

This is one of many publications available through the Bureau of Instructional Support and Community Services, Florida Department of Education, designed to assist school districts, state agencies which support educational programs, and parents in the provision of special programs. For additional information on this publication, or for a list of available publications, contact the Clearinghouse Information Center, Bureau of Instructional Support and Community Services, Florida Department of Education, Room 628 Turlington Bldg., Tallahassee, Florida 32399-0400.

telephone: (850) 245-0477 or Suncom: 205-0477

FAX: (850) 245-0987 or Suncom: 205-0987

e-mail: cicbiscs@fldoe.org

website: http://www.myfloridaeducation.com/commhome/

Dare to Dream for Adults

2004

Florida Department of Education

Bureau of Instructional Support and Community Services

This product was developed through the Panhandle Area Educational Consortium Administrative Services Grant, Transition Support, a special project funded by the State of Florida, Department of Education, Bureau of Instructional Support and Community Services (BISCS), through federal assistance under the Individuals with Disabilities Education Act (IDEA), Part B.

Copyright
State of Florida
Department of State
2004

Authorization for reproduction is hereby granted to the state system of public education consistent with section 1006.39(2), Florida Statutes. No authorization is granted for distribution or reproduction outside the state system of public education without prior approval in writing.

Table of Contents

| A Guide for | Using Dare to Dream for Adults | vii |
|-------------|---|-----|
| Section 1 | Introduction | 1 |
| Section 2 | Creating Your Network | 7 |
| Section 3 | Making Connections | 15 |
| Section 4 | Choosing Employment and a Career | 35 |
| Section 5 | Choosing Postsecondary Education | 65 |
| Section 6 | Building Relationships | 95 |
| Section 7 | Finding Hobbies and Interests | 107 |
| Section 8 | Choosing a Place to Live and Transportation | 115 |
| Section 9 | Managing Finances | 129 |
| Section 10 | Managing Medical Needs | 145 |
| Section 11 | Giving to Your Community | 161 |
| Section 12 | Celebrating! | 173 |

Acknowledgements

Co-Authors Kristine Wiest Webb Joshua Peller

> Artwork Michael Philips

A Guide for Using Dare to Dream for Adults

Overview

As adults, most of us want to be good citizens in our communities. We also want to be involved in work and activities that are a good match for us. In other words, we want to make choices that are based on what we want out of life. Most of us want to work and live as independently as we are able. We like living in a house or apartment that meets our needs, and we enjoy fun recreation and leisure activities. We want our medical needs, transportation needs, financial needs, social needs, and other essential needs in life to be covered. The reason for writing *Dare to Dream for Adults* was to provide strategies that will help **you** find your dreams, desires, and needs in a variety of areas.

Features of Dare to Dream for Adults

You will see that each section begins with a beautiful piece of artwork. **Michael Phillips** is the talented artist who created all of the artwork (cover and section dividers) for *Dare to Dream for Adults*. Next you will notice an article called *Josh's Journey*, written by **Joshua Peller**. Josh also was one of the writers of *Dare to Dream for Adults*. Josh and Mike are both adults with disabilities who have followed their dreams and desires. Their contributions, feedback, and good ideas have helped make this book more real and useful.

If you are the adult using *Dare to Dream for Adults*, read the following paragraphs to see how the book works for you. *Dare to Dream for Adults* has been written in a way that allows you to decide the paths you will choose to find and develop your dreams.

In addition to exercises and activities, resources and websites have been included to provide further information on topics. You can use *Dare to Dream for Adults* to write down your goals. You will also find places to write important phone numbers and addresses, names of your contacts, and other important information.

As you use the book, you may notice lots of blank spaces for you to write your ideas or make a list. You may also notice a lot of checklists that you can complete. Because this book is about you, you will do a lot of the writing. If you would like someone to help you with writing or reading information, that's OK. As long as the ideas come from you, other people can help you with the book.

You'll notice places in the book where you can write the name of a **contact** who can help you. When you see a place in the book that looks like the following box, you can ask a friend, family member, parent, teacher, or agency person to help you.

| Name of Contact | |
|-----------------|--|
| | |

At the end of sections 3-12, you will find places to write your own goals. In section 3, you will learn how to write your goals. The goal sheets at the end of each section look like this.

| Skills | | | |
|------------|------------------------|----------|-------|
| First goal | | | |
| | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | uoolot you | | |
| | | | |
| | | | |

You choose the goals on which you would like to work. You write the **steps** to reach each goal. You may also list people or **contacts** to assist you. You can think about the amount of time you need and write that information in the **Timeline** column. When you complete a goal, you can mark an **X** in the **Done!** column.

At the end of this guide is a brief description of each section. As you read these descriptions, you can get a good idea of what each section is about.

If you are a person helping an adult with *Dare to Dream for Adults*, please read the following paragraphs. *Dare to Dream for Adults* is a strengths-based book designed to encourage adults with disabilities to make choices and find options that are aligned with their preferences, abilities, and needs. Some of the adults with whom you interact may ask you to serve as a contact. In your role as a contact, adults may ask you to write information for them, to help them seek other contacts, to read information, or to find resources. You may need to complete some preliminary activities before using the information in the book. For example, you could use pictures to show different kinds of houses or apartments. In your contact role, you and the adult you are assisting may decide to divide the book into smaller, more manageable sections, or you may decide to use only the sections on which the adult wants to work.

Our purpose in writing *Dare to Dream for Adults* is to offer adults opportunities for self-generated choices. In light of this purpose, we hope that you will offer your advice and support as a facilitator, not as a decision maker. Choice-making is key to the success of every person, and the journey to those choices is filled with rich learning experiences.

You may be a parent, family member, teacher, friend, or agency person, but your primary role is one of a facilitator. You may disagree with some of the choices made by the adult you are supporting. If this is the case, it is important to remember that the adult may be giving you clues about his or her preferences. Perhaps the adult has had limited exposure to situations or related language, and the choices he or she makes are based on limited information. Listen for clues to what the person prefers or needs. Position yourself to be a **dream builder** rather than a **dream destroyer**!

Remember that the adults you support are adults, not children. Every effort has been made to write this publication in a manner that is age-appropriate and respectful to all adults who may use it. We have tried to use language that is easily understood and clear. Furthermore, we have attempted to maintain a reading level that is reasonable for adults who may have reading difficulties. You may be asked to read sections of the book or read information in outside resources. Whatever your role in this process, you have the opportunity to facilitate and support an individual's dreams.

Descriptions of Sections

The following segment briefly describes the contents of each section.

Section 1: Introduction

| | Description | Comments |
|-----------------------|---------------------------|--|
| To Get You Started | | |
| | Josh's Journey, Page 2 | You will be introduced to Josh, one of the authors of the book. He writes about how he got involved with the <i>Dare to Dream for</i> |
| | | Adults project. |
| Important Information | | |
| | Thinking about You Page 3 | You will think about your strengths, talents, likes, dislikes, and needs. This section will help you think about what you want and need. |
| Writing Opportunities | | |
| | Thinking about You Page 3 | You will write about your strengths, talents, likes, dislikes, and needs. |

Section 2: Creating Your Network

| | Description | Comments |
|-----------------------|--------------------------|---|
| To Get You Started | | |
| _ | Josh's Journey Page 8 | Josh talks about his own networking experiences and the importance of connecting with people. |
| Important Information | | |
| | Networking Page 9 | You will learn what networking is and how important it is in your life. |
| | Contacts Page 9 | You will learn that people with whom you network are your contacts. |
| Writing Opportunities | | |
| | Network List Page 10 | You will build your own list of contacts and start your network. You list phone numbers and ideas for other contacts. |

Section 3: Making Connections

| | Description | Comments |
|-----------------------|------------------|------------------------------|
| To Get You Started | | |
| | Josh's Journey | Josh interviews Mike |
| | Page 16 | Phillips, the artist who did |
| | | all the artwork for Dare to |
| | | Dream for Adults. Josh |
| | | and Mike talk about how |
| | | important connections |
| | | have been to them both. |
| Important Information | | |
| | Connecting with | You will learn about the |
| | Computers | many ways computers can |
| | Page 17 | help you make |
| | | connections. |
| | Joyce's Computer | You will learn how a |
| | Checklist | woman named Joyce |
| | Page 20 | developed computer goals |
| | | and wrote an action plan. |

| | Description | Comments |
|-----------------------|---|--|
| | Connecting with Letters Page 24 | You will learn about writing letters to build connections. |
| | Connecting with Telephones Page 27 | You will learn about using the telephone to build connections. |
| | Connecting with Newspapers Page 30 | You will learn about using newspapers to build connections. |
| Writing Opportunities | | |
| | Computer Connecting Goals Page 19 | You will write goals about your computer skills. |
| | Letter Writing Connecting Goals Page 26 | You will write goals about your letter writing skills. |
| | Telephone Connecting Goals Page 29 | You will write goals about your telephone skills. |
| | Newspaper Connecting Goals Page 31 | You will write goals about your newspaper skills. |
| | Connecting Action Plan Page 32 | You will list your goals and write a plan to reach your goals. |
| Checklists | | |
| | Computer Skills Checklist Page 18 | You will rate your own skills with computers. |
| | Letter Writing Checklist Page 25 | You will rate your own letter writing skills. |
| | Telephone Connecting Checklist Page 28 | You will rate your own telephone skills. |
| | Newspaper Connecting Checklist Page 30 | You will rate your own skills of using newspapers. |

Section 4: Choosing Employment and a Career

| | Description | Comments |
|-----------------------|---|--|
| To Get You Started | | |
| | Josh's Journey Page 36 | Josh shares his own search for a career that matches his needs and interests. |
| Important Information | | |
| | What Do I Think about Work? Page 37 Exercise #5 | You will learn the difference between a job and career. You will find out about |
| | Exploring Careers Page 45 | vocational tests or evaluations you can take to find jobs that match you. |
| | Exercise #6 Vocational Rehabilitation Page 45 | You will find out about Vocational Rehabilitation services. |
| | Exercise #7 | You will learn how to |
| | Interviews | interview people who |
| | Page 48 | have jobs or careers in areas that interest you. |
| | Exercise #8 Plan a Visit | You will visit businesses that have jobs or careers in |
| | Page 51 Sample Letter Page 57 | areas that interest you. You will find a sample letter for a job application. Use it as you complete your letter. |
| | Sample Resume Page 59 | You will find a sample resume. Use it as you complete your own resume. |
| | Interviewing Do's and Do Nots Page 60 | You will learn about the right and wrong things to do in a job interview. |
| Writing Opportunities | | |
| | You Are on Your Way Page 47 | After completing Exercises 1-6, you will list some jobs that are of interest to you. |
| | Writing Your Letter Page 57 | You will write a letter asking about a job. |

| | Description | Comments |
|------------|----------------------------|-----------------------------|
| | Employment Action Plan | You will list your goals |
| | Page 61 | and write a plan to reach |
| | | your goals. |
| Checklists | | , , |
| | What Do I Think about | You will think about the |
| | Work? | reasons you want to work |
| | Page 37 | and the type of work you |
| | | would like to do. |
| | Exercise #1: Likes and | You will think about a list |
| | Dislikes Checklist | of activities and decide |
| | Page 40 | which ones you like or |
| | _ | dislike. You will think of |
| | | jobs or careers that are |
| | | like the activities. |
| | Exercise #2: Hobbies and | You will list your hobbies |
| | Career or Job Match | and then think of jobs or |
| | Page 42 | careers that are like your |
| | | hobbies. |
| | Exercise #3: Favorites and | You will list some of your |
| | Career or Job Match | favorite subjects and then |
| | Page 43 | think of jobs or careers |
| | _ | that are like your |
| | | favorites. |
| | Exercise #4: Work | You will list some of your |
| | Experience and Career or | past jobs or volunteering |
| | Job Match | experiences and then think |
| | Page 44 | of jobs or careers that are |
| | | like the jobs you liked. |
| | Exercise #9: Finding | You will choose ways you |
| | Information about Careers | can find more information |
| | or Jobs | about the jobs or careers |
| | Page 53 | that interest you. |
| | Tips from Josh: How to | You will find tips about |
| | Get a Job | ways to find and apply for |
| | Page 54 | jobs. |
| | Checklist for Letter | You will be able to check |
| | Writing | your application letter to |
| | Page 56 | make sure you have |
| | | included important |
| | | information. |
| | Resume Checklist | You will be able to check |
| | Page 58 | your resume to make sure |
| | | you have included |
| | | important information. |

Section 5: Choosing Postsecondary Education

| | Description | Comments |
|-----------------------|--|---|
| To Get You Started | | |
| | Josh's Journey Page 66 | Josh talks about the postsecondary education he has needed to achieve his goal of being an advocate for people with disabilities. |
| Important Information | | |
| | Just What Does Postsecondary Education Mean? Page 67 | You will learn what postsecondary education means. |
| | Types of Postsecondary Options Pages 68, 71 | You will learn about different postsecondary options. |
| | ACT or SAT Requirements Page 87 | You will learn about the ACT or SAT tests that some colleges require for admission. |
| | If You Are Not Accepted to the School of Your Choice Page 89 | You will learn the steps you can take if you are not accepted to the school of your choice. |
| | Enrolling in Postsecondary Education Page 90 | You will read important information you need to know before enrolling at a postsecondary school. |
| Writing Opportunities | | |
| | Adult Education or Continuing Education Steps Page 69 | You will make a plan for taking a class at a postsecondary school or training place. |
| | Postsecondary Education for My Chosen Career Page 73 | You will list the type of postsecondary education you need for your chosen career. |
| | Learning about Your Choices Page 73 | You will list the colleges, schools, or training places that you would like to explore. |
| | Beginning the Search Page 74 | You will list information about each of the schools you have targeted. |

| | Description | Comments |
|------------|--|-----------------------------|
| | College, School, or | You will write important |
| | Training Place Worksheet | information you get from |
| | Page 76 | websites, brochures, and |
| | | other resources (from each |
| | | of your chosen schools). |
| | Exercise #1: Thinking | You will think about what |
| | about What I Need and | is important to you as you |
| | Want | make choices about the |
| | Page 80 | school you will attend. |
| | Exercise #2: Rating the | You will rate each of your |
| | Schools | chosen schools based on |
| | Page 84 | what is important to you. |
| | List of Colleges, Schools, | You will list the schools |
| | and Training Places with | that you believe are the |
| | High Ratings | best for you. |
| | Page 85 | |
| | Postsecondary Education | You will list your goals |
| | Action Plan | and write a plan to reach |
| | Page 91 | your goals. |
| Checklists | | |
| | Why Do I Want | You will think about the |
| | Postsecondary Education? | reasons you may want to |
| | Page 67 | enroll in postsecondary |
| | | education. You will also |
| | | learn about the different |
| | | kinds of postsecondary |
| | | education. |
| | Colleges, Schools, and | You will check activities |
| | Training Places Checklist | that would be important to |
| | Page 86 | explore. |
| | Applying for Admission | You begin the admission |
| | Page 87 | process by locating |
| | A 1: (C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | application forms. |
| | Application Checklist | You will list information |
| | Page 88 | that is usually required on |
| | | postsecondary |
| | | applications. |

Section 6: Building Relationships

| To Get You Started | Description | Comments |
|-----------------------|------------------------|-----------------------------|
| | Josh's Journey | Josh shares some the |
| | Page 96 | challenges and fears he |
| | | has experienced with |
| | | friendships and |
| | | relationships. |
| Important Information | | |
| | Meeting People | You will get some ideas |
| | Page 102 | about places and activities |
| | | that will give you chances |
| | | to meet people. |
| Writing Opportunities | | |
| | The Layers of Your | You will think about all |
| | Relationships | the different relationships |
| | Page 98 | you have and write |
| | | examples from your own |
| | | life. |
| | Building Relationships | You will list your goals |
| | Action Plan | and write a plan to reach |
| | Page 104 | your goals. |
| Checklists | | |
| | Relationship Building | You will think about your |
| | Checklist | own skills when you deal |
| | Page 100 | with people and check the |
| | | column that matches you. |

Section 7: Finding Hobbies and Interests

| | Description | Comments |
|-----------------------|-------------------------|-----------------------------|
| To Get You Started | | |
| | Josh's Journey | Josh describes how he |
| | Page 108 | learned to play tennis even |
| | | though he had many |
| | | discouraging times. |
| Important Information | | |
| | What Do You Like to Do | You will think about how |
| | in Your Spare Time? | you fill your spare time |
| | Page 109 | during the day. |
| | How Do I Find Places to | You will think about |
| | Learn These Activities? | places you can find to |
| | Page 111 | learn about new hobbies |
| | | or activities. |

| Writing Opportunities | Description | Comments |
|-----------------------|----------------------------|-------------------------------|
| | Activities I Would Like to | You will list activities that |
| | Try Right Now | interest you at this time in |
| | Page 110 | your life. |
| | Hobbies and Interests | You will list your goals |
| | Action Plan | and write a plan to reach |
| | Page 112 | your goals. |
| Checklists | | |
| | Hobbies and Interests | You will look at a |
| | Checklist | checklist of hobbies and |
| | Page 109 | activities and decide the |
| | | ones you like or dislike. |

Section 8: Choosing a Place to Live and Transportation

| | Description | Comments |
|-----------------------|--|--|
| To Get You Started | | |
| | Josh's Journey Page 116 | Josh talks about his need for public transportation. He also discusses important ideas for choosing where you want to live. |
| Important Information | | |
| | Choosing Transportation Page 122 | You will learn about how our transportation needs have changed over the years. |
| Writing Opportunities | | |
| | Right Now or in the Future Page 120 | You will think about the housing choices that are good for you now and the choices you may want to think about for the future. |
| | Living and Transportation | You will list your goals |
| | Action Plan Page 126 | and write a plan to reach your goals. |
| Checklists | | |
| | Living Choices Page 118 | You will think about all the decisions you have to make when you decide where you would like to live. |

| Description | Comments |
|--------------------------|-----------------------------|
| Transportation Checklist | You will decide which |
| Page 123 | kinds of transportation are |
| | good matches for you. |
| Transportation Skills | You will decide which |
| Checklist | transportation skills you |
| Page 124 | have, which ones you |
| | would like to learn, and |
| | which ones are not |
| | important to you. |

Section 9 - Managing Finances

| | Description | Comments |
|-----------------------|---|---|
| To Get You Started | | |
| | Josh's Journey Page 130 | Josh tells you about some of his financial challenges and he gives advice about managing money. |
| Important Information | | |
| | Money, Money, Money Money Page 131 | You will learn about using a budget to manage your money. |
| | Information about Supplemental Security Income (SSI) Page 135 | You will learn information about Supplemental Security Income (SSI). A toll-free number and website addresses are included. |
| | Information about Social Security Disability Benefits Page 135 | You will learn information about Social Security Disability Benefits. A toll-free number and website addresses are included. |
| | Information about Other Kinds of Financial Support Page 136 | You will learn information about other agencies that may offer financial help to you. Website addresses for these agencies are included. |

| | Description | Comments |
|-----------------------|---|--|
| | Managing Credit Cards Page 139 | You can read some tips about the wise use of credit cards. |
| | Taxes Page 140 You Are Smart | You can learn about the kinds of taxes you pay. You will learn how to stay |
| | Page 140 | away from people who may want to cheat you out of your money. |
| Writing Opportunities | | |
| | Your Income Page 131 | You will list the amount of money you get for one month in order to know your income. |
| | Your Expenses Page 132 | You will list your expenses or the amount of money you need to pay all your bills for one month. |
| | Your Money Page 133 | You will find out how much money you have left each month by subtracting your expenses from your income. |
| | Managing Money Action Plan Page 141 | You will list your goals and write a plan to reach your goals. |
| Checklists | | |
| | Bank and Credit Union Services Page 137 | You will decide which banking services meet your needs. |

Section 10: Managing Medical Needs

| | Description | Comments |
|--------------------|----------------|----------------------------|
| To Get You Started | | |
| | Josh's Journey | Josh talks about the |
| | Page 146 | importance of finding |
| | | medical help when you |
| | | need it. He also discusses |
| | | the topic of insurance. |

| | Description | Comments |
|-----------------------|---|--|
| Important Information | | |
| | Who Are Your Doctors? Page 147 | You will learn why knowing information about your doctors and other medical personnel is important. |
| | Making and Keeping Appointments Page 152 | You will learn some strategies you can use to remember your medical appointments. |
| | Talking to Your Doctor or Medical Professional Page 153 | You will learn to discuss important information with your doctor. You will read about LaShonda's experience with her doctor. |
| | Medicare and Medicaid Page 157 | You will learn about the requirements to qualify for Medicare and Medicaid. |
| | Health Insurance Page 157 | You will learn about several ways you can obtain health insurance. |
| Writing Opportunities | | |
| | Medical Contact List Page 149 | You will list the names, addresses, and phone numbers of your doctors and other medical personnel. |
| | Managing Medicines Page 155 | You will list the medicines you take, when you take them, and other important information about each medicine. |
| | Managing Medical Needs Action Plan Page 158 | You will list your goals and write a plan to reach your goals. |
| Checklists | | |
| | Communication Checklist Page 154 | You will look at a checklist of medical problems and decide which problems are most like what you have experienced. |

Section 11: Giving to Your Community

| | Description | Comments |
|-----------------------|---|---|
| To Get You Started | | |
| | Josh's Journey Page 162 | Josh shares how good he feels when he has the chance to give help to others. |
| Important Information | | |
| | Skills and Talents for Community Involvement Page 163 | You will learn that every person has skills and talents that can be shared with others. |
| | Volunteering in Your Community Page 164 | You will learn about opportunities to volunteer in your community. |
| Writing Opportunities | | |
| | Identifying Your Skills and Talents for Community Involvement Page 163 | First, you will list your skills and talents. Next, you will think of ways you can help others in your community. |
| | Thinking about How Community Service Helps Page 164 | You will list how community service helps you and your community. |
| | Giving to Your Community Action Plan Page 169 | You will list your goals and write a plan to reach your goals. |
| Checklists | | |
| | Voting Page 165 | You will read about the requirements for voting and decide which requirements apply to you. |
| | Voter Registration Information Page 166 | You will think about information you know and information you need to find in order to register to vote. |

Section 12: Celebrating!

| | Description | Comments |
|-----------------------|---|---|
| To Get You Started | | |
| | Josh's Journey Page 174 | Josh celebrates the completion of the book and reminds you to celebrate your accomplishments. |
| Important Information | | |
| | Now Is the Time to Celebrate Page 175 | You will review what you have done as you have completed <i>Dare to Dream</i> for Adults! |
| | Let's Look to the Future Page 179 | You will think about new contacts and goals for your future. |
| Writing Opportunities | | |
| | Celebration Thoughts Page 177 | As you review your work in each section of <i>Dare to Dream for Adults</i> , you will list ways you have grown and changed. |

Now that you have a good idea about the information you can find in *Dare to Dream for Adults*, you are ready to begin. Start with Section 1 and work through all the sections of the book or work in the sections that have information you need.

Section 1



Introduction

Section 1 - Introduction

Josh's Journey

Hi, Joshua here. So you have picked up our book, and I bet I know what you are thinking. Is this going to help or going to be just another dead end? Is this going to provide me with practical ways to help myself? Let me see if I can answer these questions. Throughout the book, I'll be sharing my story and hoping my thoughts will help you on your journey.

How do I know how to help you? I am an adult with disabilities. I was born with Asperger's Syndrome, a form of high-functioning autism. What this really means is that I have to work harder to make friends. I also must fight the urge to constantly worry about things, especially ones I cannot control. In school, organizing my papers and materials is a very difficult task for me. I can do a lot of things really well. It just takes more effort and heart. I know how painful it can be when the system fails to provide you with the assistance you need. Before I discovered who to call, my life was a lot harder to manage. I knew there must be people that could help me, but I didn't know where to find them or how to look. I have just completed my Master's degree in Special Education Disability Services. Several of my high school teachers discouraged me from going to college, but college was the best choice for me. The only person that knows what you can accomplish is *you*. When you find the ways you learn best and the talents and skills that make you successful, you are halfway there. When you find out how to make people take notice of your skills and how they can support you, you are on your way.

In my experience, the greatest rewards come when you find out how you can help other people improve their lives.

This book cuts through the nonsense and helps you find out what steps are between you and your dreams. Problems that you thought were huge are broken down into parts that are easier to manage. We hope this book will teach you that life for people with disabilities can be as satisfying as you want. You just need to work smarter. This book will help you to achieve your dreams and handle everyday problems. So keep reading, ok?

Joshi

Thinking about You

You are a person with many talents. As an adult, you have probably developed many skills in life. You have ideas about other paths that you could travel. We'll explore and talk about these skills and talents a lot more in other sections. To give us a head start, let's take a moment and think about the strengths and talents you have right now! In other words, what can you do that you are really proud of doing? What are you good at?

List **skills** or **talents** you have:

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

These **skills** or **talents** help make you the wonderful, unique person you are!

These skills and talents will also help you find happiness if you know how to use them.

| Think about you as a person . What makes you the person you are? Do you have a great | | | | |
|---|--|--|--|--|
| sense of humor? Are you kind? Are you very determined to reach your goals? Think of | | | | |
| qualities you have that are strengths. What do you like about yourself? | | | | |
| List your personality strengths : | | | | |
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |
| 5. | | | | |
| | | | | |
| | | | | |

What do you like to do? What hobbies or activities do you like to do in your spare time?

List interests or hobbies that you have. What hobbies would you like to try? Put a star by hobbies or interests you would like to try in the future.

1.
2.
3.
4.
5.

Everybody has certain activities, skills, or tasks that are **difficult** for them. Some people have trouble talking in front of people. Others have difficulty reading or writing. Some people are not good at sports. What activities or tasks are difficult for you? What things do you have **trouble** with?

List the tasks or activities that are difficult for you:

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

What do you **dislike**? Maybe you don't like to cook. Some people don't like to work indoors. Think of **activities** or **tasks** that you **do not like**. What things do you just hate to do? List them below.

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

All the items you listed may also give you clues about how to build your life. What is important to remember is that **you are the boss** of your own life. **You are in charge.** As you think about all the different parts of your life—your home, your career, your friends and family, your recreation, and your involvement in your community, it is important to remember that your talents, skills, and interests will help you make the decisions.

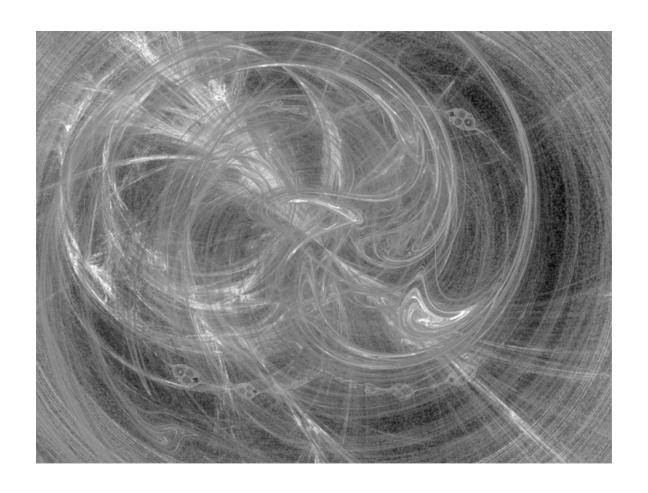
As you look through this book, you will see that it is divided into sections that are about different parts of life. Each section will have several activities you can complete to help you think of **goals** that will help you succeed. At the end of every section, you will write your **goals** and develop an *Action Plan* that will help you achieve your goals. You will also use information from the **networking** section by thinking of people you know or **contacts** that can help you achieve your goals.

Are you ready to begin?

Turn to the next page!



Section 2



Creating Your Network

Section 2 - Creating Your Network

Josh's Journey

Networking had always been the toughest challenge for me. I thought it was all about meeting only new people and begging them for help. I was also afraid I would do it wrong. I did not realize that networking could be enjoyable in itself and was not that hard. When you share with another person and find out more about each other, you both become smarter and better prepared for life. Through the years, I have been assisted a lot by the people I met while networking. I have found two jobs and many friends by simply asking the right questions of the right people. I found that there is no wrong way of networking except *not* to do it. As my teachers always said, "The only stupid question is the one that never gets asked."

Networking is not something to fear; it is just the process of thinking about who you know and getting to know other people. I have a bit of advice for you—save your fear for bungee jumping and skydiving! Networking is no harder than thinking about the people in your life and making new friends. Networking is not difficult if you know how to do it. This section will show you how to build your own network.

Tosh

You've probably heard of **networking**, but you may not be sure of what the word means. The word "**networking**" may sound frightening to you, but it is really simple when you know how.

Networking is

- (a) thinking of all the people you know
- (b) thinking of ways they can assist you and you can assist them in finding information
- (c) sharing ideas about other people that may have information you want or need.

Contacts are the people you know.

Let's begin by figuring out just how many contacts you know at this very moment. You'll be surprised at how many people you already know. These contacts will be the start of your own network.

First, list people you know in the following parts of your life. You'll write these names in the left hand column. Do **not** fill in the other two columns right now. You'll do that later.

If you would like some assistance, think of someone you know who could help you get started with this activity.

| Name of contact who can hel | you: |
|-----------------------------|------|
|-----------------------------|------|

Network List

| WHO do you know? | WHAT information does this person know? | WHO does this person know? |
|------------------|---|----------------------------|
| FAMILY | person know? | KIIOW ! |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| 6. | | Name: |
| Phone: | | Phone: |
| 7. | | Name: |
| Phone: | | Phone: |
| 8. | | Name: |
| Phone: | | Phone: |
| FRIENDS | WHAT information does this | WHO does this person |
| TRIENDS | person know? | know? |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| 6. | | Name: |
| Phone: | | Phone: |
| 7. | | Name: |
| Phone: | | Phone: |
| 8. | | Name: |
| Phone: | | Phone: |
| NEIGHBORS | WHAT information does this | WHO does this person |
| | person know? | know? |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |

| NEIGHBORScontinued | WHAT information does this | WHO does this person |
|------------------------|----------------------------|----------------------|
| | person know? | know? |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| TEACHERS | WHAT information does this | WHO does this person |
| | person know? | know? |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| CO-WORKERS/BOSS | WHAT information does this | WHO does this person |
| | person know? | know? |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| PEOPLE FROM YOUR | WHAT information does this | WHO does this person |
| COMMUNITY (stores, | person know? | know? |
| church/synagogue, gym, | | |
| etc.) | | |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| 6. | | Name: |
| Phone: | | Phone: |

| PEOPLE FROM AGENCIES (Vocational Rehabilitation, Developmental Disabilities, Division of Blind Services, etc.) | WHAT information does this person know? | WHO does this person know? |
|--|---|----------------------------|
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |
| 6. | | Name: |
| Phone: | | Phone: |
| 7. | | Name: |
| Phone: | | Phone: |
| 8. | | Name: |
| Phone: | | Phone: |
| OTHERS | WHAT information does this person know? | WHO does this person know? |
| 1. | | Name: |
| Phone: | | Phone: |
| 2. | | Name: |
| Phone: | | Phone: |
| 3. | | Name: |
| Phone: | | Phone: |
| 4. | | Name: |
| Phone: | | Phone: |
| 5. | | Name: |
| Phone: | | Phone: |

Congratulations! You have taken the first step in creating your network.

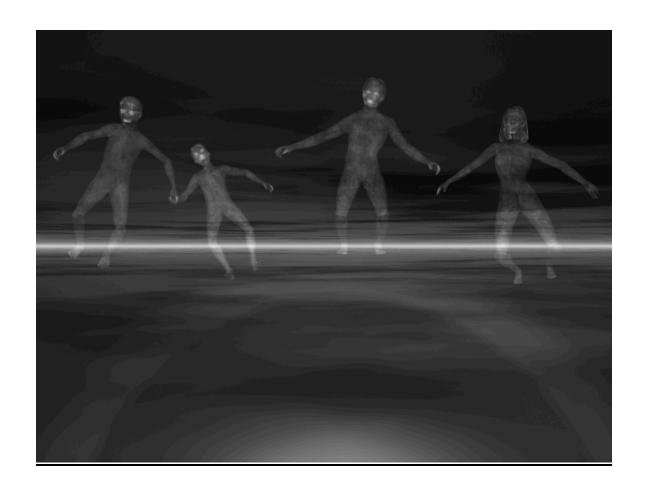
Now that you have listed the people in your life, it's time to make your network even bigger and put your information to use.

Follow these steps to networking.

- 1. Look at the **second column** of the networking chart. Think of each person that you have written in the first column. As you think about each person, write down what **information** that person knows. In other words, what kind of support or help can that person provide to you? **Write your ideas in the second column**.
- 2. Next, think about **other people that this person might know**. You could talk to your contacts and ask them for the names and phone numbers of other people who could provide information to you. **Add these contacts to the third column**.
- 3. As you work through sections of the book, you will meet even more people. Add these contacts to your *Network List*.
- 4. You will also use this list as you set your goals in other sections of the book. At the end of each section, you will be asked to write names of **contacts** who can support you as you work toward your goals.



Section 3



Making Connections

Section 3 - Making Connections

Josh's Journey

Making connections is an important part of finding information. Since making connections involves more than one person, I thought I would use one of my connections to show you what I mean. I contacted Mike Phillips, a son of a friend of a friend of another friend! **Talk about connections!** I asked Mike several questions about connecting with other people.

Josh: What are the best ways you have found to connect with people and information?

Mike: Well, the Internet is a great resource. I've met many cool people playing online games. It's always fun to beat someone at a fast paced game of StarCraft and then show them that I did so using a Kenx & string switch (the assistive technology that Mike uses).

Josh: As an adult with disabilities, how has technology made your life easier and more enjoyable?

Mike: It has made me more independent. I'm able to do just about anything. I create digital artwork, play games, you name it.

Josh: Who has been supportive of your efforts to connect with people or information? How have they helped?

Mike: My mum, Karen Clay, has always been supportive. I've made great connections at Apple and Don Johnston, Inc. as well.

Josh: What should they invent in the future that would make your life more manageable?

Mike: A Macintosh that can be run via thought waves.

Thanks for the interview, Mike!

Joshi

Josh and Mike were both talking about the importance of making connections. Just what does that mean? In the last section, we talked about making your network of people bigger.

How do you do that?

You make connections!

In other words, you use tools to help you make your network bigger and find more opportunities for yourself. Those tools, or connections, might include computers, the Internet, e-mail, letters, phone calls, newspapers, assistive technology, or any other tool you choose to use. In this section, you will learn how to use these tools to make your **own connections**.

Connecting with Computers

You may be wondering how computers can help you connect with people. Today, you can see computers helping people everywhere. Many people with disabilities have found that using a computer really makes a difference in their lives. Some of the reasons people give are

- 1. computers allow them to communicate better because of tools to **check grammar** and spelling
- 2. computers can be adapted or changed to meet individual needs
- 3. computers allow people to communicate with others through e-mail
- 4. computers are a way to find information without leaving home or work
- 5. computers "level the playing field." In other words, you use the **same tools** as everybody else.



Think about your own computer skills.

It may be helpful to complete the following **checklist** about computer skills. Mark the checklist in the column that is **most like you**. If you would like help with this task, think of a person or contact from your *Networking List* to assist you.

| Name of Contact | | · · · · · · · · · · · · · · · · · · · |
|-----------------|--------------|---------------------------------------|
|-----------------|--------------|---------------------------------------|

Computer Skills Checklist

| Computer Skill | I do this well | I know some parts of this skill | I don't know anything about this skill | I don't need this skill |
|--|-------------------|--|--|-------------------------------|
| Turning on a computer | | | | |
| Operating a computer | | | | |
| Using a mouse | | | | |
| Using assistive technology to make the computer more useful to you | | | | |
| Using a word processing program to write letters or other papers | | | | |
| Using e-mail | | | | |
| Using the Internet | | | | |
| Using computer disks to save material | | | | |
| Using compact disks | | | | |
| Organizing material into files | | | | |
| Printing my material | | | | |
| Other computer skills (write in blanks) | | | | |
| | | | | |
| | | | | |
| | | | | |

Ask yourself: What do I want to learn about computers?

The next step is to look at your answers on the *Computer Checklist* and think of some goals for yourself. Think of what you want to learn about computers in the next week, month, or year. Write your goals on the *Computer Connecting Goals Chart* you will find next.

Computer Connecting Goals

Computer Goals

Importance

Ask yourself: What skill is most important to me?

As you think about these goals, decide which of your goals is most important to you.

Write 1 in the box by the goal you think is most important for you on the *Computer Connecting Goals Chart*.

What goal is next in importance? Write 2 in the box beside this goal. Continue until you have written numbers for all your goals.

Ask yourself: What steps do I need to take to reach this goal?

Next, you will write the steps you need to take in order to reach each goal. All the *Connecting Action Plans* are found on page 31. **Goal planning** and **action planning** are very important steps for you. Sometimes having an example of these steps is helpful. Read about Joyce to see how she completed these steps.

Joyce has not had a lot of experience with computers. Her sister works in an office and uses the computer every day. Joyce's boss, Mrs. Phillips, lets employees use the computers during lunch and breaks at work. Joyce also has a cousin who works for a computer sales company. Joyce decided to ask her sister to help her as she filled out her *Computer Checklist*.

Joyce's Computer Checklist

| Computer Skill | I do this well | I know some parts of this skill | I don't know anything about this skill | I don't need this skill |
|--|----------------------|---|--|-------------------------------|
| Turning on a computer | X | | | |
| Operating a computer | | X | | |
| Using a mouse | | X | | |
| Using assistive technology to make the computer more useful to you | | | X | |
| Using a word processing program to write letters or other papers | | | X | |
| Using e-mail | | | X | |
| Using the Internet | | | X | |
| Using computer disks to save material | | | X | |
| Using compact disks | | | X | |
| Organizing material into files | | | X | |
| Printing my material | | | X | |

Joyce thought about what goals she wanted to write on her *Connecting Goals List*. With advice from her sister, Joyce wrote these goals on her *Connecting Goals List*.

Take a look at Joyce's computer connecting goals.

Joyce's Computer Connecting Goals

| Computer Goals | Importance |
|--|------------|
| I want to learn how to use the mouse better. | 1 |
| I want to use the Internet to find information. | 5 |
| I want to learn about word processing programs so I can do my own resumes and write letters. | 2 |
| I want to learn to print the material I write. | 3 |
| I want to send e-mail messages to my friends and relatives. | 4 |

Joyce now thinks about **how** she will reach these goals by working on the **Computer Skills** part of her *Connecting Action Plan*. She fills out her plan like this.

Joyce's Connecting Action Plan

| Cor | Computer Skills | | | | | | |
|--|---|------------------------|----------|-------|--|--|--|
| First goal: I want to learn how to use the mouse better. | | | | | | | |
| Steps | 5 | Contacts to assist you | Timeline | Done! | | | |
| a. | Find out how the mouse works | Ellen (sister) | AugSept. | | | | |
| b. | Practice by using the Solitaire game at work during lunch | Mrs. Phillips, boss | SeptOct. | | | | |
| C. | Practice on computer at sister's house | Ellen | SeptOct. | | | | |

| Steps | Contacts to assist you | Timeline | Done! |
|---|---------------------------|-----------|-------|
| a. Find out about ways I can learn word processing | | Sept.1-10 | |
| Books | Librarian | | |
| Classes | Adult Education office | | |
| On-line courses | Ellen | | |
| Computer programs | Mike, office supply store | | |
| b. Choose the best way of learning for me | Ellen | Sept. 10 | |
| c. Begin program | | Depends | |
| 3 , 3 | | on choice | |
| d. Talk with contacts about what I am learning | Ellen, Mrs. Phillips | Ongoing | |
| e. Write a letter | Ellen | Jan. | |
| f. Make a resume | Ellen | Feb. | |

Third goal: I want to learn to print the material I write.

| Steps | Contacts to assist you | Timeline | Done! |
|---|-------------------------|----------|-------|
| a. Find a computer with a printer | Ellen, Mrs. Phillips | Nov. | |
| b. Learn how to print in word processing program | Ellen | Dec. | |
| c. Learn print icons | Ellen | Dec. | |
| d. Practice printing my work | Ellen, Mrs. Phillips | DecJan. | |

| Steps | | Contacts to assist you | Timeline | Done |
|-------|---|------------------------|----------|------|
| a. | Find out what e-mail program would be best for me and is free | Larry (cousin) | Feb. | |
| b. | Open an e-mail account | Larry | Feb. | |
| | Practice addressing e-mails | Larry, Ellen | Feb. | |
| d. | Practice writing messages | Larry, Ellen | Feb. | |
| e. | Find e-mail addresses of friends and relatives | Larry, Ellen | March | |
| f. | Send three e-mail messages | Ellen | March | |
| g. | Reply to messages | Ellen | March | |
| ĥ. | Learn about wise decisions, viruses, and scams | Larry | March | |
| i. | Learn about filing messages | Larry | April | |
| j. | Learn about deleting messages | Larry | April | |

| Steps | | Contacts to assist you | Timeline | Done! |
|-------|---|-------------------------|------------------|-------|
| a. | Find out where I can learn about the Internet | Larry | April | |
| b. | Take classes | Instructor | Depends | |
| C. | Practice using the Internet | Ellen, Mrs. Phillips | on time of class | |
| d. | Find recipes on the Internet | Ellen | | |

After Joyce completes her goals, she can go back to her Computer Checklist and decide if she would like to write some other goals. She will add these goals to her Connecting Action Plan.

Now...

- Choose the **computer goals** that are **most important** to you.
- Turn to the Connecting Action Plan at the end of this section and write these goals.
- Remember to include contacts from your Networking List.

Connecting with Letters

With so many people using e-mail on computers, we sometimes forget that letter writing is another important skill. You may need to write a letter to:

- □ apply for a job
- □ apply to college or postsecondary education
- recommend someone for a job
- complain about a product or service.

Think of other times that you may need to write a letter and list them below.

- ______
- _____

Just as you did with your computer skills, think about your skills in letter writing. Complete the *Letter Writing Checklist*. Think of one of your **contacts** who would be helpful to you as you complete the checklist.

Name of Contact



Letter Writing Checklist

| Letter Writing Skill | I do this well | I know some parts of this skill | I don't know anything about this skill | I don't need this skill |
|--|----------------------|---|--|-------------------------------|
| Date and heading of letter | | | | |
| Inside address of letter | | | | |
| Spelling | | | | |
| Correct grammar | | | | |
| Clear expression (does your writing make sense?) | | | | |
| First paragraph of the letter | | | | |
| Second paragraph of the letter | | | | |
| Closing paragraph of the letter | | | | |
| Closing | | | | |
| Clear handwriting or typing | | | | |
| Proofreading your letter to find errors | | | | |
| Addressing the envelope | | | | |
| Other letter writing skills: (write in blanks) | | | | |
| | | | | |
| | | | | |
| | | | | |



- Next, think about what **Goals** you want to write in the **Letter Writing Connecting Goals Chart.**
- Write your goals on the chart.
- Remember to **write numbers** to show the order of importance.

Letter Writing Connecting Goals

| Letter Writing Goals | Importance |
|----------------------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Now find the Connecting Action Plan at the end of this section and complete these steps.

- First, choose the letter writing **goals** that you think are most **important**.
- Copy your **goals** from the chart you just completed.
- Next, think of the **steps** you need to take to reach each of your letter writing goals.
- Think of **contacts** who can help you with each step.
- Next, write **when** you will work on this goal.

Connecting with Telephones

We use telephones all the time. You probably have used home phones, pay phones, and cell phones. But have you ever thought of the telephone as a *connecting* tool?

| Telephones may be used to | |
|---|---------------|
| increase your list of contacts call friends arrange job interviews find more information about an apartment you would like call your vocational rehabilitation counselor. | to rent |
| What other uses do you have for a telephone? | |
| • | |
| • | |
| • 🗆 | |
| • | |
| We use the phone all the time, but have you noticed that many people do phone skills? Some common phone problems are | not have good |
| • talking too loudly or softly | |
| • □ not telling who is calling at the beginning of the call • □ being rude | |
| • not giving enough information | |
| • not listening to what the other person is saying. | |
| What other problems have you noticed? What bugs you when you use the | ne phone? |
| • 🗆 | |
| • | |
| • | |

Think about your own phone skills as you fill out the *Telephone Connecting Checklist*. Put an X in the column that bests describes your phone skills. Write the name of a **contact** who could help you with the checklist.

Telephone Connecting Checklist.

| Telephone Skills | I do this well | I know some parts of this skill | I don't know anything about this skill | I don't need this skill |
|---|----------------------|---|--|-------------------------------|
| Tell who I am at the beginning of the call | | | | |
| Talk in an appropriate level (not too loud or soft) | | | | |
| Talk in a polite, considerate manner | | | | |
| Give the right amount of information | | | | |
| Listen politely | | | | |
| Avoid interrupting the other person | | | | |
| Find phone numbers in the phone book | | | | |
| Use the white pages in the phone book | | | | |
| Use the yellow pages in the phone book | | | | |
| Know emergency numbers | | | | |
| Know how to use 911 | | | | |
| Have a list or book of phone numbers I use a lot | | | | |
| Know how to deal with automated | | | | |
| phone systems | | | | |
| Other phone skills (write in blanks) | | | | |
| | | | | |
| | | | | |



- Next, think about what **goals** you want to write in the *Telephone Connecting Goals Chart.*
- Write your goals on the chart.
- Remember to write **numbers** to show the order of importance.

Telephone Connecting Goals

| Telephone Goals | Importance |
|-----------------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Now find the Connecting Action Plan at the end of this section and complete these steps.

- First, choose the **goals** you think are most **important**.
- Copy your **goals** from the chart you just completed.
- Next, think of the **steps** you need to take to reach each of your telephone goals.
- Think of **contacts** who can help you with each step.
- Next, write **when** you will work on this goal.

Connecting with Newspapers

Newspapers are another way to connect to people and information. Think about how you use the newspaper. Use the following checklist as you think about your skills using information in newspapers. Think of a **contact** who could assist you if you need information.

| Name of Contact | |
|-----------------|--|
|-----------------|--|

Newspaper Connecting Checklist.

| Newspaper Skills | I do this well | I know some parts of this skill | I don't know anything about this skill | I don't need this skill |
|---|----------------------|---|--|-------------------------------|
| Find a newspaper in my community | | | | |
| Subscribe to a newspaper | | | | |
| Read the news in the nation | | | | |
| Read the news in my community | | | | |
| Find the classified ads | | | | |
| Find jobs in classified ads | | | | |
| Find apartments or houses in classified ads | | | | |
| Find furniture in classified ads | | | | |
| Find a pet in classified ads | | | | |
| Find services in classified ads | | | | |
| Find cars in classified ads | | | | |
| Find the movie schedule | | | | |
| Find the calendar of events in my community | | | | |
| Find the sports section | | | | |
| Other newspaper skills (write in blanks) | | | | |
| | | | | |
| | | | | |
| | | | | |

- Next, think about what **goals** you want to write in the *Newspaper Connecting Goals Chart*.
- Write your goals on the chart.
- Remember to write numbers to show the order of importance.

Newspaper Connecting Goals

| Newspaper Goals | Importance |
|-----------------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Now find the Connecting Action Plan at the end of this section and complete these steps.

- First, choose the goals you think are most important.
- Copy your **goals** from the chart you just completed.
- Next, think of the **steps** you need to take to reach each of your newspaper goals.
- Think of **contacts** who can help you with each step.
- Next, write when you will work on this goal.

Connecting Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

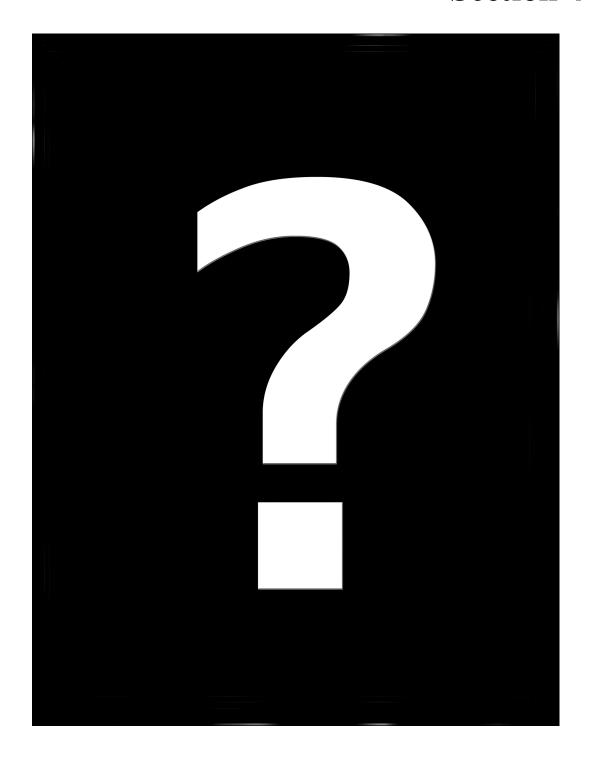
| First goal: | | | |
|--------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal: | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Third goal: | | | |
|--------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal: | | | |
| Stone | Contacts to | Timeline | Done! |
| Steps | assist you | rimeime | Done |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Steps | Contacts to assist you | Timeline | Done |
|-------|------------------------|----------|------|
| | doolor you | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Congratulations! You are on your way to making *connections*! You will use these skills as you complete the other sections of this book.

Section 4



Choosing Employment and a Career

Section 4 - Choosing Employment and a Career

Josh's Journey

Getting a job means having your own money to spend and more independence. As a person with disabilities, the most painful part was sometimes not getting jobs I knew I could do well. I knew how to do the job, but I did not know how to GET the job. Getting a job is more than just having the skills to do it. You have to make the people hiring you know you have those skills. It is also important to find a job that is right for you. One of the hardest things to do in life is to work hard at a job you hate. If you look hard enough and ask enough people for help, I bet you will find a job that you are very good at and that is fun to go to. I took a lot of jobs that were not right for me, simply because I did not do enough research up front. I went into business to make money, but what I really wanted to do was to help people. I did not do well in business because it was not the right match. As a result, I made very little money and helped very few people. In this chapter, we will help you find strengths and skills that you didn't even know you had or were useful. Remember, the toughest part of any job is getting it. It takes a lot of effort and hard work, but you will find the right job. When you deposit your first paycheck or tell your friends about your new job, you will know it was worth the effort.

Joshi

Most adults want to work!

We like to earn money because we can be **independent**. We use money from jobs to **support ourselves**, **buy food**, **pay bills**, and **buy clothes**. These needs are important, but let's think about another idea.

Ask yourself this question and check the answer that is most like you.

| What do I think about work? |
|--|
| Answer #1: I don't care where I work. I just want to pay my bills. |
| Answer #2: I am happy to just have a job, and I don't care where I work. |
| Answer #3: I don't like my job. It is not interesting to me. |
| Answer #4: My job does not use my skills and talents. |
| Answer#5: I want to work in a job where I can move up in the company, learn new skills, and use my skills and talents. |
| Answer #6: (your answer) |

The answers you gave to this question will help you decide the path you choose when you decide about jobs and employment. Think about these ideas.

Jobs are a kind of employment that people have because they

- need to pay their bills
- need to work for a short time
- are enrolled in school and need to support themselves
- feel they are unable to work any other place
- want to try a particular kind of employment
- don't know what kind of work they want to do yet
- don't know their skills and talents will help them in a job
- are scared of exploring other employment possibilities.

| On the other hand, careers • are based on your interests, abilities, and skills • are built to last a long time • are choices that may lead to better jobs. |
|---|
| Sometimes it helps to think of careers and jobs by using this example. Careers are like a beautiful painting. The artist has developed a plan before she starts the painting. She knows how she wants the painting to look when she finishes it. Careers are like the whole painting. |
| On the other hand, jobs are like a little part of the painting. Imagine seeing a picture with only a corner of the picture finished. You know what that corner looks like, but you can't see the rest of the painting. Do you see the difference? |
| Sometimes in our lives, we are looking for a job . |
| At other times, we are trying to start a career . |
| Sometimes, we volunteer for a job to get experience and find out if we like the job. |
| All of these choices are OK! |
| You need to decide what choice is best for you at this time in your life. This choice will help you and other people plan your employment. After thinking about these ideas, check the answer that is most like you. |
| I am most interested in a job. |
| I am most interested in a career. |
| I am most interested in volunteering. |
| I am not sure what I want to do. |

The choices you checked in this section are important to **share** with people or **contacts** who give you support. This information will help them give you information.

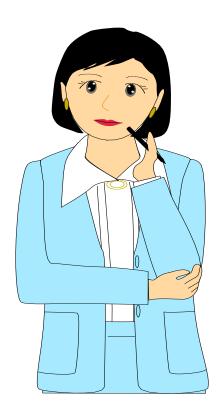
The job or career you choose should be work that you enjoy!

- Maybe you have always known what you would like to do.
- Maybe you have some ideas about jobs you would like.
- Maybe you really don't know what you would like in a job or career.

The next part of this section will include some exercises you can do to help you make job or career choices. **Give them a try!**

If you would like some assistance on these tasks, ask a **contact** from your *Networking List*.

Name of Contact_____



Exercise #1: Likes and Dislikes Checklist

Complete the following checklist. Mark an X in the column that is most like you.

| Activities | I really like to do this activity | I like some parts of this activity | I don't like this activity | I don't know about this activity |
|---------------------------------------|-----------------------------------|--|----------------------------------|--|
| Working by myself | | | | |
| Working with others | | | | |
| Working for a small company | | | | |
| Working for a large company | | | | |
| Talking with people | | | | |
| Using a computer | | | | |
| Working outside | | | | |
| Working inside | | | | |
| Working with tools | | | | |
| Organizing or keeping things in order | | | | |
| Cleaning | | | | |
| Using machines | | | | |
| Drawing or painting | | | | |
| Working with money | | | | |
| Reading | | | | |
| Writing | | | | |
| Working with children | | | | |
| Working with animals | | | | |
| Working with plants | | | | |
| Waiting on customers | | | | |
| Building things | | | | |

Now, look at the activities you really like (first column).

Write each of these activities on the chart found on the next page. If you think you would like more choices, you can also use activities you choose from the column I like some parts of this activity.

Next, think of jobs or careers that include these activities.

For example, if you **really like** working with children, you might write these jobs or careers in the column marked Related Careers/Jobs.

| • | П | teacl | her |
|---|---|-------|-----|
| - | | icaci | |

- teacher's assistant
- child care worker
- volunteer at church preschool
- employee at a toy store.

| Activities I Really Like | Related Careers/Jobs |
|--------------------------|----------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Exercise #2: Hobbies and Career or Job Match

What hobbies do you have? What do you like to do when you have time? Sometimes our hobbies and fun activities give us ideas about jobs or careers.

Think about what you like to do for fun. List these activities in the first column. Just like you did in Exercise #1, list jobs or careers that are similar to your hobbies.

For example, if you like to **cook** in your spare time, you could list jobs or careers that are related to this hobby.

| • chef | |
|--------|--|
|--------|--|

- volunteer at Meals on Wheels
- school cafeteria worker
- waiter or waitress

| Career of Job Match | | |
|---------------------|----------------------|--|
| My Hobbies | Related Careers/Jobs | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Exercise #3: Favorites and Career or Job Match

What was your **favorite subject** in school? What **television shows** do you enjoy? What **books** are special to you? What do you like to **talk** about with your friends? We all have special interests and favorite subjects.

Think of your favorite topics and write them in the first column. Then write related jobs or careers in the second column.

| My Favorites | Related Careers/Jobs |
|--------------|----------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Exercise #4: Work Experience and Career or Job Match

Have you ever worked at a job that you really liked? Have you volunteered in a job that was a wonderful experience? Maybe you have been in a job-shadowing or job experience program. What jobs did you **really like**?

Think of jobs or volunteer positions you have really liked. Write them in the first column. Then write jobs or careers that are related to your successful experiences.

| Jobs I Liked | Related Careers/Jobs |
|--------------|----------------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Exercise #5: Exploring Careers

Did you know you can take tests that will help you find jobs or careers? Don't panic! You don't need to study for these tests! They may be called **vocational evaluations**, **interest inventories**, or **career interest surveys**. These tests help you discover what your interests are and which jobs or careers could be good choices for you.

You can find out about these surveys and inventories in several ways. Contact any of the following people to find more information:

- vocational rehabilitation counselor
- support coordinator
- school guidance counselor
- career center advisor at a college or university.

You can also look under Career Counseling in the Yellow Pages of the phone book. If you use these services (Career Counselor), you usually have to pay for the inventories.

If you choose to complete the tests, inventories, surveys, or evaluations, list the jobs or careers that you chose. The person who assisted you with this evaluation will discuss these choices with you.

| High Interest Careers or Jobs | | |
|-------------------------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Exercise #6—Vocational Rehabilitation

Have you ever applied for vocational rehabilitation services? You probably noticed that we mentioned a vocational rehabilitation counselor in Exercise #5. If you are not already receiving vocational rehabilitation services, you may want to find out more about this agency. To receive services from vocational rehabilitation you

- must have a physical or mental disability
- must have a disability that makes it hard for you to get and keep a job
- can be helped by vocational rehabilitation services to get employment
- require vocational rehabilitation services to get ready for a job, start a job, be successful in your job, or keep your job.

If you are receiving **Social Security Disability Income** or **Supplemental Security Income** (SSI) for your disability and you want to get a job or pursue a career, you may be eligible for vocational rehabilitation services. You can look in section 9 of this book for more information about Social Security Disability Income and SSI.

In order to receive vocational rehabilitation services, you must complete an application. You can get an application either from a Division of Vocational Rehabilitation office in your community or on-line: http://www.rehabworks.org/.

You will be assigned a vocational rehabilitation counselor who will work with you throughout the process. This counselor can be a very important **contact** for you.

If you are eligible for vocational rehabilitation, you will find a large number of activities and services that are available to assist you as you make job or career decisions. These services include

- **assessment**—these activities and tests help you find your skills, talents, and interests
- **counseling and guidance**—these services give you advice about jobs and careers
- **physical and psychological services**—these help you with any physical, mental, or emotional problems
- **training**—these services help you prepare for a job or career
- **interpreter services**—these services can help you with non-English language, sign language, tactile interpretation, note taking, and/or communication devices
- maintenance and transportation—these services cover additional costs during vocational rehabilitation services or any help you need to get to work (for example, bus)
- assistance in finding a job and follow-up—these services help you find a job that matches your interests and skills and checks to see if you need more services after you get a job
- rehabilitation engineering and assistive technology—these services provide technology that you may need for your job
- equipment and licenses needed for a job—these are things you can get that you need for your job or career (for example, tools, exams, license)
- **post-employment services**—these services can help you keep your job after vocational rehabilitation closes your case.

If you want to find out more about rehabilitation services, you may want to write some **goals** in your *Action Plan* at the end of this section.

You Are on Your Way

You now have written several lists of jobs or careers that are related to your interests, your hobbies, your favorite subjects, and past job experiences.

- Look back through these lists of jobs and careers.
- Pick **three** of these jobs or careers that really interest you.
- Write the three jobs or careers in the spaces below.

| Careers or Jobs | | |
|-----------------|--|--|
| 1. | | |
| | | |
| | | |
| 2. | | |
| | | |
| | | |
| 3. | | |
| | | |
| | | |

You will use your **networking skills** to find more information about these three jobs.

This information will help you make **choices** about the job or career that you want. The following exercises will help you find important information about these three jobs.

You may want to include the completion of these exercises as **goals** in your *Employment Action Plan* found at the end of this section.

Exercise #7—Interviews

Many people find that talking with a person who works in a job is very helpful. You may want to talk with a person who works in each of your three top jobs.

- Write the names and phone numbers of people who work in your three top jobs.
- Remember to write their phone numbers on the chart below.
- You will fill out the date and time of your appointment later.

| Name of person | Phone number or e-mail address | Date and time of appointment |
|----------------|--------------------------------|------------------------------|
| Job #1. | | |
| Job #2. | | |
| Job #3. | | |

Now that you have found people who work in jobs that interest you, the next step is to contact them for an appointment. We've included some suggestions for what you might say when you call or e-mail for an appointment.

- Hello, Ms. or Mr. (person's last name). My name is (your name) and I am very interested in (name of job). I would like to find more information about your job by talking to someone who works in this field.
- Would you be willing to meet with me or talk on the phone about your job? (Wait for the person's answer.)
- (If the person says **yes**, ask the following questions.)

What would be a good time for you? (Write down their answer.)
Would you like to meet in person, talk on the phone, or by e-mail? (Wait for the person's answer.)

If the person wants to meet in person, get directions to the place of business.

If the person wants to talk on the phone, get the correct phone number.

If the person wants to talk by e-mail, get the e-mail address.

- If the person says **no**, ask the following questions: **Do you know of another person who might be willing to talk with me?**
- Thank you for your time. In case you need to contact me, my phone number is (your phone number). I enjoyed talking with you.

Remember to write the date and time of the appointment on the chart. You may want to call the person the day before your appointment to confirm your time.

Now that your appointments are set, take some time to think of questions you want to ask in each of your interviews. Plan how you will remember the information you learn during the interview. You may want to write down each person's answers or ask permission to tape record each person's answers. We have included some questions you may find helpful.

Interview Questions

•□

- Can you tell me what your day is like?
- What duties are part of your job?
- What training does your job require?
- Where can you get that training?
- How long does the training take?
- What school or training place would you recommend?
- What abilities, talents, or strengths are helpful in your job?
- What would keep a person from being successful in your job?
- What do you like best about your job?
- What do you not like about your job?
- What advice would you give to someone who is thinking about a job like yours?

| | yeurs. | |
|---|-------------------|--|
| • | (other questions) | |
| | | |

| • | - 🗆 | | | |
|---|-----|--|--|--|
| | • | | | |
| | | | | |

On the day of your appointment

- 1. dress in clothes that are appropriate for the place of business you are going to visit
- 2. plan carefully so you will not be late for your appointment
- 3. remember to take your questions, paper and pen, or a tape recorder if you need one
- 4. remember, you are interviewing a person who may become an important **contact** to you.

After you have completed your interviews, think about the information you learned. Are these careers or jobs a good match for you? Would you like these careers or jobs? Think about the skills, abilities, interests, and needs that you listed in section 1.

How do these careers match you?

A chart has been included to help you answer these questions.

Career or Job Matches to Me

| Job/Career #1 | is a good choice for me because | is not a good choice for me because |
|---------------|---------------------------------|-------------------------------------|
| Job/Career #2 | is a good choice for me because | is not a good choice for me because |
| Job/Career #3 | is a good choice for me because | is not a good choice for me because |

If none of your three choices seems to be a good match for you, go back in this section and find some other jobs or careers that were interesting to you. You can go through the same exercises using these jobs or careers.

If you would like to find out more information on any of your job or career interests, go on to the next exercises.

Keep going! You are worth it!

Exercise #8: Plan a Visit

Sometimes a visit to a job site will help you find out if the job or career is a good match for you. You might even have an opportunity to volunteer or try out the job. Think of businesses where you could watch people who work in your job or career choices. If one of your contacts could help you find these businesses, write your contact's name.

If you would like some assistance on these tasks, ask a **contact** from your *Networking List*.

| Name of Contact | |
|-----------------|--|
| | |

- Write the names of businesses and people you can contact about a visit.
- Contact the person at the business and explain that you would like to visit to learn more about a job or career. Ask the person if this visit is possible.
- Ask the person for a date and time you can visit.
- Write the date and time of visit on the chart below.

| Careers/ Jobs | Name of Business | Name of Person at Business | Time and Date of Visit |
|---------------|------------------|-------------------------------|---------------------------|
| Job/Career #1 | | | |
| Job/Career #2 | | | |
| Job/Career #3 | | | |

After your job visits, you need to think about which of these careers or jobs are a good match for you. Again, think about your own strengths, skills, abilities, and needs.

Write your thoughts in the chart below.

Career or Job Matches to Me

| Career/Job #1 | is a good choice for me because | is not a good choice for me because |
|---------------|---------------------------------|--|
| Career/Job #2 | is a good choice for me because | is not a good choice for me because |
| Career/Job #3 | is a good choice for me because | is not a good choice for me because |

Exercise #9: Finding Information about Careers or Jobs

You have done a lot of work so far. You have found information about several of your job or career choices. This exercise will help you narrow down your choices.

| What career or job is most interesting | g to you now? | |
|--|---------------|--|
| | | |
| | | |

Do you want to find more information about this career or job? If you do, there are several tasks you can do. You may want to include these tasks as **goals** in your *Action Plan* at the end of this section.

We've included some suggestions of tasks that may be helpful to you at this point. Choose the tasks that would be helpful **to you** and don't worry about the others. You can list the names of **contacts** who could assist you with these tasks. When you have completed these tasks, you can put a checkmark in the **Done** column.

| Tasks | Contacts who can assist me | Done! |
|---------------------------------|----------------------------|-------|
| Find books in the library | | |
| about this job or career | | |
| Find information on the | | |
| Internet | | |
| Talk to my vocational | | |
| rehabilitation counselor | | |
| Talk to contacts from my | | |
| Networking List | | |
| Talk to a career counselor at | | |
| a college or school | | |
| Watch videos about this job | | |
| or career | | |
| Other tasks you would like | | |
| to do: | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Have you selected a job or career?

• If your answer is **No**, **that's OK!** Look back through your job or career interests. Choose some other jobs and complete the exercises with them until you have narrowed your choices.

• If your answer is **Yes**, you are ready to start planning how you will work in a job or career of your choice. Answer the next question.

• Does your selected job or career require you to get training or go to a school, college, or university?

If your answer is **Yes**,

- you need to start working in the next section of the book,
 Planning for Postsecondary
 Education (section 5)
- before you start section 5, don't forget to write your employment goals in the Action Plan for section 4. Remember you can come back to this section any time you need information about employment.

If your answer is **No**,

• you can complete the rest of this section.

Tips from Josh-How to Get a Job!

Finding job openings can be an exciting task. It can also be very challenging. If you know how, this process can make you feel really strong inside.

Here are some things you want to keep in mind. Some ways of finding job openings include networking (you already know about this), newspapers, and sometimes, just looking around the neighborhood.

Let's talk about using the newspaper to find a job.

| To Do List | Completed |
|--|-----------|
| Go to the classified section of the newspaper. Have one of your contacts assist you if you have trouble finding this section. | |
| Read ads to see what jobs are available. | |
| Circle or highlight ads that are interesting to you. | |
| Find out what the ad requires you to do. | |
| Does the ad tell you to call the employer? | |
| Does the ad ask for a resume and letter? | |
| Follow steps for letters, resumes, and phone calls to employers listed in this section. | |

If the ad asks you to **call,** follow these steps.

- Plan a time of day when you will have enough time to talk to the employer.
- Call during business hours or the hours listed in the ad.
- Plan what you will say when you call. We've included some suggestions in the following box.
- Have a pencil and paper available to write important information down.

Hello. My name is (your name), and I am very interested in the (name of position) position you listed in the classified section of the newspaper. Can you give me some more information? (Wait for answer and follow directions given by person on the phone).

If the ad asks for a **letter and resume**, complete these steps. There are several tricks to getting your letter noticed when you send it to an employer. A proper business letter should include many parts. Here is a list of what every letter must have before you

send it to the people you want to hire you. We've also included a sample letter to follow as you write your own letter.

Checklist for Letter Writing

| | Done! |
|---|-------|
| Did you include today's date ? | |
| Do you have your address on the top of the letter? | |
| Is the letter addressed to the correct person with his/her name clearly on the letter? | |
| Does your letter have a greeting ? | |
| Did you check to make sure you spelled your words right and used proper punctuation ? | |
| Did you tell the person reading the letter what your strengths are? | |
| Did you include your phone number ? | |
| Did you close the letter and sign your name at the bottom? | |
| Did someone in your network check your letter to make sure it is completely correct? | |



Sample Letter

January 8, 2004

203 Oak Street Oak View, FL 32204

Ms. Kathleen Jones Supervisor Atlantic Processing 498 Ridgeview Drive Oak View, FL 32204

Dear Ms. Jones:

I am very interested in the receptionist position that was advertised in the Oak View Sun. My skills and experiences match the qualifications you listed in the advertisement. My resume describes my qualifications in detail and lists individuals you may call for further information.

As you can see on my resume, I have had the experiences you require for the position. For the last two years, I have worked as a receptionist for the Salty Dog Shipping Company. My duties included customer service, phone reception, and appointment scheduling. My job performance was above average on all my evaluations. The most important part of a receptionist's job is to be pleasant and organized. I take pride in the fact that I have both of these strengths.

Please contact me at 850-456-7890 if I can provide further information. I look forward to hearing from you.

Sincerely,

Mary Smith

Mary Smith

Writing Your Letter

NOW

- Write your letter.
- Use the sample and the checklist as a guide.
- ☐ Sign your letter with your signature.

NEXT

You will complete your resume before sending the letter.

- Your resume must include your job history; education; references; and your name, address and telephone number at the very least.
- Remember to include all the work you have done. Volunteer work can be included. Babysitting is a job. Anytime you did work for someone else you showed ability to work.
- Look at the sample resume and Resume Checklist as you write your resume.

We have included a Resume Checklist for you to review when you develop your own resume. A sample resume is included on the next page. You may find this sample useful when you develop your own resume.

Resume Checklist

| Tasks | Check here when completed |
|---|---------------------------|
| Make sure you have the correct dates for | |
| your job. | |
| Try not to write more than one or two | |
| pages. | |
| Make sure there are no spelling or | |
| punctuation errors. | |
| Make sure all your references have been | |
| called and that you put their correct phone | |
| numbers on the resume. (If the company | |
| you want to get a job at cannot reach your | |
| references, how will they know how well | |
| you have done at your jobs?) | |
| Have one of your contacts review the | |
| resume to make sure it is ready. | |
| Send the letter and resume to the right | |
| address. | |
| Other important items: | |
| | |
| | |
| | |

JESSICA L. JACKSON

3808 Pinedale Drive Sea Breeze, FL 32206 (901) 553-1234 ijackson@aol.com

CAREER FOCUS A position in Sales

STRENGTHS

- ☐ Excellent customer service and communication skills
- Friendly, enthusiastic, and professional
- Creative with the ability to attend to details
- Reliable, committed, dependable

EXPERIENCE

CHILDREN'S TREE HOUSE - Orlando, FL

August 1999 to Present

Work as Sales Clerk at the Oak Plaza Store. Provide sales assistance to customers, design window displays, personalize purchases, and provide excellent customer service.

- ☐ Selected as Employee of the Month for January, 2000
- ☐ Selected to train new employees
- Received commendation from national corporate offices for sales efforts
- ☐ Selected to attend National Toy Show, New York City, April 2000

<u>CHILDCARE WORKER</u> – Busy Day Preschool, Sanford, FL June 1997-August 1999 Worked in a part-time position while I attended college. Provided childcare, communicated with parents and school personnel, planned activities, and participated in fundraising activities for the school.

- Received letter of commendation for service from Director
- ☐ Received numerous letters of appreciation from parents
- Selected to attend childcare workshops

EDUCATION

SEMINOLE COMMUNITY COLLEGE – Seminole County, FL

Completed 1 year of general studies with a focus on marketing

Held leadership roles in college service club, volunteered as a tutor in Academic Services, offered elementary students information as a volunteer for Junior Achievement

Relevant Coursework

Speech and Communications Class, Marketing and Advertising Class, Interpersonal Relationships Class, Accounting Class, Economics Class

Excellent references upon request

Congratulations!

The employer wants to interview you. He or she recognizes that you could be right for the job. It is now time to show your future boss that he is right to want to **hire you.**

There are many things to remember when going on a job interview. The most important is **to believe you will get the job** and show the interviewer that you can do the job by talking about your **strengths**. Remember, you deserve this job, so plan ahead and make it happen. Here are the other things you must try to remember.

| Josh's Interviewing Do's and Do Nots |
|---|
| DO dress neatly and pay attention to grooming. |
| DO find out about the company you are interviewing for. |
| DO bring a resume. |
| DO get plenty of rest the night before. |
| DO point out your strengths and appear confident. |
| DO look the interviewer directly in the eye. |
| DO NOT show up late to the interview. |
| DO NOT answer a question the interviewer does not ask. |
| DO NOT argue with the interviewer for any reason. |
| DO NOT make negative or bad comments about a former employer or co-worker. |
| DO NOT forget to tell the interviewer why you will be great for the job. |

Now YOU know a lot more than I did when I went on my first interview. Good luck!!!

Josh

Employment Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Steps | Contacts to assist you | Timeline | Done |
|--------------|------------------------|----------|------|
| | - | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal: | | | |
| occona goan | | | |
| Steps | Contacts to assist you | Timeline | Done |
| | | Timeline | Done |

| Third goal: | | | |
|---------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal: | | | |
| i outin goal. | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Fifth goal: | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | • | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal: | | | |
| _ | | | |
| | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | Timeline | Done! |

Section 5

$E = MC^2$

Choosing Postsecondary Education

Section 5 - Choosing Postsecondary Education

Josh's Journey

One of the hardest things about choosing an education is deciding what you want to do in life. I started out taking classes in business and sociology. Advocacy for people with disabilities was in my heart, but I did not have confidence in myself. I learned the hard way to find my dream and make a plan for it. Before choosing a path, it may help to examine the steps it takes to get there. No journey is scary once you break down the steps. What did I need to learn to be a better advocate? I realized the toughest steps were working on my patience and learning about disabilities. I also needed to begin taking college courses. Once I realized what I needed to achieve, I set out to achieve this goal. If you think you cannot do something as a career, ask yourself these questions. What skills do I lack that a professional in that field has? Are these skills I can obtain through schooling or hard work? Never give up on a dream without looking at the steps involved in getting there. Think back to when you learned how to ride a bike. It first looked to be a hard task. As your parents told you the steps and you practiced them, it became clear it was an easy task in disguise. The biggest limitation is self-doubt. When you believe and understand who you are and what you have to offer, "limitations" become challenges and challenges turn into successes.

Joshi

Just what does postsecondary education mean?

If we take apart the word, *postsecondary* it is easier to understand what this section is about.

Post means after...

Secondary in this case means high school...SO

Postsecondary means after high school.

If we add the word *education*, we are talking about education after high school.

Did you know that there are many different kinds of *postsecondary education*? The kind you **choose** depends on what you want or need.

Let's talk about your wants and needs in the area of postsecondary education. If you would like one of your **contacts** to help you with this task, write a name from

| your Networking List: | |
|-------------------------|--|
| your recivorities List. | |

Complete the following chart to discover your wants and needs in postsecondary education. Put a check in the **Yes** or **No** column.

| 1 | y do I want postsecondary | | |
|-----|---|--------|--|
| edu | cation? | Yes No | |
| 1. | I want to learn a new hobby (like cooking, playing the guitar, tennis, oil painting). | | |
| 2. | I want to learn some skills to get a better job or feel better about what I can do (like word processing, filing, organizing, writing). | | |
| 3. | I want to earn a certification (like a first aid course). | | |
| 4. | I want to take a class to see if I like postsecondary education classes. | | |
| 5. | I want to take a certain class to see if I like a career field. | | |
| 6. | The career that I have chosen requires postsecondary education. | | |
| 7. | I want to earn a degree from a college or university. | | |
| 8. | Other reasons: | | |

Take a look at the chart you just completed.

If you answered **yes** to **questions 1, 2, or 3**, you may want to consider enrolling in the following classes:

| Adult education classes | These classes are often offered by adult education agencies, school districts, |
|--|--|
| | community colleges, or community-based |
| | organizations. |
| | Examples: Adult Basic Education class or obtaining a GED |
| Continuing education classes | These classes are often offered by school |
| | districts, colleges and universities, and |
| | community colleges. You will probably |
| | have to pay a fee for classes. |
| | Examples: Convergational Specials |
| Classes offered by community | Examples: Conversational Spanish These classes are offered as workshops or |
| organizations | sessions by clubs or organizations to cover |
| of gamzations | topics of interest in the community. Some |
| | classes are free but others require a fee. |
| | classes are free out others require a rec. |
| | Example: Gardening |
| Classes offered by training companies in | These classes are offered to community |
| your community | members by companies who specialize in a |
| | certain kind of training. You will probably |
| | have to pay a fee for classes. |
| | Example: Word Processing |
| Community college classes or | Example: Word Processing These classes are offered by community |
| technical center classes | colleges and allow individuals to pursue an |
| (non-credit or non-degree) | interest. You will probably have to pay a |
| | fee for classes. |
| | |
| | Example: Basic Computer Skills or Small Engine Repair |



Adult Education or Continuing Education Steps

If you would like to take a class from one of these organizations, follow these steps.

| 1. Think of one of your contacts from your <i>Networking List</i> who could help you with this task. | Contact: |
|--|---------------------------------------|
| Think of a class you would like to take. | Class: |
| 3. List the organizations or schools in your community that might offer this class. | in List of organizations and schools: |
| 4. Find the website for the school or organization and search for information such as class schedul | |
| 5. Call the schools or organizations and ask for their catalog of classe If a catalog is not available, ask for a list of classes. | or |
| 6. When the catalogs or lists arrive, look at the descriptions of the classes and decide which classes best for you. Some classes require prerequisites. What this means it that before you can take the class you must have taken another class that gives you basic information you will need. Check to see that you have the right prerequisites. | re is |
| 7. Choose a class and fill out the application forms. Some classes may require you to give this information by telephone. | Class I will take: |

| 8. Check to see how much the class costs. Pay the class fee. | Class fee: |
|--|-----------------------------|
| 9. Check where the class is located, the time of the class, and the dates | Location: |
| of the class. | Time: |
| | Date: |
| 10. Check to see what materials you should take to the class. | Class materials: |
| 11. Get directions to the class. If you need to get a ride from one of your contacts , make these arrangements. | Directions to the class: |
| | Contact who will assist me: |
| 12. Make plans to attend class. If you need accommodations such as an | Accommodations: |
| interpreter, or a tape recorder to | |
| record the class, make these arrangements ahead of time. | |

If you'd like, you can include some of these steps as **goals** on your *Action Plan* at the end of this section on page 91.



Look back on the chart you completed on page 67. If you answered **yes** to **questions 4**, **5**, **6**, **or 7**, you may be considering spending a **longer time period** in a postsecondary option. This part of the section will walk you through the process.

When we think about postsecondary options, most people think of a college or university. But did you know there are **many** postsecondary options? Each postsecondary option has different requirements for admission. You must find the one that is **best for you!** Read the following chart to discover the many choices that are available to you.

| Types of Postsecondary Options | Description |
|--------------------------------------|---|
| 4-year state college or university | These schools are funded by the state in which they are located. You can earn a bachelor's degree in many different fields. Example: degree in business Many state colleges and universities also |
| | offer advanced degree programs such as a master's degree or doctoral degree. |
| 4-year private college or university | These schools are funded by an organization or private owners. You can earn a bachelor's degree in many different fields. Example: degree in elementary education |
| | Many private colleges and universities also offer advanced degree programs such as a master's degree or doctoral degree. |
| 2-year college or community college | You can earn an associate's degree in many different fields. Several careers require an associate's degree. Example: associate's degree in dental hygiene |
| | Many of the credits will transfer to a 4-year college or university. Many people attend a community college and then transfer to a 4-year college or university. |

| Technical Institute | These schools offer training for jobs that |
|----------------------------|--|
| 1 centilear mistreate | require a high degree of technical training. |
| | Some technical institutes are privately |
| | |
| | owned and others are funded by the state. |
| | Example: training or certificate in data |
| 2-200 | processing |
| Military education | Each branch of the military offers |
| | postsecondary education to people who |
| | have enlisted in military service. |
| | Example: training or a degree in |
| | engineering |
| Apprenticeship | This type of postsecondary education |
| | allows you to work in your chosen field |
| | under the supervision of an expert. You |
| | must complete a certain number of hours |
| | before you complete the apprenticeship. |
| | Example: apprenticeship in masonry |
| Home study | This type of postsecondary education gives |
| | you the opportunity to study the skills you |
| | need for a career by reading material from |
| | books or tutorials on-line. Many home |
| | study courses require you to complete |
| | projects before you receive a certificate of |
| | completion. |
| | Examples: home study in television |
| | repair or interior design |
| | repair of interior design |

Do you remember the information you learned when you interviewed a professional in your chosen career field (Section 4 of this book)? You asked

- •☐ What training does your job require?
- ullet Where can you get that training?
- ullet \square How long does the training take?
- What school or training place would you recommend?

Using the information you learned from your interview and the chart that lists the types of postsecondary education, complete the following exercise.

Postsecondary Education for My Chosen Career

| My chosen career is: |
|--|
| The type of postsecondary education I need for my career choice is: |
| The professional I talked to recommended the following schools or training places: |
| Other schools or training places that I know about are: |
| Names of contacts who can help me think of school or training choices: |
| Learning about Your Choices |
| List all the colleges, schools, or training places that you would like to explore. You could ask several of your contacts for their suggestions as well. |
| 1. |
| 2. |
| 3. |
| 4. |
| 5. |
| Just as you have with other sections of this book, remember to think of goals you can add to the <i>Action Plan</i> found on page 91 of this section. You can write goals for your <i>Action</i> |

Plan at any point in the section.

Next, you need to find **information** about these schools or training places. You will use this information as you decide which school or training program is **best for you**.

- Most colleges, schools, or training places have **catalogs or brochures** that describe their programs.
- Many colleges, schools, and training programs have websites with valuable information. You can also check FACTS.org to find web pages from Florida community colleges, state universities, and private universities.
- You could also schedule an **appointment** with a person who works in the admissions office.

Next, list **information** about each of your chosen colleges, schools, or training places in the following chart. If you would like assistance from one of your **contacts**, list that person's name.

| Name of contact: | | |
|------------------|------|--|
| | | |

Beginning the Search

| Name of college, school, or training place | Address and phone number of admissions office | Website address |
|--|---|-----------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |

Next, decide **how** you will get information about the colleges, schools, or training places. You could

- write a letter to request catalogs, brochures, website addresses, or other information
- call the admissions office to request catalogs, brochures, website addresses, or other information (Be sure to ask for information about admission requirements.)
- visit the website of each college, school, or training place
- other ways I could get information:

As you wait for the information to arrive, you can do several things to organize yourself.

The next pages are worksheets you can use to make sense of the information from each college, school, or training place.

- 1. Look at the worksheet and decide which **areas** are **most important** to you. You can use a highlighting pen to mark these areas.
- 2. Make a **list** of **your important information**. Your list could include your grade point average, class rank, accommodations you need, your ACT or SAT scores, or any other necessary information.
- 3. Make **copies** of the worksheets on pages 76-79. Make a copy for **each** college, school, or training place that you are considering.
- 4. Find a large **folder or envelope** for each college, school, or training place. **Label** each folder or envelope with the name of the college, school, or training place. **Write the name** of the college, school, or training place on the **worksheets** you have copied.
- 5. Put the **worksheets** in the correct **folder or envelope**. **As information arrives**, put it in the correct folder or envelope.
- 6. You will be reading a large amount of information about your chosen colleges, schools, or training places. As you start this process, you may decide one of your **contacts** would be a helpful assistant. If you would like assistance from one of your **contacts**, write the name below.

| N | ame of | f cont | tact | |
|---|--------|--------|------|--|
| | | | | |
| | | | | |

College, School, or Training Place Worksheet

| Name (college, school, or training place): |
|--|
|--|

| Feature of college, school, or training place: | | |
|--|-----------------------|--|
| Location | Information I learned | This feature is a good or bad match for me because |
| Where is the campus located? | | |
| Is housing available on campus? | | |
| Am I able to live in my own house? | | |
| Is the campus on a bus route? | | |
| Is the campus in a large or small town or city? | | |
| Are there apartments or other housing options close to campus? | | |
| Is the campus close to shopping areas? | | |
| Environment | Information I learned | This feature is a good or bad match for me because |
| Is the school really competitive? | | |
| Are class sizes large? | | |
| Are there clubs and organizations on campus? | | |
| Are there sports activities on campus? | | |

| Admissions | Information I learned | This feature is a good or bad match for me because |
|---|-----------------------|--|
| Does the school require a standard high school diploma? | | |
| Does the school accept a special diploma? | | |
| Does the school accept a GED? | | |
| Does the school require an ACT or SAT test? | | |
| Does the school require a minimum score on the ACT or SAT? | | |
| Does the school require a minimum high school grade point average? | | |
| Does the school require specific high school course work (examples: English, math, science, social studies, foreign language, and electives) | | |
| Does the school offer modified admissions for students with disabilities? | | |
| Does the school require letters of recommendation? | | |
| Services | Information I learned | This feature is a good or bad match for me because |
| Is there a program for students with disabilities? | | |

| Servicescontinued | Information I learned | This feature is a good or bad match for me because |
|--|-----------------------|--|
| Is there a person who serves as director of services for students with disabilities? | | |
| What documentation or proof of disability is required by the college? | | |
| What types of testing or assessment is required? | | |
| How current does the documentation have to be? | | |
| What services does the school offer for students with disabilities? | | |
| Is tutoring available? | | |
| Is there a peer support group for students with disabilities? | | |
| What kinds of academic support are available to students? | | |
| Does the school offer counseling services to students? | | |
| Career | Information I learned | This feature is a good or bad match for me because |
| Does the school offer a program or major in my career choice? | | |

| Careercontinued | Information I learned | This feature is a good or bad match for me because |
|---|-----------------------|--|
| How many years of study does it take to complete the program or degree? | | |
| What are the requirements for admission to the program? | | |
| Does the program offer work experience? | | |
| Does the program assist with career placement? | | |
| Costs and Fees | Information I learned | This feature is a good or bad match for me because |
| What financial aid is available to me? | | |
| Does the school have a financial aid office? | | |
| Are scholarships available? | | |
| How much is tuition? | | |
| Are work-study jobs available for students? | | |
| Other Features Important to Me | Information I learned | This feature is a good or bad match for me because |
| | | |
| | | |

Choosing a College, School, or Training Program

By now you probably have a fairly good understanding of what your chosen colleges, schools, or training places offer to students. **The next step** is to think about what **you** need and want. We have included some exercises to help you identify your needs and wants. You will then be able to choose a school that best matches your wants and needs.

Exercise 1: Thinking about What I Need and Want

Complete the following chart to help you think about what you want and need to be successful in a college, school, or training place. We've included some questions to help you think of some of your wants and needs. Use the worksheets you completed on each college, school, or training place to help you with this exercise.

Location

Think about where you want to go to school.

Is living on campus important to you?

Will you need to use buses or public transportation to get to school? Do you want to live in an apartment?

What access needs do you have in a house, residence hall, or apartment? What access needs do you have on a bus or other public transportation? Do you want to go to school close to your home?

List your wants and needs in this area.

Environment

Think about the climate or environment you like when you are in a learning situation.

Are social clubs and organizations important to you?

Do you like a competitive climate or a more relaxed climate?

Do you want a school that offers large or small classes?

List your wants and needs in this area.

Admissions

Did you earn a special diploma from high school?
Did you earn a standard diploma from high school?
What are your SAT or ACT scores (needed by most colleges)?
List your wants and needs in this area.

Career

Do you think the program offered in your chosen career area will meet your needs?

Does the program offer you opportunities to work in your chosen career area? List your wants and needs in this area.

| Services |
|--|
| Think back to a time when you had a successful experience in school. |
| What helped you to be successful? What do you need to learn? Are there services for students with disabilities on campus? What services or assistance will help you be successful? List your wants and needs in this area. |
| |
| |
| |
| Costs and Fees |
| Do you qualify for financial aid or a scholarship? Can you work while attending school? Could you get financial help from vocational rehabilitation? Is your family able to contribute to your costs and fees? List your wants and needs in this area. |
| Other Features Important to Me |
| Think about other things that are important to you as you select a college, school, or training place. List your wants and needs in this area. |
| |
| |

You know what you need and want!

Look back through the worksheets you completed for each of your chosen colleges, schools, or training places.

- Some of these schools may offer **many** features that meet your wants and needs.
- Some of these schools may offer **some** of the features that meet your wants and needs
- Some of these schools may offer just a **few** of the features that meet your wants and needs.

The following exercise will help you rate these features so you can choose a school that really meets your needs.

Exercise 2: Rating the Schools

Review your worksheets. Think about how each school met your needs in each of the features.

Give each school a rating for each feature.

- If you think a school meets **ALL** of your needs in a feature, rate the school a **5**.
- If you think it meets **NONE** of your needs, rate the school a **1**.
- If the features meet **SOME** of your needs, choose a **2**, **3**, or **4**.
- Total your ratings for each school after you have completed the chart.

If you would like one of your **contacts** to assist you with this exercise, list his or her name.

| Name of contact: | | | | | |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|
| | School Name |
| Location | | | | | |
| Environment | | | | | |
| Admissions | | | | | |
| Career | | | | | |
| Services | | | | | |
| Costs and Fees | | | | | |
| Other Features Important to Me | | | | | |
| | | | | | |
| | | | | | |
| Total Points | | | | | |

| Did the exercises help give you some clear ideas about what school you would like to attend? | | |
|---|-----|----|
| | YES | NO |

If you answered **YES**, continue working on the rest of this section.

If you answered **NO**, go back to your list of schools (on page 74) and choose some other schools. You may need to talk to some of your **contacts** and add some other schools to explore. Gather information by working on a new set of worksheets. After you have gathered information, rate these schools on the chart found on page 84. **Don't give up!** You will find a school that **matches your wants and needs!**

You now know one or several colleges, schools, or training places that might meet your wants and needs. List the colleges, schools, or training places that had the highest total points. You may want to list more than one. By listing more than one, you are giving yourself more choices.

List of colleges, schools, and training places with high ratings

1.

2.

3.

The next step is to find out **more information** about these colleges, schools, or training places.

What questions do you have about these colleges, schools, or training places? List your questions below.

Questions

Look at the steps in the following **checklist** and decide which steps would help you decide to which of these schools you want to apply.

Colleges, Schools, and Training Places Checklist

| To Do List | A good step for me |
|--|--------------------|
| Meet with an admissions officer | |
| Meet with a financial aid officer | |
| Visit the campus | |
| Visit classes on campus | |
| Meet with a faculty member who teaches in the area of your career choice | |
| Meet with the director of services for students with disabilities | |
| Meet with students with disabilities on campus | |
| Meet with your vocational rehabilitation counselor | |
| Meet with some of your contacts | |
| Other ideas you have | |
| | |
| | |

Now, make arrangements to do the activities you choose in the checklist. You could include these arrangements as part of the **goal** section on your *Action Plan* at the end of this section.

If you would like assistance from one of your contacts, list his or her name below.

| Name of Contact: | |
|------------------|--|
|------------------|--|

Applying for Admission

After you have completed the activities you chose on page 86, you are ready to **apply for admission** to one or several of the colleges, schools, or training places that meet your wants and needs.

You have spent a great deal of time exploring colleges, schools, or training places. You probably know which of these schools seems to be a good match for you.

Choose **one or more** of these schools to which you will send an application. List these schools on the chart below. Check to see if you already have an application with the materials you received from each school. Many schools have applications on their websites as well, and when you have completed your application you can send it back to the school electronically. You can also find copies of applications on FACTS.org.

| Name of School | I already have an application | I can get an application on the website | I need to request an application |
|----------------|-------------------------------|---|----------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |

ACT or SAT Requirements

Once you have decided to apply to schools, review your worksheets to see if an **ACT** or **SAT** score is required. If the school requires an ACT or SAT before you can be accepted to the school, you must take one of these tests.

If you have evidence of a recent diagnosis of a disability, you may qualify for special administration of the ACT or SAT. What this means is that you may qualify for having extra time to complete the test, larger print, a reader or writer, or other accommodations. You can find additional information about special testing by talking to the admissions office at the college. You can also access the websites for both of these tests to find more information. The website for these tests are

ACT: http://www.act.org

SAT: http://www.collegeboard.org

You can find a lot of books and computer programs to help you study for the ACT or SAT. Most libraries and bookstores have a variety of books and programs to help you.

| If you would like some help with the ACT or SAT, think of a contact who could assist you. |
|---|
| Name of Contact: |
| Application Process |
| As you complete applications, you will find that each college, school, or training place has its own application. Although the applications are all a little different, you will probably find that the schools are asking for similar pieces of information. We have included a checklist of information that is commonly asked on applications. You may want to fill out this checklist before completing your applications. This information may come in handy as you begin the application process. |
| If you would like some assistance finding information or filling out your applications, ask one of your contacts to help you. |
| Name of Contact: |
| Application Checklist |
| Your complete name: |
| The address where you receive your mail: |
| Your telephone number: |
| Your e-mail address: |
| Names of your parents or guardians (if you are dependent): |
| Name of your spouse (if you are married): |
| Your Social Security number: |
| Names and phone numbers of people to contact in an emergency: |
| The city and state where you were born: |
| The city and state where you have lived for the past year: |
| Your ethnicity (optional): |

Most schools require an admissions fee when you send in your application. Check to see what the fee is and send a check with your application.

You also need to decide if you want to tell the school about your disability on your application. Remember, the school cannot discriminate against students with disabilities.

Read the application to see if other information is required.

Many schools accept electronic applications. Find out if you should mail, hand-deliver, or e-mail your application to the school.

If you are not accepted to the school of your choice, don't panic!

Follow these steps to find more information.

- 1. Call the admissions office and talk to the admissions officer. Find out if
 - you qualify for any exemptions to requirements
 - you can appeal an admissions decision
 - the school has special programs for students with disabilities.
- 2. Complete any of the requirements the admissions officer asks you to do.

- 3. If you still are not accepted, check your status with any schools to which you applied.
- 4. You may want to go back and review some of the other schools you explored earlier in this section. Complete the application process for these schools.
- 5. Talk with some of your **contacts** about other schools. Complete the application process for these schools if they meet your wants and needs.

Keep going! You are worth all this work!

Enrolling in Postsecondary Education

When you are accepted into a college, school, or training program, give yourself a pat on the back. All your hard work paid off!

You will probably receive several letters that give you information about enrolling. Read these letters **carefully**. You might think about making **checklists** (like the ones in this book) for all the tasks you need to do before you start postsecondary education. Remember to include items like parking, housing, books, financial needs, and transportation on your checklist. The Florida Department of Education Office of Student Financial Assistance has a website with useful information: http://www.floridastudentfinancialaid.org/osfahomepg.htm.

If your school has a **program for students with disabilities**, you may want to meet with the director and discuss your learning needs. By doing this, you will help set yourself up for success when school starts.

If your school **does not** have a program for students with disabilities, you may want to talk to several of your **contacts** about ideas and strategies that will help you succeed in school. If you work with an agency such as vocational rehabilitation, you may want to include your counselor in these discussions.

| Names of Contacts: | |
|--------------------|--|
| | |

You have probably been adding goals to your *Action Plan* as you completed this section. If you have additional goals in postsecondary education, you can write them on page 91.

Good Luck on Your Postsecondary Dreams!

Postsecondary Education Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Steps | Contacts to assist you | Timeline | Done! |
|-------------|------------------------|----------|-------|
| | • | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal | | | |
| gou. | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | Timeline | Done! |

| Third goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Fifth goal | | | |
|------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | • | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| omur gour | | | |
| | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | Timeline | Done! |

Section 6



Building Relationships

Section 6 – Building Relationships

Josh's Journey

Having relationships with other people is one of the most enjoyable parts of life. Finding good relationships is a difficult process. It means opening yourself up and letting others see you. This can be a little scary, but it is much scarier to go through life without people to share it. I learned this lesson the hard way! I was never sure how to get people to like me and how much to share about myself. I never considered the possibility of just being myself. Guess what? People like me better when they really know me!

One of the things that I tended to overlook was how I presented myself. In other words, how I looked to other people. I thought that it shouldn't matter what I look like. I wanted people to like me for my personality. What I didn't realize was that people tried to guess who I was by what I was wearing and always thought I was depressed or didn't care about myself.

Do you remember the first time you met your best friend? The first time you meet somebody, what do you remember about him or her? Think about what it was about your friend that made you want to know them better. When you figure out what makes them special, those ideas may help you to understand what others want from you. I used to resist going to lectures or conferences about my disability. I already knew what it was like to have it. I knew there was no magic cure. I missed out on opportunities to meet people and share my experiences with others. I missed the opportunity to be with

people who cared and wanted to help. Once I was dragged along, I realized this and mended my ways. Take control of your life and do not wait to be dragged like **stubborn**me!

Josh



As we go through the day, we **talk** and **connect** with lots of different people. We know some of these people very well, but others we don't know as well. It almost seems like we have layers of relationships. Let's take a moment and think of examples in your life. Use the following chart to help you identify the **layers** of your relationships.

The Layers of Your Relationships

| Kind of relationship | What this means to you | Names of people in your own life |
|------------------------|---|----------------------------------|
| Family relationships | These relationships include people in your family. Examples: parents, sisters, brothers, aunts, grandparents, cousins | |
| Friend relationships | These relationships include people who are your friends. Examples: your best friend, a person who plays cards with you, a person who goes to the movies with you | |
| Work relationships | These relationships include people you know at work. Examples : a co-worker, your boss, your supervisor | |
| Business relationships | These relationships include people with whom you do business. <i>Examples</i> : your doctor, a sales clerk, your vocational rehabilitation counselor | |
| Romantic relationships | These relationships include people with whom you have a loving relationship. Examples: your girlfriend, your boyfriend, your wife, your husband, your fiancé | |

Since most people connect or interact through language, it is important to think about how we communicate. Our words and actions help us make good connections or relationships with family, friends, and people at work.

The way we use language depends on the **layer** of people we're talking to.

Do you know that many people are fired from jobs because they don't know how to communicate with other people?

For example, you might say to your best friend, "Hey, bud! You want to catch a movie tonight?"

You probably wouldn't use those same words if you were talking to your boss!

You probably wouldn't use those words if you were talking with the **clerk** in a department store!

Knowing **when** to use certain kinds of language is very important. You need to think about the people who are around you and the type of language you would use. This is a **key point** when you are trying to build relationships with people from all layers of your life.

Think about your skills in building and keeping relationships. You might find the following chart helpful as you think about your skills.

Complete the chart by marking the correct column.

If you would like some assistance from one of your **contacts**, include the person's name here.

| Name of Contact: | | |
|------------------|--|--|
|------------------|--|--|

Relationship Building Checklist

| | Most like me | Somewhat like me | Not like me |
|--|--------------|------------------|-------------|
| People seem to like spending time with me. | | | |
| I usually know what to say to people. | | | |
| I can usually use the right words to different layers of people. | | | |
| I have many friends. | | | |
| I have a few good friends. | | | |
| I have friends that are supportive of my dreams and goals. | | | |
| Most of my friends stay out of trouble with the law. | | | |
| My friends seem to care about me. | | | |
| I know how to make "small talk" or chat with people. | | | |
| People seem interested in what I have to say. | | | |
| I know people who have the same interests as me. | | | |
| I feel confident when I talk with people. | | | |
| I usually don't interrupt people when they are talking. | | | |
| I know just how far to stand from people so I'm not in their personal space. | | | |

| | Most like me | Somewhat like me | Not like me |
|--|--------------|------------------|-------------|
| I don't spend a lot of time putting people down. | | | |
| I usually don't complain about things in my life. | | | |
| I tell people how important they are to me. | | | |
| I compliment other people. | | | |
| I don't hug or touch people until I find out if they like being touched. | | | |
| I don't make comments about the race, religion, or beliefs of people. | | | |
| I respect others. | | | |
| Other skills: | | | |
| | | | |
| | | | |

After you have completed the Relationship Building Checklist, go though the following steps:

- Look at the items you marked in the **Not Like Me** and **Somewhat Like Me** columns.
- Decide which of these skills are most important to you and will help you reach your dreams.
- Put a check by these skills.
- Think of some **goals** that would help you learn these skills.
- Write the **goals** on the *Action Plan* at the end of this section.
- Write steps on the *Action Plan* to achieve your **goal** and build your skills.

Meeting People

- Where do you meet new people?
- How can you make new friends?
- How do you meet people who have interests like your interests?

These may be some of the questions you ask when you are trying to develop new relationships or friendships. The rest of this section will give you some ideas for meeting people.

One way to make new friends is through groups of people who have some of the same interests as you do. Here is an example of how one person found some new friends.

Joe's Story

Joe really liked to race motorized miniature cars. On Saturdays, he spent his afternoons building his skills and learning more about this activity by operating his car in a vacant parking lot near his home. He always did this activity by himself. One day when he was talking with his cousin, he found out about a miniature car club that met twice a month. During their meetings, they held races, learned about new cars, and talked about their own cars. Joe's cousin said he would like to go to a meeting with Joe and check it out. Joe was nervous about going to the meeting and worried about it for days. At the meeting, the members really made him feel comfortable, and he talked with several of them after the meeting. Joe continued to attend meetings and made friends with many of the members. At the end of the year, Joe was elected the treasurer of the group.

Hobbies and interests that you share with other people are certainly a way to meet people. In **section 7** of this book, you can do some more thinking and exploring about hobbies you have now or hobbies you would like to explore. Once you have thought about these hobbies, you can find places to link with other people who have the same hobby. You can find out about groups who have the same hobby in the following ways:

- Look in the yellow pages of the telephone book.
- Look in the newspaper. Most newspapers feature clubs and organizations.
- Look on the Internet. Many organizations have clubs across the nation and list the clubs that are located in your area.
- Ask your contacts for ideas.
- Ask people who work in a store that sells equipment or supplies for your hobby. Look for signs about these clubs on the store's bulletin boards.
- Start a club or organization yourself!

You have probably already written some **goals** that will help you have **better relationships** with people you know. You wrote those **goals** on the *Action Plan* in this section.

Now think about some **goals** you could write to help you **meet new friends**. Write these steps on your *Action Plan*. You might find these questions helpful as you think about the steps you will write in your *Action Plan*.

| •☐ Where in my community can I meet new friends? |
|---|
| •☐ What kind of place do I feel most comfortable? |
| •☐ Who can assist me from my contact list? |
| • What do I need to think about before I meet new people? |
| •☐ How can I make a good first impression? |
| • How will I connect with people after I've met them? |

As you write **goals** on your *Action Plan*, keep some ideas in mind.

- 1. You are a good person who has lots to offer to a friend.
- 2. You have a whole lot of wonderful qualities.
- 3. **Most people** are just as nervous about meeting a new friend as you are.

Building Relationships Action Plan

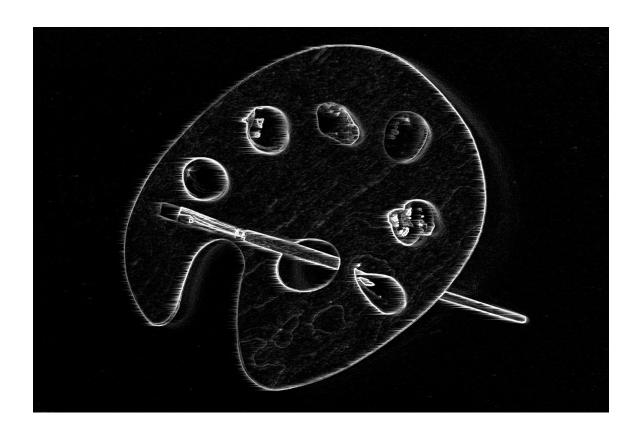
Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Ctono | Cantagta ta | Timeline | Donal |
|--------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Ilmeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal | | | |
| occoria goai | | | |
| | | | |
| Steps | Contacts to | Timeline | Done! |
| Steps | Contacts to assist you | Timeline | Done! |
| Steps | | Timeline | Done! |
| Steps | | Timeline | Done! |
| Steps | | Timeline | Done |

| Done! |
|-------|
| |
| |
| |
| |
| |
| |
| |
| Done! |
| |
| |
| |
| |
| |
| |
| |

| Fifth goal | | | |
|------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| 3.1 | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Section 7



Finding Hobbies and Interests

Section 7 - Finding Hobbies and Interests

Josh's Journey

I always wanted to learn tennis as a child. I wasn't very good with my hand-eye coordination and wasn't very strong for my age. My parents were not sure I would succeed, but they encouraged me anyway. The first year, I won no singles matches. My parents were shocked when I asked to go back the next year. Guess what? I finished in the middle of my age group!

You will do well at what you like if you keep working at it. As long as something is not dangerous, if you want to try it, then take a chance. I like to be part of the action. I also like to watch others try new things. How much a part of the action you choose to be is a personal choice. Think of the activities you love to do and the skills those activities require. Now take your list of skills and think what you might want to try that uses those skills. Finally, if you want to try something that doesn't match your skills, try anyway. You might be surprised how good you are! You may have to work harder at it, but it may still be well worth the effort.

Josh

What do you like to do in your spare time?

Do you ever get tired of just sitting and watching TV? Would you like to try some new activities?

If you answered **yes** to these questions, this section may help you find some new and exciting activities. You may meet some new people who are involved in these activities.

If you are like a lot of other people, you may want to try some new hobbies but you don't quite know where to start. The following checklist may help you think of some hobbies you would like to try. The chart may also bring to mind some activities you've never thought of before now.

Put a check in the column that is most like you.

Hobbies and Interests Checklist

| Activities | I already do this activity | I would like to try this activity | This activity is not for me |
|------------------------------|-------------------------------|---|-----------------------------|
| Cooking or baking | | | |
| Cake decorating | | | |
| Woodworking | | | |
| Making furniture | | | |
| Gardening | | | |
| Landscaping yards | | | |
| Painting | | | |
| Reading | | | |
| Writing | | | |
| Flower arranging | | | |
| Fishing | | | |
| Hunting | | | |
| Hiking | | | |
| Boating | | | |
| Wood carving | | | |
| Making pottery | | | |
| Doing needlepoint, knitting, | | | |
| cross-stitch, or crocheting | | | |
| Going to movies | | | |
| Singing or playing an | | | |
| instrument | | | |
| Acting | | | |
| Going to concerts or theatre | | | |
| performances | | | |

| Activities | I already do this activity | I would like to try this activity | This activity is not for me |
|------------------------------|----------------------------|---|-----------------------------|
| Traveling | | | |
| Playing games | | | |
| Decorating your home | | | |
| Working out | | | |
| Playing golf | | | |
| Playing softball or baseball | | | |
| Playing soccer | | | |
| Dancing | | | |
| Swimming | | | |
| Water skiing | | | |
| Running or jogging | | | |
| Walking | | | |
| Eating out with friends | | | |
| Going to museums | | | |
| Going to amusement parks | | | |
| Going to the beach | | | |
| Going to garage sales | | | |
| Other activities: | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Activities I Would Like to Try Right Now

Next, complete the following steps.

- 1. Look at the activities you selected for the "I would like to try..." column.
- 2. Select **2 or 3** of these activities and write them in the chart below.

| Activities I Would Like to Try Right Now |
|--|
| 1. |
| 2. |
| 3. |

How do I find places to learn these activities?

You could

- ask some of your **contacts** if they do this activity
- look in the **newspaper** to see if any organizations or clubs offer classes
- ask people who work in a **store** that sells materials or equipment for the activity
- read about the activity in books from the library or bookstore
- read about the activity on the **Internet**
- try the activity and see how you do.

Next, write **goals** that will help you get started on these activities.

Write your **goals** on the *Action Plan* at the end of this section.

Think of the steps you can take to reach your goal.

Write the steps on the *Action Plan*.

You may also want to look at the activities you marked in the **I already do this activity** column. Maybe you used to do this activity but haven't done it in a long time. Maybe you would like to learn **more** about this activity.

- If this is the case, you may want to write some **goals** to help you continue with this activity.
- Write your **goals** on your *Action Plan* and think of steps that will help you continue this activity.

Sometimes we get so caught up with our lives that we forget to take time for fun.



Hobbies and interests are ways to relieve stress and have fun!

Hobbies and Interests Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Contacts to assist you | Timeline | Done! |
|------------------------|------------|----------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Contacts to | Timeline | Done! |
| assist you | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | assist you | Contacts to Timeline |

| Third goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Steps | Contacts to assist you | Timeline | Done |
|------------|------------------------|----------|------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| | Contacts to assist you | Timeline | Done |
| | | Timeline | Done |
| Sixth goal | | Timeline | Done |

Section 8



Choosing a Place to Live and Transportation

Section 8 - Choosing a Place to Live and Transportation

Josh's Journey

I used to think I wanted to live in a big house in the middle of nowhere. As I become older, I have adapted my thinking to consider my needs. I cannot drive, so I need to be nearer to public transportation. Also, houses are extremely expensive to maintain and in some areas of the country have huge property taxes. I want to teach so for me that does not work economically. Everyone has different issues that determine where they want to live. If you have trouble being mobile enough, it may affect where you want to live. Also, what job you choose will affect how much money you have. If you cannot afford a car, you must be near transportation. On the other hand, if you have a family of eight, you might get a house and share a car.

Again, there was no right answer. If you like to go to the beach, hot works. If you love to ski, hot is not so good. If you like variety, you probably liked the seasons to change. I do a lot of walking, so for me the temperature is important.

Tosh

Choosing Where You Want to Live

Most of us have thought about a "dream house." We might dream about having a beautiful house on the beach, a cottage high on a mountain, or an expensive townhouse. These are the houses we would buy if we had enough money and support. Most of us don't have the opportunity to live in our "dream houses," but we can make lots of other decisions about the kind of housing that matches our wants and needs. In this section, you will think about different places to live and make some decisions that will help you decide which choice is right for you.

Use the following checklists to help you choose the best type of housing for you. Write an X in the column that is most like you.

If you would like some help from one of your **contacts**, list his or her name below.

| Name of Contact: | |
|------------------|--|
| | |



Living Choices Checklist

| | I like this choice | This choice might work for me | Not for me! |
|-------------------------------------|--------------------|-------------------------------|-------------|
| Living Situations | | | |
| Living by myself | | | |
| Living with a roommate | | | |
| Living with a friend | | | |
| Living with family | | | |
| Living with a husband or wife | | | |
| Living with my children | | | |
| Living with people in a group | | | |
| home | | | |
| Living with other residents in an | | | |
| assisted living community | | | |
| Living with a roommate in a | | | |
| college residence hall | | | |
| Living in a home with an | | | |
| assistant | | | |
| Other ideas: | | | |
| | | | |
| | | | |
| Types of Places to Live | | | |
| Apartment | | | |
| Rental house | | | |
| Mobile home or trailer | | | |
| Buying a house of my own | | | |
| Townhouse or condominium | | | |
| College residence hall | | | |
| Group home | | | |
| Room in assisted living | | | |
| community | | | |
| Rented room in a house | | | |
| Other ideas: | | | |
| | | | |
| Olimente and Marcher | | | |
| Climate and Weather | | | |
| Hot or warm most of the time | | | |
| Wet, rainy weather most of the | | | |
| Try or deport, little rain | | | |
| Dry or desert, little rain | | | |
| Variety of seasons-hot in | | | |
| summer, cold in winter Other ideas: | | | |
| Officer fueds. | | | |
| | | | |

| | I like this choice | This choice might work for me | Not for me! |
|--|--------------------|-------------------------------|-------------|
| Size and Location of Community | | | |
| Big city | | | |
| Small town | | | |
| Medium size town | | | |
| In the country | | | |
| Close to a big city | | | |
| Close to a town | | | |
| In a college town | | | |
| In the mountains | | | |
| Close to the beach | | | |
| Close to parks and recreational | | | |
| facilities | | | |
| Close to my workplace | | | |
| Close to my family | | | |
| Close to my doctor | | | |
| Close to my friends | | | |
| Other ideas: | | | |
| Financial Choices | | | |
| I work and can make house | | | |
| | | | |
| payments | | | |
| I work and can pay rent I get financial assistance and | | | |
| can pay rent | | | |
| I get financial assistance and | | | |
| can pay for a group home or | | | |
| assisted living | | | |
| My family helps me with my | | | |
| housing costs | | | |
| I would like to save money for a | | | |
| house | | | |
| I would like to save money to | | | |
| pay rent | | | |
| I would like to find out about | | | |
| different kinds of financial | | | |
| assistance for where I want to | | | |
| live | | | |

You have done a lot of thinking about different places to live. Do you have a good idea about where **you** would like to live?

Right Now or in the Future

Some people find it helpful to plan for a place to live **right now**, but they also like to plan for places they would like to live in **the future**!

For instance, you might decide to live with your family while you save and plan for an apartment with a roommate. Or you might decide to live in a group home while you make plans to live in a house with a friend.

Let's take a moment to think about your plans for **right now**.

Take a look at your Living Choices Checklist. What are the most important likes and needs for **right now**? Write the best places for you to live **right now** in the following chart.

| The best places for me to live right now | The reasons for my choices are |
|---|--------------------------------|
| are | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Now let's think about your **future**. Take another look at your Living Choices Checklist. What are the most important likes and needs for your **future**? Write the best places for you to live **in the future** in the following chart.

| The best places for me to live in the future | The reasons for my choices are |
|---|--------------------------------|
| are | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Share your thoughts with your family and **contacts**. This information will help the people in your life understand your wants, needs, and choices.

Remember to write **goals** about your living needs at the end of this section. Take time to write steps to achieve your **goals** on the *Action Plan*.



Choosing Transportation

You may have heard family stories about your grandparents or great-grandparents. They may have had one car for the whole family, or they may not have even owned a car. They probably didn't travel very far from their homes, and they may have chosen work places that were close to their homes. Their lives were a lot different from the world of today.

We use so many different kinds of transportation to go to work, to have fun, or to see family and friends. You probably travel farther from home more often than your grandparents or great-grandparents. In today's world, we need reliable transportation in order to manage our lives.

Let's take a moment to think about your transportation needs.

If you would like to pick one of your **contacts** to help you think about transportation, write his or her name below.

Name of Contact:



Complete the following checklist to get started on this process. Put an X in the box that is most like you.

Transportation Checklist

| Form of transportation | I already use this | I would like to try this | This doesn't work for me |
|---|--------------------|--------------------------|--------------------------|
| City bus system | | | |
| Transportation services for persons with disabilities | | | |
| Bicycle | | | |
| Airplane | | | |
| Walk | | | |
| Taxi | | | |
| Use a friend's car | | | |
| Get rides from my friends | | | |
| Use a family member's car | | | |
| Get rides from family members | | | |
| Carpool | | | |
| Drive my own car | | | |
| Drive a motorized chair | | | |
| Pay for private transportation | | | |
| Other ideas for transportation: | | | |
| | | | |
| | | | |
| | | | |

Now look at the forms of transportation that you selected in the **I would like to try this** column.

- Think of **goals** for each of these items.
- Write these **goals** on the *Action Plan* for Living and Transportation found at the end of this section.
- Write steps you could take to reach your **goals** on your **Action Plan**.

When you think about transportation, there are also some **skills** you may want to learn. Think about your **transportation skills** as you complete the following checklist.

Transportation Skills Checklist

| Transportation Skills | I already know this | I would like to learn this | This isn't important to me |
|--|------------------------|-------------------------------|----------------------------|
| How to read a map | | | |
| How to use a bus schedule | | | |
| How to make airline reservations | | | |
| How to drive a car | | | |
| How to get a driver's license | | | |
| How to call transportation services for people with disabilities | | | |
| How to arrange rides with family or friends | | | |
| How to ask others for directions | | | |
| Directions to get to the grocery store | | | |
| Directions to get to work | | | |
| Directions to get to places in my community | | | |
| Other transportation skills | | | |

Now look at the transportation skills that you selected in the **I would like to try this** column.

- Think of **goals** for each of these items.
- Write these **goals** on the *Action Plan* for Living and Transportation found at the end of this section.
- Write steps you could take to reach your **goals** on your *Action Plan*.

Living and Transportation Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| First goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal | | | |
| Second goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Third goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Fifth goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| Sixtii goai | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Section 9



Managing Finances

Section 9 - Managing Finances

Josh's Journey

Once you find a job, it will be necessary to manage your money. One of the best things about being an adult is having your own money and being able to decide how to spend it. However, this joy can quickly become a nightmare when we spend too much. It also can be difficult to remember to pay multiple bills at the same time. Believe me, I know! I have found that the best thing to do is decide what you really need and what you really want. A need is something you cannot do without. A want is something that is nice to have. For example, I need to eat and sleep. I want to go to Hawaii. Let's say I had enough money to go to Hawaii. How would I decide if that would be the best thing to do with the money? I could save the money for a rainy day. I could buy a gift for a friend or family member. I could also take the trip to Hawaii. I am not a risk taker, so I would probably get something nice for family members and save the rest. You can choose what risks you wish to take as soon as you have looked at all your choices. In other words, look at the whole picture of your life and then decide. This section will help you decide what are the best ways to use your money.

Josh

Money, money, money---money!

We deal with money every day—on the news, in songs, in conversations. We need money to survive and support ourselves but also to do some fun activities.

In order to manage your money in a smart way, you have to think about some simple steps. Many people find that keeping a **budget** really helps them manage money. This section of the book will help you set up a budget for yourself. Some people plan a budget for one month at a time, while others plan for one week at a time. Think about what seems to fit **your** needs.

If you have a **contact** who would be helpful to you as you set up your budget, write his or her name below:

The first step is to find out how much money you earn or how much money you have coming in. We'll set up this first budget for a month.

On the worksheet, write the amount of money you earn or get from other sources during 1 month. This money is your **income**.

Your Income

| Pay from a job (for one month) | \$ |
|--|----|
| Money from your own business | \$ |
| Supplemental Security Income (SSI) | \$ |
| Social Security Disability Benefits | \$ |
| Financial support from the government (welfare check) | \$ |
| Food stamps | \$ |
| Financial support from agencies | \$ |
| Financial support from your family | \$ |
| Financial support from scholarships or student loans | \$ |
| Alimony or child support | \$ |
| Other income: | \$ |
| | \$ |
| Total Income (add up the numbers in the right column) | \$ |

Now let's look at your expenses. In other words, let's figure out the bills you have to pay each month. These are your **expenses** of the month. This is the money you owe to people or businesses.

Write your expenses for one month. If you do not know the exact amount, make a guess as close as you can. If you have a **contact** helping you, he or she can help you make a pretty close guess. As you fill out the chart, remember that you may not have expenses in some of the categories. Fill out the chart with only your expenses.

Your Expenses

| Rent for one month | \$ |
|---|----|
| House payment for one month | \$ |
| Food for one month | \$ |
| Electric bill for one month | \$ |
| Gas or fuel bill (for your home) for one month | \$ |
| Telephone bill for one month | \$ |
| Internet bill for one month | \$ |
| Cable TV for one month | \$ |
| Water bill for one month | \$ |
| Car payment for one month | \$ |
| Gasoline for your car for one month | \$ |
| Car repairs for one month | \$ |
| Credit card payment(s) for one month (if you have more than one | \$ |
| credit card, add up your payments for all your cards) | |
| Car insurance for one month | \$ |
| Health insurance for one month | \$ |
| Home insurance for one month | \$ |
| Loans for one month | \$ |
| Medical expenses including hospital or doctor bills | \$ |
| Prescriptions for one month | \$ |
| Clothing for one month | \$ |
| Fun and recreation for one month | \$ |
| Other monthly services or bills | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Total expenses | \$ |

The next step is to find out how much money you will have after you have paid your bills. You can do this by **subtracting** your **expenses** from your **income**.

Read this example to see how Jenny figured out her budget.

Jenny's **income** for one month: \$633.75

Jenny's total **expenses** for one month -\$578.53

Money Jenny has left \$ 55.22

Jenny decided to put \$20.00 in her savings account every month. She left \$35.22 in her checking account to cover any other expenses she had until her next paycheck.

You can figure out how much money you have in the same way Jenny did. Fill out the chart by copying your **income** total on the first line of the chart. Fill in your **expense** total on the second line. **Subtract** your **expenses** from your **income**.

Your Money:

| Your income | |
|--|------|
| | \$ |
| Your expenses (subtract this number from | |
| the top number—your income) | - \$ |
| Money you have left | |
| | \$ |



You might find that your **expenses** are a **bigger number** than your **income**. You may not have enough money to pay your expenses. If this is the case, you can do several things.

- Talk to one of your **contacts** about ways to increase your **income**. You may be able to receive support from one of the agencies listed on the following pages.
- Figure out how you can get rid of or decrease some of your **expenses**. Your **contacts** can help you think of ways to lower your expenses.
- You may want to write some goals about increasing your income or decreasing your expenses. You can write goals on the Action Plan at the end of this section.

Once you have figured out your budget, you'll find you have a monthly plan for your money. In other words, you will know exactly how you are spending your money.

You may find that budgeting will help you save money for emergencies or for extra expenses you have along the way. Budgeting may help you to afford trips or vacations that you want to take.

Budgeting is also a way for you to show others how responsible you are with your money. You are taking big steps toward independence and new responsibilities.

Good for YOU!



Programs and Services

You may be eligible for a variety of federal and state programs or services. You may be receiving some of these services right now. This section will help you understand the services you have now and other services for which you may be eligible.

Information about Supplemental Security Income (SSI)

SSI pays a monthly sum of money to people who have a disability and who don't have a lot of income. If you receive SSI, you may also be able to get food stamps to help pay for food or Medicaid to help you pay doctor or hospital bills.

If you have a job, you may still be able to get money from SSI. There are many programs that allow people with disabilities to have a job and still receive SSI. As you earn more money, you may receive less money from SSI. It is important for you to talk with people from the Social Security office in your community to find out what benefits or money you can receive. You can also call a toll-free number, 1-800-772-1213 or look on the website, http://www.ssa.gov/ to find additional information.

If you think this might be a good program for you, think about writing a **goal** to find more information about SSI.

Information about Social Security Disability Insurance Benefits

If you have worked in the past but are not able to work now because of a disability, you may want to explore Social Security Disability Insurance benefits. The amount of money you receive is based on the number of years you worked. Some individuals with disabilities may also qualify for Social Security Disability Insurance benefits based on their parents' earnings if their parent is disabled, deceased, or retired, and the individual was determined to have a disability prior to age 22. You may qualify for other benefits as well. You can find more information about these benefits by making an appointment at the Social Security office in your community. You can find information by looking on the website, http://www.ssa.gov/or calling a toll-free number, 1-800-772-1213.

The Social Security Administration (SSA) has funded community organizations called Benefits Planning, Assistance, and Outreach (BPAO) projects. These BPAO projects can give you information about how going to work will affect your benefits so that you can make informed choices. In Florida, you can locate the Benefits Specialist for your community by calling 1-866-352-2725.

If you think this might be a good program for you, think about writing a **goal** to find more information about Social Security Disability Insurance benefits.

Developmental Disabilities Program in the Department of Children and Families

If you have a **developmental disability** (for example: cerebral palsy, autism, mental retardation, spina bifida, or Prader-Willi), you may be eligible for services offered by the Developmental Disabilities Program in the Department of Children and Families. If you apply for services, you will be assigned a support coordinator. The support coordinator helps you complete papers to see if you are eligible for services. This professional will also help you and your family figure out your needs, develop a support plan, and help you see how all the programs can work for you.

| Name of my support coordinator: | - |
|---|---|
| Phone number: | _ |
| Add your support coordinator's name and number to your list of contacts (section 2). | |

If you have a developmental disability, you may want to ask your support coordinator about the Developmental Services Home and Community-Based Services Waiver. You may hear some people call this the med waiver. Some examples of the services available through the waiver could be adult day training, companion services, or supported employment. In order for you to receive any service, you need to talk with your support coordinator about the steps you need to take to have it written on your support plan and included in the approved cost plan. You can find more information on the Florida Department of Children and Families Developmental Disabilities website:

http://www5.myflorida.com/cf_web/myflorida2/healthhuman/ddp.

Information about Other Kinds of Financial Support

You may qualify for other kinds of financial support from state or local welfare agencies or disability agencies. People who work for these agencies may have other ideas they can share with you about financial support. In addition, you can find more information about agencies and support on the following websites:

| The Advocacy Center for Persons with | http://www.advocacycenter.org/ |
|--|--------------------------------|
| Disabilities, Inc. | |
| Florida Developmental Disabilities Council | http://www.fddc.org/ |
| Family Network on Disabilities of Florida | http://www.fndfl.org/ |
| Division of Blind Services—Florida | http://www.state.fl.us/dbs/ |
| Department of Education | |
| Florida Alliance of Information and | http://www.flairs.org/ |
| Referral Services | |

136

Banking

If you walk into a bank or credit union today, you will find these businesses offer many different kinds of services to their customers. The people who work in banks or credit unions are there to assist you as you explore which services are best for your needs.

In this part of section 9, we will talk about some of the most common services you can get at banks or credit unions. If you are interested in other services, you can make an appointment to talk with a person who works in one of these businesses.

If you would like one of your **contacts** to assist you with banking information, write his or her name below.

| Name of Contact | • | | | |
|-----------------|---|--|--|--|
| | | | | |

The following chart includes some of the most common services offered by most banks or credit unions. As you read about the services, you might want to find more information or get this service for yourself. Put a check in the last column if the service would meet your needs.

Services at Banks or Credit Unions

| Service | How this service works | I would like |
|------------------|---|--------------|
| | | this service |
| Checking account | You deposit money in a checking | |
| | account and can write checks for | |
| | up to that amount. Any time you | |
| | write a check, you must subtract | |
| | the amount from the total amount | |
| | in your checking account. You can | |
| | order checks (your name is printed | |
| | on them) from your bank or credit | |
| | union. When you get your checks, | |
| | you will also receive a little booklet | |
| | to keep track of the money in your | |
| | checking account. The bank or | |
| | credit union also sends you a | |
| | statement each month so you can | |
| | double-check the amount in your | |
| | account. You can also check the | |
| | amount in your account if your | |
| | bank or credit union offers an on- | |
| | line service. Some banks or credit | |
| | unions may charge fees for check | |
| | writing services. Be sure to include | |
| | these fees when you figure out how | |
| | much money is in your account. | |
| | account. You can also check the amount in your account if your bank or credit union offers an online service. Some banks or credit unions may charge fees for check writing services. Be sure to include these fees when you figure out how | |

accounts to pay their bills.

| Many people use checking accounts to pay their bills. Savings account If you have extra money each month, you may want to think about opening a savings account. This service may be a good way to save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | Many popula upa ahaalsina | |
|--|-----------------|---|--|
| Savings account If you have extra money each month, you may want to think about opening a savings account. This service may be a good way to save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | , , , | |
| month, you may want to think about opening a savings account. This service may be a good way to save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| about opening a savings account. This service may be a good way to save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | Savings account | 1 3 | |
| This service may be a good way to save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| save money for big purchases or to save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| save money for your peace of mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| mind. The bank or credit union will usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | save money for big purchases or to | |
| usually give you a little book to keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Loans | | | |
| keep track of how much money you have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Loan | | mind. The bank or credit union will | |
| have. They will also send you a monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Lo | | usually give you a little book to | |
| monthly statement of your account so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | keep track of how much money you | |
| so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | have. They will also send you a | |
| so you can double-check the amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | monthly statement of your account | |
| amount. The bank or credit union pays you a small fee or interest if you have money in your savings account. ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| you have money in your savings account. You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| you have money in your savings account. You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | pays you a small fee or interest if | |
| ATM card You've probably seen many people using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | you have money in your savings | |
| using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | , , | |
| using ATM cards or Automated Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | ATM card | You've probably seen many people | |
| Teller Machine cards. When you insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| insert a little card (the size of a credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| credit card) into an automated teller machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| machine, you can get money from your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | ` | |
| your checking or savings account, deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | , | |
| deposit money into your accounts, or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| or check to see how much money you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| you have in your checking or savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| savings account. ATM cards are very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| very handy to use, but you must remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| remember to subtract the amount of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| of money that you take out from the total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| total amount in your account the same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| same way you subtract money each time you write a check. Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| Loans Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | 1 | |
| Sometimes in our lives, we need a lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | , , , | |
| lot of money to buy big purchases such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | Loans | | |
| such as a car, a house, education, or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | Loano | · | |
| or other important things. If you have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | , | |
| have done a good job of paying your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| your bills on time for quite a long time, you probably have a good credit history. The first time you | | | |
| time, you probably have a good credit history. The first time you | | | |
| credit history. The first time you | | | |
| | | , | |
| det a loan you may need to have | | | |
| get a loan, you may need to have | | | |
| one of your family members or a | | | |
| contact co-sign with you in order | | | |
| to get the loan. You can make an appointment with a loan officer at | | _ | |

appointment with a **loan officer** at your bank or coedit union to learn more about this service.

| | to get the loan. You can make an appointment with a loan officer at your bank or credit union to learn more about this service. | |
|---------------------|--|--|
| Investment accounts | You may want to think about putting your extra money in some type of investment account. Many people put extra money into a Certificate of Deposit or CD. There are many different kinds of investment accounts. You should make an appointment with a person at your bank or credit union to discuss which kind of investment is best for you. There may also be investment or financial advisors who have businesses in your community. These types of investment accounts are usually best for people who don't plan to use this money for at least 6 months to 1 year. | |

If you want to use any of these services or learn more about them, think about writing **goals** and steps toward the **goals** on your *Action Plan* at the end of this section.

Managing Credit Cards

You have probably received many offers for all kinds of credit cards. We get these offers through the mail and by phone. All these offers make it sound so easy to have a credit card. You may want to think about these points before agreeing to sign up for credit card services.

- Most experts agree that people only need **one or two credit cards**. If you have more than that, you may find that you owe more money than you earn. You may have a hard time paying back all the money that you have charged on credit cards.
- Watch **how much you charge** on your credit cards. It is really easy to charge a lot and forget what you have spent. Many people find themselves in financial trouble because they have charged more than they can afford.
- Remember that the credit card company charges you **interest** each month. You have to pay the credit card company to use their money, or charge. Some credit card companies charge a low interest rate, and others charge higher interest rates. Look for the lowest interest rate you can find before you select a credit card. Some credit card companies charge a yearly fee to use the credit card. Ask a person at your bank or credit union or one of your **contacts** to assist you if you have questions. **Pay off** your credit cards as soon as you can. Let's say you have a credit card balance of \$100. You decide to pay \$20 on this bill, leaving a balance of \$80 plus the interest the company charges you to use

- their money. In this case, you would probably pay about \$15 dollars of interest in addition to the \$80. After a few months, this amount builds up. If you pay off your credit card monthly, you will not be charged for the interest.
- Be careful about giving your credit card number over the phone or Internet. If you have questions about this, ask one of your **contacts**.
- It is a good idea **not** to let others use your credit cards. You wouldn't want to have to pay money for someone else's charges.

Taxes

Part of being a good citizen is paying your taxes. Your local government, state government, and our national government depend on taxes to provide services and keep our country going strong.

We pay taxes in several different ways. The two types of taxes that we've described below are probably taxes that you may pay.

- 1. Sales tax—When you purchase items in stores, you pay a sales tax on top of the amount on the price tag. In most communities, for every dollar you spend, you will pay about 6 cents of sales tax. On big items like cars, sales tax can be a large figure.
 - If you own your own business, you will have to pay sales tax to the government for the sales or services you have made to people. An accountant or one of your contacts can help you with this part of your business.
- 2. **Income tax**—This is the money you pay on your **income** or money you earn. If you work, you probably have income tax taken out of your check. When you start a job, you have to sign forms that tell your employer how many **deductions** you want to take on your income tax. Each year, you will have to file your **income tax report**. You can pay an accounting business to have this report done, or you can do it yourself. You can also complete this report with the assistance of a family member or **contact**.

You are Smart!

Think of all the advertisements we see on TV, hear on the radio, and see in magazines. You may also get lots of offers to buy products or services over the phone. It's really easy to get caught up in buying. Remember, if you have any doubts about buying something, over the phone or in a store, you can ask one of your **contacts** for advice. There are a few people who make a business of selling dishonestly. If you think that someone is trying to sell you a service or product and you have some bad feelings about that person, you may want to talk to one of your **contacts** before you buy. **You** can outsmart a dishonest person.

Managing Money Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Steps | Contacts to assist you | Timeline | Done |
|-------------|------------------------|----------|------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| _ | | | |
| Second goal | | | |
| Steps | Contacts to assist you | Timeline | Done |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | 1 | 1 | 1 |

| Steps | Contacts to | Timeline | Done! |
|----------------------|------------------------|----------|-------|
| | assist you | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| Fourth goal | | | |
| Fourth goal Steps | Contacts to | Timeline | Done! |
| | Contacts to assist you | Timeline | Done! |
| | | Timeline | Done! |

| Fifth goal | | | |
|------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Section 10



Managing Medical Needs

Section 10 - Managing Medical Needs

Josh's Journey

All of the ideas in this book can make life more enjoyable. An important part of this is dealing with our medical needs. Managing medical needs can be very difficult.

Unfortunately, when I get sick, I make bad choices. You need to make plans before you get sick. The two most important things are getting the right medical people to help you and being able to pay for it. If you find a doctor who is really good, you may spend less time feeling sick. When you get to the doctor, tell him or her exactly what is wrong. Your doctor can only do excellent work if you have given him or her all of the information. It is very important to schedule an appointment and not be late. The doctor cannot help you if you are not there. The illness or medical condition will not get better by itself. I used to think if I just ignored my illnesses, they would eventually go away. It didn't work then, and it doesn't work now. See a doctor!

The second thing you must know about being healthy is how to get the right insurance. I hate buying insurance, but it is a need. I hate to think about getting sick, but it happens to all of us sometimes. It makes life easier when you feel your best. Finding the right insurance can be a challenge, but it will save you money and allow you to buy or save more. We all like that! Insurance should cover most of your health needs. Insurance is no good if it will not help you when you are sick. Make sure to stay within your budget, but buy quality insurance. In the long run, it pays off. Remember, the more people you ask for help from the contacts in your networking group, the easier the task will be.

Joshi

Who Are Your Doctors?

Most people have seen a doctor during their lives. Some people only have to see a doctor one time a year, but others need to see doctors and other medical professionals quite often. We use medical services as often as we need to and no two people's needs are exactly alike. Whatever your needs are, it is important to know the names and contact information of your doctors, therapists, counselors, or any other medical or mental health professionals you may use. You need this information because

- you may need to contact your doctor or other professionals in case of an emergency
- you may need to write this information on job applications
- you may need to write this information if you are applying for financial support from agencies

You can type or write these numbers on a little card for your billfold or purse.

You may find that filling out the **Medical Contact List** in this section will help you find this important information.

Here is how Archie filled out part of his **Medical Contact List**. Archie is a man who has a disability called spina bifida. He sees his primary care or family doctor for everyday, regular health needs like a sore throat, but he sees Dr. Kendall for anything that has to do with his spina bifida.

When he fills out the information about Dr. Kendall's office, he remembers that the office parking lot is often very full. Archie reminds himself that he needs to leave early to get a parking spot.

Archie also remembers that Dr. Kendall wants him to take his medication **before** arriving for his appointment.

Archie writes this information in the space marked "Notes to remember."

Let's start by writing the **names**, **addresses**, **and phone numbers** of your doctors and other medical professionals.

If you would like one of your **contacts** to assist you with this information, write his or her name.

| Name of Contact: | |
|-----------------------|--|
| i tairie er eeritaet. | |



Medical Contact List

| Primary Care or Family Doctor | |
|-------------------------------|--|
| | |
| Name: | |
| Address: | |
| Telephone number: | |
| Notes to remember: | |
| | |
| Specialized Doctor | |
| Name: | |
| Address: | |
| Telephone number: | |
| Notes to remember: | |
| | |
| Specialized Doctor | |
| Name: | |
| Address: | |
| Telephone number: | |
| Notes to remember: | |
| | |
| Specialized Doctor | |
| Name: | |
| Address: | |
| Telephone number: | |
| Notes to remember: | |
| | |

| Eye Doctor, Optometrist, or Ophthalmologist |
|--|
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| Dentist |
| Dentist |
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |
| Mental Health Counselor, Psychologist, or Psychiatrist |
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |
| Physical Therapist |
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |

| Speech and Language Therapist or Pathologist |
|---|
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |
| |
| Drug Store or Pharmacy Where I Get My Prescriptions for Medicine Filled |
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |
| Other Medical Services or Professionals |
| Name: |
| Address: |
| Telephone number: |
| Notes to remember: |
| |



Making and Keeping Appointments

Do you have a system in place for keeping track of your medical appointments? In other words, when you have a time and date to see your doctor or other medical professional, do you have a way to remember this important information?

| Some ways people remember these dates and times for doctors' appointments are |
|---|
| • writing the time and date on a calendar |
| • □ asking the doctor's office to call you a day before the appointment |
| • writing this information on a daily To Do list |
| • sharing this information with a contact who will help you remember. |
| |
| If you need a ride to your appointment, you need to make these arrangements at least one |
| week before your appointment. |
| Name of person who will give you rides: |
| |
| If you use a bus to get to your appointments, be sure that the bus system has a stop close to |
| your doctor's office. |
| Location of bus stop: |
| |
| If you use a transportation system for people with disabilities, make sure to call to get the |
| transportation arranged. Be sure to plan enough time so you are not late for your |
| appointment. |
| Name and telephone number of transportation company: |
| |

Talking to Your Doctor or Medical Professional

When you visit a doctor, counselor, or other medical professional for the first time, you will probably have to fill out an information sheet. If you think one of your contacts could help you with this sheet, write his or her name.

When you talk with your doctor, counselor, or medical professional, it is very important to share information that will help him or her understand **you** better. Remember to take all of your medications with you when you visit your doctor. The information you share with your doctor or counselor is between the two of you. No one else needs to know this information unless you choose to share it.

Let's find out how LaShonda handled this situation.

LaShonda was having bad headaches every day. She scheduled an appointment with Dr.

Chester. When Dr. Chester asked her how she was feeling, LaShonda answered, "I'm fine." She left the office and felt discouraged. She also had a bad headache.

After talking with her sister, LaShonda called and made another appointment. This time when Dr. Chester asked her how she was feeling, LaShonda told her she was having bad headaches. When Dr. Chester asked her to describe the headaches, LaShonda told her that the headaches were always on the left side of her head above her eyebrows. Dr. Chester asked her how often she got the headaches, and LaShonda showed Dr. Chester her calendar. LaShonda had marked the days when she had headaches, and had also written the length of time she had the headaches. LaShonda also showed Dr. Chester the medications she was taking. Dr. Chester asked several more questions and told LaShonda about several ways she could make her head feel better. LaShonda also had written down some questions she had for Dr. Chester. She asked these questions and Dr. Chester was able to answer them all.

You may find the following checklist helpful when you visit your doctor, counselor, or medical professional. Write a check by the items that you think are important for you.

Communication Checklist

| Health information | This information is important for me to share | | | | | |
|--|---|--|--|--|--|--|
| I have gained a lot of weight lately. | | | | | | |
| I have lost a lot of weight lately. | | | | | | |
| I want to sleep most of the time. | | | | | | |
| I have trouble sleeping. | | | | | | |
| I have trouble remembering to take my medicine. | | | | | | |
| I forget to take my medications at the right time. | | | | | | |
| I feel depressed or sad a lot of the time. | | | | | | |
| I feel nervous or anxious a lot of the time. | | | | | | |
| I have lots of headaches. | | | | | | |
| My back really bothers me. | | | | | | |
| My eyes water, and I sneeze a lot. | | | | | | |
| I sometimes have trouble breathing. | | | | | | |
| My stomach hurts a lot. | | | | | | |
| I am always really thirsty. | | | | | | |
| I have trouble going to the bathroom. | | | | | | |
| I seem to drink too much beer, wine, or alcohol. | | | | | | |
| I want to quit smoking. | | | | | | |
| I seem to be sick quite a bit. | | | | | | |
| Other information you want to share: | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

The Next Step

- You may want to share your Communication Checklist with your doctors or other medical professionals.
- This information will help them make better decisions about how to help you.

Managing Medicines

We take medicine or medication to help us feel better, to keep us from getting sick, and to allow us to live a better life. Some people take a lot of medication, and other people do not. Your doctor may write a **prescription** for some medicines. You then take the prescription to a drug store where the pharmacist will fill your prescription.

Your job is to manage the medications you take. It is important to know the following information:

- the medications you take
- how often you take them
- foods you should or should not eat when you take the medications
- activities you should not do when you take the medications
- where to get your prescriptions refilled.

To help you think about managing your medicines, you may want to write information on the following chart. If you would like one of your **contacts** to help you with this chart, write his or her name.

| Name of contact: | |
|------------------|--|
| | |

| Name of medicine | When I take this medicine | Information I need to know about this medicine | | | | | |
|------------------|---------------------------|---|--|--|--|--|--|
| | | Don't eat Do eat Don't do these activities: | | | | | |
| | | Don't eat Do eat Don't do these activities: | | | | | |
| | | Don't eat Do eat Don't do these activities: | | | | | |
| | | Don't eat Do eat Don't do these activities: | | | | | |

| Name of medicine | When I take this medicine | Information I need to know about this medicine Don't eat Do eat Don't do these activities: | | | | |
|------------------|---------------------------|---|--|--|--|--|
| | | Don't eat Do eat Don't do these activities: | | | | |
| | | Don't eat Do eat Don't do these activities: | | | | |

You may also take other medicines that you can buy in a store without a prescription. These medicines are called **over-the-counter medicines**. Aspirin, pain relievers, cough syrup, and antacid are some of the over-the-counter medicines that people buy.

When you take over-the-counter medicines, **read the directions carefully**. Don't take any more of the medication than the directions tell you to take.

You should **tell your doctor** about any of the **over-the-counter medicines** you take. Sometimes these medicines don't work well with your **prescription** medicines. You can also check with your **pharmacist** if you need to know this information.

If you would like one of your contacts to assist you with reading medicine directions, write his or her name.

| Ν | ame of | cont | tact | | | | | | |
|---|--------|------|------|------|------|------|------|------|------|
| | | | | | | | | | |



Medicare and Medicaid

Because you have a disability, you may be eligible for Medicare or Medicaid. You can check with the Social Security office to see if you are able to get these benefits.

Medicare is a program for people with disabilities. If you qualify for Medicare, you may have your **hospital bills** or **medical bills** paid.

Medicaid usually pays for bills that are not covered by Medicare. Medicaid may also cover nursing care, prescription drugs, glasses, and hearing aids. Check with the people at your Social Security office to see if you qualify for these benefits.

Health Insurance

Did you know that there are many ways to get health insurance? If you work, you may qualify for a group health insurance plan through your employer. Ask your boss or supervisor to find out who you should talk to in order to find this information.

If you are enrolled in college or a training school, you may also be able to get health insurance through the school or college. Check with your school or college's registration office to see if you qualify for student insurance.

You can also buy health insurance from insurance companies in your community. Check with several companies to get the best price on health insurance. You usually have to have your doctor's signature before you are considered for health insurance.

If you would like help with health insurance, ask one of your **contacts** for assistance.

| Name of contact: | |
|------------------|--|
| | |

Just like you did in all the other sections of this book, write your **goals** on the *Action Plan* at the end of this section. Think of goals you would like to achieve in the area of your medical needs.

- Maybe you have trouble taking your medicines at the right times. If so, write a goal to help you with this problem.
- Maybe you have trouble talking with your doctor. If so, write a goal to help you communicate better.
- Maybe you would like to find out about Medicare or Medicaid. If so, write a goal to create some steps to find this information.

Managing Medical Needs Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Steps | Contacts to assist you | Timeline | Done |
|-------------------|------------------------|----------|------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Second goal | | | |
| | Contacts to | Timeline | Done |
| | Contacts to assist you | Timeline | Done |
| | | Timeline | Done |
| Second goal Steps | | Timeline | Done |

| Third goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| Steps | Contacts to assist you | Timeline | Done! |
| Steps | | Timeline | Done! |

| Fifth goal | | | |
|------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| | | | |
| Ctono | Cantagta ta | Timeline | Donal |
| Steps | Contacts to assist you | Timeline | Done! |
| Steps | | Timeline | Done! |

Section 11



Giving to Your Community

Section 11: Giving to Your Community

Josh's Journey

You can help! The part about having a disability that I always found the hardest was asking for help. I used to think that asking my family and friends for help was going to make me look weak. I also thought that it would be a pain for them to stop what they were doing and help me. I was wrong. They love to help as much as I love to help. When I did not ask them for help, I was taking away a chance for them to feel good about themselves and worry less about me. Helping can be very fun and enjoyable. It can also make me feel great about myself. No matter what your disability is, you have skills that other people really need or want. You may wish that you could do something that you saw someone else do, but they may want to do things that you do. If you show each other, you will both know more and feel good about yourself. Everyone has special talents, even if you do not know it yet.

When I was younger, I shuffled cards in the funniest looking way. I always hoped that someday I would learn to shuffle cards like everyone else. I practiced and practiced, but I did not get it. One day, I found out that my cousins thought the way I shuffled the cards was really cool, and they wanted me to show them how I did it. They thought that it looked cool when the cards barely missed ending up on the floor and somehow all ended up in my hands. You never know what others will enjoy that you can do. I love to help others. I get a chance to spend more time with those people; they get help, and I feel really good inside. Remember, asking for help and helping others is good. This is how we all learn and get better at what we do.

Joshi

Skills and Talents for Community Involvement

As Josh just said, sometimes the skills and talents that you have are wonderful to share with others. We can share our skills and talents and give something back to our communities.

First, take a moment and think about your skills and talents. You have thought about them all through this book. This time, think of the skills and talents you have that you could share with others in your community.

Perhaps you are a great cook.

- You could volunteer in a Boys' or Girls' Club and help boys and girls learn how to cook.
- You could volunteer in a program that feeds people who are homeless.
- You could join a gourmet club and share ideas and recipes with others who love to cook.

Perhaps you are kind or a good listener.

- You could volunteer in a nursing home and visit with residents.
- You could volunteer on a phone hotline that supports people who are abused.
- You could visit an elderly neighbor.

All of these activities would help you get involved in your community.

Identifying Your Skills and Talents for Community Involvement

Take a moment and think of skills, talents, and qualities you have that you could share with people in your community. The following chart will help you think of skills, talents or qualities that you could share.

| Skills I have: | Places to share them in my community: |
|-------------------|---------------------------------------|
| Talents I have: | Places to share them in my community: |
| Qualities I have: | Places to share them in my community: |

Volunteering in Your Community

If you look in your local **newspaper** or in the yellow pages of your **telephone book**, you will probably find other ideas to share your skills, talents, and qualities. Some communities have a **volunteer hotline**, or a phone number you can call to find volunteering opportunities.

You can also offer your skills, talents, and qualities to your **contacts**, your **family**, **friends**, or **neighbors** in your community. Many sick or elderly people welcome help with their yards, housework, or cooking. Take a look around you and notice who could use your help. You have a lot to offer.

Clubs and organizations are another way to become involved in your community. These groups do fundraising and often sponsor events in your community. You may have explored clubs and organizations in section 7: **Finding Hobbies and Interests**. You may want to check with people you know in clubs and organizations to see if there are ways for you to help.

As you find other places to help, add these ideas to the checklist you filled out on the previous page. If you want to write some **goals** about volunteering or helping, you can write them on your *Action Plan* at the end of this section.

Thinking about How Community Service Helps

After you have spent some time volunteering or helping others, you may want to spend some time thinking about the good you are doing—for yourself and for your community. You can write your thoughts on the following chart.

| What I did: | How this activity helped me: | How this activity helped my community: |
|-------------|------------------------------|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Voting

One of the most powerful activities you can do in your community is voting in elections. You can help with important decisions in your community and select local, state, and national leaders. In order to vote, you must be registered.

If you would like one of your **contacts** to help you learn about voting, list his or her name.

| Name of contact: | | |
|------------------|------|------|
| | | |

| To register to vote in Florida, you must | Yes | No | I need to find the answer to this information |
|--|-----|----|---|
| be a citizen of the United | | | |
| States | | | |
| live in Florida | | | |
| be 18 years or older | | | |
| not have been judged by | | | |
| the courts to be mentally | | | |
| incapacitated with | | | |
| respect to voting | | | |
| not have been convicted | | | |
| of a felony | | | |
| not claim the right to vote | | | |
| in another county or state | | | |

If you answered **Yes** to all these qualifications, you are eligible to vote. The next step is to get a **voter registration form**.

You can get this form in many places in your community. Check in these places to pick up your form

- county courthouse
- • \sqcap division of motor vehicles
- •∏ library

Or you can find a form on-line at the following address:

https://doesecure.dos.state.fl.us/RegToVote/regform.shtml

If you fill in this form on-line, you submit it electronically. You will then be mailed a printed application with the information you provided printed on it. You still have to sign the printed application and return it to your county's supervisor of elections (usually found in the county courthouse).

Once you get the form, you could ask one of your contacts to assist you if you have questions.

When you fill out the voter registration form, you will need the following information. Use the checklist to help you gather this information.

Voter Registration Information

| Information | I know this | I need to find out |
|---|-------------|--------------------|
| Need to know if this is a | | |
| new registration, | | |
| address change, | | |
| party change, | | |
| name change, or | | |
| replacement | | |
| Last and first name | | |
| Middle name or initial | | |
| Sex: male or female | | |
| Street address where you live (not post office box) | | |
| Address where you get your mail | | |
| Address where you receive homestead exemption | | |
| (this doesn't apply to everyone) | | |
| County where you live | | |
| Month, day, and year of your birth | | |
| Your race or ethnicityChoose from the following: | | |
| American Indian or Alaskan Native | | |
| Asian or Pacific Islander | | |
| 3. Black, not of Hispanic origin | | |
| 4. Hispanic | | |
| 5. White, not of Hispanic origin | | |
| Your social security number | | |
| Your Florida drivers license or ID card number | | |
| Your daytime telephone number | | |

| Information | I know this | I need to find out |
|--|-------------|--------------------|
| Your party affiliation—Choose from the following: •□ Democratic •□ Republican •□ Other (Select party from list on the form or menu) | | |
| Your old name (if you are making a name change) | | |
| Your old address where you used to be registered to vote | | |
| I need assistance to vote: Yes or No | | |

After you are registered to vote, find out **when** elections take place. You will also be assigned a **polling place** to vote. Usually your polling place is close to your home.

Political parties often give **rides** to voters who need transportation to polling places. Watch for this information on television or the newspaper.

Another way to become involved in your community is to **campaign** for people who are running for office, or political candidates. Political campaigns welcome workers for lots of different jobs. You could find a candidate who matches what you believe and volunteer your skills, talents, and qualities.

An important idea for you to remember.

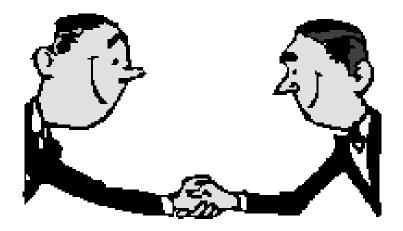




If you have some ideas about **goals** that would help you get more involved in your community, write them on your *Action Plan* that is on the next page of this section.

If you would like some help with writing goals, write the name of one of your contacts.

Name of contact:_____



Giving to Your Community Action Plan

Write the goals you have developed in this section. Next, list the steps you will have to complete to achieve your goal. List contacts that can help you if you need them. Then write the date you want to complete the steps. When you complete a step, put a checkmark in the **Done** column.

| Stone | Contacts to | Timeline | Done! |
|-------------------|------------------------|----------|-------|
| Steps | assist you | Timeline | Done |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| 0 | | | |
| Second goal | | | |
| | Contacts to | Timeline | Done |
| | Contacts to assist you | Timeline | Done |
| | | Timeline | Done |
| Second goal Steps | | Timeline | Done |

| Third goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | • | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Fourth goal | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Fifth goal | | | |
|-------------|------------------------|----------|-------|
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Sixth goal | | | |
| Sixtii goai | | | |
| Steps | Contacts to assist you | Timeline | Done! |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Section 12



Celebrating!

Section 12: Celebrating!

Josh's Journey

Congratulations!

You have completed the book and started to make important choices about your life. I hope you gained as much from reading the book as I got from writing it. I hope you have learned that tasks are easier if you know how to do them or how to ask for help. Life may not be easy, but it can be real fun when you take charge of your life and do things that you dream about. Sometimes life is unfair. It still is. We have the knowledge, and we work hard, so we have a huge advantage! The only thing that can limit your success is you.

Show the world why you are special and reach for your dreams. I had a dream to share my feelings and thoughts with the world and get paid for it; this book was my dream. I was afraid that I would not be a strong enough writer, but I worked through that fear. You can too. You never know what other people will like about you, so be the best person you can be and work towards your hopes and dreams. Keep working hard, and your life may be even better than you dream.

Joshi

Now Is the Time to Celebrate!

As Josh just said, you should be very proud of what you have done for yourself.

- You have thought about your strengths.
- You have thought about your needs.
- You have thought about what you want in life.
- You have made choices.
- You made **goals** for yourself.
- You took action by writing steps on your *Action Plan*.
- You have made your life even better!



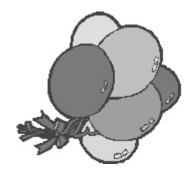
- Think about all you have learned about yourself.
- Think about how you have grown.
- What are you most proud of?
- You might have fun writing down some of your ideas and thoughts.

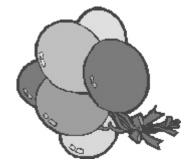
Complete the **Celebration Chart** to record some of your successes! Keep this book in a **safe place** where you will always be able to find it.

As you grow more, you may want to do further planning or make changes to ideas you had before.



Have some fun and celebrate!





Celebration Thoughts!

| Section | My Successes and Growth |
|---|-------------------------|
| Section 1: Introduction-Knowing Yourself | |
| Section 2: Establishing your Network | |
| Section 3: Making Connections | |
| Section 4: Choosing Employment and a Career | |
| Section 5: Choosing Postsecondary Education | |

| Section 6: Building Relationships | |
|--|--|
| Section 7: Finding Hobbies and Interests | |
| Section 8: Choosing Housing and Transportation | |
| Section 9: Managing Finances | |
| Section 10: Managing Medical Needs | |
| Section 11: Giving to your Community | |

Look back over your accomplishments. You have done a lot of thinking, planning, and work.

Let's look to the future.

You probably have some **goals** that will take some time to accomplish. That's OK! Sometimes worthwhile activities take time.

Have you thought about other **goals** you would like to accomplish? You can use the sections of this book to help you work to accomplish those **goals** as well. Write these **goals** in the section that seems to fit your needs. Next, write steps in your *Action Plan*.

You have probably met some people who will be great **contacts** for future work. Have you written their names in section 2: Establishing Your Network? Take time to write down names and information about these people.

We hope you have enjoyed working in this book. We have learned so much by writing it. You are well on your way to success.

Keep going! YOU are worth all the effort!





Jim Horne, Commissioner

ESE 12421