents or guardian and a court order to get married before you are 18.
2. **Enlisting in the military** - but you must have consent of your parents or guardian and permission by the armed services if you are under 18.
3. **By going to court and having the Judge declare you Emancipated.**
To use this method, you must first satisfy all the following six requirements:
 - o **You must be at least 14 years of age** when you begin to seek legal emancipation.
 - o **You must not be living with your parents or legal guardian.** The court wants to be sure you have made living arrangements where you plan to stay for a long time. Saying you are staying with a friend is not good enough.
 - o **Your parents or legal guardian must have consented/agreed** to your living away from them. One way to do this is if they sign a consent to your Emancipation. If your parents sign this form, it will be easier for you to become emancipated. If your parents will not sign this form, you may be able to show the court that your parents have "acquiesced". If you are living away from home and your parents know all about this but they are not strongly objecting or trying to bring you back home to live, a judge MAY interpret their lack of action as an agreement to your living arrangements.
 - o **You must manage your own financial affairs.** The court needs to be sure you have income earned only by you and that you make the decision on how that income is spent. You will need to show evidence that you pay your own bills, especially for necessary things like housing, food and clothing. Even if you trade housework for room and board, it is best if you get paid and show that you are actually paying rent. There is no set amount you must earn, but the Judge will look at your income closely to make certain you can meet your expenses.
 - o **Your source of income must be legal.** You cannot earn your money from criminal activities.
 - o **The emancipation must be in your best interest.** This allows the Judge a lot of freedom in deciding if you should be emancipated. Even if you meet the other five requirements, a judge who feels it is not in you best interest to become emancipated can deny your request. In court, your parents or anyone else may object to your emancipation and try to persuade the judge that it is not in your best interest.

Emancipation means that you will be given the right to handle your own affairs.

For example, you will be able to:

- Live where you choose
- Sign contracts
- Keep and spend your own money
- Get a work permit without your parents' consent
- Sue someone in your own name

Consent to all of your own medical, dental and psychiatric care
Stay out as late as you want.

Even if you are emancipated, you still must:

Go to school. You must stay in school until you graduate from high school or reach the age of 18.
You cannot work as many hours as you want. Your employer still must follow all child labor laws and work permit rules.

Statutory rape laws still apply to you. If you have sex, your partner can still get in trouble with the law.

You cannot legally drink alcohol until you are 21.

You can't vote until you are 18.

When you become emancipated:

- o You lose your right to have financial support - your basic living expenses and health care - paid by your parents or guardian.
- o Your parents or guardian will no longer be legally or financially responsible if you injure someone.
- o Being emancipated does not automatically make you eligible for public benefits.

If you decide emancipation is the right decision for you and you meet the requirements, you also must have lived in the county for 12 months to file and you will need to pay a filing fee - around \$111.00 (you may be able to get a waiver not to pay the fees, but that can go against you in front of the judge). You may also have to pay a publication fee. The Clerk of your county court will have the necessary forms to fill out to file and can answer questions.

Briefly, the process includes:

1. Obtaining the forms from the Clerk's office
2. Completing the forms
3. Filing the forms with the Court
4. The petition goes to the Court for review. If there is no hearing, you will be notified by mail. If there is a hearing, the Court will decide who to notify so they can appear at the hearing. Your parents or legal guardian will have a right to receive an official notice of hearing, as well as SRS or the Probation Department, if they are supervising you.
5. If your parents sign waivers, it can speed up this process.
6. The hearing will be set in about four to six weeks. You may have to pay for notification and/or publication.
7. At the hearing, the Judge will listen to you, look at the forms you filled out and listen to anyone who objects. If the Judge feels you have met all the requirements and it is in your best interest, the petition will be approved.

If your emancipation is approved by the Court, you can get a Certified Copy of Emancipation from the Clerk, for a fee. Take it to the Department of Motor Vehicles to get a new ID card to show you are emancipated. You will need this card to prove to a landlord and future employers that you are an emancipated minor.

VIII. Financial Information

Money, or lack thereof, is one of the most important issues or obstacles you will face as an adult. Once you have a steady source of income, you have to keep it somewhere, pay taxes and budget so you don't run out of money before you pay the rent and utilities. Also included in this section is information on buying and insuring a car.

In this section you will find information and resources about:

\$ Bank Accounts

\$ Budget

\$ Taxes

\$ Automobiles

Buying a car

Auto Insurance

Bank Accounts

As part of your Independent Living Program you should establish a bank account prior to your 18th birthday.

In the event that you do not have a bank account, here is how you open an account:

Shop around to find your bank. Find out about fees for checking accounts, how much they charge if you bounce a check and if you need a minimum balance. Also look at the locations of the bank and whether or not they have ATM's.

Savings accounts should be free and offer you interest on your money.

Open a bank account

You must physically go to the bank you've selected.

You will most likely need the following to open the account:

- Picture identification (such as a driver's license or state ID)
- Proof of your social security number (this may be your social security card, a valid identification with your social security number on it, or a pay stub with your social security number)
- Proof of residence/address (your lease or rental agreement or utility bills with your name and address)
- Initial deposit (usually cash or check for at least the minimum balance for the account you are opening)

You can open a checking and savings account at the same time.

ATM cards are free. You have to pay to get money from a machine other than the one at your bank.

Checks are usually an additional charge that the bank will deduct from your account.

Balance your checkbook

1. When you write a check, take an ATM withdrawal or make a deposit write down the amount in your checkbook. Add or subtract that from the balance.
2. When you get your monthly bank statement, go through and see what checks have been subtracted from your account, what deposits have been added and what ATM transactions are listed. Make sure that is the same as what you wrote down. Sometimes banks make mistakes. If you think they did, call the bank. Also, look for fees the bank charged fees that were deducted from your account. This is your statement balance.
3. From that number, subtract any checks or ATM withdrawals that are not shown on the statement and add any deposits you made that are not shown. This will be your final balance of what money you actually have in the bank. Transfer this number into your checkbook.

Making a Deposit

When you deposit a check into your account, you will not be able to use the whole amount for several days. The bank may let you use a percentage of the amount immediately. The rest will be credited to your account when they are sure the check is good. If you deposit a check into your account that bounces, your bank will take the money back out of your account.

Bouncing a check

If you write a check and do not have the money to cover it, the bank can pay the check and put you in a negative balance (overdraft) or send the check back unpaid. The bank charges a fee for an overdraft or a returned check and takes it out of your account. If the check is sent back, the company you wrote the check to might also charge. The fees can really add up, because if you have a negative balance, they will keep charging fees for each check that comes in that you cannot cover. Also, bad check fees can be put on your credit report and sometimes the company will not let you write any more checks to them. Remember that writing a check that you know you cannot cover can be considered a crime. In addition to the fees and charges by your bank and the place you wrote the check, you can end up paying penalties, court costs and interest. Don't let a bad check get to the point where you are sued.

Find Out Your Balance

You can get a current balance on your account at an ATM. Many banks have a number you can call to get your balance - look on the back of your ATM card or on your bank statement. Remember that this balance may not include checks that have not cleared. You should also be able to get a list of the checks, ATM transactions and deposits that were recently added or subtracted from your account from the same machine or telephone number.

Cashing a check

If you have a check and do not have a bank account, you can cash the check at the bank it was drawn on, although some banks charge for that service. The bank name will be on the front of the check. If you cannot find that bank, you will have to use a check cashing service. They will charge you a percentage of the amount of the check for cashing it. If you don't have an account at a bank and the check isn't drawn on an account there, the bank is not going to cash the check. Check at places such as Wal-Mart and grocery stores that may cash payroll checks for free or a minimal charge.

If you cash a check at a bank where you have an account, you must have at least the amount in your account as the amount of the check you want to cash. If you have \$100 in your account, the bank won't cash a check for over that amount.

Budget

A budget is a plan on how to spend your money each month so you have enough to cover what you have to pay and so you don't run out of money before the month ends.

A sample budget is:

From your income, spend:

30% on housing

10% on transportation

10% on food

5% on health care

10% on insurance

5% on clothing

10% on entertainment

10% into savings

90% spent

The extra 10% not spent is available for emergencies and you have a built in extra 10% that goes into savings.

Tips on Budgeting:

- o Think about what you are buying and if you really need it or just want it.
- o Eating out is a lot more expensive than cooking at home.
- o Owning a car is expensive. Be sure to figure into your budget the cost of insurance, gas and repairs.
- o Shop for bargains and use coupons. Try to make your dollars go as far as possible.
- o Try to establish credit by getting a credit card. Use it to make purchases, but pay it off each month so you don't get interest charges. Do not charge so much that you will have trouble paying it off in a month. Sometimes the easiest cards to get are gas credit cards.
- o Watch your credit. Being late on bills or not paying them will go into your credit report. Bad credit can keep you from getting a car loan, an apartment lease, credit cards and especially, a house. Things in your credit record stay with you for a long time.

Taxes

If you work, you will have to file taxes.

Your employer will save back money from your paycheck each time you are paid. Your paycheck will list your Gross Pay - how much you earned and Net Pay - how much you are getting paid. The difference between the Gross and Net is the withholding. The amount of taxes withheld from your paycheck will be listed each time you are paid. The most common withholdings are Federal Income Tax, State Income Tax, sometimes Local Income Tax, and FICA (social security).

Before January 31st each year, you will receive a W-2 form from each person you worked for during the year. Your W-2 will list how much money you made from that employer and how much money was saved back from your check for taxes.

If you do not get a W-2, call that employer and make sure you get one.

You have to file your taxes by April 15th each year. Even if you got a refund last year, you have to file.

If you are single or married and have no children, you can fill out and file the easiest IRS tax form - the 1040 EZ. You can find tax forms at the Post Office and most grocery stores.

You also have to file Kansas Income Taxes.

It is form K-40. Be sure to do your Federal Taxes first because you will need those numbers.

Make sure you sign your Kansas Tax form also. Kansas will want you to attach a copy of the 1040EZ you are filing, so make a copy and attach it.

Taxes are no fun. If you cannot fill out your tax forms, see if you know someone who can help you. The IRS and State of Kansas have toll free numbers for tax questions - the numbers are listed in your tax booklet. Call VITA in Topeka, 800-526-7738 and see if there are any free tax assistance centers near you. If you live in a college community, sometimes you can find tax assistance from

their accounting schools. You can always go to a paid tax service - like H&R Block. Just take your W-2s and any other year-end tax statements you received.

Automobiles

Buying a Car

First, you need to decide if you can afford a new car or you want to buy a used one. To buy a new car, you will have to have money for a down payment or a trade-in and qualify for credit for the car loan. You may be able to find a used car cheap enough to pay for it in cash or take out a smaller loan. For most people, their first car is used. Let your budget help guide your decision on which car you buy. It makes more sense than picking a car and then forcing it into your budget. Figure out what you can spend in cash for a down payment or to purchase and how much you can afford each month for a car payment. If you plan to buy with a loan, check local bank quotations (on websites) to find the lowest rate. Getting a pre-approved loan will give you added confidence in negotiating a good price.

A well-maintained car should remain reliable for at least 10 years and 100,000 miles. If you are looking for a new model, buying a used car of the same style, only a couple of years old can really be a good deal. The biggest percentage (approximately 20 percent) of a new car's value is lost in the first year of ownership. Accessories such as expensive stereo systems, power assists and convenience options are far less a factor in resale pricing. Buying a car that is just a year or two old can save thousands of dollars over the price of a new model, especially as the price of new cars keeps increasing.

Before you start shopping for a car

Do some research to find a fair price. Check the *N.A.D.A. Used Car Guide* for the book value on your trade-in. You can find it in public libraries, local banks and credit unions. It will show you the average trade-in, wholesale, loan and retail prices for nearly every car sold in the last 7 years. The book will not give you a definite price but will help you negotiate with the seller. Also check Internet sites such as www.edmunds.com, Kelly's Blue Book at www.kbb.com or www.nadaguides.com. The Internet has made it easier than ever to find out the dealer's cost for each vehicle and its options. That is the first step to getting the best possible deal.

Check the classified ads in the local newspaper to see what advertisers in your area are asking for the type of car you want. The difference between what you found in the guides and what they are asking will be your bargaining range. You can find used cars at:

- o New car dealers,
- o Used car dealers,
- o Rental car companies,
- o Leasing companies, and
- o Private individuals

New car dealers generally keep only the best cars and usually give them a thorough inspection. Be sure to visit several automobile dealerships.

Used car dealers that are stand alone dealerships - car lots. A lot of times when trade-ins are not good enough for the used section of a new car dealer, they sell to these lots. Used dealers also pick up cars from auctions. These cars are usually not thoroughly inspected and will probably not offer much of a warranty. Try not to finance through these lots. They do not write the loan, but sell to someone else, making you pay a higher interest rate. See if you can get a loan somewhere else.

Rental returns (also referred to as program cars) are often an excellent value. These vehicles are typically less than two years old, well equipped and maintained, with good warranties.

Private individuals sell cars through classified ads. Do not assume you'll get a better deal. One benefit is that you meet the seller face to face and can ask about any mechanical problems, who was the principal driver, why the vehicle is being sold and request maintenance records. When purchasing a vehicle from a private individual, there are no warranties of any kind. It is strictly "buyer beware". In addition, the buyers will have to provide their own financing for the vehicle or pay cash.

If you are looking for a car from a private individual, get the paper as early as possible and try to be the first person that calls asking about the car. The earlier you can get to the seller, the better chance you have of getting a good car. The best cars go early.

Shopping for a Car

When you find a car you like, make sure you check it out carefully, inside and out. There is an extensive checklist provided at the end of this section for things to look for. Here are some general tips:

- o Shop during daylight hours in order to thoroughly inspect the vehicle and take a test drive. Be sure to drive the car under a variety of conditions, such as hills, highways and in stop-and-go traffic. Don't just drive around the block.
- o Do not look at vehicles in the rain, which hides nicks and scratches, as well as making thin, worn paint look slick.
- o Be sure to concentrate on big defects and not minor repairs that can be made easily and inexpensively.
- o The interior can give you a good idea of the overall condition and how well the entire car has been maintained.
- o Check the mileage to be sure the car has not been used too much for the price being asked. Today's cars average approximately 12,000 miles per year.
- o See if you can get a history of service as well.
- o Check the glove box for the owner's manual.
- o Do not be afraid to take up the salespersons' time. Be sure to stay in control and do not let anyone talk you into buying a vehicle you do not want. And do not be afraid to walk away, especially if "the deal won't be there tomorrow". If it sounds too good to be true, it generally is.
- o It is always a good idea to take the car to a mechanic and have them check it out before you buy. They will charge you, but depending on how much you know about cars, it could save you from buying a car that won't run.
- o When you buy the car, you'll have to pay sales tax and fees for registration and title. Figure that into your budget.

Checklist - Buying A Car

In the beginning:

Any maintenance records, mileage proof?
 The history report shows something bad?
 Why do they sell a car - tired of fixing it?
 Any accidents, engine, transmission repair?
 The car cannot pass the Emission Test?

The engine:

Any oil, coolant or fuel leaks from the engine?
 Is the engine dirty and oily?
 Is the oil level low?
 Is the oil on the dipstick too black?
 Any previous transmission repair?
 Any evidence of badly made repair?

Start the engine:

Does it work uneven?
 Any knocking, pinging, whistling?
 Any smoke?
 Any warning lights go on while the engine running?
 Is the engine oil pressure too low at idle?
 Any acceleration delay?
 Is the engine enough powerful to pass on highway?

The automatic transmission:

Does the transmission fluid smell burnt?
 Is the fluid on the dipstick too dirty?
Start the engine and try to switch from P to D and from P to R holding the brakes -
 Is the time between switching the lever and the transmission being engaged too long?
 Any noises or jerks during shiftings?

During driving test -

Any delays or troubles on changing gears?
 Does the transmission slip?
 Is any speed missing (for example, the transmission shifts from 1-st to 3-rd speed)?
 Is the transmission getting stuck on some gear?
 Any shifting problems on the cold engine?

The manual transmission:

Any leaks?
 Any noises while moving
 Any troubles to change gears
 Is the clutch slipping?
 Any leaks from clutch master- or slave cylinder?

The exterior:

Are the bodylines straight?
 Are the gaps between panels uneven along their length?
 Has been the car repainted?
 Mismatched colors?
 Painting over spray, or any other traces of a body repair job?
 Are the doors' and hood' fastenings readjusted from original position?

The suspension:

Is any of shock absorbers oily?
 Is any of shock boots broken?
 The steering has notable free play?
 Has any of tires irregular wear?

During a driving test:

Any knocking noises coming out from the suspension?
 Does the car pull aside of straight moving?
 Does the car seat level?

The brakes:

Is the brake fluid container leaky?
 Is the brake fluid level too low?
 The brake pedal goes down more than a half way?
 Any brake fluid leaks under the car?
During the driving test for cars without ABS:
 Does any of wheels not provide effective brake?
 Do you feel any vibrations or noises stopping the car?
For cars with ABS:
 Does the warning light "antilock" go on while driving?

The interior:

Is the driver seat worn through?
 Does the stereo works?
 Has the odometer any evidences of being tampered?
 Does the air conditioner provide really cold air?
 Are the power locks, windows, etc. working?
 Are the heater, rear window defogger working?
 Any of warning lights go on while driving?
 Do you feel comfortable in driver's place?
 Spare tire, jack, wheel wrench

Auto Insurance

In Kansas you must have at least this much insurance to drive a car

Liability Insurance:

- \$25,000/person for bodily injury
- \$50,000/accident for bodily injury
- \$10,000/accident for property damage

Personal injury protection (PIP or No Fault)

Uninsured/Underinsured

Each company has its own rating system for deciding whether to insure a person. Those with the lowest risk factors (least likely to have a claim) get the lowest rates. Because of your age, you will probably be in the Non-Standard category that is for drivers that companies consider high risk and usually have the highest rates. These drivers may include under age 25 drivers with less driving experience, drivers with tickets or accidents, drivers with a poor premium payment history, and drivers with a reckless or drunk-driving history.

To lower your insurance cost:

- ❖ Shop around and compare prices.
- ❖ Maintain a good driving record.
- ❖ Take the highest deductible you can afford on collision and comprehensive coverage.
- ❖ Before buying a vehicle, determine cost of insuring it.
- ❖ Consider carrying only liability coverage.
- ❖ Pay your premium well in advance of due date. No grace period applies to automobile insurance.
- ❖ Review your policy periodically and update coverage.

Ask about discounts for:

- ❖ Driver Education Courses
- ❖ Good Airbags, anti-lock braking system, and other safety equipment
- ❖ Anti-theft devices
- ❖ Low mileage
- ❖ Good student drivers under age 25
- ❖ Clean driving record
- ❖ Accident free record

The following are average amounts you might pay for auto insurance, depending on your age, sex and where you live:

Johnson County

Male	16-21	\$1323- \$3817 every six months
Male	21-35	\$ 696 - \$3054 every six months
Female	16-21	\$ 751 - \$2788 every six months
Female	21-35	\$ 540 - \$2136 every six months

Colby Kansas

Male	16-21	\$ 799-\$4307 every six months
Male	21-35	\$ 790-\$2958 every six months
Female	16-21	\$ 835-\$2864 every six months
Female	21-35	\$ 623-\$2070 every six months

Wichita Kansas

Male	16-21	\$1354-\$4340 every six months
Male	21-35	\$ 694-\$3498 every six months
Female	16-21	\$ 859-\$3168 every six months
Female	21-35	\$ 547-\$2430 every six months

Companies that insure high risk drivers in Kansas

ALLSTATE INDEMNITY COMPANY
AMCO INSURANCE COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
AMERICAN PREMIER INSURANCE COMPANY
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN
AMERICAN STATES INSURANCE COMPANY OF TEXAS
ATLANTA CASUALTY COMPANY
ATLANTA SPECIALTY INSURANCE COMPANY
AUTO CLUB FAMILY INSURANCE COMPANY
CHARTER OAK FIRE INSURANCE COMPANY (THE)
CONTINENTAL WESTERN CASUALTY COMPANY
COUNTRY CASUALTY INSURANCE COMPANY
DAIRYLAND INSURANCE COMPANY
DEERBROOK INSURANCE COMPANY
DEPOSITORS INSURANCE COMPANY
FARM AND CITY INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC
GATEWAY INSURANCE COMPANY
GEICO CASUALTY COMPANY
GUARANTY NATIONAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY
INTERNATIONAL INDEMNITY COMPANY
INTERSTATE INDEMNITY COMPANY
LEADER NATIONAL INSURANCE COMPANY
LIBERTY INSURANCE CORPORATION
METROPOLITAN GENERAL INSURANCE COMPANY
MID-CENTURY INSURANCE COMPANY
MID-PLAINS INSURANCE COMPANY
MIDWESTERN INSURANCE COMPANY
NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY

NATIONAL INDEMNITY COMPANY
NATIONWIDE ASSURANCE COMPANY
NAU COUNTY INSURANCE COMPANY
OHIO SECURITY INSURANCE COMPANY
PROGRESSIVE CASUALTY INSURANCE COMPANY
PROGRESSIVE CLASSIC INSURANCE COMPANY
PROGRESSIVE NORTHERN INSURANCE COMPANY
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY
PROGRESSIVE SPECIALTY INSURANCE COMPANY
PRUDENTIAL GENERAL INSURANCE COMPANY
SAGAMORE INSURANCE COMPANY
SHELTER GENERAL INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY COMPANY
THE TRAVELERS INDEMNITY COMPANY OF ILLINOIS
TRADERS INSURANCE COMPANY
TRUMBULL INSURANCE COMPANY
WESTERN AGRICULTURAL INSURANCE COMPANY

