Independence & Education Guide

Resources to support young adults in career exploration
RESOURCES FOR COLLEGE AND CAREER TRANSITION SUPPORT IN MAINE...

Through a partnership supported by the Annie E. Casey Foundation, the John T. Gorman Foundation, and the Maine DHHS Office of Child and Family Services, several organizations in Maine are implementing Jobs for the Future’s (JFF) Postsecondary Bridging and First Year Support phases of the Back on Track (BOT) model.

This document outlines how Maine is individualizing the BOT Model and sharing best practices among provider partners in supporting young people transitioning to college and career pathway opportunities.

It is intended to provide partners with ways they might support young adults in their postsecondary and career pathways using the Back on Track model.

Through Maine’s implementation of the BOT model, young adults will have individualized supports and opportunities to increase their skills, as well as a network of providers committed to working together in new ways.
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Background

This guide supports youth to build their post-secondary and career readiness by utilizing key elements of the Jobs for the Future, Back on Track (BOT) Model. This guide was developed in partnership with the Cutler Institute’s Youth and Community Engagement (YCE) team at the University of Southern Maine (USM), Jobs for Maine’s Graduates (JMG), Maine DHHS Office of Child and Family Services (OCFS), Jobs for the Future (JFF), Goodwill Industries of Northern New England, and young adults.

The BOT postsecondary and career support model helps young adults prepare for and transition into degree-granting postsecondary programs of study. The activities and resources during all phases of the BOT Model and activities should be individualized and adjusted depending on the interests, needs, and strengths of the young adult.

This guide is a collection of resources and activities that align with the core features of the BOT model during the Postsecondary Bridging and First Year Supports phases.¹ The BOT model meets the federal requirements for Child Welfare Services’ independent life skills, as outlined in the National Youth Transition Database (NYTD).

- Providers can use the BOT Model as a framework to identify the needs of young adults by building pathways that substantially improve college completion rates for those who are off track to postsecondary and career credential attainment

Postsecondary Bridging

The Postsecondary Bridging (“Bridging”) phase begins when a provider starts working with a transition-aged young adult in planning their future education and career goals. This will last until they begin a postsecondary education or training program. The goal of the Bridging phase is to help young adults prepare for their transition from high school (including attainment of their HiSet/GED) into postsecondary educational opportunities, career-focused training, or credential programs.

The heart of this approach creates a partnership between a young adult and their support team, which leads to transformational relationships. This means that youth and adults work collaboratively and learn from each other.

- The length of time and activities of the Bridging phase depends on the specific needs of the young adult
- Some young adults may be ready to start Bridging activities when they are close to graduating from high school or completing their GED/HiSet. Other young adults may begin Bridging activities when they have attained their high school credential and are looking to begin a postsecondary or career pathway

POSTSECONDARY BRIDGING ELEMENTS INCLUDE:

- Academic skill-building to prepare the young adult for entry into a postsecondary program of study or career-focused training;
- Development of postsecondary/career success, knowledge, and skills;
- Exposure to postsecondary experiences, expectations, and programming;
- Focused career exploration and planning;
- Guidance in selecting a postsecondary institution, program/course of study, and application process;
- Support in addressing critical barriers to success;
- Regular visits with young people to build relationships, review progress made (or not) toward goals, celebrate achievements, and review actions needed;
- Talk with the young adult’s team members as needed to support their needs;
- Connecting to other community resources and advocate with/for young people as needed.
- Assisting the young adult in forming meaningful, healthy, and life-long connections.

First Year Support

The First Year Support phase begins once the young adult transitions to their next steps, such as beginning a postsecondary education program or career-focused training. First Year Support activities are designed to help young people succeed in their postsecondary education or training program for that critical first year and to be on track for completion of the program. During this time, service providers and other supports continue to work with young adults as they progress through their postsecondary or training program with the ultimate goal of attaining a living wage job.

FIRST YEAR SUPPORT ELEMENTS INCLUDE:

- Guidance in developing a career plan that identifies short, intermediate, and long-term goals and successful pathways;
- Job placement services and supports.
- Support navigating college and academic opportunities;
- Ongoing guidance in the selection of postsecondary courses, pathways, and programs of study;
- Guidance in managing postsecondary studies and work;
- Guidance in expanding their social networks to leverage peer support;
- Ongoing support to address critical barriers to success;
- Monitoring academic progress and supporting relationships with professors.
Moving through BOT Phases

The following activities and suggested timeline are provided as a guide for consideration and may vary depending on the young adult’s needs and goals. Providers may use different activities or online platforms with young adults that align with the BOT core-elements.

Postsecondary Bridging

PROVIDER PREPARATION
Before meeting with a young adult, the provider should become familiar with the content and activity options included in this guide.

INTRODUCE THE GUIDE AND BOT TO THOSE YOU SUPPORT
This meeting is an opportunity to get to know the young adult, explore their education and career goals, build trust, and provide an overview of the supports available. Activities may include:

• Talk through the responsibilities of your role as a service provider or support person and the expectations of the young adult in this working relationship
• Learn about the young adult’s strengths and career goals and identify first steps/actions that they can work toward
• Identify what additional supports are needed for them to be successful and outline their individual responsibilities
• Set up access to the MyBestBets (MBB) platform (see page 13 for more details about MBB). If you’re concerned about internet access, print out tools and resources from the MBB platform using your Coach account to work on off-line with the young adult.

NEXT MEETING

• Introduce the SMART Goals worksheet to identify the young adult’s goals and discuss needs or barriers. Discuss activities they have already completed since your previous meeting and discuss outcomes
• Identify new activities from this guide (or other resources) that could be helpful for them based on their individual career or educational goals
• Review the MBB platform together or review the hard copies of the resources that you printed out ahead of time
• Identify areas for individual exploration in the MBB platform (see page 63, MBB Workplan)
• Schedule a follow-up appointment with them

THE FIRST 30 DAYS

Through these initial meetings and interactions, the strengths, goals, and needs of the young adult will likely become more clear. Service providers and supports should continually refer back to the suggested activities outlined in this guide as well as seek out ideas from reliable sources to meet the individual needs of the young adult. Activities may include:

• Identify other adults or support agencies that can help the young adult be successful with their education and career goals
• Discuss the role of each support person and their potential limitations
• Continue to review the SMART goals worksheet and discuss the young adult’s goals, progress, strengths, and barriers toward meeting those goals. Work together to adjust goals where necessary.
• Help the young adult explore their interests and understand the importance of completing applications within deadlines to ensure access
to resources, opportunities, and enrollment in their preferred programs.

• Create a crisis plan or self-care plan as needed. This is a good time to identify coping skills for stress, who to call when, etc.

THE FIRST SIX MONTHS

Celebrate successes made by the young adult. Activities may include:

• Celebrate the life and core skills that the young adult may be learning and using in other areas of their life not specific to written goals

• If the young adult does not appear engaged in BOT activities, discuss this with them to identify challenges early, work with them to identify what is and isn't working, and how to overcome barriers

• Discuss what the young adult views as their strengths and other skills they could improve to help them reach their goals

• Review Smart Goals and talk about whether goals are realistic and relevant

• Make necessary adjustments to goals, update support list, and review the young adult's needs

• If the young adult is actively engaged in these activities but still struggling, work with them and their other supports to identify alternative solutions and available resources

• Network with other service providers for peer support and additional opportunities/services

If the young adult is not yet ready to transition from Bridging to First Year Support, review initial goals, activities, accomplishments, barriers, needs, and reflect with them on progress made or not made toward their goals. If needed, work with the young adult to revise their timeline for the next steps.

TRANSITIONING TO FIRST YEAR SUPPORT

Once the young adult starts a training or postsecondary program, the First Year Support phase begins. It is important to help prevent any lapse in enrollment, or derailment from meeting their goals. Even with the best of intentions, it can be tough to focus on the work needed to reach their goals during less structured days, competing social demands, or worries about meeting their basic needs.

First Year Support

This phase should last at a minimum through the young adult’s first year of their postsecondary education or training program. This is a time to talk with them about their path to future success by reflecting on their past successes, failures, lessons learned, and ways to stay motivated to handle the challenges ahead.

The First Year Support activities are designed to support the young adult during their critical first year of programming, and in many cases, well beyond the first year. Each young adult should be encouraged to think about their formal and informal supports, and the provider should offer assistance in helping to build their network, including campus-based/vocational program staff and connections to their local community. During this transition period, it may be difficult for the young adult to adapt to new expectations and new environments. Given the multitude of needs during this major transition, the First Year Support phase requires continued involvement of their service provider and other supports.
Jobs for the Future’s MyBestBets is a unique web and mobile application that supports young adults in making informed choices when it comes to postsecondary education and training pathways—choices that will lead to high-demand and high-growth career pathways. As noted previously, service providers across the state are using MyBestBets (MBB) as a tool to enhance career exploration/planning activities for the young people they serve. Within the MBB platform are a variety of tools and resources to support service providers to implement their customized Back on Track (BOT) intervention.

All of the activities and tools included in the following pages are aligned to Bridging and First Year Support elements and cross-cutting 21st Century Skills. A central component of Maine’s BOT implementation is the incorporation of MBB, a unique framework with tools and resources, which have been adapted and interwoven into this BOT approach. [www.jff.org/what-we-do/impact-stories/best-bet-services](www.jff.org/what-we-do/impact-stories/best-bet-services)

**Best Bets Exploration Process**

**BACK ON TRACK IMPLEMENTATION: POSTSECONDARY BRIDGING**

1. **STEP 1** Understand the local labor market
2. **STEP 2** Investigate local education/training programs
3. **STEP 3** Connect with employers to validate labor market data and discuss education/training options
4. **STEP 4** Identify the young adult’s best bet pathway

**WHAT IS A BEST BET?**

An education or job training program that...

- Is compressed and leads to a credential (may be less than a bachelor’s degree), which is often stackable
- Is accessible (e.g., in terms of distance, schedule, and application requirements)
- Has strong retention and completion/graduation rates
- Has evidence of high job placement – program graduates are able to gain jobs in the industry

It prepares the student for an entry-level job that...

- Is interesting to the student and accessible with little or no experience working in the industry
- Requires less than a bachelor’s degree
- Is projected to grow and has openings in the region
- Has a median wage that is 60-80% of the region’s median wage
- Offers career advancement opportunities
Independent Living Skills

The following sections of this Toolkit align with the Back on Track (BOT) model as adapted in Maine. The competency areas and corresponding resources are included here to assist service providers in engaging young adults in developing essential life skills. The BOT model was originally designed by Jobs for the Future (JFF) to be used with cohorts of young adults. There are advantages to that approach – in building a peer accountability network and efficiencies in the use of resources – the activities in this Toolkit are more focused on providing individual supports.

Maine has adapted the BOT model with an individualized approach. These resources and activities will assist service providers in working with young adults one-on-one to develop the competencies they will need to successfully transition to postsecondary and career pathways and build their independent living skills.

The competency areas are organized under select categories of the National Youth in Transition Database (NYTD) Independent Living Services. This Toolkit primarily focuses on those NYTD life skills related to postsecondary education and career pathways, recognizing that many of the competencies and activities are transferable to other areas.
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Communication within the context of the Back on Track model emphasizes skill development in effective communication with peers, supports/providers, teachers and employers, and in successful day-to-day interactions. Activities should offer the young adult contextualized opportunities to practice 21st century skills, such as communicating clearly, collaborating, and working with others, being responsible, being flexible, and knowing the impact communication has for employment.

SAMPLE BRIDGING ACTIVITIES:

Work with the young adult to...

- Identify their values, what is important to them, and strategies for communicating their values to others
- Create/update a resume that fits a specific job or program; refer to the template listed under Resources
- Discuss habits of checking email, using text messaging, or other tools to maintain weekly communication with contacts of importance
- Research and apply to a college, training, and/or certification program in the field they plan to pursue; refer to the interview questions for postsecondary programs listed under Resources
- Develop a written or verbal agreement with staff about providing updates on their progress in reaching career and education goals
- Request letters of recommendations for college/employment; discuss ways to communicate this “ask” and what each identified reference may provide for feedback in their recommendations
- Practice active listening using the activity included in the Resources section
- For youth in care, use the Make Youth Voice Count worksheet to identify goals and steps for achieving them

SAMPLE FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adults to...

- Discuss ways in which technology can both support and potentially hinder their academic/career goals
- Practice using student portals and learn how to use technology, including email and registering for classes
- Review syllabus/training materials/employment handbooks for understanding expectations, timeframes, and responsibilities
- Think about potential barriers or issues and brainstorm ways to prevent or address situations that might come up
- Meet with supports within the first four weeks to review progress and discuss strategies they are using to be successful
- Reflect on positive outcomes as well as challenging situations they have encountered in their program and how to use these experiences to build their skills
First Name Last Name
Street Address, Town, Maine (Zip Code)
Cell: XXX.XXX.XXXX
Email: ilovework@gmail.com

Education

Experience
Title, Company
• Bullet about experience
• Bullet about experience

Achievements
(list with dates)

Volunteer Experience
(list with dates)

Interests / Activities
(list)

Skills
Examples: Proficient with Microsoft Word, Excel, and PowerPoint, and Internet
Interview Questions for Postsecondary Programs

INTERVIEW QUESTIONS
FOR POSTSECONDARY PROGRAMS

Interview Date:

Name of Postsecondary Program:
Name of School/Organization:
Credential You Get When You Complete the Program:

Name of Person Interviewed:
Job Title:
Phone Number:
Email:

PROGRAM BASICS

1. How long does it usually take to complete the program? Is it full-time or part-time? What is the schedule (days and times it meets)?

2. Is there a waiting list for the program or any of its required courses and if so, how long is it?

3. What are the requirements for applying and getting into the program (for example, minimum placement test scores, prerequisite courses, minimum age, valid driver’s license, program information session, immunizations, drug test, work experience)? Is a criminal background check required to participate in the program or any of its activities (e.g., for a clinical internship)?

4. What is the style of instruction in the program (for example, hands-on, lecture, online, a combination)?

5. How much does the program cost? Ask about all costs so you can figure out the total.
   a) How much is tuition?
   b) How much are fees?
   c) How much are books?
   d) How much are supplies?
   e) Other costs?

What is the median loan debt* for students who complete the program in the normal length of time?

6. What will students know and be able to do once they complete the program (this includes technical and professional skills that they will use on the job after they finish your program—for example, how to assist a surgeon during surgery, how to repair a faucet, how to help resolve a conflict)?

7. What is the next credential (for example, certificate or degree) that students can pursue after this one at your school/organization or another?

This resource is also available in the MyBestBets platform.
SUCCEDING IN THE PROGRAM

1. What is the highest level of math used in the program? (If math is not used in the program, make a note of it.)

2. What support services does the program or school/organization offer to help students succeed in the program (for example, tutoring, child care or housing assistance, financial counseling, legal services)?

3. What are the most common reasons why students do not complete the program? What top three things should students do to be successful in the program? (This can include things they should do while in the program or skills they should have when entering the program.)

PROGRAM OUTCOMES

1. What is the program's retention rate?

2. What percentage of students who start the program complete it?

3. What percentage of students who complete the program get jobs in the industry? (If the program can't give you a percentage, make a note of it and focus on question 6 below.)

4. What jobs does this program prepare students for, and what is their typical starting pay per hour or per year?

5. At this time, how difficult is it for program graduates/completers to get hired for these jobs in the region — not difficult, somewhat difficult, or very difficult? Please explain.

6. What are the names of employers who have hired program graduates/completers in the last two years? Would you be willing to share their contact information with me so I can learn more about this career and the employer's experience with program graduates/completers? (If yes, write the employer contact information here.)
Communication

Communication is how people interact with one another to exchange information, make requests, convey emotions, or to obtain sufficient information to understand how other people may be thinking and feeling. Communication comes in many different forms, and our form of communication is important in developing and maintaining relationships with others. Someone could give you a nice compliment, or a driver may honk his horn to warn of danger. The following activities will help you examine different forms of communication and the benefits of communicating well with others.

Active Listening

Listening, really listening to others, is a tremendous gift. You do not need to solve their problems or give them advice. Just letting someone know you are really listening and care about what they are saying and how they feel works to create authentic connections.

Active listening is a skill that involves being consciously aware of giving someone else your complete attention. This means you are looking at them face to face or speaking directly with them on the phone without distractions. This means you are not checking your phone, watching TV, searching the internet, talking to someone else, or thinking about something else while you are talking to them.

Developing good listening skills takes practice, and the better you become at listening to others, the stronger your relationships will become. There are many opportunities to practice active listening throughout any given day. Developing good listening skills also helps you to accomplish your goals as well.

It is also important to remember that although technology has made communication easier and quicker with text, email, snap chat, Instagram, Facebook, for example. You are not able to read facial expressions or hear the tone of someone’s voice in electronic communications.

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Active Listening is a skill which involves:

- Sincerely wanting to hear what the person has to say.
- Being patient when the other person is speaking.
- Accepting your own feelings as well as the other person’s feelings.
- Understanding the other person’s perspective.
- Asking questions if you don’t understand what the other person is saying.
- Showing that you care and are concerned for the person.
- Nonverbal skills such as good eye contact, nodding, sitting quietly, and facial expressions let a person know you care.
- Most importantly, allowing the other person to talk with little or no talking on your part.

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
This tool is designed to help you organize and clearly express your goals. It can be used in case planning and family team meetings. By sharing with transition workers, case workers and others on your team, you will be part of decisions affecting your life.

Identify 2 goals that you would like to include in your case plan?

1)

2)

What steps are necessary to achieve these goals?

What supports do you need from your team?

How will you share your goals at your family team meeting?

What activities are you involved in, or would like to be?

What are your strengths?

What worries you?

What are you grateful for?
Family (This may include foster family, adoptive family or biological family)
   Who do you want contact with? What would help you connect with the people that are important to you?
   My Goals:

Home
   Where are you living and do you feel safe living there? Where would you like to be living?
   My Goals:

Friends
   Who are the friends that you trust and look forward to seeing? Who do you wish was a bigger part of your life?
   My Goals:

My Support Team
   Who in your life you would like to be part of your support team? Does this person respect your voice and opinions? Would they be able to attend meetings with you?
   My Goals:

School
   What are your educational goals (college, high school graduation, return to school)? What would help to achieve these goals?
   My Goals:

Employment
   Would you like to be working? Where would you like to be working in a year? What do you need to do to reach employment goals?
   My Goals:

Transportation
   How do you get to appointments or activities? Has this been easy or hard? Have you taken drivers education?
   My Goals:

Health & Wellness
   Do you have questions or concerns about your health? Do you have people in your life that you can ask health related questions? Are you on any medications? Do you find the medication helpful?
   My Goals:

"I want to feel like my voice is heard and important, like someone does care about what I think. Because it is my life."
- Maine youth

This tool was made possible through a partnership of Maine's Youth Leadership Advisory Team (YLAT) and Maine's Office of Child and Family Services (OCFS) and can be located at www.ylat.org
Communication Styles

You probably use one or two communication styles as your ‘go-to’ when you have a conflict, but you might show some variation from one relationship to the next. Chances are, the way you react to a conflict with a sibling isn’t the same way you respond with a close friend or partner. Here are four main communication styles:

**Aggressive**
Aggressive communication is often loud. Think of behavior often similar to that of bullying: there’s a lot of name-callings, glaring, and demanding involved. People on the receiving end who are dealing with a person who is aggressive in their communication, both verbally and non-verbally, may feel hurt or defensive, or they may even be pushed to also respond aggressively in an attempt to feel heard.

**Passive-Aggressive**
Passive-aggressive communication is often indirectly aggressive, deceitful, and controlling. If you feel powerless and also angry or resentful, you might respond with sarcastic or sulky ways of speaking. You may also behave in a way that could be described as ‘two-faced’ — saying that nothing is wrong, but acting with negative intent behind the other person’s back whether it be through gossip or other intentionally hurtful behaviors. Someone dealing with your passive aggression will probably feel hurt, confused, and resentful.

**Passive**
Passive behavior is submissive. Someone who feels as if they are powerless or can’t “win” will behave passively by avoiding conflict altogether. Passive communication correlates with feeling like a victim, being unable to express true feelings or needs, avoiding confrontation, and apologizing without feeling like you are actually in the wrong. In other words, you might not want to bring up why you’re upset about something, and if you finally get up the courage to do so, and the other person isn’t immediately seeing your side, you give up. Passive communication often seeks to make others happy, less angry, and can leave you feeling even more powerless or guilty — a vicious cycle. People on the receiving end are more likely to take advantage of this kind of behavior and more likely to discount your needs, or they could not trust in your ability to work as a team with others.

**Assertive**
Assertive communication is the ideal style; it is a balance between passive and aggressive communication. It is the healthiest and most effective way to communicate, and it’s also the best way to ensure no one gets hurt — no one is yelling, and you’re making an effort to say what you need openly. It is important to communicate assertively, and should include asking directly for what you want or need— take ownership of your feelings, and then tell the other person what they are. This doesn’t guarantee that you’ll get what you want, of course, but it will preserve respect for you and the other person. Keep your voice calm and at a normal pitch, your posture open and steady, and make good eye contact. The person on the receiving end will hopefully feel respected and will likely respect you more as well. If you communicate this way, your friend or partner is most likely to understand what you need and more able to consider your side with some clarity.
Strategic Sharing for Employment

A job interview is your opportunity to shine by bringing the information that is not shared on your resume, and what is on the resume and cover letter to life. It’s also an opportunity for a potential employer to learn more about you and determine if you are the right fit for the position. However, disclosing too much of your personal information can negatively impact your employment chances, below some things that you should keep in mind when preparing and sharing (or not) during an interview.

Don’t share too many personal details - While interviewers will ask questions to learn more about you, keep your answers on a professional level. Personal information may be irrelevant to your ability to perform your job duties. If an interviewer asks if you have reliable transportation, all you have to say is ‘yes’ and nothing more—no details about getting your children to school or that you do not have a car and get rides from a friend or family member. If you share this, the perception can then turn to concern that those supports to get you to and from that you have already secured will become a liability for you to get to the job.

Appear personable without getting too personal! Don’t share too many private details, which can be a job interview deal breaker. The company is evaluating you for employment and doesn’t need to know your life story. Though these might highlight the skills and leadership opportunities that you have learned, be strategic in how you share this information. You can share that you have facilitated groups, training, or leadership roles, but you may wish to leave out the other details. Remember that your past and personal history is your sacred story.

OTHER DETAILS TO REFRAIN FROM SHARING AT TIME OF AN INTERVIEW

- Your marital, parenting, or other relationship statuses
- **Don’t share details about your medical history**: unless you have a medical condition which your employer should be aware of, for example, diabetes or epilepsy.
- Your personal views on such subjects such as politics, religion, and the economy.
- **Negative feelings about current or former employers/co-workers**: Explain why you are no longer working for your previous employer, be honest and respectful. Share with the hiring manager if your last employer is willing to be a reference for you, this should be included as one of the references you have printed out and ready to provide to the hiring manager upon request.
- **Certain reasons for leaving/searching for a new job**: If you were let go, be honest, but briefly share what you have learned from your time there or from the events that led to you being let go. Be cautious of the choice of words you use when explaining the reasons for wanting or looking for another job because your responses may not be taken the way that you intend or want it to be heard.

- **Share your strengths and weaknesses** by framing weaknesses as learning opportunities, how you have overcome past challenges, and these have now become areas of strength. Highlight your skills and how this new job and position supports your strengths and goals. Then explain that you are looking for a new opportunity where you can gain whatever it is that you want to gain from a new job, and this position is the right fit for you and your goals. Being thoughtful, caring, and keeping things positive will go a long way for many interactions you may have.

Adapted from: www.investopedia.com 4 Things You Should Never Reveal During an Interview. 2018
**What is Communication or ‘Strategic Sharing’?**

*Content adapted from: National Resource Center For Youth Development/New England Youth Coalition And modified by the Youth and Community Engagement Cutler Institute/University of Southern Maine, 2019*

**WHAT is Strategic Sharing?**

There are several instances you may encounter that require important tools for protecting yourself and your personal story. There are many interpersonal interactions in which you might be asked to share information about yourself. This could be a job interview, interview for college admissions, being asked to be on a panel, talking with a peer, someone sitting next to you on the bus, or lawmakers want to hear from you about what will improve policies and practice. How do you choose what is appropriate to share? When is the right time to share it? Or when is too little or too much to share? How do you honor yourself and your experiences while protecting yourself emotionally? You can do this by practicing communication or what is also called ‘Strategic Sharing.’ It is about sharing only what you feel comfortable with, by planning and preparing and knowing what you don’t want to share, or what should not be shared with the audience. Strategic Sharing helps keep you in control of your story in a way that protects you and your audience.

**WHY is it important?**

The **PROs:** Being asked to share information about who you are, parts of your story or share details of your past can be flattering, educational for your audience, and an opportunity to influence change. By sharing information about yourself, your skills and talents you could earn you a job, get into a college, receive a college scholarship, an internship, or get into a career training program. Other ways you can positively use your story may gain you the awareness of what is appropriate to share, what you share could backfire.

The **CONS:** There is the potential that sharing your story may also **Backfire.** Without **strategic sharing,** you may overshare, you may not take into consideration who the audience is, the purpose and desired outcomes, and the awareness of what is appropriate to share, what you share could backfire. Without practice and considering what is appropriate, you could make a mistake and tell the audience things you wanted to keep private, or things that the audience does not need to know. This could impact you in many ways, like loss of the desired job, attaining future goals, and may also awaken painful emotions like sadness, fear, and regret.

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**Your Story is yours: Emotional Real Estate**

- **Emotional Real Estate** = Something you earned / An asset that only you have!
  1. Honor it
  2. Guard it
  3. Respect Yourself

**BEFORE Public Speaking:**

1. Define your **PURPOSE** for sharing.
2. **THINK** about what you would like to share.
3. **WRITE** it down.
4. **SHARE** it
What’s your comfort level in sharing your story?

- **Um, Absolutely NOT answering that question!**
- **WELL, I’ll say a little bit on this topic (possibly use the detour and/or answer more generally)**
- **I DEFINITELY feel comfortable answering this question, Bring it ON!**

**AFTER Public Speaking: Debrief** – Reflecting after the experience with a supportive adult. Debriefing with an adult allows you to review your performance, think about the ways you excelled and deal with any issues that arise such as, harsh feedback, stirred up memories and mixed emotions.

**TOOLS for Responding: What’s your ESCAPE Hatch?** (Finding a way to step out of this question while educating the person doing the asking)

**Detours:** Taking the Question asked about your particular experience and redirecting it to address the experience of foster youth in general.

- “I don’t feel comfortable answering that question.”
- “Not all youth in foster care...”
- “Many youth in foster care feel...”
- “It is a common stereotype that foster youth...but this is just not true.”

1.) Name 3 places where you might meet strangers who ask questions about you or your story:

2.) An acquaintance is someone you’ve met (and probably know they’re name), but who you do not know very well. Name three:

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**Resources | 25**
Decision-making in the context of the Back on Track model involves the young adult being supported to decide on and pursue a career pathway or postsecondary education program that is aligned with their interests, skills, and the demand of the labor market. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as being able to reason effectively, make judgments and decisions, think creatively, access and evaluate information and use and manage information.

SAMPLE BRIDGING ACTIVITIES:

**Support the young adult to...**

- Practice decision-making processes by using the Decision-Making Thinking Map listed under Resources
- Access the resources and assessment tools in JFF’s MyBestBets (MBB) platform
- Review training materials and resources provided by JFF.
- Discuss training or academic programs of interest, create a list together of ones to explore
- Practice and build decision-making skills using the Making Difficult Decisions Activity listed under Resources
- Identify jobs they are interested in using the MBB platform, discuss the pros and cons to each, and what is needed to apply
- Think about what motivates them; refer to the What Motivates You activity listed under Resources
- Connect with one person who is in a career that they are interested in for an informational interview. Review the interview tips page and generate a list of 10 open-ended questions to ask the person related to their career; refer to the Sample Informational Interview questions listed under Resources for sample questions
- Attend a job fair in their community; in advance of the job fair, help them update their resume and prepare to talk with employers. Give them a goal of getting business cards from at least 3 employers they are interested in.
- Consider challenges and barriers they might experience and how to overcome them using the Burning Wall activity listed under Resources

**SAMPLE FIRST YEAR SUPPORT ACTIVITIES:**

- Once the young adult has completed the first semester of a postsecondary education course or the first module of a training program, meet with them to discuss what they are learning and how they can apply it to a future career
- Refer back to the activities listed above to reflect on their decision-making skills
Decision-Making Thinking Map

Here is a thinking map to help you make decisions. After you go through the process a few times, it will become natural for you to map out your thinking when you need to make a decision. Eventually, the map will become part of your thinking process. Sometimes mapping out a problem will help you to think more clearly and make decisions with more confidence.

State the problem: Lee has asked me out on a date. Lee has also dated my best friend.

Identify Options: I could date Lee. I could refuse to date Lee. I could ignore Lee.

What else could be done? I could talk with my friend about Lee. I could talk to an adult about Lee.

Select an option: (which option feels right?) Talk with my friend about his/her feelings towards Lee.

Test the option that you chose mentally (If the option is chosen, the positive/negative consequences for myself and others will include)

| My friend might get angry. | My friend will know that I can be trusted. | I may not hear what I want to hear, but this is also useful in making this decision. |

Pros (Intended/Unintended)  
My friend might misunderstand.

Cons (Intended/Unintended)  
My friend might be happy for me.

Short term consequences:  
There may be some tension between my friend and me.

Long term consequences:  
My friendship could be stronger if I talk with my friend about this.

Am I comfortable with the consequences of this decision?  
(If not….return to “Identify Options”).  
If I am comfortable with the consequences, I still have the choice to follow through on the plan or not.

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
ACTIVITY TITLE: MAKING DIFFICULT DECISIONS
(Excerpt from YLAT curriculum)

Activity Description

1. Handout the decision-making worksheet.
2. Have the young person think of hard decisions that they have had to make in the past or one that they are currently facing.
3. Have the young person silently fill out the worksheet.
4. Once complete, go through each step of the worksheet out loud. Remember parts of this sharing process might take longer or be harder for the young person.

Process Questions & Points to Consider

Questions

- Was it difficult to talk about a hard decision you have had to make or are going to have to make?
- Did you learn anything from this activity and if so what?
- What did you think of the steps outlined in the worksheet? Are some of these steps you take in making decisions already?

Points

- Making hard decisions can be emotional and difficult.
- Breaking down the steps of decision-making can be helpful.
- Difficult decisions involve weighing many factors and thinking about things from many angles.

Goals/Uses

The overall purpose of this activity is to explore tough decisions and dilemmas and to begin to understand the components of those decisions so that the young person may slowly begin to improve on this skill if they desire.

- To provide a step-by-step tool for making hard decisions
- To acknowledge that decision-making can often be tricky and is hard for all of us

Materials Needed

Pen/paper
Decision-making worksheet

Time Frame

30 to 45 minutes

Worksheet reprinted from ReCapp ETR Associates’ Resource Center for Adolescent Pregnancy Prevention http://www.etr.org/recapp/
Activity Resource: 
Making a Difficult Decision Worksheet

**Goal:** Make a difficult decision by considering the alternatives; choose an alternative that is right for you.

1. Describe your problem:

2. Identify your alternatives to address this problem:
   - Alternative #1:
   - Alternative #2:
   - Alternative #3:
   - Alternative #4:

3. Each alternative has positive and negative consequences. Write down what the pros and cons are that you think are likely.

   **Positive Consequences** (short & long-term)  
   **Negative Consequences** (short & long-term)
   
   #1
   
   #2
   
   #3
   
   #4

4. Write down what your values are that are relevant to this decision:

5. Identify who the other people affected by your decision are/may be:

6. Based on all of the above, the best alternative for you would be:

*Worksheet reprinted from ReCapp ETR Associates’ Resource Center for Adolescent Pregnancy Prevention [http://www.etr.org/recapp/]*
What motivates you?

When we think about how and why we make decisions, we need to think about motivation.

Motivation is what causes us to act, whether it is getting a glass of water to reduce thirst or reading a book to gain knowledge.

There are two types of motivation: intrinsic and extrinsic.

Intrinsic motivation refers to motivation that is driven by an interest or enjoyment in the task itself. For example, you might be motivated to play video games simply because you enjoy them.

Extrinsic motivation refers to the performance of an activity to attain an outcome. For example, you might be motivated to study for a test so you get a passing grade (not because you simply enjoy studying!).

Once you figure out what motivates you, it will help you to make the best choices for you!
Activity

Review the Factors in Making Choices list below and think about which factors you believe influence your decision-making. Many factors which work together to influence our choices in life. We are not always aware of what those factors may be. Review the list of factors below and think about how each could influence how you may choose to behave or act.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>How I feel about myself</td>
<td>I feel confident, happy, sad, lonely....</td>
</tr>
<tr>
<td></td>
<td>My teacher would be proud of me if I did my homework instead of watching TV.</td>
</tr>
<tr>
<td>Influence from others</td>
<td>If I take a part-time job, I'll have some cash to spend.</td>
</tr>
<tr>
<td>Money</td>
<td>If I mow the lawn, someone else won’t have to do it.</td>
</tr>
<tr>
<td>What people important to me think</td>
<td>I love rock climbing, but I don’t have the safety equipment.</td>
</tr>
<tr>
<td>Degree of Risk</td>
<td>If I don’t use condoms, I could get AIDS, STD’S, pregnant, or make someone pregnant.</td>
</tr>
<tr>
<td>The Facts (statistics)</td>
<td>The last time I stayed out after my curfew, I got grounded.</td>
</tr>
<tr>
<td>Past Experiences</td>
<td>I will feel great if I help out a friend.</td>
</tr>
<tr>
<td>My feelings</td>
<td>Doing well in high school will help me get a job or go to college.</td>
</tr>
<tr>
<td>My vision of the future</td>
<td>If I have sex, I could get myself/someone else pregnant. If I use drugs I could be arrested.</td>
</tr>
<tr>
<td>Short term decisions/Long term consequences</td>
<td>I believe in being honest.</td>
</tr>
<tr>
<td>Ethical Beliefs</td>
<td>I can make my own choices, but the choices affect others.</td>
</tr>
</tbody>
</table>

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
**BURNING WALL**

**Skills:** Self-reflection, Strategic sharing, Decision-making, Develop higher-order thinking, Develop empathy, understanding of other's experiences.

**Goals/Purpose:** To begin talking about and identifying issues so that we can start to think about what question(s) or area of focus for needed change to take action on.

**Adapted from:** YLAT curriculum, adapted from Foster Youth in Action

**Materials Needed:**
- Flipchart
- Post-it's of few colors
- 8x11 paper
- Markers
- Wall space
- Tape

**Time Frame:** 20-30 minutes

**Activity Description:**

**Facilitators Note:** Before starting, have space on the wall for the young person to put their sticky notes. You may wish to divide the wall into “Things Going Well” and “Challenges/Barriers.”

We are going to consider the challenges, our needs, concerns, and problems that we have faced. We will be able to identify themes and share your experience so that we can learn more about the causes and results of those problems.

1. Provide sticky notes to the young person.
2. Take a few moments by closing your eyes or gaze at the floor to reflect on your life experiences.
3. What did you experience that made life more difficult?
4. Were there any problems or issues that you experienced?
5. After thinking about these questions, take the next few minutes to write down those problems on sticky notes.
6. Put them on the wall or lay them on the table in front of you.
7. Take a minute to read what problems you put on the burning wall.
8. The service provider can categorize the problems by theme or issue.
9. The facilitator can say, “This will inform us on what issues to pick, and help to dive deep into these problems to address them in the best way, and a way for your voice to be heard.”

**Process Questions to Consider:**

- What is it like to identify challenges and to problem-solve in this way?
- Does the young person feel comfortable and confident about the topics and main points identified?
- Does the young person feel overwhelmed, frustrated, or that their challenges and successes that were not mentioned or heard?

**Process Points to Consider:**

- This is just one way to identify challenges and solutions; it is also important to highlight what is going well, even when focusing on a challenge.
**Exercise: 7 Steps to Decision-Making**

Choosing a potential career path can be overwhelming for first-time jobseekers. This exercise shows that a 7-step decision-making process works for an everyday decision, like deciding what to wear, as well as for bigger decisions, like choosing a career.

1. **Identify the decision to be made** (What shall I wear to work today?)

2. **Gather the information** (What's the weather going to be like? What's cleaned and pressed?)

3. **Identify the alternatives** (Either my blue suit, gray pants or blue jeans and a t-shirt.)

4. **Weigh the evidence** (Blue suit is right for today's weather, but too dressy for my activities. I feel like wearing jeans and a t-shirt, but I have an appointment later and that would not be appropriate dress. My gray pants are a good compromise, but I must find a matching shirt.)

5. **Choose among the alternatives** (Gray pants and white shirt.)

6. **Take action** (Press clothes and get dressed.)

7. **Review and evaluate the decision** (Look in the mirror, decide it looks good, but might need to change shoes).

Adapted from:  
[State Occupational Information Coordinating Committee]
Exercise: Applying 7 Steps to Career Decision-Making

1. **Identify the decision to be made** (Go to 2- or 4-year college, where, what major; or choose military or work.)

2. **Gather the information** (Gather facts about myself — interests, abilities, values; gather facts about career options — salary, work setting, education or training required; sources to get more information?)

3. **Identify the alternatives** (What career options suit me best?)

4. **Weigh the evidence** (Consider the pros and cons; what are the short-term and long-term outcomes; recognize obstacles; what resources are available to meet my goals?)

5. **Choose among the alternatives** (From Step 4, generate a list of possible career or college choices.)

6. **Take action** (Make a definite plan — visit a work environment, visit schools or talk to college representatives.)

7. **Review and evaluate the decision** (Did I consider all the important factors? Are there new alternatives I need to consider?)

[State Occupational Information Coordinating Committee]
Navigating Resources in the context of the Back on Track model involves an emphasis on identifying and accessing needed formal and informal resources that support the attainment of education and career goals. These may vary depending on the service provider and community where the young adult resides. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as thinking creatively, adapting to change, collaborating with others, and applying technology effectively.

SAMPLE BRIDGING ACTIVITIES:

Work with the young adult to...

• Develop a list of local resources on campus and in the community to help meet their needs for housing, food, transportation, healthcare, parenting or social connections; refer to 211 Informational Overview included under Resources
• Discuss and review how to apply for housing waivers, how to furnish an apartment, pay for a security deposit, find roommates if needed, interact with their landlord, and understand renters’ rights and responsibilities
• Identify ongoing reliable transportation, including biking, obtaining a bus pass, attending driver’s education, and saving to buy a vehicle; this may also include a referral to a transportation company to aid in medical appointments or education
• Make a list of their professional and informal supports; refer to the Identifying My Personal Resources activity listed under Resources
• Think through their personal strengths and resources. Refer to the Self-Advocacy and Personal Power activity listed under Resources.
• If applicable, support the young adult in completing a V9 Agreement and Budget or update the V9 Agreement after 6 months

SAMPLE FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

• Meet with and enroll in supports offered by the health and counseling center on campus, the disabilities office, TRIO, IMG College Success Program, academic advisor, or professor(s) during their office hours outside of class time
• Identify and meet with someone who will be a good single point of contact for ongoing advising and support
• If applicable, understand how to apply for MaineCare, Social Security, VR, and other federal, state, and private resources.
• Revisit changes in resource needs periodically
Certain issues are hard to navigate. You’re not alone. Call 2-1-1 — it’s free and confidential. Maine specialists are available 24/7 to provide information and connect you to local programs and services that can help. Friendly, non-judgmental people are waiting to assist you!

DIAL 2-1-1
TEXT YOUR ZIP CODE TO 898-211
VISIT 211MAINE.ORG

DIAL 2-1-1
TTY accessible. Video relay dial 1-866-877-5695.
Search our full database of programs and services online.

TEXT YOUR ZIP CODE TO 898-211
For end user privacy + terms and conditions of texting with 898211, go to www.preventionpaystxt.com/policies/
Powered by PreventionPays Text.
Identifying my personal resources:

Who are the people you have identified as people you can reach out to for help and advice? How do you contact your supports? How do you look for resources available in the community to help meet your needs?

On the YLAT App, YLAT website, and Facebook page you can find many resources in your area, specific to your needs. You may also search on the internet for resources near you related to your specific needs. Write down the names and contact information of people and resources that you may need to build your Resource Network.

Adapted from: Guiding Teen Through NH TRAILS- Youth Curricula, October 2016
Daily Living Skills:

- Learn the many components of self-care to help you analyze the impact self-care has on your ability to be independent.
- Identify and gain familiarity with the community and other resources available to you.
- Develop skills to manage your money, implement a budget and understand how to read different financial information.
- Demonstrate home care/management skills and identify the means necessary to thrive on your own physically.
- Understand the various means of transportation and formulate the best solution regarding your particular living situation.
- Meet with your supports to help you to plan out the steps for you to take and how to move forward with your plan.
- Reflect on the outcomes, challenges and create a plan to overcome obstacles.

Adapted from: Guiding Teen Through NH TRAILS- Youth Curricula, October 2016
ACTIVITY TITLE: HEAD, HEART, MOUTH & HANDS (& FEET)
Adapted from Innovation Center, National Network for Youth, Youth Leadership Institute, 2003
(Excerpt from YLAT curriculum)

Goals/Uses
The overall purpose of this activity is to offer a chance for youth to look at how they have power and to be able to start to identify their resources.

Materials Needed
Outline of a person on a sheet of paper, markers and pens

Time Frame: 15 to 30 minutes

Activity Description
1. Hand out a sheet of paper.
2. Explain that the activity is about personal power and resources and then review what you would like them to do.
3. The facilitator might start by saying something like, “Starting with the head area of the body – name all of the resources and things about you that are powerful and that you are good at. If you are having a hard time thinking about things that others might have said.” Give examples along the way… “I am smart. I have a good memory. I never miss a beat. I am creative etc.”
4. Next, move down to the mouth area, repeating that they are to write down things about them that are powerful or that are positive qualities – examples might be “I am a good singer. I am good at standing up for people who are being picked on.”
5. Next to the heart area – this is focusing more on the emotional self. Examples that people might say are: “I am a good brother or sister. I am caring. I always notice when someone needs something.”
6. Then to the hands (and feet if you want) and also ask participants to think about things that they are good at or that they feel are positive attributes of themselves. Examples might be: “I am good at video games. I am a good runner. I am a good writer.”
7. Once the young person has filled out at least a few things in each area, go over the fact that it is often hard to think and talk about oneself without feeling a little weird, shy or like we are bragging.
8. Now talk about how these powerful resources and attributes might help them be advocates either for themselves, their dreams, or for other youth.
that they have might help them to be a strong person in the world.

10. Debrief the activity.

**Process Questions & Points to Consider**

*Questions*
- Was there one area of the body that was easier to fill in that others?
- What did you think of this activity?
- Were you surprised at how many strengths you have?
- How would others have filled this out for you?
- Can you think of ways that your positive qualities will help you to be successful in the world?

*Points*
- Looking at our resources and personal strengths can help youth (and adults) build the capacity to make changes and to do things that we want to do.
Planning in the context of the Back on Track model emphasizes planning around education and career goals. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as managing goals and time, working independently, communicating clearly, and collaborating with others.

**SAMPLE BRIDGING ACTIVITIES:**

*Support the young adult to...*

- Identify short and long-term career goals using the SMART Goals listed under Resources (or a similar worksheet to outline strengths and needs)
- Discuss what challenges/barriers may get in the way of reaching their goals and support them to proactively develop a personal action plan to address challenges if they arise; refer to the Personal Action Planning Activity under Resources
- Develop a written plan for the first 6-12 months of post-secondary activities for either education, employment, or both
- Develop a list of materials needed for work and school; create a plan for how everything will be acquired on time, including:
  - Clothes and footwear for the job specific tools/materials not provided by the employer, and transportation
  - Computer, books and supplies, software/programming for class, and assignment completion
- Complete the What Motivates You activity listed under Resources
- Think about what success looks like to them; refer to the What Success Looks Like activity listed under Resources

**SAMPLE FIRST YEAR SUPPORT ACTIVITIES:**

*Support the young adult to...*

- Identify important information from the course/program syllabus such as assignments, readings, due dates, attendance, and other class requirements
- Discuss their study habits and develop a plan for how and where studying will occur throughout the academic year
- Review and reflect on their previously developed SMART goals and make changes as needed
- Discuss their reflections on the first few weeks/months of school or work and identify some strategies that they will continue to use, as well as strategies that they may need to modify
- Complete the Dream Board activity listed under Resources to think creatively about their future
- Identify their next step on their career path and what additional education may be required to get there
**PERSONAL ACTION PLANNING**
*(Excerpted from YLAT curriculum)*

**Activity Description**

1. Tell the young person that this activity will be focused on personal action planning and goal setting.
2. Hand out the worksheet below, or if you have a favorite action planning tool other than this, there are many versions available. Have the person begin with a specific goal or activity that they want to focus on and move through the worksheet, answering questions.
3. Have them fill out the action plan on their own.
4. Have them share what they wrote.
5. Debrief the activity.

**Process Questions & Points to Consider**

**Questions**

- What is one thing you learned from doing this action planning activity?
- What sort of support do you think you need in order to achieve your goals?
- What is one thing you are willing to do to move your action forward?

**Points**

- Making a change in life and achieving goals is “90% perspiration and %10 inspiration”, meaning that the doing of things, taking action is an essential part of making our dreams come true. Learning about how to do this is very necessary and helpful.
- Breaking goal setting down into action-oriented, bite-sized steps can make it all seem more manageable and doable.
- For many young adults, dreaming and goal-setting can feel like a set-up or something for someone else. Remember, no matter what the goal or dream, no matter how big or small, helping young people think about what their dreams are, and the actual steps needed to get there is a very helpful gift.

---

**Goals/Uses**

To explore personal action planning and goal setting. To work through a set of questions to explore a specific personal goal or dream and the steps of how to make it happen.

**Materials Needed**

- Action planning worksheet
- Pen/paper

**Time Frame**

- 30 minutes
Activity Worksheet: Goal Success Plan

Goal: ____________________________________________________________

Start Date: ______________________

End Date (if applicable): __________

Why do I want to reach this goal?

What steps are necessary to achieve the goal?

What might stand in the way of accomplishment, and what will I do to overcome these barriers?

How will I enhance my commitment and motivation? For example, who can I be accountable to, and how can I pre-commit myself to action? (like paying for a class, for example)

Who else or what else do I need to be successful?

What are the interim milestones necessary to chart my progress?

Who is part of my accountability team?

How will I celebrate my success?

Excerpted from YLAT Facilitator Training Manual, Page 120
SMART Goals Setting:
The first step sometimes feels like the hardest. Think about some “firsts” in your life: your first time riding a bike, your first day at school, etc.). First steps take courage and a positive attitude, which leads to accomplishment. Some tasks may seem too hard to accomplish, but when the task is broken down into smaller steps, each step seems more manageable.

Choosing and working towards your SMART Goals can be exciting and fun, but you will also need to stay focused each day to keep on the right track. Here are some helpful strategies to keep you moving forward in accomplishing your Goal.

- Put your SMART goals in writing.
- Take some action each day or each week toward your SMART goals.
- Share your SMART goals with another person who has success and experience in accomplishing their own goals.
- Read over your SMART Goal (s) each day as you plan your daily activities and before you sleep each night.
- Write down your accomplishments each week and review how the steps you took that week relate to your Goal.
- Review your SMART Goal (s) regularly and revise them when necessary.
- Remember that there are different types of goals.
  - A short-term goal is one that can be achieved in the relatively near future, like a day, one or more weeks, or a couple of months.
  - A long-term goal is one that you plan and strive to accomplish over an extended period of time, like more than one year, five years or even more. Long-term goals tend to be more meaningful and provide you a greater sense of direction and purpose.

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Complete the following Activity for a Short-Term Goal.

| Specific: Clearly state the goal.            | I will/want to ___________________________________________. |
|                                             | (What do you want to accomplish? Why is this goal important? Who is involved? What resources are involved?) |
| Measurable: What is the clear definition of success? | I will know I have reached this goal when/by ___________________________. |
|                                              | (Are you able to track your progress? How will you know when it's accomplished?) |
| Action-Oriented: Break the Goal down into smaller tasks, so it is Achievable. | The steps I need to take to achieve this Goal are: |
|                                              | 1.) |
|                                              | 2.) |
|                                              | 3.) |
| Realistic/Relevant What can you do to achieve Goal? | I want this goal because ___________________________________________. |
|                                              | (What is the Goal important, is it worthwhile, and is it the right time? Does it match my efforts/needs? What is the benefit or reward?) |
| Timely: Develop a timeline and deadline for accomplishing your Goal. | I will achieve this goal by: ___________________________________________. |
|                                              | (When will you achieve this Goal? What date?) |

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Activity Resource: What Motivates You?
Excerpted from Everyday Leadership, M. MacGregor 2007, (p. 124-128)

(Excerpted from YLAT curriculum)

Staying motivated when things don’t go the way you want can be difficult. But keeping a positive attitude can help you stay committed, motivated, and inspired. Motivation is important to meet goals and finish projects. To help young people stay motivated and committed, find out what’s meaningful to them, and their reasons for doing things or doing them a certain way.

**What Motivates You?** How often do you think about what motivates you? When you start a new project or set a personal goal?

- Read the following specific sources of motivation, or motivators.
- Then rank the items from **MOST TO LEAST IMPORTANT** (start with 1 being the most important).
- Circle your five strongest motivators and put two circles around your weakest.

<table>
<thead>
<tr>
<th>1</th>
<th>Following through on responsibilities and commitments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Learning new things</td>
</tr>
<tr>
<td>3</td>
<td>Getting a compliment</td>
</tr>
<tr>
<td>4</td>
<td>Owning stuff, (such as brand-name clothes and shoes, a car, etc.)</td>
</tr>
<tr>
<td>5</td>
<td>Achieving a goal I set for myself</td>
</tr>
<tr>
<td>6</td>
<td>Being social</td>
</tr>
<tr>
<td>7</td>
<td>Believing in a cause &amp; standing up for what I believe in</td>
</tr>
<tr>
<td>8</td>
<td>Enjoying what I am doing</td>
</tr>
<tr>
<td>9</td>
<td>Having someone to look up to</td>
</tr>
<tr>
<td>10</td>
<td>Getting the part-time job I want</td>
</tr>
<tr>
<td>11</td>
<td>Participating in school/ community activities to help others</td>
</tr>
<tr>
<td>12</td>
<td>Having food</td>
</tr>
<tr>
<td>13</td>
<td>Being able to do things my way</td>
</tr>
<tr>
<td>14</td>
<td>Being respected/having others look up to me/ask for my advice</td>
</tr>
<tr>
<td>15</td>
<td>Being noticed/having others like me</td>
</tr>
<tr>
<td>16</td>
<td>Doing the right thing</td>
</tr>
<tr>
<td>17</td>
<td>Having families’ approval</td>
</tr>
<tr>
<td>18</td>
<td>Having friends’ approval</td>
</tr>
<tr>
<td>19</td>
<td>Being seen as a good person</td>
</tr>
<tr>
<td>20</td>
<td>Being respected/having others look up to me/ask for my advice</td>
</tr>
<tr>
<td>21</td>
<td>Doing the right thing</td>
</tr>
<tr>
<td>22</td>
<td>Getting a compliment</td>
</tr>
<tr>
<td>23</td>
<td>Owning stuff, (such as brand-name clothes and shoes, a car, etc.)</td>
</tr>
<tr>
<td>24</td>
<td>Achieving a goal I set for myself</td>
</tr>
<tr>
<td>25</td>
<td>Being social</td>
</tr>
<tr>
<td>26</td>
<td>Believing in a cause &amp; standing up for what I believe in</td>
</tr>
<tr>
<td>27</td>
<td>Enjoying what I am doing</td>
</tr>
<tr>
<td>28</td>
<td>Having someone to look up to</td>
</tr>
<tr>
<td>29</td>
<td>Getting the part-time job I want</td>
</tr>
<tr>
<td>30</td>
<td>Participating in school/ community activities to help others</td>
</tr>
</tbody>
</table>

Excerpt: YLAT Facilitator Training Manual, Page 120
Motivation: What It Takes

Some people may be very self-driven, and others may need a high level of motivation to finish a task. Because people can be so different, it’s important for leaders to understand various approaches to motivation.

Success Achievers and Failure Avoiders

People who tend to focus on succeeding are success achievers. The more success they have, the more motivated they become. For example, if you’re a success achiever, getting all A’s in school may be very important, because you think “nothing else is enough.”

On the other hand, people who are failure avoiders care more about not failing than they do about succeeding. For example, if you’re a failure avoider, getting a low grade in a class is fine, because you may think “at least I didn’t fail.”

To effectively inspire and motivate others, whether it is a team or a group of friends or family, balance what motivates you with what’s meaningful and motivating to those around you.

Sources of Motivation

There are two types of motivators: internal (inside a person) or external (outside a person). Most people aren’t motivated by only one or the other, but some combination of the two.

As you learn what motivates you or others to act, keep in mind the following internal and external motivators.

- **Internal Motivators:**
  - Achievement: The desire to achieve something, to work for the challenge rather than the reward, is the motivation.
  - Competence: The desire to master a job or do your best is the motivation.
  - Belief in Something: The desire to uphold personal values or morals or fight for an individual belief is the motivation.

- **External Motivations:**
  - Power: The desire to seek control or have your opinions drive what others do is the motivation.
  - Affiliation: The desire to be with other people while accomplishing specific goals is the motivation.
  - Position: The desire to “move up the ladder” in a group to the top position is the motivation.
  - Heroism: The desire to do well in the eyes of someone you admire or respect, or to be like that person, is the motivation.
INTERESTS ASSESSMENT

Understanding your likes and dislikes will help when planning for a career that best matches your interests. The more interested you are in your work, the happier you will be on the job. The following interest inventory activity will help you organize your likes and dislikes into 4 categories: people, data, things or ideas.

Directions: In each section, answer every question by checking the Yes or No box. Total all the Yes checks for each section then, at the bottom of the page, circle the area of interest where you had the most Yes answers.

**PEOPLE**

<table>
<thead>
<tr>
<th>Do you like to:</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertain a child</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Listen to a friend’s personal problems</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teach someone how to do something</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Help someone who is sick</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lead a group or club activity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work with the public</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Run for an office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sell a product</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DATA**

<table>
<thead>
<tr>
<th>Do you like to:</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Research a topic of interest to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Be a treasurer of a club</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work scientific experiments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work with numbers/statistics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Figure a car’s gas mileage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance a bank statement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Write a computer program</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**THINGS**

<table>
<thead>
<tr>
<th>Do you like to:</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bake a cake</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair car/machinery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sew or make crafts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Build something from wood</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operate a cash register or calculator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do landscaping/lawn care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operate camera/video equipment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**IDEAS**

<table>
<thead>
<tr>
<th>Do you like to:</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decorate a room</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Write a poem or story</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Publish school yearbook or newspaper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Write lyrics or rap</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paint, draw, watercolor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perform or act in school play</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Play musical instrument</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invent a new product</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

My highest INTEREST section at this time is: PEOPLE DATA THINGS IDEAS

Adapted from:


[State Occupational Information Coordinating Committee]
Goals/Uses
The primary purpose of this activity is:

- To help youth identify what success looks like to them through the development of a 3-year plan which identifies hopes and dreams.
- To learn to articulate wants/desires and dreams and to dare to do so (this can be very scary)
- To encourage and promote self-reflection and practical thinking

Activity Description
1. Hand out the Looking Forward worksheet to participants (see next page).
2. Explain the difference between dreams and intentions (big picture, often longer-term) and goals (often more short term and specific.)
3. Have a young person take 10 minutes to fill this sheet out for themselves.
4. Once finished, discuss/debrief.

Process Questions & Points to Consider
Questions

- What was it like for you to put your thoughts – hopes/dreams and goals down on a piece of paper?
- What did you feel as you wrote both the short and longer-term goals?
- Was there anything unexpected that you discovered while doing this activity?
- Do you think there is any value in doing an activity like this? If yes, what?

Points

- Learning to articulate goals and dreams is hard but worthwhile.
- Understanding short and long term goals, as well as how to take the steps to get there, can empower young people to do just that.

Materials Needed
Looking Forward Worksheet
Pen/pencil

Time Frame
30 minutes
Activity Worksheet: Looking Forward: Life Plans

My life in the next 6 months.........(I will be ______ years old)

What it looks like is.......(my dreams and intentions are)......

My goals and steps for getting there............

My life in 1 year..................( I will be _____ years old)

What it looks like is.......(my dreams and intentions are...?)

My goals and steps for getting there......

My life in 3 years...........( I will be ______years old)

What it looks like is.......(my dreams and intentions are).....

My goals and steps for getting there......
MY DESIRES PIE/DREAM BOARD
(Excerpted from YLAT curriculum)

Activity Description

1. Pre-make the number of “pies” that you need – drawing a circle in the middle of each piece of paper and drawing 6 or 8 slices in the circle – as if it were a pizza or a pie with this many sections.
2. Decide on ahead of time on topic areas such as:
   a. Career/work
   b. Family
   c. Love
   d. Location
   e. State of Mind/well-being
3. Once you have come up with the same number of topics as sections in the pie, then have the young person take a piece of cardstock with the pie image on it and begin to draw, write or cut images out of magazines to reflect what their personal goals and dreams are. Note: Make sure spaces/sections are big enough (pie will take up most of the piece of paper.)
4. After completing their “pie,” discuss images together.

Process Questions & Points to Consider

Questions

• What themes do you see?
• What areas were the easiest to fill in, what were the hardest?

Points

• By creating a dream or vision board, young people can create a visual representation of their long-term goals.
• Encouraging visioning, dreaming, and thinking about different hopes young people have for various aspects of their life is often not something young people are asked. Often adults will ask if they are planning to go to college or what they want to be when they get older but miss the other crucial pieces of their hopes and dreams.

Goals/Uses

To provide a creative experience to express ones goals and dreams.
- To dream and set goals in a creative way
- To utilize another part of our brains to access thoughts about goals and dreams

Materials Needed

Old magazines, Craft items, Card stock, Pens/markers

Time Frame: 30 minutes

Note: This activity can also be done as a basic “dream board” without the pie slices and without any different categories – just using the space to express hopes/dreams and goals through words and visuals.
**EDUCATION, TRAINING, AND WORK**

The job you are qualified for today is different from the job you will be qualified for after you have more education and training. Complete the information below to help you find where you fit.

The jobs I am currently qualified for are:

My dream career(s) are:

My current education plans for the future are:

My current plan for training in a career are:

After I complete my educational and/or career training plans, I should be qualified for the following jobs/careers:

Do your dream careers match the jobs you will be qualified for when you have completed your education and training? If not, what can you do to be able to have your dream career?

Adapted from: Where Do I Fit? Worksheet 2004 Career Kids, LLC
After completing your self-assessment, searching for occupations will return “recommended occupations,” which are assigned at least one of your three Traits. This can be a lot of results! Rather than reading through all of them, you can filter your results using the options on the left side of the page to focus in on the results that matter most to you.

First of all, you can search for specific keywords, such as “Writer” or “Video” or “Scientist” to quickly find results that you already have in mind.

Tools for filtering by different general criteria are all located below the “FILTERS” bar.

“Recommended for Me” is selected by default, but can be unselected to see jobs that are not assigned any of your three Traits. “My Favorites” can be selected to only show those occupations you have previously favorited.

By selecting Occupation Clusters, you will narrow your occupation results to only those occupations that are in one of the selected clusters will appear. Selecting “Finance” and “Education and Training” will return occupations that are in one or the other of those clusters.

By selecting options from Education Requirements, you will filter out occupations that do not require the selected degrees. For example, if you select “High School Diploma” and “Master’s Degree,” you will see occupations that require a High School Diploma or a Master’s Degree, but not occupations that require a Bachelor’s or Associate’s Degree.

Drag the slider to the left or right to filter by an average hourly pay rate. The selected hourly pay rate will be shown in the green box below the slider. The occupations that are returned will have average hourly pay rates that are greater or equal to the selected rate.

The default filter “Recommended for Me” selects any occupation that is assigned at least one of your Traits. If you want to require that all occupations returned in results are assigned two or more of your Traits, simply select those Traits in the Traits section and only those occupations assigned all Traits selected will return in results. If you select a Trait not assigned to you through the self-evaluation, no results will return unless you also deselect “Recommended for Me.”

Once you have selected all of the filters that you want, click “Update Results.” This will reload the Occupations results with only the filtered occupations. If you want to reset the filters to default, simply click “Reset the Filters.” Once you have applied filters, your narrowed list of suggested occupations should be finely tuned to your preferences.
**MYBESTBETS**

**WORK PLAN**

**NAME OF YOUR SITE/SCHOOL:**

*Note: The tasks in red text are mandatory for students to complete.*

**“PREPARE” SECTION OF THE MYBESTBETS (MBB) PLATFORM**

<table>
<thead>
<tr>
<th>Task</th>
<th>Subtasks</th>
<th>Integration with Other Activities</th>
<th>Estimated time to complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login (introduction to the platform)</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Welcome &amp; Student Survey</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete “My Personal Page”</td>
<td>Upload your photo</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Complete your bio &amp; choose work personality traits</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>How do you learn?</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>More about you</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Upload Your Résumé</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who do you know?</td>
<td>Learn about networking</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>List your connections</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tap into your network</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Take the Self-assessment</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meet with your coach</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
“RESEARCH & VERIFY” SECTION OF THE MYBESTBETS (MBB) PLATFORM — Please note that the MyBestBets platform creates a customized Best Bet Profile for the student once he/she completes this “Research & Verify” section (tasks are on this and the next page).

<table>
<thead>
<tr>
<th>Task</th>
<th>Subtasks</th>
<th>Integration with other Activities</th>
<th>Estimated time to complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose an occupation – Must do!</td>
<td>Research &amp; Favorite 3 Occupations</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Compare Occupations</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decide</td>
<td>Must do!</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>Choose a postsecondary program</td>
<td>What are you looking for in a program?</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Favorite a postsecondary program</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Decide</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Meet with your coach</td>
<td></td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Explore and learn more about your postsecondary program – Must do!</td>
<td>Identify a Contact</td>
<td>Must do!</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Connect</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mock Interview: Practicing your questions</td>
<td>•</td>
<td>•</td>
<td>•</td>
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</tr>
<tr>
<td></td>
<td>Interview your Postsecondary Contact</td>
<td>Must do!</td>
<td>•</td>
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</tr>
</tbody>
</table>
“RESEARCH & VERIFY” SECTION OF THE MYBESTBETS (MBB) PLATFORM CONTINUED

<table>
<thead>
<tr>
<th>Task</th>
<th>Subtasks</th>
<th>Integration with other Activities</th>
<th>Estimated time to complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information review: Move forward or do over</td>
<td>Meet with your coach</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>Build your schedule</td>
<td>Build your course list</td>
<td>•</td>
<td>•</td>
<td>•</td>
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<td>•</td>
</tr>
<tr>
<td></td>
<td>Plan backwards: Scheduling important dates</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>Explore and learn more about employers</td>
<td>Identify your Employer Contact</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td></td>
<td>Connect with your Employer Contact</td>
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<td>•</td>
</tr>
<tr>
<td></td>
<td>Pre-Interview Research</td>
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<tr>
<td></td>
<td>Mock Interview: Practicing your questions</td>
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<tr>
<td></td>
<td>Interview your Employer Contact</td>
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<tr>
<td></td>
<td>Send a Thank-you Note</td>
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</tr>
<tr>
<td>Is this your Best Bet?</td>
<td>Information Review: Move forward or Do Over</td>
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</tbody>
</table>
"NEXT STEPS" SECTION OF THE MYBESTBETS (MBB) PLATFORM

The Next Steps tasks are meant to help keep your student organized as they start putting their Best Bet Profile into action. This is meant to be more of a checklist than “tasks” and is very straightforward. Your responsibilities might include helping students be aware of deadlines.

<table>
<thead>
<tr>
<th>Task</th>
<th>Subtasks</th>
<th>Estimated time to complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete the application</td>
<td>Pay the application fee</td>
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<tr>
<td></td>
<td>Submit other required paperwork and documentation</td>
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<tr>
<td>Log onto the website of the school/organization that offers the program</td>
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<tr>
<td>Complete the FAFSA and other financial aid applications</td>
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<tr>
<td>Explore other financial aid options (e.g., scholarships, AmeriCorps Ed Award, etc.)</td>
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<tr>
<td>Register for your program’s orientation</td>
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<tr>
<td>Register for classes</td>
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<tr>
<td>Take placement test(s)</td>
<td>Take placement test(s)</td>
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<tr>
<td></td>
<td>Register for a placement test prep class</td>
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<tr>
<td>Check the status of your financial aid</td>
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</table>
### What is your tuition balance?

<table>
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<th>Task</th>
<th>Subtasks</th>
<th>Estimated Time to Complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
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</table>

### Check the school’s policy on health insurance

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<tr>
<th>Task</th>
<th>Subtasks</th>
<th>Estimated Time to Complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
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### Connect with student support services

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<th>Task</th>
<th>Subtasks</th>
<th>Estimated Time to Complete</th>
<th>Anticipated Challenges</th>
<th>Additional Resources Needed</th>
<th>Staff Lead(s)</th>
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**TOOL TO IDENTIFY YOUR BEST BET PROGRAM**

**INSTRUCTIONS**: Use this tool to help figure out whether the college, job training, or apprenticeship program you explored is a best bet for you (or not). Read each statement on pages 1 and 2 and respond with: YES, NO, MAYBE, or N/A. Some sections will ask you a question; please write in your answer after the arrow. The last page asks you to decide on your best bet after you’ve reviewed all your answers. There is no point system here to “weigh” how much each statement is worth in your final decision. However, you should pay special attention to the bold-faced statements. Take some time to think about and discuss this with your postsecondary counselor/career counselor(s)/MyBestBets coach before making a final decision. CONGRATULATIONS on getting this far!

**A. POSTSECONDARY PROGRAM INFORMATION – Review the information you gathered about the college, job training, or apprenticeship program you explored to answer the following statements:**

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
<th>MAYBE</th>
<th>N/A</th>
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</thead>
<tbody>
<tr>
<td>1. The program I explored either does not have a waiting list or its waiting list is less than one year.</td>
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<td>2. The length of the program works for me.</td>
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<td>3. The program schedule works for me (i.e., the days and times it meets).</td>
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<td>4. The total cost of the program (tuition, fees, books, supplies, etc.) is manageable for me.</td>
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<td>5. If applicable: The median loan debt (the middle amount of debt students have when they complete the program) seems manageable to me. I could pay it back in reasonable amounts per month and in a reasonable amount of time.</td>
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<td>6. The knowledge and skills the program teaches are interesting to me.</td>
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<td>7. The program location works for me, including the location of any placements for internships and clinicals (i.e., it’s not too far, I can get to it by public transportation or car if I have one).</td>
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<td>8. I can meet all of the program’s entry requirements (e.g., age, background check, prerequisites, immunizations).</td>
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<td>9. I believe I have the drive to learn and work ethic needed to get through and complete the program.</td>
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<td>10. I believe I have some of the skills needed to succeed in the program – and if I don’t yet, I believe that I will put in the hard work to learn them.</td>
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<td>11. If applicable (if you will work while in school/training): I believe I’ll have the time and energy to work while I’m in the program without hurting my grades/performance.</td>
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<tr>
<td>12. The program provides strong support services to help students get through and complete the program (e.g., tutoring, transportation, child care assistance, counseling). These can be services through the program provides directly or through referrals.</td>
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<td>13. Program’s retention rate is at least 75 percent from one semester/cycle to the next.</td>
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<td>14. Program’s completion or graduation rate is solid:</td>
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<tr>
<td>o At least 65 percent for a certificate program (or a non-college job training program)</td>
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<tr>
<td>o At least 55 percent for an associate’s degree program</td>
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<tr>
<td>15. At least 75 percent of program graduates get jobs in the industry.</td>
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<tr>
<td>16. The program contact (coordinator, director, etc.) can name more than one employer (company or organization) in the region/ally that has hired program graduates in the last 1-2 years.</td>
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<tr>
<td>17. The program contact can tell you the typical starting wage for program graduates.</td>
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</tbody>
</table>
B. EMPLOYER AND OCCUPATIONAL INFORMATION – Review the Information you gathered from employers and MyBestBets to answer the following statements:

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
<th>MAYBE</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
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</tbody>
</table>

1. I think I would enjoy working in the occupation I explored (think about the main description and daily tasks of the occupation).

2. The occupation’s typical work schedule, lifestyle, and environment (e.g., office, outdoors) would probably work for me.

3. Employer(s) will hire recent program graduates with little or no work experience in this industry.

4. The typical requirements for applying to the job (e.g., background check, drug testing, skills testing, etc.) don’t seem like they’ll be a problem for me.

5. Employer(s) will hire people with the credential (e.g., certificate, associate’s degree) offered by the postsecondary program I researched.
   - If not, what is the education/training credential they’re looking for?

6. Employer(s) describe(s) a typical entry wage that is enough for me to live comfortably (to pay all my bills on time, including any loans I may have, and have some money left over).

7. (Review the occupational research and employer feedback you received about a) the main duties of this job, b) skills and qualities employers seek in job applicants, and c) Important things to know about working in this job.) It seems like the postsecondary program I researched will prepare me well for this job.

8. The employer(s) I interviewed is/are currently hiring for this work or expect(s) to do so in the next year.

9. Other employers in the region are currently hiring for this work, or they will likely hire the same number of or more people for this work in the next few years.

10. The occupation I researched has a well-defined career ladder (opportunities to move up to higher-paying jobs), or it requires skills that can transfer to a different occupation with its own career ladder.

NOTES:
**SUMMARY: Is the program you explored your “best bet” program?**

Please check off and fill in the **one box** below that best describes your decision on the college, job training, or apprenticeship program you explored. **Think of the following questions as you make your decision:**

1) Is this program designed to meet the needs of employers (e.g., Do employers know about/mention/like the program? Does the program teach the professional and technical skills employers seek)? Does the program have a track record of placing graduates/completers in jobs in the industry (or a related industry)?

2) Is this training program accessible to you in terms of cost, distance, and skill level?

3) Are students likely to succeed in this program? Does it have a track record of supporting and graduating students like you?

4) Is the occupation the program prepares you to work in a good fit for you? Do employers think there will be jobs available to you when you graduate from the program?

| ☐ This program is my best bet for the following reasons: | ☐ This program may be my best bet if I do the following (for example, work on improving my math or writing skills, get help with child care, move to a place closer to the program, take advantage of tutoring services, take part in study groups, making sure to ask for help when I need it): | ☐ This program is not my best bet for the following reasons: |
Time management in the context of the Back on Track model involves an emphasis on prioritizing, organizing, and planning how time will be spent in ways that support progress toward career and education goals. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as being responsible to others, being a self-directed learner, reasoning effectively, managing projects, and producing results.

SAMPLE BRIDGING AND/OR FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

- Identify time management habits currently used and reflect on what modifications might be helpful; refer to the Procrastination Worksheet listed under Resources
- Reflect on how often they arrive on time or late to appointments, class, work, and identify strategies for being punctual; discuss challenges and how to identify problem-solving skills to overcome these barriers (see activities on page 25)
- Create a method of tracking important dates, deadlines, assignment due dates for coursework and activities needed to prepare for the next semester; refer to the Weekly To-Do List template listed under Resources
- Create a weekly schedule using a tool that works for them that includes all important dates, social time, extracurricular activities, school/work meetings, appointments, and any other responsibilities; revisit the schedule and the use of time management skills in a subsequent meeting; refer to the Time Log Worksheet listed under Resources
- Gather all documents needed to apply for employment opportunities and how to build this into their weekly schedule
- Discuss how to prioritize responsibilities and tasks and how to maintain a balance between personal and school/professional commitments; revisit this throughout the year and make adjustments as needed. Refer to the Priority Planning Worksheet listed under Resources
- Discuss/review attendance in class, work, and being on time for appointments consistently; discuss how to communicate scheduling conflicts and how to address needs for rescheduling or absences
Where Do You Procrastinate?

It is extremely rare for anyone person to procrastinate in all areas of life. Most people are selective in their procrastination. The following checklist had been adapted from Burka and Yuen (1983). Mark those areas where procrastination seems to affect you most.

<table>
<thead>
<tr>
<th>Personal</th>
<th>School/College</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Eating well</td>
<td>☐ Health care (doctors’ visits, dentist, etc.)</td>
</tr>
<tr>
<td>☐ Exercising</td>
<td>☐ Balancing bank account</td>
</tr>
<tr>
<td>☐ Getting enough sleep</td>
<td>☐ Relaxation and hobbies</td>
</tr>
<tr>
<td>☐ Bathing and hygiene</td>
<td>☐ Other:</td>
</tr>
<tr>
<td></td>
<td>☐ Finding a study group</td>
</tr>
<tr>
<td></td>
<td>☐ Talking to an instructor</td>
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<tr>
<td></td>
<td>☐ Making an advising appointment</td>
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<td></td>
<td>☐ Registering for next term</td>
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<td>☐ Going to the library</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Shopping, Home &amp; Maintenance</th>
<th>Social/Relationships</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Paying bills</td>
<td>☐ Talking with friends</td>
</tr>
<tr>
<td>☐ Finding a new place to live</td>
<td>☐ Ending a relationship</td>
</tr>
<tr>
<td>☐ Getting financial aid taken care of (FAFSA, forms, etc.)</td>
<td>☐ Calling relatives</td>
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<tr>
<td>☐ Doing laundry</td>
<td>☐ Other:</td>
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<table>
<thead>
<tr>
<th>Work</th>
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<tbody>
<tr>
<td>☐ Going to work</td>
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<tr>
<td>☐ Preparing a resume</td>
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<tr>
<td>☐ Other:</td>
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</tbody>
</table>

What areas in your life tend to be most affected by procrastination? ______________________

### Weekly To-Do list

<table>
<thead>
<tr>
<th>Name</th>
<th>Week of</th>
<th>High Priority</th>
<th>Low Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Monday</td>
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*Academic Success Center, Oregon State University, 2011*
<table>
<thead>
<tr>
<th>Activity</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
<th>Sunday</th>
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<tbody>
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<td>Meals/Eating</td>
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<tr>
<td>TV, Movies</td>
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<td>Commuting/Travel</td>
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<tr>
<td>Total:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total:</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Time Management Activity for Students

This activity is intended to help students anticipate the time they will need to remain healthy, happy and engaged learners.

**FILL OUT FOR YOUR BUSIEST SEMESTER**

<table>
<thead>
<tr>
<th>School Activities</th>
<th>Avg. Hours/Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>School (5 days X 7 hours)</td>
<td>35</td>
</tr>
<tr>
<td><em>Anticipated Homework for Leveled Courses:</em></td>
<td></td>
</tr>
<tr>
<td>Advanced Placement: 1+ hour x 5 nights weekly x # of courses</td>
<td></td>
</tr>
<tr>
<td>Accelerated: 1 hour x 4 nights weekly x # of courses</td>
<td></td>
</tr>
<tr>
<td>Honors &amp; Standard: 0.5 hours x 4 nights weekly x # of courses</td>
<td></td>
</tr>
<tr>
<td><strong>Total School Hours:</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extracurricular Activities</th>
<th>Avg. Hours/Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Job</td>
<td></td>
</tr>
<tr>
<td>Hobbies/Interests/Clubs</td>
<td></td>
</tr>
<tr>
<td>Community Service</td>
<td></td>
</tr>
<tr>
<td>Sports</td>
<td></td>
</tr>
<tr>
<td>Music/Performances</td>
<td></td>
</tr>
<tr>
<td><strong>Total Extracurricular Hours:</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Daily Living Activities</th>
<th>Avg. Hours/Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleep (7 days X 9 recommended hours)</td>
<td></td>
</tr>
<tr>
<td>Physical Activity (1 hour recommended – may be sports or PE)</td>
<td></td>
</tr>
<tr>
<td>Necessities (eating, showering, chores, etc.)</td>
<td></td>
</tr>
<tr>
<td>Family Time</td>
<td></td>
</tr>
<tr>
<td>Free Time (friends, TV, phone, Internet, etc.)</td>
<td></td>
</tr>
<tr>
<td><strong>Total Daily Living Hours:</strong></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL HOURS/WEEK**

<table>
<thead>
<tr>
<th>School Hours</th>
<th>+</th>
<th>Maximum hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extracurricular Hours</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Daily Living Hours</td>
<td>=</td>
<td></td>
</tr>
</tbody>
</table>

**YOUR TOTAL HOURS**

168

*Created by Needham High School, Needham, MA*
Financial capability in the context of the Back on Track model involves an emphasis on supporting career and education success through activities that promote financial knowledge, skills, and behaviors. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as recognizing and interpreting visual information, managing projects, and being a self-directed learner.

**SAMPLE BRIDGING ACTIVITIES:**

Work with the young adult to...

- Discuss ways for them to check their credit score with a free, safe online service. Refer to the How to Clear a Youth in Foster Care's Credit Report document listed under Resources
- Create a system of tracking their money and thinking of ways to save. Refer to JMG’s Cut Back and Save overview listed under Resources
- Discuss the importance of creating a monthly budget that tracks fixed income and expenses while accounting for flexible spending and unexpected costs. Use JMG’s or FAME’s budget planning tools, both listed under Resources
- Review ways to access financial supports and tools offered through the Opportunity Passport™ (OP) program, discuss benefits to enrolling, needed documentation, and enrollment criteria (see page 21)
- Set up and maintain a Bank or Credit Union Checking/Savings Account, discuss the pros and cons of each type of financial institution, connect them with supports at this financial institution
- Discuss the benefits of setting up a 529-Next Gen account, including eligibility and other details of this program
- Research various ways to pay for college, how to search for and apply for grants and scholarships, and the importance of knowing application deadlines; refer to FAME student loans overview listed under Resources
- Discuss options to utilize a free tax service to complete their taxes
- Discuss whether they are eligible for ETV funds, and what these funds are able to be used for
- Identify options for paying for training or credential programs through their local CareerCenter or WIOA-Youth Provider, including work-based learning, on-the-job training, and Competitive Skills Scholarship Program (CSSP)
- Discuss the benefits of saving for retirement, direct deposit, and completing state and federal taxes
SAMPLE FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

• Meet with their academic institution’s financial aid office about scholarships that they might be eligible for and review application processes, documentation, essay writing, and other qualifications needed in order to apply
• Complete FASFA within the timeframe and deadlines for the upcoming year
• Continue to learn strategies improve lifelong financial security
• Apply for FAME’s Tuition Waiver for youth in foster care
• If eligible, discuss enrolling in Opportunity Passport

OPPORTUNITY PASSPORT RESOURCES

For young people in foster care, the Opportunity Passport™ (OP) program provides financial literacy skills and an opportunity for matched savings designed to help a young adult successfully transition to adulthood. The experienced staff at Jobs for Maine’s Graduates (JMG) provide ongoing, consistent support as young adults develop savings goals and plan for asset purchases.

After the determination of eligibility and training, participants open a bank account at a financial institution of their choice. Money saved is matched, dollar for dollar up to $1,000 per year toward the purchase of specific assets essential to independence, including educational costs, housing, and transportation. More than 500 young people have saved and received matching funds in excess of 1.3 million dollars since the program was launched.

The OP™ program is supported by the Maine Youth Transition Collaborative (MYTC), a partnership of public and private sector partners who work together at the state and local levels to provide more opportunities and improve outcomes for the young adult in transition from foster care – in the areas of employment, education, housing, mental and physical health care, lifelong connections, and personal and community engagement. The Collaborative has been supported by the Jim Casey Youth Opportunities Initiative and the Annie E. Casey Foundation since 2003.
How to Clear a Youth in Foster Care’s Credit Report

HOW TO CLEAR A YOUTH IN FOSTER CARE’S CREDIT REPORT

How do I clear a foster youth’s credit report?

If you discover that a foster youth is a victim of identity theft, take the following steps on the youth’s behalf to prevent further harm. Each CRA has varying processes to handle requests for minors when they have been a victim of identity theft but below is a general outline of what to do. Keep a written record with the details of your efforts and copies of all correspondence.

Contact the credit reporting companies

Contact the three nationwide credit reporting companies. Explain that the youth is a minor and cannot legally enter into any type of contract. To prove that the youth is a minor, send the credit reporting companies a copy of the youths’ birth certificate or other documentation of age, such as a court order, and a letter asking them to remove all accounts, application inquiries, and collection notices from the credit report associated with the youths’ name or personal information. Documentation may also be needed to verify that the youth is in foster care, and the agency is authorized to act on the youth’s behalf.

Place an initial fraud alert

If a credit report was created for the youth as a result of identity theft, consider placing an initial fraud alert on the report. An initial fraud alert requires potential creditors to verify a person’s identity before extending credit. When a creditor knows that a minor youth is involved, it will not ordinarily extend credit.

To place an initial fraud alert, contact any one of the three credit reporting companies. The company that you call must contact the other two. All three will place the initial fraud alert on the report they have for the youth. After you place the initial fraud alert, the credit reporting company will explain your rights, including your right to get a free credit report from each credit reporting company.

Consider a credit freeze

If there is a credit report for the youth, you can also consider placing a credit freeze. If you place a credit freeze (also known as a security freeze), potential creditors cannot get the youths’ credit report, which makes it less likely an identity thief can open new accounts. You must contact each of the three credit reporting companies directly to place a freeze. The credit reporting companies may ask for proof of the youths’ Social Security number, proof that you are legally able to represent/are the youth’s legal representative, and a copy of the youth’s birth certificate. Putting a freeze on a minor’s credit report can be a useful deterrent to additional fraud.

You must lift the freeze from the credit report before the minor youth applies for student or auto loans, an apartment, or a job. Once the youth turns age 18, he/she can ask to lift the freeze himself.

Although businesses do not ordinarily extend credit to a minor, you also should consider placing an extended fraud alert - which lasts for seven years - on the credit report. When a business sees an alert on a credit report, it must verify the borrower’s identity before issuing credit. Identity theft victims - including children and youth in foster care - can have an extended alert placed on their credit reports if they can provide an Identity Theft Report to the credit reporting company.
If you discover that a foster youth is a victim of identity theft, take the following steps on the youth’s behalf to prevent further harm. Each CRA has varying processes to handle requests for minors when they have been a victim of identity theft.

**How do I clear a foster youth’s credit report?**

1. **Call every company where an account was fraudulently opened or misused**
   - If you already know where the youth’s information was misused, contact that business and explain to the business that the individual is a minor. Otherwise, when you receive the youth’s credit report, review it for any accounts opened in the youth’s name. If you see a fraudulent account in the youth’s name, contact the company where the account was opened. Ask the company to close the fraudulent account and flag the account to show it is a result of identity theft. Follow up with each business in writing.

   Once you have resolved identity theft disputes with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts. This letter will enable the youth in foster care to dispute erroneous charges if errors relating to the account reappear on his credit report in the future.

---

### Table: Protection Options

<table>
<thead>
<tr>
<th>What It Is</th>
<th>What It Does</th>
<th>How to Get It</th>
<th>What it Costs</th>
<th>How Long It Lasts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial fraud alert</strong></td>
<td>Requires creditors to verify the identity before granting credit and makes it harder for a thief to open fraudulent new accounts.</td>
<td>Contact one credit reporting company. It will share your request with the other two companies.</td>
<td>Free</td>
<td>90 days</td>
</tr>
<tr>
<td><strong>Extended fraud alert</strong></td>
<td>It requires creditors to verify the identity before granting credit and makes it harder for a thief to open fraudulent new accounts.</td>
<td>Contact one credit reporting company. It will share your request with the other two companies.</td>
<td>Free</td>
<td>7 years</td>
</tr>
<tr>
<td><strong>Credit freeze</strong></td>
<td>Stops creditors from getting your credit report unless you lift the freeze.</td>
<td>Contact each credit reporting company.</td>
<td>Depends on state law</td>
<td>Depends on state law</td>
</tr>
</tbody>
</table>
File a report with the Federal Trade Commission (FTC)
Visit www.ftc.gov or call 1-877-IDTHEFT (1-877-438-4338) to file a report about the theft of the youth’s identity.
After you file a report with the FTC, print a copy. It will be called an Identity Theft Affidavit. Give a copy of your FTC Identity Theft Affidavit to the police if you file a police report.

File a police report
Usually, adults must file a police report about identity theft before they can use certain legal remedies to clear a credit report. The situation may be different for children, because credit reporting companies may correct a youth victim’s credit report without a police report. Even so, it is important to consider filing a police report, because you may need it to resolve other instances of identity theft.

You will need to send the credit reporting company a letter or other documentation explaining that the youth is a minor who cannot legally enter into a contract. After you provide proof that the victim is a minor, the credit reporting companies and businesses should correct the fraudulent information that the identity thief created.

Get an Identity Theft Report
Ordinarily, providing information that the youth is a minor should be sufficient to correct fraudulent debts on the youth's credit report, but you also might consider taking advantage of rights available to identity theft victims under the Fair Credit Reporting Act (FCRA). The FCRA enables identity theft victims to block erroneous charges from appearing on their credit reports and to get documents like applications and contracts to prove the underlying crime. For more information, see Remedying the Effects of Identity Theft at https://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt09.pdf.

To take advantage of these remedies, an identity theft victim must get an Identity Theft Report. Creating an Identity Theft Report involves 3 steps:

1. Submit a complaint about the theft to the FTC. When you finish writing all the details, print a copy of the report. It will print as an Identity Theft Affidavit.
2. File a police report about the identity theft, and get a copy of the police report or the report number. Bring the FTC Identity Theft Affidavit when you file a police report.
3. Attach the FTC Identity Theft Affidavit to your police report to make an Identity Theft Report.

Some companies want more information than the Identity Theft Report includes, or want different information. The information you need to provide depends on the policies of the credit reporting company and the business that sent the information about you to the credit reporting company.
Equifax requests that any State Foster Care Agency seeking to fulfill its obligations to request a credit report under the "Child and Family Services Improvement and Innovation Act" please contact one of the below individuals:

- Gary Poch - 678-795-7787 or gary.p och@equifax.com
- Troy Kubes - 678-795-7777 or troy.kubes@equifax.com

Equifax also provides information on its website to assist with issues of identity theft, fraud alerts, and security freezes. Please visit www.equifax.com for more information.

Foster Youth Process for requesting a copy of the personal credit report:

- State or Tribal Agency will send proof of a court-ordered document for each person they are requesting a credit report indicating that the youth is in foster care and provide documentation of their ability to act in that capacity. Sensitive information can be redacted from the court order as long as the identification of the minor remains intact. We recommend using USPS Priority, UPS, or FedEx because they offer a tracking feature. The address for Experian is

  Experian National Consumer Assistance
  Center PO Box 9701
  Allen, Texas 75013

- State or Federal Agency will include a form with all of the youth identification information including, full name, current address, social security number, date of birth, address within the past two years.
- Upon receipt, the NCAC will process the request under the annual free credit report type and send the report to the requestor (agency) through regular mail. The report will either be a "no record" or have information. For security purposes, the envelope will not indicate Experian. If there is a report, the account information will
be truncated, the Social Security Number for the youth will not appear on the report, and any variations of the Social Security Number will be truncated. Please specify in the request the State or Federal agency address to which you want the no record or credit report sent.

- There is no charge for this process.

**Foster Youth process for disputing the file through the National Consumer Assistance Center (NCAC):**

- If the agency chooses to dispute items on the youth’s report, they must submit to us the court-ordered document indicating that the youth is in foster care and documentation for the agency to act in the capacity of the court order.
- The agency shall send all identification information of the youth, including full name, current address, and social security number, date of birth, address within the past two years, or the credit report number from the report that was received.
- Agency shall indicate what accounts do not belong to the youth, indicating that the youth is minor
- A dispute process will be initiated with the designated creditor, and the results will be sent to the designated agency.
- Note: The State or Federal agency may also choose to dispute any information reported directly with the data furnisher.

**Contact information for questions:**

Cathy Jones  
Director of Regulatory Compliance and Risk  
Management Phone: 714 830-7218  
Email: cathy.jones@experian.com

**Alternate Contact:**

Jonathan Sepe  
Compliance Specialist Lead  
Phone: 714 830-7227  
Email: jonathan.sepe@experian.com
State Foster Care Agencies seeking information on how to work with the national credit reporting companies to meet their obligations under the "Child and Family Services Improvement and Innovation Act" may contact TransUnion directly:

- Angela Harp at 714-680-7268 or aharp@transunion.com, or
- Eric Rosenberg at 312-466-6323 or erosenb@transunion.org

State Foster Care Agencies may register for secure online access to check for the presence of minor credit file via "TU Direct." A nominal one-time setup charge and annual fee apply.

If a parent or guardian suspects that identity thieves may have already targeted their youth, they may access our free, secure online form at https://www.transunion.com/fraud-victim-resource/child-identity-theft to submit details about their concerns and we will investigate the existence of a potential credit file in the youth’s name.

For assistance with fraud resolution, call 1-800-372-8391 or write:

PO Box 6790
Fullerton, CA 92831
Attn: Foster Youth Fraud Investigations
**Cut Back and Save**

Financially empowered individuals are both informed and skilled. Use your knowledge to cut back on the things you already spend your money on and put those savings towards your financial goals.

<table>
<thead>
<tr>
<th>Instead of this...</th>
<th>Consider this...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying individual 20 oz. beverages (vitamin water, energy drinks, etc.)</td>
<td>Buying a 12-pack or 24-pack (save at least $.50 per beverage!)</td>
</tr>
<tr>
<td>Cashing your paycheck at a grocery store or department store</td>
<td>Opening a FREE savings account and save $2-$4 of each paycheck.</td>
</tr>
<tr>
<td>Buying a take-out ice cream cone</td>
<td>Buying a 1.5 quart container of ice cream and a box of cones for about ¼ of the cost per cone.</td>
</tr>
<tr>
<td>Buying individual snack bags from a vending machine</td>
<td>Buy a large bag and portion into Ziploc bags. Purchase at a large grocery store like Hannaford or Shaw’s, NOT a convenience store like 7-11.</td>
</tr>
<tr>
<td>Buying Starbucks or Dunkin Donuts coffee</td>
<td>Make coffee at home: Using a traditional coffee maker costs about 75 cents per pot. Using a K-cup brewer costs about 60 cents per cup.</td>
</tr>
<tr>
<td>Buying a new set of dishes (or new clothes, new home décor items…)</td>
<td>Check out Goodwill, Salvation Army, or consignment shops. You can even purchase a $10 one-year discount card at Goodwill to save 10% on every purchase! Also check out Uncle Henry’s online.</td>
</tr>
<tr>
<td>Renting movies on demand</td>
<td>Get a library card and borrow movies for free (not to mention the huge book selection), or consider NetFlix or Redbox</td>
</tr>
<tr>
<td>Buying bread at full price at the grocery store</td>
<td>Check out the bakery outlets for bread, pastries, etc.</td>
</tr>
<tr>
<td>Buying lunch out on work days</td>
<td>Pack your own lunch &amp; save at least $3 per day.</td>
</tr>
<tr>
<td>Buying gas wherever you happen to be</td>
<td>Check gas prices online before your trip</td>
</tr>
<tr>
<td>Buying new college textbooks</td>
<td>Check Amazon.com or Half.ebay.com for used textbooks. Rent textbooks at Chegg.com</td>
</tr>
<tr>
<td>Ordering pizza</td>
<td>Purchase high quality frozen pizza and cook it at home. Save 50%</td>
</tr>
<tr>
<td>Keeping the same insurance you’ve always had</td>
<td>Check to see if moving all insurance coverage to one company will save you money.</td>
</tr>
<tr>
<td>Having a cell phone contract</td>
<td>Use a “pay as you go” phone, such as Straight Talk</td>
</tr>
</tbody>
</table>

America consistently has one of the worst personal savings rates of all the nations in the world.
# Build-a-Budget

**Name:** _______________________________    **Month_______**  **Year ____**

<table>
<thead>
<tr>
<th><strong>Income AFTER taxes</strong> (net pay)</th>
<th><strong>Weekly:</strong></th>
<th><strong>Biweekly (every 2 weeks):</strong></th>
<th><strong>Monthly:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings</strong> (start with 10% of your income)</td>
<td><strong>Weekly:</strong></td>
<td><strong>Biweekly (every 2 weeks):</strong></td>
<td><strong>Monthly:</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Expense (Monthly):</strong></th>
<th><strong>Due date:</strong></th>
<th><strong>Amount due:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/Mortgage:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renters Insurance:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities: (electricity, heat, water &amp; sewer)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet/Cable:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Transportation Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car payment (Loan, lease payment):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Insurance (monthly) and car registration (annually):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs/Maintenance:</td>
<td></td>
<td></td>
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<tr>
<td>Other transportation expenses: (tolls, taxis, ride share, bus pass)</td>
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<td></td>
</tr>
<tr>
<td><strong>Debt Payments and Loans (Monthly minimums):</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Repair Obligations (outstanding bills):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Bills:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meals out:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership fees: (BJ’s, Sam’s Club etc.):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other food expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Care:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child support paid out (child support received is income):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Summer Camps:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child daily needs (diapers, baby supplies etc.):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personal Care:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medications (prescriptions and over the counter):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toiletries/Makeup/Haircuts/nails:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gym Memberships/fee’s:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pets:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Build-a-Budget

<table>
<thead>
<tr>
<th>Cost to adopt/purchase pet:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Food:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care (Vet, grooming, etc.):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Entertainment:**

<table>
<thead>
<tr>
<th>Books &amp; Magazines (including downloads):</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Movies/Concerts:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Music:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hobbies:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downloads (apps, movies, Xbox):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership fee’s (Amazon, Hulu, Spotify, Netflix *ensure you ask for the student discounts):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other (Cleaning supplies, gifts, donations, etc.):**

<table>
<thead>
<tr>
<th>Other:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Other (Cleaning supplies, gifts, donations, etc.):</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Expenses:**

<table>
<thead>
<tr>
<th>Total Income $ _____________ minus Total Expenses $ _____________ equals Additional Savings ____________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Income:</td>
</tr>
<tr>
<td>Total Expenses:</td>
</tr>
<tr>
<td>Excess to move to savings:</td>
</tr>
</tbody>
</table>

*A fool can earn money, but it takes a wise man to save and dispose of it to his own advantage.*

*Do not save what is left after spending, but rather spend what is left after saving.*

---

JMG | 45 Commerce Drive | Suite 9 | Augusta, ME 04330 | 207.620.7180 | www.jmg.org
## FAME Budget Planning Tool

### BUILD-A-BUDGET

**Name:** _______________________________  **Month__________**  **Year ______**

---

**JMG**  |  45 Commerce Drive  |  Suite 9  |  Augusta, ME 04330  |  207.620.7180  |  www.jmg.org

---

### Cost to adopt/purchase pet:

- **Food:**
- **Care (Vet, grooming, etc.):**
- **Other:**
- **Entertainment:**
- **Books & Magazines (including downloads):**
- **Movies/Concerts:**
- **Music:**
- **Hobbies:**
- **Downloads (apps, movies, Xbox):**
- **Membership fee**: *Ensure you ask for the student discounts*
- **Other:**
- **Other** *(Cleaning supplies, gifts, donations, etc.)*

---

**Total Expenses:**

**Total Income $ _____________** minus **Total Expenses $ _____________** equals **Additional Savings ____________**

---

**FAME Budget Planning Tool**

---

**Finance Authority of Maine**  
5 Community Drive, PO Box 949  
Augusta, ME 04332-0949  
1-800-228-3734  
EMAIL: education@famemaine.com  
www.famemaine.com

---

**Financial Capability • Budget & Financial Management**  
Resources | 81
## HOW MUCH CAN I SAVE??

<table>
<thead>
<tr>
<th>MONTHLY INCOME</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Take-home pay (from worksheet)</td>
<td></td>
</tr>
<tr>
<td>Other income (lawn mowing, babysitting, SSI, clothing allowance, etc.)</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL MONTHLY INCOME</strong></td>
<td></td>
</tr>
</tbody>
</table>

### MONTHLY EXPENDITURES

**Can a change be made??**

<table>
<thead>
<tr>
<th>Essentials (NEEDS)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent (or college room/board)</td>
<td></td>
</tr>
<tr>
<td>Utilities (cell phone, electricity, etc.)</td>
<td></td>
</tr>
<tr>
<td>Groceries (NOT eating out)</td>
<td></td>
</tr>
<tr>
<td>Personal Care (shampoo, razors, etc.)</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Transportation (shared gas costs, etc)</td>
<td></td>
</tr>
<tr>
<td>School (tuition, supplies, textbooks, athletic fees, club fees, etc)</td>
<td></td>
</tr>
<tr>
<td>Unexpected and important <strong>essential</strong> expenses (car repair, medical or dental expenses etc.)</td>
<td></td>
</tr>
<tr>
<td>Pet expenses</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

**Total Essential Expenditures**

<table>
<thead>
<tr>
<th>Non-Essentials (WANTS)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment (movies at the theater, rented movies, bowling, music, DVDs etc)</td>
<td></td>
</tr>
<tr>
<td>Eating out (including drive-through coffee, vending machines, restaurants etc.)</td>
<td></td>
</tr>
<tr>
<td>Gifts for others (birthdays, holidays)</td>
<td></td>
</tr>
<tr>
<td>Other (church donations, non-essential clothing, etc.)</td>
<td></td>
</tr>
</tbody>
</table>

**Total Non-Essential Expenditures**

**TOTAL MONTHLY EXPENDITURES**

(TOTAL ESSENTIAL + TOTAL NON-ESSENTIAL EXPENSES)

<table>
<thead>
<tr>
<th>CURRENT MONTHLY SAVINGS</th>
<th>Multiply by 12 (months) $</th>
<th>This is my one-year savings goal!</th>
</tr>
</thead>
<tbody>
<tr>
<td>(TOTAL INCOME - TOTAL EXPENDITURES)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I need to cut back my spending in these areas: ____________________________
Calculating your monthly net (after taxes) income:

- What you earn per hour at work: $_______
- Number above multiplied by the number of hours you usually work per week = $_______
- Subtract 18% (use a calculator). You are left with $_______
- Multiply by 4.
- This is approximately how much you “bring home” after taxes in one month $_______
- Enter this number at the top of the worksheet
Personal Finance Websites for Young Adults

The Mint: Tools (plus app) on saving, owing, investing, calculating, safeguarding, etc. [http://www.themint.org/](http://www.themint.org/)

Overview of The Mint FREE App: [https://youtu.be/rK6WLHNYjwM](https://youtu.be/rK6WLHNYjwM)

Practical Money Skills: includes interactive bank statements, a glossary, and a guide to debit cards. [http://www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)

Annual Credit Report: One free report per year from each major credit reporting company [https://www.annualcreditreport.com/cra/index.jsp](https://www.annualcreditreport.com/cra/index.jsp)


Credit.org: 15-minute videos on Understanding Your Credit Report, Budgeting, ID Theft & more. [http://credit.org/courses/](http://credit.org/courses/)


FICO scores: Calculating and understanding them: [http://www.myfico.com/CreditEducation/WhatsInYourScore.aspx](http://www.myfico.com/CreditEducation/WhatsInYourScore.aspx)

CreditCards.com: Estimate your credit score by answering questions about your money habits. [https://www.bankrate.com](https://www.bankrate.com) and calculate the true cost of paying only the minimum on a credit card balance.

The Consumer Jungle, Free registration allows access to interactive and downloadable resources like choosing a cell phone plan, independent living lessons, concept quizzes, etc. [http://www.consumerjungle.org/](http://www.consumerjungle.org/)


Edmonds: calculate the true cost of owning a vehicle [http://www.edmunds.com/tco.html](http://www.edmunds.com/tco.html)

MSN Money lots of different financial management resources: [http://moneycentral.msn.com/home.asp](http://moneycentral.msn.com/home.asp)


Junior Achievement’s entrepreneur center has resources for young people interested in starting a business. [http://studentcenter.ja.org/](http://studentcenter.ja.org/)


4.24.2020 -Adapted from and updated : www.jmg.org
FSA (Federal Student Aid): education budget calculator for college students, other resources
www.studentaid.gov/resources/prepare-for-college/students/budgeting/creating-your-budget

Navigating Your Financial Future (NyFF): http://www.navigatingyourfinancialfuture.org/

Stash- app and web resource for investing your money for your future.
https://www.stashinvest.com/

Turbo Tax: Free for those with ‘simple’ tax returns
https://turbotax.intuit.com/


IRS free for those who qualify for their basic software.
https://apps.irs.gov/app/freeFile/

Credit Karma Free Tax filing: https://www.creditkarma.com/tax/

The Balance: Doing Your Taxes: https://www.thebalance.com/taxes-for-young-people-4073737
For Assistance in Consolidating Your Financial Aid Loans

→ Log on to [https://nsldsfa.gov/ncsls_FAP](https://nsldsfa.gov/ncsls_FAP) and then click on Financial Aid Review.

→ Read the Privacy Act information and then click Accept
→ Read about 128-bit Encryption and then click Accept
→ You will need your FSA ID to complete the login

→ Once you are into the National Student Loan Data System (NSLDS) for Students, please be sure to print out your report of the lenders you have borrowed from and how much you have borrowed.
Note that this is a listing of all federal educational loans (subsidized and unsubsidized direct loans, Perkins loans, PLUS loans). If you borrowed any private/ALTERNATIVE loans, they will not be included in this listing.

→ Consolidating your loans: 2 Options

1. Consolidate with assistance from FAME

The Finance Authority of Maine (FAME) offers assistance to students who wish to consolidate their federal loans. They will need to know from whom you borrowed from and how much.

You can reach them by phone at 1-800-228-3734, by E-mail at Education@FAMEmaine.com, or check our FAME’s website: www.fame.maine.com for further information.

2. You can also consolidate your loans directly with The US Department of Education by calling 1-800-557-7392 or checking out their website at https://StudentLoans.gov.
What’s a FICO score??

The FICO (Fair, Isaac, & Co.,) is a company that predicts the likelihood of an individual paying bills on time. The score is used by many banks and other lenders to determine if a person qualifies for a loan. It’s like getting a report card on how well personal finances are managed.

What’s a FICO score??

When someone wants to borrow money – for a car loan, to buy a home, or to open a credit card account – lenders want to know what risk they will be taking by loaning the money. Your FICO score impacts both how much money you can borrow and what the repayment terms (interest rate, etc.) will be.

The HIGHER your FICO score, the BETTER (range: 620-850)

The answers to these questions raise or lower your FICO score:

- How long ago did you get your first credit card?
- How many credit cards do you have?
- How long ago did you get your first loan?
- How many loans or credit cards have you applied for in the last year?
- How recently have you opened a new loan or credit card?
- Besides a mortgage loan, what’s your total combined balance on all loans and credit cards?
- When did you last miss a loan or credit card payment?
- What is the most delinquent you have ever been on a loan or credit card payment?
- How many of your loans and/or credit cards are currently past due?
- Have you had any of the following negative financial events in the last 10 years?
  - Bankruptcy, foreclosure, repossession of a vehicle or home.

If you choose to use a credit card, the key to maintaining good credit is to charge only what you can afford and pay off the TOTAL balance each month.
Guide to Writing a Check

Parts of a Check:
1. **Maker**: the person or business who writes the check — your name and address will be printed here
2. **Payee**: the person or business to whom the check is written who may cash the check
3. **Date**: the date the check is written
4. **Check Number**: printed on the check in the upper right
5. **Numerical Amount**: the amount written in numbers
6. **Signature Line**: you must sign the check here
7. **Account Number**: your checking account number printed on the MICR line on the bottom
8. **For/Note**: your customer reference number
9. **Routing Number**: your bank’s routing number, printed on the MICR line on the bottom
10. **Written Amount**: the amount written in words, including cents

Example of Completed Check:

Check Writing Tips:
- Ensure all information is clearly written in ink
- Write all information as far to the left on each line as possible
- When writing the written amount, draw a line through any extra space at the end
- Your signature should match the one your bank has on file — never scribble illegibly, as this makes your signature easier to forge
- Make sure the written amount is exactly the same as the numerical amount — if the two differ, the written amount is considered legally binding
How to Use a Check Register Sheet

Use this blank checkbook register to practice! Fill in the following steps in the example below to use your checkbook:

1. Write the date of the transaction.
2. Describe the type of transaction (check, cash, deposit, etc.).
3. Enter the check’s number.
4. Write the amount of the transaction on this line.
5. Write the amount of the transaction on the check.
6. Include any comments (memo).
7. Enter the amount from the checkbook in the deposit column.
8. Enter the amount from the checkbook in the withdrawal column.
9. Total the amount of each column. Make sure your totals match your checkbook balance after each transaction is recorded.

Example:

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check</td>
<td>1/10</td>
<td>$200.00</td>
</tr>
<tr>
<td>Cash</td>
<td>1/15</td>
<td>$50.00</td>
</tr>
<tr>
<td>Deposit</td>
<td>1/20</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

Use the table to keep track of your account balance and your financial transactions.
What’s Your Money Style?

Spender Saver Assessment

Complete one row at a time choosing column “A” or “B” for the statement that is most true for you. On page 2, tally up your score and learn more about your money style.

<table>
<thead>
<tr>
<th>Statement 1</th>
<th>Column A</th>
<th>Column B</th>
<th>Statement 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>(if this is more like you, check mark column A)</td>
<td>(if this is more like you, check mark Column B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I actually enjoy balancing a checkbook.</td>
<td></td>
<td>I’d rather balance a spoon on my nose than balance a checkbook.</td>
<td></td>
</tr>
<tr>
<td>I usually pay attention to where and how I spend my money.</td>
<td></td>
<td>I hardly ever worry about money.</td>
<td></td>
</tr>
<tr>
<td>I usually check several stores or online for the best price before I buy.</td>
<td></td>
<td>When I’m shopping, if I like something, I buy it.</td>
<td></td>
</tr>
<tr>
<td>Saving money is something I have done at least three times in the past year.</td>
<td></td>
<td>Saving money is really hard and not something I’ve thought much about.</td>
<td></td>
</tr>
<tr>
<td>I hardly ever borrow money. In fact, people usually borrow from me.</td>
<td></td>
<td>I borrow money from friends or others at least a few times a month.</td>
<td></td>
</tr>
<tr>
<td>It is really easy for me to save money.</td>
<td></td>
<td>It is really difficult for me.</td>
<td></td>
</tr>
<tr>
<td>I have a long-term financial goal such as saving money for a car.</td>
<td></td>
<td>I don’t have a long-term financial goal. I want to be able to buy what I want when I want it.</td>
<td></td>
</tr>
<tr>
<td>Rules are important and should be followed.</td>
<td></td>
<td>Rules are more like suggestions to be considered.</td>
<td></td>
</tr>
<tr>
<td>I am always on time. Always.</td>
<td></td>
<td>I show up “on time.” Give or take 15 minutes.</td>
<td></td>
</tr>
<tr>
<td>I spend more time planning the weekend than the weekend itself.</td>
<td></td>
<td>Weekends are more fun when the calendar’s blank and I just “go”.</td>
<td></td>
</tr>
<tr>
<td>Instructions should be precisely followed.</td>
<td></td>
<td>Instructions are suggestions.</td>
<td></td>
</tr>
<tr>
<td>I organize my clothes by color or type of clothing.</td>
<td></td>
<td>I’m doing well to have my clothes hung up and put away.</td>
<td></td>
</tr>
<tr>
<td>I read the introductions of books. They’re there for a reason!</td>
<td></td>
<td>I skip introductions. Then you have to read even more!</td>
<td></td>
</tr>
<tr>
<td>I can’t wait to learn about budgeting.</td>
<td></td>
<td>I’m considering faking an illness to not have to learn about budgeting.</td>
<td></td>
</tr>
<tr>
<td>“Living for the moment” or YOLO sounds irresponsible to me.</td>
<td></td>
<td>“Living for the moment” or YOLO sounds like the soundtrack of my life.</td>
<td></td>
</tr>
<tr>
<td>Clutter is annoying and frustrates me.</td>
<td></td>
<td>It’s not clutter! It’s character.</td>
<td></td>
</tr>
<tr>
<td>Your Score (Column A)</td>
<td></td>
<td>Your Score (Column B)</td>
<td></td>
</tr>
</tbody>
</table>

Turn the page to see your Money Personality!

### Add up your scores in both columns. What your score says about you:

<table>
<thead>
<tr>
<th>Column A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort of a Saver (5-8): You budget your money regularly, shop only when things go on sale, and don’t have any credit cards, or got rid of them a long time ago.</td>
</tr>
<tr>
<td>Saver (9-13): When it comes to budgeting, paying off debt and planning for future purchases, you’re awesome! You buy the things you want but only if you’ve saved for them and it doesn’t negatively affect your budget.</td>
</tr>
<tr>
<td>Super Saver (14 or more): You save all your money to the point that you may not spend any money to have fun. You’ll have a lot of money for retirement but will have a boring life getting there.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Column B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort of a Spender (5-8): You’ve got a budget, but can’t remember the last time you actually looked at it.</td>
</tr>
<tr>
<td>Spender (9-13): Budgets are for people who don’t live in the now or don’t seize the day. You like to buy things when you want them, you never know if you’ll have that chance again.</td>
</tr>
<tr>
<td>Super Spender (14 or more): You spend all of your money you have, and some money you don’t have, using credit cards or borrowing from others. At this rate your credit will be shot and retirement will be living in someone’s basement.</td>
</tr>
</tbody>
</table>

### What have you learned about your money personality by completing this assessment? Are you surprised by the result?

### Why is it important to know your money personality when you are trying to build a budget?

### Are there any changes you could make now to be more successful when you are managing your budget (such as planning your spending ahead of time, decreasing impulse shopping, planning an amount to save each week/month)? If so, name one or two changes you are willing to make:

---

*Anyone can budget and save. Your “Money Personality” will just influence how you do it!*

# Personal Finance Apps

<table>
<thead>
<tr>
<th>App</th>
<th>Price</th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>mint</em></td>
<td>Free</td>
<td>Track bank accounts, loans, credit cards, budget. Expense tracking and ‘suspicious activity’ alerts</td>
<td>Bank-level security, easy to use, and understand.</td>
</tr>
<tr>
<td>Financial Calculators</td>
<td>Free</td>
<td>Many calculators: currency converter, loan payments, credit card payoff, tips, discount and taxes, percentages &amp; more</td>
<td>Calculators are clearly labeled and easy to use. Some seem obsolete for young people. Lacks excitement but is very useful.</td>
</tr>
<tr>
<td>Payroll Guru/Paycheck</td>
<td>*Free</td>
<td>Calculates your net pay (paycheck amount after taxes)</td>
<td>Reasonably easy to use but requires internet connection and knowledge of your tax-exempt status. Useful for budgeting. <em>Some aspects of the app are not free; there are additional options that you can purchase through your iOS or app store.</em></td>
</tr>
<tr>
<td><em>Payroll Guru/Paycheck</em></td>
<td></td>
<td>*Free</td>
<td>Reasonably easy to use but requires internet connection and knowledge of your tax-exempt status. Useful for budgeting. <em>Some aspects of the app are not free; there are additional options that you can purchase through your iOS or app store.</em></td>
</tr>
<tr>
<td>Car Loan Calculator</td>
<td>Free</td>
<td>Calculates loan payment</td>
<td>Especially useful while shopping for a vehicle. Helps with understanding how much you can afford for a car</td>
</tr>
<tr>
<td>BillGuard</td>
<td>Free</td>
<td>Keeps track of bills with an option to set up payments through phone</td>
<td>Reasonably easy to use. Bill paying features are convenient.</td>
</tr>
<tr>
<td>Expense Manager</td>
<td>Free</td>
<td>Track income and expenses (daily, weekly, monthly, yearly)</td>
<td>Some parts can be confusing, not as colorful, fun, or interesting as some others.</td>
</tr>
</tbody>
</table>

*Adapted from: JMG  www.jmg.org*
<table>
<thead>
<tr>
<th>Expensify</th>
<th>Free</th>
<th>Tracks work-related expenses like receipts, miles traveled, gas expenses, etc.</th>
<th>Best for people who have many work-related expenses they will get reimbursed for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stash</td>
<td>Free</td>
<td>Stash breaks whole investments down into smaller, more affordable pieces called fractional shares. Fractional shares of most investments are available on our platform starting at 1¢, and you can buy a piece of any stock or fund with shares priced at more than $1,000 per share starting with just 5¢.</td>
<td>Stash (also known as Stash Invest) is an iOS and Android app that allows investors to start investing with as little as $5. It offers users the ability to buy fractional shares in a curated selection of exchange-traded funds (ETFs).</td>
</tr>
<tr>
<td>Goodbudget:</td>
<td>Free with in-app purchases</td>
<td>Goodbudget (formerly EEBA, the Easy Envelope Budget Aid) is a money manager and expense tracker that’s great for home budget planning. This personal finance manager is a virtual update on your grandma’s envelope system—a proactive budget planner that helps you stay on top of your bills and finances.</td>
<td>Built for easy, real-time tracking, and sync across Android, iPhone, and the web to share your budget with your budgeting partners. Keep everyone on the same page with household finances!</td>
</tr>
</tbody>
</table>

“Beware of little expenses. A small leak will sink a great ship.” – Benjamin Franklin

Research conducted by a Maine YLAT member for the Opportunity Passport™ program
Supporting self-care in the context of the Back on Track model involves an emphasis on identifying and implementing strategies to ensure physical, emotional, and relational well-being that will promote career and educational success. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills, including adapting to change and accessing and evaluating information.

SAMPLE BRIDGING AND/OR FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

• Identify specific stress triggers, and a plan for developing coping skills that can be utilized during significant life transitions like entering adulthood and living on their own, starting a new job or becoming a student
  • Ensure the plan has activities that the young adult can do alone to decrease stress, including exercise and healthy eating; refer to the Exercise Tips and Activities and Healthy Eating Activities listed under Resources
  • Health and Mental Health activities may be discussed in an individual session or group activity; practice these with the young adult as necessary; implement any time the young adult raises an issue they’re struggling with
  • Review the identified stress triggers in times of crisis and what coping skills they have to decrease stress; refer to the Self-Care Quiz and the YLAT Stress, Relaxation, and Self-Care Activity listed under Resources
  • Follow some of the exercises and tips outlined in the Body Oriented Strategies for Healing and Growth listed under Resources
  • Apply for MaineCare or another health insurance. Staff should support the young adult, if necessary, by researching options for health insurance coverage, connecting them with health insurance companies, and discussing expectations for maintaining enrollment status
  • Research and identify primary care, dental, vision, or any other medical professional that may be needed for the young adult
  • If the young adult is pregnant or parenting, support them to identify local resources for prenatal or postpartum care, find a pediatric doctor, understand MaineCare coverage for their child, understand childcare subsidies, find childcare, and other needed services, resources and supports

TIPS FROM YOUNG ADULTS TO YOUNG ADULTS

Why is Health/ Mental Health Important?

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. Our mental health impacts how we handle stress and relate to others.
Exercise

- Being active and exercising on a regular basis will benefit your life in many different ways.
- Exercise can improve your mood, boost your energy, and help you sleep better!

Test your knowledge of fitness by answering these **TRUE** or **FALSE** questions.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Exercising gives you more energy.</td>
<td>TRUE</td>
</tr>
<tr>
<td>2. Exercising slows down the aging process.</td>
<td>TRUE</td>
</tr>
<tr>
<td>3. Exercising regularly can give you more self-confidence.</td>
<td>TRUE</td>
</tr>
<tr>
<td>4. Exercising is a very important part of a good weight loss program.</td>
<td>TRUE</td>
</tr>
<tr>
<td>5. Walking, even for twenty minutes twice a day, will improve your physical fitness.</td>
<td>TRUE</td>
</tr>
<tr>
<td>6. If your height and weight are in the appropriate range, you do not have to exercise.</td>
<td>TRUE</td>
</tr>
</tbody>
</table>

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Check your answers on the next page.

**Fitness Knowledge Answer Key**

**TRUE** - If you exercise on a regular basis, you feel more energetic and will be fit.
1. **TRUE** - Exercising helps strengthen your body – your bones, muscles, ligaments, and tendons. It helps you improve your cardiovascular system so that your body works more efficiently while it strengthens your heart.

2. **TRUE** - Setting a goal for exercising three or four times per week and achieving that goal will give you a real sense of accomplishment as well as renewed confidence in yourself and your abilities. Your exercise schedule doesn’t have to be like that of an Olympic star. It just needs to be a realistic and attainable goal that you can set for yourself and stick to your goal.

3. **TRUE** - Exercise will not only help you burn calories, but it will keep your body in great shape as well.

4. **TRUE** - Walking just twice a day for twenty minutes will improve your physical fitness.

5. **FALSE** - Exercise is an important part of maintaining good health, especially as you get older. You should discuss any concerns that you may have with your doctor before starting any new exercise program.

**Why Exercise?**

- It is important to have a balance between rest, electronics, and physical activity in your life. *How much time do you spend playing video games, watching TV, or using social media? How much sleep do you get?*

- Exercising is a very important part of helping our minds and bodies to be healthy and productive. Besides that, it is a whole lot of fun!

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Your Exercise Mission is to exercise for 30 minutes each day for one week.

1. You can choose the type of exercising (riding a bike, running, pushups/sit-ups/running in place, lifting weights, basketball, tennis). **Write the activity you chose each day and the time that you exercised in the space below.**

2. At the end of each session of exercise, **write down how you felt emotionally at the Beginning, In the Middle, and at the End of your exercise activity.**

3. At the end of your week, **write in your journal how you feel emotionally after completing your challenge.** Include in your journal entry how exercise impacted your energy level, sleeping pattern, and any other thoughts that you would like to share.

<table>
<thead>
<tr>
<th>MONDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>TUESDAY</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>WEDNESDAY</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>THURSDAY</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>FRIDAY</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>SATURDAY</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>SUNDAY</td>
</tr>
</tbody>
</table>

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Exercising and the Community

There are a wide variety of healthy activities you can enjoy and get your exercise in at the same time. Some you can do alone and others you can enjoy with a friend. Stumped for new ideas? There are many resources and websites to help you generate some new ideas and opportunities for exercise. Below is a short list of exercise ideas. What would you like to try?

- Yoga
- Karate/ Tai- Chi
- Walking
- Biking, Cycling, Mountain Biking
- Community Sports teams (soccer, baseball, lacrosse, basketball)
- Swimming, canoeing, paddleboarding
- Work sponsored softball team or bowling league
- Volunteer work – trail maintenance or dog walking

Resources
Here are some great online resources that might make it more interactive and comfortable for you to stick to your program.
http://www.mapmyfitness.com/training-plans/
http://www.myfitnesspal.com/exercise/lookup

Apps - Firstar, Cody, Fitness Fast

Videos
Fitness Friday - Immediate Benefits of Exercise and a Healthy Diet
https://www.youtube.com/watch?v=x EjF9VJr2MQ

Essential Physical Fitness: What Every Teen Needs to Know (1:32mins)
https://www.youtube.com/watch?v=DwZwe37Pb68

Exercise and the Brain (4:37mins)
https://www.youtube.com/watch?v=m JW7dYXPZ2o

Adapted from: Guiding Teens Through NH TRAILS - Youth Curricula, October 2016
Activity Title: Go, Slow, Whoa
(Excerpted from YLAT curriculum)

Watch the Following Video:
Video clips: [www.youtube.com/watch?v=yh8e9OUTi4c](http://www.youtube.com/watch?v=yh8e9OUTi4c) (Food Inc. documentary clip – can be a bit doomsday for some but good for starting conversations)

Activity Description

1. Start the activity by asking the young person to write on a piece of paper what a typical breakfast, lunch, and dinner are for them. They can keep this to themselves or share it as they write it out.
2. If there is time, show one of the clips next– leave time to view and discuss.
3. Next, review the healthy eating activities in the Back on Track Toolkit.
4. Be sure to tell the young person that this activity is not about trying to make them feel bad or guilty about their eating habits, just to help inform them.
5. Discuss and debrief.

Process Questions & Points to Consider

Questions
- What did you learn from the videos and this activity?
- What do you think now about healthy eating that you did not before?
- Is there one change that you might make now that you have more information?

Points
- Healthy eating can also be an issue of money and access. Let young adults know that there are ways to eat healthier on a budget. (Note: Many farmers markets are accepting food stamps and EBT cards)– a link to more information on this is: [www.mofga.org/Publications/MaineOrganicFarmerGardener/Winter20092010/FoodStamps/tabid/1393/Default.aspx](http://www.mofga.org/Publications/MaineOrganicFarmerGardener/Winter20092010/FoodStamps/tabid/1393/Default.aspx)
- Learning to eat healthier can take time and is a slow process- start by changing one small habit at a time is essential to be successful in making these changes. The healthier you eat, the more you exercise, the more energy and all-around well-being.

Goals/Uses
The primary purpose of this activity is to offer some general information about healthy eating.

- To learn a bit about food systems and to discuss our relationship to the food we eat
- To learn more about the types of food to eat

Materials Needed
Pen and paper

Time Frame
30 minutes
Healthy Eating

Proper nutrition is essential for your body to function effectively and provide you with enough energy throughout your day. Maintaining a healthy diet requires an understanding of different types of foods, ingredients, reading labels, and learning to plan to prepare your meals.

Food Management

Healthy Eating

Once on your own, you will be responsible for your own meal preparations. It is important that you eat foods that will give you the kind of nutrition you need. Proper nutrition is essential for our bodies to maintain optimal health. Selecting only "junk food," or foods with little to no nutritional value, will not only cost you more money, but this habit will also put you at risk for illness and low energy. You need to give your body the fuel it needs.

Know Your Food Groups

There are six food groups:

1) Vegetables (non-starchy)
2) Fruits
3) Whole grains (carbohydrates)
4) Meat/fish/legumes (proteins)
5) Dairy
6) Healthy Fats

"My Plate" is a visual guide, published online by the U.S. Department of Agriculture (USDA). It can be found at http://www.choosemyplate.gov/

All of the food groups provide their own wealth of nutrition. The key is to find what balance of these food groups is right for you. Since we are all designed uniquely, what works for one person might not work for another. For example, dairy products might make your stomach feel upset. Learn to pay attention to your body and listen to what it's telling you.

Nutrition in the News!

Nutrition is a science. Nearly every day, research findings related to
nutrition and health make the news. What should you do when today's report seems to contradict what you heard last week? Your best bet is to use caution and common sense.

**Videos**

Kid's Corner: Teens & Tweens – Why Nutrition is Important

How Fast Food Affects Nutrition in Teens,

**Advice for today**

Take the time to be well-informed about nutrition and your health. Use healthy skepticism when evaluating nutrition research findings. Remember to:

1. Be Realistic
   - Set reasonable goals and when making changes over time,
   - Make changes slowly that you can stick with over time.

2. Be Practical - Balance your food choices. For example;
   - Most restaurants serve portions enough for two meals,

3. Be Sensible.
   - Enjoy all foods, just don't overdo it. Balance is the key!

4. Be Adventurous.
   - Start by trying some foods you have never tasted. Try these a few times and prepare each in different ways.

5. Be Active.
Facts about Nutrients

Good nutrition is an important part of leading a healthy lifestyle. Combined with physical activity, your diet can help you to reach and maintain a healthy weight, reduce your risk of chronic diseases (like heart disease and cancer), and promote your overall health and mental health.

To make sure you get all the nutrients your body needs, it is important to eat a variety of foods from all of the food groups. Check out this apple, for example. If you are looking for a healthy snack on the go, an apple might be a good choice because it is low in calories and provides your body with fiber.

Visit the website below to learn more about nutrients, including; carbohydrates, protein, fat, vitamins, minerals, and WATER! It is recommended that we drink eight 8-ounce glasses per day, which is equal to about 2 liters or half a gallons. This is called the 8x8 rule, which is easy to remember.

Videos

6 Essential Nutrients and Their Functions
http://healthyeating.sfgate.com/6-essential-nutrients-functions-4877.html
Guiding Teen Through NH TRAILS- Youth Curricula, October 2016
Guidance on How to Understand and Use the Nutrition Facts Panel on Food Labels

People look at food labels for different reasons. The following guide is intended to make it easier for you to use nutrition labels to make quick, informed food choices that contribute to a healthy diet. The Nutrition Facts panel has two parts:

The main or top section (see #1-5 on the sample nutrition label below), which contains product-specific information (serving size, calories, and nutrient information) varies with each food product; and the bottom part (see #6 on the sample nutrition label below), which contains a footnote. This footnote is only on larger packages and provides general dietary information about important nutrients.

### Sample label for Macaroni & Cheese

#### Start Here

**Nutrition Facts**

<table>
<thead>
<tr>
<th>Serving Size 1 cup (228g)</th>
<th>Serving Per Container 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Per Serving</td>
<td></td>
</tr>
<tr>
<td>Calories 250</td>
<td>Calories from Fat 110</td>
</tr>
<tr>
<td>% Daily Value*</td>
<td></td>
</tr>
<tr>
<td>Total Fat 12g</td>
<td>18%</td>
</tr>
<tr>
<td>Saturated Fat 3g</td>
<td>15%</td>
</tr>
<tr>
<td>Cholesterol 30mg</td>
<td>10%</td>
</tr>
<tr>
<td>Sodium 470mg</td>
<td>20%</td>
</tr>
<tr>
<td>Total Carbohydrate 31g</td>
<td>10%</td>
</tr>
<tr>
<td>Dietary Fiber 0g</td>
<td>0%</td>
</tr>
<tr>
<td>Sugars 5g</td>
<td></td>
</tr>
<tr>
<td>Protein 5g</td>
<td></td>
</tr>
</tbody>
</table>

**Quick Guide to % DV**

- 5% or less is Low
- 20% or more is High

#### Limit these Nutrients

- Vitamin A 4%
- Vitamin C 2%
- Calcium 20%
- Iron 4%

#### Get Enough of these Nutrients

#### Footnote

5000 calories a day is used for general nutrition advice.

### Footnote

<table>
<thead>
<tr>
<th>Calories:</th>
<th>2000</th>
<th>2500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat</td>
<td>Less than 88g</td>
<td>90g</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>Less than 20g</td>
<td>25g</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Less than 300mg</td>
<td>300mg</td>
</tr>
<tr>
<td>Sodium</td>
<td>Less than 2400mg</td>
<td>2400mg</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>300g</td>
<td>375g</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>25g</td>
<td>30g</td>
</tr>
</tbody>
</table>

Guiding Teen Through NH TRAILS- Youth Curricula, October 2016
The Serving Size
(#1 on sample label)

The first place to start when you look at the Nutrition Facts panel is the serving size and the number of servings in the package. Serving sizes are provided in familiar units, such as cups or pieces, followed by the metric amount, e.g., the number of grams. Serving sizes are based on the amount of food people typically eat, which makes them realistic and easy to compare to similar foods.

Pay attention to the serving size, including how many servings there are in the food package, and compare it to how much YOU actually eat. The size of the serving on the food package influences all the nutrient amounts listed on the top part of the label. In the sample label above, one serving of macaroni and cheese equals one cup. If you ate the whole package, you would eat two cups. That doubles the calories and other nutrient numbers, including the %Daily Values, as shown below (see Calories and %Daily Value for more information).

Calories and Calories from Fat

(#2 on sample label)

Calories provide a measure of how much energy you get from a serving of this food. The label also tells you how many of the calories in one serving come from fat. In the example, there are 250 calories in a serving of this macaroni and cheese. How many calories from fat are there in ONE serving? Answer: 110 calories, which means almost half come from fat. What if you ate the whole package content? Then, you would consume two servings or 500 calories, and 220 would come from fat.
The Nutrients
(#3 and 4 on sample label)

Look at the top section in the sample nutrition label. It shows nutrients that are important for your health and separates them into two main groups:

Limit These Nutrients

<table>
<thead>
<tr>
<th>Nutrient</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fat</td>
<td>12g</td>
<td>18%</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>3g</td>
<td>15%</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>30mg</td>
<td>10%</td>
</tr>
<tr>
<td>Sodium</td>
<td>470mg</td>
<td>20%</td>
</tr>
</tbody>
</table>

(#3 on sample label)

The nutrients listed first are the ones Americans generally eat in adequate amounts, or even too much. They are identified in yellow on the chart as Limit these Nutrients. Eating too much fat or too much sodium may increase your risk of certain chronic diseases, like heart disease, some cancers, or high blood pressure. Eating too many calories is linked to overweight and obesity.

Get Enough of These

<table>
<thead>
<tr>
<th>Nutrient</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dietary Fiber</td>
<td>0g</td>
<td>0%</td>
</tr>
<tr>
<td>Vitamin A</td>
<td>4g</td>
<td>4%</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>2g</td>
<td>2%</td>
</tr>
<tr>
<td>Calcium</td>
<td>20g</td>
<td>20%</td>
</tr>
<tr>
<td>Iron</td>
<td>4g</td>
<td>4%</td>
</tr>
</tbody>
</table>

(#4 on sample label)

Americans often don't get enough dietary fiber, vitamin A, vitamin C, calcium, and iron in their diets. They are identified in blue on the chart as "Get Enough of these Nutrients." Eating enough of these nutrients can improve your health and help reduce the risk of some diseases and conditions. For example, getting enough calcium can reduce the risk of osteoporosis, in which bones become brittle and break as one ages (see calcium example below).
Test Yourself

Inspect the Label

Look at the label for a can of albacore tuna above and answer the following questions.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How many calories would you get from fat if you ate just one serving of tuna?</td>
<td></td>
</tr>
<tr>
<td>2. How many calories would you consume if you ate the entire can of tuna?</td>
<td></td>
</tr>
<tr>
<td>3. If you ate just one serving, how many milligrams (mg) of sodium would you have consumed?</td>
<td></td>
</tr>
<tr>
<td>4. If you consumed the entire can of tuna, how many grams (g) of protein would you get?</td>
<td></td>
</tr>
</tbody>
</table>

Grocery Shopping & Meal Preparation:
For resources on how to be a savvy grocery shopper for groceries and how to prep your meals- go to the following web links for more information.

https://tasty-yummies.com/how-to/

https://projectmealplan.com/ultimate-list-of-resources-for-meal-planning-and-prep/
# Self Care Quiz

**How good are you at taking care of yourself?**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I take time for myself every day.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>2. I make time for spirituality (in any form), mindfulness, or religious discipline.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>3. I limit the amount of television I watch each day.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>4. I limit the amount of Facebook/internet surfing I do each day.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>5. I exercise at least 5 days a week for 30 minutes.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>6. I drink 6-8 glasses of water each day.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>7. I take care of my body:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. I get 7-8 hours of sleep every night</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>b. I brush and floss my teeth and practice good hygiene</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>c. I eat approximately 5 fruits &amp; veggies a day</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>d. I limit junk food/fast food consumption.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>8. My hair, nails and appearance are good and I like most things in my wardrobe.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>9. I generally wear clean clothes</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>10. I get together with a friend at least once a month and enjoy hobbies regularly.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>11. I have a relaxing routine before bed and a nurturing morning routine.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>12. I usually know what I need and what I am feeling.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>13. My organized environment supports my goals.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>14. I take frequent breaks and have something to look forward to every evening.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>15. I know what I am passionate about.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

**Total Your Score:**
Now look at your total score.

72-90: Way to go! You are taking excellent care of yourself. Now you can delve further into things like getting massages, simplifying your life, and getting rid of as many stressors as you can.

54-71: You know how to take care of yourself. Now, do it consistently. Would it help to track your daily self-care? What can you do that would allow for some of these self-care habits to happen regularly?

36-53: You may value yourself, but can you prioritize self care a bit more? Set an evening just for you every week with no outside obligations. Examine your calendar to get rid of unimportant meetings, etc. Turn off the TV/Facebook/the internet after an hour of watching/surfing, etc. Put in a daily half hour for you in your appointment book. Let go of unrealistic standards of how much you can get done in a day. Cut your to do list for the day in half. Now use that time to work on one thing on the checklist above until you form a habit. Then move onto another one.

18-35: You feel guilty every time you take time for yourself. You need to realize that your family, friends, school and work don't want an empty vessel. They want a vibrant, authentic, energetic you. Talk with your family and friends about how you want to start taking better care of yourself. Is there a way you can use your friends and family to build in time for yourself care? If they are supportive, see if they are open to having you be accountable to them. Which thing from the above checklist do you think would have the most impact on your energy and well-being? Work on that action until it becomes a habit.

0-17: Your actions don’t seem to reflect that you prioritize taking care of yourself. What are you prioritizing instead? You need to realize that your family, friends, school and work don’t want an empty vessel. They want a vibrant, authentic, energetic you. Talk with your family and friends about how you want to start taking better care of yourself. Remember, you are just as important as the other people in your life. Shine for them! Pick an easy, non-threatening action to start caring for yourself. Maybe you can drink one more glass of water or take 5 minutes alone. Start small and work your way up.

Health & Well-being: Stress/Relaxation & Self-care
(Excerpted from YLAT curriculum)

Activity Description

- Introduce the topics of “norms” and ‘habits.’
  - **Norms and habits** are the social practices, and expectations we have ourselves or caregivers, families, and institutions we’re a part of have. Examples of this are what’s offered for meals, what food is available in the refrigerator, how much we eat, how much we sleep, exercise habits, and overall ideas/practices about self-care and wellness.
  - As we grow up, we learn about the basics of self-care from the environments we are in and from our caregivers. As we move towards becoming a young adult and more freedom, we get the opportunity to review what we’ve learned and decide what to change and what to keep.

- **Have the young adults fill out the brief handout on Norms and Habits.**
  - Once they have filled this out, discuss some of the answers.

- In the last section about future goals related to nutrition, physical activity, and sleep have young adults brainstorm strategies for making health-related changes.

Process Questions & Points to Consider

Questions

- Do you think that healthy habits matter to you now, or is that something for when you are older?
- What is one thing you are willing or able to do to take a step toward better health?

Points

- Many young adults do not feel like healthy eating, sleeping, or physical activity habits are something to think about or focus on when you are young – many say, “it is an adult thing.” Helping young adults to think and talk about health (nutrition, physical activity, stress, sleep, mental health, etc.) is extremely important. While many may not feel like the topic is not relevant to them, encourage conversation about what health topics are related to them.
- **Tips from young adults:** Be casual when having discussions of this or any topic with young adults – it does not pay to be at all “preachy.” Instead, explore with young adults, be curious about what their needs or wants are is a much better tactic.
- **Note:** The facilitator/support person can also brainstorm topics related to health and well-being that they would like to explore to offer more targeted activities.
Activity Resource: Norms and Habits

PAST:
The *Norms* that I learned growing up about nutrition, physical activity, and sleep:

The *Habits* I learned growing up about nutrition, physical activity, and sleep:

PRESENT:
Norms I have now about nutrition, physical activity, and sleep:

Habits I have now about nutrition, physical activity, and sleep:

FUTURE:
The *Norms* I would like in my life about nutrition, physical activity, and sleep:

The *Habits* I would like in my life about nutrition, physical activity, and sleep:
Activity Resource: Norms and Habits

Past:

Norms I learned growing up about nutrition, physical activity and sleep:

Habits I learned growing up about nutrition, physical activity and sleep:

Present:

Norms I have now about nutrition, physical activity and sleep:

Habits I have now about nutrition, physical activity and sleep:

Future:

Norms I would like in my life about nutrition, physical activity and sleep:

Habits I would like in my life about nutrition, physical activity and sleep:
**Body Oriented Strategies for Healing & Growth**

**Belly Breathing**
- Fill the belly with breath—As you inhale—Pull your belly button toward your spine.
- At the bottom of the exhale—Pull your belly button—Decrease Cortisol Increase Testosterone—which helps with confidence, decreases fear.

**Posture Matters**
- Simply by shifting your stance—Shoulders back, long spine, be still for 30 seconds—Decrease Cortisol Increase Testosterone—which helps with confidence, decreases fear.

**Presence Focus 5-4-3-2-1**
- 5 Things I SEE
- 4 Things I HEAR
- 3 Things I FEEL
- 2 Things I SMELL
- 1 Thing I TASTE

**Full Body Squeeze and Release**
- Relax every muscle repeat 3 times.
- Don’t stop breathing.
- Tighten every muscle in the body for 30 seconds.
- Release and repeat.

**Body Oriented Strategies for Healing & Growth**
Safety Plan

1. Important Phone Numbers
   1. (Phone #: Relationship:)
   2. (Phone #: Relationship:)
   3. (Phone #: Relationship:)

2. People I can go to:

3. People I can call for help:

4. Step 4: Ways that supportive people can help me stay safe:
   1. (People:)
   2. (People:)
   3. (People:)

5. Step 5: Ways that supportive people can help me take my mind off of things:
   1. (Activities:)
   2. (Activities:)
   3. (Activities:)

6. Step 6: I can call these very important phone numbers:
   1. (Phone #:)
   2. (Phone #:)
   3. (Phone #:)

To help me get by:

1. I have great strengths:
   1. (Strengths:)
   2. (Strengths:)
   3. (Strengths:)

2. Place(s) I can go to:
   1. (Place:)
   2. (Place:)
   3. (Place:)

3. Step 2: Activities I can do by myself to try:
   1. (Activities:)
   2. (Activities:)
   3. (Activities:)

Step 1: Warning signs of a crisis:

Date: Today's Date: Safety Plan
Physical and sexual assaults, or threats to commit them, are the most apparent forms of domestic violence and are usually the actions that allow others to become aware of the problem. However, regular use of other abusive behaviors by the batterer, when reinforced by one or more acts of physical violence, make up a larger system of abuse. Although physical assaults may occur only once or occasionally, they instill threat of future violent attacks and allow the abuser to take control of the woman's life and circumstances.

The Power & Control diagram is a particularly helpful tool in understanding the overall pattern of abusive and violent behaviors, which are used by a batterer to establish and maintain control over his partner. Very often, one or more violent incidents are accompanied by an array of these other types of abuse. They are less easily identified, yet firmly establish a pattern of intimidation and control in the relationship.
You have rights in your relationship. Everyone does, and those rights can help you set boundaries that should be respected by both partners in a healthy relationship.

- You have the right to privacy, both online and off
- You have the right to feel safe and respected
- You have the right to decide who you want to date or not date
- You have the right to choose when/if you have sex and who you have sex with
- You have the right to say no at any time (to sex, to drugs or alcohol, to a relationship), even if you’ve said yes before
- You have the right to hang out with your friends and family and do things you enjoy, without your partner getting jealous or controlling
- You have the right to end a relationship that isn’t right or healthy for you
- You have the right to live free from violence and abuse
Love is Respect: Setting Boundaries

Setting Boundaries

Whether you’re casually hooking up or have been going out for a while now, setting boundaries is an important part of any relationship. It's good for both individuals to be on the same page. To have the healthiest relationship, both partners should know each other’s wants, goals, fears and limits. You should feel comfortable communicating your honest needs to your partner without being afraid of what he or she might do in response. If your partner tells you that your needs are stupid, gets angry with you or goes against what you’re comfortable with, then your partner may not be showing you the respect you deserve.

Talking about your boundaries with your partner is a great way to make sure that both of your needs are being met and you feel safe in your relationship. Here are some things to think about when setting boundaries in your relationship:

Emotional

- **The L Word**: Saying “I love you” happens for different people and different times in a relationship. If your partner says it and you don't feel that way yet, don't feel bad -- you may just not be ready yet. Let your partner know how it made you feel when they said it and tell them your own goals for the relationship.

- **Time Apart**: As great as it is to want to spend a lot of time with your partner, remember that it's important to have some time away from each other too. Both you and your partner should be free to hang out with friends (male or female) or family without having to get permission. It's also healthy to spend time by yourself doing things that you enjoy or that help you relax. You should be able to tell your partner when you need to do things on your own instead of feeling trapped into spending all of your time together.

Physical

- **Take Your Time**: Don't rush it if you’re not ready. Getting physical with your partner doesn’t have to happen all at once if you’re not ready. In a healthy relationship, both partners know how far each other wants to go and they communicate to each other if something changes. There isn’t a rule book that says you have to go so far by a certain age or at any given time in a relationship, so take things at your own pace.

- **Sex Isn’t Currency**: You don't owe your partner anything. Just because your partner takes you out to dinner, buys you a gift or says “I love you” doesn't mean you owe them anything in response. It isn't fair for your partner to claim that you don't care about them because you won't “go all the way.” Even if you've done it before, you are never required to do it just because your partner is pressuring you. Remember, no means no.
Digital

• **Passwords are Private:** Even if you trust your partner, sharing passwords for your phone and website accounts isn't always the best idea. Just like you should be able to spend time by yourself, you are entitled to your own digital privacy. Giving your partner access to your Facebook or Twitter allows them to post anything they want without getting your permission first. They can also see everyone that you talk to, which may cause unwarranted jealousy, especially if there isn't anything going on. Just to be safe, your password should be something that only you know so you know you always have control of your information.

• **Photos and Sexting:** Similarly to your physical boundaries, it’s important to have digital boundaries about what you’re comfortable sending via text message. Once you’ve hit send on a photo or text, you lose control over who sees it. If your partner sends you an inappropriate picture and demands that you send one back, you should be able to express to them that you aren’t comfortable sharing that over text message without them getting angry or threatening you.

---

**Boundaries are all about respect.**
You and your partner should know what is too far in all aspects of your relationship so that both of you feel safe. Do you have a question about setting boundaries in your own relationship? Call, chat or text us and we’ll talk it out with you.

---

**live chat** peer advocates are available to chat at [www.loveisrespect.org](http://www.loveisrespect.org)

**text** loveis to 22522

**call 1.866.331.9474**
(1.866.331.8453 TTY)
Resources for more Information or Support

**Love is Respect**
A resource to empower youth to prevent and end dating abuse. It is a project of the National Domestic Violence Hotline.

Visit [www.loveisrespect.org](http://www.loveisrespect.org) for more resources and information.

**The Trevor Project**
A national organization providing crisis intervention and suicide prevention services to lesbian, gay, bisexual, transgender, queer & questioning (LGBTQ) young people under 25.

Visit [www.thetrevorproject.org](http://www.thetrevorproject.org) for more resources and information.

**RAINN**
Rape, Abuse & Incest National Network is the nation's largest anti-sexual violence organization.

Visit [www.rainn.org/about-sexual-assault](http://www.rainn.org/about-sexual-assault) for more resources and information.
Resources for more Information or Support

**MECASA**

The Maine Coalition Against Sexual Assault is organized to end sexual violence and to support high quality sexual violence prevention and response within Maine communities.

For more information or to chat, visit [www.mecasa.org](http://www.mecasa.org)
The Maine Coalition to End Domestic Violence

Help is just a call away.
24 Hour • Toll Free • Confidential

1-866-834-HELP (4357)
Maine Telecommunications Relay Service: 1-800-437-1220

MCEDV MEMBERS:

AROOSTOOK
Hope and Justice Project

PENOBSCOT & PISCATAQUIS
Partners for Peace

KENNEBEC & SOMERSET
Family Violence Project

HANCOCK & WASHINGTON
Next Step Domestic Violence Project

ANDROSCOGGIN, FRANKLIN & OXFORD
Safe Voices

KNOX, LINCOLN, SAGADAHOC & WALDO
New Hope for Women

CUMBERLAND
Through These Doors

YORK
Caring Unlimited

CULTURALLY SPECIFIC SERVICES
Immigrant Resource Center of Maine

mcedv.org
Health/Mental Health • Well-Being
MCEDV MEMBERS

Aroostook County

Hope and Justice Project
www.hopeandjusticeproject.org
P.O. Box 148, Presque Isle, ME 04769
Admin: 207-764-2977 Helpline: 1-800-439-2323

Penobscot & Piscataquis Counties

Partners for Peace
www.partnersforpeaceacme.org
P.O. Box 653, Bangor, ME 04402
Admin: 207-945-5102 Helpline: 1-800-863-9909

Kennebec & Somerset Counties

Family Violence Project
www.familyviolenceproject.org
P.O. Box 304, Augusta, ME 04332

Cumberland County

Through These Doors
www.familycrisis.org
P.O. Box 704, Portland, ME 04104
Admin: 207-767-4952 Helpline: 1-800-537-6066

Hancock & Washington Counties

Next Step Domestic Violence Project
www.nextstepdvproject.org
P.O. Box 1466, Ellsworth, ME 04605
Admin: 207-667-0176 Helpline: 1-800-315-5579

Androscoggin, Franklin & Oxford Counties

Safe Voices
www.safevoices.org
P.O. Box 713, Auburn, ME 04212
Admin: 207-795-6744 Helpline: 1-800-559-2927

Knox, Lincoln, Sagadahoc & Waldo Counties

New Hope for Women
www.newhopeforwomen.org
P.O. Box A, Rockland, ME 04841-0733
Admin: 207-594-2128 Helpline: 1-800-522-3304

York County

Caring Unlimited
www.caring-unlimited.org
P.O. Box 590, Sanford, ME 04073
Admin: 207-490-3227 Helpline: 1-800-239-7298

Serving Refugee and Immigrant Communities Through Culturally and Linguistically Sensitive Services

Immigrant Resource Center of Maine
www.ircofmaine.org
PO Box 397 Lewiston, ME 04243
207-753-0061

Member Programs of the Wabanaki Women’s Coalition

Tribal Domestic & Sexual Violence Coalition
www.wabanakiwomenscoaltion.org

Aroostook Band of Micmacs
Domestic & Sexual Violence Advocacy Center
www.micmac-nsn.gov
7 Northern Rd., Presque Isle, ME 04769
Admin: 207-760-0570 Hotline: 207-551-3639

Houlton Band of Maliseets
Domestic & Sexual Violence Advocacy Center
www.maliseets.com
690 Foxcroft Rd., Houlton, ME 04730
Admin: 207-532-3000 Hotline: 207-532-6401

Pleasant Point Passamaquoddy
Peaceful Relations Domestic & Sexual Violence Advocacy Center
www.wabanaki.com
P.O. Box 343, Perry, ME 04467

Penobscot Indian Nation
Domestic & Sexual Violence Advocacy Center
www.penobscotnation.org
2 Down St., Indian Island ME, 04468
Admin: 207-817-3164 x2 Hotline: 207-631-4886

Indian Township Passamaquoddy
Domestic & Sexual Violence Advocacy Center
P.O. Box 301, Princeton, ME 04668
Admin: 207-796-6106 Hotline: 207-214-1917

MCEDV
The Maine Coalition to End Domestic Violence
Connecting people, creating frameworks for change.
mcedv.org
Interpersonal skills development in the context of the Back on Track model involves an emphasis on interacting with others in ways that promote career and education success. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as working effectively in diverse teams, guiding and leading others, and using systems thinking.

SAMPLE BRIDGING AND/OR FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

• Discuss healthy relationships (assess their understanding of what healthy relationships are, how to identify when a relationship is not healthy and how/where to access needed supports).
• Review their values, what is important to them, and strategies for communicating their values to others to promote healthy, relationships with peers and others
• Discuss strategies for making friends in college or training programs. Explore strategies for making friends and feeling “at home” on campus or in a school setting; refer to the Interpersonal Skills activity listed under Resources
• Identify groups or gatherings that exist on campus or in their community, such as teams, theatre groups, the town recreation department, volunteer opportunities, adult education classes aligned with their career goals, or hobbies they want to explore; refer to the Making Connections activity listed under Resources
• Research and explore campus clubs or activities that may be of interest to them; ask the young adult what would help them feel comfortable in checking them out.; consider attending their first meeting, or arrange for other supports, peers, to attend these meetings with them
• Engage in self-advocacy or strategic sharing activities, helping them access training on these topics if needed; refer to the Values Activities and Surveys listed under Resources
• Practice making “I-Statements” using the activity listed under Resources
• Discuss effective and healthy ways to deal with conflict with peers or authority figures in a variety of settings such as at home, at school, or at work
Interpersonal Skills

In your daily routine you will interact, communicate, and be impacted by people who share your home, your school, your work place, your neighborhood, your local park, or grocery store. The people you interact with are all individuals with different personalities, histories, and values. This section, Interpersonal Skills, is designed to help you think about how you, as a unique individual, fit into the big picture of life. This section also focuses on helping you to develop helpful strategies to explore productive ways to support people working with people.

Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
Social Skills

It takes certain skills to work with other people. These skills are called social skills. The better your social skills, the more effective you will be in working with other people. In the worksheet below match the skill with the answer matching the meaning of the word and discuss the results with an adult support.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Answers</th>
<th>Choose from the following</th>
</tr>
</thead>
<tbody>
<tr>
<td>To work together for a common goal.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To give and take, to resolve conflicts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To include others in one’s experiences and activities.</td>
<td></td>
<td>A. Giving</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. Empathizing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Listening</td>
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<td></td>
<td></td>
<td>D. Negotiation</td>
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<tr>
<td></td>
<td></td>
<td>E. Cooperation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F. Sharing</td>
</tr>
<tr>
<td>To show understanding of other peoples’ feelings and needs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To understand what and why something is being said from another person’s the point of view.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To volunteer to give something to another person, or complete a task for someone else, without expecting anything in return from the other person.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
Making Connections

Many people do not live in what our culture considers a traditional family to be, a family with two birth parents and children all living together in one home. Families are unique, and the definition of family can mean many things.

Describe each person as though you were talking to someone who knew nothing about them.

How do you define family?

Who are the people in your family?

Who are the most important people in your life?

What makes each of these people special and important to you?

Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
**Experiential/Community Activities**

You are special and unique. There is no one else like you. Select one of the activities below to describe yourself and who you are to others.

1. Create a scrapbook doing things you enjoy. Use pictures of yourself or pictures from a magazine.

2. Write a song or a poem, or engage in other creative activities to share with family or friends.


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Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
Values

A value is a quality or standard of behavior you consider worthwhile, desirable, or important. Living by your values has two parts: what you believe, and how your actions and behaviors reflect your values.

Value Activities:

- Write or draw a picture of what you value. Keep it simple.
  - For example, if you value nature, you could write about or draw a tree.
  - If friendship is something you value, you could write about or draw a picture of a friend even if your picture is only a stick figure drawing.

- Here is a short list of several values for you to choose as the subject of your writing or drawing example.
  - Choose one or as many as you like and feel free to include additional values you may think of that are not on the list.

Caring
- Placing a high value on helping others

Equality and Social Justice
- Placing a high value on promoting equality; placing a high value on reducing hunger and poverty.

Integrity
- Acting on convictions about what I think is right and wrong and standing up for my beliefs.

Honesty
- Telling the truth even when it is not easy.

Responsibility
- Accepting and taking responsibility for my behavior and choices.

Restraint
- Developing the ability to understand how being sexually active or using alcohol or other drugs may impact other people and myself.

Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
Personal Character Surveys:

- The ability to make decisions in life is often complicated by your personality traits, your values, and your relationships.
- It is not unusual to wish you had an Easy Button when it comes to making difficult decisions.
- It is also not unusual to experience a sense of inner conflict when it comes to making difficult decisions.
- The decision to take one path may be in conflict with other things and people who are important to us, but in the long run the path you choose is the right decision.

*Keep this thought in mind as you complete the following activity.*

**Loyalty:** a strong feeling of support or allegiance.

<table>
<thead>
<tr>
<th>Please answer Yes (Y) or No (N).</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>I would immediately tell my friend if I knew their partner was cheating on them.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have never quit a job without giving a two week notice.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do not ever speak badly about my friends, even if I think they are wrong.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If a family member committed a serious crime, I would not turn them in.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have a few friends I have known since childhood.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total Yes responses.

- 1-2 = I am less loyal.
- 3 = I am fairly loyal.
- 4-5 = I am highly loyal.
- My score______

1. How do you feel about your loyalty score and why?

2. What is your expectation about other people’s loyalty toward you?
Honesty: the quality of being fair and truthful.

<table>
<thead>
<tr>
<th>Please answer Yes (Y) or No (N).</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have never taken supplies from work or school.</td>
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<tr>
<td>I have always been honest in evaluating my friends’</td>
<td></td>
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<tr>
<td>appearances, even if it hurt them.</td>
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<td></td>
</tr>
<tr>
<td>I have owned up to all of my mistakes.</td>
<td></td>
<td></td>
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<tr>
<td>I have paid for all the music on my computer.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have never faked being sick to get out of an obligation.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total Yes responses.

- 1-2 = I am less honest.
- 3 = I am fairly honest.
- 4-5 = I am highly honest.
- My score________

1. How do you feel about your honesty score and why?

2. What are your expectations about other people and their honesty?
**Generosity:** the quality of being kind, understanding, and not selfish.

<table>
<thead>
<tr>
<th>Please answer Yes (Y) or No (N).</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>When I go out with friends, I always chip in more than my fair share.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I enjoy showering my friends and family with expensive gifts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I always tip at least 20%.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I donate to charity / volunteer regularly.</td>
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<td></td>
</tr>
<tr>
<td>If my friend was unemployed, I would consider paying a month or two of his/her rent.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total Yes responses.

- 1-2 = I am less generous.
- 3 = I am fairly generous.
- 4-5 = I am highly generous.
- My score_____

1. How do you feel about your generosity score and why?

2. What expectations do you have for other people and their generosity to you and others?
**Humility:** the quality or state of not thinking I am better than other people.

<table>
<thead>
<tr>
<th>Please answer Yes (Y) or No (N).</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is very difficult to offend me.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have some weak points, and I own up to them.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I tend to under play my talents and successes.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do not think I am more special than anyone else.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I tend to be more of a listener than a talker.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total Yes responses.

- 1-2 = I am less humble.
- 3 = I am fairly humble.
- 4-5 = I am very humble.

My score_____

1. How do you feel about your humility score and why?

2. What are your expectations for other people and their level of humility?
**Tolerance:** willing to accept feelings, habits, or beliefs that are different from my own.

<table>
<thead>
<tr>
<th>Please answer Yes (Y) or No (N).</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like babies, kids, and animals.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have friends from all races and religions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some of my friends have extremely strange opinions and habits.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have good friends that are both straight and gay.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I believe that discrimination in any form is wrong.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Now add up your total Yes responses.

- 1-2 = I am not very tolerant.
- 3 = I am fairly tolerant.
- 4-5 = I am highly tolerant.
- My score_____

1. How do you feel about your tolerance score and why?

2. What are your expectations for other people and their level of tolerance?
“I” Statements

When a person feels that they are being blamed—whether rightly or wrongly—it’s common that they respond with defensiveness. “I” statements are a simple way of speaking that will help you avoid this trap by reducing feelings of blame. A good “I” statement takes responsibility for one’s own feelings, while tactfully describing a problem.

“I feel emotion word when explanation.”

✓ “I feel…” must be followed with an emotion word, such as “angry”, “hurt”, or “worried”.
✓ Careful wording won’t help if your voice still sounds blaming. Use a soft and even tone.
✓ In your explanation, gently describe how the other person’s actions affect you.

Examples

<table>
<thead>
<tr>
<th>Blaming</th>
<th>“I” Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>“You can’t keep coming home so late! It’s so inconsiderate.”</td>
<td>“I feel worried when you come home late. I can’t even sleep.”</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Blaming</th>
<th>“I” Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>“You never call me. I guess we just won’t talk anymore.”</td>
<td>“I feel hurt when you go so long without calling. I’m afraid you don’t care.”</td>
</tr>
</tbody>
</table>

Practice

<table>
<thead>
<tr>
<th>Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>A friend always cancels plans at the last minute. Recently, you were waiting for them at a restaurant, when they called to say they couldn’t make it.</td>
</tr>
<tr>
<td>“I” Statement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are working on a group project, and one member is not completing their portion. You have repeatedly had to finish their work.</td>
</tr>
<tr>
<td>“I” Statement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your boss keeps dumping new work on you, with little instruction, and not enough time. Despite working overtime, you’re weeks behind.</td>
</tr>
<tr>
<td>“I” Statement</td>
</tr>
</tbody>
</table>
Problem solving in the context of the Back on Track model involves an emphasis on addressing critical barriers to career and education success and ensuring that needed supports are provided in time before the young adult gets off track. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as reasoning effectively, thinking creatively, working collaboratively with others, implementing innovations and adapting to change.

SAMPLE BRIDGING AND/OR FIRST YEAR SUPPORT ACTIVITIES:

Work with the young adult to...

- Understand the importance of asking for help; discuss the steps the young adult can take as soon as they realize they are struggling and could use support; refer to the Problem Solving worksheet listed under Resources
- Create a plan with the young adult to notify staff or another supportive adult immediately when faced with challenges with childcare, healthcare, housing, transportation, emergency funds, or another item and develop a plan for how to meet that need and review/reflect on outcomes; refer to the Action Plans worksheet listed under Resources
- Discuss, review, or identify new ways for the young adult to follow through with an important action item from the plan during a time of crisis
- Call a team meeting when needed or when a crisis occurs; create a plan on who to contact for support and when this meeting is be needed, i.e, when an event occurs that is taking them off track from their career and education goals
- Develop a personalized plan for identifying and practicing postsecondary success behaviors and skills
- Discuss how to address conflict if it arises by referring to the YLAT Win-Win activity listed under Resources

Please note: Problem Solving activities may be discussed in an individual session or group activity; practice these with the young adult as necessary; implement any time the young adult raises an issue they’re struggling with.

RESOURCES

- Problem Solving Worksheet
- Action Plans Worksheet
- SODAS Template
- Win-Win Activity

TIPS FROM YOUNG ADULTS TO YOUNG ADULTS

Why is Problem Solving Important?

Problem-solving skills are important to individuals and organizations because they enable us to exert control over our environment. Problem-solving gives us the ability to look at a situation, identify the issue, figure out why the situation is not working and determine a course of action.
Problem Solving

When you take control of making decisions and solving problems in your life, you can gain the self-confidence you will need to reach your goals.

- Start by picking goals you really care about, and that will help improve your life. Then, create a plan to accomplish them by using your strengths and talents.

- The road to success is not a straight and smooth path. Life will present you with many roadblocks, detours, and tough choices. No one can predict what may happen, but this is all part of life—don’t panic! Re-evaluate and reset your plans.

One thing to consider is how a person’s behavior helps or hurts them to reach their goals. Here are some questions to ask yourself. You may also choose to discuss these with your supports.

1. How will I hold myself accountable for reaching each goal?
   - Who can I trust to share my goals with and ask them to check in with me to see how I am doing?
   - I can journal my progress each day.

2. How will I keep my goals fresh in my mind?
   - Can I place reminders of why I am working towards my goal someplace I will see each morning as a daily reminder?
   - Can I set the alarm on my cell phone to remind me to think of my goals sometime during the day?

3. What is keeping me from being able to accomplish my goal?
   - Are my goals realistic?
   - Are there outside influences or competing events diverting my attention?
   - Identify ways to share your goals with your peers, and those who work with you so that they can also support you and not influence you to sway away from your goals.
4. How can I overcome these barriers?
   • Maybe I need to change my plans.
   • For example, I want to improve my physical shape by jogging getting in the morning, but I have trouble getting up and completing my jog in time before going to school. Instead of jogging in the morning, I will jog after school instead.
   • Identify ways to say “No” to influences that sway you from your goals. For example: “I can’t go out tonight because I am saving money for _______________.”

5. How will I continually re-evaluate how I am doing and make changes as I move towards accomplishing my goal?

6. How will I celebrate when I reach a goal?

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**Practice Problem Solving: Read the following story about Jenny.**

Jenny is thrilled to have a summer job at the movie theater. She plans to use her earnings to save money to pay for Drivers’ Education before school starts in September. Her goal is to save $700, but her friends are constantly inviting her to do things that cost money, like going to the mall. Jenny is worried she will not be able to accomplish her goal of saving the $700 she needs for Drivers Education in two months because she wants to hang out with her friends and go to the mall with them. **Think about what you might do if you were in Jenny’s shoes to answer the following questions.**

1. What barrier(s) is Jenny facing in accomplishing her goal?

2. How would you advise Jenny?

3. Help Jenny identify two strategies to help her stick to her plan.

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Adapted from: Guiding Teen’s Through NH TRAILS- Youth Curricula, October 2016
Problems-Ideas-Plans – Let’s do the PIP!

Step 1: What is on your mind? What problem would you like to solve? Think about how to narrow it down into something you can work on.

- Too huge
  - How to carry everything I need?
- Smaller
  - How to carry a bigger backpack?
- My challenge

How to design the best backpack for everything I need?

Step 2: Divergent thinking time!! Come up with as many ideas as you can to solve the problems. Be creative! Have fun! Use your imagination and don’t leave anything out! Use others to help and build on ideas.

Step 3: Convergent thinking time!! From the list that you just came up with, choose the idea that you would like to use.

I choose:

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

Re-printed with permission of the author Anxiety and Depression in the Classroom.
Step 4: Action plan! What steps will you take to reach your solution? When will you do this? Who will help? Let’s find out!

<table>
<thead>
<tr>
<th>What to do?</th>
<th>When will I do this?</th>
<th>Do I need some help? Who can help?</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Here’s a hint! For your first action step, find something that you can do right away, or at some time today. If you do something right away, it helps you stay on track and best of all, it helps you find success!

Step 5: Check it out! How is your action planning going? Do you need to tweak anything? Remember that you can always go back to any step to fix your plan.

Re-printed with permission of the author Anxiety and Depression in the Classroom.
SODAS
Problem-Solving Strategy

For: ____________________________    Date: ______________

Step 1: **Situation** (define in detail what that is):

Step 2: **Options** (brainstorm yourself and with others you trust):

1. 
2. 
3. 

Steps 3 & 4: **Disadvantages & Advantages (+)** (list for each option):

<table>
<thead>
<tr>
<th>Disadvantages (-)</th>
<th>Advantages (+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
</tbody>
</table>

Step 5: **Solution** (What do you want to try and for how long? How will you know if it worked?)

Adapted from the Transition to Independence (TIP) Model, with permission from developer, Rusty Clark.
**Activity Title: I Win, You Win**
*(Excerpted from YLAT curriculum)*

**Activity Description**

1. Hand out and introduce the “I Win, You Win” worksheet. (See below). Read off the descriptions of approaches to conflict from the four different quadrants on the sheet: **Aggressive, Passive, Passive-Aggressive, and Assertive**

2. Recommend ideas about how to reach a win-win solution to the conflict:
   a. Remain calm
   b. Put yourself in their shoes
   c. Use I statements (speak about your own experience and don’t make assumptions)
   d. Focus on shared interests (what we want), not on positions (what we believe)
   e. Keep in mind what you would be happy with if you can’t get exactly what you want

3. Read through the first scenario on the worksheet and discuss it. The facilitator will write ideas down on a flipchart while asking the group to identify whether each is a win-win solution. Repeat this process for each scenario.

4. **Ask** the young adults to share their scenario where these conflicts came up,
   - How did they respond?
   - Is there a different way they would have responded after the situation?

**Process Questions & Points to Consider**

**Questions**
- What is your natural conflict response?
- Are there some common/shared attitudes, ways of speaking to each other, or other forms of interacting that were shared by all of the win-win solutions the group came up identified?
- Which of these attitudes is best for resolving conflicts so that they stay resolved? Why?
- Which of these attitudes is hardest to deal with? Why?
- Which communication or response style is the hardest one to maintain if you in a conflict? Why?

**Points**
- By creating win-win solutions to conflicts, we can build healthy relationships with others and feel better about ourselves.
- Finding win-win solutions is a good way to advocate for your own needs and create lasting solutions. There are many ways to reach a win/win solution for a single conflict, and in each conflict, there is an opportunity to achieve a win-win outcome. We always have a chance to come up with a creative solution.
ACTIVITY RESOURCE: I WIN, YOU WIN

Everyone gets into conflicts. It often happens when you want something, and another person wants something else. How well can you resolve a dispute/conflict? Your attitude has a lot to do with it.

Here are some common conflicts people have. See if you can find a win/win solution for each one. Write your answers on a separate piece of paper or jot down some notes on the page.

<table>
<thead>
<tr>
<th>Aggressive</th>
<th>Passive</th>
</tr>
</thead>
<tbody>
<tr>
<td>I WIN/YOU LOSE</td>
<td>YOU WIN/I LOSE</td>
</tr>
<tr>
<td>Never give in.</td>
<td>Always give in.</td>
</tr>
<tr>
<td>It’s not enough that you win, the other person has to lose.</td>
<td>To keep the peace, you ignore your own needs.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Passive-Aggressive</th>
<th>Assertive</th>
</tr>
</thead>
<tbody>
<tr>
<td>I LOSE/YOU LOSE</td>
<td>I WIN/YOU WIN</td>
</tr>
<tr>
<td>Usually, give in, but figure out a way to sabotage the other person.</td>
<td>Compromise in order to get most of what you want.</td>
</tr>
<tr>
<td>You don’t really care if you win, as long as the other person loses too.</td>
<td>You stand up for yourself, but you want the other person to be satisfied too.</td>
</tr>
</tbody>
</table>

1. George has been playing a video game for ten minutes and is in the middle of a challenging level. Ashley comes in and says that she has to leave for the dentist in a half hour. She’s nervous and wants to relax by playing a dance game on the game system.

_________________________________________________________________
_________________________________________________________________

2. Kelly is studying for a huge set of tests later in the week. Her little sister has the bedroom next to hers and is listening to annoying music at top volume on her stereo.

_________________________________________________________________
_________________________________________________________________

3. Morgan’s daily chore is to do the dishes after dinner each night. She just learned that she has a part in the school play and will have to rehearse at night, right after dinner. Morgan’s mother works hard all day and is too tired to do the dishes. Morgan really wants to be in the school play.

_________________________________________________________________
_________________________________________________________________

4. Austin’s best friend, Pete, is going through a hard time. His parents have split up, and Pete has been doing poorly in school. He was suspended twice for acting up in class. Austin wants to be there for his friend and asks his parents for permission to have Pete come to their house for a sleepover. Austin’s mom is okay with the plan, but his dad refuses, saying that Pete is a bad influence.

_________________________________________________________________
Self-reflection in the context of the Back on Track model involves an emphasis on using self-awareness to learn from experiences and using knowledge gained from reflection to support career and educational goal attainment. Activities are encouraged that offer the young adult contextualized opportunities to practice 21st century skills such as being a self-directed learner, thinking creatively, and accessing and evaluating information.

**SAMPLE BRIDGING AND/OR FIRST YEAR SUPPORT ACTIVITIES:**

*Work with the young adult to...*

- Review their personal goals for education and career. What progress have they made in achieving their goals and what actions did they take if there were roadblocks? How have these goals evolved over time? Refer to the Positive Personal Profile worksheet listed under Resources
  - Have the young adult reflect through discussion, journaling, or other expressive means, ways that being mentally flexible has aided them and how having a fixed mindset has potentially impacted them or made it difficult for them. Refer to the Self Awareness Worksheet listed under Resources
- Reflect on their leadership style. What is it currently and what would they like it to be? Refer to YLAT Leadership Activities under Resources
- Identify ways they may want to celebrate accomplishments or how they might want to make improvements; refer to the My Future Plans and Strengths Worksheet listed under Resources
- Consider what expectations they have for themselves and for others in school, work, or their relationships. Identify which expectations are realistic and which might need to be managed; refer to the My Pride Worksheet listed under Resources.
- Discuss the skills and knowledge they exhibit, identify any gaps and work with them on a plan for developing new skills
- Reflect on what resiliency and perseverance are and how they demonstrate these in the goals they have identified; refer to the Strategic Sharing Worksheet listed under Resources to reflect on how they present their story
- Other reflection ideas include:
  - Ways to make changes, change course, and explore options before declaring a major or changing majors/careers
  - The level of work they have done in the past to be successful; discuss if that level of performance will help them meet the required standards for course completion in college or in meeting work demands they are facing

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**WHY IS SELF-REFLECTION IMPORTANT?**

By taking the time to ask yourself the important questions, you gain a better understanding of your emotions, strengths, weaknesses and driving factors as well as a better understanding of others.
## Positive Personal Profile

<table>
<thead>
<tr>
<th>Name: ___________________________</th>
<th>Date: __________</th>
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<table>
<thead>
<tr>
<th>Career Dreams</th>
<th>Life Dreams</th>
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<table>
<thead>
<tr>
<th>Talents &amp; Skills</th>
<th>Hobbies &amp; Interests</th>
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<table>
<thead>
<tr>
<th>Positive Attributes</th>
<th>Challenges</th>
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<tr>
<th>Ideas to Help with Challenges:</th>
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THE CARBON WHEEL

WHAT ARE THE ROOT FACTORS THAT GIVE RISE TO UNSUSTAINABLE HABITS OR LIFESTYLE?
My Future Plans & My Strength’s

Strength Discovery & Futures Planning

(name)

Education

Employment

Financial Planning
(Saving for your future goals)

Taking Care of Me
(Personal Effectiveness & Wellbeing)

Living Situation

Life Skills

Self-Reflection • Well-Being
My Pride Sheet
Take a minute to think about times when you went somewhere, did something, or were told something that made you feel really happy.

Answer the questions on this worksheet to help you identify when you were proud of yourself or experienced other people expressing pride in you.

**Please fill in the blanks and answer the second part of the question.**

<table>
<thead>
<tr>
<th>I am proud of myself because I am____</th>
<th>I feel good about this because?</th>
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<tbody>
<tr>
<td>The one thing I am especially proud of is____</td>
<td>I feel good about this because?</td>
</tr>
<tr>
<td>I felt good when I____</td>
<td>I feel good about this because?</td>
</tr>
<tr>
<td>I am pleased to have _____ for a family member or friend.</td>
<td>I feel good about this because?</td>
</tr>
<tr>
<td>I am unique because I can or am____</td>
<td>I feel good about this because?</td>
</tr>
</tbody>
</table>

**Activity Questions**
1. What ideals and values do my friends have? My family?
2. What makes me see myself as I do? Is it through praise, gifts, and attention, or does it come from within?
3. How do I feel about myself?

Adapted from: Guiding Teens Through NH TRAILS- Youth Curricula, October 2016
# Interests and Skills

**INTERESTS** are things you enjoy participating in, learning about, and being a part of. Usually, when you have an interest in something, it also follows that you also enjoy that thing.

**SKILLS** are the things that you are talented in, things you have a natural ability to do. Additionally, it can be something you have had specific training in doing, and are good at it. Often, people will enjoy doing what they are skilled in, and it is often something they also have an interest in.

**DIRECTIONS:** Write a list of your **interest** and **skills** in the boxes below. If any items are in both boxes, draw a line connecting the two. Examples of Interests: animals, movies, talking on the phone, shopping, reading, math. Examples of Skills: Writing, sports, organizing, math.

<table>
<thead>
<tr>
<th>Things that I am interested in...</th>
<th>Skills that I have...</th>
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</table>
WORK VALUES

In addition to tasks performed at work, we also need to think about the many other features the working world has to offer. Some of these features are things we enjoy and want to experience. Others are not.

Below is a list of different characteristics about a job or workplace. These are what are sometimes referred to as “work values.” Circle the characteristics you think you would enjoy about a job. If you feel neutral about a characteristic, go ahead and circle it, too. These are some things you will want to consider when you are job hunting.

Working...

- Outdoors
- Indoors
- With children
- With people
- Alone
- With machinery
- With my hands
- With numbers
- With the public, such as a retail store environment
- With plants
- With animals
- With or have windows in my workspace

While working, I’d like to ...

- Travel a lot
- Talk on the phone
- Help people
- Teach people
- Learn new things all the time
- Perform routine tasks
- Have little pressure or stress
- Work in a big city
- Make a lot of money
- Have flexible hours
- Meet new people regularly
- Work from home
- Work evenings

Adapted from: Where Do I Fit? Worksheet 2004 Career Kids, LLC
7. List 4 jobs that you would like, even if you don't know much about them. What is it about each of these jobs that appeals to you?

Adapted from:

*Louisiana Career Gear 2003/2004 Instructor's Guide*

[Louisiana Works, Department of Labor]
Lifestyle Considerations Worksheet

**Lifestyle Considerations**

**Directions:** Answer the following questions in the spaces provided.

1. Describe your present lifestyle. What are your hobbies? What do you do when you are not working or in school?

2. What part of your life do you enjoy the most? Time with family? Learning new things? Socializing with friends? Other?

3. What part of your life do you dislike? Do you expect this to change?

4. Who are the most important people in your life and how do they influence your decisions?

5. If you were previously employed, what are the things about your job that you liked and disliked? List 3 things of these likes and dislikes.
   
   **LIKES**
   1. __________________________
   2. __________________________
   3. __________________________
   
   **DISLIKES**
   1. __________________________
   2. __________________________
   3. __________________________

6. List 4 occupations you have thought about doing. Describe why you're interested in each occupation.
   
   1. ____________________________________________________________
   2. ____________________________________________________________
   3. ____________________________________________________________
   4. ____________________________________________________________

Skills & Abilities Assessment

Jobs require different skills and abilities. You might not have all the skills or abilities necessary for some occupations, but you do have an aptitude to learn new skills. Aptitudes measure the ease with which you can learn something new.

Directions: In each section, place a check mark next to the skills you have now. Then go back and place a check mark next to the skills you might not have yet, but feel you could learn with a little work. Total the checks in each section then, at the bottom of the page, circle the area where you had the most skills and aptitude.

PEOPLE

<table>
<thead>
<tr>
<th>Do you have the ability for:</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teaching</td>
<td></td>
</tr>
<tr>
<td>Supervising</td>
<td></td>
</tr>
<tr>
<td>Caring for others</td>
<td></td>
</tr>
<tr>
<td>Host or hosting</td>
<td></td>
</tr>
<tr>
<td>Presiding over meetings</td>
<td></td>
</tr>
<tr>
<td>Leading others</td>
<td></td>
</tr>
<tr>
<td>Listening and counseling</td>
<td></td>
</tr>
<tr>
<td>Selling goods and services</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL ✓’s

DATA

<table>
<thead>
<tr>
<th>Do you have the ability for:</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting or record keeping</td>
<td></td>
</tr>
<tr>
<td>Statistical work</td>
<td></td>
</tr>
<tr>
<td>Research</td>
<td></td>
</tr>
<tr>
<td>Testing products or ideas</td>
<td></td>
</tr>
<tr>
<td>Investigating problems</td>
<td></td>
</tr>
<tr>
<td>Computer programming</td>
<td></td>
</tr>
<tr>
<td>Working scientific experiments</td>
<td></td>
</tr>
<tr>
<td>Collecting information</td>
<td></td>
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</table>

TOTAL ✓’s

THINGS

<table>
<thead>
<tr>
<th>Do you have the ability for:</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairing things or objects</td>
<td></td>
</tr>
<tr>
<td>Operating machinery or equipment</td>
<td></td>
</tr>
<tr>
<td>Assembling parts</td>
<td></td>
</tr>
<tr>
<td>Using tools</td>
<td></td>
</tr>
<tr>
<td>Cooking or baking</td>
<td></td>
</tr>
<tr>
<td>Operating a sewing machine</td>
<td></td>
</tr>
<tr>
<td>Woodworking</td>
<td></td>
</tr>
<tr>
<td>Construction work</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL ✓’s

IDEAS

<table>
<thead>
<tr>
<th>Do you have the ability for:</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing stories and poems</td>
<td></td>
</tr>
<tr>
<td>Composing music</td>
<td></td>
</tr>
<tr>
<td>Designing new products</td>
<td></td>
</tr>
<tr>
<td>Drawing</td>
<td></td>
</tr>
<tr>
<td>Inventing new products</td>
<td></td>
</tr>
<tr>
<td>Acting or singing</td>
<td></td>
</tr>
<tr>
<td>Playing a musical instrument</td>
<td></td>
</tr>
<tr>
<td>Organizing new clubs or activities</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL ✓’s

My highest SKILLS section at this time is: PEOPLE DATA THINGS IDEAS

Adapted from:
[State Occupational Information Coordinating Committee]
Personality/Temperament Assessment

Your personality is a combination of emotional and behavioral characteristics that make you different from others. How you think, feel and act with different people and in different situations is influenced by your personality or temperament. Different careers appeal to people, partially based on their personality traits.

Directions: Think about your temperament when you answer the following questions. In which situations would you prefer the major part of your working day to involved?

Personality / Temperament Assessment

- **Well-Being**
- **Personality / Temperament Assessment**

Your personality is a combination of emotional and behavioral characteristics that make you different from others. How you think, feel and act with different people and in different situations is influenced by your personality or temperament. Different careers appeal to people, partially based on their personality traits.

**Directions:** Think about your temperament when you answer the following questions. In which situations would you prefer the major part of your working day to involved?

### People

<table>
<thead>
<tr>
<th>Are you / Do you ...?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheerful to those around you</td>
</tr>
<tr>
<td>Helpful to friends and family</td>
</tr>
<tr>
<td>Cooperative when working in a group or on a team</td>
</tr>
<tr>
<td>Responsive to the needs of others</td>
</tr>
<tr>
<td>A leader or organizer of a group</td>
</tr>
<tr>
<td>Outgoing and enjoy meeting new people</td>
</tr>
<tr>
<td>An influencer of people's opinions and attitudes</td>
</tr>
<tr>
<td>Understanding and sympathetic to others</td>
</tr>
</tbody>
</table>

**TOTAL ✓'s**

### Data

<table>
<thead>
<tr>
<th>Are you / Do you ...?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep organized</td>
</tr>
<tr>
<td>Pay close attention to details</td>
</tr>
<tr>
<td>Prefer to work with numbers and statistics</td>
</tr>
<tr>
<td>Prefer to perform repetitive tasks</td>
</tr>
<tr>
<td>Prefer to work on a set schedule</td>
</tr>
<tr>
<td>Think logically</td>
</tr>
<tr>
<td>Prefer practical ways of doing things</td>
</tr>
</tbody>
</table>

**TOTAL ✓'s**

### Things

<table>
<thead>
<tr>
<th>Are you / Do you ...?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Like to work with precise rules, limits or standards</td>
</tr>
<tr>
<td>Prefer to work with machines and objects rather than people</td>
</tr>
<tr>
<td>Efficient</td>
</tr>
<tr>
<td>Prefer to work alone</td>
</tr>
<tr>
<td>Prefer to work with your hands</td>
</tr>
<tr>
<td>Mechanical</td>
</tr>
<tr>
<td>Inquisitive about making something work or run</td>
</tr>
<tr>
<td>Resourceful with materials and methods</td>
</tr>
</tbody>
</table>

**TOTAL ✓'s**

### Ideas

<table>
<thead>
<tr>
<th>Are you / Do you ...?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Curious about how and why things are the way they are</td>
</tr>
<tr>
<td>Prefer to have a variety of duties that change often</td>
</tr>
<tr>
<td>Seek new ways of doing things</td>
</tr>
<tr>
<td>Artistic</td>
</tr>
<tr>
<td>Creative</td>
</tr>
<tr>
<td>Prefer to set your own schedule</td>
</tr>
<tr>
<td>Versatile and flexible in activities and behaviors</td>
</tr>
<tr>
<td>Expressive, eloquent in writing, performing or drawing</td>
</tr>
</tbody>
</table>

**TOTAL ✓'s**

My highest PERSONALITY section at this time is:

**People, Data, Things, Ideas**

Adapted from:


[State Occupational Information Coordinating Committee]
SELF-EXPLORATION

Each one of us has unique interests, skills, abilities and preferences. Self-exploration is about becoming aware of those qualities. This exercise requires you to write down specific aspects regarding your interests, skills and abilities. You'll might to record information in a journal or in your portfolio.

My Interests
List 3 to 5 things you like to do. Examples might include: working with tools, leading a group, making decisions, working with numbers, developing new ideas, selling things, painting pictures, etc.

My Lifestyle or Work Preferences
List 3 to 5 lifestyles or work preferences you might to take into consideration when exploring the world of work. Work preferences might include things like: working alone or with others, a preference for working inside or outside, working at a set location or a job that entails travel, flexible or regular schedules, sitting at a desk or being physically active.

My Skills and Abilities
List 3 to 5 skills you perform particularly well. Examples might include the ability to multi-task, being organized, getting along well with others, managing time efficiently, solving problems, etc.

Preferred Education and Training
Enter the amount and type of education and training you expect to complete after high school. This goal might change as you find out more about the occupations you're interested in.

Other Things I Learned About Myself
Think about other things you've learned about yourself that are important to consider when making a career decision. For example: personal strengths or weaknesses.
The Youth and Community Engagement (YCE) team at the Cutler Institute would like to express our deep thanks and admiration to the following partners:

**THANK YOU!**

*The Youth and Community Engagement (YCE) team at the Cutler Institute would like to express our deep thanks and admiration to the following partners:*

- **Jobs for the Future**

- **DHHS Office of Child and Family Services**

- **Jobs for Maine’s Graduates**

- **Goodwill Industries of Northern New England**

- **Community Care**
Curious? Questions? Be in touch!

www.yceme.org