

Ready, Set, Fly!

A Parent's Guide To Teaching Life Skills



Tucson Division
1600 North Country Club Road
Tucson, AZ 85716-3160
www.casey.org

© 2001. Casey Family Programs. Seattle WA. All rights reserved.

Program Overview

Casey Family Programs Foundations for the Future

The mission of Casey Family Programs is to support families, youth, and children in reaching their full potential. Casey provides an array of permanency planning, prevention, and transition services such as long-term family foster care, adoption, kinship care, job training, and scholarships. Through advocacy efforts, national and local community partnerships, and by serving as a center for information and learning about children in need of permanent family connections, the Programs aim to improve public and private services for children, youth, and families affected by the child welfare system.

Casey Family Programs is a Seattle-based private operating foundation, established by Jim Casey, founder of United Parcel Service (UPS), in 1966. The program has 29 offices in 14 states and Washington, D.C. For more information, visit our web site at www.casey.org.

Board of Trustees

Richard D. Ford, President
Joan B. Poliak, Vice President
Duncan A. Bayne, Secretary
Richard E. Bangert, Treasurer
Patricia Batiste-Brown, Trustee

Gary Severson, Trustee
John C. Peterson, MD, Trustee
Earl L. Buckley, Trustee Emeritus
George E. Fahey, Trustee Emeritus
John N. Riese, Esquire, Trustee Emeritus

Chief Executive Officer

Ruth W. Massinga

Executive Vice President of Strategy and Program Development

Jean McIntosh

Executive Vice President of Regional Operations

James Marquart

Acknowledgements

Ready, Set, Fly! was developed through the efforts of many dedicated child and family service staff members, foster parents, and youth. The Tucson division's Self-Sufficiency team dreamed of this project, championing it to fruition. They include Susan Bergesen, Sharon Dobbin, Maureen Andrew and Gloria Verdin. In addition, Ami Nagle, an independent contractor with the Tucson division was instrumental in conducting the focus groups and writing the activities. Josette Kehl, an independent contractor, was the project coordinator and assisted with writing and editing, and Melissa Sabol and T. Kay Estes, social work interns, provided clerical support. Research Services also supported this endeavor by transcribing focus group tapes, general editing assistance and coordinating the print and online design work. They include Kimberly A. Nollan, Margaret Jeffrey, A. Chris Downs, and Richard Bressani. We also thank Dorothy Ansell and Joan Morse for their feedback on the activities and the focus group process.

We gratefully acknowledge the assistance of the following dedicated foster parents and youth who faithfully attended at least one focus group, sharing their knowledge and ideas about how to prepare youth for living on their own. They include: Angela Adkins, Patti Adkins-Tutty, Ron Alegria, Dawn Alegria, Marie Cephers, Ray Christian, Shirley Christian, Melissa Croft,

Melanie DiCicco, Alex Enoch, Pat Espinosa, Albert Garcia, Gloria Garcia, Mary E. Stafford, Beth Harper, Pam Ketterling, Mary Killary, Eileen Loughrey, Jeffrey Macbeth, Barbara Martinez, Carlos Martinez, Mildred A. McClain, David McDonald, Lillie Murray, Evangelina Navarrette, N. Lejana Olague, Juanita Pennington, Jesus E. Perez, Charlotte Perez, Barbara Reyes, James O. Reyes, Pearl Taylor, Reggie Taylor, Vivica Taylor, Lucia Tempe, William Thomas, Robert Villelas, Terry Villelas, and Carol Zuckert.

We also acknowledge Tucson Division staff members who provided valuable ideas and support for this project. They include Susan Abagnale, Ana Acuna, Leslie Butler, Jorge Cabrera, Amy Cox, Dixie Ellis, Levonne Gaddy, Joan Hansman, Fredericka Hunter, Cindy Johnson, Marjorie Parks, Yvonne Rodriguez, Rosalyn Riesgo, Leora Sanders, Laura Stockert, Ward Townsend, Beth Treas, Bobbie McNeill, Bea Kea, and Patricia King.

Table of Contents

1. Introduction
2. How to Use
3. Daily Living Skills
4. Housing, Transportation & Community Resources
5. Money Management
6. Self-Care
7. Social Development
8. Work & Study Skills
9. Ms. Quince Años: A Story of Life Skills in Action

1. Introduction

Ready, Set, Fly! A Parent's Guide to Teaching Life Skills was created through a series of discussion groups with foster and adoptive parents, teens, and young adults at the Tucson Division of Casey Family Programs. The goal was to develop a practical resource to help caregivers teach youth some of the skills that are needed to enable youth to live successfully on their own. The skill areas described in the Life Skills Guidebook (www.caseylifeskills.org) were used to guide discussions and form the foundation of this activity book. *Ready, Set, Fly!* is a companion tool for the Life Skills Guidebook (Guidebook) and contains activities for use in one-on-one settings. It was created primarily with foster parents in mind. However, the activities are useful for all parents as they teach life skills to children and youth. Child welfare professionals may use this book to provide suggestions to caregivers about teaching life skills to their children. The activities are age appropriate and developmental, matching the levels of the Ansell-Casey Life Skills Assessment (www.caseylifeskills.org) and Guidebook (ages 8-10, 11-14, 15-18, and 19 and older).

Description

The Tucson division created *Ready, Set, Fly!* for several reasons. First, staff needed a resource that would help them work more easily with families and youth to teach life skills. While parents had resources that described what skills youth should be building, they lacked concrete activities which would help them teach these skills in their own homes. Second, the Tucson staff also wanted a guide to help parents become aware of the “teachable moments” in everyday life that provide opportunities for teaching skills. To meet these needs, a fun, user-friendly instruction book containing developmentally arranged activities was created.

To create *Ready, Set, Fly!*, foster and adoptive parents met in discussion groups to discuss the six life skill areas in the Life Skills Guidebook (daily living skills, housing, transportation and community resources, money management, self-care, social development, and work and study skills). During the discussion groups, creative and effective ideas of how parents taught and youth learned life skills in one-on-one situations were brainstormed. These ideas were then

organized into an easy-to-use format for other parents to use in teaching life skills. These activities vary from simple to more complex and can be used with children whose ages range from elementary to post high school.

2. How to Use *Ready, Set, Fly!*

The activities in this book are organized into six areas, or domains, that match the sections of the Ansell-Casey Life Skills Assessment (ACLSA) and Life Skills Guidebook. Parents and youth can easily select the level of each activity, according to the youth's age, that will be most helpful to the youth's life skill growth. The difficulty of each activity is rated using the following scale:

Level 1 is for youth ages 8-10 years
Level 2 is for youth ages 11-14 years
Level 3 is for youth ages 15-18 years
Level 4 is for youth ages 19 and older

Ready, Set, Fly! may be used as a resource guide by itself or in conjunction with the Life Skills Guidebook and ACLSA. As a guide for parents and/or child welfare professionals, *Ready, Set, Fly!* offers many suggestions for creative life skills activities to help youth reach their life skill goals. Often just reading about these activities will give parents ideas to create their own activities, which may better fit their child's needs.

What is a Teachable Moment?

In the course of daily life, opportunities appear to guide a youth's life skill development. Often these occur when the youth wants, needs, or shows interest in something. The parent then invites the youth to engage in learning. Parents may also "create" these moments. The key for parents is to develop awareness of teachable moments and use them!

Using *Ready, Set, Fly!* with the ACLSA and Life Skills Guidebook

For those parents or caregivers interested in assessing what life skills youth already have and areas where they may need to grow, we recommend using the free, Internet-based Ansell-Casey Life Skills Assessment (ACLSA) (www.caseylifeskills.org). Once the ACLSA is completed by either a youth or caregiver, an individual report summarizing the assessment results is immediately sent to the person's e-mail address.

Using the ACLSA summary, the parent and youth can determine in what areas the youth needs to expand his/her skills. Next they can consult the Life Skills Guidebook via the Internet, in order to look at the competencies (skills) recommended for youth to learn in a particular skill area. For example, if the ACLSA reveals that a youth lacks skill in the area of money management, the Guidebook section on money management will offer a variety of money management competencies that the youth may learn in order to increase mastery of this important area. Parents or caregivers are encouraged to help youth set goals to learn these skills on a gradual basis.

After reviewing the ACLSA results and consulting the Guidebook regarding life skill competencies, parents may need some ideas about activities to use in helping youth develop life skills. Each life skill competency within the Guidebook contains suggested activities for teaching that skill. *Ready, Set, Fly!* is one of the resources for activities used in the Guidebook. These activities can be easily modified to fit a particular family's lifestyle or approach to teaching life skills. Once the youth has begun learning new life skills, the ACLSA can be taken again. This will show the youth's progress in different areas.

For Foster Parents and Child Welfare Professionals

Foster parents, caseworkers, and other professionals working with youth in out of home care may use *Ready, Set, Fly!* by following the procedures described in the section above. In addition to using the ACLSA report, Life Skills Guidebook, and *Ready, Set, Fly!* to help youth

learn skills, individual or group learning sessions may also be created. This is done by consulting the Life Skills Guidebook which contains suggested activities (including references to *Ready, Set, Fly!* activities) for teaching each life skill competency to youth. Caseworkers, youth or caregivers can simply select competencies and activities from the online Guidebook and create a customized Life Skills Learning Session template. This template can be printed out or copied into your favorite word program. With minor editing, a plan for life skills instruction is created for use with individuals or groups and can be saved for future reference.

Once the youth has started working on the plan, the ACLSA can be given again. This will show the youth's progress in different areas. For group settings, all members of a Life Skills group could take the ACLSA before and after the group; changes in scores will show how effective the group has been.

The next six sections provide comprehensive, developmental activities in the areas of daily living tasks, housing & community resources, money management, self-care, social development, and work & study skills.

3. Daily Living Skills

There are many things our children need to learn in order for their lives (and ours!) to run smoothly. Learning daily living skills - including meal planning, grocery shopping, cooking, dining etiquette, laundry, and home safety - are important to make sure that your children know how a home functions, how to contribute to maintaining a household, and one day be able to run their own home.

Nutrition

1. Food Pyramid

Find out from your child's school in what grades he/she will learn about the food pyramid. Help children have fun during family meals by talking about where each of the foods they are eating fit into the food pyramid. **Levels: 1 2**

2. Variety For Nutrition

Over dinner, talk with your child about different parts of the meal and why they are important (meat/poultry/beans provide protein, vegetables provide vitamins and minerals, starches provide carbohydrates for energy, dairy foods make our bones strong). **Levels: 1 2**

3. Evaluating A Fast-Food Meal

When eating at a fast-food restaurant, ask your youth to guess the nutritional value of the meal and to name the healthiest parts of the meal. If the restaurant provides nutritional information, look up what you're eating and talk about fat, calories, protein, etc. **Levels: 1 2**

4. Planting A Garden

Have your youth help you plant and tend a vegetable garden. The youth can learn about healthy vegetables and have the fun of eating them! **Levels: 1 2 3**

5. Healthy Snacks

When grocery shopping with your youth, have them choose a variety of healthy snack foods. Talk about what makes a snack healthy. Also, invite youth to make some healthy snacks (celery sticks with peanut butter, tortillas, popcorn, sliced apples). **Levels: 1 2 3**

Menu Planning

Tip: Remember The Green Things!!

When grocery shopping, encourage children to pick out the "green things" that you will eat with your meal that week.

1. Making A Favorite Recipe Cookbook

Create a "best recipes cookbook." After making a meal, have the youth determine whether or not to include it in their very own "cookbook" (notebook, binder, card file box). **Level: 2**
Older youth can be in charge of their own recipe book, and can write down several weeks of menus for when they move out on their own. **Levels: 3 4**

2. Meal Planning

Make a list of "main dishes" for a week of evening meals (lasagna, enchiladas, barbecued chicken). Have your youth make suggestions for what side dishes (vegetables, fruit, starches) would go well with each one. **Levels: 1 2**

3. Putting It All Together

Let older youth plan the family menu for a week. Encourage them to include a main dish, vegetable and starch for each meal and a dessert for a few of the meals. **Levels: 2 3 4**

Grocery Shopping

1. Keeping A Shopping List

Keep a shopping list on the side of the refrigerator. Ask your child to write down items that they use the last of (like milk) or any other items your family needs. **Level: 1**

2. Developing A Shopping List

Ask an older youth to make out the family shopping list for a whole week. Make sure he/she includes the ingredients for the meals they have planned as well as items like paper goods and cleaning products. **Levels: 2 3 4** To give the youth an idea of the cost of the items, invite them along to help you shop and ask them to keep track of the cost by using a calculator. **Levels: 2 3 4**

3. Meal Planning, To Shopping List, To Buying

Create a shopping list with your child for a special event like his/her birthday or Thanksgiving. For younger children, ask what they would like to eat at the meal and have

them write that on the list. **Level: 1** For older youth, ask them to identify the ingredients for the meal and add these to the list. **Level: 2** Older youth can be given a set amount of money for the ingredients and allowed to shop on their own. **Levels: 3 4**

4. **Grocery Shopping Practice**

When you are at the store, have your child be responsible for finding certain items on the shopping list. **Levels: 1 2**

5. **Thrifty Shopping**

Give your child your weekly shopping list and the coupon section of the newspaper. Ask them to find as many coupons as they can for items on your list. To really motivate them, offer to give them the money saved by using coupons (many stores show this amount at the bottom of the receipt). **Levels: 1 2 3**

6. **Comparison Shopping In The Supermarket**

When you go to the store, have the youth find the items on your list, compare brands, and determine which is the most economical. Teach your child to read unit pricing labels on products (if the store has these). Talk about the quality vs. cost of a product. The least expensive one is not always the best one to buy. **Levels: 2 3**

7. **More Comparison Shopping**

When looking for a specific product, review store ads. Show how two stores with the same product have different prices. Discuss the pros and cons of going to multiple stores in an effort to get the best prices on all the products. Do a "supermarket survey" by shopping at two or more stores for the same items to see which store has the lower prices. **Levels: 1 2 3**

8. **Choosing Good Produce**

When at the grocery store, show your children how you can tell if a fruit or vegetable is fresh. Ask the produce manager for tips, if you're not sure. **Level: 1** Have older youth be responsible for picking out the fruits and vegetables on your list. **Levels: 2 3**

9. **Shopping Alone**

Pull together everything an older youth has learned about meal planning and shopping by letting them plan a week's worth of meals, develop the shopping list, and then purchase everything with a set amount of money. **Levels: 3 4**

Meal Preparation

1. Hands-On Practice

To get your children involved in cooking, start by having them help prepare one item. For example, younger ones could help prepare the salad or grate cheese. **Level: 1** Older youth can help with more difficult items like rice, pasta, tortillas or browning meat, etc.

Levels: 2 3

2. Practice With Recipes

Although we don't use recipes every time we cook, it is good to know how. When your child would like to fix something special, have them choose a recipe from a cookbook. You can supervise them reading and following the recipe. **Levels: 1 2** Older youth can be unsupervised and all can enjoy their creations. **Level: 3**

3. Cooking Without A Recipe

Have your child join you in the kitchen when you make a traditional family dish that doesn't use a recipe. Explain to them what ingredients you are using and how you are preparing the dish. If they want to learn how to make it, have them write down what you tell them so they can keep it in their Best Recipes Cookbook. **Levels: 1 2 3**

4. Foods From Around the World

Have your youth help you choose and prepare a meal from a different cultural background. Talk about the different elements, spices, eating utensils, etc. **Levels: 2 3**

5. Show What You've Learned

Ask your youth to help you prepare dinner once a week. Let them read recipes (if used) and participate in the actual cooking. Later on, let them prepare a favorite meal by themselves.

Levels: 2 3 When ready, have them prepare family dinners for one week. **Levels: 3 4**

Teachable Moment

Whenever you're in the kitchen cooking and your children come in to see what smells so good, ask them to help you stir, mix, taste, measure, or help in some way. Use their natural interest to build skills!

Dining Etiquette

1. Setting The Table

Have your youth take turns setting the table for dinner. **Level: 1** If you have a formal dinner, show youth how to set the table for this (use china/special dishes if you have them), then let them try setting the table by themselves. **Level: 2**

2. International Etiquette

Plan a potluck meal with friends from a cultural background different than your own. Have

youth ask the guests about the utensils, manners, food, and dining customs that are a part of their culture. **Levels: 1 2 3 4**

Tip

Tell youth that they can always watch what others at their tables are doing if they don't know which fork to use at a fancy dinner!

3. Formal Dining

Have a "dress up" night where youth have the opportunity to practice using all the utensils they would see at a fancy restaurant. Explain the placement of different utensils and how to use them. **Levels: 2 3**

4. Dining Out

When eating at a restaurant, encourage your youth to order for themselves, help you calculate the tip, and check the bill for accuracy. **Levels: 2 3 4**

5. Using Good Manners

Offer a prize to the child who is able to use good manners and talk about appropriate things at the table or in a restaurant. Talk beforehand about what good manners are. **Levels: 1 2**

Kitchen Clean-Up and Food Storage

1. Putting Food Away

After the meal is finished, have each child be responsible for putting away one leftover item. If children take lunch to school, ask if they want to take any leftovers. If they are given lunch money, let them keep the money they don't spend by eating leftovers. **Levels: 1 2**

Teachable Moment

When you clean out the refrigerator, have your children join you. They can "scientifically" examine food in the refrigerator and use their senses to see if food has gone bad. They can read the expiration dates, look at the food, smell the food, and then taste the food (unless it's unsafe).

2. Cleaning Up After Meals

Have your family take turns cleaning up after a meal. Younger children can help to clear the table. **Level: 1** Older youth can wash and dry dishes, fill the dishwasher, and clean the stove/counters, sweep, etc. **Levels: 2 3** Older youth can independently clean the entire kitchen at least once weekly, which could be tied to an increased allowance. **Levels: 3 4**

3. **An Experiment In Food Storage**

Do an experiment! Place a small amount of raw food and cooked food in the refrigerator. Have youth guess which will spoil first. After about a week, check your experiment. **Levels: 1 2 3** Talk with youth about how soon food items should be eaten, or if anything can be frozen to make it last longer. **Levels: 1 2 3**

Tip

Put on the youth's favorite music to motivate them during kitchen clean up.

Home Cleaning and Clothing Care

1. **Motivation For Cleaning**

When encouraging your children in household cleaning, make a game of who can do the task fastest and most accurately. Tell them you will hold an official "inspection" of their work at a certain time (if done incorrectly, they must go back and do it over again). Celebrate when everyone finishes their work! **Levels: 1 2**

2. **Chore Charts**

Develop a chore chart. Have your child help you think of all the chores that need to be done around the house each week or once a month. After chores are done well and finished, they can be checked off the chart. You may even want to link allowance or special privilege to doing chores. **Levels: 1 2 3**

3. **Why Clean?**

When developing a list of chores, ask youth about reasons for keeping a house clean (you can find things, it's organized, it takes less time to keep a house clean than to let it get really messy and then have to clean it). **Levels: 1 2**

4. **The Right Tool And Supplies For The Job**

With supervision, encourage your youth to experiment with using sponges, scrubbers, rags, etc. to clean. Let them try various cleaning supplies to see what product works best. Teach them in steps. First, demonstrate how to use the item, then let the youth try it with your help. Finally, supervise them while they do the work on their own. **Levels: 1 2 3**

5. **Cutting Down On Clutter**

Use a family "catch-all basket." Keep a basket in a convenient spot. If your child sees something lying around and is not sure where it goes, it should be put in the basket. At the end of the day have everyone help put the basket items away. This helps teach family members where things go and helps the house stay tidy. **Levels: 1 2 3**

6. Cleaning Out Closets

Have youth help you clean out a closet or dresser. Identify which items should be thrown away and which could be given away to charity or taken to a re-sale store. **Levels: 1 2 3**

7. Sorting And Washing

Have youth wash a piece of colored clothing with an old towel or sheet, and then describe what happens. Talk about or show the importance of separating light and dark clothing before washing. **Levels: 1 2**

8. Beginning To Do Laundry

Give your child his/her own laundry basket. Have children help you do laundry by measuring the soap and putting it into the washer. Have them fold small items like dishtowels and wash cloths, and eventually their own clothing. They can have fun matching their socks and throwing them into the basket! **Levels: 1 2**

Tip

One way to motivate kids to help with the laundry is to let them keep any change they find in the washer or dryer.

9. More Practice Doing Laundry

Introduce your youth to the idea of doing laundry by showing them the different settings, and then letting them wash a load of clothing on their own. **Levels: 2 3**

10. Using A Laundromat

Take your youth to a laundromat to do a load of wash. Show them how to use the machines and let them wash a load of clothes on their own. **Levels: 2 3**

Home Safety and Repairs

1. Maintaining Smoke Detectors

To explain the importance of fire prevention, have your children help replace batteries in smoke detectors. **Level: 1** With older youth, have them be responsible for replacing batteries on a regular schedule. **Levels: 2 3**

2. Fire Safety

To teach children about fire safety, hold mock fire drills. Draw a house plan and decide the best way to get out from each room in the house. Decide where to meet once everyone is out of the house (a neighbor's house, in front of a particular tree). **Levels: 1 2 3**

3. First Aid/CPR

Using the child's dolls, teach basic first aid. **Level: 1** When they are older, youth can go to first aid and CPR classes. **Levels: 2 3**

4. Emergency Kits

Have your children help pack an emergency kit for the car and one for the home. Discuss what to include in each (e.g., flares, flashlight, first aid kit). **Levels: 1 2**

5. Using Tools

Show younger children how to use tools by starting with toy tools. **Level: 1** If a picture needs to be hung, have your children help you decide where to hang the picture, measure to make sure it is even, and hammer a nail into place. Have them watch, then assist with simple home repairs like replacing a light bulb, plunging a toilet, etc. **Levels: 2 3**

6. The Importance Of Insurance

Have your youth help you complete a "home inventory." Use a pen and paper, a camera, or a video camera to record the items in each room of your house. Use the opportunity to talk about the value of homeowner's or renter's insurance to help you replace these things if they are lost, stolen, or destroyed. **Levels: 3 4**

4. Housing, Transportation, and Community Resources

Housing and transportation costs are some of the largest items in our family budgets. Helping our children to learn about the importance of and costs associated with housing and transportation helps them to make successful transitions to adulthood and independence. Knowing about community resources helps children and youth realize the support and information available to them, as well as the responsibility of being a good community member.

Housing

1. The Housing Game

Play the alphabet game with young children. Have the child think of a place you can live for each letter of the alphabet ("A" is for apartment, "B" is for boat, etc.). **Levels: 1**

2. What You Need In A Living Room

Each of us has different housing requirements. Have the youth make a list of all of the kinds of items that would be important for their living arrangement (close to bus line, two bedrooms, furnished or unfurnished, pets allowed, etc.). **Levels: 2 3**

Tip

"We often encounter people who live in different living arrangements. We can use that as an opportunity to talk about the various housing options out there. Not everybody is a homeowner, not everybody is a renter. Some people live with relatives, some board in a house, some live in a hogan. There is no one "right" kind of housing." - Foster Parent

3. Having a Roommate

Having roommates can be a great opportunity and/or a bad decision. Have the youth list pros and cons of having a roommate, living with a relative, or boyfriend/girlfriend. Help the youth make a list of questions to ask a potential roommate. **Levels: 2 3 4**

4. What Kind Of Roommate Would They Be?

When watching a favorite TV show - whether it is "Sesame Street", a cartoon, or "Friends" - ask your child or older youth to identify what kind of roommate each character would make. **Levels: 1 2 3**

5. **Housing Expenses**

A major aspect of stable housing is being able to afford all the costs of housing. With young children, have them help as you pay for housing bills-rent/mortgage, utilities, etc. As they lick envelopes or put on stamps, talk about what you are paying for. **Level: 1** Have older youths create a list of housing expenses like utilities, furnishings, kitchen supplies, linens, and paper goods, and identify how much each item will cost. **Levels: 2 3**

6. **The Cost Of Renting**

Pick out an advertisement for an apartment rental from a newspaper or housing guide. Talk about the terms and costs mentioned in the ad (security deposit, utilities, first month free) as well as costs not mentioned in the ad (application fee, furnished vs. unfurnished costs, pet deposit, etc.) **Levels: 3 4**

7. **Having A Back-Up Plan**

There is a strong link between employment and stable housing. When reviewing a sample housing budget, ask the youth to describe how they would pay for their housing if they were laid off, fired or quit their job. Use the opportunity to talk about the importance of having a savings "cushion"-money saved up just for emergencies. **Levels: 3 4**

8. **Finding Housing**

There are many ways to find housing. Share the story of how you found your first apartment or home with your youth. Ask the youth to think of different areas of town (or different cities) where they would like to live. Have them write down what type of housing (apartment, house mobile home, etc.) they would like to have. Show the youth how to use the Internet, newspaper, phone book, driving around town, or other resources to find housing. **Levels: 2 3 4**

9. **Inspecting Your Living Space**

take the youth to look at an apartment or house for rent. Walk around with them and evaluate the condition of the space and how things work (sinks, refrigerator, etc.). Out of this, have the youth come up with a checklist of things they would want to inspect before moving into a place. **Levels: 3 4**

10. **Taking Care Of Your Living Space**

Start good home management routines by having young children be responsible for keeping their own room clean. As children get older assign them additional household cleaning tasks. **Levels: 1 2** Every living space requires upkeep. Have the youth develop a list of necessary chores and how much time each chore will require each week. **Level: 3**

11. **Early Practice With "Renting"**

With younger youth, make up a pretend lease application to "rent" their bedroom from you. Write down the "conditions" of the lease (make your bed, pay you five cents a week) and what happens if the lease is broken. Try this for a short period of time (a week or a month).

Levels: 1 2

12. **Completing A Lease Application**

All kinds of information is needed to complete a housing application or lease. Pick up a sample apartment rental application and have youth identify the kinds of information necessary to complete the form. **Level: 2** Let the youth practice filling out an application and then go over it with them. **Levels: 3 4**

13. **Understanding A Lease**

Take the youth to an apartment complex to talk with a landlord about rights and responsibilities of tenants and landlords. Make sure the landlord talks about the consequences of breaking a lease and what type of behaviors might lead to getting kicked out (eviction).

Levels: 3 4

14. **Planning For A Move**

When your older youth begins to think about moving out, have them make lists of what they will need for their own space (furniture, linens, dishes, etc.), what these things will cost, and how to furnish their new space at a low cost. Also have them list "move-in costs" like security deposits, utility hook up fees, installation fees, etc. Work with them to develop a plan to pay for these things, as well as developing a realistic monthly budget for maintaining the living arrangement. **Levels: 3 4**

15. **Getting Help With Housing**

Show your youth two or three agencies in the phone book or on the Internet that assist with housing needs (tenant rights, loans for first time home buyers, etc.). **Levels: 3 4**

Transportation

1. **Getting Around**

Knowing how to read a map is important to getting around the neighborhood and avoiding getting lost. Have younger children notice landmarks such as street signs and buildings.

Level: 1 Have older youth draw a map from your house to a favorite hang-out. **Level: 2**

2. **Planning A Route**

Have youth develop a route and estimate how long it will take to get to a favorite hang-out

based on getting a ride, walking, or riding the bus. if the youth gets a job, discuss the different options for getting there and back. **Levels: 2 3**

Tip

One way to encourage use of public transportation is to make yourself "unavailable" to drive your middle schoolers or teens in the summer months. Encourage them to find alternative transportation or to walk.

3. Using Public Transportation

Taking public transportation can be an important key to independence. When planning an outing, have the youth call the bus or subway department to find out routes, costs, bus stops, etc. **Levels: 2 3**

4. Taking The Bus

Take a field trip on the bus or subway. Have the youth pick the destination and show them how to get there on the bus/subway. Let the youth pay the bus fare or purchase the token. **Levels: 1 2** For older youth, have them identify which bus/subway to take, and when to leave the house to make it to the bus/subway stop on time. **Levels: 2 3**

5. Taking A Taxi

Many youth are interested in taking taxis from place to place. Have the youth call the taxi company and find out the approximate cost of a trip from home to a favorite hang-out. When the youth has saved the money for the trip, have them call for the taxi and go with them on the trip. **Levels: 2 3**

6. Learning About Air Travel

Air travel is increasingly a part of our lives. Take a field trip to the airport and have your youth find the gate and check departure times on the screen. While at the airport, discuss what to do in case of a layover or missed flight. **Levels: 2 3**

7. Budgeting For Transportation

As they say, there are no free rides! One way to demonstrate the importance of budgeting for the cost of transportation is to have youth pay you per mile or a flat rate if they would like a ride to work or a favorite hang-out. **Levels: 2 3 4** If their friends provide rides, encourage youth to help pay the costs of transportation. **Levels: 2 3 4**

Teachable Moment

Unfortunately, we often see traffic accidents as we drive with our children. We can use these opportunities to talk about the importance of driving safety.

8. What's Involved In Getting a Driver's License

An important key to driving is getting a driver's license. Have youth call the DMV (Department of Motor Vehicles) or take a field trip there. The youth can prepare a list of the steps involved in getting a driver's license (getting a permit, enrolling in driver's education, taking written and behind-the-wheel tests, getting insurance). **Levels: 2 3**

9. Driving Decisions

Driving is a big responsibility. As you drive your car you are a role model. Talk about driving decisions. Ask youth what decision they would make (change lanes, use turn signal, speed) and why. **Levels: 2 3**

10. Costs Of Car Ownership

As youth become interested in purchasing a car, work with them to make a budget. Make a list of car costs (car, license plates, insurance, maintenance). Share how much you pay for each of these items. **Levels: 3 4**

11. Practice For Car Ownership

As youth become interested in purchasing a car, work with them to make a budget. Make a list of car costs (car, license plates, insurance, maintenance). Share how much you pay for each of these items. **Levels: 3 4**

12. Car Insurance

One significant and ongoing cost of having a car is insurance. Have youth speak with an insurance agent about what influences the cost of insurance (a ticket or accident, good grades, etc). **Levels: 2 3 4**

13. Car Repairs

When you are doing car maintenance, ask young children to come with you to the service station. **Level: 1** For older youth, practice with them what questions you should ask the mechanic when taking the car in for service.). **Levels: 2 3 4**

Teachable Moment

Many youth enjoy helping with small aspects of automobile care. Whenever you're washing the car, filling the gas tank, checking the oil and tires, or cleaning the windshield, and your youth says, "Can I do that?" take the time to let them help!

14. **Preparing To Buy A Car**

Buying a car can be tricky at any age. Before setting out to look at cars, have the youth prepare a list of the kinds of questions they'd like to ask the car seller about the vehicle. Ask them to think of one or two people they could take with them when they go car shopping.

Levels: 3 4

15. **Practice With Sales People**

Pretend to be a car salesperson. Role-play with the youth so they can get practice asking questions and saying "no". **Levels: 3 4**

16. **Watching The Process**

When you are going to look at cars, have a youth go with you so they can see what the car buying process is like. Have older youth ask a salesperson for a purchase application so they can see what kind of information is required to buy a car. **Levels: 2 3 4**

17. **Dealing With Car Problems**

Not all new and used cars turn out to be good. Ask the youth to find information on what to do if the car is a "lemon" and what is covered under the vehicle's warranty. **Levels: 3 4**

Tip

There are many different places to get information on the cost of a car. Don't forget to check the Internet and Blue Book before purchasing a car.

Community Resources

1. **Scavenger Hunt**

Play "scavenger hunt." Create a short list of items that you would like the youth to find, such as a restaurant, a car repair shop, or a city park. Using the Yellow Pages, have youth create a list of places they could obtain the item. **Levels: 1 2** Have older youth call these places and ask for location, hours and price information. **Levels: 2 3** This game can also be played using the Internet!

2. **Creating A Directory**

We often use the same community resources over and over again. Have youth develop a list of numbers they call frequently (the recreation center, school, library) to keep by the phone.

Levels: 2 3

3. Getting Information

If a youth needs to know some information, such as where to get a haircut or when a movie is playing, have them figure out where to call and then make the call. **Levels: 1 2 3**

4. Where To Call For Help

At dinner or in the car, make up scenarios that a youth might encounter and ask them where they should call for help. For example, what would they do if they were out for a walk and heard screams for help coming from inside a house, or saw smoke (call 911). Ask what they would do if they needed to find a relative in another town (call for directory assistance (411) or use the Internet). **Levels: 2 3**

5. Neighbors As Resource

Neighbors can be a great source of information and help. Ask youth to describe which neighbors they would turn to for different types of help, such as getting a job, getting help with a medical emergency, or borrowing an egg to bake a cake. **Levels: 2 3**

6. Keeping Track Of Important Documents

Set up a drawer or file for each child in your home. Put important documents (or copies) such as their birth certificate, Social Security card, immunization record, report cards, special school work, and photos in this drawer or file. Show your child what's in "their" drawer/file. **Levels: 1 2** As they get older, put them in charge of maintaining their drawer/file. Talk with your older youth about what they would do to replace or get copies of important documents (Social Security card, birth certificates, driver's license). **Levels: 3 4**

7. Early Practice With Voting

Encourage voting by holding votes on key issues at family meetings. For example, the family could vote on how to spend Saturday night or what movie to rent. **Levels: 1 2**

8. Learning About Candidates

When a major election (governor, president) is coming up, have your youth put pictures of the top candidates on your refrigerator along with three things/issues they stand for. **Levels: 1 2 3**

9. Politics For The Younger Set

Look in the newspaper for TV programs about candidates and issues geared to children. **Level: 1**

10. Registering To Vote

When youth reach voting age, take them to register to vote or help them register by mail.

Levels: 3 4

11. Getting Involved In Elections

Plan an "elections return party" the night of a televised election. Have your youth invite friends over, make pizza and popcorn, and watch the election returns come in.

Levels: 2 3 4

12. Introduction To Volunteering

Encourage volunteerism by taking young children with you as you volunteer at your church, a homeless shelter, a museum, or wherever. Have youth identify activities that they would like to volunteer in, then plan for them to do so during school breaks. **Levels: 1 2 3**

13. The Joy Of Serving

To encourage the satisfaction of serving others, ask young children to help serve dinner to guests. As they receive positive reinforcement from guests, they will be more eager to serve.

Levels: 1 2

5. Money Management

Money, money, money! Whether it makes the world go around or not, money management impacts our lives in the short and long term. Achieving stable finances is a central aspect of achieving stability in other aspects of life. Teaching your children money management skills - saving, credit cards and loans, and budgeting and spending practices - helps them to learn important lessons before they get out on their own and can really get in financial trouble.

Beliefs About Money

1. What Money Means

Parents need to talk with their youth about the youth's views on money. Money means different things to people depending on their cultural community. It's important for a youth to understand what money means in his/her culture or community, and what the youth's own attitudes are regarding money. **Levels: 1 2 3**

2. Deciding What's Important

Ask youth to describe what they think is important to various people (parents/foster parents, friends, celebrities) based on what they spend their money on (clothes, charity, pets, cars). Ask youth what their priorities are for money (buying clothes, saving for a car, investing, paying rent, buying groceries, etc). **Levels: 2 3**

3. Games Reveal Our Values

As a family, play Monopoly, Life, or other games involving money, buying, or selling. While having fun, your youth will make choices that reflect their values and beliefs about money, which can spark a good family discussion. **Levels: 1 2 3**

Savings

1. Starting To Save

Get children used to saving by starting young children with a "piggy bank" and a small weekly allowance. **Level: 1** When the piggy bank gets full, take the child to the bank and open a savings account. Try to get the account in the child's name, show them the savings account record book, and have them keep track of the interest their money earns. **Level: 2**

Teachable Moment

Create incentives for savings. For example, if your child asks to buy a pet hamster, visit the pet store with your child to find out the cost of the hamster, cage, food, etc. Have your child add up these costs and plan for how they will save at least half the money for the pet. If they can reach their goal, offer "matching funds" to cover the remaining cost.

2. **Family Savings Jar**

Your family can have fun creating a "savings jar" to pay for special events, treats, or giving to charity. Have a discussion about what the savings goal will be and how much each member can contribute on a weekly basis. **Levels: 1 2**

3. **Developing A Savings Plan**

As youth earn money from chores or other means, encourage them to have a savings plan. For example, they could divide any earnings into portions: 30% for long-term savings (they don't touch it until they leave home); 30% for short term savings (for the things they want that don't cost too much); 30% for pocket money (for spending immediately); 10% for giving away. **Levels: 2 3**

4. **Planning For Larger Purchases**

Sometimes youth want to save up for larger purchases. Help them to create a savings plan. For example, if they would like to purchase a plane ticket to visit family or friends, help them to find out what a ticket will cost. Then help them plan how much money they will need to save each week or each month and how long it will take to reach their savings goal.

Levels: 2 3

5. **Getting Started With Investments**

Youth need to learn the value of long-term investments. Help your youth learn about investment options by taking them to talk with a financial advisor or finding investment information on the Internet. Work with your youth to select an investment the youth can put his/her money in for the next 3-5 years. **Levels: 2 3 4**

Taxes

1. **Sales Tax**

Each time you buy something, have the youth examine receipts to see how much money was added to the cost because of sales tax. **Level: 1** If your youth wants to make a larger purchase, have them figure out the total cost, including sales tax. **Levels: 2 3**

2. **Payroll Taxes**

To teach about payroll taxes, have the youth look at their pay stub and see how much was taken out from their wages. This is an opportunity to describe gross wages, net wages, FICA, etc. **Levels: 3 4**

3. **Income Taxes**

Once we begin to work, we all need to file income tax forms. To help a youth see the benefit of paying taxes, talk about where tax monies go (roads, schools, police and fire departments, social services, parks, stadiums, etc.). **Levels: 1 2** You can also help them prepare to pay income taxes by looking at the 1040EZ form. Have the youth identify what information will be needed to fill out the tax form correctly. Help the youth complete the tax form or ask a friend, relative, or accountant to assist them. **Levels: 2 3 4**

Banking, Credit Cards, and Loans

1. **Financial Institutions**

Talk to your child about the financial institutions you use and what services they offer. As you see ads for different places (credit unions, savings and loan, etc.), talk about how they are alike and different. **Levels: 2 3**

2. **Early Practice For Checking Accounts**

You can start helping children at an early age understand how a checking account and ATM works. If children are saving money in a "piggy bank", have them write a request to use the funds. Have them calculate how much money is in the jar and how much will be left if they take out the requested amount. **Level: 1**

3. **Using Money Orders**

Money orders are sometimes needed to make purchases or as a way to pay a bill. Have youth identify three places that sell money orders, determine the fee, and select the place they will buy the money order from. **Levels: 2 3**

4. **Keeping A Checking Account**

When your youth has a regular source of income, help them open a checking account. Look at the checking account options available at different banks and credit unions and evaluate them as to monthly fees, ATM privileges, interest earned, etc. Show them how to write checks, read their bank statement, balance their checkbook, and use online banking. You may want to put them in charge of buying certain items like clothes or toiletries, in order to get some practice writing checks. **Levels: 3 4**

5. **Learning About Credit**

Help youth understand how credit works with a simple exercise. If they want to borrow money to buy a larger item, loan it to them. Tell them the interest rate for the loan and set up a payment schedule, with consequences for late payments. If the youth misses these payments, repossess the item. At the end of the payback, show the youth what the original cost of the item was, and then how much it really cost them because they paid you in installments with interest. **Levels: 2 3**

6. **The Pros Of Credit**

Talk to your child about how credit cards can be helpful (for emergencies, for making purchases over the phone/Internet, for reserving hotel rooms, etc.). **Levels: 1 2 3**

7. **Buying A Car On Credit**

Just about every youth would like to have a car of their own. Help them to understand what a car will really cost if they buy it with a loan. Pretend the youth has \$3,000 and wants to buy a car. Discuss the options such as buying an older car for \$3,000 or taking out a loan for a more expensive car. Use a computer program (like Quicken) or pen and paper to calculate what the interest and payments would be for a \$6,000 car loan spread out over five years. Help the youth figure out how much a \$9,000 car would actually cost them after paying off the loan. Be sure to discuss what kind of car you can buy for \$3,000 vs. \$9,000 and how to assess what kind of car repairs and maintenance may be needed for an older car.

Levels: 2 3 4

A Foster Parent's Story: Teaching About Credit

"I have a friend at work. He bought a piece of property and wanted to level it off and put a house on it. He needed some help and I recommended that my foster son could help him backhoe the yard. My son wanted to save for a plane ticket to visit a friend and family in another state. The job was a perfect way for him to make a little money. But it had other benefits as well. My friend and his wife have a great spread - nice home, vacation property, boat, and other nice stuff. Like a lot of kids, my son is into material things, and was very impressed. He asked my friend how much he and his wife earned. My friend replied that they had modest earnings. My son was amazed at what they could afford. My friend told him that they were able to keep their debt down by paying cash for everything they could. He told my son "When we go in debt, it's planned out; we know where we are going with it and how long it will take to repay the debt." That statement made a tremendous impression on my son. He brought up the issue of buying on credit versus in cash just the other day. Sometimes real life experiences are the best teachers."

Foster parent, Tucson, Arizona

Budgeting and Spending

1. **Learning To Use Cash**

Go over coins and dollar denominations with your child. Show them how different combinations of coins add up (it takes 20 nickels, 10 dimes or four quarters to make a dollar). Have your child pay for something with cash at a store or fast-food restaurant, and help them make sure they received the right change. **Level: 1**

2. **Playing "Store"**

Give your children a toy cash register and some play money so they can have a pretend store. It's a great way for them to learn about "buying" things, making change and making decisions about purchases. **Level: 1**

3. **Paying Bills**

Have your child sit as you pay certain bills (utilities, insurance). Talk about the different methods for paying bills, such as automatic deductions, writing checks, paying online. Discuss pros and cons of each method and what happens if you don't pay your bills on time. **Levels: 1 2**

4. **Practice Living On A Budget**

Use a system of envelopes to teach youth how to live within a budget. Figure out how much money you spend for the youth's clothing, toiletries, haircuts, lunch money, spending money, or other items each month. Set up envelopes for each category and give youth the money for each category in cash at the beginning of the month (you could also start by doing it weekly). Explain that they are responsible for making these various purchases each month using the cash in the envelope and when the money is gone, it's gone. Be prepared for them to "blow it" the first couple of months you try this. This system teaches youth that if they buy the most expensive type of item, they may not have money for anything else. If the youth makes it to the end of the month with money left in the envelopes because they made thrifty choices, consider letting them spend the money or put it into savings. You may also want to include "savings" and "charitable giving" as categories for envelopes. **Levels: 2 3 4**

5. **Practice "Earning" And "Spending"**

You can help think about budgeting and planning ahead by establishing a system of credits and purchases. For example, the youth might get a certain number of credits every time they clean their room, help their younger siblings with a task, or do their homework. They can then use these credits to "purchase" things including games, treats, clothes, spending money, etc. This forces the youth to choose how they spend their credits, and helps them to learn to save their credits for things they really want, instead of "cashing" them in right away. **Levels: 1 2**

6. **An Experiment In Budgeting**

Sometimes the best way to teach older youth about budgeting for expenditures is to let them try it on their own. If the youth has a job, let them spend their entire first pay check and then discuss how long the money lasted, what they bought, and how they might handle the next pay check. **Level: 3**

7. Labor Saves Money

You can teach your child that "doing it yourself" often saves money. For example, if the child makes his/her own lunch at home (vs. buying a lunch at school) they can "earn" what the lunch would have cost at school. **Levels: 1 2**

8. Keeping Track Of Spending

Like many adults, youth may reach the end of the month wondering where all their money went. Have them hold on to their receipts and enter the amounts of each purchase into a notebook or computer program. At the end of the month they can see exactly where they spent their money. **Levels: 2 3**

9. Comparison Shopping

You can show youth how to make their savings go farther by comparison shopping. Take youth shopping at different stores. Talk about what you could buy for \$100 at a variety of stores. You can also use this as an opportunity to talk about quality vs. quantity. **Levels: 2 3**

10. Handling Telephone Offers

Every day we are bombarded with telephone solicitations for credit cards, "free" offers, and other "giveaways." When a solicitor calls, have your youth ask them to send written materials describing the offer. This helps teach youth that they need to carefully evaluate these offers and not make a decision right away. **Levels: 2 3**

11. Paying The Price For Name Brands

We are all subject to advertising. Buying "name brands" and more expensive items has trade offs. To teach youth about these trade offs, tell the youth your budget for a particular item (sweater, sneakers, hair care product). If they want something more expensive, they must use their own money to make up the difference. **Levels: 2 3**

12. Learning To Give To Charity

When budgeting, we should encourage giving to charity. One way to do this is to reward a youth's charitable giving by adding some of your money to it. When youth give away their money, match it. **Levels: 1 2 3**

6. Self-Care

We carry our bodies, minds, and spirits with us all of our lives. Making sure that we get and stay healthy - physically and mentally - is a day-to-day task. When youth have control of their bodies and minds they are better able to address other concerns and work towards independence.

Personal Hygiene

1. Good Hygiene Habits

Maintaining good personal hygiene starts with basic daily routines, such as hand washing and teeth brushing. After using the bathroom or before meals, check your child's hands. If they don't smell clean, send them back to wash up. If it's in your budget, purchase liquid anti-bacterial soap in fragrances children like such as bubble gum and watermelon. Tooth brushing should be part of a child's before-bed routine. Make it more fun by letting your child pick out his/her own toothbrush, toothpaste, and flavored dental floss.

Level: 1

2. Reminder For Good Hygiene

In the bathroom, post a daily checklist of personal activities that need to be done, such as shower/bath, wash face, brush teeth, put on deodorant, etc. Younger children might enjoy getting stars on a chart for each activity completed. Hard-to-motivate children could get a reward for earning a certain number of stars by the end of the week. **Levels: 1 2**

3. Brush, Brush, Brush Your Teeth

To encourage young children to give their teeth a solid brushing, have the child hum "row, row, row your boat" (or other children's songs) three times to make sure they are brushing long enough. You can also use a kitchen timer - when the bell goes off they are done brushing. **Levels: 1**

Teachable Moment

It's a well-known fact that kids can be unkind when it comes to labeling their peers or putting them down. The next time your child talks about a schoolmate who isn't liked because they "smell funny" or are dirty, use the chance to talk with your child about how poor hygiene can affect our relationships with others.

Levels: 1 2

4. The Cost Of Personal Care Products

If your youth wants to buy a particular brand of shampoo or deodorant, ask them to find coupons for these in the newspaper or else pay for the difference between the brand they want and the generic brand with their own money. **Levels: 2 3**

Health

1. Staying Safe In Any Weather

When you are out with your child in different environmental/weather conditions, demonstrate safety in each situation (driving more slowly in the rain, layering clothes when it's cold, wearing sun screen when it's sunny). **Levels: 1 2**

2. Exercise For Health

Getting exercise is an important part of staying healthy. Invite young children to exercise with you, whether you're walking, biking, swimming, exercising with a video, etc. If it's helpful for you to reward yourself for regular exercise at the end of the week, reward them for doing it with you. **Level: 1** Give your older youth a chance to participate in organized sports or find an activity they enjoy such as bicycling, roller-blading, hiking, or bowling. **Levels: 2 3**

Tip

Put skin medicines in a friendly bottle - like a "Barney" or "Snoopy" bottle. This makes applying skin cleaners and ointments easier and less scary. Using decorative band-aids helps too.

3. Caring For Simple Injuries

Teaching about taking care of injuries and illness can start at a young age. Have little children practice cleaning pretend cuts and applying bandages to their dolls or stuffed animals. **Level: 1** Later on, supervise youth while they care for their own injuries.

Level: 2

4. Linking Symptoms To Illness To Treatment

Help kids recognize how they feel when they are sick. When young children are not feeling well, ask them what their symptoms are. If you know what they have (cold, flu, etc.) label it for them. When they are feeling better, show them how to check a simple medical book, use the Internet or call an "Ask-A-Nurse" line to figure out what they might have. **Level: 1**

Have older youth use these resources to find out what they can do for their symptoms.

Before giving any over-the-counter medication, have your older youth read the label to see if it's meant to be used with their symptoms and what the correct dosage is. **Levels: 2 3**

Teachable Moment

When someone in your home becomes sick with a contagious illness like a cold or the flu, talk with everyone in the house about how it could spread to others (by sharing cups/utensils, sneezing, etc.). Challenge those who aren't sick to see if they can avoid catching the illness by taking precautions (handwashing, not sharing cups, etc.).

5. Going To The Doctor

Older youth need to know how to set up a doctor's appointment. If your youth needs a physical before playing sports or needs to go to the doctor or dentist for other reasons, let them call to make the appointment. **Levels: 3 4**

6. Understanding Non-Prescription Medicines

Next time you are at the store, walk through the medicine aisles. Take several medications off the shelf and have your youth read the label and tell you what they are for. **Levels: 2 3**

7. Learning About Prescription Medicines

If your young person takes a prescription medication, make sure they understand what it's for and how it's used. Next time they need a refill, talk with them about why they take the medicines, how it helps, etc. Let them call for the refill. When you pick up the refill, read over with them the directions for taking the medicines and the possible side effects. If the youth still has questions, encourage them to call the pharmacist. **Levels: 2 3 4**

8. Medical Records

As we change health insurance companies and doctors, keeping a medical record is important. For young children, develop a special file that has important medical records and health information. After each visit to the doctor, help the child place information in the file. **Level: 1** For older youth, have them maintain this file themselves. **Levels: 2 3 4**

9. Filling Out Forms

Filling out forms is a part of getting health care. When you take a young child to the doctor, show him/her the forms that must be filled out. Ask the child to answer the easy questions - name, address, phone - as you fill out the form. **Level: 1** Have older youth fill out the form on their own and then review it with them. **Levels: 2 3**

10. Finding A Doctor, Dentist, And/Or Facility

If your child needs a new doctor, walk them through the steps of contacting their insurance (if the insurance has "preferred providers"), looking in the phone book, or talking to people they know to find a good provider. **Levels: 3 4** Talk to your youth about which medical facility (doctor's office, emergency room, urgent care) is appropriate for various medical needs. **Levels: 3 4**

11. Introduction To Insurance

Next time your youth has a doctor's appointment, talk to them on the way there about what health insurance they have, who pays for it, how long they'll have it, etc. Show them their insurance card. Tell them the same about your own health insurance and show them your card. **Levels: 2 3 4**

12. Advanced Insurance

As a requirement for moving out on their own, have your youth find out what kind of health insurance they can get. Use the phone book, Internet, friends or an independent living class to find out about the different insurance options available to them. **Levels: 3 4**

13. The Cost Of Medical Care

Many youth don't have any idea how much health care costs. If you receive a statement from your doctor or insurance company listing the cost of service (even if it's been paid for), show it to your youth, along with what your health insurance did or did not cover. **Levels: 2 3 4**

Foster Parent Quote

"I think just talking about how you're feeling is important, and learning to recognize stress, identify and admit it. I can remember my parents being really grouchy and angry sometimes, and you couldn't say 'Gee, why are you so grouchy?' For me, it's helpful when my daughter says, 'You know, you're pretty irritable'. I can say, 'You're right, I am' and talk about it. The same goes for her."

14. Stress Busters

Stress affects children and youth of all ages. When your child gets worked up about something, teach them to take 5 or 10 deep breaths to calm down. Offer to go for a walk with your child when they're stressed, or have them walk (or run!) around the block or do jumping jacks. **Levels: 1 2** Older youth should be allowed to go for walks or bike rides when they're stressed out. Punching bags can be useful too. **Levels: 3 4**

15. Quiet Time

Build "quiet times" into your family's routine. Designate a certain 30-minute time slot (possibly after everyone gets home from school or work) as a time when there is no talking. Let youth read a book or magazine or do something else quiet (no TV) during this time. **Levels: 1 2 3**

Teachable Moment

When your youth is worried about something (school situation, peers, money, fears, etc.) invite them to problem-solve with you. Ask them to come up with at least three ideas for dealing with the problem they're worried about. Then evaluate each idea and what the likely outcome would be. Encourage the youth to choose a solution and try it out.

16. Best, Worst, And Funniest Thing

Start a routine of sitting down with your child before bedtime. Ask them to tell you about the best thing, worst thing, and funniest thing that happened during the day. This can make it easier for them to talk to you about feelings and can keep communication lines open.

Levels: 1 2

17. A Round-About Way

If your older child or a friend of theirs is dealing with an emotional problem, they may not be open to talking about it with you. Leave short articles or Web addresses related to the problem in a place where your youth will find it. This gives them a chance to find out more about the problem without talking to you directly. **Levels: 3 4**

18. Learning About Emotional Problems

TV shows can provide a great opportunity to talk about a variety of issues. If you are watching a show like "Oprah" that shows someone dealing with an emotional problem (depressed, suicidal, alcoholic) talk to your youth about it. Discuss the symptoms of the problem, the difficulties it creates for that person, and where the person can get help.

Levels: 1 2 3 4

19. Prayer

Pray with your kids. **Levels: 1 2 3 4**

Alcohol, Drugs, and Tobacco

1. Not-So-Good Examples

Alcohol and drug abuse is an unfortunate part of our society. When information about a celebrity's alcohol or drug abuse is in the news, talk about it at the dinner table. Discuss what their problem is, how the media found out about it, what the consequences are, etc.

Levels: 1 2 3

2. **Make Use Of Your School**

Many schools now sponsor anti-drug, anti-alcohol and anti-tobacco campaigns such as SADD, DARE, and Smokebusters. Encourage youth to participate in these activities and consider offering some type of incentive for completing a program, such as a special day trip or monetary award. If the opportunity arises, participate with your child.

Levels: 1 2 3

3. **Learning From The Movies**

Rent a popular movie that deals with alcohol or drug addiction and its effects such as "When a Man Loves a Woman" or "Broken Cord" and watch it with your youth. Talk about all of the areas of life (health, relationships, jobs, infant development) that can be affected by alcohol and drug abuse. **Levels: 1 2 3 4**

4. **Learning About Addiction**

Look on the Internet or visit your local library or council on drug/alcohol addiction to find a sample of a self-test for addiction. Go over the questions with your youth and talk about how they would answer them and how someone with an addiction might answer.

Levels: 2 3 4

5. **Practice For Peer Pressure**

Role-play with your children and youth. Ask them how they would handle different situations. For example, you might say, "You'll be at a party next week and someone's going to offer you some beer. What are you going to do?" Or, "What would you do if somebody says 'Oh, come on, have a cigarette?'" Tell them stories of how you successfully (or unsuccessfully) handled negative peer pressure. **Levels: 1 2 3**

6. **Treatment Options**

Take your youth to an Alcoholics Anonymous, Alateen, or Narcotics Anonymous meeting. This helps youth get a better understanding of the effects of drug/alcohol abuse and gets them familiar with a popular treatment option - the self-help group. **Levels: 1 2 3**

7. **Drinking And Driving**

Cut out an article about an alcohol related accident or fatality from your local newspaper. Read it with your youth and talk about the consequences of drinking and driving. Ask them if they know the legal drinking age in your state and the Blood Alcohol Content (BAC) for adult drivers in your state. Next time MADD (Mothers Against Drunk Driving) offers a presentation, attend it with your youth. **Levels: 1 2 3 4**

Parent Quote

Make a deal with your youth that if they are ever out somewhere and don't have a safe way to get home (because they are drunk/high or their ride is drunk/high), they can call you and you will come get them, no questions asked. If they take you up on your offer, don't ask questions at the time, but initiate a discussion the following day to explore the situation with them.

Tip

Many youth come into foster care because of drug or alcohol abuse in the home. In talking about their families, ask them what they know about the effects of drugs and alcohol on family members.

Relationships and Sexuality

1. Basic Anatomy

Teach young children the correct names for the parts of their bodies (or if your family uses other terms, at least make sure to mention the "anatomical" term). Try to provide your child with honest answers to their questions about sexuality, or provide them with age-appropriate written materials that cover the basics of human sexuality (libraries, bookstores, church libraries, and the Internet all have good resources). **Levels: 1 2**

2. Healthy Relationships

Role models are important for teaching children and youth about healthy relationships. Ask your youth who they think is a good example of how to treat your husband/wife/partner (either someone real or a character on TV). Talk about their response. **Levels: 1 2**

Teachable Moment

Many TV shows today feature characters who are gay or lesbian. When you are watching one of these shows with your youth, use the opportunity to talk about the different sexual orientations people have and the youth's attitude toward them.

3. The ABCs Of Pregnancy

Unfortunately, teen pregnancy is part of our society. When someone that your youth knows becomes pregnant, ask them what they know about how women become pregnant and some ways that pregnancy can be prevented. Let them know your own feelings about them being sexually active, emphasizing that if they decide to be sexually active, it's important to know how to prevent pregnancy and sexually transmitted diseases. **Levels: 1 2 3**

4. Knowing If You're Pregnant

Every sexually active youth should know some of the "signs" of pregnancy. When you see a pregnant woman in the store, ask your youth what some of the early signs of pregnancy are (late period, nausea, tiredness, etc.). Talk about places in your town that offer free pregnancy testing and pregnancy counseling. **Levels: 2 3 4**

5. Peer Pressure And Sex

Peer pressure can affect a youth's decisions about sexual behavior. Tell them a story about peer pressure faced by yourself or someone you know of and how it was handled. Ask whether they think kids sometimes "talk up" their sexual activities to look grown up to their friends. Explore and role-play ways to resist negative peer pressure. **Levels: 1 2 3**

6. Sexually Transmitted Diseases

Sexually transmitted diseases can impact a youth's health and relationships. The next time you are at the doctor's office, pick up some pamphlets about STDs, or print some information you find on the Internet. Leave it in your youth's room, then later ask if they've had a chance to look at the information and what they thought of it. Ask your child if they know of places in town to get information about preventing and treating STDs. **Levels: 1 2 3 4**

7. Social Development

We are all social creatures. Understanding who we are as people - our positive traits and the areas that need work - enables us to change and grow. Good relationships and communication skills help us to develop and maintain healthy relationships. Understanding our culture and that of others in our family and community enables us to develop an appreciation of our past and value our future.

Personal Development

1. **Picture Yourself**

Have your youth cut out pictures, words and phrases from a magazine that describe how they see themselves or things that are important to them. Make a collage with all of the pictures and words. Talk about their choices and what they mean. Talk about what kind of self image is communicated by the pictures/words they've chosen. **Levels: 1 2 3**

2. **Watch The Self-Talk**

If you hear your youth making negative comments about themselves ("I'm so stupid," "I can't do anything right"), call attention to it. Ask them what they mean, or challenge what they're saying. Help them remember things they can do well by talking about or looking at old photos. **Levels: 1 2 3 4**

3. **Learning About Yourself**

Play "The Un-game" with your child (can be purchased at most toy stores). This game asks players questions about themselves and there are no wrong answers. Be prepared to share things about yourself as you play. **Levels: 1 2 3**

4. **Say It Carefully**

Watch how you praise your child. Statements like "You got all your spelling words right - you're such a good girl!" can teach kids that we only value them for what they do well. Instead, try to emphasize the importance of doing your best and feeling good about yourself with statements like "You worked really hard on those spelling words" or "It looks like you really enjoyed making this drawing." **Levels: 1 2 3 4**

Teachable Moment

Unfortunately, many youths in our society today do self-destructive things. When your youth comes home with a story about how someone in their school tried to commit suicide or overdosed on drugs, talk about the incident. Ask your youth what they think caused that person to act that way. Talk about the idea of self-esteem and how people with low self-esteem may

sometimes do self-destructive things because they don't think they are worth much as a person. Talk with your youth about their self-esteem, and ask how they would get help if feeling alone, sad, overwhelmed, etc.

5. Write It Down

Sit down with your youth and help them make a list of their strengths and the things they do well. Have them write these things down on a notecard and keep it some place safe. When they are feeling down, they can pull out the card and be reminded of their good points and the things they do well. **Levels: 1 2 3 4**

6. I Have A Dream

Ask your youth what some of their dreams are. Ask them about short-term goals ("I want to sing in the church choir") as well as long-term goals ("I'd like to be a writer"). Talk about the strengths they have now that could help them meet their goals. Share some of your own dreams for the future. **Levels: 1 2 3 4**

Tip

Help your youth discover activities they enjoy doing and can have success in. For some youth it might be sports, others may like music, drawing, or pottery. Give them opportunities to participate in things they can be good at, both at home and in the community. This helps youth uncover and build on strengths and talents.

Cultural Awareness

1. A Vocal History

If your youth came from a different biological family, preserving their sense of heritage and where they came from may be difficult. To encourage them to remember where they came from, have them sit down with a tape recorder and reminisce about family holidays, meals, trips or other experiences. Bring the tape out from time to time (possibly on their birthday) for them to listen to. **Levels: 1 2 3 4**

2. Language Lessons

If you speak a language besides English, speak it at home and teach it to your youth if they show an interest. If your youth comes from another family and speaks a different language, ask them to teach you some words and phrases as a way of building ties with them and encouraging pride in their cultural heritage. **Levels: 1 2 3 4**

3. **Food As Culture**

If your youth comes from a culture different from your own, periodically let them enjoy “traditional” meals from their culture at restaurants or in your home. With any youth, explore the foods of different cultures by eating out at restaurants that serve ethnic foods.

Levels: 1 2 3 4

4. **Clothes As Culture**

As you watch TV with your youth or go to events where there are many people, talk about the different kinds of clothes people may wear to represent their racial or ethnic background.

If your child is of a different culture than yours, let them explore wearing clothes that are identified with their culture. **Levels: 1 2 3 4**

5. **Toys As Culture**

If you have saved toys from your childhood, bring them out to show your children. Talk about their meaning to you and how they may be specific to your culture. **Levels: 1 2**

Through friends, libraries, TV, museums, or the Internet, help your child learn about toys from other cultures. **Levels: 1 2**

6. **Friends Around The World**

Make friends with people from other cultures who live in your neighborhood or work with you. Invite them to your home or go to their home as a way to introduce your youth to people from other cultures. Let your youth celebrate a holiday or go to a place of worship with a friend or family member from another culture. **Levels: 1 2 3 4**

7. **Faith As Culture**

Places of worship can be another way to expose your youth to other cultures. Consider visiting a place of worship different than your own to see how other groups express their faith. Congregations of ethnically mixed people can provide a good demonstration of how different people can be united by something like faith. **Levels: 1 2 3 4**

8. **Holidays As Culture**

Observe "traditional" holidays of your own or your youth's culture (if different). Help your youth find information (in books, on the Internet) about how a certain holiday is celebrated if they don't know. Try to incorporate food, activities, and music from that holiday into your celebration. If your child is of a different background than yours and feels comfortable, let them "lead" some part of the celebration. **Levels: 1 2 3 4**

9. **Exploring Other Cultures**

Take day or weekend trips with your youth to areas that are different than where you live. You might visit a town that is ethnically different, rural instead of urban, poor instead of

wealthy, large instead of small, etc. Talk about the differences between the places you are visiting and your "home town." **Levels: 1 2 3 4**

10. Economic Culture

Keep in mind that culture can include economic factors as well. Spend a day volunteering at a soup kitchen or working in a housing project with your youth to expose them to the challenges faced by those living in poverty. **Levels: 1 2 3 4**

Tip

As parents, we must admit to ourselves when we are using stereotypes and then work on it. We can start by avoiding labels like "foster, black, short, fat, gay," etc. when referring to people.

11. Confronting Racism

Magazine articles, news stories, movies, or TV shows that deal with issues of racism can provide good opportunities to talk about these issues with your youth. After reading or watching them, help youth think about all the ways that racial prejudice can be expressed. **Levels: 1 2 3 4**

12. Stereotypes And Labels

If your youth uses a racial slur or stereotype, challenge their thinking by asking what they mean by this term. Re-educate them about how labels and stereotypes can hurt people. Talk about how we limit our ability to know other people if we judge others only by appearance (color, size, height, etc.). Ask your youth how they would feel if someone judged them only on the basis of their appearance. **Levels: 1 2 3 4**

Parent Quote

"As parents, we don't always know how to give kids the right tool to recognize and deal with discrimination. We may need to get some training to learn these tools."

13. Dealing With Discrimination

If you or your youth experience any type of discrimination, talk as a family about the situation. Talk about the feelings that come up when someone discriminates against you and use it as an opportunity to teach the importance of not acting that way towards them. Teach your youth how to handle discrimination when they encounter it. **Levels: 1 2 3 4**

Teachable Moment

If your youth does something that shows a racial prejudice, deal with it in a way that shows it is a serious matter. For example, if your youth calls another youth a racial slur, try to get together with your youth, the other youth and their parents to discuss the incident. Help your youth see that it is unacceptable and hurts other people.

14. Embracing Our Cultural Heritage

Youth who are multiethnic or multiracial need to begin learning about their mixed heritage as early as possible. Explore this through conversation, books, frequent contact with people who share their heritage, and discussion about racism they may encounter and tools to deal with it. For youth who resist looking at this important piece of their identity because they don't want to appear "different", role-model by researching, learning about, and celebrating your own heritage, whatever it may be. **Levels: 1 2 3 4**

Communication

1. Communication Charades

Play a game at the dinner table. Ask everyone to take turns saying a phrase (such as "Don't you look nice today" or "What a good idea!") with different facial expressions and in different tones of voice. Show how the same words can come across as very sincere, sarcastic, rude, angry, etc., depending on your tone of voice and body language. Talk about how communication is made up of words, tone, and body language. **Levels: 1 2** Playing a family game of charades is always a fun way to focus on nonverbal communication skills. **Levels: 1 2 3**

2. Basic Communication Skills

Teach children to become better listeners by reading them a story and asking them questions about it (where was the treasure hidden, etc.). **Level: 1** Ask older youth a few questions and after they respond, repeat back to them the answers they gave you. Role-model by staying quiet while they are answering and maintain eye contact. **Levels: 1 2 3** Learning not to interrupt conversation can be taught by practicing with youth to wait until the speaker completes a sentence or thought, then saying "Pardon me, or excuse me." **Levels: 1 2**

3. Getting Clarification/Asking Open-Ended Questions

When your youth says something to you about how their day went, rephrase what they said to you and ask for more information. For example, if your youth says "I hate school, I'm never going back," try saying, "It sounds like something really bad must have happened at school today. Can you tell me about it?" Tell them that you are getting clarification and information to understand them better. **Levels: 1 2 3 4**

4. Watch Yourself In Action

If your youth is having trouble with some part of communication (like telling someone they are angry or saying how they feel about something), have them practice in front of a mirror or with a video camera. Ask the youth what they think about how they're coming across (too negative or too indecisive a tone of voice, respectful, non-blaming of the other person, attaching a positive comment to a negative, etc.) and have them practice to improve their skills. **Levels: 1 2 3 4**

5. A Pat On The Back

Have a "complimentary dinner" some night at the table. Have each person give a compliment to the person on his or her right (or to everyone). Talk about whether the compliments sounded sincere and about how the person getting the compliment reacted. Have youth practice just saying "thank you" when someone gives them a compliment instead of just playing it down. **Levels: 1 2 3 4**

6. You've Got The Look

Teach your youth about the different "looks" or cues you might give them when they are behaving inappropriately. Tell them that when you are in public, you don't want to embarrass them by saying something, but you don't want them to embarrass you or themselves, either, so if they're behavior is out of line, you will give them a certain look or signal so they know to stop. **Levels: 1 2 3**

7. There's More Than One Way To Communicate

If you have a youth that has a hard time expressing emotions, write notes to them. Either sit near them and write notes back and forth about how they're feeling, what's wrong, etc., or leave a note in their room or write back and forth to each other in a journal. Writing can be less threatening because tone of voice and eye contact are not involved. It also allows us to think through what we want to say before we "say" it. **Levels: 1 2 3 4**

8. A Message For You

If your youth doesn't respond well to verbal directions to do a chore or take care of something, give it to them in writing. Put a chalkboard in their room or in the kitchen. Write down what you need them to do each day or week and train them to "check their messages." You won't have to hear the complaints or watch the eye-rolling when they see what they need to do. Ask them to leave messages for you too. **Levels: 1 2 3 4**

9. Practice Makes Perfect

Before your youth enters a new social setting (first day of school, party at a friend's house, meeting new people), coach your youth on how they might act. Role-play the situation with them and talk about their eye contact, body language and words they use. Youth who are especially shy may need ideas for things to talk about, like the weather or a current event.

With young children, you can act out the situation using dolls, action figures or animals. This is important to do so that youth can feel comfortable about what they'll say and how they'll act. **Levels: 1 2 3**

10. Talking To Different People

At the dinner table, ask your youth what they would say if they needed some information from a policeman vs. a preacher vs. their best friend. Emphasize how it's appropriate to communicate differently with different people depending on their role and the relationship we have with them. **Levels: 1 2**

11. Communications With The Teacher

Consider taking your youth along to a parent-teacher conference, especially if the youth is having problems in the classroom. Help your youth hear the teacher's feed-back and talk to them about possible solutions to the problems they are having. This develops assertiveness and teaches the youth proper ways to communicate with a teacher. **Levels: 1 2 3**

12. Communication On The Job

Take advantage of youth employment and volunteer programs in your community. Not only will your youth learn new job skills, they will also gain experience communicating with someone in an employer role. **Levels: 2 3**

13. Communication For An Interview

Before your youth goes for a job interview, conduct a mock interview where you each take turns playing the employer and employee. Point out where your youth could improve communication through eye contact, not using slang, body posture, etc., and have your youth do the same for you! **Levels: 3 4**

14. Using Communication Tools Correctly

Before allowing your youth to answer the phone in your home, go over with them what you want them to say when they answer, what to say if the caller asks for you and you're not home, how to take a message, etc. Tell them what kind of information they should never give out to someone they don't know (address, credit card information, whether they are alone). Role-play answering different types of calls until they can do it correctly. Make sure to demonstrate how to handle sales people on the phone. Go over similar information for usage of e-mail and the Internet. **Levels: 1 2 3**

15. Making A Request Develops Assertiveness

Youth often try to "hint" at what they want, or sometimes they just expect you to read their minds. For example, they might say, "Boy that cake looks good." and expect you to offer them some instead of saying, "May I please have a piece of cake?" If they do this, tell them you won't respond until they make a clear, direct request. **Levels: 1 2**

16. Learning To Negotiate

It's important for youth to learn to negotiate with others. If you sense that your youth feels upset about something they've been asked to do, or the time frame they need to do it in, teach them how to politely ask if something can be changed. For example, if you've told them to go clean up their room in the middle of their favorite TV show and they are upset, suggest that they ask you (nicely) if they can do it right after the show. If it's okay with you, let them do it the way they are suggesting. Explain that while it's fine to ask, not everything is negotiable - sometimes they will just have to do what you say when you say it. **Levels: 1 2 3**

17. Managing Conflict

When siblings are fighting, it is often a good idea to let them work out the problem on their own. However, this is not possible when the conflict becomes too intense or even violent. If you need to step in, send each youth to a separate area for a specified time, then bring them back together to discuss the problem. Help them think of all the ways they could solve their problem, even silly ways (flip a coin, pick a number between 1 and 10, let each get their way for a certain amount of time). **Levels: 1 2 3**

18. After A Conflict

After a conflict involving anyone in your home, make sure that everyone (adults too) apologizes to each other. You might want to do a "group hug" or "high-fives" as a way of affirming that you're still a family, even if there are fights and disagreements. If someone has damaged or destroyed someone else's property during a conflict, give that person the chance to make things right by replacing the object with their allowance or doing chores for the other person. If the conflict was with a teacher, school mate, or someone outside the home, help the youth to write a letter to apologize and take responsibility for their part in the conflict. **Levels: 1 2 3 4**

19. Talking About Sensitive Topics

Sometimes it is difficult to discuss conflicts or sensitive topics face to face. Use time spent driving in the car or working on a puzzle with your youth to discuss difficult issues - a more casual atmosphere may help your youth to be more open. **Levels: 1 2 3 4**

20. Family Meetings Address Conflict

Hold regular family meetings where members have a chance to talk about the things that are stressing them out. Ask what family members are upset about and how members can do things differently to be less upsetting. Have a policy that family members can say whatever they want to, as long as they say it in a respectful manner. Make sure to end meetings on a positive note by having each member say something positive about the others. Order pizza or have popcorn to make the meeting a special occasion. **Levels: 1 2 3**

21. What Is Anger

Many dramas on TV or video show people fighting, destroying things, or otherwise acting out their anger. As you watch one of these shows with your youth, talk about anger (what makes you angry, what makes them angry, how each of you tends to handle it, etc.). Talk about (and role-model for your kids) some of the ways that people can handle anger appropriately (counting to ten, giving yourself a time out, shooting hoops, running, writing in a journal, working with clay, pounding your fists into a pillow) and help them think of ways that would make sense for them. **Levels: 1 2 3**

Relationships

1. Types Of Healthy Relationships

Draw an "Eco-Map" with your youth. Put their name in the center of a small circle. Around the circle, draw a series of circles that represent all the relationships they have. Write the names or roles of those closest to them in the circle that goes around their name, then do the same for all the other circles moving outward. For example, in the circle around their name, you might list the names of family members. The next circle might have names of their friends, the next their teachers, then their caseworkers, therapist, pastor, etc. Talk about the relationships they have with each person or group of people, (how "close" they are, how much personal information they share, how much they trust each person). Ask your youth who they consider to be part of their "support system" - people they would go to for help with a problem. Let the youth lead you in this exercise - what you think about who is closest to them might not be what they think. **Levels: 1 2 3 4**

2. Characteristics Of Healthy Relationships

As you watch TV programs or videos that show people in friendships or dating relationships, talk about the qualities of a good friend, what's "healthy" in a good relationship, etc. Ask your youth to point out the things that people might do in the programs/videos that are not healthy (manipulate, make you feel guilty, lie to you, etc.), as well as the positive things. **Levels: 1 2 3 4**

Tip

One important way that children learn about healthy relationships is by

seeing them in action. Talk to your youth about what makes your friendship or your marriage work well. Tell them about qualities you admire in friends or your spouse and share how you handled difficulties in a positive way.

3. **Handling An Unhealthy Relationship**

As you watch TV programs with your youth that show people in "unhealthy" relationships, talk about how characters in these programs handle each relationship and other options they could try. Discuss what your youth could do if they found themselves in an unhealthy relationship (get counseling with the person involved, get a restraining order, end the relationship). You may want to tell them about an experience you had with an unhealthy relationship and what you did or wished you had done to resolve it. **Levels: 1 2 3**

4. **How Would You Feel?**

When your youth is distressed about a negative interaction with another person, ask them to "act it out" with you once they have cooled off. Have the youth play the part of the other person, while you pretend to be the youth. After role-playing, ask your youth how the other person may have felt and why they have behaved as they did. This teaches youth empathy and how to see things from another person's viewpoint. **Levels: 1 2 3 4**

5. **Practice For Dating**

Take your youth out on a practice "date" and model how a person taking them out should behave, as well as how your youth should behave. Dads can talk to their daughters about how a boy should behave on a date; moms can talk to their sons about what a girl should/should not do too. **Levels: 1 2 3**

6. **Dating Advice**

Have older siblings talk to younger youth about the "real world of dating," including what's appropriate behavior and what's not. **Levels: 2 3**

7. **Setting Boundaries**

Teach your children that it is okay to ask for more information from an adult. Youth who have been in the foster care system have usually had many different adults they don't know well involved in their life (caseworkers, transportation people, etc.). If someone they don't know calls or approaches them, let them know they can ask for identification or call you or another trusted person to check things out. **Levels: 1 2 3**

8. Handling Personal Questions

If your youth comes from another home, talk with them about what they can say to people who ask if you're their "real" parent or other personal questions. Teach them that it is a good thing not to tell their life story to everyone they meet and that they do not have to answer personal questions. Role-play different situations with them so that they feel comfortable with how they will respond. Help them to see that some information is private; model this for them by not telling them about your personal troubles, marital problems, etc.

Levels: 1 2 3

9. Don't Touch Me!

Sometimes youth who have been in the foster care system have had bad experiences with physical touch. If you have a youth who won't engage in physical interaction, start with non-threatening kinds of touch. Young children can play games involving touch like "Patty Cake" or "Red Rover." Older youth might be receptive to "high-fives." Youth who won't give or receive hugs might need to start with handshakes. **Levels: 1 2 3**

10. Learning About Physical Boundaries

Some youth in the foster care system have poor physical boundaries - they'll hug or touch everyone or do it inappropriately. If this sounds like your youth, start by sharing with them how it makes you feel. "I feel uncomfortable when you hug me that way." Enlist the help of other people in their life (teachers, youth group workers, etc.) to help give feed-back and set limits with your youth. For instance, the teacher might need to tell your youth he can't hug her, but he can shake her hand. **Levels: 1 2 3 4**

Tip

Many times kids will tell us about situations where they believe they were a "victim" or where someone "wronged" them. We may easily see how the youth's behavior led to the negative interactions, but they may be totally unaware. Try asking them what they wanted to accomplish in the situations and what they could have said or done differently that might have led to a different outcome. Help them see that they are not always just a helpless victim, but that their behavior plays a part in how others treat them, and that by changing their behavior, they might get the results they want.

11. Maintaining A Personal Support System

Talk with your youth about different scenarios where they might need help (finding housing or a job, an unplanned pregnancy, a religious question, an illness). Ask them who they could go to for help in each of these situations. Give them a small notebook or address book to write down names and addresses of people in their personal support system. If they don't

know who is part of their support system, help them think through the people that have given them help at different times. **Levels: 3 4**

12. Being Part Of A Community

As part of drawing an Eco-Map with your youth (Relationship Activity #1), have them write down all the different groups or communities of which they are a part of (school, church, clubs, etc.). Ask them to list some of the benefits they get from each group. **Levels: 1 2 3 4**

13. Leisure Time

Encourage your youth to participate in sports or other hobbies. If a youth joins your family later in life and doesn't have any hobbies, talk with them about what they like to do or something they have always wanted to try. Help them look in the newspaper or on the Internet for community classes or groups they might want to join. If they're really having trouble finding something, offer to take a photography, pottery, dance, or other class with them in the evening or during the summer. **Levels: 1 2 3 4**

8. Work and Study Skills

When children and youth have a strong educational and employment foundation, they can approach young adulthood with greater confidence and more options. Many of the skills of being a good student and employee are learned when children are young and built upon as they undertake education and employment. These experiences help youth to prepare for the job and career challenges they will face as independent adults.

Career Planning

1. **Playing At Work**

Encourage younger children to play "school teacher" or "store." They may need some props like a toy cash register or chalk and chalkboard. Talk about what they think people do in these jobs. **Level: 1**

2. **Lemonade Stand**

Allow your child to have a lemonade stand and help you with a yard sale to get the experience of being "in business." **Level: 1**

3. **What's Involved In A Job**

When watching TV together, challenge younger children to spot as many different jobs as they can. **Level: 1** Talk about the different careers that characters have and what type of education or training it takes to work in that field. **Levels: 1 2 3**

4. **Learning About Careers**

Sign up to take a career class at a community college with your youth or attend a career fair with them. Even if they only go to listen to the different employers describe the jobs, they'll learn valuable information about occupations. For older youth looking for a job, ask them to create a list of questions for employers before attending the job fair. **Levels: 2 3 4**

5. **Reading Up On Your Heroes**

When older youth talk about idols or heroes, have them read a biography of the person. For example, if your youth is very interested in racecar driving, suggest that they read the biography of the most recent winner of the Indy 500 to learn what kind of education and training one needs to be a racecar driver. **Levels: 2 3**

6. Skills Needed For Jobs

With young children, have them notice and name the kinds of tools or technologies different workers need. For example, you might ask what kind of equipment the fireman, postal worker, bank teller, or auto mechanic needs. **Levels: 1 2**

7. Take Your Child To Work

If your job allows, bring your youth to visit your workplace. Younger children can follow you around as you do the different tasks associated with your job. **Level: 1** Older youth can follow other employees to learn what kind of work is involved in their jobs. **Levels: 2 3**

8. The Importance Of Volunteering

Encourage youth to volunteer so they can learn about different jobs. For example, the youth could volunteer at the library, humane society, hospital, office, or an after-school program for younger children. Emphasize that volunteer activity looks good on a job application or resume. Talk to your youth about what kinds of activities they observed at each job site. Ask them what they liked and didn't like about each locale. **Levels: 2 3**

9. Working On A Career Plan

Draw a large triangle with your youth's career goal written on the top of the triangle (veterinarian, writer, accountant). Have the youth start at the bottom of the triangle and write in anything they are doing that will help them reach their career goal. For example, they might write "volunteered at Humane Society" or "took a summer writing class." Above this, have them write ideas of more things they could do to reach their goal, along with the names of people who could help them accomplish these things. **Levels: 2 3 4**

Employment

1. Why Work?

Encourage younger children to name 10 reasons why people work and put the list on the refrigerator so they can add to it. **Levels: 1 2** If your youth has friends who work, ask why their friends got jobs and what kinds of things they are able to do (pay for a car, buy more clothes) or not do (play sports) because of having a job. **Levels: 2 3**

2. Working For What You Want

If your youth isn't old enough to be employed but wants extra money to spend on clothes, games, etc., ask what they would be willing to do to earn the extra cash. They may be interested in babysitting or be able to mow lawns or clean up yards for neighbors. **Levels: 1 2**

3. **What To Look For In A Job**

When it comes time for your youth to get a job, ask them to make a list of the things they are looking for in a job and any factors that might affect where they could work. For example, your youth may want a job that doesn't require weekend work and they may need something that is close enough to walk to, or near public transportation. **Levels: 2 3**

4. **Working In Your Area Of Interest**

When looking for a job, suggest that the youth use his or her interest to help narrow down where to search for jobs. For example, if youth really like pizza, they could explore working in a pizza parlor. If they love clothes, they might apply at a clothing store in the mall. **Levels: 3 4**

5. **Looking For A Job**

There are many different ways to find a job. Ask youth to list different ways they could find out about a job, such as the newspaper or Internet. Have them ask their working friends or siblings how they heard about their jobs. If they know someone who works at a place they would like to work, encourage them to ask that person about job openings. You may know of a friend who would hire your youth. **Levels: 2 3 4**

6. **Sharing Your Experience**

As your youth prepares to look for their first job, share memories of your first job. Talk about what you liked and didn't like about the job, and if you were scared when you began working. Talk about what you learned and what that job led to. This helps youth realize that their first job won't be their last, and that we all move on to better jobs. **Levels: 3 4**

7. **Job Applications**

The first step in getting a job is filling out an application. Pick up some applications from local businesses and have the youth identify what kinds of information will be needed in order to fill out a job application. Let them practice filling out an application and then review it with them. **Levels: 3 4**

8. **Keeping An Employment File**

Have your youth keep a file that contains information about all of the jobs (even odd-jobs or volunteering) they have had. In it, they can list where they have worked, the dates, what they were paid, etc. They should also write down the names and addresses of people who are willing to provide references for them. Include organizations or clubs in which the youth has participated. When they go to apply for a job this information will be helpful in filling out an application. **Levels: 2 3 4**

9. Writing A Resume

When your youth has had a few jobs and is ready to put together a resume, go to the library or look on the Internet for examples of resumes. If your youth has access to a computer, have him/her use the "resume wizard" program to create their own. **Levels: 3 4**

10. Preparing For An Interview

Help youth prepare for an interview by brainstorming a list of possible questions that a prospective employer might ask. The youth could collect possible interview question ideas from family members, friends, career counselors, or books in the library. **Levels: 3 4**

11. Mock Interview

Have your youth prepare for an interview by doing a practice interview. After the youth has prepared a list of questions, you pretend to be the employer and conduct a mock interview. Talk about the answers - what sounded good and what might need to be done differently. Then reverse roles with your youth and have them play the employer! **Levels: 3 4**

12. Questions About The Job

As a prospective employee, the youth may have questions about things like hours, pay, and employee benefits. Before the interview, help your youth create a list of questions they would like to ask of the employer. **Levels: 3 4**

13. After The Interview

After your youth has had their first interview, talk to them about the importance of following up with their potential employer. Encourage them to pick one method of follow up (hand written thank you, phone call, e-mail) and then do it. **Levels: 3 4**

14. Understanding Your Paycheck

When your youth receives their first paycheck, celebrate! Make a special meal or go out to dinner. As you're eating, go over their pay stub with them and explain the various deductions (FICA, federal taxes, etc.) and what they are for. **Levels: 3 4**

15. Employee Benefits

When your youth gets their first job, encourage them to ask for written information about employee benefits. Go over this with them and talk about which benefits they might want to use, such as health insurance or a savings plan. Tell them about some of the employee benefits offered by your employer. **Levels: 3 4**

16. Early Practice For Being A Team Player

You can teach teamwork - an increasingly important job skill - by encouraging teamwork around the house. For example, when house cleaning needs to be done, have one child load the dirty dishes in the dishwasher and another unload the clean ones. **Levels: 1 2**

17. Being A Good Employee

Sometime when you are talking about jobs, ask your youth to imagine running their own business. Ask what kind of business they would like to own and what kinds of people they would want to employ. Have them describe what kinds of employee behavior they would like to see and what kinds of behavior might lead them to fire someone. **Levels: 2 3 4**

18. Handling Problems On the Job

When your youth has been working a little while, ask them to describe the tasks they do and what they like and dislike about their job. Ask them to describe how they are handling parts of their job that they do not like. Share with them some of the things you don't like about your job and how you handle them. Talk about possible ways they can deal with workplace problems. **Levels: 3 4**

19. Leaving A Job

Most of us do not keep a first job forever. When it becomes clear that the youth wants to leave their job, talk about how they will give their notice, what they need to do before they leave, etc. Ask them what they need to take away from that job in order to get their next job; for example, are there other employees that will be willing to give them a reference? Are there particular skills they need to learn - running certain equipment, using a certain computer program - in order to get a better job next time? Talk about why it is important to leave a job on good terms (the next employer may call the previous employer for a reference). **Levels: 3 4**

Foster Parent Comment

"The kids have impressed on us that they have to be cool in school. What I let them know is to think about the kids who might not be considered cool because they study a lot and what you will call them in 20 years - you will probably be calling them boss."

Decision Making

1. Starting Early

Let children and youth practice making decisions. Start teaching decision making early in life by giving young children simple choices (what to wear, picking up toys now or later, choosing which TV shows to watch, what to make for their school lunch, etc.). **Level: 1**

2. **A Plan For Decision Making**

When children and youth need to make a decision, encourage them to make a list of pros and cons. Talk them through the potential outcome of each choice. This is good practice for developing a method of thinking through future decisions. **Levels: 1 2 3**

3. **Evaluating Decisions**

When things happen - good and bad - as a result of a youth's decisions or actions, ask them to recall what factors went into making the decision or taking the action. Talk about how different decisions would have impacted the outcome. **Levels: 1 2 3**

4. **Decision Making Games**

With children and teens, play games that require decision making. Some of these games are: Life, Chess, Racko, Risk, and card games. As you play, ask kids to talk about what led them to make certain decisions or "moves" during the game. **Levels: 1 2 3**

Study Skills

1. **Create A Reading Environment**

Read to young children at least once a day. For younger children, use reading machines and "read-along" tapes to make reading fun. When children begin to read, have them read you a book. For reluctant readers, offer an incentive. For example, for every 15 minutes the child spends reading, they can watch 15 minutes of TV, or play 15 minutes of Nintendo.

Levels: 1 2

2. **Use The Library**

If you need to go to the library to research something - whether it is looking at *Consumer Reports* or investigating a place for a vacation - take your children and youth with you. They can help you as you do your research and learn how to use the library. Let them check out books they're interested in reading while you're there. **Levels: 1 2**

3. **Learning Styles**

Each youth learns a little bit differently. Ask your youth which subjects are easier for them and try to figure out if they learn better by seeing something (visual learner), hearing something (auditory learner), or doing "hands-on" activities (kinesthetic learner). One way to determine this is to watch them assemble something: do they look at pictures, read the directions, or just do it? Help them come up with ways to use their best learning styles as they study. For example, if they are auditory learners you could spell their spelling words aloud and then have them try it. Visual learners might learn words better by writing them out. A kinesthetic learner might need to arrange magnet letters. **Levels: 1 2 3**

4. **Study Environment**

Have the youth try reading or doing math problems in different environments (at a desk, listening to music, at the kitchen table, with the TV on). After 10 minutes in each locale, ask the youth to describe what it was like to do the task in the different environments and in which were they able to concentrate best. **Levels: 1 2 3**

5. **Get Involved In Education**

Sometimes the best way to help youth understand the importance of school is when their parents get involved in the school. Always participate in parent-teacher conferences, and invite your youth if possible. Volunteer in the classroom or at school events. **Levels: 1 2 3**

6. **Homework Motivation**

It can be really difficult to motivate youth to do their homework. Set up incentives for completing homework. For example, when the youth completes his/her homework, he/she gets to talk on the phone, watch TV, or do something enjoyable. Encourage the youth to design the incentive plan. **Levels: 1 2 3**

7. **Older Youth As Tutors**

Encourage older youth to help younger children - in your home or at school - with their schoolwork. This helps to reinforce what the youth knows and builds self-esteem. If possible, offer to pay the older youth something for the tutoring. **Levels: 2 3 4**

8. **Getting Help**

If your youth is having trouble in a subject, have them ask a school counselor or look in the Yellow Pages for tutoring help. If they are getting ready for a big educational test like the SAT or ACT, have them ask about test preparation courses through school or in the community. Offer an incentive for them to research the costs and availability of this kind of help. **Levels: 1 2 3**

A Foster Parent's Story

"When my foster son was young we sometimes had trouble getting him to read or do his homework. He just wasn't very interested in school. We discovered that he was really interested in snakes. I really don't like snakes, but I knew that if we could tap into that interest he might do some reading. So, we got a snake. Our son was responsible for reading books about caring for the snake and setting up a feeding schedule. He even joined a snake society. Because of that snake, he learned to like learning and to be curious about life."

A Story of Life Skills in Action

Every parent wants their child to be prepared to “make it” in the world once they leave the shelter of their growing up home. We start by teaching them how to feed themselves, how to dress themselves and how to pick up their toys; later we move on to lessons in answering the phone, preparing simple meals, keeping track of money and driving a car. Now and then, we are rewarded with a chance to see them do something for themselves and do it well—a sign of hope for their future as an independent person. This is the story of a family that gave their girls an opportunity to “show their stuff”, and show it they did. This is a story of life skills in action.

The Simmons family came to work with Casey Family Programs in 1998 as licensed foster parents. In the year 2000, they found themselves with three teenage girls (1 birth daughter and 2 foster daughters). Amy and Ana were 15, Jordan was 14. The Simmons have raised all their children with an emphasis on both the increased responsibility and the additional privileges that come with age. Celebrating various “passages” with the children has been an important part of life in the Simmons home. In Hispanic culture, the Quinceñera is a very important rite of passage for young girls—it marks the transition from childhood to young adulthood when a girl turns 15. Living in a predominantly Hispanic neighborhood, the girls had attended many of these celebrations and wanted to mark their transition out of childhood with a Quinceñera that they would celebrate together. The Simmons had begun 2 years prior preparing the girls for what would be involved in this as two of their daughters needed to go through 2 years of religious instruction classes in order to receive the sacraments of baptism, first reconciliation and first communion in the Catholic church. Once it became clear that they were committed to following through with this part, efforts began to plan the Quinceñera celebration itself.

The Simmons put the girls in charge of the planning, giving them a fixed budget and making themselves available as resources. The girls divided up the tasks and set to work on planning the event, which in many ways resembles a wedding. They had to locate a church and priest, buy dresses and shoes, find a caterer, photographer, reception hall and DJ, and plan for decorations, centerpieces, invitations and flowers. This involved making numerous phone calls, visiting stores and locations and getting ideas from friends and family. Along the way they had to blend the wishes and tastes of 3 very different people, learning the skills of compromise and teamwork. Their limited budget required that they be savvy comparison shoppers, detailed record keepers, and artful negotiators. They encountered disappointment, racism, misunderstandings and let-downs, but they did not give up. In the end, Amy, Ana and Jordan rose to the challenge, planning their Quinceñera in a matter of 8 months and just under their budget. In the process, they sharpened life skills in the areas of teamwork, budgeting, compromise, assertiveness, planning and negotiating, and demonstrated that they were indeed ready to celebrate the transition from childhood to young adulthood.

The Simmons family took something their youth wanted, a Quinceñera, and turned it into a learning opportunity. As a result, these young ladies gained additional skills to help them in the “real world” and did something that they can always feel proud of. It was the essence of teaching life skills—taking situations in everyday life and turning them into opportunities for growth. Giving our children the chance to try, fail, try again and succeed is what they need to be prepared for life on their own. With a safe place to grow and opportunities to learn important life skills, they can all be ready and set to fly when the time comes to leave our nest.