



# Foster Your Future Volunteer Manual



## Annual Action Plan Sign Off List

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Credentials** Birth Certificate \_\_\_\_\_ Social Security Card \_\_\_\_\_ AZ ID \_\_\_\_\_ Driver's License \_\_\_\_\_

**Funds** ETV \_\_\_\_\_ AFFCF scholarship \_\_\_\_\_ Catholic Social Service \_\_\_\_\_ DCS funds \_\_\_\_\_  
completed FAFSA \_\_\_\_\_ Pell GRANT \_\_\_\_\_ Other Grants \_\_\_\_\_  
Food Stamps \_\_\_\_\_ AHCCS Health Care \_\_\_\_\_ Subsidized Housing \_\_\_\_\_ Other \$ supports \_\_\_\_\_

**Education** HS Diploma \_\_\_\_\_ GED \_\_\_\_\_ College/Vocational/GED School \_\_\_\_\_  
what are you studying \_\_\_\_\_ graduation date \_\_\_\_\_  
mentor at school \_\_\_\_\_ #/e-mail \_\_\_\_\_

**Vocational** Exploration: preferences/what you say you want to do \_\_\_\_\_  
interests/what you like to do \_\_\_\_\_ CareerOneStop.org \_\_\_\_\_ ONet.Org \_\_\_\_\_

**Driving:** written test \_\_\_\_\_ road test \_\_\_\_\_ Car Care booklet \_\_\_\_\_ tire change \_\_\_\_\_ tire air pressure \_\_\_\_\_  
windshield Fluid/Wipers \_\_\_\_\_ battery \_\_\_\_\_ AAA Membership services \_\_\_\_\_

**Interest** calculator for: purchasing car/ house \_\_\_\_\_ long-term savings/retirement \_\_\_\_\_

**Working** where \_\_\_\_\_ Duties \_\_\_\_\_  
hours/week \_\_\_\_\_ Pay/Hour \_\_\_\_\_ weekly \_\_\_\_\_ bi-weekly \_\_\_\_\_ Secondary Work \_\_\_\_\_  
Résumé \_\_\_\_\_ Interview Skills \_\_\_\_\_

**Financials:** watch 5x's <https://www.facebook.com/FirstMediaBlossom/videos/161172505297488/>  
Needs versus Wants \_\_\_\_\_ Emergency Fund \_\_\_\_\_ On-going financial Plan includes Smart Goals \_\_\_\_\_

**SMART Goals** with Written Strategies broken down in smaller timely steps:

3 month \_\_\_\_\_ 6 month \_\_\_\_\_ 1 Year \_\_\_\_\_ 5 Year \_\_\_\_\_ 10 year \_\_\_\_\_

**Leisure Activities** Music \_\_\_\_\_ Sports \_\_\_\_\_ Art \_\_\_\_\_ Cooking \_\_\_\_\_ Reading \_\_\_\_\_ Games \_\_\_\_\_

**Home cooking** and packed lunches: Review Complete Kitchen Inventory List below \_\_\_\_\_  
Meal checklist: breakfast \_\_\_\_\_ lunch \_\_\_\_\_ dinner \_\_\_\_\_ snacks \_\_\_\_\_ packed lunches \_\_\_\_\_  
lunchbox/ice packs/containers \_\_\_\_\_ 3 crock pot meals \_\_\_\_\_ rice cooker \_\_\_\_\_ Rotisserie chicken \_\_\_\_\_

**Clothing:** business/work \_\_\_\_\_ every day \_\_\_\_\_ recreational \_\_\_\_\_ shoes \_\_\_\_\_

### Complete kitchen inventory list

\_\_\_\_ 1 fire extinguisher \_\_\_\_ 1 first aid kit  
\_\_\_\_ 6 dinner plates \_\_\_\_ 6 cereal bowls \_\_\_\_ 8 forks/soup spoons/teaspoons \_\_\_\_ 6 steak knives  
\_\_\_\_ 4 cups \_\_\_\_ 6 mugs \_\_\_\_ 6 glasses  
\_\_\_\_ 2 potholders \_\_\_\_ 2 oven mitts \_\_\_\_ 4 kitchen towels \_\_\_\_ 4 wash cloths  
\_\_\_\_ coffeemaker \_\_\_\_ toaster \_\_\_\_ 1 casserole dish \_\_\_\_ low-cooker/crockpot \_\_\_\_ rice cooker  
\_\_\_\_ medium frying pan/ lid \_\_\_\_ large frying pan/lid \_\_\_\_ medium pot/lid \_\_\_\_ large pot/lid  
\_\_\_\_ 2 serving bowls \_\_\_\_ 3 mixing bowls \_\_\_\_ 2 rubber/plastic spatulas \_\_\_\_ 1 large tong  
\_\_\_\_ 2 baking sheets \_\_\_\_ 1 pizza baking pan \_\_\_\_ 2 cutting boards \_\_\_\_ 1 cheese grater  
\_\_\_\_ measuring cups \_\_\_\_ measuring spoons \_\_\_\_ electric hand mixer \_\_\_\_ 1 muffin/cupcake tin  
\_\_\_\_ 6 food storage containers \_\_\_\_ 1 can opener \_\_\_\_ 1 potato peeler \_\_\_\_ 1 pizza cutter  
\_\_\_\_ 2 scissors \_\_\_\_ 1 paper towel holder \_\_\_\_ 2 stirring spoons/1 slotted \_\_\_\_ 1 spaghetti spoon  
\_\_\_\_ 1 colander \_\_\_\_ 1 pitcher \_\_\_\_ 1 pot scrubber \_\_\_\_ 4 sponges with scrubber on backing  
\_\_\_\_ 1 kitchen sized trash can \_\_\_\_ 1 Mop \_\_\_\_ 1 bucket \_\_\_\_ 1 broom \_\_\_\_ 1 dustpan





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**Foster Your Future**  
**A 501(c)3 Charitable Organization**  
**Arizona Qualified Charitable Organization**

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Foster Your Future believes all people are individuals with great potential given the opportunity. Supporting their unique abilities and strengths is extremely important in our mission to encourage success in their growth and independence. We welcome all adults that are willing to work for their goals with our support and encouragement. We respect and welcome input on program development for the many different individuals we champion. We are an equal opportunity charitable organization. We welcome everyone without attention to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran or disability status. With many of our young adults experiencing traumatic prenatal and childhood crises, we work with many young adults with PTSD, learning disabilities, ADHD and coming from Special Education programs. Our volunteers and clients represent a diverse and multicultural population.





## **Rationale and Process**

Foster young adults have a high risk of homelessness, incarceration, and instability in their lives. The young adults that have aged out of the system have very few resources. They do not have support from their birth family and the government programs have limited support. Statistics have shown with regular intervention and positive direction people can grow, change and better themselves. Best indicators show that both economic success and lowered prison recurrence are with gainful employment and education. The results are dramatic in the long run when there is someone to depend on, trust and call while navigating through life's challenges.

Up to 900 young adults exit the Arizona foster system each year. Their poor chances of success have been documented with 20% homeless upon exit, ½ incarcerated within the first 2 years and ½ jobless by age 24. On top of this, almost all government and other agencies' support ends at 21 years of age.

Every step of the way, along with compassion, caring and emotional support, Foster Your Future individualizes a program for the young adult. We are a task driven program, increasing each young adult's steps toward success. The young adults make a one-year commitment, are drug free and working or in school full time. A volunteer is matched with a young adult to mentor once a week. The volunteer takes them out to a meal while teaching financial literacy, rules of driving, getting credentials or exploring career paths. They bring household goods and food. This develops a wonderfully caring and trusting relationship more quickly, so the young adult feels comfortable contacting the volunteer while continuing to grow in learning life skills.



## Programs

All programs are individualized to support the needs of the young adult. Volunteers meet with their young adult once a week for at least a year. Volunteers work from a mindset of how they would approach and support their own children. We also consider that they are coming from abusive, impoverished and neglectful homes. Many of our young adults have special needs in regard to Learning Disabilities and Attention Deficit Disorder. Almost ½ have not completed high school or earned a GED and have not developed study skills. Due to these weaknesses, our programs take a much longer time to complete than with the normal population. Our volunteers are patient, understanding and have a positive approach. We focus on future successes and reinforce that these young adults can and will own their own car, home and learn to live within their means.

1. **Credentials:** This is basic to working. We make sure they have their Birth Certificate, Social Security Card and AZ Identification. Many are often missing at least one of these. We also work with them on securing a health care plan.
2. **Driving:** Over ½ referred to Foster Your Future have never earned a driver's license or driven. With our limited public transportation system, this can hold back many from expanding their career horizons. Our volunteers help them study to pass the written test, practice driving and then take the road test. This takes up to 2 months to pass the written test and 2 months of practice on the road.
3. **Financial Literacy:** This program takes an on-going weekly meeting for a few months. It is customized for the young adult, hands on and specific to managing a low, often minimum wage income while saving for the future. Consideration is made for all basic needs as well as an emergency fund, gift giving, and future splurge. As an incentive to truly incorporate this program Foster Your Future adds \$1,000 toward a cash car purchase, once they save \$3,000.
4. **Rental Assistance -Employment:** This is generally a one-time boost on initial referrals. We get referrals often based on an eviction notice in hand. With their one-year commitment and an intense budgeting program in place future homelessness is avoided.
5. **Rental Assistance – Education:** “Mini Monthly Scholarship” funds are given each month to those attending college or for each GED section passed. Grades are sent in monthly, reviewed for passing level and contact with instructors are made as needed. If passing grades, they receive partial rent and an encouraging note appreciating their hard work.





## Programs continued

6. **Essentials:** Food, clothing and household goods are provided as needed for survival, work and livability. Generous In-Kind Donors provide the majority of our household goods. We also work with these young adults closely on doing smart shopping.
7. **Vocational/Educational Support:** This support comes in many forms from a laptop, escort with their mentor to school, and financial help with supplies and tuition. For career exploration, a Foster Your Future 4-tiered program allows the young adult to address interests, specifics on a job and its related positions, what they need to commit to study to attain that career or profession, and salary considerations.
8. **Life Skills:** We work with the young adults on cooking, cleaning, and smart spending. Volunteers escort them to discount grocery stores and secondhand stores while working on their budget. We encourage cooking at home and meal planning to avoid excess spending on restaurants. We teach fixing what is broken versus replacing with new.
9. **Other:** Volunteers escort and help them understand and ask those questions they do not know to ask when opening a bank account, reading a lease and purchasing car insurance. This applies to many new areas they are confronted with including meeting with a school counselor to enroll in college or a GED program, understanding the difference between a car's title and its registration.





## **Expectations from Young Adults in the FYF and Funds Program**

FYF Friends are expected to submit monthly bank statements to access monthly funds. Their mentor can ask for daily, weekly or as needed receipts/records of spending to have the young adult take control and be accountable for excess/impulse spending. The goal is to do smart shopping and spending to allow smart savings and better your goals of a car and home ownership. Once this is established, expect about 3 months, we will only ask for this monthly. Please submit on the same day as identified by your mentor each week.

FYF Friends, please send your mentor your passing grades and bank statement by the 25<sup>th</sup> of the month to be approved. Your mentor by the 27<sup>th</sup> of the month sends those to [Ginny@FosterYourFuture.org](mailto:Ginny@FosterYourFuture.org) with an approval for the \$100 for passing grades and a decision on how much of the \$400 is earned based on budgeting, smart spending and home cooking. Anything over \$150 spent on eating out or on fancy drinks will be deducted from the \$400.

This will be your funds for that month to help with household needs: rent, food, clothing, transportation and more. No more funds are available for that month.

Please refrain from phone calls after 6 pm. Only e-mail or text after 6 pm, unless specified otherwise by your mentor.

Mentor's screen requests for additional funds beyond those already given for the month. As needed, the mentor contacts Ginny to discuss.

Assistance can only be dispersed if you have completed a milestone such as passing grades for all classes =70% or higher or passing one of the tests on the GED, while working on your budget.

### **This is what you agreed to and signed when completing your application:**

- ☐ I always have a mentor available for any concerns, emergencies and help.
- ☐ I will have a job while in Foster Your Future. If I am attending school, it is acceptable to work 16 to 20 hours per week. If I am not attending school, I need to work full-time = 40 hrs/week.
- ☐ I will be drug-free. I agree to random drug samples as requested by my mentor.
- ☐ I will pay my way and save money for my future. I will open and maintain a bank account. I will share my spending and savings with my mentor.
- ☐ I will keep and maintain my credentials of state ID, Social Security Card, and Birth Certificate.
- ☐ I will have at least grades of C (70%) or higher if I attend school or a vocational program. I will give my mentor written permission at my school and workplace to allow the mentor the ability to check in on me, help support me, and reinforce my successful actions.
- ☐ I will meet with my mentor on my progress once a week. I will return calls, text, and emails from my mentor the same day.
- ☐ I understand participating in the Foster Your Future Program is a privilege and I have been offered this opportunity. I will be dismissed from this program if I am disrespectful to the mentors, I am using drugs that reflect in poor behaviors, or cancel on my mentors without notice.
- ☐ I agree to committing to Foster Your Future's Program for one year.





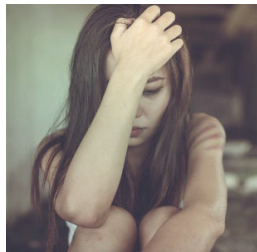
## Exit and Non-Qualifying Events for Young Adults

If basic requirements are not met you can lose funding or be dismissed from the FYF program. Returning to the program will start up again once these behaviors have ended. Here are some of the reasons for this dismissal:

1. Not giving the mentor a notice when appointments are cancelled.
2. Cancellations for 2 consecutive times. Phone mentorship is acceptable as a substitute for on-site.
3. Disrespect to the mentors: Cursing language, angry/loud voice...
4. Drug use reflecting in behaviors at mentor meetings.

These are examples of persons that were not qualified to continue or join the program.

- Young adults that are not working, in school or a combination of these to equal full time.
- Drug use during the program.
- Refusing to meet on a regular basis and buy into the budgeting program, only wanting random brief financial support. Disagreeing with the value of money as basic need to becoming independent and stable
- Disrespectful to the volunteer's time by missing appointments without notice.
- Disputing common knowledge information, i.e., not putting insurance on a car while letting others drive it and believing there is no liability even though they are the title holder.





## Building a Relationship & Trust

1. It is not recommended or necessary to have your mentee in your personal lives or come to your home. However, if you insist, we recommend waiting until you have established mutual trust, which might take a year.
2. Be proactive on setting up regular meetings, whether by phone or on-site. Do not expect them to call if you say on Monday, "Call me on Friday." Instead pull out your calendar, wait for them to open their calendar and put in an exact time and date.
3. Establish a relationship quickly, identify a word that "clicks" with them on what a mentor means to them. Try some of these words: Mentor, Friend, Tutor, Aunt/Uncle, Cousin.... whatever fits for your age that makes them and you feel comfortable. Have them understand that you are available not only weekly but also daily for general questions and clarification of items that occur in their lives, such as: insurance/taxes/FICA/interest rates/finding resources...
4. Some young adults want to tell you all their history, most are quiet. If they want to talk, just listen and appreciate/acknowledge their story.
5. Keep a journal on what you have done and plan to do with your mentee with each meeting.
6. Include [Ginny@FosterYourFuture.Org](mailto:Ginny@FosterYourFuture.Org) on up-dates at least monthly, if not weekly. A file is kept on each adult's progress.
7. Monthly, send [Ginny@FosterYourFuture.Org](mailto:Ginny@FosterYourFuture.Org) your receipts and mileage for reimbursement. This includes: meals/food, goods, school supplies, clothing...
8. Use positive words and praise tied to their actions.
9. You will have a copy of their application so that you have their name and address and basic details about them. This will be reviewed on the second meeting. This is so that you can establish a bit of a trust before going into these details.
10. Meetings should last about one hour, we do not recommend going longer than an hour and a half for the first few meetings, until you have established a relationship.
11. Ask them an open-ended question versus a yes or no question. Using "why, when, how and where" questions will bring about conversations.
12. If you are not sure that they understand what you have discussed say to them you want to make sure they have the information and then ask them to reiterate what was said.
13. We discourage all credit card use and purchasing cars on credit.





## First Meetings (takes 1 – 2 times) with Young Adult

1. Explain to the young adult who you are, your work, education, and any background, any info you are comfortable sharing.
2. Tell the young adult that you and FYF are there to support their independence into becoming the Best & Most Successful Adult. Spend a good 10 minutes on examples and ideas on how they might use you as a mentor. If they are looking at purchasing a car, you can help them with understanding loans and what interest really means in the long run. If they are needing to look at their food budget you can teach them smart shopping and cooking at home. If they get a letter in the mail and do not understand all the information, they could read it to you so you could explain it a little more. They could call about concerns that they are having with navigating in school and using tutors. You can role play with them on how to say “no” to their friends when they’re being asked for funds or paying for items, from \$5 for a fancy drink to them having their friend on their phone plan.
3. Explain that first and foremost their financials/budget is needed to be manageable to access funds. This includes sending weekly financial documents to a designated person or mentor.
4. Remind them of our programs: Keeping Credentials Current, Exploring Vocational/Educational Careers, getting a Driver’s License, GED/College/Cert Programs. Refer to pages 4 and 5 for details.
5. Reinforce that you are available for a call or text to answer questions as they come up. **We do ask them to first speak with you before going through Ginny** and to limit contacts after 6 pm or modify this to your personal schedule.
6. Ask the young adult to explain how they were referred to FYF and what they are believing this group will do for them.
7. Start “future thinking,” by having them set some goals for the week and then for the month, the year, 5 year and 10 years ahead.
8. Tell them you are going to share some budgeting ideas with a link that will be sent to them to start looking at on the next meeting.
9. At the end of each meeting, review what you have planned/discussed and agreed to do and have the young adult log in a journal/phone/calendar.



## Second-Third...Meetings with Young Adult

1. With this meeting, you will start by reviewing their application and a snapshot of their finances.
2. Go slowly through each answer when possible. Ask them an open-ended question versus a yes or no question. Most of the answers on the application are written in yes or no format on the first page. Ask in why, how, and when terms, as you make pertinent notes of their answers.
3. Slowly go through the second page, stopping often to answer any questions. If you wonder if they are understanding, it helps to look in their eyes and watch their facial expressions. Ask them to reiterate what was said if you question their understanding of the information.
4. Open the Appendices “**Budgeting.**” Go through a snapshot of their finances, see page 7 for a simple budget worksheet to start. Start a conversation about the items such as clothing, food, entertainment, savings and any hidden debts: credit card/school loans. This can give you great insight into their less frugal and more frugal spending habits.
5. Have them read the first page of the budget booklet. This gives them the “power=responsibility” over their own finances. They do have control.



## Resource Meeting

1. With this meeting, budget is discussed with a twist of ideas. These are found in Appendices **“Budgeting”** Choose one for each meeting: Wants vs Needs; Food and Meal Planning; Smart shopping for household goods and clothing; gifts; savings; long term purchases; what is interest...
2. Always bring up food/meal planning. See pdf and choose one meal to try for the week.
3. There may be other areas they are working on: Driver’s License written test studies, exploring a career, study habits, specifics on cooking/cleaning. These will be included in the next meetings.
4. We want to start looking at resources for everything: Health Insurance, Food, Housing. With those in higher education goals: FAFSA/Pell Grant, College and Vocation Programs and Grants. Refer to your Appendices, **“Resources – General.”**
5. There is no big hurry to go through all these in one meeting, however Health Insurance and Credentials take priority.



## On-Going Meetings

1. Each meeting is an opportunity and priority to discuss the budget. This conversation will continue from your last meeting. Always talk about meal planning and home cooking, refer to Appendices **“Meal Planning.”** Continue to expect more and more smart shopping and planning ahead for their food. Sometimes this is the budget maker or breaker.
2. Refer to Appendices **“Interest Calculator & Your Paycheck.”** Get them started early on understanding interest, especially prior to large purchases, such as a car. If they already purchased a car, what a great time to learn about the true cost of interest.
3. At one meeting or spread over as part of a few review the Appendices **“Car Care Booklet.”** This gives info from purchasing a car to tire pressure, changing the oil...
4. At each meeting reflect on future goals. If they have not chosen a career or are questioning the one they are picking, refer to Appendices **“Careers– Education/Vocational Pursuits.”** For a quick look at this try searching for CareerOneStop.Org. This gives 900 careers, educational requirements, salaries, potential for employment.... a great resource.
5. At each meeting have them document their goals until your next meeting. Train them to make a habit of planning ahead. They could use a logbook, their phone, an Excel spreadsheet, whatever works for them. Keep exploring what tracking system is best for them so this is a successful event showing their progress and control over their growth.
6. Start discussing what they are doing for their leisure time as well as social activities. Ask them if they need some games or sporting equipment so that they can also be exercising and developing healthy, social relationships.
7. Continue to focus on their specific program and their gains. Reinforce their accomplishments whether it be learning rules for the driver’s test, exploring vocational interests, or improving study habits.
8. Continue to send regular email notes to [ginny@fosteryourfuture.org](mailto:ginny@fosteryourfuture.org). Always feel comfortable calling Ginny at 602-478-5850.





## Resources – General

### AFFCF Overall Resource Guide

#### **Credentials:**

[Social Security Card Replacement](#) Need original picture ID

[ID or Driver's License](#) FYF prefers "Authorized Third Party Providers"

[Birth Certificate](#) Gives basics on getting, will need State of Birth

[Birth Certificates for State Specific](#) Can go to State of Birth on this site

There is a group that stores credentials and helps the homeless get their credentials: [Homeless ID Project](#) 602-223-3427

#### **Health Insurance:**

Age 18 in foster care and who continue to live in Arizona are eligible for AHCCCS (YATI) up until age 26: <https://www.fosteringadvocatesarizona.org/young-adult-transitional-insurance-yati/>

[AHCCCS](#) Arizona Health Care Cost Containment System If you need help selecting a health plan you may speak to a Beneficiary Support Specialist by calling (602) 417-7100 from area codes (480), (602), and (623) or 1-(800)-334-5283 from area codes (520) and (928).

#### **Other Programs:**

[Nutrition Assistance](#) (Food Stamps)

FNS = Food & Nutrition Services    SNAP = Supplemental Nutrition Assistance Program

[Housing](#) Know as FUP – Family Unification Program

**DCS HUD FUP Housing voucher:** DCS program available for youth who were in foster care age 16+ (or those who are within 90 days of case closure, example coming up on age 18 and will close DCS case or in Extended Foster Care coming up on age 21) who are under the age of 26 currently. It does take about four months for everything to get processed and eligibility is also determined by income: <https://dcs.az.gov/housing-voucher> This is a video about the program:

<https://vimeo.com/dcstraining/review/343742104/d92e062b4d>

The e-mail address to e-mail if you have any additional questions: [hudfup@azdcs.gov](mailto:hudfup@azdcs.gov)

[Child Care](#) AZ Dept of Economic Security site for reduced child care.

# My Life Goals

in

## Budget & Finance



**Every Dollar Counts:**

<https://www.ramseysolutions.com/ramseyplus/everydollar>

## **This is My Life**

*I have control over my life and my finances.*

*I am strong and can say No or Yes to choose my spending.*

*I am smart with my earnings.*

*I work very hard for every dollar I make and will spend wisely.*

*Every dollar I make is mine to do with what I want.*

*I can make long term plans for my finances.*

*I can plan to get large items for myself and family,*

*For example: house, car, etc.*

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## **MONEY AND BUDGETS**

Let's discuss something that people don't like to think about, but is such an important part of your life – the quality of your life. Let's have a discussion about Money and how you manage and control it, as it is also how you manage and control your life. It is a basic of life, and your goal of earning Money, can give you self-satisfaction.

Money is a balancing act, that is, Money comes in and goes out. This is what is known in the financial world as a **Credit** and a **Debit**. What comes in and is money you make = **credit**. And must balance what you spend = **debit**. For example, you cannot have more going out than you have coming in or you will be in **debt = owe money to others, usually with a penalty = interest**.

A Budget is a road map for this Money balancing act. When setting up your Budget, it is important to identify a WANT vs. a NEED.

### Wants versus Needs

Basic NEEDS in life are “Shelter, Food, Clothing” and associated things like transportation to work, which is your lifeline. WANTS are items you can do without until you have saved up for them, such as a new watch, going to the movies, eating out, tattoos, hairstyling, expensive car, etc.

#### NEEDS

1. Shelter - Rent and Utilities This should be your first consideration.
2. Transportation - You must work and have the resources to get to work.
  - 2a. Public Transportation
  - 2b. Save for a Car - If you are saving for a Car, also plan to budget for:
    - Car Registration
    - Car Insurance
    - Car Maintenance & Tires
    - Fuel
3. Food
4. Medical Insurance
5. Phone & Phone Charges
6. Clothing & Laundry
7. Cleaning Supplies
8. Personal Care/Hygiene
9. Emergency Fund - If you have a loss of job, an illness, a critical unexpected situation, etc., you will need Money to be able to cover your NEEDS.
10. Pay off any Debt
11. Savings

#### WANTS

1. Entertainment, Eating Out, Fast Food, Coffees, Tobacco
2. Computer, Internet, WIFI
3. Household Items, Furniture, Curtains
4. Gifts
5. And whatever else you WANT to include in your Budget.

Now that you understand how your initial Budget will be set up, you will need to balance your **Credits** = Money you earn and all other income such as grants, subsidies, etc. and your **Debits** = Money that goes out to pay for the items in your Budget.



### What is an Emergency Fund?

What have I been pretending to be an emergency, and pulling Money from my savings when not necessary?

The following are **NOT** considered Emergency or Crisis situations. They occur on a regular basis. Plan for these situations.

1. Holiday gifts – Birthdays, Christmas, Mother's Day, Valentine's Day
  2. Car Insurance, Car Maintenance, New Tires.
  3. A Trip that you dearly deserve.
  4. Gourmet Coffees.
  5. Impulse Clothes Buying...It was on Sale! I spent \$40 and saved \$30.
  6. Anniversary Dinner...Oh, you didn't plan for this one?!!
  7. What else can you think of to add to the NOT an Emergency or Crisis?
- 7a. \_\_\_\_\_ 7b. \_\_\_\_\_ 7c. \_\_\_\_\_

Here are some situations that are considered a Crisis or Emergency:

1. Loss of Job
  2. Unexpected severe Medical Problems causing Bills
  3. What else can you think of to add to this list, and be careful, above items 1 through 7 never count.
- 3a. \_\_\_\_\_ 3b. \_\_\_\_\_ 3c. \_\_\_\_\_

To reach my goals, I will now make a Budget. After completing your Budget, ask yourself in which Budget categories you can reduce your spending in order to save extra funds to make long term goals happen quicker.

### **IDEAS – Making Your Money Go Farther**

- Whatever property you have (and you may have worked hard to acquire it) or if using someone else's property, take good care of it. Keep it in good repair and keep it clean! Take care of all property so you don't have to spend \$'s on replacing the items.
- Shop for good bargains on needed and budgeted items. Be frugal. Start your shopping list acquisitions at the least expensive stores:
  - > \$.99 Store                      > Goodwill
  - > Dollar Stores                      > Thrift Stores
  - > Food City                      > Walmart
- Think Recycle. You will find very useful items that you may have on your shopping list, at garage and yard sales, Goodwill Stores, etc. However, you can save money by using dish cloths instead of paper towels; re-use grocery bags as rubbish bags, etc.

In order to become more secure in my life, I NEED:

6 month's rent in my account for an emergency.

\$3,000 in my account to purchase a car, with this FYF will add \$1,000 if you purchase full cash and if you qualify for Opportunity Passport, they will match up to \$3,000.

20% of the purchase price in my account to put money down on a home in order not to have to pay PMI (Private Mortgage Insurance). I want to be able to call a place my own.

How long will it take for me to put this money in my savings account so I can

reach my goals? \_\_\_\_\_ for rent in emergency account

\_\_\_\_\_ to purchase a car

\_\_\_\_\_ for a down payment on a home of my own

# BUDGET WORK SHEET

## Credits – What you Make or Receive

Wages – Job #1: \_\_\_\_\_ When are you Paid: Weekly\_\_\_\_ Bi-Weekly\_\_\_\_

Wages – Job #2: \_\_\_\_\_ Do you have a roommate? \_\_\_\_\_

State Aid/ETV: Scholarships: \_\_\_\_\_ Other: \_\_\_\_\_

**Total Income:** \_\_\_\_\_ List details on other: \_\_\_\_\_

## Debits – What you Owe

Rent: \_\_\_\_\_

Electric/Water/Gas \_\_\_\_\_

Gas for Car/Bus Pass \_\_\_\_\_ Try using app-GasBuddy

Car Payment \_\_\_\_\_

Auto Insurance \_\_\_\_\_

Groceries Cell Phone \_\_\_\_\_

Tires/ Car Repair \_\_\_\_\_

Clothing \_\_\_\_\_

Cable/Internet \_\_\_\_\_ \_Internet \_Net Flix\_\_Prime\_\_Hulu \_\_Apple \_\_Disn

Entertainment/Eat Out \_\_\_\_\_

Storage Unit \_\_\_\_\_

Other \_\_\_\_\_

Savings \_\_\_\_\_

Loans \_\_\_\_\_ \_Credit Card #1 \_Student Loan \_Overdraft

\_\_\_\_Credit Card #2 \_\_Student Loan #2 \_\_Other

**Total Owed:** \_\_\_\_\_

**Income:** \_\_\_\_\_

**- Owed:** \_\_\_\_\_

**To Savings:** \_\_\_\_\_

## **RECEIPTS & Bank Statements**

-Now that you have made your Budget, and the **Credits** and **Debits** will be your life's reality, your bank statement will also be able to show exactly what was spent and where you may be overspending.

-In order for us to balance the Budget, we will add up the receipts and they should equal the total amount of **Debits (Money you spent)**. We will compare this amount to the **Credit (your earned money)** amount on the budget, and the two should be equal. This is what is called a balanced Budget.

## **Do NOT Get a Credit Card YET!**

**Remember if you make one payment late it can reduce your credit score**

**You build credit in other ways than having a Credit Card:**

1. You have paid your rent on time for a couple of years.
2. You have had a job in the same area for a couple of years.
3. You have met your Budgeting goals for your Savings.
4. You have no debt.
5. Credit Card companies and banks want you to get many Credit Cards so they can collect the 18 - 24% interest or more! BEWARE!

## **Resources**

This section provides you with more areas to research to refine your Budgeting Plan and Skills. If you don't have a computer, your local library has computers to use at no charge.[www.DaveRamsey.com](http://www.DaveRamsey.com) **Every Dollar Counts:**

**<https://www.ramseysolutions.com/ramseyplus/everydollar>**

**Dave Ramsey** has an intense program for those that have the most self-control and want to get out of debt the quickest. He has a radio show with many people calling asking for his help with financial problems, very entertaining and educational.

**First:** Save \$1,000

**Second:** Start paying off smallest debt to highest

**Third:** Finish Emergency Fund: 3–6 months of funds for all those monthly costs

**Fourth:** Invest 15% for Retirement

**Fifth:** Save for kids college

**Sixth:** Pay off Home

**Seventh:** Build Your Wealth!

**[www.SuzeOrman.com](http://www.SuzeOrman.com)**

Gives many lectures on positive attitudes & ways to manage Money/Life.

**[www.KhanAcademy.org](http://www.KhanAcademy.org)**  
many presentations on budgeting

## Interest Calculator and Your Paycheck

**Interest Calculator** This allows you to plug in the Loan Amount, Loan Term (how long is the loan) and the Interest Rate. It will show you how much Principal (cost of item) is paid off and the Interest (amount that goes to lender) that is paid.

### What happened to the money I just worked so hard to get?

**State Taxes:** As with federal taxes, money for state taxes is withheld from every paycheck. AZ has a state tax, not all states have this.

**Federal Income Taxes:** The federal government is entitled to a portion of your income from every paycheck. This is known as your withholding tax — a partial payment of your annual income taxes that gets sent directly to the government. These payments are managed by the IRS (Internal Revenue Service).

**FICA (Federal Insurance Contributions Act):** Social Security and Medicare taxes that all employees pay and do not get returned when filing your taxes each year.

- **Social Security:** Supplemental retirement program, starts after 60+ years old. Under federal law, each worker contributes 6.2% of their gross income directly into the Social Security fund, and every employer adds an extra 6.2% for each employee.
- **Medicare:** a U.S. government insurance plan that provides hospital, medical and surgical benefits for Americans aged 65 and older, and for people with certain disabilities. Every worker contributes 1.45% of their gross income to Medicare and every employer pays an additional 1.45% on behalf of each employee.



EXAMPLE

# SMART GOALS

GENERAL GOAL	
Lose 20 Pounds This Year	

<b>S</b>	<b>SPECIFIC</b> WHAT DO I WANT TO ACCOMPLISH?	Eating healthier sounds like a good idea but aim for specific goals instead, like eliminating soda, eating more vegetables or limiting sugar.
----------	--	---

<b>M</b>	<b>MEASURABLE</b> HOW WILL I KNOW WHEN IT IS ACCOMPLISHED?	Make the goal one you can measure. A goal of walking more is not easily measured, so change it to walking 3 days per week.
----------	---	--

<b>A</b>	<b>ACHIEVABLE</b> HOW CAN THE GOAL BE ACCOMPLISHED?	Losing 10 pounds a week sounds great, but it would be impossible to attain. Losing 1 pound per week is more realistic and sustainable.
----------	--	--

<b>R</b>	<b>RELEVANT</b> DOES THIS SEEM WORTHWHILE?	Losing weight will make me more confident and healthier.
----------	---	--

<b>T</b>	<b>TIME BOUND</b> WHEN CAN I ACCOMPLISH THIS GOAL?	Choosing specific, measurable goals means you can track your improvement over time. (i.e. find your initial weight and each week log in your current weight until you reach your goal.
----------	---	--

ACTION STEPS			DUE DATE ✓	

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
-----	-----	-----	-----	-----	-----	-----	-----	-----	------

## **Education: FAFSA, Grants, Applications**

### **After FAFSA, go to Your School's Portal of Scholarships**

[GED.com](#) Excellent spot to study and complete the GED

[Opportunity Passport](#) Financial Literacy and asset match savings program up to 26 years old

#### [ETV](#)

Education Training Voucher provides up to \$5,000/year assist when in school

#### [FAFSA Application](#)

Required to Access the Pell Grant for all ages of aged out Foster Young Adults

[College Depot](#) - Phoenix Main Library with an appointment helps complete 602-261-8847

#### [AFFCF Education Guide](#)

Educational Guide to Applications, Grants and Programs Available

#### [Arizona Community Foundation Scholarships](#)

College or Vocational Programs

#### [Arizona Friends of Foster Foundation](#)

Penson Fund \$1,000 tuition and up to \$500 for school supplies, under 25 years old

#### [Barbara Polk Scholarship Program](#)

Open to all Prior Foster Young Adults under 25 years old, 2.0 GPA, Letter of Recommendation

#### [PCC Scholarships](#)

Portal for students to search for scholarships

#### [ASU Application](#)

ASU Students only, ASU's school code to enter on the FAFSA is **001081**

#### [Barrett Honors College](#)

ASU only Honors College

#### [Nina Mason Pulliam Legacy Scholars Program](#)

ASU students under 24 credits earned with foster care backgrounds

#### [Armstrong Family Foundation Scholarship](#)

ASU only students with GPA 3.0

Niche.com    Scholardhips.com    NSCS.Org    Arizona Community Foundation

*Some parts of this booklet have been deleted.  
Please Refer to [AFFCF.Org/Resources](http://AFFCF.Org/Resources)  
for Full Digital Version*

**DREAM IT.  
LEARN IT. DO IT.**

*What's your it?*

**AN EDUCATION GUIDE FOR  
YOUTH CURRENTLY AND  
FORMERLY IN FOSTER CARE**



ARIZONA FRIENDS OF  
FOSTER CHILDREN FOUNDATION

**DIGITAL VERSION AVAILABLE  
AT [AFFCF.ORG/RESOURCES](http://AFFCF.ORG/RESOURCES)**



# Contents

Arizona Friends of Foster Children Foundation (AFFCF) hopes that this guide will be useful to you!

If you have any questions, contact information for the resources mentioned is listed throughout this guide. AFFCF is always able to answer any questions you may have or connect you to the right person.

Arizona Friends of Foster Children Foundation (AFFCF)

Erika Klotz, Post-Secondary Program Coordinator

602.252.9445 / eklotz@affcf.org

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## What types of Post-Secondary programs are available?

	Program Length	Admission Requirements	Certificate / Degree Attained	Possible Career Options	Potential Earnings
Certificate Programs (Vocational training)	8 weeks to 2 years Most are short-term training (less than 1 year) leading to immediate employment	MOST REQUIRE HIGH SCHOOL DIPLOMA OR GED	Certificate	Medical, Nursing, or Dental Assisting, Air Conditioning & Refrigeration, Auto body, Welding, Administrative Assistant, EMT, Court Reporter	Varies, depending on career field
Associate Degree (Community College)	2 years (attending full-time) or until earn 60 credit hours	Must meet community college admission requirements	Associate Degree	Dental Hygienist, Physical Therapist Technician, Cardiovascular Technician, Respiratory Therapist, Radiation Therapist, Diagnostic Medical Sonographer, Web Developer, EMT	\$41,496/year (average based on Bureau of Labor Department statistics)
Associate Degree to transfer to a Bachelor's Degree (Community College to 4-year college or university)	2 years (attending full-time) to earn Associate degree followed by 2 years (attending full-time) to earn Bachelor's degree	Must meet community college admission requirements Must complete one of three Arizona General Education Curriculum (AGEC) blocks as part of your Associates degree Passing the AGEC block with a 2.5 GPA guarantees you admission into ASU, UA or NAU.	Bachelor's Degree	Engineer, Nurse (Registered Nurse), Teacher, Certified Public Accountant, Airline pilot, Financial Manager, Sales Manager, Software Developer, Construction Manager, Social Worker, Database Administrators	\$59,124/year (average based on Bureau of Labor Department statistics)
Bachelor's Degree (4-year college or university)	4 years (attending full-time) or until earn at least 120 credit hours	Arizona public universities require students to take 4 years of math, 4 years of English, 3 years of lab sciences, 2 years of social sciences, 2 years of the same foreign language and 1 year of fine arts or career and technical education (CTE) in high school. If you are an Arizona resident, complete the required classes in high school, and graduate in the top 25% of your class, it is likely that you will be admitted to ASU, UA, and/or NAU.	Bachelor's Degree	Engineer, Nurse (Registered Nurse), Teacher, Certified Public Accountant, Airline Pilot, Financial Manager, Sales Manager, Software Developer, Construction Manager, Social Worker, Database Administrators	\$59,124/year (average based on Bureau of Labor Department statistics)

BUREAU OF LABOR STATISTICS (BLS)

### More information

PREPARING TO ATTEND ASU, UA, OR NAU: [startnow.arizona.edu](http://startnow.arizona.edu)

TRANSFERRING FROM A COMMUNITY COLLEGE TO A FOUR-YEAR COLLEGE OR UNIVERSITY: [aztransfer.com](http://aztransfer.com)



# How to apply and enroll in a community college

The below steps are for enrolling in the Maricopa Community Colleges; however, other community colleges have similar processes.

## 1. Complete the FAFSA - [fafsa.gov](https://fafsa.gov)

- Please see more information about the FAFSA on page 7 and in Section 2, "How will I pay for my education?"

## 2. Apply online or in person

- Create MEID account and apply for admission ([maricopa.edu/admissions](https://maricopa.edu/admissions)) — do not lose your login information or you will not be able to enroll!
- Submit proof of identification to the college where you have applied (must be a government-issued ID).
- Submit official education transcript (if applicable), i.e., high school and/or college/university. Get these BEFORE summer break begins.

## 3. Take the placement test - [maricopa.edu/testing](https://maricopa.edu/testing)

- The placement test is untimed and FREE.
- Bring your government-issued photo ID on the day of testing.

## 4. Seek academic advisement

- Advisers will help identify courses and create an educational plan to meet your academic goals.
- Schedule an advisement session at [maricopa.edu/advisement](https://maricopa.edu/advisement). Individual or group advisement may vary from college to college. Check your college for details.
- Ask your adviser about college success classes, associate degrees, certificates, transfer options, resources, and services.



## 5. Register for classes

You can register for classes at:  
[maricopa.edu/register](https://maricopa.edu/register)

## 6. Attend New Student Orientation.

## 7. Pay Tuition and Fees

- Monitor your student center for current balance and pay on or before due date.
- Explore payment options at [maricopa.edu/paying-for-college](https://maricopa.edu/paying-for-college).

Questions? Consult with your community college academic adviser or, if you are applying to a Maricopa Community College, contact a Bridging Success program champion at the college you're interested in. Links to each college's champions can be found at

<https://my.maricopa.edu/support/foster-youth>

# How to apply and enroll at a four-year college or university

## 1. Complete the FAFSA – [fafsa.gov](https://fafsa.gov)

- The FAFSA opens on October 1 each year.
- The best time to complete it is the fall of your senior year or the fall before earning your GED. Even though you may not have applied to colleges yet, it is best to complete the FAFSA by November 1, since some schools have priority FAFSA deadlines in November.
- On the FAFSA, you can choose all of the colleges that you want your financial information to be sent to (all of the colleges you are thinking of applying to).
- Example: If you are planning on starting college in fall 2023, you would fill out the 2023-2024 FAFSA form in the fall of 2022. If you missed completing it in the fall, it is best to complete it as soon as possible.
- If you were in foster care any time after you turned 13, you should answer the questions on the FAFSA about having been in foster care, which will classify you as an independent student. This means that no one else's financial information will be counted, just yours.
- *For more information about financial aid, please see "Section 2: How will I pay for my education?"*

## 2. Complete college applications (usually done online)

- Complete applications to all of the colleges you are interested in attending.
- You will typically need two letters of reference from previous teachers — request those BEFORE you start the application. College applications are typically due in November or December of your senior year, so it is best to request letters of reference at the beginning of your senior year.
- Have your high school and/or college transcripts on hand when doing the application.
- Allow at least 30 minutes to complete an application.
- During the application process, you will create an account — save your login information because this will be needed to go through the admissions process.

## 3. Follow through with these next steps

- Complete applications for scholarships
- Be accepted to college(s).
- Compare financial aid offers.
- Decide which school you will attend.
- Register for orientation.
- Pay your enrollment deposit (this can be deferred and paid out of financial aid funds when school starts, if need be).
- Submit your immunization records.
- Sign up for campus housing, if you plan to live on campus (important to think about the cost).
- Continue to check your email and log in to your student account for updates.

Questions? If you are planning on attending ASU or UA and need assistance with the application process, you can contact either the Bridging Success Program (support for youth who were in foster care at ASU) or the Fostering Success Program (support for youth who were in foster care at UA).

### **Justine Cheung**

Bridging Success Program Coordinator  
[bridgingsuccess@asu.edu](mailto:bridgingsuccess@asu.edu)  
602.496.00

### **Dani Carrillo**

Fostering Success Program Coordinator  
[danicarrillo@email.arizona.edu](mailto:danicarrillo@email.arizona.edu)  
520.626.5710



## SECTION 2: HOW WILL I PAY FOR MY EDUCATION?

### **Financial resources for youth who were in foster care**

All youth who were in foster care and are eligible for federal funding should complete the Free Application for Federal Student Aid (FAFSA). Students who are not eligible for federal funding, please see pages 12 - 13 and Appendix C of this guide.

The FAFSA is an application form that allows you to send your financial information to the colleges that you are interested in attending. The FAFSA allows colleges to have your information, so if you apply and are accepted, they can make you a financial aid offer based on your needs.

Listed below are great organizations that can help you complete the FAFSA, provide you with information about colleges, and give you resources about applying, scholarships, and more!

College Depot — Phoenix Public Library — 1221 N. Central Ave., Phoenix, AZ 85004 — 602.261.8847

Regional College Access Center — 930 E. Broadway Blvd., Tucson, AZ 85719 — 520.670.0055

Northern Arizona College Resource Center — 1124 S. Knoles Dr., Flagstaff, AZ 86001 — 928.523.1803

Completing the FAFSA determines if you are eligible for the different types of federal student aid. When you complete the FAFSA, you send your financial information to all of the schools that you are interested in applying to. Schools can also determine if you meet their criteria for aid that they offer. If you are accepted, the school's Financial Aid office will offer you a Financial Aid package, based on the information you submitted on the FAFSA.

### **The Financial Aid package can offer any or all of the following:**

- 1) Federal grants — based on need, such as the Pell Grant
- 2) Institutional aid — grants or scholarships offered to you by the college/university
- 3) Federal work-study offer — a federally funded job offer on or near campus
- 4) Federal student loans offers — offers to borrow money from the federal government

You choose what financial aid you want to accept and what you do not. **You are under no obligation to accept a loan if you do not want or need it.**



## *What is the difference between a grant and a loan?*

A grant is “free money,” money that you do not typically have to pay back. The only reason why you may need to repay a grant is if you are not making Substantial Academic Progress (SAP) or drop out.

A loan is money that you borrow with the expectation that you will pay it back. Not only do you have to pay the money back, you are also charged interest on the money, so you have to pay it back plus a certain percent more in interest.

Student loans may be necessary to help finance part of your education, depending on where you study and what the costs are. If you absolutely need to take out a loan, federal subsidized student loans are the best kind to have to take out, for the following reasons:

- They do not charge you interest on the amount you borrow while you are in college.
- You do not have to make payments on them until after you graduate.
- They offer flexible repayment plans.
- They have lower interest rates than private loans.

Private student loans often have higher interest rates, and those rates may not be fixed. That means that the rates could increase, making it cost even more to pay the loan back. Always be wary of an institution (such as a bank or a credit card company) that is trying to pressure you into taking out a loan. They are trying to make money off you, not help you!

The biggest thing to remember about loans is that you have to pay them back and with interest. This means that if, for example, you take out \$5,500 in a student loan, you may actually end up paying more than \$8,000 by the time you pay it all back. Loans are serious responsibilities, and you want to make sure you earn your certificate or degree so you can have a job that pays well after you graduate. That will make it easier to pay the loan and interest back over time.



## Which financial resources apply to me?

There are different resources available depending on what age you were in foster care. The following pages will provide you with more details about the resources available to you based on the age you were in foster care and a description of each resource. Depending on the information you provided on the FAFSA and your course of study, your school may also offer you other federal grants in addition to the Pell Grant and/or a work-study job.

**I WAS IN FOSTER CARE BEFORE I TURNED 13**



**I WAS IN FOSTER CARE WHEN I WAS 13**



**I WAS IN FOSTER CARE WHEN I WAS 14 OR 15**



**I WAS IN FOSTER CARE BETWEEN AGES 16 AND 18**



**I TURNED (OR WILL TURN 18) WHILE IN FOSTER CARE**



**PELL GRANT\***

**EDUCATION AND  
TRAINING VOUCHER  
(ETV) FUNDS\***

**ARIZONA TUITION  
WAIVER\***

**AFFCF  
SCHOLARSHIP**

**AFFCF PENSON  
FUND**

**OTHER  
SCHOLARSHIPS**

\* The Pell Grant, Education and Training Voucher (ETV) funds, and the Arizona Tuition Waiver are only awarded to students who were in foster care at the above ages, who are residents of Arizona (ETV funds and Arizona Tuition Waiver), and who are U.S. Citizens or qualified non-citizens. For more resources for undocumented and DACA students, please see Appendix C.

## I was in foster care before I turned 13:

If you were in foster care before age 13 and had a legal guardian appointed to you who is still appointed to you at the time you complete the FAFSA or was appointed to you up until you turned age 18, you are considered an "independent student." This means that you will likely be eligible for the Pell grant. *Please see page 14 for more details.*

If you were in foster care before age 13 and were either reunified with your biological family or adopted, you are considered a "dependent student." Your parents' financial information will be considered when you complete the FAFSA and the type of financial aid you will be eligible for will be based on your parents' income and your family size. You may still be eligible for the Pell Grant and/or other federal financial aid.

There are several scholarships that students who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

### Financial resources available:

**Pell Grant** Those who had a legal guardian appointed and those who are eligible based on family income. *Please see page 14 for more details.*

**Other scholarships** *Please see Appendix B for more details.*

## I was in foster care when I was 13, 14, or 15:

If you were in foster care when you were 13, 14, or 15, you are considered an independent student. That means that, if you were reunified with your biological family, adopted, or had a guardian appointed to you when you were 13, 14, or 15, your parents' or guardians' financial information will not be considered when you

complete the FAFSA. Because of this, you will likely be eligible for the Pell Grant, other financial aid options, and scholarships (please see Appendix B for more information). If you were in foster care at age 14 or 15, you will also likely be eligible for the Arizona Tuition Waiver.

**Financial resources available:**

- **Pell Grant** Please see page 14 for more details.
- **Arizona Tuition Waiver\*** 14 and 15 year olds. Please see page 15 for more details.
- **Other scholarships** Please see Appendix B for more details.

## *I was in foster care between ages 16 and 18:*

If you were in foster care between the ages of 16 and 18, you are considered an independent student.

That means that, if you were reunified with your biological family, adopted, or had a guardian appointed to you when you were between the ages of 16 and 18, your parents' or guardians' financial information will not be considered when you complete the FAFSA. Because of this, you will likely be eligible for the Pell Grant and other financial aid options.

You will also be likely eligible for ETV funds and the Arizona Tuition Waiver. There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. Please see Appendix B for more information.

If you were reunified with your biological family, were adopted, or had a guardian appointed to you, another resource that you can take advantage of while you are 18, 19, or 20 is the Successful Transition to Adulthood Program (STA). You are also eligible for STA in Arizona if you were in foster care in another state between the ages of 16 and 18. To learn more, please see the Section 3, "How can I receive additional support up until age 21?"

**Financial resources available:**

- **Pell Grant** Please see page 14 for more details.
- **Education and Training Voucher (ETV) Funds** Please see page 14 for more details.
- **Arizona Tuition Waiver** Please see page 15 for more details.
- **Other scholarships** Please see Appendix B for more details.

## *I turned (or will turn) 18 while in foster care:*

Turning 18 may seem scary. Did you know that in Arizona, you can voluntarily choose to keep your case open with the Department of Child Safety (DCS) up until you turn 21? While you are legally an adult, there are still a lot of resources available to you up until you turn 21, if you keep your case open.

The best way to take advantage of those resources is to sign a voluntary agreement with DCS to participate in Extended Foster Care. Please see the next section "How can I receive additional support until age 21?"

If you do not wish to keep your case open with DCS after turning 18, one resource that you can take advantage of while you are 18, 19, or 20 is the Successful Transition to Adulthood Program (STA). To learn more, please see the Section 3, "How can I receive additional support up until age 21?"

You will be considered an independent student. That means that your parents' or guardians' financial information will not be taken into consideration when you complete the FAFSA. Because of this, you will be eligible for the Pell Grant and other financial aid options.



You will also likely be eligible for ETV funds, the Arizona Tuition Waiver, the AFFCF Scholarship and the Penson Fund. There are several scholarships that youth who were in foster care can apply for that are not restricted to the age at which they were in foster care. *Please see Appendix B for more information.*

#### **Financial resources available:**

- **Pell Grant** *Please see page 14 for more details.*
- **Education and Training Voucher (ETV) Funds** *Please see page 14 for more details.*
- **Arizona Tuition Waiver** *Please see page 15 for more details.*
- **AFFCF Scholarship** *Please see page 15 for more details.*
- **AFFCF Penson Fund** *Please see page 15 for more details.*
- **Other scholarships** *Please see Appendix B for more details.*

#### ● **What is the Pell grant?**

Federal Pell Grants usually are awarded only to students who display exceptional financial need and have not earned a Bachelor's Degree or a vocational program certificate. A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances, such as a student not making Substantial Academic Progress (SAP). It is very likely that a student who was in foster care after turning 13 and is a U.S. citizen or eligible non-citizen will qualify for a Pell Grant.

Amounts for the Pell Grant change yearly. The maximum Federal Pell Grant award (for full-time students) is \$6,895 for the 2022-2023 school year (\$3,447.50 per semester). The amount of the Pell Grant increases each year. Full-time students are eligible for the maximum amount of the Pell Grant. A full-time student means that you take at least 12 credit hours (usually four classes each worth three credits).

Part-time students can still receive the Pell grant; the amount awarded depends on the number of credits they take. Since the Pell Grant is only available for a total of 12 semesters (or until earning a Bachelor's degree), you may need to do some financial planning if you do not plan to attend full time.

It may be the case that you have to work while you are in school. If you need to work and are a part-time student, if you are able to take nine credit hours and still do well in your classes, that would be better than taking fewer credits. As time goes on, you may reach a point when you still have classes to take toward your degree, but no longer have the support of the Pell Grant if you have already received it for 12 semesters.

*Please find more information in Section 3: "How will I pay for my living costs?"*

#### ● **What are Education and Training Voucher (ETV) funds?**

If you were in foster care in Arizona when you were age 16 or older, ETV funds are additional funds available to assist with education and living expenses up until your 26<sup>th</sup> birthday (ETV funds are available for five years, consecutive or intermittent). You can receive the funds while attending an accredited college, university or vocational program.

If you are a U.S. citizen or qualified non-citizen and do not have personal assets over \$10,000, you are likely to be eligible for Education and Training Voucher (ETV) funds. These are federal funds of up to \$5,000 per year (\$2,500/semester) to pay for qualified school-related expenses.

You will need to apply for ETV funds July 1 (or shortly after) before you start school and reapply every July 1 (or shortly after) while you are studying. The ETV portal is found at:

**[fc2sprogram.org/arizona](https://fc2sprogram.org/arizona)**

If you have further questions about ETV, please contact: Email: [az@statevoucher.org](mailto:az@statevoucher.org) | Phone: 602.325.2963

### ● What is the Arizona Tuition Waiver?

If you were in foster care in Arizona when you were age 14 or older, meet the asset and residency requirements for ETV, and are attending one of Arizona's public colleges or universities, you may be eligible for the Arizona Tuition Waiver up until your 23<sup>rd</sup> birthday. This means that if you still have a tuition balance after the Pell Grant and any other institutional scholarships are applied, it will be waived by the Arizona Tuition Waiver.

The Arizona Tuition Waiver only covers the cost of tuition, not room and board (housing and meal plan costs). The Arizona Tuition Waiver applies mostly to students who are studying at ASU, UA, or NAU. Typically, community college tuition is fully covered by the Pell Grant, so the Arizona Tuition Waiver is not needed.

You will still need to apply for the Arizona Tuition Waiver July 1 (or shortly after) before you start school and reapply every July (or shortly after) while you are studying. The Arizona Tuition Waiver portal (which is the same as the ETV portal) is found at [fc2sprograms.org/arizona](https://fc2sprograms.org/arizona)

### ● What is the AFFCF Scholarship Program?

If you reach (or will reach) age 18 as wards of the state of Arizona, you may qualify for the AFFCF Scholarship Program. Students can apply as long as they remain under the age of 25, have a cumulative GPA of 2.0 and take a minimum of six credit hours per semester.

Applications are accepted every June and November (prior to the fall and spring semesters). The initial application process includes submitting three personal essays (minimum 250 words each) and at least one letter of recommendation (personal or academic; academic is preferred).

Scholarships are awarded for two semesters. Scholarships are eligible to be renewed for an additional two semesters after the first two semesters, however renewal is not guaranteed. The maximum number of semesters a student may receive the scholarship, if consistently selected for renewal, is 10 semesters of undergraduate study.

The scholarship is \$2,500/semester for students at the university level (minimum cumulative GPA of 2.5), \$1,000/semester for university students with cumulative GPAs between 2.0 and 2.5, and \$1,000/semester for community college students with minimum cumulative GPAs of 2.0.

For more information, please visit: [affcf.org/scholarships](https://affcf.org/scholarships)

### ● What is the Penson Fund?

If you turned 18 in foster care in Arizona and are enrolled in college or a certificate program (vocational training), you are eligible for the Penson Fund up until your 21<sup>st</sup> birthday.

The Penson fund is an emergency fund for youth that provides assistance while they continue to advance their studies. Students can apply to the Penson Fund using the online application form.

There are several categories that are especially helpful to students:

- Laptop, books, school supplies, auto repairs

If a student is enrolled in a certificate (vocational) program and needs tuition assistance, he or she can apply for tuition assistance (up to \$1,000) through the Penson Fund.

To review the Penson Fund award categories and guidelines, please visit the below website:

[affcf.org/penon](https://affcf.org/penon)



## On campus

You may want the experience of living in the dorm your first semester or first year at college. Whether or not you sign a voluntary agreement with DCS prior to turning 18, living on-campus is a housing option. However, on-campus housing can be very expensive, so it is important to know how much it will be and how you will pay for it before you sign up to live on campus. You may be able to pool financial aid resources to pay for living costs or may need to work more to afford living on campus. Loans should be an absolute last resort. (See page 11)

## HOUSING RESOURCES

### Dorm/Apartment set up:

If you are either in foster care or turned 18 in foster care and are under 21, you can apply to AFFCF for assistance with a dorm/apartment setup. The setup does not include furniture or electronics. Please see AFFCF's website for more details.

[affcf.org/guidelines](http://affcf.org/guidelines)

If you turned 18 in foster care and need furniture for your apartment, you can contact Thrive AZ.

### Thrive AZ

602.544.9547

[thriveaz.org](http://thriveaz.org)

### Housing Assistance:

If you turned 18 in foster care, are studying either a certificate program or are in college, and are under the age of 21, you can apply to the Penson Fund for several housing-related items.

- If you find yourself in a financial difficulty, rent assistance is only available once in a 12-month period. It is meant to address an emergency financial situation.
- You can apply to the Penson Fund for a one-time security deposit award. If you signed a voluntary agreement with DCS, you need to use your DCS "Start Up Funds" toward the security deposit first.

[affcf.org/penon](http://affcf.org/penon)

DCS also offers housing assistance.

- If you are moving and have signed the voluntary agreement with DCS, you can request "Start Up Funds" of \$715 on two occasions when you move.

- DCS has a housing voucher program for young adults between the ages of 18 - 24 who were in foster care at age 16 or older.

[dcs.az.gov/housing-voucher-application request](http://dcs.az.gov/housing-voucher-application-request)

If you do not qualify for the Penson Fund for assistance, other organizations may be able to help you:

**Foster Your Future** (employment required)

602.478.5850

[fosteryourfuture.org](http://fosteryourfuture.org)

If you turned 18 in foster care, Thrive AZ offers stable, affordable housing provided in a Christian environment. Applicants must commit to residing at Thrive AZ for one year. To apply, call and ask about their Aged Out housing.

**Thrive AZ**

602.860.8276

[thriveaz.org](http://thriveaz.org)

If you are experiencing homelessness, please contact these organizations:

### UMOM New Day Centers / Teen Resource Center

Phoenix, AZ

Phone: 602.275.7852

[umom.org](http://umom.org)

### Our Family Services

Tucson, AZ

520.323.1708

[ourfamilyservices.org](http://ourfamilyservices.org)

### Gospel Rescue Mission

Tucson, AZ

520.740.1501

[grmtucson.com/shelter.html](http://grmtucson.com/shelter.html)

### Youth On Their Own (YOTO) - for youth in high school

Tucson, AZ

520.352.1059

[yoto.org](http://yoto.org)

### Flagstaff Shelter Services, Inc.

928.225.2533

[flagshelter.org](http://flagshelter.org)

## SECTION 4: WHO CAN I TURN TO FOR SUPPORT?

### COLLEGE RESOURCES

#### **Bridging Success - Maricopa Community Colleges**

If you are a student at one of the Maricopa Community Colleges, the Bridging Success organization is there to support youth who were formerly in foster care.

Please see the below website to find the Bridging Success champions at your specific Maricopa Community College.

[my.maricopa.edu/support/foster-youth](https://my.maricopa.edu/support/foster-youth)  
[my.maricopa.edu/support/foster-youth/champions](https://my.maricopa.edu/support/foster-youth/champions)

#### **Bridging Success - Arizona State University**

The Bridging Success program also operates at Arizona State University and has an early start program for incoming freshmen and transfer students.

Justine Cheung

Bridging Success Program Coordinator

[bridgingsuccess@asu.edu](mailto:bridgingsuccess@asu.edu)

602.496.0054

[fosteryouth.asu.edu](https://fosteryouth.asu.edu)  
[students.asu.edu/foster-youth/bridging-success](https://students.asu.edu/foster-youth/bridging-success)  
[students.asu.edu/foster-youth/bridging-success/early-start](https://students.asu.edu/foster-youth/bridging-success/early-start)

#### **Fostering Success - University of Arizona**

University of Arizona students who have experienced foster care or homelessness are eligible to participate in Foster Success. The program offers peer mentoring and a community of support. Incoming freshmen can sign up for the New Start summer program where they will take two classes and get ahead before the fall semester begins.

Dani Carrillo

Fostering Success Program Coordinator

[danicarrillo@email.arizona.edu](mailto:danicarrillo@email.arizona.edu)

520.626.5710

[fosteringsuccess.arizona.edu](https://fosteringsuccess.arizona.edu)  
[newstart.arizona.edu](https://newstart.arizona.edu)

#### **Blavin Scholars - Northern Arizona University**

The Blavin Scholars program is a supportive, on-campus scholarship program for students with foster care backgrounds at NAU. Call or see the below website for more information on how to apply.

928.523.9080

[nau.edu/blavin-scholars-program](https://nau.edu/blavin-scholars-program)



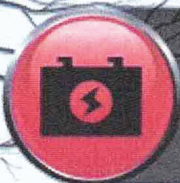
# Car Care Checklist



**Oil Change** Many motorists believe their cars' oil should be changed every 3,000 miles, however most late-model vehicles now can go 5,000 to 7,000 miles between oil changes. Check your owner's manual and get on a routine to good car care.



**Tires** Check tire pressures and tread depth. Check the pressure on all the tires—including the spare—with a quality gauge when the tires are cold. Be sure to look for recommended pressure on the driver's door jamb and NOT the tire wall!



**Battery** Ensure the battery cable connections are tight, and the terminals are free from corrosion. If the battery is more than three years old, it's a good idea to have it tested to determine how much life it has left.



**Wiper Blades** Wiper blades should completely clear the glass with each swipe. Make sure the windshield washer reservoir is filled.

When in doubt, visit  
[www.AAA.com/repair](http://www.AAA.com/repair)



# TEACHING IDEAS FOR NEW DRIVERS

## BEFORE TURNING THE KEY

### BEGINNING TEACHING TECHNIQUES

Many of us grew up behind the wheel of a toy car with pedals, sitting on Dads lap and steering the family station wagon, or even ridding a bike. Some are not as fortunate to have had these experiences. Teaching someone to drive is a huge responsibility. You may soon be handing the keys of a 1.4 ton metal vehicle, capable of going from 0 to 60 in 7 seconds or even less, to a person with little driving experience. Good Luck! Or better yet

lets start with some very basic guidelines to help your student understand the full driving responsibilities and SAFETY from the beginning.



The safety of a vehicle is one of the most basic and most important components of learning to drive. This chapter is going to cover:

- Approaching the Car
- Routine Checks Under the Hood
- Tires and Tire Air Pressure
- Head Lights and Turn Signals
- In the Drivers Seat
- Oops! I made a Mistake



## TEACHING IDEAS FOR NEW DRIVERS

### APPROACHING THE CAR

You are running late for work, grab a protein bar, your car keys and put the pedal to the metal. Only 10 minutes from work and your car dies. You are out of gas. Not only is this going to make the boss mad but now you have created a potential hazard to yourself and others. While running out of fuel is not in itself illegal, the chaos that it can cause may lead to charges, fines and points on the license.

A quick look around your car prior to jumping in and taking off can save you time, money and help keep you and others safe. As you walk out to your car here is what you should be looking at:

- fluids under the car
- tires that look low on air
- tire with a broken valve stem
- broken head or tail light
- obstacles hanging from under the car or caught on the bottom of the chassis
- condition of the windshield wipers and windows
- license plate is intact and has current tags.



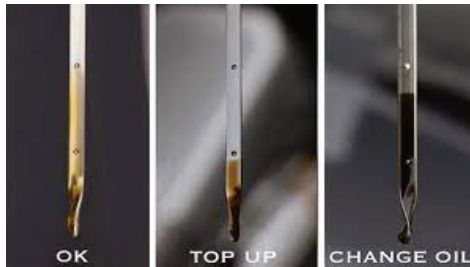


# TEACHING IDEAS FOR NEW DRIVERS

## ROUTINE CHECKS UNDER THE HOOD

Keeping in mind that all cars are different there are some basics that everyone should be checking at least once a month if not weekly. They are:

- Wind shield wiper fluid
- Engine oil level
- Belts and hoses
- Cooling liquid level (only when car is cool)
- Battery condition
- Over all check for fluids, cracks, loose or missing nuts or bolts



**This could keep your car from starting.**

Some people are great at checking the next set of items but if not, routine servicing at an Automotive Repair Shop is a good way for the following to be checked:

- Fuses
- Air filters
- Transmission fluid level
- Brake fluid level
- Power steering fluid
- Air Conditioning

For a more extensive look at the engine go to <https://www.youtube.com/watch?v=Azil7Yp20rw>.

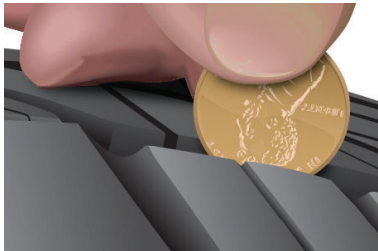
# TEACHING IDEAS FOR NEW DRIVERS

## TIRES & AIR PRESSURE

Properly inflated, good treaded and well balanced tires will not only make your ride smoother but could save you life. **According to The National Highway Traffic Safety Administration “200 people die each year in tire-related crashes”**. Checking the condition of your tires is easy to do and help is available and free of charge at just about all Retail Tire Establishments.

Checking tires is easy:

- Check tread (see “Penny Test” Discount tire link below)
- Look for uneven wear
- Check air pressure
- Look for foreign objects imbedded in tire



Air Pressure check is as easy as driving into most tire stores, stopping at a gas station and using their tire gage. To know what the tire pressure is, for most cars simply open the drivers door and look at the door jam. Locate the Tire Pressure Sticker. You can then use a tire gage to check your pressure and put air into your tire at most gas stations and some car washes. Or, again drive into most tire stores.



Link to Penny Test

[https://www.discounttire.com/learn/tire-tread-depth?ef\\_id=CjwKCAjwjtOTBhAvEiwASG4bCPJg-f5dJza5oHeh8-wAZm9VfZBL38VT4TLRLC2nerEHQeZ1fokERoC6MwQAvD\\_BwE:G:s&gclid=CjwKCAjwjtOTBhAvEiwASG4bCPJg-f5dJza5oHeh8-wAZm9VfZBL38VT4TLRLC2nerEHQeZ1fokERoC6MwQAvD\\_BwE](https://www.discounttire.com/learn/tire-tread-depth?ef_id=CjwKCAjwjtOTBhAvEiwASG4bCPJg-f5dJza5oHeh8-wAZm9VfZBL38VT4TLRLC2nerEHQeZ1fokERoC6MwQAvD_BwE:G:s&gclid=CjwKCAjwjtOTBhAvEiwASG4bCPJg-f5dJza5oHeh8-wAZm9VfZBL38VT4TLRLC2nerEHQeZ1fokERoC6MwQAvD_BwE)

# TEACHING IDEAS FOR NEW DRIVERS

## LIGHTS AND SIGNALS

Checking your headlights, tail lights, turn indicators, and flashers is fast and easy. The best and quickest way is to use a friend's help. It can also be done by yourself so be prepared to get in and out of the car several times. To check your breaks you can use just about any item that you can place between the bottom of your steering wheel or your seat bottom and the break. This could be a piece of hard cardboard tubing, wood plank or even a small plastic or wood bat. BUT the easiest way is to get in your car at night and pull the back of your car up to a wall or garage door, look out the rear window and press your break lights and both turn indicators.

Additional things to check on your lights

- Properly aligned and clean
- Bulbs all working
- No cracks or breaks in the covers
- Covers are secure



## TEACHING IDEAS FOR NEW DRIVERS

### IN THE DRIVERS SEAT

Don't turn the key just yet. There are a few vital things to do before you hit the highway. Here is the list:

- **PUT AWAY YOUR PHONE!** Distracted driving claimed 3,142 lives in 2020
- Have your drivers license and make sure it is not expired
- Check your insurance card and make sure it is not expired
- Check location of the cars registration and make sure it is not expired
- Check your gages. Is your oil light on? How much fuel do you have? Is your check engine light on?
- Adjust your seat
- Adjust your mirrors
- Be aware of your surroundings

Mirrors are a very important part of your safe driving experience. Make sure they are correctly adjusted and check them often while driving. According to DefensiveDriving.Com you should “You simply need to glance in all three mirrors every five seconds. By doing so, you are keeping yourself aware of everything going on around you, which is the key to being a successful defensive driver.”



Check out this:

[https://www.google.com/search?q=youtube+adjusting+mirrors+for+driving&rlz=1C5CHFA\\_enUS741US742&oq=youtube+adjusting+mirrors+for+driving&aqs=chrome..69i57.27060j0j15&sourceid=chrome&ie=UTF-8#kpvalbx=nJh1Yr2iLvG\\_kPIP0pecgAY15](https://www.google.com/search?q=youtube+adjusting+mirrors+for+driving&rlz=1C5CHFA_enUS741US742&oq=youtube+adjusting+mirrors+for+driving&aqs=chrome..69i57.27060j0j15&sourceid=chrome&ie=UTF-8#kpvalbx=nJh1Yr2iLvG_kPIP0pecgAY15)

## TEACHING IDEAS FOR NEW DRIVERS

### OOPS! I MADE A MISTAKE

It is never fun to see those red flashing lights in your rear view mirror. But if you do get pulled over, behaving in a calm courteous demeanor may be the difference between a ticket and a warning.

If you do get pulled over by an officer of the law:

- Use your turn indicators and pull your car **safely and completely** to the side of the road and turn off the engine
- Put both hands on the wheel and do not move them until asked
- Slowly pull out your drivers license, registration and proof of insurance when asked
- Be polite



### A FEW MORE SITES TO SUGGEST:

Parallel Parking

<https://www.youtube.com/watch?v=l4LcfZeS4qw>

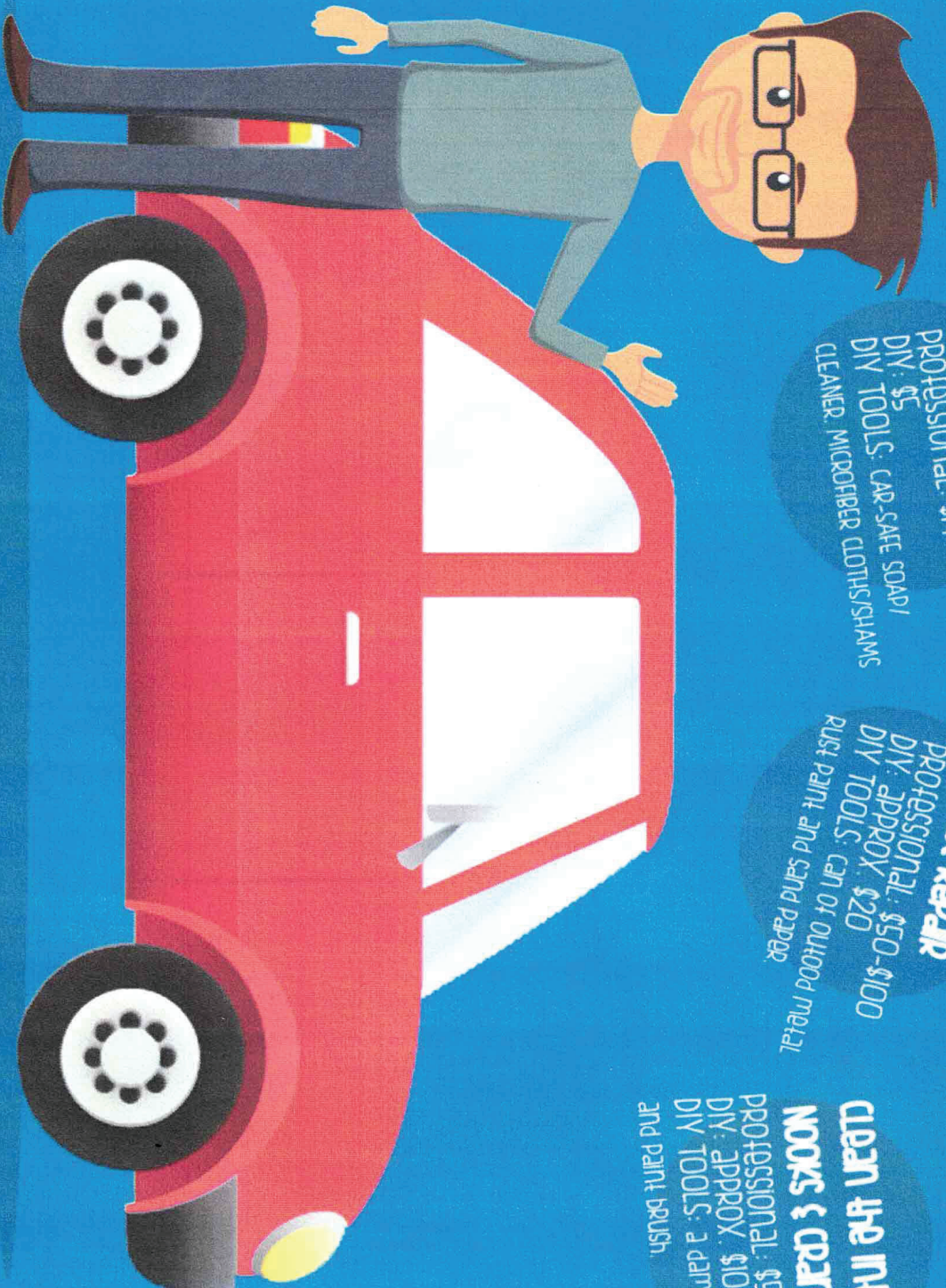
Three Point Turn

<https://www.youtube.com/watch?v=FxQHJJX2J0M>

### **\*DISCLAIMER**

These are just ideas put together that anyone who is helping a person learn to drive may feel free to use. These are only suggestions and all questions regarding rules, regulations and laws, should be directed to Arizona Department of Transportation. <https://azdot.gov/motor-vehicle-services>.





### CAR WASH

PROFESSIONAL: \$19  
DIY: \$5  
DIY TOOLS: CAR-SAFE SOAP/  
CLEANER, MICROFIBER CLOTHS/SHAMPS

### RUST REPAIR

PROFESSIONAL: \$50-\$100  
DIY: APPROX. \$20  
DIY TOOLS: CAN OF OUTDOOR METAL  
RUST PAINT AND SAND PAPER

### CLEAN THE INTERIOR NOOKS & CRANNES

PROFESSIONAL: \$50-\$125  
DIY: APPROX. \$10  
DIY TOOLS: A DAMP CLOTH, TOOTHBRUSH  
AND PAINT BRUSH

### WINDOW TIME

PROFESSIONAL: \$120-\$380  
DIY: APPROX. \$30  
DIY TOOLS: WINDOW FILM/SUN  
BLOCKER

### INFLATION SITUATION

NEW TIRES: \$600  
DIY: \$13  
DIY TOOLS: VALVE STEM TOOL  
AND GAUGE \$13

### FLUIDS

NEW ENGINE: \$3,500  
DIY: \$30  
DIY TOOLS: OIL, COOLANT, BRAKE,  
TRANSMISSION, POWER STEERING, AND  
WIPER FLUID (CHECK LEVELS MONTHLY)

### WIPERS

NEW WIPER BLADES: \$20  
DIY: \$0  
DIY TOOLS: FERRY CLOTH  
RUBBING ALCOHOL

### BATTERY

NEW BATTERY & TOWS: \$220  
+ \$2 PER MILE  
DIY: \$10  
DIY TOOLS: VOLT METER \$10  
(CHECK VOLTS CH MONTHLY)



# **Time to Think About Success!**

**Resume Building, Interview Skills**

**Discover & Explore Careers**



**FosterYourFuture.Org 602-478-5850**



Resume  
Name  
e-mail phone  
address

Objective:

Brief on Skills & Abilities:

Education School & Location & Year Graduated:

Certifications or Trainings different than formal schooling:

Work Experience

Dates Employed Company, City, State

Job Title: Job Duty: \_\_\_\_\_  
\_\_\_\_\_

Dates Employed Company, City, State

Job Title: Job Duty: \_\_\_\_\_  
\_\_\_\_\_

Dates Employed Company, City, State

Job Title: Job Duty: \_\_\_\_\_  
\_\_\_\_\_

Volunteer Work, Clubs & Organizations

Name & Location and purpose:

Your Position or Job at this event:

Name & Location and purpose:

Your Position or Job at this event:

Name & Location and purpose:

Your Position or Job at this event:

Interests & Hobbies

References Upon Request

## Interview Do's and Don't's

### **Why**

Hiring managers want to hire employees who are truly interested in their organization and the position. Company knowledge shows a potential employer that you will go the extra mile as an employee and are genuinely interested in working for them.

### **How**

Read as much information about the organization as you can before the interview. Visit the company's website and prepare some questions about the organization to ask during the interview. Research competitors, the position and the industry as a whole to show the potential employer you are serious about joining their team.

**Fact:** Professional interviewers admit that they favor the first item in a sequence and are more likely to hire someone they meet early in the day.

### **Don't dress casually**

**Why:** Casual attire suggests a casual attitude about the job. Even if the office dress is casual, dress in business attire for an interview.

**How:** Wear office-appropriate clothing to an interview. Men should wear a suit or slacks, a dress shirt and a coat or tie. Women should wear a suit or dress slacks or a skirt and a professional blouse. Showing a lot of skin is unprofessional for a woman or man.

**Fact:** When choosing between two candidates with the same qualifications, 65 percent of employers say they may make their decision based on what the interviewees wore.

### **Do smile**

**Why:** It sounds simple, but smiling will set the mood for the interview. Smiling increases likability and shows a positive, confident energy. Hiring managers tend to favor candidates that are positive and engaging.

**How:** Be friendly and professional. Smile often where appropriate during the interview. Smiling is most important during the initial greeting.

### **Don't violate the interviewer's personal space**

**Why:** Personal space is important in our culture, and violating it makes an interviewer feel uncomfortable. An interviewer will remember feeling uncomfortable in your presence if their personal space is violated.

### **How**

Stand at least four to five feet away from the interviewer. Do not get close to the hiring manager's desk and definitely do not touch anything on it.

**Fact:** Employers decide if they will hire a candidate within the first 90 seconds of the interview.

### **Do arrive to the interview early**

**Why:** Arriving early tells the hiring manager you're serious about your work. If you can't make it to your interview on time, it shows a potential employer that you are not reliable.

**How:** Leave for the interview early and plan for weather and traffic to make absolutely sure you arrive on time.

### **Don't mistreat the support staff**

**Why:** Mistreatment of the interviewer's support staff will get back to the hiring manager. Upon arrival at the office, treat everyone present with equal respect.

**How:** Be as courteous with support staff as you are with your interviewer.

**Fact:** Twenty-three percent of employers will pass on a candidate they believe will not fit into their company culture.

### **Do bring notes along to calm nerves**

**Why:** "There is nothing wrong with having a notebook full of notes; the person interviewing will think you've done your homework," said Sharon Hulce, President and CEO of Employment Resource Group.

**How:** Write down answers to some common interview questions, like "what are you good at and passionate about?" and "what are your weaknesses?" Reference these written answers if your mind goes blank during the interview.

### **Don't stand out for the wrong reasons**

**Why:** Too much makeup, cologne, jewelry or flamboyant colors can turn off an interviewer or be distracting. The goal is to look professional and confident, not over-the-top.

**How:** Stick to a neutral color palette and tone down smells and accessories.

### **Do offer a firm handshake**

**Why:** A firm handshake shows the interviewer that you are confident, enthusiastic and positive. A handshake is the beginning of a successful interview since many interviewers decide whether they will hire someone within the first 90 seconds of an interview.

**How:** Offer a firm handshake, but avoid aggression. Practice the handshake on a few people before your interview to find the perfect handshake.

### **Do visualize a successful interview**

**Why:** What you think about your interview chances can significantly influence your chances of doing well in the interview. If you feel defeated by the job hunt process, it will decrease your chances of doing well in an interview.

**How:** Visualize acing the interview and imagine that you landed the position. This will make you feel more positive about the interview and those feelings will show during your conversation.

### **Don't lie**

**Why:** Lying about your education or job history may seem like a good way to impress an interviewer, but if you get hired based on those lies, it will ruin your reputation and may even cost you your job. It is too easy for companies to verify information to risk lying before or during an interview.

**How:** Accentuate strengths, but do not make things up.

### **Do take your time answering questions**

**Why:** "It is human nature to begin formulating an answer even before the speaker has finished. Actively listen to the interviewer so you can answer completely. If you do not know the answer, be honest. Interviewers would rather have an honest answer than have one that is fabricated."

**How:** Think about how you will answer common interview questions before the interview, including background information and verbal tests about potential situations that may arise on the job (e.g., "tell me about a time you disagreed with your supervisor" or "what would you do if a team member was not pulling their weight?"). This will make it easier to provide thoughtful answers to interview questions that showcase your talents.

**Fact:** The average job interview lasts 40 minutes.



### **Don't badmouth a former employer**

**Why:** Remain pleasant and positive during an interview. Saying negative things about former employers will make you look bad and do not result in a pleasant interview. A job interview is not the time to air past grievances.

**How:** If you are asked about why you left your last job, put a positive spin on it and say as little as possible. Try to highlight what you learned from the experience and how you will do things differently in your next job.

**Fact:** Although it is illegal to ask questions about marital status, religion, disabilities, children and ethnicity during a job interview, 20 percent of hiring managers admit to posing these questions because they didn't realize it was against the law.

### **Do highlight your successes**

**Why:** "Highlighting what you have done in the past will prove you will be an asset and are successful. Apply past successes to the criteria listed about the job,"

**How:** Collect some anecdotes of past workplace accomplishments and think about how they relate to the new position. Incorporate past successes into your interview answers provide potential employers with concrete examples of your success.

### **Don't make up phony weaknesses**

**Why:** "As a person in charge of hiring, it gets old hearing that you are a perfectionist or that you volunteer for too many opportunities,"

**How:** "Instead, admit a technical weakness or true personal weakness that you are working to improve that is not critical to the job description," Wright added. "It is a bonus if you can also show a way in which you've already grown or steps you've already taken to begin overcoming this weakness. For example 'I have basic Adobe InDesign skills, but I am working to advance those skills by taking training classes.'"

### **Do speak with enthusiasm**

**Why:** In most interviews, the interviewer wants to see excitement about the position. If you do not speak with enthusiasm about the potential job, the employer may think you don't care about the position and give the job to someone else.

**How:** Show your enthusiasm during the interview and speak with confidence about your past experiences that qualify you for the new position. Do your best to keep your energy high. Don't add filler phrases

**Why:** Many interviewees use verbal pauses, such as "ums" and "ahs" while thinking. This can give a bad impression, as it imparts that you may not know what you're talking about.

**How:** Slow down and watch your words. If you need to collect your thoughts, take a silent pause or even repeat the interviewer's question.

**Fact:** The words "always" and "never" should be avoided during job interviews because hiring managers associate them with low-performing employees.

### **Do take notes**

**Why:** Bring notes about the company and position to an interview. During the interview, actively take notes. This will show that you are interested in the job

**How:** Bring several pens with you to the interview in case the original pen runs out of ink.

### **Don't focus solely on you**

**Why:** An interview is your opportunity to make an impression and ultimately sell yourself. Focus on the value you can bring to the organization – not how much vacation time you get.

**How:** When you ask questions, focus on the company and the position, not on benefits. If the interviewer brings up salary or benefits, you can discuss them, but do not bring up the topic.

### **Don't leave your phone on, leave in the car.**

## **Interview and follow up TIPS**

### **Bring to your interview:**

1. Photo ID – AZ ID or Driver's License or Passport or Military ID
2. Social Security Card
3. 3 Reference, no relatives. They should be work boss or mentor

### **Interview Meeting:**

- Appearance is very important in a job interview. You only have one chance to make a good impression. Clothes must be clean, pressed, and appropriate for the interview.
- Be on time – Punctual and SMILE. Arrive at least 10 minutes
- A handshake is a polite and proper.
- Think Positive Move
- Outshine the competition with a little preparation! Know the company and the job.
- Practice - Research Be ready to share your skills and answer tough questions.
- Don't bring your phone
- Keep Eye contact, be positive, respectful & honest, show your excitement, sit up straight & still.
- Explain your answers, highlight why you're perfect for the job & ask questions about the job.
- End with a thank you for your time.

### **Follow Up Ideas:**

Send a Thank You note the next day & Call to check-in.

Example of a note:

I wanted to thank you for interviewing me on \_\_\_\_\_ for the \_\_\_\_\_ position. I am very interested in the position and feel that I would do a very good job as a \_\_\_\_\_. I hope you will consider me for the position.

### **Keep track of your applications and interviews**

- Name of Place & Address & Phone Number
- Name of Person who interviewed you.
- Copy picture to your phone so you do not lose it.

### **Answer phone calls and check your email regularly**

#### **Example of you calling back after an interview:**

"Hi, this is \_\_\_\_\_ is the hiring manager available? Hi, my name is \_\_\_\_\_ and I applied for the \_\_\_\_\_ position. I interviewed on \_\_\_\_\_ I wanted to make sure you knew I am available and very interested in the position.

#### **Example of first making an inquiry & you have already sent in an application**

"Hi, this is \_\_\_\_\_ is the hiring manager available? Hi, my name is \_\_\_\_\_ and I applied for the \_\_\_\_\_ position. I want to make sure my application has been received. I also want to stress my interest in this position. I think it would be a great match for my skills and interests and I'd love to talk with you about it when you're ready to begin scheduling interviews.

### **Phone Use**

Save your phone for breaks only. Using while they are paying for you to work can lose a job quickly. Your phone should not be seen or heard when you're clocked-in. Keep it in your locker or on silent.

**Sick time** Call in whenever you are sick or late: Call first, then text. You need to get a response. You can't always text, in these cases you must talk to a real person.



## **Educational/Vocational Career Exploration**

KSA – Knowledge, Skills, Abilities

**Prioritized First to Last**

**Interests:** What person only speaks about doing is often not what they “like” to do.

**Preferences:** Discuss what the person does in their free time, what they did in HS. Did they play sports, join clubs... What parts of their job do they now enjoy.

**Complete at least 2 interest, 2 skill inventories & 1 social skill checklist.** Continue to discuss each of their matches and if that feels like a fit in their lives. This can take more than 4 meetings.

**Look at 16/17 Career Clusters** and see what is automatically eliminated, hoping to choose about 3.

Open each Career that might be of interest and explore salary, job availability, **education/training required**, and view a video.

**Continue to narrow down, possibly job shadow.**

**Non-Computer/hard copy interest, skill, social inventories:**

- Go to: [www.bit.ly/azstpadlets](http://www.bit.ly/azstpadlets)
- Under Employment, hard copy career inventory
- Career Clusters Inventory – South Dakota
- Under Independent Living, hard copy career inventory
- Under Employment:
- Social Skills Checklist

**Computer Based Interest, Skill, Social Inventories:**

- CareerOneStop.com
  - O\*Net.com OneNetLine.com
  - AzCIS.org
- 

### **Resources for Career Clusters & More**

Most of these give specifics on jobs: training/education required, job market, pay and some have videos

- BLS. gov = U.S. Bureau of Labor Statistics
- OneTonLine.org Browse -Cluster -choose career -scroll jobs in area
- CareerOneStop.org
- Apprenticeship.gov – locates apprenticeships
- Padlet.com/secondaryTransition/Transition Resources
- JobsToCareers.comAZJobConnection.gov/ada/r/
- ArizonaAtWork.com

**Work Videos:**

DrKit.org shows videos of each profession and then gives \$, educ needed  
CareerOneStop.Org Go to Explore Careers then Career or Industry Videos

## **Most Popular Search Tools for full job descriptions/training**

### **CareerOneStop.Org**

**Go to Explore Careers. Career clusters Shows 16 videos, gives overview of each**

- What's Hot - Fastest Growing/Most Openings/Largest Employment
- Choose "Fastest-Growing Careers" or "Most Openings"
- Choose one based on Earnings & Education
- Scroll, see Video, salary, education takes you took local schools
- Highest Paying Careers.... Go to Sort by: Wages listed here High to Low

**Assessments** will lead to many job ideas:

- Tool Kit
- Skill Matcher
- Explore Careers
- Interest Assessment

### **OneTonLine.Org**

#### **-Find Occupations**

- Bright Outlook – Drop down menu for most opportunity for a position.
- Job Zones – Drop down menu for Prep needed

#### **-Advanced Search**

- Browse by O\*Net Data - drop down for personal skills, knowledge, abilities....
- Related Task Search - put in current job or what you would like to be doing ...
- This one will show breakdown of a job and salaries

### **Work Videos**

DrKit.org shows videos of each profession and then gives \$, educ needed  
CareerOneStop.Org (Go to Explore Careers then Career or Industry Videos)

### **Interest/Career/Skill/Social Skill Inventories - Quizzes**

Onetonline.org

CareerOneStop.Org

AZCIS.org

Careers and jobs can be classified into various groupings. Different organizations may use unique categories or job clusters. **The U.S. Department of Labor**, for example, uses 16 groupings that can be explored in detail at [www.onetonline.org](http://www.onetonline.org) Through this resource you can learn a lot about job requirements, and even job openings!

1. Agriculture, Food, and Natural Resources
2. Architecture and Construction
3. Arts, Audio/Video Technology and Communications
4. Business, Management and Administration
5. Education and Training
6. Finance
7. Government and Public Administration
8. Health Science
9. Hospitality and Tourism
10. Human Services (including Personal Services)
11. Information Technology
12. Law, Public Safety, Corrections and Security
13. Manufacturing
14. Marketing, Sales and Service
15. Science, Technology, Engineering and Mathematics
16. Transportation, Distribution and Logistics

## Career Clusters

We think there are infinite numbers of careers. There are not. There are 17 Career areas of interest called Clusters. Within all of those about 900 possible jobs. Although that is a lot, you will be surprised at how you can narrow this down quickly. First let's see which Career Clusters you might have an interest. This gives only several jobs in each area, so if one area feels "right," we can explore more specific jobs in that Cluster.

### 1. Building & Fixing Things

- Carpenter
- Automotive Mechanic
- Drafter
- Architect
- Civil Engineer
- Electrician

### 2. Computers

- Database Administrator
- Computer Support Specialist
- Computer Hardware Engineer
- Software Developer
- Web Developer
- Systems Analyst

### 3. Food

- Cooks
- Waiters & Waitresses
- Food Preparation Workers
- Chefs and Head Cooks
- Food Service Managers
- Bakers

### 4. Healthcare

- Pharmacist
- Dentist
- Registered Nurse
- Optometrist
- Doctor

### 5. Helping Your Community

- Childcare Worker
- Firefighter
- Police Officer
- Social Worker
- School and Career Counselor

### 6. Law

- Court Reporter
- Judge
- Lawyer
- Paralegal
- Mediator

### 7. Managing Money

- Accountant
- Bookkeeping Clerk
- Budget Analyst
- Financial Analyst
- Loan Officer
- Bank Teller

### 8. Math

- Survey Researcher
- Electrical Engineer
- Surveyor
- Mathematician & Statistician
- Cost Estimator
- Actuary



**9. Media**

- Editors
- Technical Writers
- Reporters, News Analysis
- Film & Video; Camera Operator
- Sound Engineering, Broadcast
- Public Relations Specialist

**10. Nature**

- Agriculture & Food Science
- Farmer
- Landscape Architect
- Veterinarian
- Zoologist

**11. Reading**

- Desktop Publisher
- Editor
- Librarian
- Reporter
- Writer

**12. Science**

- Chemist
- Pharmacist
- Microbiologist
- Environmental Science
- Physicist & Astronomer

**13. Social Studies**

- Anthropologist
- Economist
- Historian
- Psychologist
- Urban Planner

**14. Teaching**

- Preschool, Kindergarten
- Elementary, Middle School
- High School
- Special Education Teacher
- College Professor
- Teacher Assistant
- School & Career Counselor

**15. Transportation**

- Truck Driver
- Railroad Worker
- Pilot -Airline/ Commercial
- Delivery Truck Driver
- Uber/Taxi/Chauffer

**16. & 17. Sports, Art & Music**

- Player of Sport
- Singer
- Performer - Instrument
- Artist

Career Clusters= Have occupations in the same field of work that require similar skills., as you open each one you will be able to view over 950 Different jobs available to you. Go to Explore Careers and choose Career Videos to see what the job looks like to do and training necessary.

- ♦ [Architecture and Engineering](#)
- ♦ [Building and Grounds Cleaning and Maintenance](#)
- ♦ [Business and Financial Operations](#)
- ♦ [Community and Social Service](#)
- ♦ [Computer and Mathematical](#)
- ♦ [Construction and Extraction](#)
- ♦ [Education, Training, and Library](#)
- ♦ [Farming, Fishing, and Forestry](#)
- ♦ [Food Preparation and Serving Related](#)
- ♦ [Healthcare Practitioners and Technical](#)
- ♦ [Healthcare Support](#)
- ♦ [Installation, Maintenance, and Repair](#)
- ♦ [Legal](#)
- ♦ [Life, Physical, and Social Science](#)
- ♦ [Management](#)
- ♦ [Office and Administrative Support](#)
- ♦ [Personal Care and Service](#)
- ♦ [Production](#)
- ♦ [Protective Service](#)
- ♦ [Sales and Related](#)
- ♦ [Transportation and Material Moving](#)
- ♦ [Arts, Design, Entertainment, Sports, and Media](#)

Go to CareerOneStop.Org  
Explore Careers, then  
Career Profiles, then  
Occupation Profile, then  
List of Occupations

OneTonLine.Org  
Find Occupation = Career Clusters

Find Apprenticeships  
ApprenticeShip.Gov

Taken from : CareerOneStop.Org sponsored by the US Department of Labor

# Refrigerator Storage Chart

Always store ready-to-eat foods on the top shelf! Arrange other shelves by cooking temperature (highest cooking temperature on the bottom).

## Ready-to-Eat Foods (Top Shelf)

### Lowest Cooking Temperature

#### **135°F (57°C)**

Any food that will be hot held that is not in other categories

#### **145°F (63°C)**

Whole seafood; beef, pork, veal, lamb (steaks and chops); roasts; eggs that will be served immediately

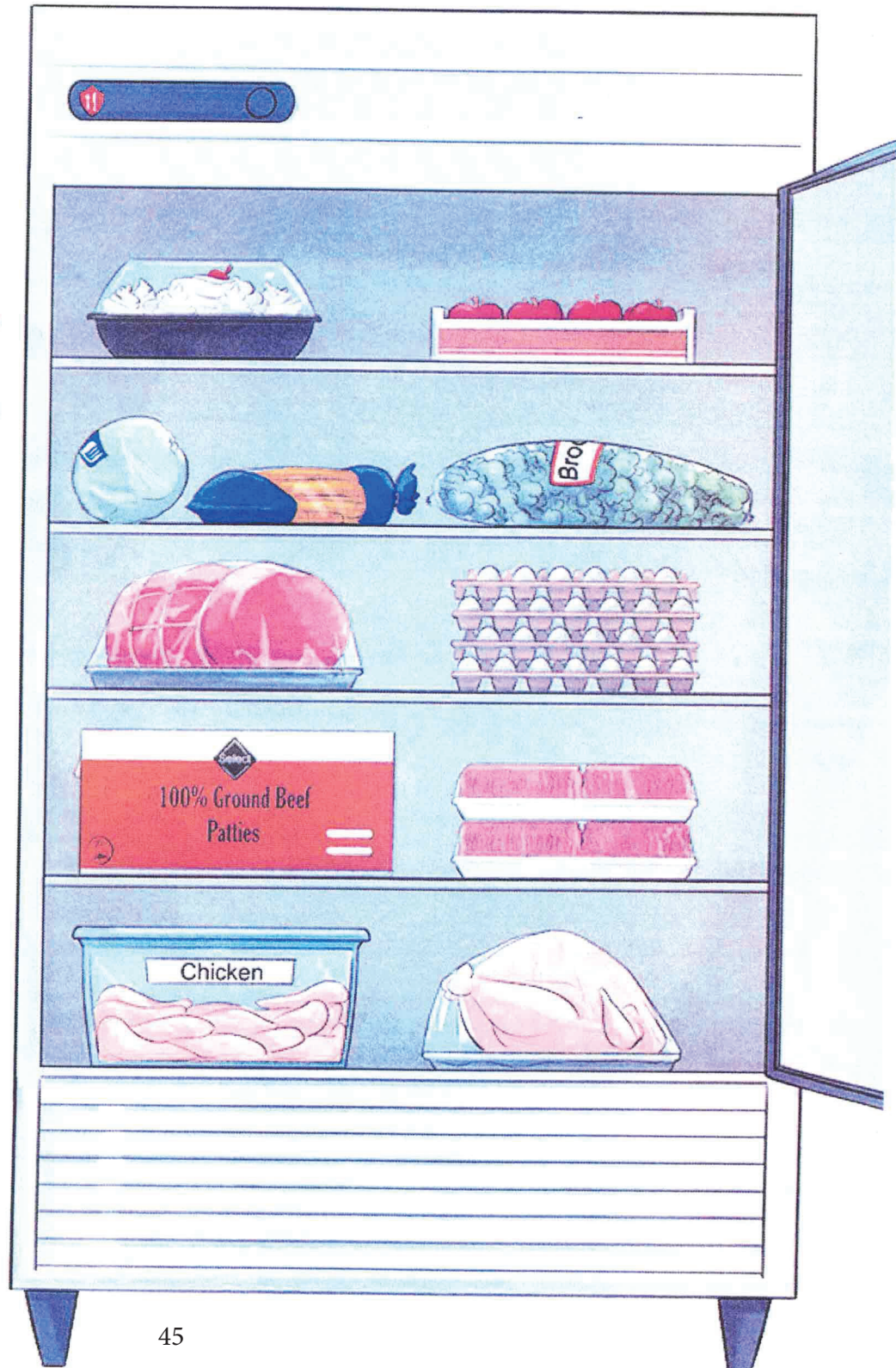
#### **155°F (68°C)**

Ground, injected, marinated, or tenderized meats; eggs that will be hot held

#### **165°F (74°C)**

All poultry (chicken, turkey, duck, fowl); stuffing made with foods that require temperature control; dishes with previously cooked foods (casseroles)

### Highest Cooking Temperature





## Meal Planning & Menus

Spend time on the weekend deciding what meals you would like to eat for the week. This will help you to save time and money by prepping and preparing your own meals at home instead of spending more money at restaurants and carry-outs.

### Did you know??

- › You can save over \$4 by making a sandwich at home instead of buying a sub at Subway.
- › Buying a coffee at Starbucks costs \$3 more than making it at home using Starbucks coffee grounds.
- › A frozen sausage and egg biscuit made at home is \$4 cheaper than buying it at McDonalds.

## Tools for Meal Planning

- › **Food Storage Containers** Get a variety of sizes, so you can store individual portions and large batches of food. They also have partitioned containers for several items.
- › **A Lunch Box** If you plan on transporting your meals, a lunch box is a must-have.
- › **Reusable Ice Packs** Use reusable ice packs to keep your lunch cold until eaten.

## Grocery Shopping Tips

Once you have your meal plan in place, your next step is to hit the grocery store. Use these tips to make shopping easier.

- › **Make a list.** Review your meal plan for the coming week and make a grocery list of items you need.
- › **Hit the frozen food section.** The frozen food section is a good place to stock up on prepared foods like frozen pizza, burritos, waffles, etc. If you don't like to cook, buy frozen. These items can be microwaved or thrown in a toaster for instant meals that cost way less than carry out.
- › **Go for canned foods.** Canned tuna, chicken, and salmon packed in water for easy protein can be eaten right out of the can. Canned beans and vegetables, rinsed and microwave for easy side dishes.
- › **Splurge on convenience items.** Salad kits, containers of chopped fruit and veggies, instant oatmeal, cooked rotisserie chicken, and pre-cooked noodles and rice (ready-to-serve rice cups that cook in the microwave in one minute). Rotisserie chicken can be used over several days for lunch and/or dinner.

## Prep Ahead

You may be able to put together meals faster during the week by doing some of the work in advance.

- › **Fruits and Vegetables** Prep produce as soon as you get home from the grocery store. Wash it, cut it, and put it in containers so it's ready to go. Chopped veggies can be used for salads, dipped in hummus or eaten alone or with peanut butter (celery and apples).
- › **Whole Grains** Throw together a batch of brown rice or quinoa, then use it in a handful of your recipes for the week. For example, mix the rice with cooked ground turkey or beef or rotisserie chicken for an easy meal.
- › **Meat** Cook large batches of ground turkey, beef or chicken so you have enough for multiple meals; freeze anything you won't eat that week. You can also throw chicken breasts in the oven for 35 minutes and shred when done to use in meals for the week.



## Easy Meal Ideas

### Breakfast

**Hard boiled Eggs** – add eggs to a saucepan and cover with water. Add a teaspoon of vinegar. Bring to a boil. Cover pan and turn off heat. Let sit for 12-15 minutes. Place eggs in a bowl with ice and water until cool. Keep eggs refrigerated until ready to use. Unpeeled eggs will last 5 days in the fridge. I like to slice the eggs and place on buttered toast with salt and pepper.

**Peanut Butter Banana Toast** – Spread peanut butter on toast or rice cakes, then add sliced banana.

**Avocado Toast** – Spread Avocado on toast and sprinkle with salt and pepper. Top with sliced tomatoes (regular or cherry tomatoes).

**Yogurt and Granola** – add granola and chopped nuts to your favorite yogurt.

**Instant oatmeal** – Oatmeal packets come in a variety of flavors that you add boiling water to and let sit for one minute. You can also purchase a large container of Quaker **1-minute oats** and add 1 cup of milk or water to ½ cup of oatmeal and microwave for 1 minute. Add toppings such as raisins, cranberries, chopped nuts etc. Add brown sugar or flavored cream for sweetness!

**Healthy Granola Bars** – Variety of granola bars are packed with protein for a quick breakfast.

**Frozen Egg and Sausage Biscuits** – Jimmy Dean makes a great breakfast sandwich that you can microwave and eat!

**Frozen Waffles or Pancakes** – These can be placed in a microwave or toaster. Add butter and syrup.

### Lunch/Dinner

**Turkey, Ham, Bologna, or Salami Sandwiches** – make the night before so you only have to pack your lunch the next day. Use turkey, mayo, mustard, pickles, tomato, lettuce or any combination. If you make an entire loaf of sandwiches you can package in a sandwich bag, put back in loaf bag and freeze. Pull one or two out for lunch the next day, they defrost by lunch!

**Salad Kit** – many salad kits are available in the produce department with everything you need to toss a salad. Just bring a fork!

**Mason Jar Salad** – Layer veggies and lettuce in a mason jar ahead of time to grab and go. Add salad dressing and shake. Eat with crackers or bread.

**Rice and Ground Turkey or Beef** – Sauté a big batch of ground turkey, chicken or beef on the weekend and mix a portion of it with rice for a quick lunch. Flavor with spices or soy sauce, teriyaki sauce, sriracha or any of your favorite sauces.

**Lean Cuisine or any frozen meal** – Since these are already frozen, just throw in your lunch box and when you are ready, heat in microwave and eat!

**Rotisserie Chicken** – Remove meat from bones and cut up. Toss with rice or quinoa, in salad, or added to macaroni and cheese or any other pasta. Can be used for several meals throughout the week.

SANDWICH RECIPES		
NAME	INGREDIENTS	DIRECTIONS
Freezer deli sandwiches	Buy 1 pound of turkey, salami, ham, beef, or bologna from the deli counter, mayo and/or mustard and cheese slices.	Place 1-2 slices deli meat on 1 slice of bread. Spread mayo and/or mustard on the deli meat. Top with 1 slice of cheese and 1-2 more slices of deli meat. You can make an entire loaf of sandwiches, put each in a small plastic baggie or wrap in cling wrap and put back in bread bag and freeze. Pull one or two out in the morning and they will defrost by lunch.
Freezer Breakfast Burritos	6 eggs, 6 flour tortillas (8 inch), 1/4 lb breakfast sausage, 1/4 cup salsa, 1/2 cup shredded cheddar cheese, 1 Tbsp. butter or margarine, salt & pepper.	Brown sausage and set aside. Whisk the eggs together with salt & pepper and cook in skillet with 1 Tbsp. melted butter. Layer the eggs, sausage, salsa and cheddar cheese in center of each tortilla. Wrap by bringing up the bottom to the middle, folding in the sides and then rolling up. Fry lightly in skillet on all sides. Let cool then put each in a small plastic baggie or wrap in plastic wrap and freeze. Warm in microwave when ready to eat.
Freezer Burritos	1 lb. ground beef, 1 can refried beans, 1 pkg taco seasoning, 2 cups shredded cheddar cheese, 10 (8 or 10 inch) flour tortillas, cooked rice (optional)	Heat 1 Tbsp. oil in skillet over medium heat. Add broken up ground beef and cook until browned, about 8 minutes. Stir in taco seasoning and tomato salsa. Reduce heat and simmer for 2 minutes or until thickened. Remove from heat. Spread tortilla with refried beans. Add 2 tbsp. rice in center of tortilla and top with 1/2 cup beef mixture. Sprinkle with cheese and fold up into burrito by bringing up the bottom to the middle, folding in the sides and then rolling up. Lightly fry in skillet on all sides and put each in a small plastic baggie or plastic wrap and freeze. Warm in microwave when ready to eat.



<b>Egg Salad</b>	8 hard boiled eggs, 1/2 cup mayo, 1 diced celery stalk, 1 tsp dill weed, 1 tsp mustard, salt and pepper, 8 slices bread.	Put eggs in saucepan and cover with water. Add a tsp of vinegar and bring to a boil. Cover pan and turn off heat. Let sit for 15 minutes. Remove water from pan and replace with ice cold water. When cool, peel eggs and rinse. Chop eggs and mix with the remaining ingredients. Place 1/2 cup between 2 slices of bread or toast. Keep egg salad in fridge for up to 4 days and make sandwiches when you need them.
<b>Chicken Salad</b>	See under Rotisserie Chicken	
<b>Tuna Salad</b>	2 cans drained tuna, 1/3 cup mayo, 1 tsp mustard (optional), 1 stick chopped celery, 2 Tbsp. diced onion, salt & pepper, 8 slices bread	Mix all ingredients together and place between 2 slices of bread or toast. Keep tuna salad in fridge for up to 4 days and make sandwiches when you need them. Makes 4 servings
<b>Turkey Avocado Wrap</b>	6 tortillas or wraps (can use flavored wraps), 8 oz deli turkey, 6 slices of cheese, lettuce, sliced tomato, sliced avocado, 1/2 cup ranch dressing or mayo, salt & pepper.	Place 2 slices of turkey on wrap and spread meat with ranch or mayo. Add 1 slice of cheese (or 1/4 cup shredded cheese), tomato, avocado and red onion. Season with salt & pepper and add lettuce. Wrap by bringing up the bottom to the middle, folding in the sides and then rolling up. Wrap each in a small plastic baggie or plastic wrap and refrigerate until ready to eat.
<b>Peanut Butter and Jelly or Fluff</b>	peanut butter, jelly or marshmallow fluff, bread.	Spread peanut butter on 1 slice of bread. Spread jelly or fluff on the other slice of bread and put the peanut butter and jelly or fluff sides together. Wrap each in a small plastic baggie or plastic wrap, put back in bread bag, freeze until ready to eat.



<b>Grilled Cheese</b>	Sliced cheese of your choice, butter or margarine and bread.	Place skillet on stove over medium heat. Butter 1 side each of 2 slices of bread. Place 1 slice of bread in skillet, butter side down. Put 1-2 slices of cheese on top and place other slice of bread on top with butter side up. Cook until bread is brown and then flip over to other side and cook until brown.
<b>Pepperoni Bread</b>	Refrigerated pizza dough or thawed frozen bread dough, 4 oz sliced pepperoni, 1 cup shredded mozzarella and 1-1/2 tsp Italian seasoning.	Preheat oven at 375. Roll out pizza dough into rectangle and place pepperoni over top. Sprinkle with mozzarella cheese and Italian seasoning. Roll dough over fillings at wide end and pinch seams to seal. Place dough, seam side down onto baking sheet and bake until golden brown, about 40 minutes. Slice and serve warm or cold. Keep refrigerated and place slices in microwave to warm. Slices can be dunked in warm marinara sauce if desired.

CROCKPOT RECIPES		
NAME	INGREDIENTS	DIRECTIONS
<b>BBQ Chicken</b>	3 lbs boneless, skinless chicken breasts, 1-1/2 cups BBQ sauce, 1/2 medium onion, 1 Tbsp. olive oil, 1 Tbsp. Worcestershire sauce, 2 Tbsp. brown sugar	Stir together sauce ingredients in crockpot, add chicken and turn to coat. Cover and cook on high for 3-4 hours or low 6-7 hours
<b>Pot Roast</b>	4 lbs chuck roast, 1 packet dry onion soup mix, 1 cup water, 3 carrots chopped, 1 onion chopped, 3 potatoes peeled and cubed and 1 stalk celery chopped	Season roast with salt and pepper and brown on all sides in skillet over high heat (4 minutes each side). Place roast in crockpot and add all other ingredients. Cover and cook on low for 8-10 hours.
<b>Salsa Chicken</b>	2 lbs boneless, skinless chicken breast, 1 cup salsa, 1 cup canned petite diced tomatoes, 2 Tbsp taco seasoning, 1 cup diced onions, 1/2 cup diced celery, 1/2 cup shredded carrots, 3 Tbsp. sour cream.	Place chicken in slow cooker and sprinkle with taco seasoning. Layer veggies and salsa on top. Pour 1/2 cup water over mixture and cook covered low for 6-8 hours. Shred chicken and serve with sour cream.
<b>Potato Soup</b>	3 Pounds potatoes, peeled and cut into 1/2 inch cubes (8 cups), 1/3 chopped onion, 3 cans chicken broth, 1 can condensed cream of chicken soup, 1/4 teaspoon pepper, 1 package (8 ounces) cream cheese, cubed and softened, 1/2 pound sliced bacon, cooked and crumbled. Bacon can be omitted to make it vegetarian	Combine first 5 ingredients in crockpot and cook covered for 6-8 hours on low. Stir in cream cheese until combined. Sprinkle bacon on top.
<b>Beef Stew</b>	2 (16 oz) pkg frozen stew vegetables (like with carrots, potatoes, onions, and celery), 1 1/2 lbs. beef stew meat, cubed, 1 (10 3/4 oz) can cream of mushroom soup, 1 (10 3/4 oz) condensed tomato soup, 1 envelope dry onion soup mix	Place vegetables in the bottom of a slow cooker. Top with stew meat. In a bowl, combine the condensed soups and dry soup mix. Pour over stew meat. Cover and cook on low for 6-8 hours. Serves 5.

CROCKPOT RECIPES		
<b>Chicken Tortilla Soup</b>	1 lb. boneless, skinless chicken breast, 1 cup diced onion, 3 tsp minced garlic, 1 can corn, 1 can diced tomatoes, 1 can Rotel tomatoes with green chilies, 4 cups chicken broth, 1 packet taco seasoning, 1 tsp black pepper, 1 can black beans rinsed and drained, 1/4 cup cilantro, 1 cup shredded cheddar and tortilla chips.	Add chicken to crockpot and add other ingredients on top. Cover and cook 4 hours on high or 8 hours on low. Serve in bowl topped with shredded cheddar cheese and gently crushed tortilla chips.
<b>Sweet &amp; Sour Beef Stew</b>	1-1/2 lbs stew meat, 1 pkg frozen stew vegetables, 2 cans beefy mushroom soup, 1/2 cup bottled sweet & sour sauce, 1/8 or 1/4 tsp ground red pepper	Place stew meat and frozen vegetables in crockpot. Stir in 1/2 cup water and remaining ingredients. Cover and cook on low for 10 hours or high for 5 hours.
<b>Taco Chili</b>	1 lb ground beef, 1 pkg taco seasoning mix, 2 cans chunky Mexican style tomatoes, 1 can red kidney beans, 1 can whole kernel corn.	Cook ground beef in skillet until brown. Add to crockpot with remaining ingredients (do NOT drain corn or beans). Cover and cook on low for 4-6 hours or high for 2-3 hours.
<b>Chicken &amp; Stuffing</b>	1 can cream of chicken or cream of mushroom soup, 1/4 cup melted butter or margarine, 1 (16 oz) pkg frozen broccoli, corn and red peppers, 2-1/2 cups cubed rotisserie chicken, 1 (8 oz) pkg cornbread stuffing mix.	Stir together soup, melted butter and 1/4 cup water in crockpot. Add remaining ingredients and stir until combined. Cover and cook on low for 5-6 hours or high for 2-1/3 to 3 hours.



ROTISSERIE CHICKEN RECIPES		
NAME	INGREDIENTS	DIRECTIONS
Burrito Bowl*	instant rice, rinsed black beans, shredded cheese, shredded lettuce, sliced avocado, sour cream, salsa, shredded RC	Cook rice and place 1 scoop in bottom of bowl. Top with the rest of the ingredients.
Chicken Salad**	2 cups chopped RC, 1/2 cup mayonnaise, 1 chopped celery, 1/4 cup chopped onion, 1 tsp. mustard, salt & pepper	Place all ingredients in a bowl and mix. Eat alone, as a sandwich or with crackers. Great on a croissant or roll.
BBQ Chicken Sandwich	1 cup RC, barbecue sauce, hamburger bun	Mix RC with barbecue sauce and place in bun.
Chicken Alfredo	8 oz. pasta, 1 cup chopped RC, 1 jar alfredo sauce, salt and pepper	Cook pasta and drain. Add rest of ingredients and mix well. Can also add steamed vegetables for added nutrition.
Chicken Nachos*	tortilla chips, shredded cheese, rinsed black beans, shredded RC, diced avocado, salsa, sour cream, jalapenos	Spread tortilla chips on a plate and sprinkle with cheese. Top with black beans and RC. Put in microwave until cheese melts. Add toppings.
Chicken Quesadilla	tortillas, cheese, black beans, shredded RC, guacomole, sour cream, salsa	For large tortillas~put in hot frying pan and top with cheese. Add RC and black beans to half. When cheese is melted fold over empty side on top of RC and beans. Add toppings.
Buffalo Chicken Wrap	tortilla or wrap, 2 Tbsp. red hot buffalo sauce, 1-2 Tbsp. shredded cheese, lettuce, tomato, 1 Tbsp. ranch dressing	Mix RC with buffalo sauce. Place lettuce in upper middle of wrap, top with other ingredients. Fold bottom up and then sides in tightly.
Chicken Ramen Soup	1 pkg roast chicken ramen noodle soup, 1/2 cup chopped or shredded RC	Cook ramen soup and add RC

ROTISSERIE CHICKEN RECIPES		
<b>Chicken Tacos*</b>	chopped RC, diced tomato, lettuce, avocado, salsa, sour cream, taco shells	Warm taco shell in microwave for 25 seconds. Place RC in shell and add toppings.
<b>Chicken Stir Fry</b>	2 Tbsp soy sauce, 1 Tbsp. brown sugar, 2 tsp. garlic powder, 2 tsp. olive oil, 1 bag of frozen mixed vegetables, 2 cups chopped RC	Mix soy sauce, brown sugar, garlic powder and olive oil in a bowl. Heat 1 Tbsp. oil in large skillet and cook frozen vegetables until tender, 5-7 minutes. Remove from heat and mix with RC and soy mixture. Serve over rice.
<b>Buffalo Chicken Dip</b>	1 pkg cream cheese, softened, 1/2 cup Franks RedHot Buffalo Wing sauce, 1/2 cup blue cheese or ranch dressing, 2 cups shredded RC, 1/2 cup cheddar cheese	Preheat oven to 350. Combine all ingredients in 1 quart baking dish and bake for 20 minutes or until mixture is heated through. Serve with tortilla chips
<b>Chicken Noodle Soup</b>	2 Tbsp olive oil, 2 cups chopped onion, 1 cup sliced carrots, 1 cup chopped celery, 2 cloves minced garlic, 1 RC, 8 cups chicken broth, 1 tsp. Italian seasoning, 1/2 tsp salt, 1/4 tsp pepper, 2 cups uncooked wide egg noodles, 1 Tbsp. parsley flakes	Heat oil in large sauce pan on medium heat. Add onion, carrots, celery and garlic and stir until veggies are tender, about 8 minutes. Stir in chicken, broth, Italian seasoning, parsley, salt and pepper; bring to a boil. Reduce heat to medium and gently boil 6 minutes. Add noodles and simmer another 6 minutes until noodles are tender.

RC = Rotisserie Chicken

\*You can substitute cooked ground beef for the RC in these recipes

\*\*You can use canned tuna fish instead of RC in this recipe

Costco and Sprouts sells preshredded rotisserie chicken if you don't want to shred it yourself