



**I'M GETTING  
READY...**

**I CAN DO IT!**



I'M GETTING READY . . . I CAN DO IT!

By Marian B. Latzko

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# GETTING READY TO MOVE OUT ON YOUR OWN?



**YOU CAN DO IT!**

**BUT . . . .**

**YOU CAN DO IT BETTER IF YOU'RE PREPARED.**

**This book can help.**

- It will show things that you will need to know when you take care of yourself.
  - It will help you avoid some costly mistakes.
  - It should even be **fun** as you experience the activities.

It will help you think through the choices you will make as you take responsibility for such things as:

- |   |  |
|---|--|
| 1. Finding a place to live              | 6. Taking care of what you own as you clean, repair, and protect |
| 2. Signing legal papers                 | 7. Managing your money, paying your bills, and using credit      |
| 3. Keeping yourself safe                | 8. Protecting your future through insurance and savings          |
| 4. Feeding yourself so you stay healthy | 9. Shopping to get the most for your money                       |
| 5. Buying and caring for your clothing  | 10. Setting goals and planning your future                       |

## ***NOTICE TO "HELPERS"***

"I'M GETTING READY" is designed as an interactive workbook. Its activities are created to motivate learning. The "lessons" encourage involvement of friends, groups, family, community, and/or the individual.

It can be used by an individual or with the help\* of teachers, mentors, friends, parents, grandparents, foster parents, social workers . . . . . anyone who is trying to help people launch into successful adulthood.

\* Background information for completing the activities can be found in the book ***I CAN DO IT!*** ***A Micropedia of Living On Your Own*** by Marian B. Latzko, ISBN# 0-9651826-0-6, Fifth edition 2001, \$16.95 plus S/H. For further information, call MICROLIFE at 888-357-7654 or order it on the Internet or at your local bookstore.

***I'M GETTING READY* is designed to keep track of learning. When a learning activity is completed, it can be marked off in the box beside the activity.**

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## **I'M GETTING READY! I CAN DO IT!**

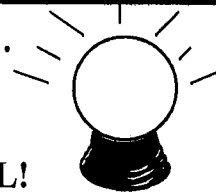
### **(MAKING MY MONEY STRETCH)**

As each activity is completed, mark it off

- 1. I visioned what my future would be like.
- 2. I set goals to reach the future I dream of.
- 3. I made a plan to reach my goals.
- 4. I recognize how my personal values, needs/wants, and goals affect how I manage my money.
- 5. I understand my money needs at different stages of my life.
- 6. I made a tentative career plan.
- 7. I created a current budget.
- 8. I created a future budget.
- 9. I figured ways to save money to help meet my budget plan.
- 10. I practiced the "envelope system" of budgeting.
- 11. I know how to use different methods of paying for what I buy.
- 12. I know how to choose bank services.
- 13. I know how to write checks and balance a checking account.
- 14. I understand how to use different types of insurance to protect myself.

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

**IF YOU COULD SEE YOURSELF 20 YEARS FROM NOW...  
WHAT WOULD YOU WANT TO SEE?**



**LOOK INTO THE CRYSTAL BALL!**

The following questions will guide you. You might like to write a log of your life through the years.

You might prefer to draw pictures symbolizing your future life.

When you're done, you will be better able to prepare a plan for where you want to go with your life.

Are you married now? \_\_\_\_\_ Were you married before? \_\_\_\_\_ How many children do you have? \_\_\_\_\_ Do you want

more? \_\_\_\_\_ What's your occupation? \_\_\_\_\_ How long have you been at your present job? \_\_\_\_\_

What's your spouse's occupation? \_\_\_\_\_ What are the occupations of your children? \_\_\_\_\_

Did you continue education after high school? \_\_\_\_\_ What did you do? \_\_\_\_\_

Did you have mentors who helped you through your life? \_\_\_\_\_

Where do you live? \_\_\_\_\_ Where else have you lived? \_\_\_\_\_

What are your living arrangements now? \_\_\_\_\_

How do you use your free time? \_\_\_\_\_ Hobbies? \_\_\_\_\_

Do you ever think of doing something to help others? \_\_\_\_\_

Have you managed your finances well? \_\_\_\_\_ What's your financial state now? \_\_\_\_\_

What are your relationships with your parents, foster parents, and family members like now? \_\_\_\_\_

Did you have any "hard bumps" in life? \_\_\_\_\_

Do you have any health problems now? \_\_\_\_\_ Has anyone you love died yet? \_\_\_\_\_

Have you thought through how you feel about death? \_\_\_\_\_ Are you religious? \_\_\_\_\_ Are you satisfied with your

life now? \_\_\_\_\_ What things would you have changed? \_\_\_\_\_

What influenced the choices you made for your life? \_\_\_\_\_

What did your parents/caregivers teach that you value most? \_\_\_\_\_

What advice do you have to offer others as they enter young adulthood? \_\_\_\_\_

# PLAN for your future

If you don't know where you're going, you'll never get there!

Try setting some personal goals that will take you step by step toward the life you dream of. Goals can be personal (i.e. social, educational, or financial.) *Short term goals* can be completed in 0-4 weeks. *Medium term goals* take from 2 months to a year. *Long term goals* are completed in more than one year.

SHORT TERM GOALS	MEDIUM TERM GOALS	LONG TERM GOALS



Prioritize your goals by marking #1 beside the most important, #2 the next, #3 as the least. **NOW** plan how to accomplish the goals you consider most important. You can consider the finances and help that will be needed. Then you can create a time line for reaching the goal.

**SHORT TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

WHERE TO GET HELP TO ACCOMPLISH GOAL: \_\_\_\_\_

**MEDIUM TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

Money still needed \_\_\_\_\_ Money to put aside each week: \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

WHERE TO GET HELP TO ACCOMPLISH GOAL: \_\_\_\_\_

OTHER WAYS TO REACH GOAL: \_\_\_\_\_

**LONG TERM GOALS:** \_\_\_\_\_ Estimated cost \_\_\_\_\_ Target date \_\_\_\_\_

Money still needed \_\_\_\_\_ Money to put aside each week: \_\_\_\_\_

STEPS TO TAKE TO REACH GOAL: \_\_\_\_\_

PERSONS WHO CAN HELP ME REACH GOAL: \_\_\_\_\_

FURTHER INFORMATION THAT I NEED TO ACCOMPLISH GOAL: \_\_\_\_\_

OTHER WAYS TO ACCOMPLISH GOAL: \_\_\_\_\_

TIME TABLE \_\_\_\_\_

# THE BIG 3.

## THAT GUIDE YOUR SPENDING

List the things that you spent money on in the last couple of weeks. Then you can think about what guided your spending.

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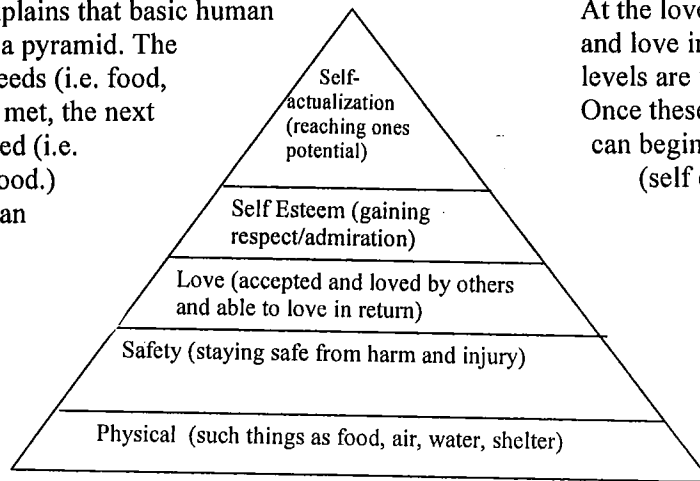
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1

### NEEDS & WANTS

It's hard to figure the difference between our real basic "needs" and our "wants". Since we can't have everything we "want", decisions must be made.

Psychologist A. H. Maslow explains that basic human needs build on each other like a pyramid. The bottom base meets physical needs (i.e. food, water.) When those needs are met, the next level of safety can be considered (i.e. a man will risk his safety for food.) When a person feels safe, he can build to the next level of love.



At the love level, he can be loved and love in return. These first three levels are usually met by the family. Once these levels are met, a person can begin to feel good about himself (self esteem). Then he can become the most he can be (self actualization).

**2** NOW look at the items you purchased and write an "N" beside each item that was a basic physical need. Write a "W" beside each item that was a "want" that you could have done without. Did some items appear to be physical needs, but really met other needs?

### VALUES

Now mark a "V" by the values that you hold that are listed below. (Values are qualities or principles that are desirable and have worth.)

- |                  |            |             |             |         |            |          |        |
|------------------|------------|-------------|-------------|---------|------------|----------|--------|
| religion         | caring     | hard work   | education   | arts    | love       | fun      | health |
| winning          | excitement | music       | truth       | leisure | security   | prestige | beauty |
| <b>3</b> sharing | family     | money       | sex         | freedom | friendship | safety   |        |
| comfort          | ownership  | convenience | environment | sports  | community  | play     |        |

NOW look at your purchases and see which values are represented by your purchases.

### GOALS

NOW

look back at the goals you set. Ask yourself these questions:

1. Did my spending help me reach the goals I set for myself?
2. How much money did I save to reach my goals?
3. What alternatives could I have chosen?
4. What changes can I make to help me reach my goals?



# **LEARN FROM THOSE WHO'VE BEEN THERE!**

It's helpful to learn about successes and pitfalls from others with more experience. TRY IT! Interview one person in each of the following ages and stages of life. See how financial decisions change as you grow older. These interviews could help you make plans for your future.

## **#1 A person between ages 18-23 who has been on his own for over two years.**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- What do you wish you had known about spending or saving money when you started out?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#2 A person between ages 24-30 who has a family.**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- What do you wish you had known about spending or saving money when you started out on your own?
- If you have a family, have your spending patterns changed?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#3 A person between ages 35-60**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- How have your spending patterns changed since you were 35 years old?
- What do you wish you had known about spending or saving money when you started out on your own?
- If you have a family, have your spending patterns changed?
- How do you feel about using credit?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

## **#4 A person older than 65**

- What kind of things did you buy before you started out on your own?
- How did your spending patterns change when you were really on your own?
- How did your spending patterns change during your child rearing years?
- How have your spending patterns changed since you were 60 years old?
- Did you use credit during your younger years?
- What were your parents/caretakers attitudes about borrowing money and being in debt?
- What do you wish you had known about spending or saving money when you started out on your own?
- What would you have done differently with your spending patterns if you started over again?
- What advice can you offer a person starting out?

**Now consider why it is important to look at your life as a whole when making money decisions. Share the things you learned through these interviews.**

## I NEED A JOB TO SUPPORT MYSELF

Research careers in which you are most interested. Choose 3. Complete the charts below.

CAREER	INCOME RANGE	EDUCATION REQUIRED

CAREER	INCOME RANGE	EDUCATION REQUIRED

CAREER	INCOME RANGE	EDUCATION REQUIRED

### NOW FIND OUT MORE ABOUT A CAREER

Interview a person in the career in which you are most interested. Then write how you feel about the career after the interview is completed.

What is your job?

CAREER INTERVIEW WITH _____
<p>What do you like best about your job?</p> <p>What do you like least about your job?</p> <p>What kind of education and experience do I need for a job like yours?</p> <p>What do you think the future of this type of job is?</p> <p>Are changes occurring within your career area?</p> <p>What advice do you offer to help me prepare for a similar job?</p> <p>What did you learn from this interview? _____</p>

How do you feel about your career choice after interviewing a person in the field? \_\_\_\_\_



## MAKE A MONEY PLAN FOR TODAY

You've already: gathered information about yourself; checked your values, wants and needs; set your goals. Now it's time to consider making a money plan (budget). List some reasons for making a money plan. Begin by keeping track of money you spend for one week. Keep a record on a piece of paper folded into eight sections. Copy the example below. Carry it in your pocket or purse. You may want to keep track for more than a week. When you complete the record, transfer the information to the chart below:

<b>MY WEEKLY INCOME AFTER TAXES</b>		
Job (Take-home pay*)	\$	_____
Allowance		_____
Scholarship grant		_____
Gifts		_____
Government subsidies		_____
<b>TOTAL INCOME</b>		_____
<b>TOTAL EXPENSES</b>		_____
<b>AMOUNT LEFT for savings &amp; reaching your goals</b>	<b>\$</b>	_____
<small>* Take-home pay is the amount received after taxes, insurance, dues, etc. are taken out. These deductions are about 20% of the amount earned.</small>		

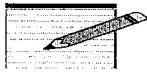
Sunday	Monday	Tuesday	Wednesday
Thursday	Friday	Saturday	Totals:
			Sun \$
			Mon \$
			Tues \$
			Wed \$
			Thurs \$
			Fri \$
			Sat \$

FIXED EXPENSES	\$	FLEXIBLE EXPENSES	\$
Rent		Food	
Utilities: Gas/Electric		Furnishings	
Credit card payments		Clothing	
Telephone		Transportation	
Renter's insurance		Automobile expenses	
Auto insurance		Laundry/cleaning	
Life insurance		Personal care supplies	
Medical insurance		Tuition/education	
Water		Books/supplies	
Savings		Medical expenses	
Pledges		Vacations	
Cable television		Recreation	
Other:		Other:	
<b>Total Fixed Expenses</b>	<b>\$</b>	<b>Total Flexible Expenses</b>	<b>\$</b>

**TOTAL income after deductions**                    \$ \_\_\_\_\_  
**TOTAL of fixed and flexible expenses**    - \$ \_\_\_\_\_  
**TOTAL left for saving & reaching goals** = \$ \_\_\_\_\_

**What changes could you consider making?**

**MAKE A FINANCIAL PLAN WITH YOUR PARENTS/CARETAKERS HELP. (Consider what you will need when you go out on your own. What can you buy now? How can you save?)**



# MAKE A \$\$ PLAN FOR BEING ON YOUR OWN

## MAKE A \$\$ PLAN FOR BEING ON YOUR OWN

### BUDGET STEPS:

# #1 Figure your income.

Source	Per month	Per Year	Available
once			
Take home pay full-time job			
Take home pay part-time job			
Savings			
Allowance			
Gifts			
Scholarships			
Loans			
Government subsidies			

# #2 Figure your expenses.

<b>FIXED EXPENSES</b>	
Rent	
Credit card payments	
Car payment	
Insurance(medical, car, renter, life)	
Day care for children	
Savings	
Other	
<b>FLEXIBLE EXPENSES</b>	
Gas/electricity	
Heat	
Telephone	
Food	
Clothing	
Personal care	
Laundry/dry cleaning	
Health care/supplies	
Car expenses	
Bus, taxi, other	
Entertainment	
Gifts	
Donations	
Other:	
Other:	
<b>TOTAL EXPENSES</b>	\$ _____

#4 Figure how to cut your expenses.

Make lists of ways to save money. Research ways by:

- looking on the Internet
- looking in a library
- talking with appropriate people including family members
- looking in magazines

When making this list remember to include the principle of "Opportunity Cost" to avoid overspending. (Ask yourself the question, "If I buy this, what else will I not have the opportunity to buy? You may prefer spending your money in a different way.)

Now create a pamphlet of money saving ideas.

You might even like to sell this pamphlet to others. This would be a great way to make extra \$\$ (You may want to work with someone else while doing this and start your

#5 Create a budget method

Plan how you will keep track of your spending and how you will pay your bills. (You might like to try an "envelope method" of figuring what expenses you have each month. You'd put money in labeled envelopes to use for paying bills when



#3 FIGURE IF YOU'VE BALANCED YOUR INCOME & EXPENSES

Total fixed expenses	\$ _____
Plus total flexible expenses	+\$ _____
<b>TOTAL EXPENSES</b>	= \$ _____
<b>Total Income</b>	\$ _____
<b>Minus total expenses</b>	-\$ _____

#6 Evaluate your spending.  
Make any changes you feel are necessary.

## BUDGETING USING AN ENVELOPE SYSTEM



When you know what your income will be, you can begin budgeting. Try it with an imaginary budget from a job that has a take-home pay of \$1,400 per month. (Or use the amount you will have when on your own.)

Research the amount of money you will probably spend in general areas such as those listed below. Write the amount in the space provided. You should check to see that the amount you are allowing is about the general percentages people usually spend. Then you can balance your income with your expenses.

### MY SAMPLE MONTHLY BUDGET

ITEM	% of income spent*	Totals of Areas	TOTAL
HOUSING (Including utilities)	30-35%		\$
<u>Rent</u>		_____	
<u>Water</u>		_____	
<u>Gas/electricity</u>		_____	
<u>Telephone</u>		_____	
FOOD	14 %		
CLOTHING	6%		
HEALTH CARE	5%		
TRANSPORTATION (car, public)	21%		
ENTERTAINMENT	5%		
OTHER (Includes items listed below)	19%		
<u>Personal Insurance</u>		_____	
<u>Savings (should be 10%)</u>		_____	
<u>Donations</u>		_____	
<u>Cosmetics, Haircuts</u>		_____	
<u>Child care</u>		_____	
<u>Other</u>		_____	
		<b>TOTAL</b>	<b>\$</b>

\* Adapted from "Average Annual Expenditures of Midwest Household 1997" UW-Extension, Family Living Programs-Family finances)

### HERE'S HOW THE "ENVELOPE METHOD" OF PAYING YOUR BILLS WORKS\*

You can practice by making your own take-home pay cash by cutting paper into various dollar bills that equal \$1,400 (or the amount you will have when you're on your own.)

1. Write on the outside of envelopes the names of the general areas listed above. Write the amount you plan to spend in each area. (You may have to readjust your planning.)
2. Put the amounts of money you budgeted into the appropriate envelopes. Then when it's time to pay the bills, you can remove the money and make the payments. (You could also write checks rather than use money.)
3. It's important to decide if you are going to borrow from other envelopes when bills come due. This will be tempting. REMEMBER that using your savings can end up destroying your credit rating. You may not have enough money left to meet your goals, pay for emergencies, or pay your regular bills!

\*This method is sometimes preferred in place of a written budget and checks. A disadvantage is the need for keeping cash in the house. It is also easy to borrow from one envelope to pay another bill.

# DIFFERENT WAYS TO PAY YOUR BILLS



## CHECKS AND CASH



Debate or discuss with someone the advantages and disadvantages of using checks and/or cash for paying your bills.



## ATM/ CREDIT AND DEBIT CARDS

Research ATM/  
have for you:

Credit and Debit cards. List the advantages and disadvantages that an ATM card can

ADVANTAGES	DISADVANTAGES

**Would you choose to have one? Why or why not?**

## MONEY ORDERS

Money orders can be used in the same way that personal checks are used. They can be purchased at banks, post offices and in many convenience stores. Complete the following money order to pay for two tires. Make it out to the Firestone Store.

<b>MONEY ORDER</b>	<b>662-0157-7321</b>
FIRST BANK OF RENO, NE	VOID IF OVER \$1000
Eighty three dollars and Twenty seven cents	\$ 0083.27
<b>Pay To:</b> _____ <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Company Name</span> <span>/ Address</span> </div>	
<b>Signature:</b> _____ <b>Date</b> _____ <div style="text-align: center; font-size: x-small; margin-top: 5px;">KEEP THE YELLOW COPY FOR YOUR RECORDS</div>	

## CREDIT CARDS



- Interview someone at a bank or credit union to answer the following questions:
- How do I apply for a credit card?
  - How do companies judge whether to offer a person a credit card?
  - How can I use a credit card to establish a good credit rating?
  - What is the cost of using a credit card? (Check the annual fee, APR {annual percentage rate}, grace period.)
  - What are some dangers involved with the use of credit cards?
  - How can I check my credit rating?

following questions:

## CHARGE CARDS

Charge cards are a specific kind of card usually limited to purchases from a specific company or retail department store. What stores in your area offer charge cards?



# CHOOSE A BANK



Look in the yellow pages and choose two banks that are appropriate for you:  
Visit these banks, ask questions and compare the following information:

BANK #1	BANK # 2
Name _____	Name _____
Office hours _____	Office hours _____
Two types of checking accounts appropriate for me: 1. 2.	Two types of checking accounts appropriate for me: 1. 2.
How do you open a checking account?	How do you open a checking account?
Costs of checking account: Cost per check cashed: Service charges: Minimum balance needed in account: What's a canceled check?	Costs of checking account: Cost per check cashed: Service charges: Minimum balance needed in account: What's a canceled check?
Should canceled checks be kept? Will canceled checks be returned to me? What happens if a check "bounces"? What are bank charges for "bounced" checks? Is there a way to avoid "bounced" checks? Is there a 24-hour ATM available? What is the charge for ATM transactions? Are debit cards available?    What are costs? Are credit cards available?    Are there costs? Are money orders sold? What savings account options are there?	Should canceled checks be kept? Will canceled checks be returned to me? What happens if a check "bounces"? What are bank charges for "bounced" checks? Is there a way to avoid "bounced" checks? Is there a 24-hour ATM available? What is the charge for ATM transactions? Are debit cards available?    What are costs? Are credit cards available?    Are there costs? Are money orders sold? What savings account options are there?
What interest rate is offered on savings? What other services are offered? What happens if a bank credit card is stolen or lost?	What interest rate is offered on savings? What other services are offered? What happens if a bank credit card is stolen or lost?

**Which bank would you choose?**

**Why?**

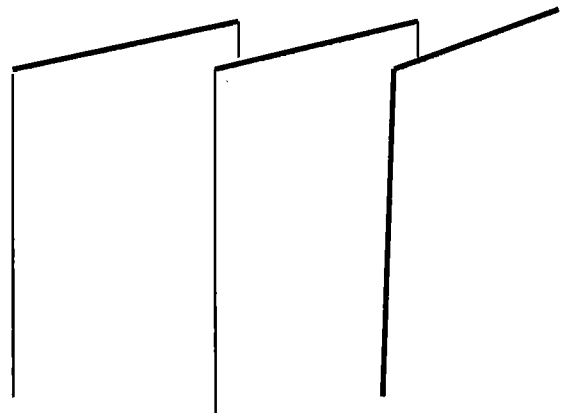
**Fill out the following check example.** Write the check to pay for a pair of shoes from J.C. Penneys that cost \$39.99. Use today's date.

**Endorse the following checks as indicated:**

BLANK                  RESTRICTIVE                  SPECIAL

145

Pedro Martinez	5-494-100
75 Ladwick Lane, San Jose CA 01245	Date: _____
Pay to the Order of: _____	\$ _____
_____ Dollars	
<b>Bank One</b> San Jose CA 01246	_____
For _____ 0510 0251 12 324 67 8	



# NOW YOU TRY IT!

Complete the following transactions as if your name is **John Dollar**:

1. Make out a deposit slip for a \$ 245.00 check dated 01/04/02. Record it in his check register.
2. Fill out checks for the following payments and enter them into his check book register:
  - \$ 22.50 to K-Mart for a shirt (Jan. 6, 02)
  - \$ 145.00 to Mr. Johns for rent (Jan 8, 02)
  - \$ 35.00 to Phoenix Electric (Jan. 14, 02)
  - \$ 60.00 to Haydu Ford (Jan. 16, 02)
4. Balance his bank statement using next page.

CHECKING ACCOUNT DEPOSIT TICKET		CASH	00 520
JOHN DOLLAR 13908 NORTH AVENUE PHOENIX AZ 22202		C	
DATE _____ 20__		H	
FIRST BANK		E	
Phoenix AZ		C	
9531 0926 12 315 5678		K	
		S	
		Total from other side	
		TOTAL	
		LESS CASH RECEIVED	
		NET DEPOSIT	
BE SURE EACH ITEM IS PROPERLY ENDORSED			

JOHN DOLLAR 13908 North Avenue Phoenix AZ 22202	101
_____ 20__	
Pay to the Order of _____ \$ _____	
_____ Dollars	
<b>FIRST BANK</b> PHOENIX AZ	
For _____	
9513 0925 12 315 5678	

JOHN DOLLAR 13908 North Avenue Phoenix AZ 22202	103
_____ 20__	
Pay to the Order of _____ \$ _____	
_____ Dollars	
<b>FIRST BANK</b> PHOENIX AZ	
For _____	
9513 0925 12 315 5678	

JOHN DOLLAR 13908 North Avenue Phoenix AZ 22202	102
_____ 20__	
Pay to the Order of _____ \$ _____	
_____ Dollars	
<b>FIRST BANK</b> PHOENIX AZ	
For _____	
9513 0925 12 315 5678	

JOHN DOLLAR 13908 North Avenue Phoenix AZ 22202	104
_____ 20__	
Pay to the Order of _____ \$ _____	
_____ Dollars	
<b>FIRST BANK</b> PHOENIX AZ	
For _____	
9513 0925 12 315 5678	

**CHECK BOOK REGISTER:**

NUMB ER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBT (-)	CODE	FEE (-)	DEPOSIT/CREDIT	\$ BALANCE \$ 144 42
			\$		\$	\$	



**NOW TRY TO BALANCE HIS ACCOUNT NEXT USING THE SHEET.**

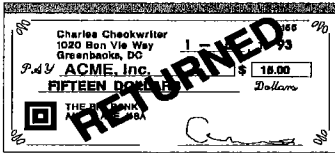




# AVOID "BOUNCING

THEY COST TOO MUCH!

THEY RUIN YOUR CREDIT!!!



REMEMBER that checks can bounce more than once if you've spent more money than you deposited in your account (overdrawn). Fees add up fast! Avoid "bouncing" checks! Carefully record all transactions. Do it right away!

1. Record checks written and deposits made IMMEDIATELY in your Check Register.
2. Carefully subtract the amount of the check from the balance of money you have in your account.
3. Make sure your balance is correct.
4. Balance your bank statement when it arrives.

## FIRST BANK

JOHN DOLLAR  
13908 NORTH AVENUE  
PHOENIX AZ 22202

Account # 315 5678  
Page number: 1 of 1  
Statement date: 01/30/02

### CHECKING ACCOUNT SUMMARY FOR 01-01 THRU 01-30-02

OPENING BALANCE	+ DEPOSITS	- WITHDRAWALS AND CHECKS	SERVICE CHARGE	= CLOSING BALANCE
144   42	245   00	262   50	00	161   92

-----CHECKS-----			... BALANCE CHANGES -----	
POSTED	CHECK	AMOUNT	DATE	BALANCE
1/08	101	22.50	1/04	389.42
1/09	102	145.00	1/08	366.92
1/18	104*	60.00	1/10	221.92
			1/10	161.92

-----DEPOSITS/CREDITS-----			
POSTED	AMOUNT	DATE	DESCRIPTION
1/04	245.00	1/04	

### HOW TO BALANCE YOUR ACCOUNT

(this is usually found on the back of a statement)

#### TO BALANCE YOUR CHECKBOOK WITH THIS STATEMENT:

1. SORT THE RETURNED CHECKS BY NUMBER OR DATE AND CHECK THEM OFF IN YOUR CHECKBOOK REGISTER
2. SUBTRACT FROM YOUR CHECKBOOK BALANCE ANY CHECKS OR PAID ITEMS WHICH YOU HAVE NOT ALREADY RECORDED
3. SUBTRACT ANY SERVICE CHARGES FROM YOUR CHECKBOOK BALANCE.
4. CHECK OFF THE DEPOSITS SHOWN ON THE STATEMENT AGAINST THOSE IN YOUR CHECKBOOK
5. COMPLETE THE FORM ON THE RIGHT
6. THE FINAL BALANCE IN THE FORM AT THE RIGHT SHOULD AGREE WITH YOUR CHECKBOOK BALANCE. IF IT DOESN'T, CHECK HINTS GIVEN BELOW.

#### HINTS FOR FINDING DIFFERENCES:

Have you matched the amount of each transaction of this statement to the amount recorded on your register?

Have you corrected any addition or subtraction errors?

Is the balance you carried over from page to page on your register correct?

Are all of your deposits recorded? Recorded correctly? Recorded twice?

Are any checks recorded as deposits?

Have you subtracted service charges, if you have any?

STATEMENT BALANCE (List amount on other side)		\$	
ADD DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUB TOTAL		\$	
LIST CHECKS NOT RETURNED WITH THIS OR PRIOR STATEMENTS			
NUMBER	AMOUNT		
TOTAL CHECKS NOT RETURNED			
SUBTRACT TOTAL CHECKS NOT RETURNED FROM SUB TOTAL ABOVE		\$	
BALANCE		\$	



## WHAT INSURANCE DO I NEED?



As you grow older, responsibilities increase. As financial plans are made, potential losses need to be considered. What will happen if: You have a car accident? Break a leg in a ski accident? Have a fire that destroys your possessions? You need to plan and protect your future.

The following chart will help you understand insurance. It will help you plan for your needs. You will need to find some information to complete the chart. You should check with two insurance agencies to compare insurance plans and costs. You can find this information in various ways: use the World Wide Web; make phone calls; visit an insurance agent at his/her office; invite an insurance agent to your home to discuss insurance with you and your family/caretaker. You can also find information in publications such as *Consumer Report*.

When you decide to really invest in insurance, be sure to comparison shop.

### USUAL INSURANCE POLICY COVERAGE YOU MAY NEED TO START OUT

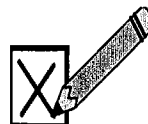
POLICY TYPE	Check if you have it	Who pays the bill now?	Check if you need it	Who will pay for it?	Approximate Cost
<b>Automobile</b>					
Liability					
Collision					
Comprehensive					
Medical					
Uninsured motorist					
No-fault					
<b>Property</b>					
Renters					
Home owners					
<b>Life</b>					
Term					
Whole life					
<b>Health</b>					
HMO (Health Maintenance Organization)					
PPO (Preferred Provider Organizations)					
Regular medical					
Major medical insurance					
Disability					
Surgical					
Government (i.e. Medicaid)					
Dental					
<b>TOTAL NEEDED FOR INSURANCE</b>					<b>\$</b>

**NOW** look at your planned budget. How much have you expected to pay for insurance? \$ \_\_\_\_\_  
 What compromises can you make?

## I'M GETTING READY! I CAN DO IT!

### (Finding a Place to Live)

As each activity is completed, mark it off



1. I made a list of "needs" and "wants" for a place to live when I'm on my own.
2. I prepared a housing budget that I can afford.
3. I checked out the costs and deposits for utilities, phone, and water.
4. I found a possible place to live that I could afford when on my own.
5. I read and understood a rental agreement or lease.
6. I filled out an apartment application.
7. I checked out an apartment using a check list.
8. I made a list of basic equipment and furnishings I will need when I move on my own.
9. I made a plan for getting basic equipment and furnishings I will need when I'm on my own.
10. I explained the roles of landlord and tenant.
11. I used a communication method with a potential roommate and reached compromises.
12. I completed an example of an informal roommate contract.
13. I wrote an example letter of complaint to a landlord
14. I made a list of ways to protect my security deposit.

I DID IT! \_\_\_\_\_ (date)

SIGNED: \_\_\_\_\_

# DO I REALLY "NEED" IT... or... DO I ONLY "WANT" IT?

To just stay alive, we have basic needs such as food, air, water, clothing, and housing. We may "need" shoes to protect our feet from freezing, but we may "want" a special label on them. We may "need" protection from the weather, but we may "want" a five bedroom mansion on a hill by a lake. People can't afford everything, so choices must be made.

Consider what your real housing "needs" are with the following list. Check off your real "needs".



- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Cost should fit my budget  | <input type="checkbox"/> Furniture furnished        | <input type="checkbox"/> Refrigerator furnished     |
| <input type="checkbox"/> Utilities furnished        | <input type="checkbox"/> Washer/dryer furnished     | <input type="checkbox"/> Garage furnished           |
| <input type="checkbox"/> Close to grocery shopping  | <input type="checkbox"/> Range furnished            | <input type="checkbox"/> Window coverings furnished |
| <input type="checkbox"/> Close to my work           | <input type="checkbox"/> Close to transportation    | <input type="checkbox"/> Near family                |
| <input type="checkbox"/> Close to Laundromat        | <input type="checkbox"/> Near to church             | <input type="checkbox"/> In safe and secure area    |
| <input type="checkbox"/> Pets allowed               | <input type="checkbox"/> Loud music/parties allowed | <input type="checkbox"/> Cable hook-up without cost |
| <input type="checkbox"/> Enough room for my hobbies | <input type="checkbox"/> 2 bedrooms                 | <input type="checkbox"/> Private bath               |
| <input type="checkbox"/> Private kitchen            | <input type="checkbox"/> Meals furnished            | <input type="checkbox"/> Swimming pool              |

List other "needs":



## NOW FIGURE \$\$\$... YOU CAN AFFORD FOR EACH MONTH'S RENT:

The recommended amount people should spend on housing is from 30-35% of their income. (It's best to stay within 30% if possible.) This amount includes utilities, phone, furnishings, supplies, and equipment.

My income:

Job #1	\$ _____	(Take-home pay)
Job #2	\$ _____	(Take-home pay)
Subsidies from government	\$ _____	
Other regular monthly income	\$ _____	
<b>TOTAL .....</b>	<b>\$ _____</b>	

**30% OF MY TOTAL INCOME = \$ \_\_\_\_\_** (Divide total income by 3)

**This is the amount of rent you can afford.**

## NOW FIGURE THE AMOUNT YOU NEED FOR EXPENSES BEFORE YOU MOVE:

First month's rent	\$ _____
Security deposit a landlord may require	\$ _____
Utility company deposits (gas, water, electric)	\$ _____
Telephone company deposit	\$ _____
Hook-ups required for cable or utilities	\$ _____
Supplies and equipment	\$ _____
Furnishings	\$ _____
Moving expenses	\$ _____
<b>TOTAL .....</b>	<b>\$ _____</b>

## NOW FIND AN AD IN THE NEWSPAPER FOR A RENTAL UNIT YOU CAN AFFORD.

### ASK YOURSELF:

- Does it meet my needs?
- Will I need to share the rental unit to help pay the rent?
- What other alternatives do I have?

## WHAT ARE SOME TYPES OF RENTAL AGREEMENTS?

Once a landlord agrees to rent an apartment, an oral or written agreement is usually made. There are:

- formal leases (They are most effective and complete. They are generally long and difficult to read.)
- written agreements (They are shorter and less formal.)
- oral agreements (They allow little proof of arrangements made.)

**Here is an example of what you might find in a rental agreement.**

### APARTMENT RENTAL AGREEMENT EXAMPLE\*

This agreement, Made this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_  
by and between \_\_\_\_\_ Lessors (Landlords)  
address \_\_\_\_\_  
and \_\_\_\_\_ Lessee (Tenant),  
address \_\_\_\_\_

**Witnesseth**, That the said (landlord) does hereby agree to rent the following described premises situated in the \_\_\_\_\_ of \_\_\_\_\_, county of \_\_\_\_\_  
State of \_\_\_\_\_ to be used only as a (RESIDENCE) viz:

Tenant(s) agrees to pay the landlord(s) the sum of \$ \_\_\_\_\_ dollars per month, payable in advance on the \_\_\_\_\_ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of \$ \_\_\_\_\_ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.

This agreement will go into effect and tenancy will begin on \_\_\_\_\_, 20 \_\_\_\_\_

#### IT IS FURTHER AGREED BY BOTH PARTIES;

1. Said premises will be occupied by no more than \_\_\_ adults and \_\_\_ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.
7. Tenant will not violate any city, state or federal law in or about said premises.
8. All public utilities with exception of water rent will be paid by tenant.
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.
11. The \_\_\_\_\_ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.

**In witness whereof** the parties have herewith have executed in duplicate the day of the year first written above.

\_\_\_\_\_  
Tenant (Lessee)

\_\_\_\_\_  
Landlord (Lessor)

\* This is only an example....not a legal document.

## **READ THE RENTAL AGREEMENT AND SEE IF YOU UNDERSTOOD**

Look for answers to the following questions:

1. Is the gas and electricity included in the rent? Explain.
2. When is the rent due?
3. What is the amount of rent you will have to pay?
4. What happens if you make nail holes in the walls while hanging pictures or paint the woodwork white? Explain.
5. What can happen if you allow your friend to repair his motorcycle in your garage or parking space?
6. Who pays the water bill?
7. Who is going to clear the sidewalks and driveway during the winter?
8. Will your security deposit always be returned in full? Explain.
9. Can you keep a dog in the apartment?
10. If you have to leave town because of a job change, can you sublet the apartment? Is it possible under any circumstances?
11. If there is a hail storm and the roof is damaged, who is responsible for fixing it so it doesn't leak?
12. Can your sister come into the apartment and stay indefinitely?
13. Can you run a mail order business from your apartment?
14. When can the landlord raise the rent?
15. Under what circumstances can the rental agreement be ended by the landlord?

**IF YOU DON'T UNDERSTAND ANY TERMS OF A RENTAL AGREEMENT, TAKE IT TO SOMEONE WHO WILL EXPLAIN IT TO YOU. DON'T SIGN ANYTHING YOU DON'T UNDERSTAND!**

**ROLE PLAY YOUR APARTMENT SEARCH.**

Research carefully the apartment you want to rent. Consider the courtesy and tact you should display. Also plan what you should wear to meet a potential landlord. Carry information with you about your employment history, credit, and personal references. This information may be needed if you fill out a rental application. Plan questions you may want to ask about application fees, when you know if you are accepted, if you must rent the unit if you are accepted, etc.

Here's a rental application to practice on. Read carefully before filling out the information. Write clearly. Try it!

**RENTAL APPLICATION EXAMPLE**

Rental unit # 10 Address 1224 Seventh Street, Los Altos NM Occupancy date June 1, 2002  
Rent \$350.00/month Rent starts June 1, 2002 Lease dates: June 1'02 to June 10'03

**APPLICANT INFORMATION**

Full name \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_

Present address \_\_\_\_\_ How long? \_\_\_\_\_ Phone \_\_\_\_\_

Present landlord \_\_\_\_\_ Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Employer \_\_\_\_\_ Phone \_\_\_\_\_

Monthly income \$ \_\_\_\_\_ Marital status \_\_\_\_\_ Driver's license # \_\_\_\_\_

**Banking:** Name of bank \_\_\_\_\_ How long? \_\_\_\_\_

Address of bank \_\_\_\_\_ Phone \_\_\_\_\_

Type of account \_\_\_\_\_ Account # \_\_\_\_\_

**Financial references:** Name \_\_\_\_\_ Acct. # \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Acct. # \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

**Personal references:** Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Have you ever been evicted or involved in a legal proceeding concerning rental property? \_\_\_\_\_

Explain: \_\_\_\_\_

Have you ever filed for bankruptcy? \_\_\_\_\_

**NAMES OF OTHER ADULTS WHO WILL BE LIVING IN APARTMENT:**

1. \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_

Relationship: \_\_\_\_\_ Monthly income \$ \_\_\_\_\_ Driver's license # \_\_\_\_\_

2. \_\_\_\_\_ Age \_\_\_\_\_ Soc. sec. # \_\_\_\_\_

Relationship: \_\_\_\_\_ Monthly income \$ \_\_\_\_\_ Driver's license # \_\_\_\_\_

**NAMES OF CHILDREN WHO WILL BE LIVING IN APARTMENT:**

1. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

2. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

3. \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

I, the undersigned, certify that the information given herein is for the confidential use of the Management and is declared to be factual and true. (Management reserves the right to reject any applicant because of misrepresentation.) If this application is accepted, I will abide by all the Rules and Regulations of the Management. I further acknowledge that this deposit will be forfeited in full as liquidated damages, if I do not accept occupancy on approval of this Application. Acceptance of deposit does not imply approval of Applicant and deposit will be returned in event of rejection.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Management's Agent \_\_\_\_\_

# INSPECT AN APARTMENT

Interview a person who has been living on his/her own for over a year to discover any concerns encountered when renting an apartment. (Also ask for advice on starting out on your own.) When you're ready to check a real apartment or house, you can use the following check list. You might try the check list on your own house or a friend's house first. Then you'll be more ready to check out the apartment that you choose. (Take someone with you for safety and helping you check it.) If you like the apartment and want to rent it, be sure to get in writing anything that needs to be done. See that these things are done before you move in.

APARTMENT INSPECTION CHECK LIST			
Address _____		Apartment # _____	
Name of landlord or representative _____			
Telephone number of landlord or representative _____			
Rent _____	Deposits _____	Extra fees _____	Rugs included _____
Appliances included are: _____			Draperies included _____
Utilities available: Gas _____	Electricity _____	Water _____	Paid by: _____
Type of heat _____	Paid by: _____		Average cost/month _____
Cable hook-up included _____			Air-conditioning included _____
Pets allowed _____			Subleasing allowed _____
Rental terms: _____			
House rules: _____			
What should be done by landlord before moving in (i.e. painting) _____			
Number of rooms _____		Number of bedrooms _____	
<b>INSIDE SPACE INVENTORY</b>		<b>SAFETY INVENTORY</b>	
<b>Kitchen:</b>		<b>Doors, windows, exits:</b>	
Refrigerator works, shelves all there _____		Dead bolt locks on exit doors _____	
All burners work on range _____		Through-the-door viewing aperture _____	
Garbage disposal works _____		At least two exits in case of fire _____	
Sufficient electrical outlets for appliances _____		Outside doors & windows lock with adequate locks. Windows can open _____	
Sufficient water pressure _____		Fire escapes in good repair _____	
<b>Bathroom:</b>		<b>Entries, parking lots</b>	
Toilet flushes _____		Parking areas, stairways, halls well lit _____	
Sufficient hot & cold water pressure _____		Trash collected regularly _____	
No leaky faucets _____		Railings, balcony, walls, steps in good repair _____	
(Check under sink & toilet) _____		Laundry facility safe _____	
Sufficient ventilation _____		Main floor windows have "stop blocks" _____	
Tub/shower in good condition _____			
<b>Bedrooms:</b>		<b>SERVICES INVENTORY</b>	
Enough closet space _____		Building management reliable _____	
Appropriate electrical outlets _____		Garage well lit and maintained _____	
Sufficient size for bed and furniture _____		Facilities and yard well maintained _____	
Water beds allowed _____		Rodents and roaches under control _____	



## EQUIPMENT & SUPPLY CHECK-LIST



**REMEMBER that you can really start very simply** with such things as blankets to cover you, one pan to cook in, one dish, one knife, spoon and fork. Other things can be added for your comfort and your image. Decide your own "needs". Then make a plan for meeting these needs.

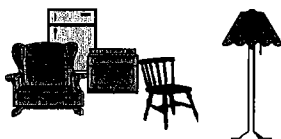
EQUIPMENT & SUPPLY CHECK -LIST FOR AN APARTMENT							
AREA NEEDED	HAVE	NEED	COST	AREA NEEDED	HAVE	NEED	COST
	✓	✓			✓	✓	
<b>Bathroom</b>				<b>Cleaning products</b>			
Bar soap				All-purpose cleaner			
Shower curtains				Tub, tile, sink cleaner			
Soap dish				Insecticides			
Shower curtain rings				Vinegar			
Glasses/cup				Ammonia			
Toilet paper				Detergent			
Tissues				Bucket			
Personal toiletries				Rags/sponges			
Dental floss				Disinfectant			
Hair brush/comb				Broom & dustpan			
Shampoo				Baking soda			
2 large&2 small towels				Bleach			
2 wash cloths				<b>Tools for Repairs</b>			
Toilet brush				Claw hammer			
Toothpaste				2 Phillips head screw- drivers (#1 #2)			
First aid kit				4-in-1 screwdriver			
Tweezers				Crescent adjustable 10" wrench			
Thermometer				Slip-joint pliers with wire cutting jaws			
<b>Storage</b>				Plunger			
Plastic food containers				<b>Appliances</b>			
Garbage bags				Iron			
Freezer paper				Clock/radio			
Aluminum foil				Extension cord			
Plastic bags				<b>Food Staples</b>			
<b>Food preparation</b>				Coffee/tea/chocolate			
2 c.liquid measuring cup				Cereals			
Serrated knife				Vanilla			
Small metal spatula				Salt			
Measuring spoons				Pepper			
Pancake turner/spatula				Pasta			
Bottle opener				Baking powder			
Mixing bowls				Baking soda			
Can opener				Brown/white sugar			
Salt/pepper shakers				Powdered sugar			
Vegetable peeler				Vinegar			
Pot holders				Spices			
Paring knife				Flour			
Mixing spoon				Cornstarch			
Small metal spatula				Cocoa			
Serrated knife				Rice			
<b>Cooking</b>				Shortening			
2-qt. casserole & cover				<b>General Supplies</b>			
Loaf pan				Ironing Board			
6-qt. pot with lid							
Cookie sheet							
Frying pan							



## EQUIPMENT & SUPPLY CHECK -LIST FOR AN APARTMENT (CONTINUED)

AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
1-qt. saucepan & lid				Wastebasket			
2-qt. saucepan & lid				Ironing board			
9x13 cake pan				Covered wastebasket			
Dish towels				Buckets			
<b>Table Service</b>				<b>Bedroom Supplies</b>			
Dinner plates				2 sets sheets/ cases			
Serving dishes				2 or 3 blankets			
Glasses				Comforter			
Cups/mugs				Pillow			
Silverware				Mattress pad			
Cereal bowls				Alarm/radio			
				Bedside lamp			

OTHER NEEDS: \_\_\_\_\_



## WHAT KIND OF FURNISHINGS DO I "NEED" ?

FURNISHINGS CHECK-LIST FOR AN APARTMENT							
WHERE NEEDED	HAVE ✓	NEED ✓	COST	WHERE NEEDED	HAVE ✓	NEED ✓	COST
<b>BEDROOM:</b>				<b>KITCHEN:</b>			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
<b>LIVING ROOM:</b>				<b>DINING AREA:</b>			
Chair				Dining table			
Chair				2 Dining chairs			
Couch							
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							



## **YOU WERE JUST WILLED AN APARTMENT BUILDING!**

The building is in fairly good repair, but will need some painting and repairs. You will need to find several new tenants. Think about what you would do. Consider:

How you would choose the tenants to live in your apartment building

What you would need to know about possible tenants

How you would find the information you feel you need

How you would expect your tenants to act

What type of rules you would put into your leases and why

What expenses you would have such as taxes, upkeep, repairs, etc.

What your responsibilities as a landlord would be

What legal responsibilities you would have.

**NOW CONSIDER WHAT RESPONSIBILITIES YOUR TENANT SHOULD HAVE.**

***WILL YOU BE THE TYPE OF TENANT YOU WOULD RENT AN APARTMENT TO?***

### COMPATIBILITY CHART

Personality	OK	Tolerable
<b>NoWay!</b>		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
Dishonest		
Is a prude		
Quiet		
Always late		
TV "Couch potato"		
<b>Sleeping Habits</b>		
Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
<b>Eating Habits</b>		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
<b>Personal Habits</b>		
No respect for privacy		
Doesn't budget		
Does drugs		

### COMPATIBILITY CHART

Personality	OK	Tolerable
<b>NoWay!</b>		
Lazy		
Outgoing, laughs easily		
Short temper		
Oversensitive		
Self centered		
Dishonest		
Is a prude		
Quiet		
Always late		
TV "Couch potato"		
<b>Sleeping Habits</b>		
Snores		
Stays up late at night		
Early riser		
Sleep walks		
Needs music to go to sleep		
<b>Eating Habits</b>		
Grazes, snacks a lot		
Prefers to cook at home		
Eats out often		
Uses pre-prepared foods		
"Picky" eater		
Has bad nutritional habits		
Buys expensive food		
Has many guests to feed		
Vegetarian		
<b>Personal Habits</b>		
No respect for privacy		
Doesn't budget		
Does drugs		

## INFORMAL ROOMMATE CONTRACT

Address of unit to be rented \_\_\_\_\_

Date agreement begins \_\_\_\_\_ month \_\_\_\_\_ date \_\_\_\_\_ year \_\_\_\_\_

### I. Roommates renting units:

#1 \_\_\_\_\_ Present address \_\_\_\_\_

#2 \_\_\_\_\_ Present address \_\_\_\_\_

#3 \_\_\_\_\_ Present address \_\_\_\_\_

### II. Rent (Check appropriate statement and complete or mark out blank lines)

Rent amount for the unit is \_\_\_\_\_ per \_\_\_\_\_ Date payment is due \_\_\_\_\_

This payment includes the following utilities \_\_\_\_\_

### III. Utilities (Check appropriate statement and complete or mark out blank lines)

Utilities not covered by rent:

\_\_\_ Gas bill will be paid by (name) \_\_\_\_\_

Names on billing will include \_\_\_\_\_

\_\_\_ Electricity bill will be paid by (name) \_\_\_\_\_

Names on billing will include \_\_\_\_\_

\_\_\_ Water/sewer bill will be paid by (name) \_\_\_\_\_

Names on billing will include \_\_\_\_\_

\_\_\_ Other utility bills (explain) \_\_\_\_\_

Will be paid by (name) \_\_\_\_\_

Names on billing will include \_\_\_\_\_

\_\_\_ All persons will share equally in the payment of rent and utilities

### IV. Telephone (Check appropriate statement and complete or mark out blank lines)

\_\_\_ Telephone will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

\_\_\_ Each roommate will pay equal portion of base bill.

\_\_\_ Each roommate will pay his/her personal long distance calls.

### V. Security deposit

\_\_\_\_\_ will pay \_\_\_\_\_

\_\_\_\_\_ will pay \_\_\_\_\_

\_\_\_\_\_ will pay \_\_\_\_\_

This amount will be paid back when security deposit is returned when he/she moves out.

### VI. Moving out

When roommate moves \_\_\_ days notice will be given. If proper notice isn't given, the roommate must pay his/her share of rent until the notice period is up.

When moving out: (Check appropriate spaces)

\_\_\_ All roommates agree to move out at same time on: Date \_\_\_\_\_

\_\_\_ If, for any reason, a roommate must move, he/she will continue to pay his/her share of rent and bills to end of lease.

\_\_\_ If, for any reason, a roommate moves before lease ends, he/she may replace self with a substitute roommate that is agreed upon by remaining roommates. No financial loss should be left for the remaining roommates.

\_\_\_ If any damage is done to the unit, whoever caused the damage must pay for it.

\_\_\_ Cleaning up process will be shared before anyone moves.

\_\_\_ If there are costs that are charged from the security deposit, each roommate will pay his/her share.

\_\_\_ Other: \_\_\_\_\_

### VII. Food

### VIII. Shared equipment & furnishings

### IX. Renter's insurance

### XI. Space sharing (laundry, rooms, jobs, quiet hours, guests, hobby limits, automobile space)

Signed: \_\_\_\_\_

\_\_\_\_\_

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

# WHAT CAN I DO IF MY LANDLORD DOESN'T TAKE CARE OF A PROBLEM FOR ME?

Most problems can be taken care of with a quick telephone call to the landlord or the person designated as the apartment caretaker. Sometimes a polite letter can be written to tell of your problem. If there is no reasonable response, further action can be taken.

Laws in each state differ. Check with your local agencies for specific details. You can contact a representative from your local housing authority, social service welfare agency, legal aid service, or the Landlord-Tenant Court to talk with you about the laws in your state regarding rental problems. You could also look up information on the Internet. If you have a problem, you can:

1. Write a polite letter to your landlord to let him know your problem (Give specific details.)
2. If you don't get a response within a reasonable amount of time (30 days), do two things at the same time:
  - 1) Make a formal, written complaint to local housing authorities, asking for an inspection
  - 2) Try to personally contact landlord and come to an agreement. If you do get a response, call off the inspection.
3. Remember that you should:
  - 1) Keep copies of letters you send and send the letter to the landlord by registered mail for proof.
  - 2) Talk directly to the landlord about the problem if you don't get an answer to your letter.

If this direct contact is successful, contact the housing authority to cancel the inspection.

4. If all else fails, you can contact an experienced local agency for help or sue in a small claims court.

**Practice writing a polite letter to your landlord stating a make-believe problem. Here is an example of a letter of complaint.**

150 State Street  
Jonesville WY 22222  
May 17, 2001

Mr. John Appleby  
2222W 22nd Street  
Jonesville WY 22222

Dear Mr. Appleby,

I live in your apartment building at 150 State Street, Apartment #2.

I know that you would like to know that the roof has begun leaking over my bed in my bedroom. I have placed a bucket under the leak and have moved the bed to protect it. The heavy storms are causing much damage in the neighborhood.

The broken window in the bedroom, that I mentioned to you last week, could also be fixed at the same time. If you remember, it was broken by falling branches in the last storm.

I'm looking forward to hearing from you right away so my bed can be put back and my room will be safe again.

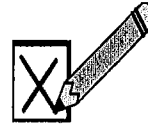
Sincerely yours,

Jane Jobst

# I'M GETTING READY! I CAN DO IT!

## (Cleaning My Place)

As each activity is completed, mark it off



- 1. I recognize household materials and the products to use to clean them.
- 2. I cleaned or explained how to clean the following:
  - a refrigerator       a range       a bath/shower
  - a toilet       a vinyl or linoleum floor       windows
  - a rug and demonstrated use of a vacuum cleaner       wood furniture
  - dishes in a safe and appropriate order       a microwave oven.
- 3. I changed linens and remade a bed.
- 4. I explained the correct ways to dispose of garbage.
- 5. I explained the value of cleanliness.
- 6. I created a cleaning plan.
- 7. I changed a fuse or reset a circuit breaker.
- 8. I changed a light bulb with the correct wattage bulb.
- 9. I explained how to or cleared a clogged toilet.
- 10. I explained how to or cleared a clogged drain.
- 11. I explained how to or painted a wall.
- 12. I explained how to or repaired a small hole in a wall.
- 13. I explained how to control insect pests in a house.

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

# HOUSEHOLD MATERIALS SCAVENGER HUNT

The following materials can be found in your house. Where will you find them?

glass	brass	chrome	porcelain
linoleum	ceramic tile	wood	cork
copper	brick	aluminum	concrete
vinyl	wall paper	stainless steel	asphalt
plasterboard	plaster	wall paper	fabrics
plastic	painted steel	Plexiglas	acrylic
fiberglass			

**You can purchase various cleaners to clean these surfaces::**

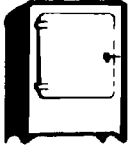
granular all-purpose	liquid all-purpose	spray or pump all-purpose
aerosol carpet cleaner	liquid carpet cleaner	cleansers
disinfectants	liquid drain cleaner	granular drain cleaner
detergents	soaps	glass cleaners
metal cleaners	wood polishes/cleaners	specialized cleaners
ammonia	liquid bleach	vinegar

Can you think of others? (You might like to look on a grocery shelf to answer this one!)

**Complete the following chart to decide which type of product you would choose to clean an item.**

Area to Clean	Type of Product to Use	Brand Name of Product Choice
Oven		
Wood coffee table		
Painted walls		
Stainless steel sink		
Bathtub		
Fiberglass shower stall		
Outside of refrigerator		
Tile floor		
Toilet		
Chrome fixtures		
Linoleum		
Nylon carpet		





## **You Mean I Have to Get Rid of the Ice?**

John moved into his first apartment and really felt great! Everything was in place. Everything worked. He felt very much in control. After being in the apartment for over a month, he became concerned because there was frost collecting on the freezing compartment of his refrigerator. He had never seen this problem before. He mentioned it to a friend who said that the refrigerator just needed defrosting. John had always lived in a place that had a self-defrosting refrigerator and had never seen ice build-up before. Well.....help John out. Consider how you would explain it to him or demonstrate the defrosting process to him.

Why is it necessary to defrost a refrigerator?

What equipment will you need?

What cleaning products will you need?

What precautions will you need to tell him about?

What are the steps of the defrosting process?

**Thanks! You've been a good friend!**



## FOR RANGES

Fried hamburgers and pizza spillovers spell out messes for the range. If the range doesn't receive immediate attention, the problem grows worse....and harder to remedy.

If you need to clean a range, what process would you use? (You can explain or demonstrate.)

**Be sure to use an instruction book if one is available.**

Part to be Cleaned	Cleaning Product	Cleaning Process
Porcelain coated stainless steel grates		
Porcelain finish exterior		
Vinyl finish door handles		
Chrome drip bowls		
Control knobs		
Glass, back guard oven window		
Surface burners		
Polyester end panels		
Aluminum back guard & control panel		
Chrome & stainless steel trim parts		
Broiler insert & pan		
Oven racks		
Door gasket, silicone rubber		
Burner box located under cooktop		
Interior porcelain finish		

**What are some precautions you should take?**

# TEACH SOMEONE TO CLEAN

## MY PLAN:

I want to demonstrate how to clean a \_\_\_\_\_.

What I want to include:

1. Cleaning products to be used
2. Supplies needed
3. Safety warnings
4. Process of cleaning

My own notes:

Cleaning products I want to use:

Supplies I will need:

Safety warnings:

Steps in process of cleaning:

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

**Now you might like to create a test!**



## ME ... A VACUUM CLEANER SALESMAN?

Role play a vacuum cleaner salesman. \* Your audience can be one person or a group of people. Prepare by being able to answer the following questions. (If you are the person to whom the salesman is trying to sell, write the answers down after the "sales pitch" is finished.)

Brand name of vacuum cleaner \_\_\_\_\_ Cost \_\_\_\_\_

Types of attachments available \_\_\_\_\_

Advantages of vacuum cleaner:

Disadvantages of vacuum:

Process of cleaning rugs with the vacuum \_\_\_\_\_

Process of cleaning furniture \_\_\_\_\_

Process of cleaning stairs \_\_\_\_\_

Would you buy this particular vacuum cleaner? \_\_\_\_\_ Why? \_\_\_\_\_

Why not? \_\_\_\_\_

### ??? Discussion questions

What are some of my alternatives?

Where can I find vacuum cleaners that would be less expensive?

How could I judge the quality of the vacuum I would like?

If I "impulse buy" the vacuum from the salesman, what might the "opportunity cost" be?

- You can also listen to another person demonstrate a vacuum cleaner in your home, classroom, or at a store. You can read advertisements to answer some of the questions.



## I CAN CLEAN IT!

Demonstrate or explain how to clean a household item or area of your choice.

Item or area to be cleaned: \_\_\_\_\_

Products to be used:

\_\_\_\_\_

\_\_\_\_\_

Supplies needed:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Safety precautions I need to remember: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Process steps:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Did the products you used work well?

Were there any problems with your cleaning process?

What did you find that was fun or funny as you worked?

Is there anything you would do differently next time?

Rate the quality of the cleaning job you did.

GREAT \_\_\_\_\_

OK \_\_\_\_\_

I'LL DO BETTER NEXT TIME \_\_\_\_\_

Name of person demonstrated or explained to: \_\_\_\_\_

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



## TAKE OUT THE GARBAGE!

1. Role play an argument between family members or roommate about who takes out the garbage and how it must be done.
2. Role play a discussion with a neighbor in an apartment next to yours who sets garbage in the hallway in a paper bag until he gets enough to carry outside.

### ??? Discussion questions:

1. What kind of compromises might be made with family or roommate?
2. What methods could you use to get the neighbor's garbage removed from the hallway?
3. Why are sanitary garbage disposal methods important?
4. What effects do garbage disposal methods have on you? What are effects on city government, family members, neighbors?\*
5. How can you keep garbage cans clean?

**Design a plan with a partner** (could be a potential roommate or family member) for getting rid of household wastes.

Item to be disposed of	Container in which it would be placed	Preparation for disposal
wet garbage		
soda cans		
glass bottles		
margarine tubs		
newspapers		
milk bottles		
cardboard boxes		
tooth paste tubes		
motor oil		
paint cans		
hair spray cans		
insecticide containers		
used tissues		
waste paper		

\* You can interview someone from your city who handles garbage and recycling to find out about city rules for recycling.



## SETTING MY OWN CLEANING STANDARDS

**List** reasons why you think that keeping your living space clean is important.

**Now** work with someone else and make a list of household tasks that need to be done.

**Now:** Mark “D” in front of tasks to do daily. Mark “W” in front of tasks to do weekly.  
Mark “A” in front of tasks to do as needed. Mark “S” in front of tasks to do seasonally.

**Now** answer the following questions:

How did you decide how often tasks needed to be done?

Did you have disagreements?

What happens when standards differ between people living together?

Why do standards differ?

What can be done ?

**Now** compare your list with the “MY PLAN” worksheet. Are there any differences?

**Now**, working individually, make a list of tasks that are done where you live. Mark an “X” by those you have done at some time. (**You might like to make a family cleaning plan.**)

How are you going to set your own standards of cleanliness when you’re on your own?

What tasks would you like to learn how to do?

MY OWN PLAN

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
<b>KITCHEN</b>					
Empty garbage	Daily				
Wash dishes, clean sink & counters	Daily				
Sweep or damp mop floor	Daily				
Wipe range including reflector bowls	Daily				
Dispose of leftovers	Weekly				
Wipe fingerprints on phone & wall switch	Weekly				
Clean range oven and hood/fan	As needed				
Wipe/polish small appliances After use					
Wash walls	As needed				
Clean/defrost refrigerator	As needed				
Clean inside of drawers & cupboards	As needed				
Wash windows & curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
<b>BATHROOM</b>					
Wipe sink & counter top	Daily				
Clean walls of shower	Weekly				
Empty wastebasket	Weekly				
Clean toilet	Weekly				
Wet-mop floor	Weekly				
Replace dirty towels	Weekly				
Clean sink, tub	As needed				
Clean mirrors/accessories	As needed				
Clean shower curtain/door	As needed				
Straighten & wipe drawers & shelves	As needed				
Clean windows/curtains	Seasonally				
Clean/strip/wax floor	Seasonally				
<b>RUGS &amp; CARPETS</b>					
Remove spills	Immediately				
Vacuum rugs	Weekly				
Spot clean heavy traffic areas	As needed				
Vacuum under furniture	As needed				
Clean and/or shampoo	Seasonally				
<b>FLOORS</b>					
Sweep or mop	Daily				
Clean and polish	As needed				
<b>FURNITURE</b>					
Dust	Weekly				
Polish	As needed				
Vacuum upholstery	As needed				
Clean upholstery	As needed				
<b>WALLS</b>					
Clean switch plate/door handle smudges	Weekly				
Dust to remove dust & cobwebs	As needed				
Clean as appropriate	As needed				
Dust woodwork & doors	As needed				
Wash woodwork & doors	Seasonally				

AREA	Suggested Timing	Daily	Weekly	Sometime	Target Date
<b>WINDOWS</b>					
Wipe sills	Weekly				
Wash	As needed				
Wash or dry-clean drapes & curtains	As needed				
<b>ACCESSORIES</b>					
Dust lamps/shades	Weekly				
Clean telephone	Weekly				
Clean media equipment	Weekly				
Wash vases/ceramic	As needed				
Polish mirrors	As needed				
Dust picture frames	As needed				
Polish brass	As needed				
Clean light fixtures	As needed				
<b>BEDROOM</b>					
Air beds briefly before making them	Daily				
Put clothes away	Daily				
Change bed linens	Weekly				
Vacuum/dust	Weekly				
Turn mattress	Bi-monthly				
Move furniture to vacuum	As needed				
Organize closets	As needed				
Wash mattress covers, pads	As needed				
Air pillows, comforters	As needed				
Wash walls, woodwork, windows	As needed				
Wash or dry-clean blankets, spreads	Seasonally				
<b>LIVING ROOM</b>					
Dispose of ashes,, papers, clutter	Daily				
Straighten pillows, throws, accessories	Daily				
Vacuum rugs & upholstered furniture	Weekly				
Dust or vacuum floors, baseboards, doors, corners	Weekly				
Dust & clean accessories/ light fixtures	Weekly				
Empty wastebaskets	Weekly				
Shampoo rugs/furniture	As needed				
Wipe cool lamp bulbs	As needed				
Clean under furniture	As needed				
Wash windows, curtains	As needed				
Clean/wax floors	As needed				
Dust books/pictures	As needed				
Wash walls and woodwork	As needed				
Clean closets	Seasonally				





## ELECTRICAL DETECTIVE AT WORK



It's best to be prepared before lights go out! It's time to do some detective work early .

### **Explore your living space.....**

Where is the electric entrance panel located?

Is there a written list indicating what areas are serviced by each fuse or circuit breaker?

Does the main service panel have fuses or circuit breakers?

If it has fuses, what numbers are on the fuses?

Are there extra fuses near so they can be replaced easily when needed?

Is there a new replacement for each number?

What does a blown out fuse look like?

How is the fuse replaced?

If there is a circuit breaker, how do you reset it?

Is there a flashlight available that works in case it is needed when lights go out?

What precautions do you need to take when you work with the electric panel?

How do you replace a light bulb?

Check for electrical safety!

\_\_\_\_\_ There are not several appliances used with an extension cord.

\_\_\_\_\_ There are no multiple outlet plugs used for appliances.

\_\_\_\_\_ There are no cords running under rugs.

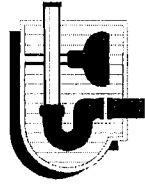
\_\_\_\_\_ There are no worn, broken, or brittle cords.

\_\_\_\_\_ All appliances are in good repair.

\_\_\_\_\_ There is a fire extinguisher quickly available.

When should your landlord or an electrician be called?

What kind of training is necessary for a certified electrician?



## HELP . . . It Needs Fixing!

*Check one of the following items to be repaired and explain or demonstrate the process of repairing the item. You can research how to do it by talking with a plumber, a salesperson in a plumbing supply area of a store, or a knowledgeable person. You can also visit a library or use the Internet.*

\_\_\_\_\_ clogged toilet  
\_\_\_\_\_ running toilet

\_\_\_\_\_ clogged sink  
\_\_\_\_\_ overflowing toilet

### ???? Questions to be answered before you start:

1. Should the landlord be notified?
1. Why should you check a lease before making repairs?
1. What safety measures should be taken to avoid an accident?
1. What caused the problem?
1. How could this repair have been avoided?

Equipment Needed

Products Needed

Steps to take to repair the problem:

# INTERVIEW A PAINTER



Painters have a lot of techniques to share that help do a quality job and save time. Here are some questions to ask. You'll probably have even more once you start talking. A painter can even show you some of the equipment used. (A trip to a paint store may also give you answers and you can see the latest!) You can also research answers with books and catalogs.

What kind of paint brushes are available?

How do you judge good quality in a paint brush?

What type of brush is best for applying latex paint?

What equipment is available to use for paint rollers?

How do you choose a roller pad?

How do you choose a paint pad?

Fill out the following chart:

Paint type	Advantages	Disadvantages
Alkyd-base		
Oil-base		
Latex		

What process do you use for applying paint to a wall with a brush?

What process do you use for applying paint to a wall with a roller?

What process do you use for applying paint with a paint pad?

How do you do ceilings?

What does it mean to "cut in" corners?

How do you clean your brushes, rollers, and pads?

How can you avoid putting paint on the woodwork?

What should be done to prepare a room for painting?

What's the process for filling a small hole in the wall before painting?

## GETTING RID OF UNWANTED GUESTS... PEST CONTROL!



**Y**ou found small holes in a wool sweater. What could have caused the holes? \_\_\_\_\_  
What can you do to avoid the insect causing the problem to other woolens?

**W**hen you went into the kitchen at midnight to get a snack, you saw black bugs scurrying across the counter. What might these insects be? \_\_\_\_\_  
What problems could they cause? \_\_\_\_\_

What should you do to get rid of them?

How can you avoid them in the future?

**A**s you cleaned a spot of ketchup from your rug, you noticed that something had been eating the fibers of your rug. You decided to look at night to see if you could discover the insect that might be causing this. When you turned on the lights, you saw a silver bug run back under the floor molding. What could this insect be? \_\_\_\_\_  
How can you get rid of the insects?

How can you avoid them in the future?

**Y**ou found an army of ants crossing your kitchen counter on their way to your cupboard. What can you do to get rid of them?

How can you avoid them in the future?

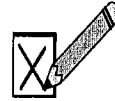
**T**here were mouse droppings in your cupboard. What can you do to get rid of the mice?

How can you avoid them in the future?

# I'M GETTING READY! I CAN DO IT!

## (LOOKIN' GOOD!)

As each activity is completed, mark it off



- 1. I removed at least five stains from fabrics..
- 2. I have washed or explained how to wash and dry the following:
  - jeans  colored clothes and linens
  - a silk article  delicate synthetic clothes
  - a wool article  combination cotton/polyester clothes
  - colorfast clothes and linens  white cotton clothes and linens
- 3. I ironed a:
  - shirt or blouse  pair of pants  a cotton item  cotton blend item
- 4. I made a grooming plan.
- 5. I understood and explained messages that clothing gives to other people.
- 6. I made a clothing inventory of my clothing.
- 7. I made a clothing plan for my future use.
- 8. I made a personal clothing budget.
- 9. I did comparison shopping for at least one clothing item.
- 10. I researched buying clothing at a thrift store.
- 11. I made a plan using color, line, and design for buying a clothing item.
- 12. I judged the quality of two clothing items.
- 13. I mended by:      replacing a button      making a hem      sewing a seam
- 14. I planned winter storage for clothes.
- 15. I polished a pair of shoes!

I DID IT! \_\_\_\_\_(date)      SIGNED: \_\_\_\_\_

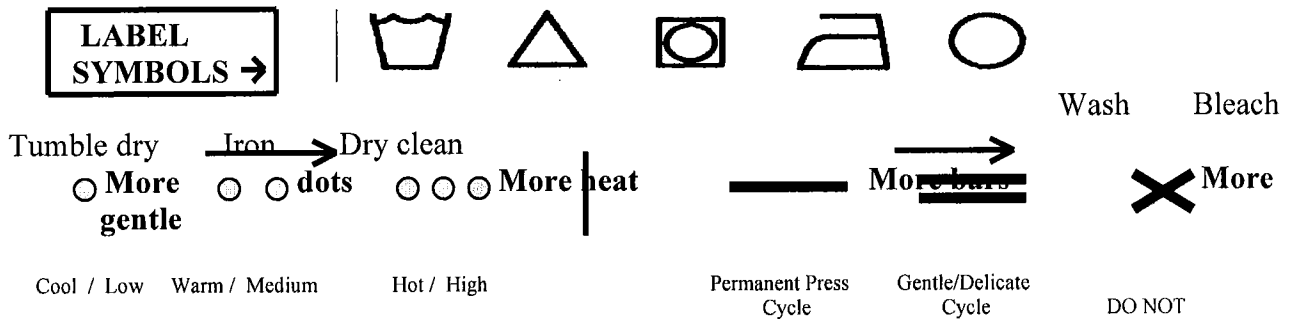
# **R** STAIN PRESCRIPTIONS

Decide how to treat the following stains. Complete the chart below. You can describe or demonstrate.

STAIN	MATERIALS NEEDED	STAIN REMOVAL PROCESS	SUCCESS DESCRIPTION

# MAKE YOUR OWN LABELS

These symbols are found on clothing labels to help you clean items safely. Dots and bars are added to the symbols to help you with further directions.



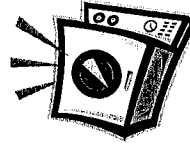
1. Machine wash  
 Warm water  
 Any bleach (when needed)  
 Normal cycle  
 Tumble dry any heat
2. Dry clean  
 Do not wash
3. Machine wash  
 Delicate/gentle cycle  
 Cool/cold water  
 Low tumble dry  
 Iron- low (dry or steam heat)
4. Hand wash  
 Do not tumble dry  
 Drip dry  
 Iron, medium temperature
5. Machine wash/permanent press cycle  
 Only non-chlorine bleach (when needed)  
 Tumble dry-medium heat setting  
 Iron medium (Dry or Steam Temperature)

**Work with someone else and see if your labels agree.**

## Discuss:

- What can happen if label directions aren't followed?
- Where are clothes made?
- Why were simple symbol labels created?
- Do you know how to recognize different types of fabrics?

# I DID THE LAUNDRY!



Help do the laundry at home or at a Laundromat.

Check off the items that were accomplished:

- Read the labels and analyzed the fabrics.
- Sorted the items by color and fabric.
- Prepared pieces for washing.
  - emptied pockets
  - closed zippers and hooks
  - knotted belts, strings, and long stockings
  - brushed lint from cuffs and pockets
  - repaired holes or tears
  - removed trims that could fade
  - turned inside out: permanent press garments with creases or prints, knits, jeans

Removed stains

Type of stain #1: \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

\_\_\_\_\_

Type of stain #2: \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

\_\_\_\_\_

Type of stain: #3 \_\_\_\_\_

Prechecked stain remover on unseen part of garment? \_\_\_\_\_ (yes or no)

Process and products used: \_\_\_\_\_

\_\_\_\_\_

Washed clothes and linens

Load #1 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #2 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #3 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Load #4 Water temperature \_\_\_\_\_ Type of products \_\_\_\_\_

Garments that were hand laundered: \_\_\_\_\_

\_\_\_\_\_

Dried and ironed items

Used dryer (Drying temperature of cycle \_\_\_\_\_)  Line dried

Ironed items

Folded items

Put items away

Handled correct money if using a Laundromat.

Problems I had: \_\_\_\_\_

\_\_\_\_\_

Name of person observing \_\_\_\_\_ Date accomplished \_\_\_\_\_





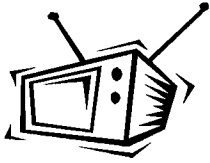
## MY GROOMING PLAN CHECKLIST

GROOMING AREA	I do this regularly	I need to improve	I will change my habits	Date when I will accomplish this
<b>Body</b> Wash face twice a day. Shower or bathe daily. Wash hands after using bathroom. Wash hands before eating or preparing food. Use deodorant or antiperspirant when necessary.				
<b>Hands and Nails</b> Trim and file fingernails weekly or as needed. Trim and file toenails weekly or as needed. Avoid nail biting. Remove chipped fingernail polish. Keep fingernails clean. Push back cuticle after shower or bath.				
<b>Hair</b> Shampoo hair as needed. Brush daily. Brush or comb as needed. Shave facial hair appropriately as needed. Style hair appropriately.				
<b>Dental</b> Brush and floss teeth after meals. Visit dentist at least once a year. Rinse mouth with water after eating snacks. Limit carbohydrate intake between meals.				
<b>Clothing</b> Wear clean and mended clothes. Wear clean or polished shoes. Wear clothes appropriate to the occasion. Wear clothes becoming to you. Maintain good posture so clothes look good.				

List any roadblocks you have that can keep you from good grooming habits.

List ways to overcome the roadblocks.

How can you find any help you will need?



## CLOTHING MESSAGES ON TELEVISION

Turn on the television!

Turn off the sound!

Watch for an hour or so and listen to clothes “talk”! Yes, clothes do “talk”. They send messages about the people that are wearing them. Messages may be accurate, or misleading, BUT they do “talk”!

Consider what they are saying to you. . . . .

Observe the type of clothing and the messages sent by the people you watch on television. Describe the messages and clues in just a few words.

Person observed:	Message:	Clues:
Newscasters		
Weather men		
Sports announcers		
Teens		
Persons advertising product		
Game show hosts		
Actors		
Actresses		
Other		

### CONSIDER:

1. Could you tell the type of audiences that advertisers were trying to sell to by the clothing messages?
2. What type of messages do you send with the clothes that you wear?
3. Does personal grooming send messages too?
4. Does clothing send different messages in different types of environments?
5. Are clothing messages always accurate?
6. Why do people judge others by looking at their clothing and general grooming?
7. Do people ever copy the clothing messages with what they wear?
8. How does clothing show personal values, personality, and attitudes?

# MY CLOTHING INVENTORY

Amount I have to spend on clothes \$ \_\_\_\_\_

Usable Clothes Description	Repair & Cleaning Cost	Description of Apparel Needed	Date Needed	Cost Estimate	Actual Cost
<b>TOTALS</b>					



## WHAT ELSE SHOULD I CONSIDER?

Going to find a job? Going on for more schooling? Moving to a different community? "Aging out" of a program? Going out on your own? **You may find your new life or age doesn't match your present wardrobe or what you think you need!**

### IT'S TIME TO THINK AHEAD!

#### Review your personal goals.

What do you plan to be doing in the next two or three years?

How can you find out about appropriate clothes if you are entering a new environment, lifestyle, or age change?

How much money do you think you will have to spend for clothing during these years?

Next year \$\_\_\_\_\_ Second year \$\_\_\_\_\_ Third year \$\_\_\_\_\_?

During the years when you are responsible for your own clothing purchases and other living expenses, there may not be as much money available for clothes as you would like. Is there a way you can plan ahead to help?

#### Review your "MY CLOTHING INVENTORY" again.

What kind of clothing might you need that you don't have?

Will the choices you made help you meet your next goals and lifestyle?

Are there any items you could change with the addition of accessories to meet your new needs?

Item Needed	Cost	Alternatives	Cost



## PLANNING MY CLOTHES BUDGET

**Can you balance the amount that you have to spend with what you want?**

**Review your "My Clothing Inventory".**

What is the difference between the amount of money you listed that you have for purchasing clothes and the amount you want for other clothing?

The amount I have to spend on clothes      \$ \_\_\_\_\_  
 The amount I would want for clothes        \$ \_\_\_\_\_  
 Difference    - \$ \_\_\_\_\_

**Now prioritize the clothing that you feel you need. Write #1 beside the item you need the most. Write # 2 by what you need next, etc.**

	<u>ITEM NEEDED</u>	<u>COST</u>	<u>PRIORITY #</u>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
<b>TOTAL COST \$</b>			

**Now balance your clothing budget:**

Amount I have to spend                              \$ \_\_\_\_\_  
 Amount I plan to spend                                \$ \_\_\_\_\_  
 TOTAL DIFFERENCE                                    \$ \_\_\_\_\_



## COMPARISON SHOP !!!

You might like to take someone along to shop. . . . .

1. List:

a. as many ways as you can to save money when buying clothes.

b. the types of stores that are available in your community for buying clothes.

2. Share your list with someone else. Discuss:

a. the ways to save money when buying clothes.

b. advantages and disadvantages of shopping in each type of store in your community.

3. Choose two items from your own clothing needs list. Compare prices for the items at three different stores.

Item #1 \_\_\_\_\_

Item #2 \_\_\_\_\_

Store #1 Cost:

Store #1 Cost:

Store #2 Cost:

Store #2 Cost:

Store #3 Cost:

Store #3 Cost:

4. Now make decisions about where you would shop and why. Consider cost, quality and service, reputation, exchange policy, etc.

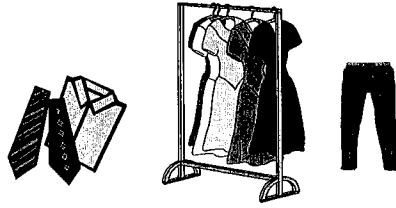
Item

Store where I would buy the item

Why I'd buy there

Item #1

Item #2



**Visit a thrift shop and choose three articles to evaluate.**

#1 Item \_\_\_\_\_

- \_\_\_\_\_ Style is appropriate for my environment and lifestyle
  - \_\_\_\_\_ Seams are secure with small stitching
  - \_\_\_\_\_ There are no holes visible
  - \_\_\_\_\_ No signs of wear are present in the following areas:  
\_\_\_\_\_ shoulders      \_\_\_\_\_ neck      \_\_\_\_\_ back      \_\_\_\_\_ elbows      \_\_\_\_\_ seat
  - \_\_\_\_\_ There is no odor present that is disagreeable
  - \_\_\_\_\_ Labels are present
  - \_\_\_\_\_ Washable                      \_\_\_\_\_ Dry-clean
  - \_\_\_\_\_ Fits well
- Other comments:

#2 Item \_\_\_\_\_

- \_\_\_\_\_ Style is appropriate for my environment and lifestyle
  - \_\_\_\_\_ Seams are secure with small stitching
  - \_\_\_\_\_ There are no holes visible
  - \_\_\_\_\_ No signs of wear are present in the following areas:  
\_\_\_\_\_ shoulders      \_\_\_\_\_ neck      \_\_\_\_\_ back      \_\_\_\_\_ elbows      \_\_\_\_\_ seat
  - \_\_\_\_\_ There is no odor present that is disagreeable
  - \_\_\_\_\_ Labels are present
  - \_\_\_\_\_ Washable                      \_\_\_\_\_ Dry-clean
  - \_\_\_\_\_ Fits well
- Other comments:

#3 Item \_\_\_\_\_

- \_\_\_\_\_ Style is appropriate for my environment and lifestyle
  - \_\_\_\_\_ Seams are secure with small stitching
  - \_\_\_\_\_ There are no holes visible
  - \_\_\_\_\_ No signs of wear are present in the following areas:  
\_\_\_\_\_ shoulders      \_\_\_\_\_ neck      \_\_\_\_\_ back      \_\_\_\_\_ elbows      \_\_\_\_\_ seat
  - \_\_\_\_\_ There is no odor present that is disagreeable
  - \_\_\_\_\_ Labels are present
  - \_\_\_\_\_ Washable                      \_\_\_\_\_ Dry-clean
  - \_\_\_\_\_ Fits well
- Other comments:



# THE WAY I SEE MYSELF



## MY BODY SHAPE:

- tall
- average
- short
- thin
- heavy
- average weight
- top heavy
- bottom heavy
- short waisted
- long waisted
- thick waisted
- short necked
- long necked
- big feet
- other \_\_\_\_\_

## PROBLEM AREA TO DE-EMPHASIZE

- waist
- hips
- chest/bust
- stomach
- heavy legs
- skinny legs
- thick ankles
- wide shoulders
- narrow shoulders
- round shoulders
- long arms
- short arms
- fat arms
- protruding derriere
- other \_\_\_\_\_

## POSITIVE AREA TO EMPHASIZE

- face
- hair
- neck
- bust or chest
- waist
- legs
- shoulders
- arms
- derriere
- eyes
- feet
- flat stomach
- hips
- other \_\_\_\_\_
- other \_\_\_\_\_

## POSTURE

- erect
- slumped

## FACE SHAPE

- oval
- round
- triangle
- diamond
- square

## MY PERSONALITY

- quiet
- moody
- outgoing
- shy
- other \_\_\_\_\_
- energetic
- nervous
- calm
- athletic

## COLORS THAT LOOK GOOD ON ME:

## LIST OF THINGS I WILL DO TO USE LINE AND DESIGN TO MY ADVANTAGE:

## CREATE A NEW WARDROBE

Find pictures or draw pictures of the following articles of clothing that are appropriate for your body shape, coloring, and personality. (You can use the back of this sheet, or make a notebook from other paper.)



# YOU BE THE JUDGE!



Look carefully at a garment and judge its quality by looking at the inside and the outside. Fill in the following chart. (You can also do this in groups and have each person evaluate as if he were a jury member. Compare your findings and make a judgment.) Check items below that pass your judgment of quality.

## Seams

- Width is even and wide enough to handle strain
- Edges are finished so they won't ravel
- Major stress points are reinforced (stitches, rivets)
- Plaids and designs match
- No puckers
- Stitches are even, small, securely fastened at ends
- Thread is matching and appropriate for fabric

## Trims & Decorations

- Suitable for garment
- Well placed
- Neatly and firmly attached
- Laundering/dry-cleaning instructions shown for trim
- Points on collars neatly finished

## Linings

- Fit smoothly into garment
- Appropriate fabric for garment
- Have back pleat or extension allowance

## Buttons and Fasteners

- Firmly attached
- Suitable size and style for garment
- All buttons there (extras provided)

## Interfacing & Padding

- Properly placed and inserted
- Shoulder pads soft, lightweight, smooth shape
- No puckering seen at sleeve backs/shoulders
- Lapels lie flat to chest with graceful roll
- Interfacing firm with no puckers

## Zippers

- Smooth and flat
- Appropriate color, weight, strength
- Slide smoothly
- Reinforced at points of strain

## Pockets

- Flat, smooth with reinforced corners
- Well matched
- Firmly woven linings

## Fabric

- Care label is visible
- Appropriate for use of garment
- Care is appropriate
- When crushed in hand, snaps back (unless ironing is preferred)
- Garment is cut on the grain. (Direction threads are going in a woven fabric should be at right angles or garment won't hang straight.)

## PERSONAL JUDGMENT

- Good quality
- Medium quality
- Poor quality

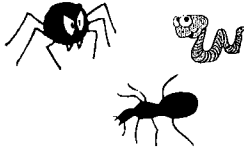
## GROUP JUDGMENT

- Good quality
- Medium quality
- Poor quality

??? WHAT DID YOU LEARN FROM THIS TRIAL ???

# PROTECTING YOUR CLOTHES FOR SEASONAL STORAGE!

## WHICH KINDS OF INSECTS ARE CLOTHES "ENEMIES"?



- 1.
- 2.
- 3.

## WHAT KINDS OF SUPPLIES WILL YOU NEED TO KEEP THE INSECTS FROM ATTACKING?

- 2.
- 3.
- 4.

## HOW WILL YOU PROTECT THE STORAGE AREAS?

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

## IN WHAT WILL YOU STORE THE CLOTHING?

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

## WHY SHOULD YOU BE SURE ALL ITEMS ARE CLEAN BEFORE STORING?

## WHY SHOULD CLOTHES BE MENDED BEFORE STORING?

## WHAT WILL BE YOUR PLAN OF ATTACK TO PROTECT WOOLEN CLOTHING?

## WHAT WILL BE YOUR PLAN OF ATTACK TO PROTECT OTHER CLOTHING?

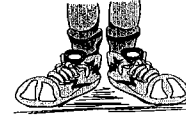


# “JOE’S SHOE LAMENT”

## (WHAT JOE’S\* SHOES SAID TO HIM)



Create a rap or poem about a pair of poorly cared for shoes.  
Include what type of care the shoes would prefer and why . . . . .



Demonstrate shoe care by showing or telling someone how to polish and care for a pair.

Consider:

Type of material in shoes \_\_\_\_\_

Equipment needed:

---

Cleaning process:

---

---

---

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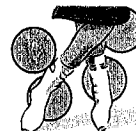
What to do if shoes get wet:

---

Other suggestions:

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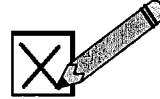
\* Or write about “Josephine’s Lament”



# I'M GETTING READY! I CAN DO IT!

**(Hungry? Eat Healthy!)**

As each activity is completed, mark it off



- 1. I explained how to place foods correctly in the food guide pyramid.
- 2. I kept track of my diet for four days and analyzed it.
- 3. I analyzed my own food needs.
- 4. I ordered a nutritionally balanced meal in a restaurant.
- 5. I analyzed nutritious fast foods.
- 6. I explained kitchen equipment and utensils and their uses.
- 7. I explained or demonstrated recipe terms and measurements.
- 8. I demonstrated how to make a recipe.
- 9. I explained how to change ingredients in a recipe.
- 10. I put a large supply of groceries away in appropriate storage places.
- 11. I explained how to handle foods safely.
- 12. I compared nutrients by reading labels on food products.
- 13. I explained and shopped for quality fresh produce.
- 14. I explained or compared quality of canned and packaged foods.
- 15. I comparison shopped for groceries.
- 16. I planned and prepared low cost menus for one day.
- 17. I planned a full week's menus and shopping list.

I DID IT! \_\_\_\_\_(date) SIGNED: \_\_\_\_\_



# DO YOU KNOW WHERE FOODS FIT?



Keeping track of nutrients you need each day is very complicated. You would need to add grams of each food eaten for: calories, protein, fat, cholesterol, carbohydrates, calcium, phosphorus, iron, potassium, sodium, all vitamins, etc. Nutritionists have come to your rescue with the food pyramid! They figured a simple way.

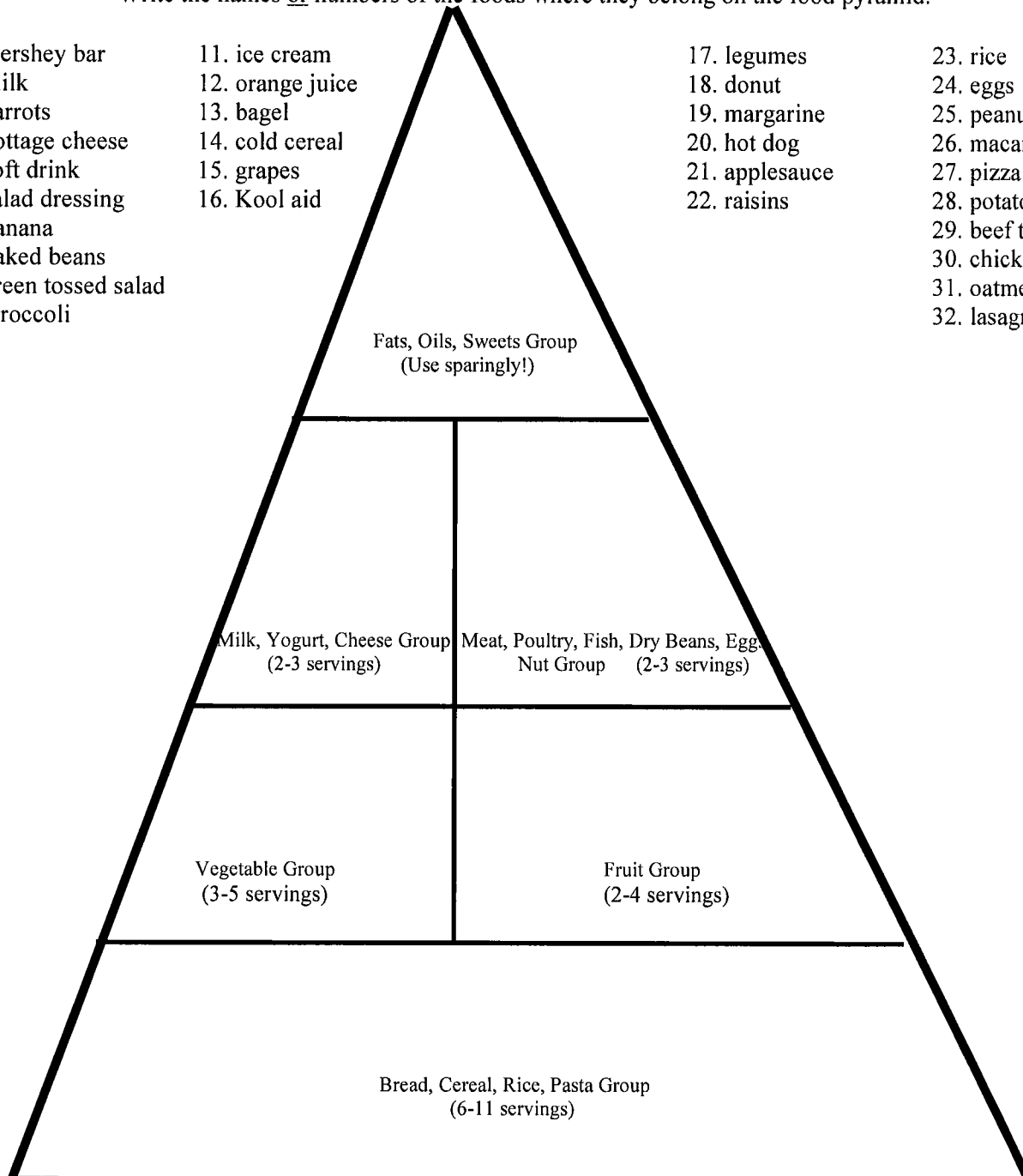
Write the names or numbers of the foods where they belong on the food pyramid.

1. Hershey bar
2. milk
3. carrots
4. cottage cheese
5. soft drink
6. salad dressing
7. banana
8. baked beans
9. green tossed salad
10. broccoli

11. ice cream
12. orange juice
13. bagel
14. cold cereal
15. grapes
16. Kool aid

17. legumes
18. donut
19. margarine
20. hot dog
21. applesauce
22. raisins

23. rice
24. eggs
25. peanuts
26. macaroni
27. pizza
28. potatoes
29. beef taco
30. chicken
31. oatmeal
32. lasagna



### Questions:

1. Did some foods fit into more than one group?
2. How do you judge where to put them?
3. Is this type of food pyramid used by people in other countries?
4. What different types of foods might be placed on the pyramid in other cultures?



# KEEP TRACK OF YOUR DIET FOR 4 DAYS



List all foods that you eat each day. Include any snacks and soft drinks. List according to cup measurements for fruits and vegetables unless whole pieces are eaten. Meat should be listed by ounces (a 3 oz serving is about the size of a deck of cards.)

<b>DAY 1</b>	<b>Amount Eaten</b>	<b>DAY 2</b>	<b>Amount Eaten</b>
<b>Breakfast</b>		<b>Breakfast</b>	
<b>Snack</b>		<b>Snack</b>	
<b>Lunch</b>		<b>Lunch</b>	
<b>Snack</b>		<b>Snack</b>	
<b>Dinner</b>		<b>Dinner</b>	
<b>Snack</b>		<b>Snack</b>	
<b>DAY 3</b>	<b>Amount Eaten</b>	<b>DAY 4</b>	<b>Amount Eaten</b>
<b>Breakfast</b>		<b>Breakfast</b>	
<b>Snack</b>		<b>Snack</b>	
<b>Lunch</b>		<b>Lunch</b>	
<b>Snack</b>		<b>Snack</b>	
<b>Dinner</b>		<b>Dinner</b>	
<b>Snack</b>		<b>Snack</b>	



## HOW DID I DO???

It's time to analyze your diet. Find out if you ate the foods needed for being the best you can be.

Remember the Pyramid Food Group requirements:

<b><i>Milk, Yogurt, and Cheese</i></b>	<b><i>Vegetable</i></b>	<b><i>Fruit</i></b>
1 cup milk or yogurt	1 c raw leafy vegetables	1 medium apple, banana, orange
1 1/2 oz of natural cheese	1/2 c of other vegetables	1/2 c chopped, cooked, canned
2 oz process cheese (3" cube)	cooked or chopped raw	1/2 c fruit juice
2 c cottage cheese	3/4 c vegetable juice	1 c fresh berries
1 1/2 slices American processed cheese		1/2 cantaloupe or grapefruit
1 3/4 c ice cream		

<b><i>Meat, Poultry, Fish, Dry Beans, Eggs, and Nuts</i></b>	<b><i>Bread, Cereal, Rice, and Pasta</i></b>
2-3 oz cooked lean meat, poultry, or fish	1 slice bread
1/2 c cooked dry beans, dry peas, or lentils	1/2 to 3/4 c cooked cereal, rice, or pasta
1 egg or 2 T peanut butter count as 1 oz lean meat	1 oz ready-to-eat cereal
1/3 c canned tuna or salmon	1 enriched or whole grain roll, biscuit, or muffin
1/2 c nuts	1/2 bagel, 1 pancake, or 1 tortilla

### ***Fats, Oils, and Sweets***

These are not counted since advice is "USE SPARINGLY" (includes candy, donuts, pies, sodas, etc.)

<b>DAY 1</b>				<b>DAY 2</b>			
Group	# Required	# Eaten	# Needed	Group	# Required	# Eaten	# Needed
Milk	2-3	_____	_____	Milk	2-3	_____	_____
Vegetable	3-5	_____	_____	Vegetable	3-5	_____	_____
Fruit	2-4	_____	_____	Fruit	2-4	_____	_____
Meat	2-3	_____	_____	Meat	2-3	_____	_____
Bread	6-11	_____	_____	Bread	6-11	_____	_____
<b>DAY 3</b>				<b>DAY 4</b>			
Group	# Required	# Eaten	# Needed	Group	# Required	# Eaten	# Needed
Milk	2-3	_____	_____	Milk	2-3	_____	_____
Vegetable	3-5	_____	_____	Vegetable	3-5	_____	_____
Fruit	2-4	_____	_____	Fruit	2-4	_____	_____
Meat	2-3	_____	_____	Meat	2-3	_____	_____
Bread	6-11	_____	_____	Bread	6-11	_____	_____

### ??? QUESTIONS TO CONSIDER ???

1. Are you pleased with your eating habits and diet?
2. What are some of the things you have control over in your food choices?
3. What are some of the things you don't have control over in your food choices?
4. What alternatives do you have to make changes you desire?
5. What changes could you make to meet your basic food requirements?
6. What are the consequences of the changes you choose to make?

### MAKE A PLAN!

<b>Changes to Make</b>	<b>Starting Date</b>	<b>One Week Evaluation</b>		
		<b>Did it!</b>	<b>Almost</b>	<b>Not yet!</b>
Signed _____		Date _____		



# I AM WHAT I EAT?

**“YOU MEAN YOU CAN TELL WHAT I EAT BY THE WAY I LOOK AND ACT?”**

## THINK ABOUT IT.....ANALYZE YOURSELF

Food supplies the chemicals that your body needs to build and repair itself. If some nutrients are missing from your diet, your body does the best it can with what is supplied. It can store some nutrients, but needs replacement. Look at yourself to see if you are the best that you can be. Lack of nutrients is one important indicator of your health. Check the following indicators that fit you.

- |   |  |
|---|--|
| <input type="checkbox"/> Alert and attentive                | <input type="checkbox"/> Well-formed, orderly teeth that are free of decay |
| <input type="checkbox"/> Full of energy                     | <input type="checkbox"/> Poorly-formed teeth with decayed or filled teeth  |
| <input type="checkbox"/> Emotionally stable                 | <input type="checkbox"/> Gums are spongy and bleed easily                  |
| <input type="checkbox"/> Sensitive to noise                 | <input type="checkbox"/> Tongue is deep red                                |
| <input type="checkbox"/> Nervous                            | <input type="checkbox"/> Tongue is swollen with raw sores                  |
| <input type="checkbox"/> Hair is brittle and dull           | <input type="checkbox"/> Clear, firm skin that has good color              |
| <input type="checkbox"/> Hair is shiny                      | <input type="checkbox"/> Cracked, puffy, blemished skin with poor color    |
| <input type="checkbox"/> Firm, well formed fingernails      | <input type="checkbox"/> Eyes are clear, bright, shiny                     |
| <input type="checkbox"/> Ridged, brittle fingernails        | <input type="checkbox"/> Eyes are inflamed, dull, poor color               |
| <input type="checkbox"/> Sick often                         | <input type="checkbox"/> Have poor appetite                                |
| <input type="checkbox"/> Have poor resistance to infections | <input type="checkbox"/> Am often tired                                    |

## MY SIZE

Height: \_\_\_ ft \_\_\_ in I'm: \_\_\_ Short \_\_\_ Medium  
 \_\_\_ Tall  
 Weight: \_\_\_ lbs I'm: \_\_\_ Light \_\_\_ Heavy  
 \_\_\_ Ideal \_\_\_ Plump \_\_\_ Top heavy  
 Body Build: \_\_\_ Endomorph (round, soft) \_\_\_ Ectomorph (slender)  
 \_\_\_ Mesomorph (muscular) \_\_\_ Combination (be specific):

Frame: (Wrap left middle finger and thumb around right wrist)  
 \_\_\_ Small frame (finger and thumb overlap)  
 \_\_\_ Medium frame (finger and thumb just touch)  
 \_\_\_ Large frame (finger and thumb do not touch)  
**Large body frames can carry more weight. Smaller frames**

## WANT TO ADD OR LOSE WEIGHT?

You need to eat 3500 calories more to gain 1 pound.  
 You need to eat 3500 calories less to lose 1 pound.

Figure your caloric needs:

### MEDIAN HEIGHTS & WEIGHTS/ RECOMMENDED CALORIES

Category	Age (years)	Weight	Height	Per day
Males	15-18	145	69	3,000
	19-24	160	70	2,900
	25-50	174	70	2,900
	51+	170	68	2,300
Females	15-18	120	64	2,200
	19-24	128	65	2,200
	25-50	138	64	2,200
	51+	143	63	1,900



## EXERCISE AND EATING

Exercise	Estimated # Calories/ used per pound per hour
Sleeping	0.5
Sitting	0.9
Light exercise (dressing, cooking, driving car)	1.2
Moderate exercise (walking, bicycling, housework, gym)	1.9
Active exercise (dancing, skating, golf)	2.7
Very active exercise	4.7

## KEEP TRACK OF THE FOODS YOU EAT FOR A FEW DAYS. LOOK AT A CALORIE CHART AND SEE IF YOU'RE EATING THE RIGHT NUMBER OF

My calorie intake average \_\_\_\_\_ My calorie needs \_\_\_\_\_  
 \_\_\_ I'm happy with my weight.  
 \_\_\_ I want to gain \_\_\_ lbs \_\_\_ I want to lose \_\_\_ lbs  
 My daily nutrition is:  
 \_\_\_ Excellent \_\_\_ Good \_\_\_ Fair \_\_\_ Poor  
 These are the changes I want to make in my eating habits:





## EATING OUT? TRY IT!

Practice makes a person feel more comfortable. So, try role playing a trip to a restaurant. You might try taking a family member, friend, or date along. The restaurant workers should be a part of your role playing. You can gather menus to use from local restaurants, make your own, or use the following.



### MOM'S PLACE

<b>Appetizers</b>	
Stuffed mushrooms . . . . .	\$ 2.25
Shrimp cocktail . . . . .	\$ 2.50
Pizza bites . . . . .	\$ 1.25
<b>Soups</b>	
Soup of the day . . . . .	\$ 1.50
French Onion . . . . .	\$ 1.35
Split Pea . . . . .	\$ 1.50
<b>Salads</b>	
Tossed Green Salad . . . . .	\$ 2.25
Cole Slaw . . . . .	\$ 2.00
Spinach Salad . . . . .	\$ 2.50
<b>Entrees</b>	
(All entrees served with vegetables and potato or rice)	
Lasagna . . . . .	\$ 5.50
Stuffed Pork Chops . . . . .	\$ 5.75
Meat Loaf . . . . .	\$ 4.50
Ham Slice with Pineapple . . . . .	\$ 5.25
Fried cod . . . . .	\$ 5.25
<b>Sandwiches</b>	
Hamburger . . . . .	\$ 1.75
Lettuce, Bacon, and Tomato . . . . .	\$ 2.50
Tuna Salad . . . . .	\$ 2.25
Broiled Chicken . . . . .	\$ 2.50
<b>Desserts</b>	
Pies . . . . .	\$ 1.50
Ice Cream Sundae . . . . .	\$ 2.50
Chocolate cake . . . . .	\$ 1.75
Strawberry Cheesecake . . . . .	\$ 2.75
<b>Beverages</b>	
Coffee . . . . .	\$ .75
Low fat milk . . . . .	\$ .80
Sodas . . . . .	\$ .90



### ALEXANDER'S

<b>Appetizers</b>	
Smoked Salmon . . . . .	\$ 5.25
Seafood Crepe . . . . .	\$ 4.95
Escargot . . . . .	\$ 5.25
Oysters of the Half Shell . . . . .	\$ 4.50
<b>Salads</b>	
Hearts of Palm . . . . .	\$ 4.25
Hot Spinach . . . . .	\$ 4.50
Caesar Salad (mixed at your table) . . . . .	\$ 5.25
<b>Soups</b>	
Soup du jour . . . . .	\$ 4.25
Vichyssoise . . . . .	\$ 3.75
Lobster Bisque . . . . .	\$ 4.50
<b>Entrees</b>	
Chataubriand (for two) . . . . .	\$ 25.00
Shrimp Newberg . . . . .	\$ 14.00
Filet Mignon . . . . .	\$ 15.00
Cranberry Baked Chicken Breast . . . . .	\$ 12.50
Beef Ragout . . . . .	\$ 13.50
Lobster Thermidor . . . . .	\$ 16.00
<b>From the Dessert Tray</b>	
Chocolate Mousse . . . . .	\$ 6.00
Cinnamon Apple Pie with Caramel . . . . .	\$ 5.00
German Cherry Chocolate Trifle . . . . .	\$ 5.00
Rainbow Sherbet . . . . .	\$ 2.00
<b>Beverages</b>	
Coffee . . . . .	\$ 2.00
Cola . . . . .	\$ 2.00
Mineral Water . . . . .	\$ 2.00

**Ask about our wine list!**

(Gratuity of 15% is added to the bill.)

#### To Consider:

1. Should a reservation be made?
2. What should you do if the food you've been served is burned, cold, or unsatisfactory in any way?
3. What should you do if you don't understand foods on the menu?
4. Who should sit down at the table first?
5. What table manners should you consider to make your guests and other restaurant patrons comfortable?
6. Make your choices of food and consider the amount of tip that is expected.
7. What might you choose to get representatives from each food group?

# “ARE FAST FOODS GOOD OR BAD FOR ME?”

THE ANSWER IS.....YES!!

It's a bit of both.

Fast foods  
them. They



can be good because they have many  
can also be bad if too many are eaten.



needed nutrients in  
Remember that the

Dietary Guidelines for Americans recommends:

- \* a diet low in fat, salt, and sodium
- \* maintaining a healthy weight
- \* sugar in moderation
- \* eating a variety of fruits, vegetables, and grains

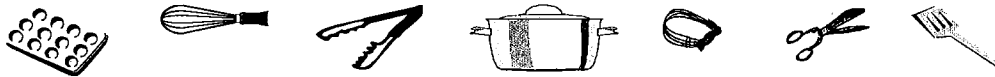
Look at the fast food items below and see how they compare with the recommended allowances of fat and sodium (salt) per day. (Based on a 2,200 calorie diet, you need less than : 73 g of fat; 2,400 mg of sodium.) Also note the calories and compare them with your own needs per day.

SANDWICHES, ENTRIES & SIDE ORDERS	Calories	Calories from Fat	Total Fat Grams	Sodium Milligrams	Sugar Grams
McDonald's Filet-O-fish	360	150	16	690	6
<b>Burger King Whopper</b>	<b>600</b>	<b>360</b>	<b>40</b>	<b>900</b>	<b>8</b>
McDonald's Big Mac	530	250	28	880	8
<b>Wendy's Grilled Chicken Fillet</b>	<b>310</b>	<b>70</b>	<b>8</b>	<b>790</b>	<b>8</b>
McDonald's McChicken Sandwich	510	270	30	820	5
<b>Burger King Chicken Tenders/8pcs</b>	<b>350</b>	<b>200</b>	<b>22</b>	<b>940</b>	<b>0</b>
Wendy's Plain Hamburger	360	150	16	580	5
<b>Wendy's Garden Veggie Pita</b>	<b>400</b>	<b>150</b>	<b>17</b>	<b>760</b>	<b>8</b>
Wendy's Taco Salad (no dressing)	380	170	1	1040	9
<b>Wendy's French Salad Dressing</b>	<b>120</b>	<b>90</b>	<b>10</b>	<b>330</b>	<b>5</b>
McDonald's Garden Salad	80	35	4	60	5
<b>Burger King French Fries(Medium)</b>	<b>400</b>	<b>190</b>	<b>21</b>	<b>820</b>	<b>0</b>
Wendy's Cheese Baked Potato	570	210	23	640	5
<b>Wendy's Chili (Large)</b>	<b>310</b>	<b>90</b>	<b>10</b>	<b>1190</b>	<b>8</b>
McDonald's Egg McMuffin	290	110	13	730	3
<b>Burger King Croissan'wich (with Sausage/ Egg and Cheese)</b>	<b>530</b>	<b>370</b>	<b>41</b>	<b>13</b>	<b>4</b>
McDonald's Hotcakes (w/2 pats of Margarine/ Syrup)	580	150	16	760	42
<b>McDonald's Breakfast Burrito</b>	<b>320</b>	<b>180</b>	<b>20</b>	<b>600</b>	<b>2</b>
<b>DRINKS</b>					
Burger King Chocolate Shake (Medium)	440	90	10	330	75
McDonald's 1% Lofat Milk	100	20	2.5	115	13
McDonald's Coca-Cola (Small, 16oz)	150	0	0	15	40
<b>McDonald's Orange Juice</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>18</b>

- Place a check in front of foods you would order for lunch at a McDonald's. How many grams of fat will you eat? \_\_\_\_ How many mg of sodium will you eat? \_\_\_\_ Compare with your needs.
- If you were ordering a meal from McDonald's that included representatives from all food groups, what could you choose?
- Which of the foods in the chart above would you recommend to someone who wants to lose weight?
- Which of the foods in the chart above would you recommend for gaining weight?
- If you were ordering a breakfast that is low in calories and fat, which items would you choose?
- What could you do when you order foods to cut the amount of fat or sodium you would eat?

**CHALLENGE:** Gather nutrition information pamphlets from fast foods restaurants.

## KITCHEN SCAVENGER HUNT



Look in your kitchen to see if you can find the following items. THEN you can decide what you "need" or "want" when you start out on your own.

UTENSIL	I've Used This	I Want to Know More	I Have This	Alternative to Use	I Want This	I Need This
bottle opener						
can opener						
cleaver						
colander						
corkscrew						
egg beater						
flour sifter						
graters						
grinder						
kitchen shears						
knife						
liquid measuring cup						
measuring spoons						
dry graduated measuring cups						
pancake turner						
pastry blender						
pastry brush						
pastry cutter						
peelers						
rolling pin						
soup ladle						
spatula						
strainer						
tea strainer						
tongs						
vegetable brush						
whip						
muffin tin						
cookie sheet						
pie pan						
double boiler						
9 x 13 cake pan						
casserole						
mixing bowls						
6 quart pot						
sauce pan						
loaf pan						
microwave oven						
electric coffee pot						
blender						
toaster						

Make another list of things you found that are not on the chart above.

# COOKING DEMONSTRATION BY GUEST



**CHEF** \_\_\_\_\_

The television cameras are rolling. It's you under the hot lights preparing a Devil's Food Layer Cake today. Plan to demonstrate or tell someone how to measure the ingredients and do the baking. Here's the recipe. You make the script explaining the terms and processes. (You'll need to make a list of utensils that you will need so you can demonstrate.)

### Devil's Food Layer Cake

1 1/4 c sifted cake flour	3/4 c cocoa
2 t baking powder	5 eggs, separated
1/8 t salt	1 c cold water
2 c sugar	1 t vanilla

Sift flour, baking powder, and salt together twice. Mix sugar and cocoa in large bowl. Beat egg yolks until thick; add to sugar mixture. Add water and vanilla; stir well. Add half the flour mixture; stir 25 strokes. Add remaining flour mixture; stir 50 strokes. Beat egg whites until stiff peaks form; fold gently into batter using 20-25 folding strokes. Pour into 9-inch layer pans. Bake at 365 degrees for 25 minutes.

### Chocolate Frosting

1/2 c margarine or butter	5 T milk	5 T cocoa
3 1/2 c sifted confectioner's sugar (1 box)		

Mix milk, margarine, and margarine together in saucepan. Bring to boil, stirring constantly. Remove from heat. Add sugar. Mix until smooth. Frost cake.

**List of information to include in demonstration:**

1. How to sift flour
2. How to measure flour, baking powder, salt, sugar, and cocoa
3. How to separate eggs (Remember that eggs should be broken individually into a container before adding them to other ingredients. If only a tiny speck of yolk is in the white, the white won't whip well. Even the container for the whites must be free of fat or grease.)
4. How to measure water and vanilla
5. Terms of mix, beat, add, stir, stiff peak form, fold.

**List of equipment needed for preparation:**

**Be ready to answer or demonstrate answers to the following questions from the audience:**

1. How do you measure brown sugar?
2. What's the difference between cake flour and regular flour?
3. Why wasn't an electric mixer used for the cake itself?
4. How can I make only a one layer cake? (A whole cake is too much for me.)
5. What if directions don't say "sift flour"?
6. How do I measure granulated sugar if it is lumpy? What do I do about lumpy confectioner's sugar?
7. If I want to use stick margarine, how much is there in one stick?

**To be sure you know how to make a recipe for more or fewer people, here's some practice.**

Cut measurements in half for half of a recipe (divide by 2)				Double the measurements for making twice as much (multiply by 2)			
1/2 c _____	1/4 c _____	1/8 c _____	3/4 c _____	1/2 c _____	1/4 c _____	1/8 c _____	3/4 c _____
7/8 c _____	1 T _____	1/2 T _____	pinch _____	7/8 c _____	1 T _____	1/2 T _____	pinch _____
1 t _____	1/4 t _____	1/2 t _____	1/8 t _____	1 t _____	1/4 t _____	1/2 t _____	1/8 t _____

# OOPS!

## I NEED TO CHANGE THE RECIPE

**“I love lasagna, but my recipe serves 8. I can freeze part of it, so I’d like to make enough for just 4.”**

**Here’s how I’ll measure:**

Recipe calls for:	Here’s what I’ll use
1 lb ground beef	_____
1 clove garlic, minced	_____
2 T salad oil	_____
1 8oz can tomato sauce	_____
2 1/2 c tomatoes	_____
1 t salt	_____
1/8 t pepper	_____
1/2 t ground oregano	_____
1/2 lb lasagna or wide noodles	_____
1 lb cottage or ricotta cheese	_____
1/2 c grated Parmesan cheese	_____
1/2 lb mozzarella or cheese	_____

**“That lasagna was good! Think I’ll serve it for a party. There’ll be 16 so I’ll have to double it.”**

**Here’s how I’ll measure:**

Recipe calls for:	Here’s what I’ll use
1 lb ground beef	_____
1 clove garlic, minced	_____
2 T salad oil	_____
1 8oz can tomato sauce	_____
2 1/2 c tomatoes	_____
1 t salt	_____
1/8 t pepper	_____
1/2 t ground oregano	_____
1/2 lb lasagna or wide noodles	_____
1 lb cottage or ricotta cheese	_____
1/2 c grated Parmesan cheese	_____
1/2 lb mozzarella or cheese	_____

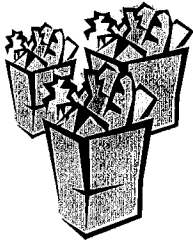
**“I’m having a small party and want a hot drink. I’ll use just a fourth of my recipe for Russian Tea.”**

**Here’s how I’ll measure:**

Recipe calls for:	Here’s what I’ll use
1/2 c sugar	_____
1 1/2 qt water	_____
1 stick cinnamon	_____
1 c tea	_____
1 small can frozen orange juice	_____
1/3 c lemon juice	_____
1 12oz can pineapple juice	_____
1 c ginger ale (optional)	_____

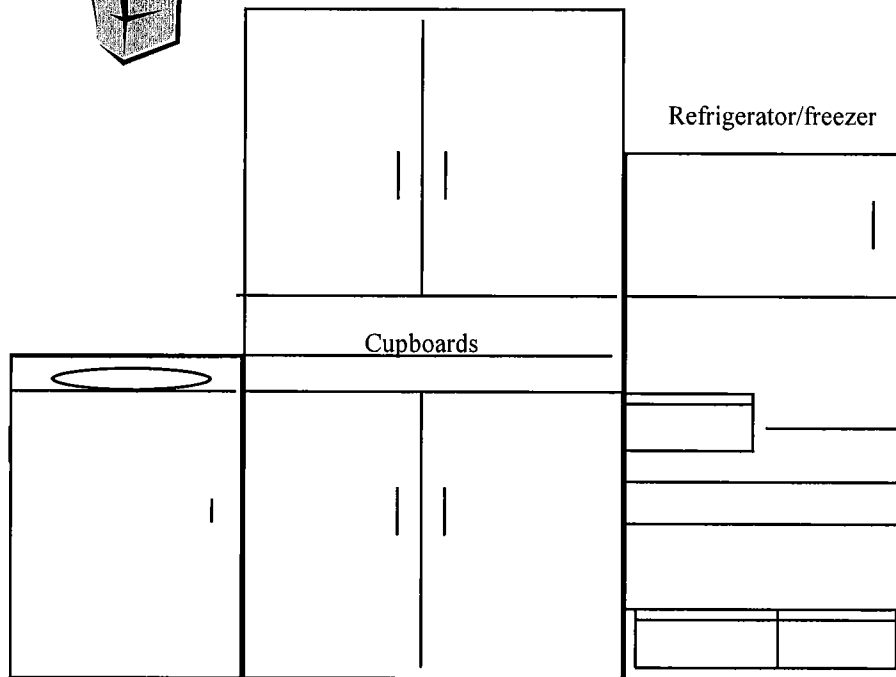
**“My friend asked me to make a list of equivalents. Here it is.”**

3 t = _____	4 T = _____
8 T = _____	12 T = _____
2/3 c = _____	5/8c = _____
7/8 c = _____	16 T = _____
few grains, dash, or pinch = _____	
8 fluid oz = _____	1 fluid oz = _____
2 c = _____	4 c = _____
4 qt = _____	2 pt = _____
1 lb sifted flour = _____	
1 lb brown sugar = _____	
1 lb granulated sugar = _____	
1 lb confectioners’ sugar = _____	
2 medium eggs = _____	
2 large eggs = _____	
3 medium eggs = _____	3 large eggs = _____



## EMPTY THOSE GROCERY BAGS!

Place the name or number of the food where it should be stored.



- 1 corn flakes
- 2 frozen orange juice
- 3 milk
- 4 crackers
- 5 margarine
- 6 canned corn
- 7 rice
- 8 hot dogs
- 9 flour
- 10 dry Navy beans
- 11 corn meal
- 12 hamburger
- 13 carrots
- 14 grapes
- 15 frozen TV dinner
- 16 cheese
- 17 eggs
- 18 lettuce

## THINK AND COMPARE !

Answer the following questions. Then share your answers with someone else to see if you agree.

- 1 Why should grocery bags be emptied as soon as they are brought home?
- 2 How can you protect food such as corn meal from bugs?
- 3 How should eggs be stored?
- 4 What should be done with lettuce before storage?
- 5 Why should cheese be tightly wrapped?
- 6 Which of the foods would be stored best in a dry, moderately cool spot?
- 7 Should frozen fish and poultry be frozen in their original containers?
- 8 What would a date written on a package of bologna mean?
- 9 Where should bread be stored?
- 10 What should you do with the canned corn if the can is bulging ?
- 11 Why should food be dated when it is put into a freezer?
- 12 What temperature is best for storing canned goods?
- 13 How can a quantity of meat be prepared to freeze in smaller portions for later use?
- 14 What should you do with eggs that got cracked on the way home?
- 15 Where should you thaw turkey if you want to use it in two days?
- 16 What should you do if the wrappings on frozen foods have been torn?
- 17 Where should bananas be stored?
- 18 Where should packages of compressed yeast be stored?
- 19 Where should packages of dry yeast be stored?
- 20 Have you ever emptied grocery bags for a full week's shopping before?

## Wonder if Anyone Got Sick After Thanksgiving?



It's Thanksgiving time.... time to prepare David's first Thanksgiving turkey dinner! He wanted to do it right.\*

He took out his partially frozen turkey early Wednesday morning and placed it on the bread board to thaw so it wouldn't stain his counter. He wanted it thawed by evening so he could stuff it when he got home from work. He planned to store it in the refrigerator overnight to bake early in the morning.

When he got home, he prepared the dressing. He placed the turkey in a roaster. He rinsed the bread board with warm water. Then he used the board to cut the onions and celery for the dressing. The onion had some mold on the outside. He pulled off the moldy skin and chopped the rest of the onion. Then he mixed the bread and seasonings with the raw eggs and hot water. When he added the pepper, he spilled some. It kept him sneezing for half an hour with no tissue handy! He put the hot dressing into the turkey. He placed the stuffed turkey into the refrigerator to keep it safe. Then he made the cranberry/apple Jell-O. He cut the apples on the bread board so he didn't hurt the kitchen counter.

He was up early the next day to put the turkey into the oven. After breakfast, he set the table. He then prepared a favorite corn casserole. One of the cans of creamed corn had a slight dent and bulge in it. Since it didn't smell bad, he felt it was safe to use. He put in the raw eggs, crackers, and milk. When he was adding the milk, he spilled a bit on the floor. He quickly grabbed a dish cloth to wipe up the spill. He didn't want to slip on a slippery floor! He left the corn casserole on the counter until it was time to put it in the oven.

Then he dished up the pickles, relishes, and jelly so they would be ready. This would save some last minute rushing. When he opened the jelly, he found a light mold on top. Since he had no other jar of jelly, he decided to remove the mold a bit at a time, using the same spoon. Since the jelly didn't smell bad, he decided to use it.

David's dog, Bruno, kept begging for tastes of food. When David finally gave in, Bruno licked his hand in appreciation. David kept on preparing food. The potatoes were cooked and mashed. He had planned to warm a couple of cans of peas, but found the inside of the can slightly discolored. He threw the peas away.

Now it was time to take out the turkey. He wanted to have the turkey sliced before guests arrived. He knew it would stay warm if he put the lid on the roaster. When he cut the turkey breast next to the wings, the juices were pink. He hadn't used a meat thermometer. He wondered if the turkey hadn't really been totally thawed. "Oh, well, it sure tastes good!" he said out loud to himself. "It's tender!"

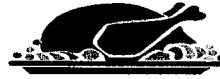
He started making the gravy. He tasted with his spoon as he seasoned it. He had to hurry. The guests were arriving in fifteen minutes. "Thank goodness my brother is bringing the pies!", he said to Bruno.

The dinner was a smashing success. Everyone ate and ate . . . . and talked and talked. They continued nibbling at the food for over four hours. When the guests decided to leave, they helped with clean-up. The large quantities of left-overs were dished into big covered containers that they filled to the top. Guests gave their compliments as they left. David's first Thanksgiving dinner had been a great success.

### Wonder if anyone got sick the next day?

*\*Underline any potential food safety problems that you see. Discuss them with others.*

## Wonder if Anyone Got Sick After Thanksgiving?



1. frozen turkey early Wednesday morning and placed it on the bread board to thaw so it wouldn't stain his counter . Frozen turkey should be thawed in the refrigerator. It may take two or three days for a turkey.
2. rinsed the bread board with warm water. Bread boards should be sterilized after using for raw poultry to avoid contamination. A warm water rinse is not enough to clean it.
3. Then he used the board to cut the onions and celery The bread board was not sterilized. See above.
4. pulled off the moldy skin and chopped the rest of the onion. The mold would need to be totally gone. The mold should be cut off 1" around and below the mold. A knife shouldn't touch the mold.
5. sneezing for half an hour with no tissue handy! Mouth should be covered for sneezes. Hands should be washed after using to cover a sneeze.
6. hot dressing into the turkey The hot dressing inside a cold turkey will allow bacteria to grow when allowed to sit for a period of time.
7. cut the apples on the bread board The apples will be contaminated with any bacteria from the raw poultry juices that were not cleaned well enough.
8. cans of creamed corn had a slight dent and bulge in it Foods in cans that are bulging or rusted should be thrown away. The food should not even be tasted!
9. dish cloth to wipe up the spill. Dish cloths should not be used to wipe floors. They can contaminate everything they touch afterwards.
10. left the corn casserole on the counter The eggs in the casserole left at room temperature can cause food poisoning.
11. remove the mold a bit at a time, using the same spoon. Mold can be safely removed from jelly by taking out the mold with a spoon. Another clean spoon should then scoop out around the spot. If the rest smells fermented it should be thrown away.
12. didn't smell bad Mold should never be smelled. It can cause respiratory problems.
13. licked his hand in appreciation. David kept on preparing food. He should have washed his hands before continuing food preparation
14. He threw the peas away. Slight discoloration on the inside of cans is not harmful.
15. the juices were pink. Juices from well done turkey are clear. There is no pink visible in the meat.
16. meat thermometer. A meat thermometer should be used when cooking a turkey.
18. tasted with his spoon A different spoon should be used each time a taste is taken. Another way is to use one spoon for dipping and then transferring a small amount to a tasting spoon that can be used over again.
19. over four hours Foods should be refrigerated after being at room temperature for two hours.
20. dished into big covered containers that they filled to the top Smaller containers should be used so foods can cool more quickly.

**Wonder if anyone got sick the next day?**



# CONFUSED? LABELS HELP!

## NUTRITION FACTS

Serving Size 2.5 oz  
(70g/about 1/3 box)  
(Makes about 1 cup)

Servings per container about 3

Amount Per Serving	In Box	Prep*
<b>Calories</b>	260	410
Calories from Fat	25	170
<b>Total Fat</b> 2.5 g**	4%	28%
Saturated Fat 1 g	5%	23%
<b>Cholesterol</b> 10mg	3%	3%
	% Daily Value ***	
<b>Sodium</b> 560mg	23%	31%

Total		
<b>Carbohydrate</b> 47mg	16%	16%
Dietary Fiber 1 g	4%	4%
Sugars 7 g		
<b>Protein</b> 11 g		
Vitamin A	0%	15%
Vitamin C	0%	0%
Calcium	10%	10%
Iron	15%	15%

\*Prepared with Margarine and 2% reduced fat milk.

\*\* Amount in Box. When prepared, one serving (about 1 cup) contains an additional 16 g total fat (3.5 g sat. fat), 190 mg sodium, and 1 g total carbohydrate (1 g sugars).

\*\*\*Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

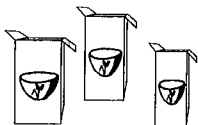
	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholest	Less than	300mg	300mg
Sodium	Less than	2,400mg	
2,400mg			
Total Carb		300g	375g

**INGREDIENTS:** ENRICHED MACARONI PRODUCT (DURHAM WHEAT FLOUR, WHEAT FLOUR, NIACIN, FERROUS SULFATE, THIAMIN MONONITRATE (VITAMIN B1), RIBOFLAVIN (VITAMIN B2), FOLIC ACID), CHEESE SAUCE MIX: WHEY, WHEY PROTEIN CONCENTRATE, CHEESES (GRANULAR AND CHEDDAR (MILK, CHEESE CULTURE, SALT, ENZYMES)) CONTAINS LESS THAN 2% OF SALT, SODIUM TRIPOLYPHOSPHATE, CITRIC ACID, SODIUM PHOSPHATE, YELLOW

## WHAT'S IN THE BOX?

- 1 What do you think the above product is?
- 2 Are there words that you don't understand?
- 3 If you were concerned with losing weight, how would you prepare this product?
- 4 What other information do you think would be on the box?
- 5 If you ate two servings of this product, how much more salt (sodium) should you have during the day to eat the recommended amount?
- 6 You really like this product and want to eat all 3 cups of it? How much more fat should you have during the day to eat the recommended amount?
- 7 Can this product be considered a high protein source?
- 8 How many servings from the bread and cereal group are in one cup of this product?

Plan a menu with this product. (Yes, it is macaroni and cheese!) Have the menu include a representative of each food group. You'd better have two from the vegetable group to meet your daily needs.



Now take a look at 3 or more cereal boxes. Compare the nutrients.

Compare cost per serving. Decide which you'd buy

## WHAT'S IN THIS BOX\*?

### INGREDIENTS

Sugar, enriched flour bleached (wheat flour, niacin, iron, thiamin mononitrate, riboflavin, partially hydrogenated soybean and cottonseed oil, leavening (baking soda, sodium aluminum phosphate, monocalcium phosphate, dicalcium phosphate, aluminum sulfate), wheat starch, modified corn starch, propylene glycol monoesters, lactose, salt, dextrose, monoglycerides, maltodextrin, sodium-stearoyl lactylate, diacetylated tartaric acid esters of monoglycerides, xanthan gum, mono and diglycerides, artificial flavor, sodium caseinate, corn starch, dried corn syrup, yellow 5 & 6, freshness preserved by tocopherol and citric acid.

Do you feel that you need to be a food chemist to read this?

Why are food additives added to food products?

Which additives should concern you?

You might try finding out more using the Internet!

How do these ingredients compare to a home made cake?

\* Would you believe it's a yellow cake mix?



## JUDGING FRESH PRODUCE



**Do you know how to judge the quality of produce? Here's a research challenge**

### RESEARCH



### PROCESS:

1. Gather some ripe fruits and vegetables and observe them as they age. Leave them at room temperature for observation. (Very ripe and over-ripe produce can be found at grocery stores where produce departments are getting rid of them.. They can also be gathered at home.)
2. Research how to judge quality of fresh fruits and vegetables. List names of fruits and vegetables. Write or draw how each can be judged for quality. Use books or the internet. (You might like to share the job with someone.)
3. Plan to interview a super market produce manager or someone knowledgeable about produce. Prepare questions beforehand. (i.e. What is done with older produce? Do you recycle? What hints can you suggest for purchasing fruits and vegetables? Where is produce purchased? What is "organic" produce? What can I do if produce I buy in a package is rotten? What education is needed to become a produce manager? etc.)
4. Visit a grocery store to explore the quality of produce. You will probably find fruits and vegetables that you haven't seen or tasted before. Answer the following questions:

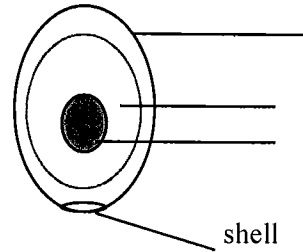
Which produce was not top quality?

What produce had you not seen before?

What produce haven't you tasted? (You might like to plan a tasting party!)

What did you learn from this research?

## HOW TO TELL WHAT'S INSIDE...



Let's look inside an egg!

egg white (albumin)  
yolk

egg cell (sac)

It's difficult to see what's inside an egg to tell if it's fresh or not. Government regulations can help. Eggs are graded according to weight and to the size of the air cell inside the egg. As an egg ages, the cell (sac) grows larger, the white and yolk get thinner. When an old egg is broken open, the yolk and white flatten out. When a fresh egg is broken open, the white and the yolk give a high, rounded appearance. If the egg is very old, it smells very bad when broken open! (Don't eat it!) If you are not sure about an egg's freshness, it is best to break it into a dish to check it. (If you break it into a batter, for example, you could ruin the whole batter.) Eggs are graded and dated on the package (sometimes on each egg.) As eggs grow older, their quality lessens. Eggs are graded as AA for freshest followed by A and B. Sizes range from Jumbo (30oz), followed by Extra Large, Large, Medium, Small to Peewee.

**Want to see inside an egg?**

**You'll need:** a cardboard tube



from kitchen

toweling; an egg; a flashlight; a dark room. Hold the egg on an open end of the tube. Flash the light in the other end. Look at the egg to find the air cell and the yolk. (You will have to test several eggs to see the differences in age.) This process, done a bit differently by egg producers, is called candling.

### WHAT CAN I DO TO SEE INSIDE CANS?

Government agencies like the USDA (United States Department of Agriculture) set up standards for canned goods. The goods are graded, starting with Grade A (Fancy), Grade B (Extra Standard), Grade C (Standard), and Grade D (Sub-standard). Labels on cans will give the grading information. You will find that qualities vary. Manufacturers may pack several grades of foods and use a different brand name for each to indicate its quality. There will be: generic brands, name brands, house brands, economy brands. Prices will vary. The only true way to decide which brand and quality you like is to buy a can and try it. Choose what is best for your purposes. Lesser quality tomatoes, for example, are great for sauces.



1. Tour your cupboards to read the labels.
2. Buy 3 qualities of a product. Taste and compare.

### WHAT ABOUT MEAT PACKAGES?

Meats are graded also. As an example, the best quality of beef is labeled Choice followed by Select, Standard (Commercial), Utility (cutter and canner). Standard (commercial) are often sold as store brand or ungraded. Utility is seldom found in the retail market. Hamburger is labeled with the amount of fat content in the meat. The labels should also be dated so the buyer can judge freshness and length of time to keep the meat before use.

- Pork is generally not graded because of its tenderness.
- Veal is either Prime or Choice.
- Poultry's top grade of A is usually found in retail markets. Grades B and C are usually used in places

# \$UPER \$HOPPER \$CAVENDER

**Ever been on a grocery store scavenger hunt? Here's a list of what you need to find. Fill in the blanks.**

*(Hint: If you can draw a floor plan of the store where you'll be hunting, you'll find things much faster. Make a picture of the aisles and the location of the special departments such as bakery, produce, meat.)*

Time I began my hunt \_\_\_\_\_ Time I finished my hunt \_\_\_\_\_

1. Name of an advertised coupon or newspaper ad item \_\_\_\_\_ Cost: \_\_\_\_\_
2. Name of an equal product that costs less \_\_\_\_\_ Cost: \_\_\_\_\_

Brand names of 14.5 oz cans of creamed corn:

Generic brand name _____	Grade _____	Cost _____	Unit price _____
Name brand name _____	Grade _____	Cost _____	Unit price _____
House brand name _____	Grade _____	Cost _____	Unit price _____
Economy brand name _____	Grade _____	Cost _____	Unit price _____

3. Name of a juice that is 100% juice \_\_\_\_\_ Unit price \_\_\_\_\_  
 Name of a "juice drink" \_\_\_\_\_ %Amount of juice \_\_\_\_\_ Unit price \_\_\_\_\_

4. Brand names of packages of corn flakes:
 

Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____

5. Compare measurements for unit pricing for toilet paper
 

Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____
Brand name _____	Cost _____	Unit price _____

6. Find dates on the following containers:
 

Can of peas _____	Loaf of bread _____	Hot dogs _____	Hamburger _____
Milk _____	Cottage cheese _____	Eggs _____	

7. A product that has "LIGHT" on label \_\_\_\_\_ Amount of calories \_\_\_\_\_

8. A product that has "GOOD SOURCE" on label \_\_\_\_\_ What nutrient is considered the "Good Source"? \_\_\_\_\_ How much of this nutrient is there in the product? \_\_\_\_\_

9. Find nutrient content of a cola drink \_\_\_\_\_ Unit price \_\_\_\_\_  
 Find nutrient content of a diet soda \_\_\_\_\_ Unit price \_\_\_\_\_  
 Find nutrient content of milk \_\_\_\_\_ Unit price \_\_\_\_\_

10. Compare prices on the following foods:
 

1 lb white potatoes _____	1 lb potato chips _____	Difference _____
1 lb frozen chicken breasts _____	1 lb fresh chicken breasts _____	Difference _____
1 lb lean hamburger _____	1 lb extra lean hamburger _____	Difference _____
1 lb apples _____	16 oz can applesauce _____	Difference _____
16oz package of frozen green beans _____	1 lb of fresh green beans _____	Difference _____
package of 8 hamburger buns: brand name _____	fresh bakery _____	Difference _____

11. Find name of a food sale item that is outdated \_\_\_\_\_
12. Find name of a fresh meat product that shows cooking instructions \_\_\_\_\_
13. What are two extra services available at the store? \_\_\_\_\_



**IT'S YOUR CHOICE.... YOU'RE THE CHEF!**  
**PLAN and PREPARE LOW COST MENUS FOR ONE DAY**

(Most single persons spend less than 15% of their income on their food per month.)

If your take home pay is \$ 200.00 per week, what can you spend for food each week?  $\$200 \times .15 = \$$  \_\_\_\_\_

What can you spend for one day? \$ \_\_\_\_\_

Prepare a day's menus using the amount figured above for a full day's meals. Consider using low cost foods, coupons, and "specials" listed in newspaper ads. (Choose where you can shop easily so you don't have extra transportation costs.) Be creative! Also remember to plan to get foods required in the food pyramid.

<u>Meal Menu Items</u>	<u>Recipe ingredients</u>	<u>Cost/serving</u>	<u>I did it!</u>
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**Breakfast**

**Lunch**

**Dinner**

What was the total cost of the meals \$ \_\_\_\_\_ Did you meet your budgeted amount? \_\_\_\_\_

Did you meet your dietary needs? \_\_\_\_\_



**USE A FOOD BUDGET TO  
PLAN A FULL WEEK'S MENUS AND SHOPPING LIST**

Work with a budget of \$ 3.00 per day per person.  
Do this for yourself, your family, or your roommates.

**MENUS**  
**(Attach recipes)**

**COST**

**SHOPPING LIST**

**BREAKFAST**

**LUNCH**

**DINNER**

**SNACKS**

**Total cost \$ \_\_\_\_\_ Total budgeted amount \$ \_\_\_\_\_ Difference \$ \_\_\_\_\_**  
**Did you meet the goals of \$3.00/day per person? \_\_\_\_\_ How would you change the menus?**

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