

# Into the World: a life book



# INTO THE WORLD: A LIFE BOOK

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## FOREWARD

To our foster youth and those involved in supporting them, Into a World: A Life Book was created for you. The idea for this resource manual was proposed in the spring of 2004 during a meeting of the Nevada Foundation Task Force on Foster Youth.

In the past when a young person exited foster care, they were typically handed a garbage bag full of their few belongings and sent on their way. Research has shown that these youth lacked important life skills and support, and that they were likely to become homeless or incarcerated. We know we can and should do better for these young adults.

## INTRODUCTION

Into the World: A Life Book was written for youth who are transitioning from the foster care system to living independently (youth can “age out” of care between the ages of 18 and 21). It’s meant to provide general guidance on independent living – like finding and keeping a home, getting a job, managing your money – and also specific information on where to go to get more help if you need it.

Into the World was first distributed to all eighteen year olds aging out of the foster care system in Southern Nevada in the summer 2005. In summer of 2006, a revised edition of the book was given to all Southern Nevada youth who was aging out of foster care, or foster care youth who was 16 or 17 years old. This online edition of Into the World is the most current, up-to-date revision.

Into the world was specifically developed to give current and former foster youth information about all the resources they need to make successful transition to living as independent adults. Since the first publication in 2005, we have learned that the book is also being used widely by other young adult who haven’t been connected to the foster care system. We’re delighted Into the World has found a broader audience. However, foster youth remain our first and foremost concern.

## STAYING CONNECTED

Living independently is hard work, and at times it can be frustrating, confusing, and even overwhelming. It's important to stay connected to adults and peers who will provide you with support, so you'll have people to turn to when you need help with large and small problems. Trusted friends, former foster parents, biological parents or other relatives, caseworkers, teachers, and counselors – all these might be a part of your support system. There are also programs in the community that help you stay connected – programs like Child Focus, Boys Town of Southern Nevada, and the Nevada Partnership for Homeless Youth are some of the programs that help foster youth and former foster youth succeed.

### STAY CONNECTED

- Child Focus  
(702) 436-1624
- Boys Town of Southern Nevada  
(702) 642-7070  
[www.boystown.org/locations/nevada](http://www.boystown.org/locations/nevada)
- Nevada Partnership for Homeless Youth  
(702) 383-1332 or (888) 907-7888  
[www.nphy.org](http://www.nphy.org)

## INDEPENDENT LIVING PROGRAMS

What is an Independent Living Program?

An independent Living Program (ILP) provides training, services and programs to assist current and former foster youth achieve self-sufficiency prior to and after leaving the foster care system. It helps prepare you for the transition from foster care to self-sufficiency as a young adult living on your own, regardless of family situation or history in foster care. In Southern Nevada the ILP consists of both training and services while you are in custody (age 15 ½ and up) to prepare you for living on your own, and funding and services after your leave custody, if you exit at 18 or older. Custody services include tutoring, life skills training, scholarship assistance, driver's training and other help based on your needs. Post-exit services (also called Step Up, or AB94, or the "after-care program") include vocational training, college assistance, job placement, financing for setting up your own home, medical coverage and much more. If you are still in custody, contact your caseworker to get ILP services. If you have left custody, call the Post Foster Care Specialist for the Clark County Department of Family Services at (702) 455-8485 for details.

Why should I sign up?

There are services and financial assistance set aside for youth exiting custody from the Clark County Department of Family Services as emancipate minors or independent adults upon their termination from care. There is also State money available to help with housing expenses, furniture, transportation, and other start-up costs to assist youth in establishing their lives as young adults.

Who qualifies for assistance from Step-Up and other services?

If you exited custody at 18 or older from any child welfare program in the State of Nevada (either the Division of Child and Family Services, Clark County Department of Family Services, or Washoe County Department of Social Services) you qualify for the State-funded Step Up services (also known as AB94). You can contact the Step Up program (located at Child Focus) by calling (702) 893-1627, or the Clark County Department of Family Services Post Foster Care Specialist (702) 455-8485. You are probably still eligible even if you left foster care previously and did not apply (even if you ran away from a placement or placements).

How do I get started?

If you are still in foster care, ask your caseworker about signing up for ILP.

If you have already emancipated from foster care, contact Child Focus/Step Up directly:

- Child Focus  
4310 Cameron St.  
(702) 436-1624

You may also contact the Clark County Department of Family Services Post Foster Care Specialist at (702) 455-8485.

## FINANCIAL RESOURCES FOR FORMER FOSTER YOUTH IN NEVADA: THE STEP-UP PROGRAM (AB94)

In 2001, Nevada started the Step-Up Program to give financial help to current and former foster youth. Through this program, youth ages 17 to 20 can receive money for housing, employment and educational training, medical needs, transportation and additional emergencies that arise in transitional periods. If you get a high school diploma, certificate of attendance, or GED, you are also eligible for a stipend, a fixed amount of money given to you to reward you for completing high school.

To qualify for the Step-Up Program, you must:

- Be terminated from foster care or child welfare custody at 18 or older, or have a plan to exit custody at 18 or older.
- Be 17 or 20 years old (funds are available for you prior to your 21<sup>st</sup> birthday)

## PARTS OF THIS PROGRAM:

Transition Services for youth who are 17 years or older and in custody of a Nevada public child welfare agency or have “aged out” of Nevada child welfare at 18 or older (up to 21). Funds are available for:

- High school graduation related expenses (prom, senior pictures, class rings)
- Work-related needs (work cards, health cards, fingerprinting)
- Training/education needs (computer, books, supplies, special vocational needs)

Although there is officially no limit to the amount you can be given for the purposes listed above, the amount available from the State of Nevada fluctuates from year to year. While you are still in custody, your primary case worker must approve of the use of these funds for you to get them. Also, any request over \$5,000 must be approved by a Department of Family Services Assistant Manager along with your primary case worker. (If you are out of care, request funding work-related or training/educational needs through Child Focus.)

Financial assistance is available for youth who are terminated from the foster care system but have not yet reached their 21<sup>st</sup> birthdays.

The first kind of financial assistance is a personal needs stipend, available to you in the first year after custody (accessible in portions or payments immediately after exit); another stipend will be available to you in the second year (on the first anniversary of your exit date) if you have not turned 21; and a third stipend will be available to you in the third year (on the second anniversary of your exit date) if you have not turned 21.

Funds are also available for housing, furniture and other expenses related to making a home for yourself if you meet at least one of the following requirements: 1) You are employed; and/or 2) You attend an educational or vocational program; and/or 3) You actively participate in life skills classes. The uses for these funds fall into these categories:

- **Housing Assistance:** Money is available for rent, electricity, natural gas, water and sewer costs. This is payable for your portion only of these costs. For example, if you are sharing an apartment with 2 other people, then Step-Up will pay 1/3 of the rent and utilities.
- **Furniture/Household Supplies:** Money is available for furniture and other things you need to buy to make an adequate home for yourself. Funds may be spent on things like a couch, table and chairs, lamps, a bed and mattress, etc. Funds may also be used to buy a computer.
- **Medical, Vision, and Dental:** Funds are available only for those not receiving assistance under Medicaid or the Clark County Medical Program.

## INFORMATION IS KEY

When it comes to living independently, knowing who to turn to when you need information or help is a huge step toward dealing with the problems, big and small, that come up when you're living on your own.

### Local Information and Referral Resources

- 2-1-1  
You can access 2-1-1 by dialing or texting 211 on any phone in Nevada  
[www.nevada211.org](http://www.nevada211.org).  
2-1-1 is Nevada's website and telephone informational and referral service to help people get to the help they need when they need it.
- Foster Club  
[www.fosterclub.com](http://www.fosterclub.com)  
A great resource for foster youth and former foster youth. Lots of general information, plus links to resources in Nevada. They also have message boards specifically for foster youth from all around the country.
- Casey Life Skills  
[www.caseylifeskills.org](http://www.caseylifeskills.org)  
Here you will find free and easy to use tools to help young people prepare for adulthood.

## USING THE INTERNET

Sometimes, getting internet access can be difficult if you do not have a computer. You can use a computer at school, ask to use a friend's, use one at work, etc. If you don't know someone who has a computer, check out the Las Vegas Clark County Public Library District. Computers with internet access are available at all the Library District's branches. You can access electronic information resources including full-text newspapers, magazines and encyclopedias and use the computer for word processing.

The Library District has computer labs several locations. You can use the computer workstations for word processing, spreadsheet and desktop publishing programs as well as internet access. The libraries have staff available to offer assistance and classes. Because there are limited workstations, reservations are recommended.

### Hours of operation:

Monday – Thursday, 10 AM – 7:45 PM

Friday – Sunday, 10 AM – 5:45 PM

[www.lvcld.org/cardservices/computer\\_labs.cfm](http://www.lvcld.org/cardservices/computer_labs.cfm)

### Computer Labs:

- Clark County Library  
1401 E. Flamingo Rd.

(702) 507-3431

- Las Vegas Library  
833 Las Vegas Blvd. North  
(702) 507 – 3581
- Sahara West Library  
9600 W. Sahara Ave.  
(702) 507-3518
- Spring Valley Library  
4280 S. Jones Blvd.  
(702) 507-3827
- West Las Vegas Library  
951 W. Lake Mead Blvd.  
(702) 507-3984
- Centennial Hills  
6711 N. Buffalo Dr.  
(702) 507-6120
- Windmill Library  
7060 W. Windmill Ln.  
(702) 507-6030



## TRANSITION TO INDEPENDENCE

There are lots of documents things you are going to need as you approach your independence. Many of these important documents may be in your case file. If you are still in custody, ask your foster care worker if there is a copy of documents you need to obtain in your file. If you have left custody, contact your former foster care worker or call the Post Foster Care Specialist (702) 455-8485.

## RECORDS YOU'LL NEED BEFORE LEAVING FOSTER CARE

Personal records:

- Birth certificate
  - If you were born in Clark County, contact the Southern Nevada Health District. Birth certificates can be purchased at 330 S. Valley View Blvd. For more call (702) 759-1010 or go to [www.southernnevadahealthdistrict.org/vital-records.php](http://www.southernnevadahealthdistrict.org/vital-records.php).
  - If you were born in another part of Nevada, contact the Nevada Office of Vital Records and Statistics in Carson City at (775) 684-4242 or go to [www.health.nv.gov/vs.htm](http://www.health.nv.gov/vs.htm).
  - If you were born in another state, contact the National Center for Health Statistics at (866) 441-6247 or go to [www.cdc.gov/nchs/w2w.htm](http://www.cdc.gov/nchs/w2w.htm). You can also call the city clerk in the city or town where you were born.
- Social Security card
  - If you do not have a Social Security card, you can apply for one online at [www.ssa.gov/ssnumber/](http://www.ssa.gov/ssnumber/) or at the branch office, 1250 S. Buffalo Dr., Suite 150. For more information call (800) 772-1213. You will need to provide proof of identity and US citizenship or valid immigration status to get a new card.
- Photo identification (Driver's license or state issued ID)
  - If you do not have a photo ID, contact the Nevada Department of Motor Vehicles at (702) 486-4368 or go to [www.dmv.com/nvdl.htm](http://www.dmv.com/nvdl.htm). You will need to show a birth certificate or other identification, and proof of social security card.
- Family information (Who your parents are, other living relatives)
  - This will vary depending on your situation. Talk with your caseworker or independent living coordinator about the best way to track down basic family information.
- Residential history
  - If this is not in your case file, try to write it down from memory.
- A copy of your court papers indicating you are/were in the foster care system
  - Ask your caseworker for this or contact the Clark County Department of Family Services at (702) 455-8485.

- Records from agencies who have been providing you with services, especially records that you meet their eligibility requirements
  - Contact the agencies you have worked with and ask to speak with the person who deals with records, or with the person who knows you best.
- Proof of lawful permanent residence
  - Catholic Charities provides free or low cost legal help with immigration issues, contact them at (702) 383-8387.
  - The Citizenship and Immigration Services website, [www.uscis.gov](http://www.uscis.gov) has information on US immigration laws, procedures and forms to help you guide you through the immigration process.

Medical records:

- Names, addresses, and phone numbers of any doctors, dentists or therapists that have treated you
- Your immunization records
- Dates and results of any surgeries or medical procedures
- Reports from any specialists or therapists

Educational records:

- Copies of any IEPs (Individual Educational Plans), if you have had them while in school
- Educational assessment reports
- School progress reports and report cards
- A copy of your final high school transcript

Work history/vocational records:

- Reports from any vocational assessment
- Proof of vocational courses taken
- Work records, including the jobs you've had, the start and end dates of those jobs, contact names and phone numbers for future job references.
- Resume

\* Unless you need to bring one of these documents to an agency or future workplace, you should never carry any of these documents with you and always store them in a safe place (with exception of your photo ID).

## EDUCATION

If you are spending your time working to pay for rent, groceries and transportation, going to school may seem like more than you can manage, or just a waste of time. However, getting an education increases your chances for financial stability down the road. The more education you have, the greater your earnings will be, now, and over the course of your lifetime.

Of course, this isn't true for everyone. There are plenty of high school dropouts who went on to become wealthy and famous. For most of us, earning enough to live on means getting a decent job and getting a decent job that pays more than minimum wages usually requires at least a high school diploma or GED.

Furthering your education after high school may not be something you decide to pursue, but attaining a high school diploma or GED is very important.

## FINISHING HIGH SCHOOL

A high school diploma or GED is required for many jobs above minimum wage and for entry into many job training programs, certificate or degree programs, and the military.

High school attendance is required by the law until the age of 16 (Expectations can be made for 16 year olds with a legitimate reason including working full-time, pregnancy, etc. To request an exemption, you need to contact the Guidance and Counseling Department at the number below.) If you are 16 or under and are thinking of leaving, or you have left school and want to return and finish high school, the Clark County School District has counselors and other resources available to help you find a plan that will work for you.

If you don't want to keep going to school, you can opt to go to Clark County's Virtual High School. It lets students complete high school through DVDs, the internet, the television, and video tapes. You can go to virtual high school full-time or part-time, and earn a regular high school diploma. For more information about the virtual high school contact the school district (702) 855-8435, or email [distanceed@ineract.ccsd.net](mailto:distanceed@ineract.ccsd.net). You can also get more information, or register online at [www.ccsd.net](http://www.ccsd.net).

- **Clark County School District  
Guidance and Counseling**  
3950 South Pecos-McLeod, Suite 1-F  
(702) 799-8441

If you are age 17 or older and want to complete high school, you would work through the Adult Education Office of the Clark County School District.

- **Clark County School District  
Division of Adult Education (Intake Center)**

2701 E St. Louis Ave.  
(702) 799-8650

- **Nevada Student Care**

906 S Valley View  
(702) 870-6560

Nevada Student Care is a nonprofit organization that helps high school youth finish high school successful so they can go on to college. They offer GED prep and tutoring among many other services.

- **Child Focus**

(702) 436-1624

Child Focus provides tutoring and educationally-focused mentoring (aimed at your academic success) for youth age 18 and under.

## GETTING A GED

If you did not finish high school but you want to earn a high school diploma equivalent, you can take the GED test (GED stands for “General Educational Development”. Receiving a GED means you passed a test or a series of tests that says you know what you need to know from high school, even if you didn’t formally graduate and receive a diploma.)

The GED consists of five subject areas. The sections cover: writing, reading, social studies, science, and mathematics. The entirety of the GED test usually takes just over seven hours. At some sites you take the entire test in one day and other sites in two days. The GED is also offered in Spanish at some sites.

Most test sites require advance reservations and registration. Check with your test site for registration requirements and to find out what kind of identification you need to bring. Both the Clark County School District Division of Adult Education and the College of Southern Nevada (CSN) offer the GED test.

### How to prepare for the GED

- Clark County School District  
Division of Adult Education  
(702) 799-8650  
The Clark County School District offers classes to prepare you to take the GED.
- Nevada Student Care
  - 906 S. Valley View  
(702) 870-6580
  - 1500 E. Tropicana, #107  
(702) 434-0200

Nevada Student Care helps high school youth finish high school successfully. They offer tutoring, GED prep and career assessment in two locations. They can help you explore careers that might interest you, and even pair you with a mentor in the career you are interested in.

Many community college campuses and literacy agencies offer GED preparation classes. If you prefer to study on your own, books are available at bookstores and at the public library. Public television stations (PBS) also offer GED classes on television.

Free online GED study can help you improve weak areas in your GED skills and supplement your studying. This site offers free resources, study plans, and practice tests to help you prepare for your GED test.

<http://www.passged.com/>

#### GED TEST AND CAREER ASSESSMENT CENTERS

The Clark County School District offers classes to prepare you to take the GED and also administers the GED test. Contact the School District here:

- Division of Adult Education/Intake Center  
2701 E St. Louis Ave., Las Vegas, NV 89104  
(702) 799-8650
- CSN Testing and Assessment Center
  - Cheyenne Campus, Room 1103  
3200 E Cheyenne Ave., North Las Vegas, NV 89030  
(702) 651-4050
  - 906 S Valley View  
(702) 870-6580

The testing and assessment center located at the Cheyenne Campus of the Community College of Southern Nevada provides a variety of tests to CSN students and the general public at little or no cost. Tests include GED, career interest inventories, personality tests, and English and math placement tests for college enrollment.

#### EDUCATION BEYOND HIGH SCHOOL

Many jobs and careers require education beyond a high school diploma or a GED. In general, people with an associate's degree (gained by completing the program at a two-year college) or a bachelor's degree (for completion at a four-year college) earn considerably more money than people with a high school diploma. There are several options for pursuing education beyond high school. What you choose to do will depend on your career goals and interests, as well as your grades in high school. It's important to get help from a guidance counselor, mentor, or someone else who understands all your options and can help you decide what educational choices makes sense for you.

## TIPS FOR SUCCEEDING IN SCHOOL

If you do decide to pursue a degree or vocational program, things may be a bit different from high school. The atmosphere may be more serious than it was in high school and you may find that teachers expect a lot more from you and move quickly through the materials. Here are some tips to keep from falling behind:

- Show up for classes. Attending class is the easiest way to stay on top of things.
- Participation in class discussions. Being engaged in your class may make it easier for you to learn and digest the material being presented to you.
- Study - It's important to set aside time to study every day, so you don't end up cramming the night before a big test.
- If you are having trouble, get help. Meet with the teacher; ask about a tutor; form a study group with other students from the class. Remember: don't be afraid to ask questions.
- Keep your eye on your goals so if the going gets tough, you will remember why you are doing this.

## TYPES OF SCHOOLS

### Community Colleges

Community colleges are two-year schools that offer low-tuition career preparation, and the chance to combine part-time work with your schooling. At a community college you can earn an associate's degree (an "AA" or "AS") that prepares you for jobs in fields such as business management, electronic engineering technology, graphic technology, legal assistance, medical lab technician, real estate, dental hygiene, paramedic, and many others. You can also earn certificates for work in fields such as air-conditioning, banking, automotive technology, culinary arts, and office administration. Most certificate programs take at least a year to complete. You can also use community college as a stepping-stone to a four-year college or university (like UNLV or UNR). Most classes you take at a community college can be transferred as credits toward a bachelor's degree (a "BA" or "BS"). After graduating with a two-year associate degree, students can transfer to a four-year institution and receive a BA or BS after two or three more years of study.

### College of Southern Nevada (CSN)

CSN is a community college offering associate's degrees, or year certificates and university transfer preparations in more than 100 career fields. CSN has three campuses in Clark County – Cheyenne, West Charleston, and Henderson. You can be admitted to CSN if you are 18 or older and have a high school diploma or GED. Younger students are admitted in some cases. If you are interested in attending CSN or just want to talk with someone about your career and educational options, make an appointment with a counselor at one of the campuses. You can get an application at all three campuses or from a high school counselor.

## Trade and Technical Schools

More than 100 privately owned postsecondary schools are licensed by the State of Nevada. The trade/training schools are short-term programs with immediate placement in the workforce as the goal. These schools offer training in a wide range of careers, from computer systems administration to legal assistant to massage therapy. The certificates these schools offer are often similar to courses at a community college, but unlike community colleges, you usually cannot transfer credits earned toward a four-year degree. These are usually private run schools, which means they can cost quite a lot to attend, but most offer financial aid.

## Beware of Scams

Some schools that advertise as trade or technical schools are worthless, and are only trying to get your money without giving you the skills or credentials to get a job after studying with them. Before registering with a trade or technical, make sure you have answers to these questions:

- Are they accredited? By whom? Have them show you documentation.
- How long is the course of study before you will be ready to get a job in this field?
- What is the total cost, and is it due all at once or in several payments? When is it due?
- Do they offer job placement at the conclusion of the training?
- What is their placement rate (what percentage of graduates do they get placed in jobs)?
- What is the average salary or wage earned by graduates upon completion and placement in a new job?

## Four-Year Colleges and Universities

In general, both colleges and universities offer Bachelor's Degrees (BA or BS) in a range of academic disciplines. Universities (like UNLV) are usually larger and contain several colleges within them, each focusing on major discipline (business, engineering, liberal arts, etc). Universities also offer higher degrees (Masters and Doctorate). Admission to colleges and universities is competitive and is based on a combination of factors including your high school or community college grades, test scores, extracurricular activities, community service, work experience and the challenges and difficulties you have had to overcome in your life. Don't get discouraged if you are missing one or more of the things in this list. You don't have to have everything on the list to get into college. Not having one of them (like good grades in high school or community service experience) doesn't automatically disqualify you. In fact, one of the things colleges and universities look for is life experience, which as a former foster youth you have LOTS more of than other people your age. In some cases, this will be an advantage to you in applying for college.

## Nevada State College

Nevada State College offers bachelor's degrees in much-needed fields such as nursing and education, as well as in other disciplines in the arts and sciences. Course work is fully transferable to both the universities and the community colleges in Nevada's higher education

system. Basic admission requirements include having a 2.0 high school GPA and completion of required high school or community college courses.

#### University of Nevada Las Vegas (UNLV)

UNLV is a large public university that offers over 100 undergraduate major programs. University admission requires a GPA of 3.0 or higher or an SAT score of at least 1040.

#### University of Nevada Reno (UNR)

UNR is also a large public university that offers over 100 undergraduate major programs. UNR also requires a GPA of 3.0 or higher or an SAT score of at least 1040.

### TRANSFERRING FROM A TWO-YEAR COLLEGE TO A FOUR-YEAR COLLEGE

If you plan to start at a community college and then transfer later to a four-year college to get a bachelor's degree, make sure that the four-year college you are anticipating to go to will accept all the credits you earn at community college. To make sure this doesn't happen, stay in close contact with an academic advisor or counselor at the community college.

At CSN, go to the Counseling Department for any questions regarding transferring credits. The CSN Counseling Department provides assistance to students who need help selecting courses and programs of study which will meet their academic, career, and personal goals. Counselors and advisors guide students in formulating their vocational and educational plans, clarifying basic interests, values and abilities, and identifying and resolving problems which may interfere with student success and retention. Students should visit the counseling department to get information on selecting a career, choosing a major and transferring.

#### CSN Academic Counseling

- Cheyenne Campus, Room 1106  
(702) 651-4049
- Henderson Campus, Room 120  
(702) 651-3165
- West Charleston Campus, Room 133  
(702) 651-5670

### PAYING FOR EDUCATION AND TRAINING

- Grant: A grant is a gift of some amount of money given to you to attend college. It is not a loan, you do not need to repay it.
- Scholarship: A scholarship is an amount of money given to you for a specific reason to attend a college or university. They can be given to you by college, or sometimes by a private foundation or other charitable organization that supports young people getting an education. There are a couple of different types of scholarships. There are



scholarships based on your financial need and merit scholarships given to you because of your athletic, academic, artistic or other ability.

- Loans: A loan is an amount of money you apply for and is given to you, typically by the school or the government. A loan isn't free money, you have to repay the money you borrowed. Most loans won't expect you to pay back the money you borrowed until after you finished with school. Some loans will even offer you a grace period of 6 months, which gives you some time to find a job after you graduate before you have to start paying your loans back. If you get loans for a lot of money, like \$5000, \$10000 or even more, remember that paying them off at a few hundred dollars every month will be a part of your life for a long time after you graduate. It may be the only way to get the funds you need to go to school, but just be aware how much in loans you are accumulating so it isn't a surprise to you later.

You can get help paying for education and training in the form of grants, scholarships, and loans. Being a foster youth and living entirely on your own will help you tremendously in getting financial aid to continue your education. Keep a copy of your court papers documenting you have been in the foster care system, you'll need them for any college grant, loan, and scholarship applications. These are available through the government and your school. To learn more about financial assistance, talk to your Independent Living Coordinator, or the financial aid office at the school you are interested in attending. Specific financial assistance for youth who have been in the Nevada foster care system includes:

#### Education and Training Voucher Program (ETV)

The ETV Program provides voucher funds for educational and vocational training for foster youth who have aged out of care while residing in Nevada and for youths adopted at the age of sixteen or older. In other words, if you aged out of care in Nevada, but now live in another state, you can still get the funds to continue your education; AND, you may also qualify for ETV funds from the state where you now live. Youths may apply for funding up to age 23, if they have been in school since their 21<sup>st</sup> birthday. The nonprofit organization that coordinates the program is located in Carson City, but you don't have to go there to apply.

Contact:

Ron Wood Family Resource Center  
2621 Northgate Ln. Ste. 62  
(775) 884-2269

[www.ronwoodcenter.org](http://www.ronwoodcenter.org)

Or, you can contact your independent living advisor or social worker to get connected to them.

#### Financial Aid Specifically for Foster Youth

- The Step-Up Program helps you complete high school or obtain your GED. It also helps you pay for room and board, books, fees and tuition while you attend college, trade school or vocational training.

- The CASA (Court Appointed Special Advocates) Foundation provides money each semester to foster youth in or aging out of the system in Nevada. To get a scholarship application, either call the CASA office (702) 455-4306 or go to CASA's website at [www.casalasvegas.com](http://www.casalasvegas.com).
- The Otto A. Huth Scholarship Trust Fund is available to youth in custody of the Nevada Division of Child and Family Services who have been in custody in a foster or group home (includes youth from corrections), and who are graduating from high school or receiving a GED.
- The Casey Family Scholars Program which is administered by Orphan Foundation of America (OFA), provides scholarships to young people, under the age of 25, who have spent at least 12 months in foster care and were not subsequently adopted. The scholarships are for post-secondary (that means education after high school), including vocational/technical training are renewable each year based on satisfactory progress and financial need. In addition to the money, Casey Family Scholars receive ongoing mentoring support. For more information call Foster Care for Success (571) 203-0270 or go to [www.fc2success.org](http://www.fc2success.org).
- Through the Eyes of a Child Foundation  
(888) 654-3174  
[www.throughtheeyesofachildfoundation.org](http://www.throughtheeyesofachildfoundation.org)
- National Foster Parent Association  
[www.nfpaonline.org](http://www.nfpaonline.org)

#### Other Student Aid Programs

##### Federal Student Aid

The federal government has many financial aid programs. To apply for federal student aid and to qualify for many scholarships, you must fill out the online Free Application for Federal Student Aid.

<https://fafsa.ed.gov/>

##### Nevada Student Aid

The State of Nevada has the following student aid programs:

- The Nevada Student Access Grant. The Access Grant is for undergraduate and graduate students who have financial need and are Nevada residents. Go to your college's Financial Aid office to inquire about applying for the Nevada Student Access Grant.
- The Nevada Student Incentive Grant. The Incentive Grants are awarded to U.S. citizens and Nevada residents pursuing their first degree at an accredited Nevada college or university (can be a two or four-year institution). One-time awards are available. Go to your Financial Aid office to inquire about applying for the Nevada Student Incentive Grant.
- The Millennium Scholarship Program. Every Nevada high school student who graduates with at least a B average (3.10 GPA) and passes the Nevada High School Proficiency exam is eligible for a scholarship to attend a Nevada college. You do not need to apply.

If you meet all the requirements, you'll receive a letter from the Millennium Scholarship Program in the summer identifying you as a Millennium Scholarship recipient and stating the conditions for receiving and maintaining the award.

- Scholarships for High School Students. If you are still in high school, the Clark County Public Education Foundation has many scholarships available. (702) 799-1042

## FOR MORE INFORMATION

- **Clark County Senior Handbook and Scholarship Guide**  
The Clark County Senior Handbook and Scholarship Guide is published each year by the Clark County School District. It has information on applying to colleges, including financial aid and scholarships. It is available from CCSD Guidance and Counseling office, (702) 799-8441, or can be downloaded at [http://ccsd.net/cpd/guidance\\_counseling/pdfs/seniorguide.pdf](http://ccsd.net/cpd/guidance_counseling/pdfs/seniorguide.pdf)
- **National App Center**  
[www.nationalappcenter.com](http://www.nationalappcenter.com)  
This site has information on planning and applying for Nevada colleges and universities, financial aid, career planning and more.
- **Free Application for Federal Student Aid**  
(800) 433-3243  
<http://studentaid.ed.gov>
- **The Millennium Scholarship Program**  
(702) 486-3383  
[http://nevadatreasurer.gov/GGMS/GGMS\\_home](http://nevadatreasurer.gov/GGMS/GGMS_home)
- **Nevada Trade and Technical Schools**  
[www.trade-schools.net/locations/nevada-schools-directory.asp](http://www.trade-schools.net/locations/nevada-schools-directory.asp)

## JOBS AND JOB TRAINING

Finding and holding a job are two of the most important keys to successful independent living. But looking for work can also raise a lot of doubts, fears, and questions:

- What kind of job should I get?
- Will it be work I like?
- I don't have many skills, who will hire me?
- Where can I get training so I can find work that pays a decent wage?
- How can I work and keep going to school?

Fortunately, there are lots of resources available in the Southern Nevada community and on the internet that can help you with every part of the job search process.

## BEFORE YOU LOOK FOR WORK

Before looking for a job, think about what kind of work you want to do. You may not be able to get your dream job right now, and you have to pay the rent no matter what, but it is helpful to ask yourself some questions:

- What do you like to do?
- What are you good at?
- What do you want to get better at?
- Do you like to work with your hands; do you have artistic or musical talent; are you computer savvy; are you good with numbers?
- Are you shy; are you good with people; can you communicate well?
- Do you like helping others; do you like working with little kids, or young teens; do you want to make the world a better place?

There are also some practical things to think about before looking for a job:

- How will you get to work? Is it close enough to walk or ride a bike? Is it easy to get to by bus?
- How many hours can you work each week and still keep up with other commitments, like school, friends, and exercise? Do you need a fixed schedule or can you work flexible hours?

Before you look for work you'll also need the following things: (Not every employer will ask for all of these, but it's important to have them ready):

- A valid photo ID
- A social security card
- A birth certificate

- A resume
- Employment cards/certification

Some jobs in Las Vegas area require special cards or certification:

- If you are hired in a food and beverage or childcare position, you must obtain a health card from the Clark County Health District.

Call (702) 799-0031 or go to

[www.southernnevadahealthdistrict.org/food-handler-card/food-safet-training.php](http://www.southernnevadahealthdistrict.org/food-handler-card/food-safet-training.php)

- If you handle or work directly around liquor (21 or older), you are required to have Total Alcohol Management (TAM) Card
- If you are hired in the hotel or gaming industry, some position are required to have a Sheriff's Work Card. A referral from the hotel/casino is required to get the Sheriff's Card.

Call (702) 828-3271 or go to one of the Las Vegas offices:

- 5880 Cameron St.
- 400 S MLK Blvd., 1<sup>st</sup> floor building C

## LOOKING FOR WORK

Here's some general advice for job seekers:

- Be a networker. Make sure to tell everyone you know that you're looking for work – friends, relatives, classmates, teachers, neighbors, the mail carrier, the waitress at the coffee shop. Use your unemployment as an opportunity to contact someone you haven't seen for awhile, like a favorite teacher from middle school, a former caseworker, or a counselor at an after school program. Networking isn't only about making reaching out to people face to face, it can also be done online through social media. Update your linkedin profile or create one if you haven't done so already.
- Looking for work is hard work, and takes commitment and time. Plan to spend several hours every day on your job search.
- Don't put all your eggs in one basket – fill out more than one application when you are looking for work, and have lots of them being considered by different employers at the same time. Don't just submit one application and wait to hear from them before submitting another. You'll lose precious time that way. Besides, you might find yourself in the good position of being able to decide between two offers, and sizing up which one is better for you. Don't be afraid of rejection - It usually takes 10 or more applications before you get a job offer.
- Pay attention to help wanted signs.
- Go into places you would like to work. It never hurts to walk into a place where you'd like to work and ask if they are accepting applications. But make sure you look presentable when you do.

- Pay attention to how you look. When a group of Southern Nevada foster youth were asked recently to describe what “looking presentable”, they had these suggestions to offer:
  - Shower that day
  - Cover up tattoos
  - Take out tongue, lip, eyebrow, nose, and other piercings
  - Wear size appropriate clothing. Do not wear clothes that are too big or too small.
  - Wear pants that fit at the waist, and wear them there – No one wants to see your underwear.
  - Tuck your shirt in.
  - Don’t dress as if you are going clubbing or to a party.
- Volunteering is a great way to get experience, references and tips about job opportunities. Even if you can only spare a few hours a week, many organizations are hungry for responsible volunteers. Think about volunteering at youth centers, recreation programs, soup kitchens, church programs, daycare centers, parks, etc.

## APPLYING FOR A JOB

When you find out about a job you are interested in, call or go in person to find out about the application process.

Many jobs have an application form to complete. When filling out a job application, be sure to:

- Write neatly when you fill out an application. The fewer errors you make on the application form, the better. So grab a couple of applications at each place, in case you mess up on the first one and want to re-do it to look better.
- Answer all the questions briefly and accurately.
- Find out when the application is due. If you turn it in late, it will go to the bottom of the pile, or into the trash can.
- Give them a resume if you have one.

Someone might interview you right then and there when you turn in an application, so be prepared at all times. Most times, you’ll get a phone call when they’re ready to interview people. Be sure to give a phone number where an employer can reach you easily or leave a message that you’ll get right away.

## THE JOB INTERVIEW

If you are asked to come in for an interview, it means that the employer thinks you have the basic qualifications. Now they want to get to know you to see if you are good “fit” for the job and the company. An interview is your chance to show what sets you apart from the other applicants. Going for a job interview can be scary and might make you a little nervous. The trick is to practice and be prepared beforehand.

The best way to prepare is to:

- Learn as much as possible about the company and the job before you go to an interview. If you know someone who works there, find out what it's like. If you don't know someone there, you can always look up the company on the internet (try typing their name into Google and see what comes up) and read up on them a little bit. Learn about what the company does, what they stand for, their mission, and values. Whether it's because you researched them, or went there yourself, or know people who work there, think of good questions to ask at the interview so you look smart, prepared, interested, and educated about the company.
- Think about the kinds of skills and abilities you have that would help you do a good job, and the kinds of questions you'll be asked.
- Role-play the interview with a friend.

In a job interview, what matters most is that you come across as trustworthy and likeable. Don't stress about having all the experience or qualifications, or about having the perfect answer to every question. Just be polite, interested, and be yourself.

Here are a few simple rules to make a good impression:

- Dress neatly and cleanly
- Warmly greet the interviewer when you – or they – come into the room. Shake hands when the interviewer introduces himself or herself. Speak nicely. Say you are glad to meet them. Ask "How are you today?"
- Be aware of how you sit as soon as you sit down. If you slump, it immediately tells the interviewer you aren't very interested in getting the job. Sit up tall, clasp your hands in your lap, or on the desk or table when you're sitting, and turn your body to face the interviewer.
- Talk respectfully. Avoid slang or swearing.
- Make eye contact with the interviewer. Look at the interviewer while you talk. Show you want the job with your interest. Smile!
- Be honest. Don't lie about your job experience or anything else the interviewer asks you.
- Be positive. In particular, avoid negative comments about past employers.
- Keep your answers brief. Some people tend to ramble when they get nervous. Answering questions in a job interview is like eating French fries. If you can put just enough salt on them, they're excellent. But if you put too much or not enough, they can be awful. Give just enough information to answer the question completely, but don't go on too much.

## QUESTIONS TO ASK AT A JOB INTERVIEW

A job interview is a two way street – you can use the interview to find out if the job is right for you. Often at the end of an interview, you'll be asked if you have any questions. This is your chance to ask about things that didn't come up in the interview. Some things you may want to ask:

- What will my main responsibilities be?
- What are some of the more difficult problems I might have to face in this position?
- Are there opportunities for advancement?
- How many hours per week will I work?
- Will I have a regular schedule?
- How much will I be paid?

(Ask this politely, towards the end of the interview, if you haven't been informed up until that point. But wait until you can tell the interview is coming to an end, like when the interviewer asks if you have any questions.)

- Does the position include benefits?

## HOW TO KEEP A JOB

Here are some basic tips for keeping a job. They may seem obvious, but they're worth remembering:

- Show up! If you have to miss work because of illness or an important conflict (like a doctor's appointment), be sure to call and let them know as far in advance as possible.
- Be on time.
- Be honest. Don't take things that don't belong to you or sneak out of work early.
- Be realistic about how much you can work. If you are in school or have other commitments, be sure you have time for those. It's better to say, "I'm sorry but I can't work on the Saturday," than to agree to do it then not show up because you're too tired or busy.
- Listen carefully to your supervisor, and then follow directions. If you don't understand something, it's better to ask for clarification than to do the job the wrong way.
- Remember, you're there to work, not to "socialize" or "hang out". That's not what you're getting paid for. You could easily lose your job if you mess around and don't take your job seriously.

## QUESTIONS TO THINK ABOUT AS YOU LOOK FOR A JOB

- How much will I earn?

When you're just starting out in the work force and do not have a lot of skills or experience, you probably won't earn a lot at first.

- What about the benefits?

Benefits refer to compensation your job offers beyond your basic wage or salary. Some jobs pay for all or part of health insurance or offer paid vacations or holidays. Most entry level and lower paying jobs do not offer benefits beyond the basic pay. If your job does offer benefits like



health insurance, and you are approaching turning 21, seriously considering taking this job over another one that might pay a little more but doesn't offer benefits. Benefits are hard to get, and are worth a lot – sometimes their value is as much as several hundred dollars a month. If you are going to turn 21 soon and lose your State-funded Medicaid, the security of good health benefits is definitely worth \$25 or even \$50 less in your paycheck each month. But, if you are a long way from 21, as a foster youth you are guaranteed continued State medical benefits for some time. If that's the case, you might want that higher paying job for now.

### A JOB OR A CAREER? OR, WHAT DO YOU WANT TO BE WHEN YOU GROW UP?

Right now, you might be looking for just about any job that will pay the rent and the bills. But you also need to think about the future. What kind of work do you really want to do? What are your dream and goals, and what kind of education or training will you need to achieve them? What do you want to be doing a year from now? In 5 years?

### WORKING AND BEING ON SSI

If you receive SSI (Supplemental Security Income) because you have a disability, you are still permitted to work if you are able to do so. However, there can be a limit to how much you can earn a month without it affecting your benefits. Before taking a job, check with your case worker, the agency that helped you get SSI benefits or the Clark County Post Foster Care Specialist for the Department of Family Services at (702) 455-8485 to find out what those limits are first.

### BEWARE OF SCAMS!

You've probably seen the ads:

"Work from home! Set your own hours! Make \$500 a week working part-time! Call (800) BAD-DEAL, Usually when you call the number, they tell you to send in money for information about your new, fabulously rewarding and high paying career. If you get anything back at all, it will probably be a useless list of possible employers such as local doctors' offices that you could have found in the Yellow Pages.

If it sounds too good to be true, it is. It should NEVER cost you money to apply for a job. If it promises lots of money, setting your own hours, working from home, no training needed...it's probably a scam.

### EMPLOYMENT RESOURCES IN SOUTHERN NEVADA

Finding a job

Nevada JobConnect is the state's complete job and training program.

To get help with your job search, visit a JobConnect Career Center. The centers offer a variety of services all under one roof, including job listings, job placement, career information, education and training opportunities, resume preparation, and referrals to other services. The

JobConnect website has lots of great information on finding a job, how to write a resume, how to network, interview tips and much more [www.nevadajobconnect.com](http://www.nevadajobconnect.com)

JobConnect Offices:

- Las Vegas JobConnect  
3405 S Maryland Pkwy  
(702) 486-0100
- North Las Vegas JobConnect  
2827 Las Vegas Blvd  
(702) 486-0200
- Henderson JobConnect  
119 Water St  
(702) 486-0300

Where to look for job listings:

- Las Vegas Review-Journal
- Las Vegas Weekly
- Classified listings in neighborhood papers
- Bulletin Boards at youth centers, YMCA, community colleges, schools, government offices, community centers etc.
- Craigslist.com
- Monster.com
- Indeed.com
- All major hotels and casinos

### **Major (Non-Casino) Employers**

- Bank of America
- Clark County
- City of Henderson
- City of Las Vegas
- City of North Las Vegas
- Cox Cable
- Las Vegas Convention and Visitors Authority
- Las Vegas Valley Water District
- NV Energy
- Nevada State Employment Security Department
- Nevada State Job Information
- Northwest Bank Nevada
- Southwest Gas
- All major telephone companies
- University Medical Center
- Valley Hospital Medical Center

## Temporary Employment (Temp) Agencies

One way to get on-the-job experience and also maintain some flexibility if you are in school, is to find work through a temp agency. These agencies help employers find short-term help. The jobs ranges from entry level to highly skilled, and can last from a day to a few months. A temporary job can sometimes lead to a permanent job offer. Agencies make their money by taking a commission on the rate that companies pay their temps, and some agencies take a bigger cut than others. If you are having trouble finding a job or would rather find a job through a temp agency there are a few in Las Vegas you can contact:

- PrideStaff  
3100 W. Cheyenne Ave, #300  
(702) 395-5314  
[www.pridestaff.com](http://www.pridestaff.com)
- Millennium Staffing Services  
8230 W. Charleston Blvd.  
(702) 876-0708  
[www.milleniumstaff.com](http://www.milleniumstaff.com)
- United Staffing Associates  
7324 W. Cheyenne Ave.  
(702) 220-8749  
[www.unitedestaff.com](http://www.unitedestaff.com)
- AppleOne  
6655 W. Sahara Ave.  
(702) 258-3010  
[www.appleone.com](http://www.appleone.com)

## JOB READINESS

### CAREER PLANNING

[www.mapping-your-future.org](http://www.mapping-your-future.org)

This website provides career development activities and helpful hints and suggests steps to take to reach your career goals.

[www.nextsteps.org](http://www.nextsteps.org)

This site is a good short guide to career planning and decision making young people ages 15-24

### JOB TRAINING

Job training programs can be great way to develop skills you need for jobs that pay more than minimum wage.

- Nevada Partners  
710 W Lake Mead  
(702) 924-2100
- Clark County GATE (General Assistance /Temporary Employment)

1600 Pinto Lane

The GATE program helps participants gain work experience, develop good work habits and establish a history of employment.

- Foundation for an Independent Tomorrow (FIT)

1931 Stella Lake Dr.

(702) 367-4348

[www.lasvegasfit.org](http://www.lasvegasfit.org)

FIT provides job training, coaching, and support based on job seekers' individual needs and the skills employers tell us they are looking for. FIT graduates get jobs, and employers get great results.

## APPRENTICESHIP PROGRAMS

An apprenticeship is an “earn while you learn” training opportunity. Apprentices are employees who are paid to learn a trade like carpentry or plumbing, and the training includes on-the-job experience as well as related classroom instruction. All apprentices/trainees must be at least 18 years of age and have information on apprenticeship programs in Las Vegas.

- JobCorps

(800) 733-5627

[www.jobcorps.gov](http://www.jobcorps.gov)

- Sierra Nevada Job Corps

1050 E Flamingo Rd.

(702) 382-2702

Job Corps is a free government program offering education, a place to live and job training to young people ages 16 through 24. At Job Corps, students enroll to learn a trade, earn a high school diploma or GED and get help finding a good job.

- Youth Build

[www.youthbuild.org](http://www.youthbuild.org)

In YouthBuild programs, young people ages 16-24 work toward their GED or high school diploma while learning job skills by building affordable housing for homeless and low-income people.

## HOUSING

When you aren't in foster care anymore, one of the first things you have to think about is a place to live. Your first place of your own probably isn't going to be the place of your dreams. The most important thing is that you are safe. You should also consider getting an apartment that's close to school and close to work. Lastly, you definitely need an apartment you can afford. While you may not get the home of your dreams, it will be yours - a place where you'll have privacy, where your friends will be welcome, and where you are in charge.

### KINDS OF HOUSING: MAJOR OPTIONS

#### An Apartment

An apartment is a private living unit typically within a larger building. An apartment building can have a lot of units, or sometimes only a few. It typically has one or more bedrooms, a living room, bathroom, and kitchen. Sometimes the landlord (the person who owns or manages the property) pays for the utilities (the water, heat, and other bills), but sometimes the tenant (that's you) pays for utilities in addition to the monthly rent amount. A studio apartment (sometimes called an efficiency) is the cheapest kind; it's one big living room and sleeping area combined (no separate bedroom). The only closed-off part of a studio is the bathroom. You can rent apartments on a month-to-month basis (meaning you can move out anytime); or on a lease. A lease is more common. Typically you have to sign a one-year lease to rent an apartment. It means you agree to stay there for one year, so make sure you like it and willing to do that. When you move into an apartment on a lease, you'll have to pay a security deposit before moving in – that's usually one month's rent in addition to your first month's rent (sometimes called "first and last month's rent"). This extra month in rent is the landlord's security if you move out sooner than the one year. The landlord gets to keep this money if you break the lease, or if you leave the apartment trashed when you move out. Before you are set on renting an apartment, be aware of how much you typically have to earn to qualify to rent one. If you are a first-time renter, like many former foster youth, the landlord will expect you to earn (from your job or another income source) two to three times as much as each as the apartment costs. In other words, if the rent is \$500, the landlord will not be inclined to rent it to you can't prove \$1000 to \$1500 income each month. This is one big reason people share apartments – because two or three people can have a high enough combined income to rent an apartment that one person alone can't afford.

#### A Dorm

If you are going to college, you may be able to live in a dorm. A dorm is a room inside a large building or residence hall on or close to campus. Each room is usually shared by two or three

people, although some schools offer single rooms, too. Dorms are usually furnished with a bed, dresser, and a desk. Sometimes, adjoining rooms will share living rooms and bathrooms. Most of the time, however, you will share the bathroom with your whole floor. Most colleges and universities have dorms, but not enough for everyone who wants them, so there are usually waiting lists. You have to be a current student to get a dorm. Dorms do not usually have cooking facilities; people who live in them buy a meal plan from the school and eat their meals in one or more of the college's cafeterias. Some newer dorms are more apartment-style and include kitchens. You don't pay for utility costs in a dorm; those are included in the rent. The exception to this would be paying for things like phones, cable TV and sometimes internet connections. You usually pay for a dorm one semester, or quarter, at a time. They can range from less than \$2000 a quarter to as much as \$5000 a quarter (excluding your meal plan costs).

#### Renting a room in someone's house

Sometimes people have bigger houses than they need or can afford, are elderly and need a little help, or are just lonely. For these reasons, someone might rent a room out into their house. Prices will vary a lot, and so will the arrangements. Some might be furnished. Some might give you privileges to use other rooms in the house, or the kitchen to cook. Some may not. Typically renting in someone's house will be more of a month-to-month agreement than a lease requiring you to stay for a specific amount of time. If you do rent a room, you should make sure to know what is expected of you, and what you can and cannot do in someone else's home.

For example, ask these kinds of questions:

- Will I pay the rent monthly? When is it due?
- Can I use the kitchen to cook and store food?
- Can I use the phone, or do I need to get a separate phone line (or just use a cell phone)?
- Do I need to come in by a certain time at night?
- Am I allowed to have friends over? Until what time?
- May I have overnight guests?
- Is there parking?
- Are there arrangements you want to make about house cleaning or other responsibilities?

#### Living with a friend or relative

When you stay with a friend or relative, you might have your own bedroom, or you might share with someone else. You will most likely share the kitchen and bathroom with everyone else. Like renting a room in a non-friend's house, these arrangement can vary. Some friends might let you stay for free or cheap while you get on your feet and start earning some money, but this is generally a very short-term thing. If you are going to stay with a friend or relative long-term, you are a roommate and you need to treat it as an on-going rental agreement. You need to work out all the details about how much rent you need to pay, how to pay for utilities, groceries and other expenses.

## SECTION 8 HOUSING

Some low-income people may qualify for a federal subsidy – a monthly amount that partially pays your rent. There are very specific rules about who qualifies for assistance; usually you need to be a parent with a child. Once you've applied for Section 8, you can wait years to get it. This is not for everyone, and it is not a quick-fix. If you are interested in learning more about Section 8 and additional housing opportunities, there are three Housing Authorities serving the Southern Nevada region. [www.snvrha.org](http://www.snvrha.org)

- Southern Nevada Regional Housing Authority  
340 N 11<sup>th</sup> St  
(702) 922-6900 or 6800
- Clark County Housing Authority  
(702) 459-8585

## FINANCIAL RESOURCES FOR FORMER FOSTER YOUTH TO GET HOUSING

Remember, Step Up provides cash assistance with your housing expenses (rent, gas, electricity, etc.) after you have terminated from the foster care system but haven't turned 21 yet.

## HOW TO FIND A PLACE TO LIVE

You can walk through the neighborhood or neighborhoods close to work or school, or where you think you might want to live. Tell all your friends, mentors, teachers and employers you are looking for a place. Very often you'll find something good through word of mouth referrals. Other than word of mouth, most people find their apartments through ads in the newspaper or online through craigslist. There are also countless other local rental services found online, and quite a few rental magazines and catalogs that you get at the supermarket, convenience stores and other locations.

When you are looking for an apartment, walking or driving around town, or in ads, keep your eyes out for "student specials. These are apartments specifically marketed to young people. Sometimes it means they are cheaper than other rentals; sometimes they aren't as luxurious. Almost always it means the landlord is accustomed to dealing with younger people with smaller incomes. That can make these apartments easier for you to get, especially if you are on your own for the first time and don't have a large income.

## GETTING AND KEEPING ROOMMATES

Getting a roommate may be something you have to do in order to afford an apartment. And there are other advantages apart from saving money. Having roommates means you meet new

people, can share house responsibilities like cleaning and cooking, maybe even share belongings. You also might feel safer living with someone else, and you definitely get to afford more space than renting alone.

There are also some disadvantages to having roommates. You don't get complete privacy, you may have to deal with roommate disagreements or problems, and there is financial risk if the roommate moves out and you need to cover the full rent. Also, if you don't like your roommate it can be hard to get someone to move out.

#### How do I find a roommate?

If you can, picking someone you already know is the easiest way of finding a good, safe match. Talk to friends, relatives, and co-workers. Ask them if they, or anyone they know, are looking for a roommate.

If that doesn't work, one tried and true method is looking through ads in the local paper, and any bulletin boards in your area (at school, the library, the grocery store or in a café.) The other is craigslist. Generally, the best tactic is to take the active path and put out your own ad saying that you're looking for a roommate. Here are a few things to remember. Newspaper ads can be expensive, but they reach a lot of people. If you do place an ad, make sure that it is very precise and says exactly what you want so you get the kinds of people that you want to respond. And only take an ad out in a paper with a big circulation (meaning a lot of readers), so you're sure a lot of people will see it.

#### When writing your ad:

- Be honest. Don't write "quiet and neat" if you're not. It'll cause problems later.
- If you make fliers, make them eye-catching, clear, informative, and make those cool little "tear-off" slips at the bottom so people can take one and call you. Also, put fliers in a place where people would think of looking for a roommate (bulletin boards in cafes, libraries, at school, work (if permitted) and the grocery store). If you are in college, there are bulletin boards and kiosks all over campus.
- Information you should include in any advertisement: Your first name (NOT last), phone number, email, the general location of the apartment (not the exact address), the cost of the monthly rent and utilities, any other costs, what age person you're looking for, whether pets are allowed, if you are interested in a smoker or non-smoker, whether you have children or if the roommate can have children, and what gender you're looking for. Craigslist would be the best place for you to place your ad.
- You might also check out [www.housinghelpers.com](http://www.housinghelpers.com) (they have a roommate matching service in the Las Vegas area) and you can also try the classified ads in free papers like the Recycler and the Nifty Nickel. There are also other commercial roommate finding services online such as Roommate Finder at [www.easyroommate.com](http://www.easyroommate.com), and Metro Roommates at [www.metroroommates.com](http://www.metroroommates.com). Remember that these services are national, and they won't know the local area very well. Whenever you can find housing or a roommate from local people, you'll likely have a better fit.



When looking for a roommate, think about these questions first:

- Do I want a same or opposite sex roommate? Unless you have a specific roommate already in mind and have worked out any potential conflicts, rooming with someone where there isn't the added chance of a physical or romantic attraction usually prevents a lot of hassles. And, while the idea of sharing an apartment with your boyfriend or girlfriend might sound like the easiest solution and a good idea, it usually isn't. If you're just starting out on your own, you don't need your housing situation to be unstable. If you break up and the break up blows apart your housing arrangement, then you have twice as many problems to deal with. In general, don't complicate your relationship by sharing a place to live, too.
- Will I be sharing a bedroom with my roommate or just common areas? Most likely, you'll each want to have your own bedroom. It reduces or eliminates a lot of conflict and disagreement. Even though you'll still share the apartment, you'll always have a place to go for some privacy.
- Am I looking for a new friend, or just someone to share the rent? Roommates should want the same thing. If you'd rather not be seen in public with your roommate, but he or she wants to go everywhere with you, there's a problem.
- Look for people you think you'll be able to get along with. Do you like a quiet house? Do you like to throw big parties? Do you care if a roommate smokes? Generally, people with similar social habits, work schedules, and budget make for good roommates.

Before picking a roommate, you should interview them, just as if you were interviewing someone for a job.

Meet at least four or five people before you decide on one roommate. Be polite, but tell people you want to talk to several before making a decision. Here's how to set up and conduct a roommate interview:

- If after emailing and talking on the phone you feel that the person is reasonably safe, tell him or her that you'd like to meet without suggesting that you'll definitely select them as a roommate.
- Play it safe: If you don't feel comfortable having your first meeting at your home, have your first meeting in a public place. If after you meet them you feel relatively safe with the person, conduct a second interview in your home so they can see the place.
- Remember this isn't an FBI interrogation. The interview should be a friendly conversation that allows you to get to know each other and whether you could compatibly live together.
- During the meeting, you'll have to be very perceptive. Not only listen carefully, but also try to gauge the person's honesty as well as your comfort level taking with him or her.

Before you move in together, draw up a roommate agreement. Spell it all out – who gets what room, what's okay in overnight visitors, who cleans the bathroom and kitchen – everything you can think of! Writing it down now avoids problems later. Here's our list of all things that should be cleared up before you and your future roommate start living together:

- Co-sign the lease. The reason is that if your signature is the only one on the lease, you and you alone are ultimately responsible for ALL costs of the apartment. So if your roommate doesn't pay rent, it's up to you to cover it or you'll both be evicted and you (and you alone) could be sued by the landlord. While co-signing the lease doesn't guarantee you against your roommate's financial stupidity, it insures if your roommate does anything illegal, then he or she will get sued and not you. Also make a contract (agreement, written down) on how to split costs for utilities, phone and cable bills, and the security deposit.
- What stuff will each of you bring? You can save a considerable amount of money and space by combining possessions. While you may want your stereo and TV in your bedroom, you two can probably share such things as dishes, toaster, microwave, iron and ironing board, and vacuum. And split who brings what for the common living room.
- Can you share a computer? In this techno-age, one issue that may come up is sharing computers. If you each have your own, that's fine. If you just have one between you, make sure you agree whether it is, or isn't okay to share, so you won't have conflicts down the road.
- Decorating. If you each have your own bedroom, you can plaster yours with whatever posters you want. But you and your roommate will have to compromise about the common rooms.
- Quiet hours and cleaning responsibilities. Discuss when you think you want quiet time to sleep or work, and also times that guests are and aren't acceptable. As for cleaning, set up a chore list and divide it evenly. When it's your turn to clean the bathroom, living room, or kitchen, just do it. It's also good to get in the habit of cleaning up after yourself - clean your dishes when you use them, throw papers in the trash, and keep your clothes and belongings in your room.
- Sharing. It sounds silly, but some people are touchy about other people eating their food or borrowing their stuff. You can either agree to each buy your own food, or just take turns buying stuff and share everything. Or, you may want to shop together and split the cost at the time of purchase. If you don't want your roommate to use your stuff when you aren't around, politely but firmly tell them so. Remember to work out sharing issues with regard to cars and parking spaces, too.

Once you move in together, do what you say you are going to do. Hold up your end of the bargain and generally you'll get along. Remember, your roommate doesn't have to be your best friend. Often the best roommates aren't. Tell them honestly if something isn't working and work it out. But hold your tongue for the sake of getting along if it isn't really important. Be willing to compromise. Sharing a shared place means a lot of compromising, but it's worth it as far as lowering your costs, the added security of living with someone else, and just having some company around some of the time.

#### ADVICE BEFORE YOU PICK A PLACE TO LIVE

- Check out how well the property is managed. Before you sign anything, walk around the building. Do they look well-maintained? Do things look well-kept and repaired? Knock on a few doors and ask people if they are happy with their apartment, the

landlord, and they like living there. Go online and check if there are any reviews of the building you are trying to rent:

- Yelp
- Google +
- Check for noise and how busy it is. Visit during rush hour. See how long it will take you at that time to get to or from work or school. Check to see how bad the traffic noise is at peak hours. Also, if the apartment is near the pool, count on it being much noisier than other units. Same if the unit is near the laundry room or community room – it can be a lot louder, especially at night. Ask other tenants about other noises like trains, airplanes, sirens, etc.
- Check for neighborhood safety. Visit at night and make sure you'll feel as comfortable walking around then as in the daytime. You can also call the police department and ask about the number of crimes (thefts, burglaries, personal assaults, etc.) for that neighborhood. They will probably ask you for that neighborhood's zip code in order to give you that information, so have that ready.  
Is the apartment located convenient to a bus line if you don't have your own car? Is it nearby a supermarket (and not just a high-priced small neighborhood market)?
- Make sure it is a fair lease. If the landlord pressures you to sign a lease immediately after you look at an apartment, walk away. Take the time to read the lease and make sure you understand it. Ask someone who's rented several times before to help you if you aren't sure. Any lease that makes you responsible for repairs to things like heating or plumbing is a bad lease. Don't sign it. If things are broken, that's the landlord's job to fix – not yours. Make sure the lease includes everything the landlord's promised you. If the lease says one thing (like no pets) but the landlord says it's ok, make sure he writes that on the lease, puts a date by it, and that you both sign to accept that change.
- Before you move in, walk through with the landlord or his/her representative to make sure anything that's damaged or stained before you move in is documented on the lease. That way it won't become your fault when you move out. Make note of stains, dents, tears, or holes in curtains, etc. This will protect your security deposit.  
Often when you rent a new place, you move in the middle of the month. This means the first month you will only pay a partial month's rent, called pro-rated rent. Say the rent is \$600 a month, and you move in on the 15<sup>th</sup>. For the first month, in addition to a likely security deposit of \$600, you will only pay \$300 for that month's rent. This not your regular rent payment. Two weeks later on the 1<sup>st</sup> of the month, you'll pay \$600 for the full next month's rent. A lot of people make the mistake of thinking the amount they paid when they moved in mid-month is the amount of rent they always will pay – and then they get a big shock a couple of weeks later when they figure out it is DOUBLE that!!!

## ONCE YOU'VE GOT A PLACE TO LIVE

- Get a receipt from the landlord every time you pay your rent, so you can always prove it was paid if there's any question. Start a file to keep track of your rental credit. Keep a copy of the lease, your rent payments receipts, and copies of all your utility bills and the

date those are paid. This will help establish your credit rating to prove you are a good tenant and the next time you move. If the landlord doesn't take care of it, you'll have to turn on the utilities (water, gas, electricity, and phone service).

- Electricity: You need to contact NVEnergy at either (775) 834-4444 or [www.nvenergy.com](http://www.nvenergy.com). Speak directly with a customer service representative and ask about their special programs for low-income households, and ask whether you apply. If you do not, ask about regular services, and what it will cost you.
- Gas service: You need to contact Southwest Gas. You can request that they start service to your apartment by calling (877) 860-6020, or by going to [www.swgas.com](http://www.swgas.com). It's better to do this by phone, and ask the customer service representative about their special programs for low-income households, and whether you apply. If you do not, ask about regular service, and what it will cost you.
- Telephone service: Cox and Centurylink, [www.cox.com](http://www.cox.com), [www.centurylink.com](http://www.centurylink.com)
- Water Service: This usually relates to the entire building and not to any one apartment, so it would be rare you would have to set up a water service account. If you did have to, the landlord will tell you who to contact.

#### BASIC THINGS YOU'LL NEED TO START YOUR OWN APARTMENT:

- Set of sheets or sleeping bag
- Blanket(s)
- Pillow(s)
- Mattress or sofa bed
- Alarm clock
- Towels
- Dishes
- Utensils
- Can opener
- Knives
- Dish sponge
- Dish towel
- Trash can
- Broom and dustpan
- Mop & Bucket
- Cleaning supplies (dish washing soap, cleaning supplies for windows, countertops, stoves, toilet bowl, etc. and laundry detergent)

The simpler and fewer your belongings, the easier it will be to clean and upkeep your house. Remember again about Step Up/AB 94 which provides cash to help you buy the things you need to start your own home.

You don't have to buy new things. If you are connected to an agency that has been helping you before you emancipated, ask if they have a donations program that can help you with the

basics to start an apartment. Tell all your friends about the things you need to get started in your own home. You'd be amazed what people are always giving up and how quickly you can get all the essentials you need. If you are a member of a religious congregation, ask if your congregation or denomination can help. Many churches and other religious organizations have resources for future donations, as well as funds available for first and last months' rent and rental assistance.

### Thrift Stores

For whatever else you still need, there are great bargains at thrift stores.

- Goodwill  
[www.goodwill.vegas/storelocator](http://www.goodwill.vegas/storelocator)
- Catholic Charities of Southern Nevada  
[www.catholiccharities.com](http://www.catholiccharities.com)
- Desert Industries Thrift Store  
[www.desertindustries.org](http://www.desertindustries.org)
- Salvation Army Thrift Store  
[www.salvationarmysouthernnevada.org](http://www.salvationarmysouthernnevada.org)
- Savers  
[www.stores.savers.com](http://www.stores.savers.com)
- Estate/Garage Sales  
Look in the classified sections in newspapers or go to craigslist to see if there are any estate/garage sales around town

### WHEN YOU MOVE TO A NEW ADDRESS

When you move, one of the most important things to remember to do is properly changing your mailing address so you don't lose important mail like legal documents, bills or other financial business, notices about school or your driver's license or car registration. Missing mail from any of these can cause much bigger problems that can take months to unravel.

When you know you are going to move, go to your local post office and pick up a Change of Address form. You can also do this online with the U.S Postal Service at [www.usps.com/umove/](http://www.usps.com/umove/)

This will direct all your mail to your new address for a period of time. However, you will need to separately notify all senders of your new address.

If you move a lot, it's hard for forwarded mail to keep up with you. Several foster youth suggest getting a P.O. Box – either at a Post Office or a private mail box store. Look for one that is convenient to your school, or work, or a location you are near frequently. Then, no matter where you move, or how often, your mail is always reliably in one place.

If you need more help contact:

- Child Focus  
(702) 436-1624

- Nevada Partnership for Homeless Youth  
(702) 383-1332 or (888) 907-7888  
[www.nphy.org](http://www.nphy.org)

## MANAGING YOUR MONEY

When you are on your own, you're going to have to manage your own money. The most important part of managing your money is budgeting. Make sure to keep track of how much is coming in (your income) and what you have going out (your expenses). There are lots of budget forms that can help you do this.

### INCOME

Income is the amount of money you receive on a regular basis. Majority of your income usually comes from your job's salary or wages. However, you might also have some other sources of income like some support from relatives, government aid, Social Security benefits, or financial aid such as student loans or grants. To start figuring out how much you have to spend, you need to know how much money you'll have coming in.

### EXPENSES

It costs a lot of money to live on your own. Your biggest expenses will be your rent, transportation, and food. You might also need to pay for utilities. In addition, if you are going to school you will need to pay for your supplies and books. You may also have to pay for insurance (health and car if you have one). With a budget plan you may have a little money left over each month for some fun.

### MONTHLY BUDGET

A basic budget will help you stay on track. A budget is a plan for how much money you will bring in and how much you will spend it. The best way to come up with a workable budget is to make a chart of all of your monthly income expenses.

[www.mint.com](http://www.mint.com) is a good online resource to help you manage your budget.

What if you do the budget and your costs are greater than your income?

This happens to nearly everyone at some point in your lives, and sometimes not having enough income lasts for a while. If that's the case for you, you're going to have to make some tough choices, figure out what you can live without, and eliminate some expenses. You have to pay the rent and eat, so that usually means cutting back on things like clothing, entertainment, transportation, and recreation. For example, you might spend \$100 a month on going out - You may have to spend more time in or decrease going out costs by at least half. Also, owning a car is expensive especially with the combined costs of insurance, gas, and repair costs. This is a lot more money than taking the bus. Cutting down on your expenses may be less convenient and difficult, but it may be necessary until you earn more money.

It's important to remember that everything doesn't and can't come at the same time. Set your priorities (food in your refrigerator before than new pair of shoes) and save your money for one thing at a time that you really want.

There are many creative ways to live on a tight budget. It can be a fun challenge to find less expensive ways to get the things you need or want. It's cheaper to shop at a grocery store and cook at home than to shop at a convenience stores or eat at restaurants. Bringing a sandwich to work instead of buying lunch can save \$5 a day. That's \$100 a month, \$1200 a year! Discount and second hand stores are a great source of inexpensive clothing, furniture and household items. So are companies that are moving or going out of business and apartment buildings that are remodeling. And don't forget about estate/garage/yard sales – these are often listed in the classified section of the newspaper and craigslist.

## UNDERSTANDING YOUR PAYCHECK

Why is money taken out of my paycheck?

Chances are you will receive a weekly or biweekly (every two weeks) paycheck from your employer. Unfortunately, the dollar figure on your paycheck may be a shock at first compared to what you expected. That's because your employer is required to withhold (take money out of) your paycheck as part of the taxes that all working people have to pay. This withholding includes a portion of income tax (so you don't have a big amount to pay in April when you file your taxes); and your contribution towards Social Security (payments you make during your whole working life so you can have retirement benefits when you retire one day). In Nevada, this comes to about 15% of your total (gross) income. So, for example, if you earn \$6.25 per hour and work 40 hours a week, your gross income for the month would be about \$1075, but your paycheck (after tax deductions) would only be about \$914. So when you are planning about your monthly budget, be sure to think about the amount that will be your "take home" or "net" pay, and not your "gross" (or pre-tax) earnings.

The way your employer knows how much income tax to withhold is through the information you provide on one of the first forms your employer will give you: the W-4. The W-4 asks you to enter the number of allowances you want to claim. An allowance represents how many people depend on your income. Usually, you claim one allowance each for yourself, one for your spouse and one for each of your dependents. The more allowances you claim, the less money is withheld from your paycheck (the more you bring home each pay period). If you know you will not be working full time for the entire year, you may want to claim an extra allowance since your total income for the year will be lower and you will not owe as much tax. But be careful not to claim too many allowances, or you'll wind up owing lots of taxes when you file your return in April.

Once you begin working in a new job, it's important to take whatever time is necessary to understand your paycheck, so you know exactly how the money you earn is being allocated, and how much you can expect to take home each pay period. Keep track of the hours you worked and compare that to how what is on your paycheck to be sure you aren't being shortchanged. If you have questions, talk to your employer or ask a trusted adult friend.



## PAYCHECKS AND TAXES

Everyone is required by law to file a tax return annually by April 15. When it comes to preparing your annual federal income tax return, the information provided on the pay stub (the tear-off portion) of your paycheck will prove extremely valuable, so make sure you keep these records. It's also an excellent idea to make a photocopy of each paycheck you receive before depositing into your personal checking or savings account. At the end of each year, when your employer provides you with a W-2 Statement (a document that summarizes your annual income and withholdings), if there is any question about how the numbers were calculated, you can always refer to the information included in your pay stubs to verify the calculations.

## DIRECT DEPOSIT

To make the process of receiving and depositing your check easier, many employers offer a direct deposition option, which means your paycheck automatically get deposited into your personal savings or checking account. This often speeds up the time it takes for money to be in your account, reduces paperwork, and eliminates the risk of losing the paycheck before you get to the bank. As a free resource, the American Payroll Association, [www.nationalpayrollweek.com](http://www.nationalpayrollweek.com), offers an informative website that provides detailed information on how to better understand your paycheck.

## BANKING

You need to have an account at a bank. If you don't, you'll have to go to check cashing stores to cash your paycheck, and they typically charge a fee for every hundred dollars. A bank may charge you a \$2 or \$5 fee for all your banking for a whole month, and not gouge your valuable paychecks. But there are other advantages, too. You don't want to carry around hundreds of dollars or have them lying around the house for weeks after you cash your paycheck and until you pay your bills. That's not smart or safe.

At the very least, you need a checking account, and a savings account. Check in with several banks near home, work, or school. Find out what the minimum required balance is: that's the amount of money you have to have in the account at all time or else they'll charge you a fee, sometimes a significant one you can't afford on a tight budget. For some, that minimum balance might be \$100 or \$1000. It makes a big difference where you decide to bank. You will probably also want a bank with online banking so you can pay some of your bills and make transfers online. And, never put your money in a bank that is not FDIC-insured (FDIC is short for Federal Deposit Insurance Corporation). FDIC-insured means that your money is protected – and will be replaced – in case it is stolen from the bank, or in the event of an economic depression, etc.

Once you find the bank that seems right for you, ask a teller to help you open a new account. To open an account, you will at least need to show your social security card, a driver's license or identification card, and proof of your address (such as a copy of your lease or a copy of your utility bill). If you already have an account open with someone who must also sign when you

withdraw money, you and that person will need to go to the bank and ask to take the other person's name off the account when you become independent. Make sure you take the social security card with you, but otherwise you should not carry it around with you.

### Hidden Costs

Find out how much the bank charges on the account monthly, and whether there is an additional per-check charge for every check you write each month. Those would be the accounts you'd want to stay away from.

## WRITING A CHECK

A check is a written instruction to your bank to take money from your account and give it to the person or business you write the check to. When you write a check, you are assuring the person who accepts your check that you have sufficient funds in your checking account to cover the amount of the check.

How to write a check

[www.wikihow.com/write-a-check](http://www.wikihow.com/write-a-check)

## KEEPING TRACK OF YOUR CHECKING ACCOUNT

It is your responsibility to be sure that you have enough money in your account to cover all the checks you write. If you don't, the bank may send back (bounce) your check unpaid to the person who cashed it, and you may be charged a fee by the bank AND by the person who accepted your check. So it is very important to keep track of the money that goes in and comes out of your account!

Along with your checks you'll get a check register (aka ledger). This is where you need to write down the check number of every check you write, with the date, the amount spent and who it was paid to. You also must record every time you use your debit card, withdraw cash from an ATM, and every deposit you make. It is VERY IMPORTANT to write down the check number of this information in your check register at the same time you make the withdrawal or deposit – otherwise it's very easy to forget. Another option is ask the bank for "duplicate" checks, instead of standard checks (they may cost a bit more). These make a copy of every check you write, so if you've forgotten to write a few down, you can go back and catch up. But even with duplicate checks you'll still need to remember to write down other account activity, like deposits and ATM withdrawals. Every one of these transactions changes how much money is in your account, and if you don't write them all down, you'll never know how much money you have to work with.

## BALANCE YOUR CHECKBOOK

Every month, the bank will send you a statement indicating how much money was in your account at the time the bank printed the statement. Be careful: it will not be the exact amount you currently have. The statement will probably have been printed as much as a week ago, so the real balance will be different if you have recently taken money out of the ATM, written additional checks, or made any deposits.

When you get your statement, first go back through your register and make sure you recorded all your transactions. Record any fees or bank charges that appear on your statement. That should leave you with a balance – the amount you think is left in the account. Then follow the instructions on the back of your bank statement about how to balance a checkbook – this means checking to make sure all the checks you have written were cashed, and finding out exactly how much you have left. This is really important: let's say it looks like you have \$650 left in your bank account, but your landlord hasn't cashed your rent check of \$500 yet. By balancing your checkbook you'll realize you only have \$150 left, and you wouldn't want to write a bunch of checks and spend money you don't have.

## DEBIT CARDS

When you open a checking account, you may be given a debit card. These cards look and work like credit cards but there's one big difference. When you pay for something with your debit card, the money comes out of your checking account immediately. So using a debit card is like writing a check. And, just like when you write a check, you have to be sure you have enough money in your account to cover the expense. If you don't, your bank may charge you an overdraft fee, sometimes \$30 or more. Debit cards can also be used in ATMs to access your checking or savings account to withdraw cash and make deposits. Anytime you use your debit card, be sure to record it in your check register so you always know how much is left in your account. Debit cards have the convenience of credit cards, but you don't run as much risk of getting deeply in debt.

## CREDIT CARDS

About 70% of young people have their own credit cards. But you should think long and hard before you get one. They are good for helping you to establish credit history, assuming you pay your bills on time each month and they give you an option in case of an emergency expense like a huge and unexpected repair bill. You can easily spend way more money than you can afford each month by pulling out a credit card and ruin your budget, getting into deep financial trouble. By doing this, you can establish a bad credit history, which can make it really hard for you to borrow money, buy a car or a house or any number of things down the line.

Furthermore, you will have to pay interest, a fee charged by the credit card company for any amount that you don't pay off at the end of the month. Interest rates (aka Annual Percentage Rate, APR) are usually 15% per year, or more. That means if you have an unpaid balance of \$2000 on your card for a year (which you can easily reach) you wind up paying \$300 just in interest and the \$2000 balance will still be there.

If you decide to get a credit card, follow these tips:

- Pay it off completely every month. When you charge something on your card, be sure you know how you will pay for it at the end of the month.
- Pay your credit card bill before the due date. Late payment fees can be \$25 or more and late payments hurt your history.
- Remember this isn't free money. You're going to have to pay later for the item you charge, plus an extra amount of interest for the luxury of delaying when you have to pay for it. In short, it costs more to buy with a credit card than with cash. If you can buy something with cash, or if you have enough money in your checking account, pay for it that way.
- Avoid credit card offers that come in the mail, even if they offer what looks like a really low introductory rate. Those rates only last a short time to get you hooked and the rates shoot way up if you miss even one payment.

## SAVINGS

Hopefully, when you open a checking account, you also open a savings account. While you're trying to get on top of your money management and budgeting, it's probably sitting there empty. Even at this early stage in your life it's important to start saving. It may feel like a terrible, even impossible time, since you have little money to work with. But even saving \$10 a week now will make a big difference in the long run. If you saved \$10 a week in a savings account that earned 5% interest, in three years you would have almost \$1700 and that's definitely worth it.

## HOW TO FILE YOUR TAXES

You will, of course, have to file a tax return annually to the federal government. This isn't optional; it's required of all residents, whether or not you are currently working. Taxes must be filed by April 15 of each year, for the previous calendar year (for example, tax returns that are due on April 15, 2007 are for reporting all money you made during the previous year in 2006). The good news is that since you are starting out, you probably won't have too much income to report; and the less income you have, the less complicated it is to fill out the tax form, and the less (if anything at all) you need to pay in taxes. In fact, many people who don't make a lot of money don't pay any taxes at all – but get money back from the government after they file their tax return.

The first thing you need is proof of your total earnings from the previous year. At the end of each year, your employer has to provide you a W-2 statement, a document that summarizes your annual income and withholdings. If you worked for more than one employer during the year, you'll need more than one W-2. If you have moved, you may need to call your employer or former employer with a correct mailing address.

Next, you should compare what the W-2 form says you earned, with what your paycheck stubs reflected. If they match, great. If there is any question about how the numbers were

calculated, you can always refer to the information included in your pay stubs to verify the calculations.

Now you need to prepare your tax return. You can do it right online with the Internal Revenue Service (IRS) at [www.irs.gov](http://www.irs.gov). Use the easiest form to file, the 1040EZ. You qualify to use the 1040EZ as long as:

- Your total income is under 100,000
- Your interest income (earned from savings account or any investments) is under \$1500
- You have income only from wages, interest, unemployment compensation, and Alaska Permanent Fund dividends
- You and your spouse are under 65 years old
- You do not have any adjustments to income
- You are claiming only the standard deduction
- You are not claiming any other tax credits

For local help with filing your taxes

You can get help filing out your taxes from one of the following services:

- Consumer Credit Counseling of Nevada  
Free tax-filing service  
[www.cccsnevada.org](http://www.cccsnevada.org)
- AARP Tax/Aide  
Provides tax assistance at library locations throughout the tax season (February through April 15).  
[www.aarp.org/money/taxes/aarp-taxaide/](http://www.aarp.org/money/taxes/aarp-taxaide/)
- Clark County Library  
1401 E. Flamingo Rd  
(702) 507-3431
- Sahara West Library  
9600 W. Sahara Ave.  
(702) 507-3632

## HEALTH AND WELLNESS

There are also lots of good reasons right now to take care of your health like feeling good, looking good and getting stronger. Being healthy can have positive effects on school, work, sports, and many other aspects of your life. It may be hard to imagine now, but the way you care for your body now, can affect your health in 10, 20, even 50 years.

### STAYING HEALTHY

- Get adequate sleep
- Eat healthy
- Drink plenty of water
- Be active

Sounds easy enough, but staying healthy is really a lifelong challenge. Nobody is perfect and we all do things that might make the doctor frown like eating that extra bag of chips, staying up late when we have to work early, driving somewhere we could easily walk to, etc. The key to staying healthy isn't being perfect, it's developing healthy habits for what we do most of the time.

If you haven't been living a healthy lifestyle - it's never too late to start making healthier choices, and you don't have to make lots of changes all at once.

### TIPS FOR STAYING HEALTHY

#### Sleep

Getting enough sleep is crucial to functioning well and feeling good. Most people need at least 7 hours of sleep every night, which is hard to get if you're working the night shift and taking an early class. Try to arrange your schedule so you can get enough sleep most nights; and if you do end up staying late or falling behind on sleep, try going to bed early for a few nights to catch up.

#### Healthy Eating

Again, the goal is to get into good general habits, even if you do occasionally indulge your taste for junk food or a big dessert.

Here are some tips for healthier eating:

- Eat a good breakfast to jump start your day
- Drink lots of water (6-8 glasses per day). Avoid sodas, juices and sports drinks, or any drinks with lots of sugar in it.
- Eat when you're hungry, not when you're bored or upset. Stick to regular servings, don't supersize.
- Keep water and healthy snacks with you.

- Limit junk food. It's fast and it's tasty, but a steady diet of pizza and fries will quickly lead to extra pounds and feeling lousy.
- Read nutrition labels. Some foods that look or sound healthy are loaded with sugar, fat, or sodium.

Some foods to include in a healthy diet:

- (Low Fat) Milk, yogurt, cheese
- Lean meat, chicken, fish, beans, lentils, tofu
- Fruits, vegetables, nuts

### Physical Activity

Being active has lots of benefits – you feel better, have more energy, and keep your weight under control. Physical activity also has positive benefits on your mental health and can help you handle stress, feel less bored and depressed. It's also a great way to spend time with friends.

Ideally, everyone should exercise 30-60 minutes a day. For some people, this comes naturally. But many people find it hard to make the time for regular exercise with the pressure of school, work, and other commitments.

Here are some suggestions for “sneaking” physical activity into a busy schedule:

- Take the stairs when possible, both up and down (even when there are lots of floors!)
- Take a long route to class, work, and visiting friends. Walk fast, don't stroll.
- Cut back on screen time and do something active instead.
- Do something active when you get together with friends – walking, hiking, dancing, biking or just kicking a ball around a park.

Other tips for staying healthy:

- Avoid alcohol, drugs and tobacco. Just remember, choosing a lifestyle that involves a lot of drinking and any amount of doing drugs means handing over your independence and control of your life to those substances.
- You also already know all the really good reasons not to smoke. If you don't smoke, don't start. If you smoke, get support from friends, co-workers or health providers to kick the habit. You'll be glad you did for the rest of your life.
- Everyone gets run down and stressed out from time to time. This is when your body's natural defenses are at their lowest, when you're most likely to get sick. Learn to listen to your body and take care of yourself before you get really sick – get some extra sleep, cancel social plans and stay in for a night or two, eat and drink healthy foods and take some extra vitamin C.
- See your doctor at least once a year and have one complete physical exam between age 18 and 21. When you visit the doctor, don't be embarrassed to answer all questions

honestly, and be sure to ask your doctor any questions you have about your health, sexuality or STDs, any medications or tests your doctor has prescribed, or anything else you'd like to know about.

### IF YOU DO GET SICK

Everyone gets a cold, a sore throat or the flu once in a while. When you're living on your own it's important to take good care of yourself when you get sick. However, you must also take care of any obligations you have at work, school, or with friends.

Make a list of what absolutely must get done, and cancel any plans that can wait. Be sure to let people who are counting on you know that you're sick.

Be sure to take care of yourself, and see a doctor if your symptoms call for it.

### WHEN SHOULD I GO TO THE DOCTOR

- Continuing to cough up a lot of mucus
- Inability to keep food or liquids down
- Increasing headache or facial or throat pain
- Severely painful sore throat
- Fever of 103 degrees or higher, or a fever of 102 degrees that lasts for more than a day
- Chest or stomach pain
- Swollen glands (lymph nodes)

### QUESTIONS TO ASK AT A MEDICAL VISIT

Be an informed health care consumer – you have the right to ask questions, not just answer them. Physical exams are a good time to get information. Do you have questions about STDs, want to get on birth control, need to find help for a mental health or personal problem, or want to get help quitting smoking? Now is the time to ask. Here are some specific questions to get you started:

About medications:

- What does this medicine do?
- What will happen if I don't take it?
- What are the side effects?
- What time of the day should I take it?
- Should I take it with food or without?
- What if I accidentally miss a dose?
- How long should I wait before calling you if I'm not feeling better?

About tests and treatments:

- Why is this test needed?



- Are there any risks involved? Are there side effects?
- What will happen if I don't get the test?
- Will it hurt? Is there anything we can do to lessen the pain?
- How should I prepare for the test or treatment?

## A WELL-STOCKED MEDICINE CABINET

Here's a list of some basic health supplies to have on hand:

- First aid kit
- Band-Aids
- Gauze
- Isopropyl alcohol
- Hydrogen peroxide
- Elastic bandages
- Chemical cold pack and heat pack
- An oral thermometer
- Pain reliever/fever reducer (ibuprofen)
- Decongestant or cough medicine
- Antihistamine for allergies

## PRESCRIPTION MEDICATION DOS AND DON'TS

- Read the label and instructions carefully. If you have any questions ask your doctor or the pharmacist who filled the prescription.
- Continue to take the medicine for the entire time prescribed, even if you are feeling better.
- Store medicines in a secure place, away from other things. Some medications require refrigeration, and will say so on the bottles. Throw away old bottles of medicine that have passed the expiration date.
- Don't share your prescription medication or take someone else's medication.

## HEALTH AND SEXUALITY

Whether or not you are sexually active, your health care provider or a family planning clinic can give you straight answers about birth control, pregnancy, infections, and your health. You can confidentially obtain birth control information, be tested for sexually transmitted infections/diseases, and get free condoms. If you're not comfortable going on your own, ask a friend to go with you. Birth control and safe sex are the responsibility of BOTH partners.

## Pregnancy

If you don't want to become pregnant, you have two choices: Don't have sex or use birth control. If you choose to be sexually active, learn about your birth control options. Some birth control methods require a prescription from your doctor. Condoms and spermicides can be purchased at any retail store or drug store. To learn more about the pros and cons of these different methods, visit a family planning clinic or community health clinic.

If you forget to use contraception or it failed during sex – call your doctor within 24 hours and get a prescription for Plan B, the “morning after pill”. This pill is best taken within 24 hours of unprotected sex, although it is fairly effective for up to 72 hours in preventing an unwanted pregnancy.

If you are pregnant, it's important to learn all your options. If you decide to continue the pregnancy, it's important to get pre-natal care and proper nutrition as early as possible – for your sake and the baby's.

## Sexual Orientation

Sexual orientation starts very young, usually before puberty and before you start having sex. This is the part of your sexuality that leads you to choose romantic and sexual partners. Although, it may shift in the course of a lifetime for some people, sexual orientation is not something we can decide for ourselves or for others.

Many people struggle with who they are sexually. Coming to terms with your sexuality may be difficult if you do not identify as straight. This can be trying even for kids with a stable, loving home; which makes it even harder for foster youth. It's important not to go through this process alone. Get support from friends and adult allies.

## Sexually Transmitted Infections/Diseases (STIs/STDs)

STDs are usually passed from sexual contact – oral, anal, and vaginal sex, but can also be passed through needles. Despite what some people think, you can't “tell” if someone has a STI/STD, while some infections have symptoms you can see, many can stay in a person's system for years without any symptoms at all.

Preventing the spread of STIs/STDs is the responsibility of both partners. Honest communication with your partner is essential to avoid STIs/STDs. The only way to stay totally safe is abstinence, but you can reduce your risk of getting an STI/STD by keeping condoms available, avoiding sex while intoxicated, and refusing to do anything you're not comfortable with.

The only way to find out if you have an STD and be treated is by visiting a health care provider and have those tests done.

## Common STIs/STDs

- HIV/AIDS – HIV is a virus that eventually leads to AIDS, a disease that breaks down the body's immune system and makes a person more susceptible to other diseases. HIV is spread through bodily fluids like blood, semen, and vaginal secretions. Most people get HIV through sexual activity and needle sharing for drug use. Having unprotected sex with someone infected with the virus is the most common way to get HIV. There's no way to tell if someone else has HIV (unless they tell you). There is no cure for AIDS, although better treatments are being developed.
- Chlamydia is the most common and fastest spreading STI. Untreated, chlamydia can lead to sterility (unable to have children). Testing for chlamydia is important because there are usually no symptoms. When found, it is treatable.
- Gonorrhea is one of the most common and curable STDs. If left untreated, gonorrhea can cause infections in genitals, rectum, and throat.
- HPV (Human Papillomavirus) – Some strains of HPV cause genital warts, while more virulent strains can cause cancer of the cervix, anus, and penis. Ask your doctor about getting an HPV vaccine to further protect yourself against HPV and HPV-related diseases.
- Herpes is a painful infection caused by viruses that are easy to catch. You can carry the virus and show no symptoms and still be contagious. It is treatable, but not curable.
- Hepatitis B is a virus that can cause permanent liver damage and even death. It is 100 times more infectious than HIV. Safer sex and avoiding non-sterile needles helps prevent the spread of Hepatitis B. It is not always treatable. However, Hepatitis B is very preventable, because there is an effective vaccine for it. Ask your health care provider about getting 3 shots of the Hepatitis B vaccine.

## MENTAL HEALTH

Feeling sad sometimes and having mood swings are normal, but being depressed for a long time is not. If you feel sad, empty, hopeless, anxious, guilty or just blah on a regular basis, you may have depression. Depression is very common among teens and young adults.

Depression can be very scary, especially if you have never been treated, and you feel like you're different or weird. It's more than just a bad day or lousy week here and there. Depression is a feeling that stays with you all the time, even during good times.

Other common symptoms of depression:

- Sleep problems (too much or too little)
- Lack of energy, loss of interest in what used to be fun
- Sadness that won't go away
- Using drugs or alcohol to forget about your problems
- Thinking of death or suicide

It's important to remember that depression is not something to be embarrassed about. As with other mental illnesses, it's known that depression has a biological cause. In other words, a chemical imbalance is causing you to feel the way you do, and it can be corrected. You do not have to put up with depression and feelings of despair – depression can be treated.

Feelings of intense depression, hopelessness or isolation can lead to thoughts of suicide. It's a myth that people who talk about suicide won't actually go through with it. People who talk about it may be likely to try it.

If you are thinking of hurting yourself, or someone you know is, get help now! If you feel there is no one to talk to call:

The National Suicide Prevention 1-800-273-TALK

### Other mental health challenges

Other common mental health challenges among teens and young adults include attention deficit disorder (ADD) and attention deficit/hyperactivity disorder (ADHD), which make it difficult to focus on tasks. Anxiety disorders, such as panic attacks and obsessive-compulsive disorder are also common.

The good news is that depression and other common mental health challenges can be treated. So if you feel like you have more trouble handling daily life or have more fears and worries than other people, or feel like you're not as connected to other people as you'd like to be, see a doctor and get checked out.

## ORAL HEALTH

A healthy mouth is an important part of a healthy body. Tooth decay, gum disease and other oral problems can be painful, limit your ability to do well at work or school, and can lead to other serious medical problems.

Three keys to good oral health:

- Eat a healthy diet with lots of fruits and vegetables and plenty of calcium. When you eat sugary foods, eat them with a meal rather than alone. Eat non-sugary snacks.
- Brush your teeth after eating. If you can't brush after eating, rinse your mouth with water, mouthwash, or chew sugarless gum. You should brush your teeth at least two times a day and floss at least once a day.
- See a dentist every 6 months. The main reason for going to the dentist regularly is prevention. The goal is to prevent tooth decay, gum disease, and other disorders that put the health of your teeth and mouth at risk.

## HEALTH INSURANCE

Health insurance is a program that pays for all or part of the cost of your health care. Getting private health insurance for yourself is expensive and unless you're fortunate enough to have a job that pays for your health insurance, you probably won't be afford it.

If you're still in the foster care system, you should be covered by Medicaid, a government-sponsored health insurance program. Nevada recently passed a new law that automatically extends Medicaid health insurance for all foster youth until they are 21.

Youth residing in Nevada who exited foster care at 18 or older are eligible for the State Medicaid program. Youth who exited custody from other states and now live in Nevada are also eligible. Medicaid provides coverage for doctor and dental visits, lab tests, eye exams and glasses, and the hospital, if medically necessary.

To apply for this program, contact your former child welfare caseworker, or the Clark County Department of Family Services Post Foster Care Specialist at (702) 455-8485 for assistance.

Once you have Medicaid coverage, you can call the Medicaid Hotline (702) 486-5000 – with questions about billing, to get lists of medical specialists, and other questions about your coverage. If you know at least 2 days in advance you'll need help with transportation to a medical appointment call LogistiCare: (702) 395-0411.

The Step-Up Program provides additional funds or former foster youth for medical, vision, and dental costs. Contact Nevada Partnership for Homeless Youth for more information:

(702) 383-1332 or (888) 907-7888

## WHERE TO GO FOR HELP

### In an Emergency

- In an Emergency, call 911
- National Crisis Hotline (800) 273-TALK
- Southern Nevada Adult Mental Health Services
  - 616 W Charleston Blvd.  
(702) 486-6045
  - 1785 E Sahara Ave, Suite 145  
(702) 486-6400
  - 2080 E Flamingo Rd.  
(702) 486-5068
- Poison: if you or someone you know may have ingested poison call (800) 222-1222

## Urgent Care

If it's not an emergency, but you need to be seen for an urgent health problem or illness, there are several community clinics that can help:

- Cambridge Family Health Center  
3900 Cambridge Ave., Ste. 102  
(702) 307-5415
- Martin Luther King Jr. Family Health Center  
1700 Wheeler Peak Dr.  
(702) 383-1961
- North Las Vegas Family Medical Clinic  
1825 Civic Center Dr.  
(702) 642-8313
- Huntridge Teen Medical Clinic  
2100 S Maryland Pkwy, Suite 5  
(702) 732-8776

## Dental Care

- University of Las Vegas Dental Clinics  
1700 W Charleston  
(702) 774-2400
- Dental Hygiene Clinic  
(702) 651-5510

## Immunizations

- Southern Nevada Health District  
(702) 759-0850

## Family Planning

- Planned Parenthood National Hotline  
(800) 230-PLAN  
[www.plannedparenthood.org](http://www.plannedparenthood.org)
- Planned Parenthood of Southern Nevada
  - 3220 W Charleston Blvd.  
(702) 878-7776
  - 3330 E Flamingo Rd.  
(702) 547-9888
- Community Outreach Medical Center

1140 Almond Tree Ln.  
(702) 657-3873  
[www.nvcomc.org](http://www.nvcomc.org)

#### Parenting

Being a parent is hard work, and a tremendous responsibility. If you are a parent, or are going to become a parent, it is really important to get information and support so your kids can grow up healthy and happy. Here are some organizations that have programs to help you with parenting:

- The Family Resource Center/University Medical Center  
1800 W Charleston Blvd  
(702) 383-2229
- Family to Family  
St. Rose Dominican Hospital  
31 Church St  
(702) 870-9583  
[www.sxetc.org](http://www.sxetc.org)

#### LGBTQ Youth Resources

- Trevor Helpline Crisis Intervention for LGBT youth  
24 hours a day, seven days a week  
  
(866) 488-7386  
[www.trevorproject.org](http://www.trevorproject.org)
- The Center  
401 S Maryland Pkwy  
  
(702) 733-9800  
[www.thecenterlv.org](http://www.thecenterlv.org)

The Center has a drop-in group for youth ages 13-24 M-F at 6 p.m.

#### STDs and HIV/AIDS Testing and Treatment

The health and family planning clinics listed above all provide information and referrals for STIs/STDs and HIV/AIDS. The Center even offers free HIV/AIDS testing.

#### Mental Health Counseling and Support Groups

- Community Counseling Center of Las Vegas

714 E Sahara Ave  
(702) 369-8700  
[www.cccofsnwix.com/ccc-new](http://www.cccofsnwix.com/ccc-new)

#### Substance Abuse (Drug or Alcohol)

- National Referral Help Line (SAMSHA)  
(800) 662-HELP  
[www.samsha.gov](http://www.samsha.gov)
- Center for Independent Living  
1640 E Flamingo Rd  
(702) 385-3776
- Westcare Nevada Inc  
930 N 14<sup>th</sup> St.  
(702) 385-3776  
[www.westcare.com/page/where-we-serve\\_NV\\_01d](http://www.westcare.com/page/where-we-serve_NV_01d)
- Bridge Counseling Associates  
1701 West Charleston Blvd.  
(702) 474-6450  
[www.bcalv.com](http://www.bcalv.com)

#### Recovery Groups

##### Alcoholics Anonymous, Central Office

- 1431 E Charleston Blvd., Suite 15  
(702) 598-1888 (24 hours)  
[www.lvcentraloffice.org](http://www.lvcentraloffice.org)
- Narcotics Anonymous  
[www.na.org](http://www.na.org)
  - Las Vegas  
(702) 369-3362
  - East Las Vegas  
(702) 898-8111
- Serenity Club Las Vegas  
[www.serenityclublv.com](http://www.serenityclublv.com)



## Health and Safety

[www.kidshealth.org/teen](http://www.kidshealth.org/teen)

Teen health is an excellent website with a wealth of information geared to teens about health, safety, sexuality, food, fitness, drugs and alcohol, and much more.

## Quitting Smoking

There are lots of good online resources to help you stop smoking:

- [www.gethealthyclarkcounty.org/tobacco/quit.html](http://www.gethealthyclarkcounty.org/tobacco/quit.html)
- [www.livingtobaccofree.com](http://www.livingtobaccofree.com)
- Nevada Tobacco Quitline  
(800) QUIT-NOW  
[www.nevada.quitlogix.org](http://www.nevada.quitlogix.org)

The Nevada Tobacco Quitline offers telephone-based treatment for people 18 and older who have made the decision to quit using tobacco.

- American Lung Association  
(702) 431-6333

## Sex and Sexuality

- [www.sexetc.org](http://www.sexetc.org)  
A website by teen, for teens. Youth-friendly information about sex, STDs, pregnancy, birth control, abortion, teen parenting, LGBTQ and much more
- [www.iwannaknow.org](http://www.iwannaknow.org)  
Answers to questions about teenage sexual health and sexually transmitted diseases.
- [www.advocatesforyouth.org](http://www.advocatesforyouth.org)  
Information and links on a wide range of topics as body image, safer sex, contraceptives and healthy relationships

## SAFETY

### BEING SAFE IF YOU ARE UNDER 18

If you are under 18 and feel unsafe for any reason there are 83 Terrible Herbst convenience stores and 20 City of Las Vegas Fire Stations that serve as Safe Place sites, in addition to NPHY's own Drop-In Center. NPHY also partners with the Regional Transportation Commission of Southern Nevada to provide youth in crisis with free bus transportation to the nearest Safe Place location, offering mobile Safe Place access on 325 buses operating on over 30 routes throughout the region.

Youth can access our Safe Place program 24/7/365 by walking in to any Safe Place site, getting on any RTC bus and asking for help, or calling our crisis hotline at 1-866-U-ARE-SAFE (1-866-827-3723). For more information visit [www.nphy.org/what-we-do/safe-place/](http://www.nphy.org/what-we-do/safe-place/)

Any youth can walk into a Terrible Herbst for any reason and get immediate help. All employees have been trained to work with youth in crisis. You'll be given a snack, moved into a secure location within the store, and a Nevada Partnership for Homeless Youth shelter provider will be called to transport you to safety.

Safe Place is designed to provide immediate help for young people under the age of 18 who are experiencing a crisis situation. If you are a teen in need of an emergency shelter go to any safe place and ask for help.

- Let the employee know what the problem is (to whatever extent you are comfortable).
- The employee will find comfortable place for you to wait while they call the local youth shelter.
- A shelter employee will talk to you and let you know the name of the counselor who will come to meet with you.
- Within minutes the counselor will arrive to talk with you and transport you to the shelter if you want counseling and a safe place to stay.
- Counselors will meet with you and try to work on a resolution to your problem.
- Family members will be contacted so they know you are safe. The shelter and/or the counseling services are available to you while you work through your difficult time.

### HOME SECURITY

Home is where you should always feel safe. Here are some good habits to get into to keep yourself and your belongings protected

- Lock the doors, even when you are home
- Make sure the windows have locks

- Don't advertise what you have. Bragging about your material goods may lead to unwanted theft.
- Call the police if you feel unsafe or think someone is in your apartment.
- Don't hide a key under the mat, in the flowerpot, or on the door ledge. Ask a trusted neighbor to keep one, as well as an adult who could come by and bail you out if you get locked out.
- Light up! A dark apartment is an invitation to burglars. Leave on doorway lights and a light or two inside.
- Get out or hide. If you are home alone and hear someone breaking in, the best things to do is to get out! If you can't, grab the phone, lock yourself in a room, and call 911.
- Have emergency numbers near the phone or entered into your cell phone if you have one.
- Move upstairs. Upper floors are generally less vulnerable to break-ins because you only have to worry about making your front door and balcony safe. Burglars aren't as likely to crawl through windows that aren't ground level.
- Use peepholes before letting someone into your home.

## DATE RAPE

Date rape is when a person on a date or in social situations forces another person to have sex with them. A lot of date rape cases are committed by men against women and sometimes involves the date rape drug rohypnol aka "roofie".

The number one way to prevent rape is to teach consensual sex, so boys and men learn not to rape.

## WHERE TO GO FOR HELP

If you need immediate medical attention, dial 911!

If you have been raped or sexually assaulted:

- Rape Crisis Hotline  
(702) 366-1640  
[www.rcclv.org](http://www.rcclv.org)
- The Victim Services Detail  
3010 W Charleston, Suite 120  
(702) 828-4451

The Victim Services Detail helps victim of all crime categories through the criminal justice process, serves as a liaison between victims and detectives during investigations, provides information on investigations, and helps victims to obtain needed community services. The

Detail aids victims of domestic violence in applying for protective orders, court accompaniment, crisis intervention, and safety planning.

- Rape Abuse and Incest National Network  
[www.rainn.org](http://www.rainn.org)

The Rape Abuse and Incest National Network is the nation's largest anti-sexual assault organization and has safe, confidential telephone (available in Spanish) and online hotline.

## COUNSELING SERVICES

- Family and Child Treatment (FACT)  
6431 W. Sahara, Suite 200  
(702) 258-5855  
[www.factsnv.org](http://www.factsnv.org)
- Safe Nest/TADC  
2915 W. Charleston, Suite 12  
(702) 877-0133  
[www.safenest.org](http://www.safenest.org)
- S.A.F.E. House, Inc.  
921 American Pacific Dr., Suite 300  
(702) 451-4203  
[www.safehousenv.org](http://www.safehousenv.org)
- Clark County Family and Youth Services  
(702) 455-5444

## DOMESTIC VIOLENCE

Have you been slapped, strangled, hit, stabbed, shot, verbally abused, threatened with a deadly weapon, harassed, stalked, or suffered any other form of physical violence by an intimate partner, a family member, in-law, boyfriend, girlfriend, roommate, or acquaintance? There is help available if you believe you are a victim of domestic violence.

The Las Vegas Metropolitan Police Department Domestic Violence Unit investigates cases like these. If you need to speak with a detective or victim advocate, call (702) 229-4451.

If you are in a violent or potentially violent relationship, and need advice or emergency shelter:

- Safe Nest/TADC 24 hour hotline  
(702) 646-4981  
[www.safenest.org](http://www.safenest.org)
- S.A.F.E. House, Inc. 24 hour hotline

(702) 564-3227

[www.safehousenv.org](http://www.safehousenv.org)

- Salvation Army 24 hour hotline  
(702) 639-0277
- Nevada Network against Domestic Violence  
(775) 828-1115  
[www.nnadv.org](http://www.nnadv.org)
- National Domestic Violence Hotline  
(800) 799-SAFE

For Legal/Police Assistance:

- Emergency Protective Orders  
(702) 646-4981
- Temporary Protective Orders  
(702) 455-3400
- Stalking/Harassment Orders  
(702) 455-2165

## DAILY LIVING

Once you are on your own, you'll have to do plenty of juggling, making all those things in life happen that others probably took care of for you when you were young. When you are living independently, you will need to learn the most basic and important daily life skills.

## TIME MANAGEMENT

Time management is one of the most important factors that will help you to be successful when living independently. You should be able to do most of the things you want to do. You will just need to be responsible and stick to your plan.

It is a really good idea to get a day planner or personal calendar. Most successful people use one. Planners help you keep track of important events in your life and are useful for writing down reminders. Here are some things you may want to put in your planner:

- Appointments, interviews, phone calls you need to make
- When and what you need to study
- Due dates for school projects
- Work schedule
- Dates your monthly bills are due
- Lists of things you need (groceries, school supplies, medication)
- Social plans and vacations
- Anything else you need to remind yourself to do

You may want to only write in your planner with a pencil so that you can easily make changes when you need to rearrange your schedule. Your planner will become very important to your daily life. Make sure you do not lose it, and write your name and phone number in it so it might be returned to you if it gets lost.

If you have a cell phone, you may find it easier to put everything you would put in a planner on your phone's calendar. This way you can get reminders on your phone whenever you have an event, when something is due, or you have a task to complete.

## GOALS

Setting goals may help you find direction, be more focused and set a pace for yourself. You can set long and short-term goals. You can have small goals for each day, like the responsibilities you write in your planner. You can set goals for each semester if you are still in school, like the grades you want to get. Or you can set goals for each season, like applying to college, getting a new or better job or saving money for something you need or want. Remember that goals

should motivate you and encourage you to work very hard and succeed, but everyone has limitations. Limitations are perfectly normal part of your life: there is only so much we can do all at once. It is okay to fall short of your goal or if it may take you longer than planned to reach it. Just be careful not to overwork yourself because it can affect your health. Remember not to set goals that are virtually unobtainable.

Your long-term goals can include a tentative graduation date (just remember that things happen and that date is always flexible), a career after college and where you want to live as an independent adult. Write down your goals and keep them in a safe place. Refer to them from time to time. You may find that you have already accomplished some of them without even realizing it. You may also find you need to change some of them.

Goals give us something to strive for. Reaching goals give us a real sense of accomplishment and the confidence to keep trying hard to reach our fullest potential.

## DECISION MAKING

Here are some important points to remember when you are solving and making decisions:

- Always look at more than one choice. Be creative. Don't be afraid to dream. Don't get stuck on the way things always have been.
- Think hard about all the possibilities. Look at the good and bad side of each choice and imagine what might happen if you chose each option. Ask others what they think might happen.
- Find ways to do what you really want to accomplish. Don't just drop an idea because someone says you can't do it. Find out who and what else can help you.
- Realize that there are always risks. If you choose to do something that you have never done before, it may be very hard to do. Sometimes you may fail. Be willing to try again or try harder or try another way.

## PRACTICAL MATTERS

Besides planning your time, setting goals and making decisions, you'll also have to handle all the daily things of independent living – like getting to work and/or school, keeping house, and shopping for groceries.

### Feeding yourself

You might have relied on school meals and other people to feed you for years, but now it's your turn to take responsibility for that. You don't need to be a professional chef, but you do need to learn how to shop and feed yourself without it breaking your budget. The best way to make sure you have decent, fast and cheap meals is to make a menu and shop and cook for yourself.

You have no idea how fast you can go broke eating all your meals out or on the run – not to mention how incredibly bad it is for your health.

## GROCERY SHOPPING

### Stretching your dollar

Groceries are one of the few items in your monthly budget that can be at least a little bit flexible. However, it can be challenging to find creative ways to save on regular food costs.

Here are some simple tips to reduce your grocery expenses:

- Plan ahead by making your shopping list in advance.
- Set your grocery budget and make sure your menu and grocery list fit your budget.
- Plan your meals around things you already have in the cupboard and refrigerator – the less you need to buy, the lower your monthly grocery bill.
- Shop with cash – you'll be surprised how much less you'll spend.
- Look high and low. The most expensive items are always on the middle of the grocery shelves.
- Stores often place their weekly sale items at the end of aisles.
- Check the store entrance for specials or ask the checker, or the store manager, if there are specials.
- Stock up on items you use frequently when they are on sale. Only stock up on items you know you'll use before they go back.
- Watch for sales on ground beef. Divide the meat into Ziploc bags and freeze it for later use.
- Don't shop when you're hungry. You're more likely to impulse buy when your stomach's growling and you're in a hurry to eat.
- Some stores will match or beat their competitors advertised prices. This is a way for you to get the lowest prices all in one place.
- Buy off brand products. Name brands foods often taste the same as the supermarket's brand.



## TRANSPORTATION

### How to find transportation that works for you

What kind of transportation you use affects many things. It can be a huge part of your budget if you own a car. If you ride a bus, the bus routes will determine where you can live and which jobs you take. The first thing to think about is where you need to go and how often you need to get there. Start with work, home, and school. Do you already have a good job that you want to keep? How many days a week will you work? Is your job along a bus route? What about grocery shopping? Friends to visit? A mall? The movie theater? Jot down a list of all the places you go occasionally, even if you do not go to them every week. This will help you decide what kind of transportation is right for you.

### You have 5 basic transportation options:

- Walking – This is free and great exercise but it can take lots of time and can be difficult in bad weather. This is most realistic if you live near where you work or go to school.
- Biking – This is inexpensive good exercise, lots of fun and is faster than walking. For shorter distances (under 3 miles) biking often does not take much longer than driving because you don't have to find parking. But it is not realistic if you have to travel long distances. You can buy a decent bike and a lock for under \$250. The Regional Transportation Commission of Southern Nevada (RTC) has created a Las Vegas Valley Bicycle Map to make bicycle transportation easier. For more information, visit [www.rtcnv.com/cycling/bike-route-trails-map/](http://www.rtcnv.com/cycling/bike-route-trails-map/)
- Public Transportation – There is quite good bus transportation around Las Vegas and Henderson. Riding the bus is cheap (see fares below) and you don't have to worry about maintenance or insurance for a car. You can also read, sleep or do homework while you're riding. The down side is that you have to follow the bus' schedule and might have to walk a far distance from the bus stop. For information about how to use Nevada's public transportation, see below. If you need to get somewhere where the bus doesn't get you, you can go on a combination of bus and then bike. Most of the buses have a bike rack-like thing on the front. You can put your bike on the front of the bus, take the bus partway to your destination and bike the rest of the way, instead of just biking over the long distances.
- Mopeds – They are like miniature motorcycles. They get great gas mileage (80 miles per gallon), are fairly low maintenance and are good for getting around as long as you don't have to drive really long distances. You can buy a new or good used moped for under \$1,000. But you also need to get a drivers' license (see below) and insurance. Remember that mopeds are not safe on freeways.

- Car – This is what everyone usually wants because of the freedom it provides, but you should remember that cars have many disadvantages. Cars are very expensive – in 1999 people younger than 25 spent an average of \$3,600 to buy a car and pay for gas, insurance, maintenance, repairs and other expenses. And that was before gas prices went way up, about double what they were then. Buying a car also requires careful research. Basically, owning a car is a huge responsibility. If you think you need a car, talk it over first with people you trust. Keep in mind that before you know whether you can afford a car, you need to know what your monthly income and expenses will be. If you do buy a car, see the information below about getting a driver’s license, insurance and what to do if you get in an accident.
- Carpooling – Carpooling means sharing a ride in a car with one or more other people going to a destination near where you are. It has a lot of benefits. Sometimes you can get there faster because you are allowed to use special, less congested “carpool” only lanes. Sometimes, if you carpool regularly with a group of people, you can share gas costs making the commute less expensive for everyone. The other obvious benefit is if you don’t have a car, you can still get where you need to go IN a car. In Las Vegas, you can find people to carpool with by going to [www.carpoolworld.com](http://www.carpoolworld.com), a website that lists where people are going to and from, and helps to match people with room in their cars with people who need a ride. Go to [www.carpoolworld.com](http://www.carpoolworld.com). You can also find carpool mates by asking friends, family and employers if anyone they know goes back and forth on the same route or schedule as you do.
- For more information about buying a car, check out: [www.autobytel.com](http://www.autobytel.com) – This site has information about buying, owning and selling cars.

### How to use Southern Nevada’s public transportation

The Regional Transportation Commission of Southern Nevada (RTC) has about 50 routes and carries more than 150,000 passengers every day in the Greater Las Vegas Valley. Most routes operate 5:30 a.m. to 1:30 a.m. seven days a week. Some routes operate 24-hours a day. Bus fare is \$1.25 for adults (18+) and \$.60 for youth. The system goes from Summerlin/North Las Vegas, through downtown to Henderson and Green Valley.

For more information about schedules and routes, call RTC Customer Service at (702) 228-7433, or go to [www.rtcsonthernnevada.com](http://www.rtcsonthernnevada.com).

### How to get a driver’s license

You can get an instruction (learner’s) permit and driver’s license from the Nevada Department of Motor Vehicles (DMV). If you are over 16, to apply for a Nevada driver license, you must:

- Be a resident of Nevada and provide a Nevada street address.

- Provide proof of your name, date of birth and Social Security number.
- Apply in person at a DMV Office. For office locations call (702) 486-4368.
- Complete a Driver's License Application and pay the required fee.
- Pass the vision and knowledge tests. For details about vision, written, and driving tests, go to [www.dmvnv.com/dltesting.htm](http://www.dmvnv.com/dltesting.htm)

You will then be issued an instruction permit. You may drive only with a licensed driver, 21 years or older, with at least one year of driving experience seated next to you at all times. Driver education is not required for beginning drivers 18 and older. After you get your Instruction Permit, you can schedule a driving skills test. If you pass the test, you can get a driver's license for a fee. For more information, visit: [www.dmvnv.com/nvdl.htm](http://www.dmvnv.com/nvdl.htm) or call the DMV at the phone number above.

When you go to apply for a driver's license, your name (the name they will issue a license to) must match the name on both your Social Security card and on your birth certificate. If you had a name change for any reason (adoption, marriage, divorce, etc.), you will need to show a legal document that proves why your name is different from that on your birth certificate.

If you get a license, you have to keep it up-to-date. Your driver's license is valid until your birthday four years from the year your license was issued. It is your responsibility to renew your license on time whether you receive a notice or not. For questions about renewals, call the DMV phone number listed above.

If you do not renew your license, it will be suspended. And then, if you get pulled over driving with a suspended license you could get a really expensive ticket (often hundreds of dollars) and have your car impounded.

Remember, if you do drive, and you get a ticket, you must pay it or go to court. Many former foster youth fail to pay their traffic tickets and fail to go to court. This is called an FTA or "failure to appear." If you fail to appear in court, then the judge will issue a warrant for your arrest. After that, if a police officer stops you for anything, then you can be arrested and throw in jail. By not taking care of the problem, you can make a small fine into a bigger fine plus jail time. You may also have your driver's license suspended.

## HOW TO REGISTER YOUR CAR

All vehicles in Nevada must be registered. For information about how to register your car and locations of DMV offices, visit: [www.dmvnv.com/nvreg.htm](http://www.dmvnv.com/nvreg.htm) or call the DMV phone number listed above. The registration process is complicated and you'll need lots of documents.

To register your car, go to a DMV Office and bring the following documents:

- **Title** (the official document that proves you own the car)

- **Nevada Emission Vehicle Inspection Report** (smog check) if needed
- **Vehicle Identification Number Inspection** if the vehicle has never been registered or titled in Nevada
- **Proof of Insurance**

## CAR INSURANCE

Nevada requires you have at least \$10,000 - \$30,000 in liability insurance. A Nevada Evidence of Insurance card must be carried in your vehicle at all times and presented to any law enforcement officer upon request. You can buy insurance from many insurance companies but beware that car insurance is very expensive for young adults –often over \$1,000 a year for the minimum coverage. For more information, contact the **DMV Insurance Verification Program, (800) 344-0483**

Key Transportation Resources and Phone Numbers:

- For bicycle transportation: (702) 676-1500
- For public transportation/buses: (702) 228-7433
- For information about driver's licenses, car registration and insurance, call the Department of Motor Vehicles: (702) 486-4368

## EMERGENCY AND CRISIS HELP

Sometimes things won't all go well, and you'll need extra help. Maybe you don't have enough income one month to pay the rent or to buy enough food. Maybe you get sick or the stress of making it on your own gets to be too much. We all hit rough patches. Don't panic, there are plenty of places that can help you in an emergency.

The most important thing to remember is that there are people who know you and who you've had relationships with while you were in foster care, who likely can still help you. One of the best places to turn is to the organizations that were helping you previously. They may have financial resources to help. They may also have really good suggestions for other places that can help during a financial or other emergency.

Don't let your pride get in the way. The most important thing is that you put your ego aside and ask for help if you need it. Don't worry about being embarrassed. The worst thing that can happen is someone will say, "No, I can't help you."

## STATE OF NEVADA REOURCES FOR AGED-OUT FOSTER YOUTH

Remember, the Step-Up Program can provide you with cash assistance for a variety of things to prevent a crisis from happening.

## OTHER COMMUNITY RESOURCES

### Street Teens

Street Teens is one excellent resource if things aren't going well for you. They serve youth ages 12 to 21 (up until their 22<sup>nd</sup> birthday) who are homeless or at risk of becoming homeless. They can provide food, clothing, and personal hygiene items, and starter packages (including furniture, if you have none) for youth who get an apartment and need to set up a life in it. They can also help with paying for birth certificates, State of Nevada identification, health cards, TAM cards, and Sheriff's cards; provide business passes to those working 20 or more hours a week; phone cards every 7 days; and have a GED/high school diploma program.

(702) 215-4171

[www.streetteens.org](http://www.streetteens.org)

211

Another excellent emergency resource is 2-1-1, Nevada's website to help people find – and get – the resources they need. With just a click, 2-1-1 can help you contact someplace to help you with basic needs like food or shelter, to more long-term help like employment services, physical and mental health care and programs for families, youth and children. If you need help, go to 2-1-1 at [www.nevada211.org](http://www.nevada211.org). If you do not have internet access – You can call to get help by dialing or texting 211 on any phone in Nevada.

## EMERGENCY FOOD

If you run out of food, don't panic. There are at least 12 organizations that provide food in Southern Nevada.

- Jewish Family Service Agency

Food Pantry

4794 S. Eastern Ave., #C

Open Monday through Friday from 9:30 to 11:30 am

(702) 732-0304

[www.ifsalv.org](http://www.ifsalv.org)

- Lutheran Social Services

Emergency food program provides groceries and baby items, including formula and diapers

73 Spectrum Blvd.

Open Monday through Friday from 9 to 11 am

[www.lssnv.org](http://www.lssnv.org)

- Salvation Army Family Service Department

Emergency food and other services

(Serving Clark County only)

1581 N. Main St.

Open Monday through Friday, 8 to 12 and 1-3:30

(702) 649-8240

[www.salvationarmysouthernnevada.org/#!family\\_services/c1ogs](http://www.salvationarmysouthernnevada.org/#!family_services/c1ogs)

- Salvation Army Henderson  
Family Services including food  
(Serving Henderson, Boulder City, East Las Vegas and Searchlight)  
830 E. Lake Mead Dr.  
Open Monday through Friday, 8:30 to 12 and 1-4  
(702) 649-8240
- Weekend Emergency Assistance Program  
Provides emergency assistance to families and some individuals on weekends when many other agencies are closed  
1551 S. Commerce Ave.  
Open Saturdays, 9-12:45  
(702) 383-4054

## FOOD STAMPS

If you are having difficulty meeting your food needs on your income on a regular basis, you may need and qualify for food stamps. Nevada State Welfare Division Food Stamp Program (702) 486-9400 [www.dwss.nv.gov](http://www.dwss.nv.gov)

## WIC

WIC is a nutrition for women, infants and children. WIC provides nutritious food and other services for pregnant or nursing mothers, and women with small children. WIC provides you with vouchers redeemable at grocery stores for healthy foods like milk, cheese, fruits and vegetables. (800) 863-8942 [www.health.nv.gov/WIC\\_locations.htm](http://www.health.nv.gov/WIC_locations.htm)

## EMERGENCY RENTAL ASSISTANCE

HELP of Southern Nevada provides rental assistance to families or individuals who have an unexpected expense (for example a medical emergency, car repair, loss of one income in a couple, etc.) and need help paying their utility bill. To qualify, your income must exceed your rent by at least \$100. The program pays for the current amount only (no past due bills, deposits to start utility service, connection fees, bad check debt, or payments for bills at previous addresses). Utility assistance is not available if your power has already been turned off.

To find out if you qualify and to apply, call (702) 369-HELP

## EMERGENCY SHELTER

Several organizations provide emergency shelter if you've lost your home and need a place to stay.

- Westcare Emergency Shelter  
5659 Duncan St.  
(702) 385-2020  
[www.westcare.com](http://www.westcare.com)
- Boys Town Emergency Shelter  
821 N. Mojave Rd.  
(702) 642-7070  
[www.boystown.org](http://www.boystown.org)
- The Shade Tree Shelter for Homeless and Abused Women and Children  
(Only for homeless youth if they are parents, or accompanied by a parent or guardian)  
1 W. Owens  
(702) 385-0072  
[www.theshadetree.org](http://www.theshadetree.org)
- St. Jude's Ranch  
5005 Mcleod Dr.  
(702) 998-1992  
[www.stjudesranch.org](http://www.stjudesranch.org)
- Catholic Charities of Southern Nevada  
1501 Las Vegas Blvd.  
(702) 385-2662  
[www.catholiccharities.com](http://www.catholiccharities.com)
- Las Vegas Rescue Mission  
480 W. Bonanza Rd.



(702) 382-1766

[www.vegasrescue.org](http://www.vegasrescue.org)

## LEGAL ISSUES

### AGE OF MAJORITY

In Nevada, you are considered to be an adult at age 18. This is known as “the age of majority.” Once you turn 18, you have the legal rights and responsibilities of an adult.

Making good decisions is important, especially when you reach the age of majority. However, the age of majority does not mean you should stop seeking advice or assistance from others. Relatives, foster parents, mentors, teachers, and others can still help you. You can decide how much influence and guidance these people have in your decision making. Just because you turn 18 does not mean you have to do everything alone. As a matter of fact, most people do not make big decisions about their education, career or any important life choices without the support of family, friends, and others. These people often can help by just listening to you and providing information that you might not have thought about. The most important thing is that you put your ego to the side and ask for help if you need it. Don’t worry about being embarrassed. The worst thing that can happen is someone will say, “No, I can’t help you.”

#### What are some of the rights that I have at age 18 that I did not have before?

- You have the right to vote in federal, state, and local elections.
- You have the right to be completely independent from parental/guardian control.
- You have the right to marry without parental consent.
- You have the right to enter into contracts (including apartment leases, contracts of sale, and loans) in your own name.

#### What are some of the responsibilities that I have at 18 that I did not have before?

- If you have been in foster care, in most cases, the system will no longer be required to support you.
- You are personally responsible for all of your actions. If you break the law, you will be tried as an adult rather than a juvenile.
- You are considered eligible for jury duty if you registered to vote.
- If you are a male, you must register for the draft with the Selective Service.

## VOTING AND MILITARY SERVICE

How do I register to vote?

Once you turn 18, you can vote for leaders and laws that you feel represent your interests. You can register to vote by going to one of the following locations:

- Clark County Election Center Office  
965 Trade Dr., Suite A  
(Open Monday through Friday, 8 to 5)
- Clark County Election Department office  
Clark County Government Center, First Floor, Suite 1117  
500 S. Grand Central Pkwy.  
(Open Monday through Friday)
- Any post office
- Any City Clerk's office in any City Hall in Clark County
- Or any Department of Motor/Vehicle location
- Or go to [www.co.clark.nv.us.election/votequal.asp](http://www.co.clark.nv.us.election/votequal.asp) to request a voter's registration form.

Remember to bring documents to prove your name, address, and age. After you register, you will get a voter registration card which tells you where to vote. On Election Day, you should go to your polling place with your voter registration card. You vote in privacy and your vote is secret.

### What is Selective Service?

It is a list of names that the United State can use to draft men into the military if a war gets really bad and they need more soldiers. The selective service list has not been used since the 1970's, but it's still important to take it seriously because you cannot participate in federal programs (like federal loans for college or job program like Job Corps) if you have not registered. All males between 18 and 26 years old must register with the Selective Service within 30 days of their 18<sup>th</sup> birthdays. Females do not have to register. To register, go to a post office and request a Selective Service registration form. You fill in your name, address, social security number, and birth date, and return the form to a postal employee. Registration is required by law. If you do not, you run the risk of going to jail.

## DRIVING AND ALCOHOL CONSUMPTION

Are all drivers required to have car insurance?

Yes. Every owner of a car registered in Nevada must have liability insurance.

What is the legal drinking age in Nevada?

You must be at least 21 years of age to legally purchase, possess, serve, or consume alcoholic beverages, including beer, wine, and liquor.

What are Nevada's laws dealing with driving under the influence (DUI)?

If chemical tests show you have an alcohol concentration of 0.08% or more of any controlled substance (including prescription and over-the-counter medications), the State of Nevada may revoke your driver's license, assess a fine, and impose a sentence, with increased penalties if you have any prior convictions for driving under the influence. Also, anyone under the age of 21 who has an alcohol concentration of 0.02 to 0.10 in their blood or breath and who is driving will have their license suspended for 90 days.

## CRIMINAL LAW

What are the different types of crimes?

In Nevada, crimes are classified into three major categories: misdemeanors, gross misdemeanors, and felonies. Misdemeanors are the least serious, generally punishable by up to six months in county jail, a fine of up to \$1000 and/or community service. Gross misdemeanors are more serious offenses, generally punishable by up to a year in county jail, and/or fine up to \$2000. Felonies are the most serious offenses. Depending on the severity of the crime, felonies are punishable by at least one year in state prison and possibly a substantial fine.

If the police stop me, what should I do?

If you are ever stopped by the police for any reason, try to stay calm. You should never resist or run away, since both constitute a crime. Also, if you resist or run away, the police may physically restrain you.

What are my rights if I am arrested?

If you are arrested, you have rights:

- The right to remain silent (in other words, to refuse to answer any questions, make a statement, or discuss the case with anyone). It's best to stay quiet if you did something illegal or wrong, if you are not sure whether you did anything wrong or illegal, or even if you didn't do anything wrong or illegal. No matter what the officer says to you, simply say, "I want to exercise my right to remain silent."

- If the police are asking you questions and you are not free to leave, then you have the right to have a lawyer with you. Politely tell the officer, “I would like to speak with a lawyer.” The police may not immediately provide you with a lawyer, and if they don’t, they must stop asking you questions. If you cannot afford a lawyer, you should immediately ask that one be appointed to you by the court. Never sign anything the police give you unless your attorney has advised you to do so. Remember the police can never use force or threaten you into answering questions.

## IMMIGRATION AND LEGAL U.S. RESIDENT STATUS

If you are not a citizen or are not in the U.S. legally (a legal U.S. resident), being a foster youth can be to your advantage in terms of getting U.S. residency. If you are a dependent of the court, and eligible for long-term foster care, you can qualify for Juvenile Special Immigrant Status and can therefore become a permanent legal U.S. resident. If you qualify, you should definitely take care of this.

Contact Catholic Charities of Southern Nevada at (702) 383-8387 they provide free and low-cost help with immigration issues.

## MARRIAGE AND CHILDREN

When can I get married without consent of a parent or legal guardian?

At 18 years old.

How do I get a marriage license?

You have to get a marriage license in person at one of the following locations:

- Clark County Marriage Bureau  
Regional Justice Center  
200 Clark Avenue  
(702) 671-0500  
Monday through Friday, 8 to 5
- Clark County Marriage Bureau  
Laughlin  
101 Civic Way, #2

(702) 298-1097

Thursday through Saturday, 10:30 to 5, closed 12:30 to 1

- [www.clarkcountynv.gov/depts/clerk/services/pages/marriagelicense.aspx](http://www.clarkcountynv.gov/depts/clerk/services/pages/marriagelicense.aspx)

## WHAT TO DO IF YOU ARE ARRESTED: DOS AND DON'TS

### The Dos:

- Do be as polite as possible. Do not give them any reason to think that you are hard to deal with or threatening.
- Do ask if you are free to leave. If they say no, then ask to have a guardian or an attorney present. If you are arrested, ask to have an attorney present
- Do write down everything that happened during the arrest so that you can use this to help you remember later. (Include dates, times, places, any names of witnesses, names of police officers, etc.)
- Do seek medical attention and inform doctors/nurses of the cause of the injury if you are physically injured by the police.

### The Don'ts:

- Don't get into an argument with the police, no matter how hard they may try to get you to lose your temper.
- Don't resist arrest. Even if you think you're innocent, the time to protest comes later. If you struggle with the police officer, you may get hurt and be charged with resisting arrest or assaulting a police officer.
- Don't sign anything unless your attorney is present and approves.
- Don't run away from a police officer. You'll just give them a reason for a pat-down search.
- Don't place your hands where the police can't see them.
- Don't give the police a false or incorrect name. That is a crime and you can get into trouble for that as well.

## KEY RESOURCES AND NUMBERS TO CALL FOR HELP

- Rape Crisis Hotline  
(702) 366-1640
- Suicide Prevention Hotline  
(702) 731-2990
- Stop DUI  
3321 Sunrise Ave.  
(702) 456-7867  
[www.stopdui.org](http://www.stopdui.org)

### If you need an attorney

- Clark County Pro Bono  
(702) 382-4090
- Legal Aid Center of Southern Nevada  
725 E. Charleston  
[www.lacsn.org](http://www.lacsn.org)
- Nevada Legal Services  
530 S. 6<sup>th</sup> St.  
(702) 386-0404  
[www.nlslaw.net](http://www.nlslaw.net)
- Catholic Charities of Southern Nevada  
(702) 383-8387

## DATING AND RELATIONSHIPS

It is important to know how to have healthy relationships with the people in our lives, whether it is with friends, family, significant others, partners, acquaintances or anyone else.

### WHAT DOES A HEALTHY RELATIONSHIP LOOK LIKE?

Healthy relationships increase our self-esteem, improve mental and emotional health, and help us live fuller lives. Unhealthy and abusive relationships create stress, keep us from achieving our goals, and can endanger our safety. What does a healthy relationship look like? How can you tell if a relationship is unhealthy or abusive?

#### Healthy Relationships

- Both partners are feeling good and feel good individually whether in a relationship or not.
- Shared interests, shared power and decision-making, shared values.
- Can disagree and solve problems without verbal or physical abuse.
- Relationship is only one part of a well-rounded life of friends, family, school, sports, hobbies, spiritual life, etc.
- Both enjoy the company of other people and support individual interests and friendships of their partner.

#### Unhealthy Relationships

- One or both partners are not enjoying the relationship much. There's lots of fighting, boredom, and the relationship is not as fun as it used to be.
- Not many shared interests or values, or you differ on important interests and values.
- You and your partner disagree on important values.
- One partner values the relationship as more than the other one does. One is getting too serious or too dependent.
- One partner has violated trust or hurt the other way in a way that is hard to repair.
- You and your partner have just grown apart and are not very interested in each other anymore. The relationship is more of a habit than anything else.
- You feel sadness, hurt, anger, and failure about breaking up, but you are not open to the possibility of being unattached or being in new relationships.



### Abusive Relationships

- One partner has decreased self-esteem since entering the relationship.
- The interests, values, and desires of one partner dominate the relationship.
- One partner is using name calling, threats, intimidation, insults, manipulation, and physical or sexual abuse to force the other one to do things.
- One partner feels entitled to be in control, decides how things will be, get his or her own way all the time, and wants the other to agree and comply.
- One partner often says “I’m sorry, it will never happen again”, but then is abusive again.
- One person feels afraid, is hurt physically or emotionally, adjusts behavior to accommodate the other is “walking on eggshells” not to upset the other. The other may be monitoring or stalking to know every move.
- One is afraid to break up, the other “won’t let” partner leave

### DATING AND RELATIONSHIPS: SOME DO’S AND DON’TS

#### The Do’s

- Do look for partners who you feel safe with and who make you feel good about yourself.
- Do trust your instincts in choosing dating partners.
- Do keep a balance between your relationship and other parts of your life – friends, school, work, etc.
- Do work on improving communication skills with your partner.
- Do practice safe sex and be honest about sexuality.
- Do get support from friends or other trusted people in your life when you are having a problem with relationships or just need someone to talk to.

#### The Don’ts

- Don’t feel that your relationship needs to get sexual right away.
- Don’t rush into deeper commitment than you’re ready for. Allow time for a healthy relationship to develop.
- Don’t rush into mixing housing with a relationships. If things don’t work out, you could be left with nowhere to live.

- Don't dismiss the advice of friends. Sometimes they can see signs of an unhealthy relationship before you do.
- Don't feel you must be hooked up all the time. It's OK to be single for a while, especially after a long or intense relationship ends. Sometimes it's important to solely on yourself.
- Don't stay in a relationship that is unhealthy. It may be hard to move on, but you'll feel better when you do.
- Don't stay in relationship that is abusive. Get support and get out as quickly and as safely as you can.

[www.domesticviolence.org/violence-wheel/](http://www.domesticviolence.org/violence-wheel/)

### Communication

- Be aware of non-verbal signals:
  - Our body language – facial expressions, posture, and eye contact – all change the meaning given to our words.
  - Our voice expressions – tone, volume, and rhythm – all show the feeling in our words. Work to match your non-verbal communication with what you are saying so that your message carries the meaning that you want.
- Listen. Indicate that you are paying attention by nodding your head or using brief statements. Do not interrupt when you are listening. Let the speaker finish speaking before you jump in. Keep an open mind and be non-judgmental.
- Paraphrase and ask questions. Repeat back what you think you've heard someone say and use summary statements. Ask questions to clarify statements. These techniques help you to avoid misunderstandings.

### Communication in an argument or disagreement

- Delay your reactions. Don't jump to conclusions. Give yourself time to process what was said and understand the speaker's feelings before you respond. Wait until you have all the information before you make inaccurate assumptions.
- Don't make generalizations. Be specific and direct. Concentrate on this particular personal issue. Do not change the subject – stick to the issue until it is resolved. Avoid saying you phrases like "You always..." and "You never..."
- Use "I" statements. "I" statement help to express your own feelings, attitudes, and desires. Using these types of messages will avoid putting the other person on the defensive. Saying things like, "I am feeling unhappy..." allows you to express your feelings without criticizing the other person.

## Communication about sex

- Discuss abstinence, safe sex. You have the right to decide whether or not you want to have sex, and you should discuss this decision either way. If you decide not to have sex, talk about this with your partner. If the other person does not respect your decision, then he/she is not respecting you. No one has the right to touch you without your permission. If you decide you might want to have sex, plan a time to talk about what you want before you are intimately involved. Be honest about your sexual history and your sexual health. Discuss and make mutual decisions on your safe sex options. Make a plan to go together to get tested for sexually transmitted diseases (STDs).
- Seek clarification. If you are getting mixed messages about what another person wants, especially if it is during sex, ask about these messages. It can be sexy to ask someone what he/she wants – be specific. If someone isn't sure whether they want to do something or not, assume the answer is no and stop. It is okay to wait until you are sure.
- “NO” can be said in many ways. “No” never means “maybe” or “yes”. Silence is not consent – if your partner is not responding, stop and ask whether what you are doing is okay. Also, the verbal and non-verbal message must match – if someone is saying “yes” but is pulling away or crying, that means it is time to stop and talk about what is going on. To give consent, a person must be physically and mentally capable of making the decision – if a person is unconscious, intoxicated, or under the influence of drugs, he/she cannot give consent.

## HEALTHY SEXUALITY AND SEXUAL ORIENTATION

Sexual orientation is part of your sexuality that leads you to choose romantic and sexual partners.

Relationships are complicated no matter what sexual orientation you have. Sexual orientation usually develops at an early age, but as you start to develop relationships, you may be unsure about your sexuality or just more curious about it. That's perfectly normal. Some people don't figure out this aspect of their identity until their 30s or even later! One of the things you can do now is allow yourself time to explore your sexual orientation at your own pace. Be honest with who you are and your feelings.

## ABUSE AND VIOLENCE IN YOUR RELATIONSHIPS

Unfortunately, violence in relationships is common. It can happen at any point in a relationship, from the first date to when you have been in a long-term relationship with someone.

Relationship violence can take many forms, including psychological and emotional abuse, physical abuse, or sexual abuse.

#### Psychological and emotional abuse

If a boyfriend or girlfriend humiliates, insults, or swears at you, you are experiencing psychological and emotional abuse. Other examples include: attempting to control your activities, trying to destroy your self-confidence and self-esteem, and isolating you from your friends and family. Threats of violence are also abusive and should always be taken seriously.

#### Physical Abuse

Physical abuse includes such things as: hitting, slapping, punching, shoving, kicking, biting, choking, hair pulling, and other forms of physical attacks. It also includes the use of the weapon, included but not limited to a club, knife, or gun, against a date or a partner.

#### Sexual Abuse

The term, sexual abuse, refers to forced or unwanted sexual activity or rape. It is also considered sexual abuse to coerce or pressure someone to engage in sexual activity or try to engage in sexual activity with someone who is under the influence of drugs or alcohol.

#### What you can do

Know the early warning signs of a potentially abusive relationship.

- Your partner pressures you, soon after you begin dating, to make the relationship very serious, or pressures you to have sex.
- Your partner becomes extremely jealous and possessive, and thinks these destructive displays of emotion are signs of love.
- Your partner tries to control you and refuses to take your views or desires seriously. He/she may also try to keep you from spending time with your close friends or family.
- Your partner verbally and emotionally abuses you by doing such things as yelling at you, swearing at you, manipulating you, spreading false and degrading rumors about you, and trying to make you feel guilty.
- Your partner drinks too much or uses drugs and then later blames the alcohol and drugs for his/her behavior.
- Your partner threatens physical violence.
- Your partner has abused a previous boyfriend or girlfriend or accepts and defends the use of violence by others.

If you're in a dating relationship that in any way feels uncomfortable, awkward, tense, or even frightened, trust your feelings and get out of it. It could become, or may already be, abusive.

Always remember: You have every right to say no. No partner has the right to tell you what you can or should do, what you can or should wear, or what kind of friends you should have.

If you are in a violent, or potentially violent relationship, take the following steps:

- If you need immediate medical attention or police intervention, dial 911.
- Make a safety plan and get help. A local domestic violence organization can help you create a safety plan, but if you feel more comfortable talking to someone you know, talk to someone you can trust – a teacher, a counselor, a doctor, a friend, a religious leader.
- If you want to stay in the relationship, realize the violence will not just stop or go away. You cannot change your partner’s behavior by changing your behavior, nor are you in any way responsible for the abuse. Your partner may need counseling or other outside help to change and you may need support so that you can begin to heal.

Be on the lookout for friends who may be in violent dating situations or relationships.

Do any of your friends’ relationships show the warning signs of being in an abusive relationship? Do your friends show signs that they have physically abused or injured in some way? Friends in abusive relationships may also:

- Change their style of clothing or makeup
- Seem to lose confidence in themselves and begin to have difficulty making decisions
- Stop spending time with you and other friends
- Begin to receive failing grades or quit school activities
- Turn to using alcohol or drugs

If you suspect a friend is in a violent relationship, you might try to find out for sure by saying something like, “You don’t seem as happy as usual” or asking in general terms, “Is there anything you want to talk about?” This non-confrontational and indirect approach may prompt your friend to reveal what’s wrong. Listen without judging, condemning, or giving unwanted advice.

If you believe your friend is in serious danger, talk with an adult you trust immediately about your friend’s situation so that you aren’t carrying the burden by yourself. Do not try to “rescue” your friend or be a hero and try to handle the situation on your own. Talk to a domestic violence organization to ask for advice on how to support your friend and also refer your friend to domestic violence organizations.

Take action if you suspect that someone you know is being abusive.

If you feel you are not in danger, talk to the person about his or her use of violence, and make sure that the person understands that it is both wrong and illegal. If the person is ready to change, help him or her to get help.

If you are hurting someone else, have the courage to get help.

No matter what the other person does to provoke you, no matter how justified you feel, no matter what your friends do, it is never okay to harm someone else. Remember that physical and sexual violence are illegal and can land you in jail.

You can learn new ways to deal with your anger, to communicate, and to give and get love in relationships. Don't let shame or fear stop you – talk to a friend, a teacher, a religious leader, a doctor, a nurse, or a mental health counselor immediately. You also can call the National Domestic Violence Hotline at (800) 799-SAFE, and they can direct you to individuals and groups in your community who can help you make a change.

## WHERE TO GO FOR HELP

If you need immediate police intervention or medical attention, dial 911!

If you are raped or sexually assaulted:

- Rape Crisis Center  
(702) 366-1640

[www.rcclv.org](http://www.rcclv.org)

- National Domestic Violence Hotline  
(800) 799-SAFE

[www.thehotline.org](http://www.thehotline.org)

- LVMPD Domestic Violence Unit  
(702) 828-4451

[www.lvmpd.com/section/victimservices/tabid/191/default.aspx](http://www.lvmpd.com/section/victimservices/tabid/191/default.aspx)

If you are in a violent or potentially violent relationship and need advice or emergency shelter:

- Safe Nest

(702) 646-4981

[www.safenest.org](http://www.safenest.org)

- S.A.F.E. House, Inc.

(702) 564-3227

[www.safehousenv.org](http://www.safehousenv.org)

- Salvation Army

(702) 639-0277

- Shade Tree Shelter for Women

(702) 385-0072

[www.theshadetree.org](http://www.theshadetree.org)

#### Counseling Services

- Family and Child Treatment (FACT)

6431 W. Sahara, Suite 200

(702) 258-5855

[www.factsnv.org](http://www.factsnv.org)

- Safe Nest

2915 W. Charleston, Suite 12

(702) 877-0133

[www.safenest.org](http://www.safenest.org)

- S.A.F.E. House, Inc.

921 American Pacific Dr., Suite 300

(702) 451-4203

[www.safehousenv.org](http://www.safehousenv.org)

- Clark County Family and Youth Services

121 S. MLK Blvd.

(702) 455-5444

[www.clarkcountynv.gov/depts/family\\_services/pages/default.aspx/](http://www.clarkcountynv.gov/depts/family_services/pages/default.aspx/)

## RESOURCES FOR GAY, LESBIAN, BISEXUAL, TRANSGENDER, AND QUESTIONING YOUTH

- The Center  
401 S. Maryland Pkwy  
(702) 733-9800  
[www.thecenterlv.org](http://www.thecenterlv.org)  
Youth activity night is open to ages 13-24, Tuesdays at 6
- Community Counseling Center of Southern Nevada  
714 E. Sahara Ave.  
(702) 369-8700  
[www.cccofsn.wix.com/ccn-new](http://www.cccofsn.wix.com/ccn-new)
- Trevor Lifeline for LGBT Youth  
24 hours a day, seven days a week  
(866) 488-7386  
[www.thetrevorproject.org](http://www.thetrevorproject.org)
- GLBT National Hotline  
(888) 843-4564

## TO LEARN MORE ABOUT HEALTHY RELATIONSHIPS

- [www.advocatesforyouth.org/youth/health/relationships/index.htm](http://www.advocatesforyouth.org/youth/health/relationships/index.htm)
- [www.outproud.org](http://www.outproud.org)
- [www.safeyouth.org/scripts/teens/dating.asp](http://www.safeyouth.org/scripts/teens/dating.asp)



## SOCIAL LIFE AND RECREATION

As you go on your journey to independence, it isn't all hard work. You will want to have fun, too; there will be new places to see and things to do. As you become an adult, you will meet new people and make new friends. You will have more time to use as you wish.

You will make decisions about your free time and how you want to spend it.

Here are some questions to think about what makes you happy and how you spend your free time:

- What makes me a good friend?
- What kinds of things do I like to do for fun at home?
- What kinds of things do I like to do for fun out of the house?
- What kinds of things do I like to do for fun at school?
- Do I most like visiting friends? Going to the movies? Participating in sports? Watching sports activities? What else?
- What are my hobbies?
- Do I like to spend my free time alone? With friends? Family? In organized groups or activities?
- Do I like to be indoors? Or do I prefer being outdoors?

## CHEAP ENTERTAINMENT

If you have decent income and low costs, you may be able to afford some of the things you love that cost money. But as you get on your own feet, most of your fun is going to have to be cheap. Here are strategies for having fun without blowing your budget:

- Exchange services. If you want to join a gym, or take a class at the Y but can't afford it, try this: Call the organization and explain what you're interested in, but can't afford the fee. Ask if they have any work you could do in exchange. Many organizations will allow people to volunteer a few hours in exchange for a free class.
- Check school and church activities. Both of these offer low-cost activities and trips, usually because they aren't trying to make a profit. If a church or a school has an activity you're interested in but can't afford, ask if there are scholarships

funds available, or if you could exchange some services. It's simpler than you might think to get a yes.

- Check the entertainment sections of newspapers. These will list a variety of free or cheap performances and events in the community each week, often in the Friday edition of the paper. You can also check the events section of craigslist to see if there is anything free in the community that week.
- Go early. In general, earlier is cheaper. Going out to lunch is less expensive than going out to dinner; matinees are cheaper than nighttime movies.
- Look for a job that entertains you. If you love to go to the movies, try getting a part time job at a theater to take advantage of the free movie benefits. Just working one or two nights a week won't make enough money for your budget, but you can see movies anytime you want.
- Take up an individual sport, like running or swimming, or a team sport like basketball, soccer or softball. Check with your local Park and Recreation Department to find out if there are leagues and they can help you find a team.
- Check out cheap movies at the Tropicana Cinemas for recently-released movies. If you go on Tuesdays movie tickets are priced at \$1, 3D movie tickets are \$2.50.

(702) 438-3456

[www.regencymovies.com](http://www.regencymovies.com)

## CHEAP OR FREE THINGS YOU CAN DO WITHOUT GOING OUT

- Take up scrapbooking or another craft
- Cook a meal for yourself or have friends over and cook a meal together
- Rent a movie and have friends over to watch instead of everyone paying to go to the movies. (Or better yet, don't even spend the few dollars renting. Check out the video/DVD selection at your local library. It's usually pretty extensive and completely free.
- Get involved in volunteering/community service (plus it's a great way to make friends and meet the kind of people you really want to be associated with).

## SOUTHERN NEVADA PARKS AND OUTDOOR RESOURCES

### Local Parks and Recreation Departments:

- **Boulder City Parks and Recreation**  
Recreation classes and sports, municipal golf course, swimming and racquetball  
Boulder City  
(702) 293-9256  
[www.bcnv.org](http://www.bcnv.org)
- **Clark County Parks and Community Services**  
Parks, sport leagues, mobile sound stage, concerts, social, historical and cultural activities, aquatics, classes, camps, equestrian center, canine facility, special events  
500 S. Grand Central Pkwy.  
(702) 455-0000  
[www.clarkcountynv.gov/parks](http://www.clarkcountynv.gov/parks)
- **Doolittle Community Center (Las Vegas' largest rec center)**  
1950 J St.  
(702) 299-6375
- **Henderson Parks and Recreation Department**  
Cultural, recreational and sports programs for all ages. Rec classes, seasonal programs, field trips and excursions, performing arts and dance, sports leagues, 4 outdoor pools, 2 indoor pools, 18 parks  
27 E. Texas Ave  
(702) 267-3000  
[www.cityofhenderson.com/parks\\_and\\_recreation](http://www.cityofhenderson.com/parks_and_recreation)
- **North Las Vegas Parks and Recreation Department**  
22 city parks, one regional park, 16 ball fields, municipal golf course, 10 tennis courts, 3 pools, varied recreational programs, neighborhood rec center, sports complex and special events  
1638 N. Bruce Rd.  
(702) 633-1171

[www.cityofnorthlasvegas.com/departments/parks](http://www.cityofnorthlasvegas.com/departments/parks)

Nevada Division of State Parks:

(775) 684-2770

[www.parks.nv.gov/about\\_2/passport/](http://www.parks.nv.gov/about_2/passport/)

- Big Bend of Colorado
- Spring Mountain Ranch
- Valley of Fire State Park
- Floyd Lamb State Park
- Old Las Vegas Mormon Fort

## SPIRITUAL LIFE

Many people attribute their spirituality to an individual search for the meaning of life. Somewhere inside you, you may feel there is a feeling that guides you, that defines who you are. This feeling extends way beyond the physical, intellectual and emotional forces in your life. It is that ultimate feeling of wellbeing; the feeling of being at peace with one's self. We all seek it in one way or another; without it we don't feel complete.

There are lots of ways of finding this inner peace. For some, it comes through exercise or yoga or meditation. One of the oldest ways people seek this sense of calm and inner well-being is through religion or spiritual practices.

Recent research suggests that human beings are actually hardwired to seek greater meaning in life, and to ask those ultimate questions about life's purpose like: Why am I here? What is the purpose of my life? How should I live? What will happen when I die? Across thousands of years and many, many cultures, these kinds of questions have been associated with human beings seeking a spiritual connection to something bigger than themselves, and often to religious or spiritual beliefs or practices.

Organized religion generally follows a set of beliefs and values that can help guide and sustain you in your daily living. Before making the transition to independence, you may have been associated with a religion through your family or foster families, through other caregivers or on your own. You may also be questioning some religious principles or beliefs. What's important to remember is that as an adult, everyone can find religious beliefs and practices, and a faith community, that makes sense to them – regardless of what traditions they were raised in, or if they were raised with none at all. Finding the right spiritual home, however, is a process, and it will take time.

One of the values you may find in a faith community is that its activities can give you a sense of belonging. This can be important as you establish community, a broader circle of people who know and support you. A faith community can also be important when we face times of trouble or turmoil.

Sometimes it helps to seek support and guidance from a more mature and knowledgeable person. Leaders of a faith community – be they ministers, priests, rabbis, imams, or others – are available to offer counseling when you feel in need of some direction. Remember, being on your own means you are responsible for yourself – it doesn't mean you are supposed to have all the answers to the situations you face.

You don't necessarily need to belong to a particular congregation to seek guidance from its clergy. But be aware, like therapists and social workers, we all have our biases (the way we

think), and that's true of ministers, rabbis, etc. depending upon the religious traditions they come from. Don't be afraid to seek additional guidance if their direction doesn't make sense for your life, or to change faith communities if you do not find the guidance or comfort that you seek.

Many people find their inner peace not through religion at all, but through other individual or group pursuits. For you maybe it's the endorphins that come from a long run or a hard game of a sport you love. Maybe yoga or meditation is what brings you peace, or a daily walk in the morning or evening. Another way to find spiritual fulfillment is to get involved in community service as a volunteer. It's unimportant how you find what feeds our soul – only that you do find that thing that nourishes and sustains your inner self.

You might be interested to know that research suggests having religious beliefs or belonging to a spiritual community have other benefits you might not have thought of. Young adults with religious beliefs or practices are safer drivers. They are less likely to commit a crime, abuse drugs or alcohol, or engage in high-risk or dangerous activities. Spiritually and religious practices are associated with less stress, more optimism, and a better sense of overall well-being. It means they just feel better about themselves, even when hard things are happening around them, or to them.

What do spiritual matters have to do with life skills, anyway? It all goes back to the force that motivates and guides us to make good decisions and to find the happiness we all seek. Think about where you came from, where you are headed, and how you fit into the total picture of life. Take time to take care of your spiritual self. It's very important part of you!