

**Preparing Adolescents for Young Adulthood (PAYA)**

Module IV

**HOUSING  
TRANSPORTATION  
COMMUNITY RESOURCES  
UNDERSTANDING THE LAW  
AND  
RECREATION**

Handbook for Skill Development

**Massachusetts Department of Social Services**

## Independent Living Skills Module IV

# PAYA MODULE IV

### Introduction

# W

elcome! The topic areas you'll be working on in this booklet include such vital independent living skills as Housing, Transportation, Understanding the Law, and Recreation. Each topic area includes sections for easy use: 1) Assessment; 2) Skill Plan; and 3) Activity/Resource Workbook.

The Assessment will help you determine your skill level in each topic area and target those skills in need of further development.

The Skill Plan will help you organize your efforts as you work towards each goal.

The Activity/Resource Workbook contains information and exercises for each of the topic areas to help you develop or strengthen your independent living skills.

As you move from one skill topic to the next, you will be increasing your understanding of the fundamentals of independent living and enhancing your abilities to make a successful and smooth transition to self sufficient young adulthood.

Remember, it's your future!

Good luck and enjoy yourself!

**Independent Living Skills Module IV**

**INDEX**

**Housing ..... 1**

**Transportation ..... 51**

**Community Resources..... 64**

**Understanding the Law ..... 73**

**Recreation..... 83**

## Independent Living Skills Module IV

# HOUSING

## SKILL ASSESSMENT

The following questions will help you identify the housing skills in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

*I do not  
know how  
to do this*      *I need to  
know more  
about this*      *I can do/  
have done  
this*

1. Know the type of living arrangement (living with a roommate, with family, alone, etc.) I would like.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know the community that I would like to live in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know what housing options are available: rooms, apartments, duplexes, houses, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know what to think about when deciding what neighborhood to live in (available rental housing, cost, location to work/training/school, access to public transportation, safety, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Can determine how much money I can afford to pay for housing and keep within my budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know how to find different types of rental housing, furnished rooms, roommates wanted, etc., using the classified ad section of the newspaper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Understand the abbreviations and terminology -- studio, lease, heat included, furnished, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know place other than the newspaper to look for help in finding a roommate, apartment, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Can write and place an ad for roommate(s) wanted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Know how to fill out a rental application which includes referrals/references.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

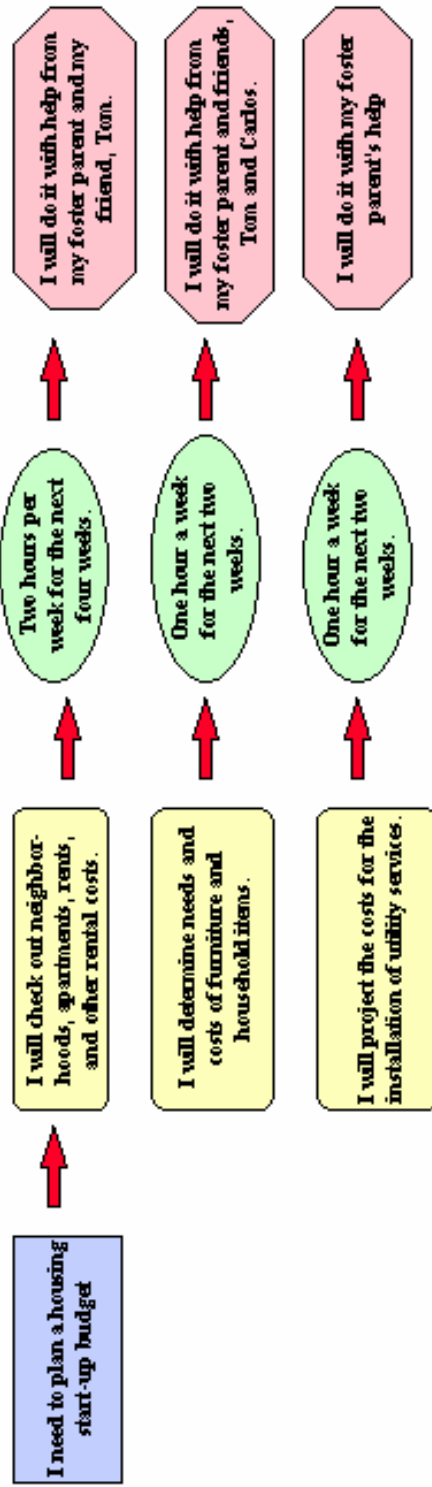
	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>11.</b> Know what questions to ask and what to look for when checking out an apartment. (Security deposit, terms of lease, condition of apartment, size of rooms, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12.</b> Can plan a budget to cover the up-front costs of moving. (Security deposit, first month's rent, furniture, household items, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13.</b> Know the importance of reading the lease or rental application carefully and can answer all the questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>14.</b> Know which traits/characteristics I would or would not want in a roommate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>15.</b> Can decide which of my own habits might bother a roommate and consider whether I can change my habits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>16.</b> Can arrange for utilities (telephone, gas, electricity) to be connected and know the approximate costs for start-up..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>17.</b> Understand which utilities I will need to pay for and can budget for these monthly costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>18.</b> Know what to do to maintain an apartment/living situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

You have now completed the assessment section and identified those skills that you would like to strengthen in order to be better able to do things on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop, and with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build on your new skills.

### EXAMPLE GOAL: TO IMPROVE HOUSING SKILLS

State Skill 1:



Independent Living Skills Module IV

GOAL: TO IMPROVE HOUSING SKILLS

**Skill 1:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

**Skill 2:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

# **HOUSING**

Moving out on your own is a big step. You will have to plan for this event long before you will actually live independently and you will need to prepare for this move with the help of your biological or foster family, group care staff, your social worker, and friends. By the time you move out, you must have saved some money for the start-up costs. You will have to know where and possibly with whom you want to live. You will need a steady income, a support system, and you will have to be ready. The anticipation of moving out to live on your own can also create many different feelings. Excitement, loneliness, insecurity, happiness, homesickness are all common feelings during this stage of your life.



**C**onsider the following:

Marc plans to move out six months from now. Although he has saved \$1400 already and is excited about the idea of living independently, he is also somewhat scared and feels a little overwhelmed.

Why do you think that he feels this way?

When you think about moving out on your own, how do you feel?

**anxious**

**sad**

**happy**

**other:**

---

**can't wait**

**lonely**

**scared**

---

**proud**

**nervous**

**homesick**

---

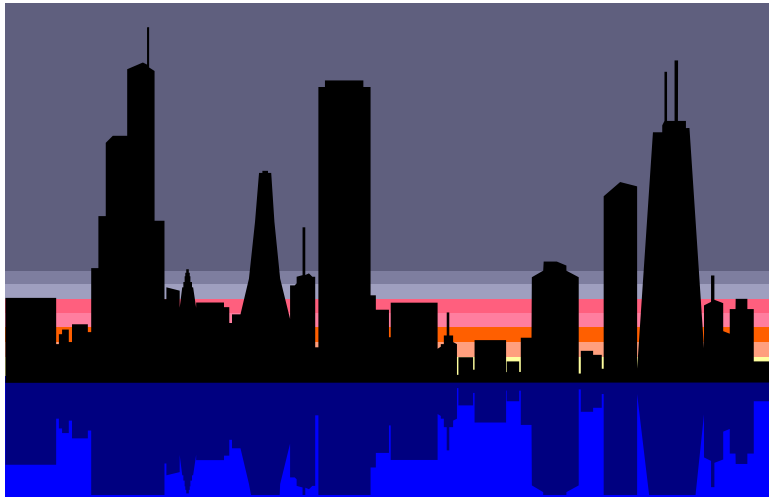


## Independent Living Skills Module IV

Explain why you associate those feelings with moving out.

--

These feelings about moving on, the decisions to be made, as well as your memories, both happy and sad, make the process of preparing to move out a time when talking with someone you trust is especially important.



Can you think of people you would like to talk to, who might be able to help you to prepare for this step, adjust to changes, make decisions, and understand and deal with your feelings?

<b>Person</b>	<b>How Can He/She Help?</b>

## Independent Living Skills Module IV

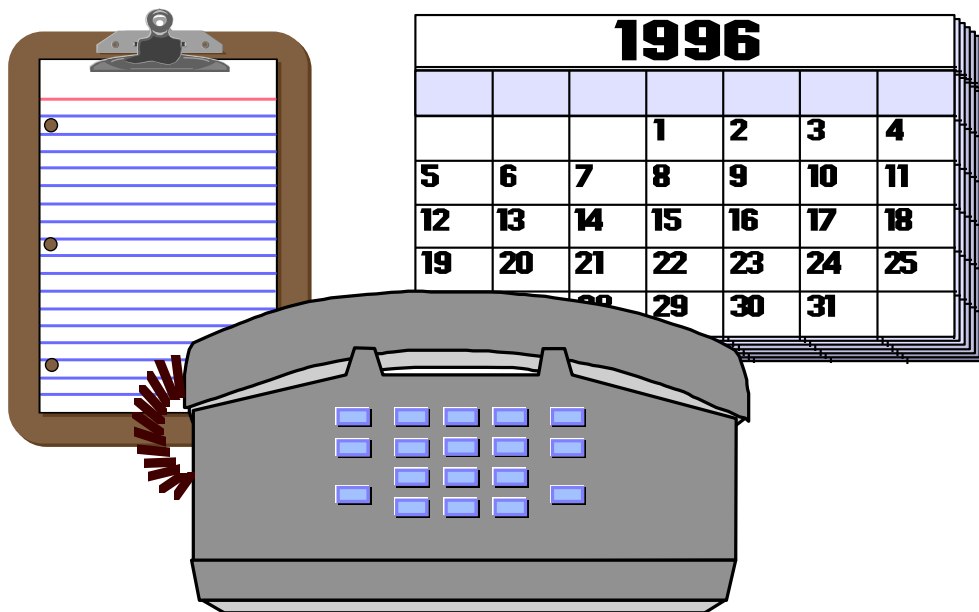
### The Planning Stage

The better you have planned and prepared for moving out, the more successful you will be. There are many things to be considered and many decisions to be made. Before deciding what kind of living arrangement would best fit your needs, you have to think about the geographical area you would like to live in. Be sure to consider such factors as availability of support systems, transportation, and location of work or school while making your choice.

Which community would you like to live in?

---

Why? Explain your choice:



Another important part of preparation to move out is the financial aspect. You will need to save money for leaving care. The amount to be saved greatly depends on your future plans, anticipated living situation, and preferences. If you are considering living with a roommate, renting a furnished room, or living on a college campus, your start up costs (as well as your ongoing expenses) will probably be lower than if you would move into an apartment by yourself. Let's evaluate these options more extensively.

## Independent Living Skills Module IV

### Roommates:

Housing can be very expensive and will most likely take up a large part of your income. However, you should not pay more than 40% - 45% of your earnings for rent (including utilities). Otherwise, you will most likely have difficulty meeting your other financial responsibilities. For many young people, living alone may be financially impossible. Therefore, cutting expenses in half by living with a roommate might be a good option.

What do you think are the advantages/disadvantages of living with a roommate?

+ Positive	- Negative

There are many things to be considered prior to making a decision about sharing an apartment and choosing a roommate.

**C**onsider the following:

Fran and her roommate moved into a two bedroom apartment one month ago. They have been friends for two years and neither thought it was necessary to talk about expectations and rules prior to moving in together. Now they are discovering that their lifestyles and personalities are very different. Fran always likes the apartment to be clean, while her roommate leaves everything lying around. They are getting in constant arguments over chores. It is the end of the month and the first bills are coming in. Fran's roommate has spent most of her money and does not have enough left over to pay her share of the bills.

What do you think will happen to Fran and her roommate?

## Independent Living Skills Module IV

How might these conflicts have been avoided?

In choosing someone to live with, you may find yourself looking for qualities that are different from those you expect in a friend. How might some of your expectations be different?

<b>FRIEND</b>	<b>ROOMMATE</b>

When looking for a roommate, would you consider someone of the opposite sex with whom you may or may not be romantically involved?

What would be the advantages and disadvantages of such a living situation?

<b>Advantages</b>	<b>Disadvantages</b>

Adapted from materials in P.U.S.H. for Youth G.O.A.L.S. Developed by Eastern Michigan University, 1988.

## Independent Living Skills Module IV

To avoid unwelcome surprises and conflicts, it is important that potential roommates consider the following issues prior to moving into an apartment together.

**Personality** - Will you be able to get along with your roommate?

**Lifestyles** - Do you generally keep the same hours? Enjoy the same things?

**Expenses** - How will you divide the costs of living?

**Family and Friends** - Should you make some agreement about visitors?

**Household Chores** - Who will do what? When?



The following profile may help you to determine if you and your potential roommate will be a good match.

## Independent Living Skills Module IV



### ACTIVITY

This exercise is designed for two people, you and your potential roommate. First, decide who will be Roommate A and who will be Roommate B. Then complete the following statements by filling in the blanks or answering the questions. You can adapt the activity for more than two people by adding spaces for Roommate C, D, etc.

**ROOMMATE A**

**ROOMMATE B**

<b>Personality</b>	
1. I would describe myself as this type of person:	
2. This makes me angry:	
3. When I get angry, I:	
4. I don't like it when someone:	
5. When I am alone I feel:	
6. If I have a problem, I:	
7. I get nervous when:	
8. For an appointment, I am always:	
9. I feel happy when:	
10. If I could change one thing about myself, it would be:	

## Independent Living Skills Module IV

**ROOMMATE A**

**ROOMMATE B**

### Lifestyle

11. When I have free time, I like to:

---

12. I usually watch television for (number of hours per week):

---

13. My favorite TV programs are:

---

14. I usually go to bed and get up at (time of night/day):

---

15. I generally talk on the telephone for about (minutes/hours per week):

---

16. Spending time alone is:

---

17. The kind of music I usually listen to is:

---

18. Cooking is:

---

19. I usually eat (when and where):

---

### Expenses

20. Do you have enough money to live on your own?

---

21. Have you planned a weekly/monthly budget?

---

22. Have you been able to save some money on a regular basis?

---

## Independent Living Skills Module IV

**ROOMMATE A**

**ROOMMATE B**

23. Do you have a steady income?

---

24. Are you usually able to pay your bills on time?

---

25. Do you often need to borrow money from others?

---

26. What do you think about putting some money aside, having a “cash kitty,” for the common household expenses?

---

27. Should you and your roommate each buy your groceries separately or should you share the food bills?

---

### **Family and Friends**

28. Do you have a lot of family and friends who will visit often?

---

29. Would frequent visitors bother you?

---

30. What are your feelings about your roommate having overnight guests?

---

31. Boyfriends?

---

32. Girlfriends?

---

33. Should you and your roommate set some rules about overnight guests?

---

34. What are your feelings about parties at your apartment? What kind of parties? Number of guests?

---



## Independent Living Skills Module IV

35. Can you say “no” to your friends if you need time to yourself?

---

### Household Chores

36. Is a neat and clean apartment important to you?

---

37. Are there certain chores you really dislike and some you don't mind?

---

38. How do you think you and your roommate should share the chores?

---

### Other

39. Do you smoke? If so, how often.

---

40. Do you use drugs?

---

41. Do you have any medical problems?

---

42. Does it bother you if others borrow or use your belongings (clothes, TV, radio, food)?

---

## Independent Living Skills Module IV

### Where To Find a Roommate

If you have made the decision to share an apartment and are looking for a potential roommate, there are several options which can assist you in your search. Ask your friends, family, and coworkers if they know of anyone who might be interested in sharing an apartment. Often, "Roommate Wanted" advertisements are posted in designated spaces at colleges, supermarkets, laundromats, etc. In selected large cities, services are available which offer assistance (usually for a fee) in finding a roommate who is right for you. Additionally, most newspapers carry a roommate section.



#### ACTIVITY



Evaluate the following advertisements. Keep in mind what you are looking for in a roommate.

Apartment to share available immediately. 1 mile from center of town, 3rd floor of 3 family home, includes washer and dryer in apartment and driveway parking. Seeking a non-smoking male or female who likes cats and dogs. Rent includes all utilities except telephone. \$325 per month. Security deposit required. Call after 5:00 P.M. 222-3344.	2 prof. females looking for 2 quiet M/F roommates to share lrg. 4 bedroom house close to the ocean. Yard, porch, washer & dryer, off-street parking. \$450 per person, utilities incl. Available first of the month. Call 354-6548.
College student looking for M/F roommate for small 2 bedroom apt. close to public transportation. Available immediately. \$220 and ½ utilities, sec. dpst. Call 642-8465.	Roommate wanted by male prof. to share 2 bedrm, 2 bath apt. in large apartment complex. Pool, tennis, weight room, washer & dryer, parking. \$380, utilities incl. Call 942-8435.
Roommate for 2 bedroom cottage in the country. Must enjoy healthy lifestyle, share vegetable garden. Pets OK. Call 195-9838. \$320/month. Util. incl.	3 fun loving m/f seeking 4th roommate for duplex in suburbs. \$280, util. incl. No pets, no smoking. Call 843-1473.

Would you answer any of the ads above? Why or why not?

## Independent Living Skills Module IV

Research the “Roommates Wanted” section in your local newspaper and select the ad which is of most interest to you. Paste it below and explain your choice.

--



### ACTIVITY

If none of the ads you find meet your expectations, you might consider advertising for a roommate yourself. Try writing your own ad in the space below.


**NOTE:** If you have found a roommate and are looking to find an apartment together, refer to the “apartment” section in this module.

## Independent Living Skills Module IV

Once you have found a roommate (or several roommates) and you have decided that you are a good match, it is important to define chores, expectations, rules, and expenses clearly.

**C**onsider the following:

Chris and James have decided to move into an apartment together after evaluating each other's personality and lifestyle. They both like to do similar things and each has a steady income. Chris and James decided that they would share chores and expenses. However, they did not make a definite plan as to how. Now they have been living together for two weeks and are already having several disagreements. James is upset because he feels that he is doing most of the chores, while Chris thinks that he is doing his share and does not understand why James is angry. Meanwhile, Chris is upset because James is constantly borrowing his things and eating more than his share of food even though they split the cost of food in half.

What advice would you give to Chris and James?

How could these conflicts have been avoided?



## Independent Living Skills Module IV

Prior to living together, you and your roommate should come to definite and detailed agreements in the following areas:

### A.

*Who is doing which chores when?* A simple rotating cleaning schedule like the following will be helpful, particularly if it is posted in a visible spot.

#### Week of 6/19/95 - 6/25/95

What	Who	How Often	When
Bathroom		Once a week	Saturday
Living Room		Once a week	Saturday
Kitchen		Everyday	Every morning and evening after meals.
Other: _____			

### B.

*Will you share certain expenses?* If so, which ones? How much will each party pay?

Item	Roommate A	Roommate B
RENT		
UTILITIES		
FOOD		
OTHER: _____		

### C.

*Would you be willing to share certain belongings?*

Item	Roommate A	Roommate B
FURNITURE		
APPLIANCES		
CLOTHES		
CDS/TAPES		
OTHER: _____		
OTHER: _____		

## Independent Living Skills Module IV

### D.

*Do you agree about visitors?*

	<b>Roommate A</b>	<b>Roommate B</b>
VISITING HOURS		
OVERNIGHT GUESTS		
NOISE		
OTHER:	_____	_____
OTHER:	_____	_____

### E.

*Who will...*

	<b>Roommate A</b>	<b>Roommate B</b>
SIGN THE LEASE?		
CONTRACT WITH ...		
THE PHONE COMPANY?		
THE GAS COMPANY?		
THE ELECTRIC COMPANY?		
BE RESPONSIBLE FOR THE		
SECURITY DEPOSIT?		
OTHER:	_____	_____
OTHER:	_____	_____

### F.

*What will you do when you disagree?*

	<b>Roommate A</b>	<b>Roommate B</b>
HOW WILL YOU RESOLVE POTENTIAL		
CONFLICTS?		
IF DISAGREEMENTS CAN'T BE RESOLVED,		
WHO WILL MOVE OUT?		
OTHER:	_____	_____
OTHER:	_____	_____

## Independent Living Skills Module IV

Can you think of other agreements you would like to make with a potential roommate prior to moving in together?

**G.** \_\_\_\_\_  
\_\_\_\_\_?

	<b>Roommate A</b>	<b>Roommate B</b>
_____		
_____		
_____		

If potential roommates evaluate each other's lifestyle as well as personality and establish a detailed agreement listing expectations, sharing an apartment can not only have financial advantages over living alone but can also be a rewarding experience.

Would you consider living with a roommate? Explain your choice.

## Independent Living Skills Module IV

### Renting a Furnished Room

Furnished rooms are often advertised in the newspaper and usually consist of a bedroom with a shared kitchen and bathroom. This type of arrangement can be offered through private homes or rooming houses. The rent is due weekly and you will not have to sign a lease/rental agreement. The amount of rent usually ranges from \$75 to \$100 a week, utilities included. Although this arrangement is inexpensive, requires very little start-up money, and is often used as transitional housing, it can have some disadvantages. Lack of privacy, visitor restrictions, house rules, other tenants, etc., might be some of the drawbacks of living in a furnished room.

After evaluating the information above, would you consider renting a furnished room? Why or why not?

### Living On Campus

For those of you who plan to attend college, campus housing might be an option. Many four year and selected two year schools offer dormitory housing and optional meal plans. Dormitory rooms are usually furnished and shared with a roommate. Costs for this type of living arrangement vary greatly, depending on each individual school. Although campus housing is a convenient, safe, and cheap option for those of you who are planning to go to college, there are some factors to keep in mind before choosing an on-campus room. Dormitory housing gives you the opportunity to meet many new people but doesn't offer much privacy. Students may also be asked to leave campus during the semester breaks. Students who reside in family housing dormitories, however, are an exception.

If you are planning to go to college, would you consider living on campus? Why or why not?



#### Optional Activity

If you plan to live in a dorm, visit the college of your choice and talk to a representative about campus housing regarding costs, rules, availability, etc.



## Finding An Apartment

Finding an apartment can be difficult for young people starting out. Some landlords prefer not to rent to young tenants due to the lack of references, potential income restrictions, and general concerns about possible difficulties. It might take some time, therefore, to find an apartment. However, if you present yourself as a responsible tenant and have proof of a steady income, you will be able to find an apartment which best suits your needs.

Imagine for a moment that you are a landlord. What kind of qualities would you look for in a tenant?

Landlords usually ask potential tenants to fill out a rental application to evaluate whether or not the applicant will be responsible and financially stable tenant. So be prepared to provide the following information:

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

Current Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number (daytime): \_\_\_\_\_

(evening):

---

Current Employer: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Salary: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Telephone number: \_\_\_\_\_

---

*List your previous addresses below, beginning with the most recent.*

Address: \_\_\_\_\_  
\_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Landlord: \_\_\_\_\_

Telephone number: \_\_\_\_\_

## Independent Living Skills Module IV

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Monthly Rent: \_\_\_\_\_ Landlord: \_\_\_\_\_

Telephone number: \_\_\_\_\_

---

### *Personal Finances*

Checking Account Number: \_\_\_\_\_

Current Balance: \_\_\_\_\_

Savings Account Number: \_\_\_\_\_

Current Balance: \_\_\_\_\_

Credit Card Company: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

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

Driver's License Number: \_\_\_\_\_

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

---

### *References*

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

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number: \_\_\_\_\_

Relation to you: \_\_\_\_\_

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

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone number: \_\_\_\_\_

Relation to you: \_\_\_\_\_

It is important to answer all these questions correctly. Failure to do so can have legal consequences!

*Remember to ask permission before listing anyone's name as a reference.*

## Independent Living Skills Module IV

Before you can begin your search you will have to establish what you are looking for in an apartment.



### ACTIVITY

Utilize the following exercise to determine your needs and what is important to you by circling the item which best reflects your preference.

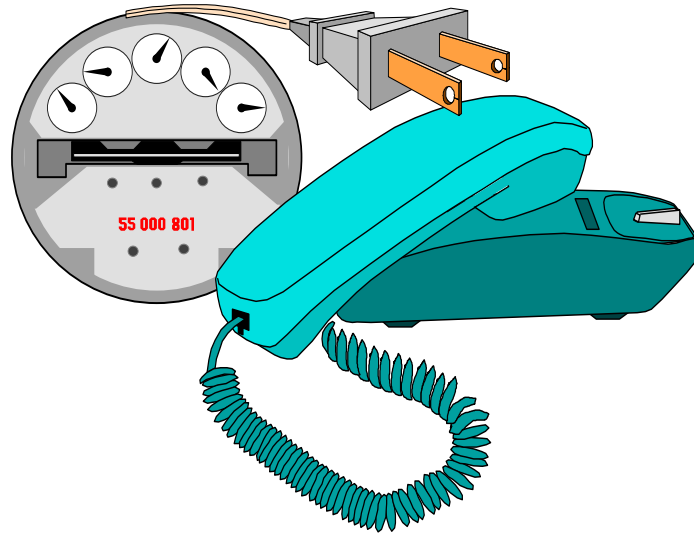
### Would You Prefer To:

- |                                       |   |                                     |
|---------------------------------------|---|-------------------------------------|
| Live Alone                            | - | Live with a Roommate                |
| Live in a Small 2 Bedroom Apartment   | - | Live in a Large 1 Bedroom Apartment |
| Have Off-Street Parking               | - | Be Close to Public Transportation   |
| Live in an Apartment Complex          | - | Live in a Duplex                    |
| Pay More Rent with Utilities Included | - | Pay Less Rent with Utilities Extra  |
| Have Carpeting                        | - | Have Hardwood Floors                |
| Have a Modern Kitchen                 | - | Have a Modern Bathroom              |
| Live on the First Floor               | - | Live on the Third Floor             |
| Have Plenty of Closet Space           | - | Have a Lot of Cabinet Space         |
| Have Air Conditioning                 | - | Have Secure Doors and Windows       |
| Have a Dark Apartment                 | - | Have a Light Apartment              |
| Rent a Furnished Apartment            | - | Rent an Unfurnished Apartment       |
| Live in a Safe Neighborhood           | - | Live Closer to Downtown             |
| Have a Dishwasher                     | - | Have Access to a Washer & Dryer     |
| Live in a Bigger, Older Apartment     | - | Live in a Newer, Smaller Apartment  |

Can you think of additional qualities that are important to you in an apartment? If so, list them below.

## Independent Living Skills Module IV

Another consideration before deciding on an apartment are utilities. Some apartments have utilities such as gas and water included in the rent, which is, therefore, somewhat higher. Other landlords require tenants to pay their own electric and gas bills, charging lower rent. (**Note:** *For more information, refer to the “Utilities” section in this module or the “Budgeting” section in Module I.*)



What do you think would be the advantages and disadvantages of:

### *Utilities Included in Rent*

**Advantages**

**Disadvantages**

---

---

---

---

---

---

### *Utilities Excluded from Rent*

**Advantages**

**Disadvantages**

---

---

---

---

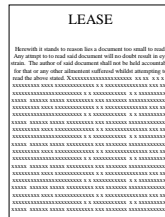
---

---

Which of the options would you prefer and why?

## Independent Living Skills Module IV

Prior to looking for an apartment, you will also have to decide whether or not you are willing to sign a detailed rental agreement, called a **lease**. Most landlords require tenants to sign a lease, which defines responsibilities and expectations for both parties. Leases offer protection to the tenant and the landlord. They are legal documents and, therefore, binding. By signing a lease, tenants usually commit to keeping the apartment for 12 months and are held financially responsible for the rent during this period. Leases also specify rules and restrictions for tenants, i.e. pets, use of apartment facilities (pool, laundry), noise levels, parking, etc. Most leases also require that tenants do not sublease (rent the apartment to someone else) without permission.



In general, a lease is considered a legal contract whose conditions are agreed upon when both the tenant and the landlord sign their names. So be sure to read the entire agreement carefully and thoroughly before you sign a lease.

**C**onsider the following

**Clay** had been looking for an apartment for a long time and had been unable to find one that he both liked and could afford. Finally, he rented an apartment which is kind of small and expensive. He signed a lease in which he agreed to stay in the apartment for one year. Today, two months after signing the lease, his friend Alex called to tell Clay that his friend has a perfect apartment for him; it is cheaper, larger, and in the neighborhood where Clay would like to live. Clay decides to call the landlord to let him know that he plans to move out on the first of next month.

What do you think will happen?

A large, empty rectangular box with a black border and a drop shadow, intended for the student to write their answer to the question above.

What kind of legal consequences could moving out have for Clay?

A large, empty rectangular box with a black border and a drop shadow, intended for the student to write their answer to the question above.

## Independent Living Skills Module IV

After **Katheryn** had looked at what seemed like hundreds of apartments, she finally found the perfect one. The rent is reasonable, it's a five minute walk to the bus stop, the rooms are large, and it has a working dishwasher! Katheryn decided to rent the apartment and signed a year-long lease with the landlord. She was so excited that she somehow forgot to read the fine print. Two weeks later, Katheryn got an unwelcome surprise. The landlord stopped by to welcome her and noticed that Katheryn has a waterbed. He apologized and told her that she would not be able to keep it in her apartment. On a copy of the lease, he pointed out the portion that clearly states: "No waterbeds." The landlord explains how the weight of the bed and the potential of a water spill are the reasons behind such a clause.

What do you think will happen with Katheryn and her waterbed?



## Independent Living Skills Module IV



### ACTIVITY

Read the sample lease below and answer the questions which follow.

This 1st day of September, 1995, \_\_\_\_\_ herein called (“Lessors”) hereby lease to \_\_\_\_\_ herein called the (“Lessee”) the following premises: A first floor apartment located at \_\_\_\_\_ . Rent per month: Six Hundred Thirty Five Dollars (\$635.00), term: 12 months, commencement date: September 1st, 1996.

#### **1. Rent**

The monthly rental to be paid by the Lessee for the apartment shall be as indicated above to be paid on the 1st day of each and every month, in advance, so long as this Lease is in force and effect.

#### **2. Security Deposit**

The Lessor agrees to hold the security deposit of Six Hundred Thirty Five dollars in an interest bearing escrow account, as a security deposit for the full, faithful, and punctual performance by the Lessee of all lawful covenants and conditions of this Lease.

It is understood that this security deposit may be applied to damages caused by the Lessee. The Lessors will return the security deposit less the amount applied to damages with interest as required by law and make a full accounting to the Lessee for all damages applied within 30 days after the building is vacated. It is further understood that the security deposit is not to be considered prepaid rent, nor shall damages be limited to the amount of this security deposit.

#### **3. Pets**

The Lessee shall notify the Lessors of any pets the Lessee intends to keep on the premises. All pets are subject to the discretion of the Lessors.

#### **4. Utilities**

All electricity and gas charges to the apartment, including electricity and gas charges for lighting, appliances, heating, ventilating, or air conditioning shall be paid for by the Lessee.

#### **5. Insurance**

The Lessee understands and agrees that it shall be the Lessee’s own obligation to insure her/his personal property located in the building, and the Lessee further understands that the Lessors will not reimburse the Lessee for damage to the Lessee’s personal property.

#### **6. Assigning/Subletting**

The Lessee will not assign this lease, nor sublet the building or any part thereof, nor make any alteration in the building without the Lessor’s prior consent in writing.

## **Independent Living Skills Module IV**

### **7. Nuisance**

The Lessee shall not cause any nuisance or act in an unreasonable manner either to the Lessors or to the other Lessees.

### **8. Mortgages**

The Lessors shall have the right to mortgage and the Lessee's rights thereunder shall be subordinate to all mortgages now or hereafter of record affecting the real estate of which the building forms a part.

### **9. Fire and Casualty**

The Lessee will, in case of fire or other casualty, give immediate notice thereof to the Lessors, who shall thereupon cause the damage to be repaired as soon as it is reasonable and convenient for the Lessors, but if the building be so damaged that the Lessors shall decide neither to rebuild nor to repair, the terms of the lease shall cease.

### **10. Regulations**

The Lessee hereby consents to and agrees to observe any reasonable regulations that may be and as are in effect now or as may be promulgated from time to time. Notice of all current rules and regulations will be given to the Lessee by the Lessors and shall be made a part of this lease. The Lessors shall not, however, be responsible to the Lessee for any non-observance of rules, regulations, or conditions on the part of the other Lessees.

### **11. Condition of Apartment**

It is agreed between the parties that the apartment has been rented in good order and repair. The Lessee acknowledges that the Lessee has inspected the building and the apartment is in good order except as otherwise noted in writing to the Lessors. The Lessee further agrees that upon vacating the apartment, it will be returned to a similar condition as when it was rented, reasonable wear and tear excepted.

### **12. Complete Agreement**

It is agreed, except as herein otherwise provided, that no amendment or change or addition to this lease shall be binding upon the Lessors or Lessee unless reduced to writing and signed by the parties hereto. It is hereby agreed that this is the entire agreement of the parties.

### **13. Joint and Several Obligations**

If this Lease is executed by more than one person or entity as Lessee, then and in that event all the obligations incurred by the Lessee under this lease shall be joint and several.

### **14. Severability**

Unenforceability for any reason of any provision(s) of this Lease shall not limit or impair the operation or validity of any other provision(s) of this Lease.



## Independent Living Skills Module IV

### 15. Holdover

If the Lessee remains in possession without the written consent of the Lessors at the expiration of the term hereof or its termination, then the Lessors may recover, in addition to possession, the monthly rental stipulated above for each month, or portion thereof, during the Lessee's holdover plus either one and one-half (1 1/2) times the monthly rental or the actual damages sustained by the Lessors, whichever is greater, plus the Lessor's costs of recovering said amounts and possessions, or if the apartment appears to have been abandoned.

### 16. Right of Entry

The Lessors may enter the apartment at any time where such entry is made necessary by an extreme hazard involving the potential loss of life or severe property damage, and between 8:00 a.m. and 8:00 p.m. in order to inspect the apartment, to make repairs thereto, to show the same to a prospective or actual purchaser or tenant, pursuant to court order, or if the apartment appears to have been abandoned.

### 17. Delivery of Lease

The Lessors shall deliver a copy of this Lease duly executed by the Lessors or their authorized agent, to the Lessee within thirty (30) days after the Lessee delivers and executed copy of this Lease to the Lessors.

### 18. Renewal/Notice to Quit

It is understood that the Lessee shall notify the Lessors of her/his intention to renew the Lease at the expiration of the term, or, alternatively, shall notify the Lessors of his/her intention not to renew within thirty (30) days of the end of the lease term.

\_\_\_\_\_

\_\_\_\_\_

### Questions

1. How long is the lease for? \_\_\_\_\_
2. When does the rent have to be paid? \_\_\_\_\_
3. How much is the security deposit? \_\_\_\_\_
4. Are pets allowed? \_\_\_\_\_
5. Are utilities included in the rent? \_\_\_\_\_
6. Can the Lessee sublet? \_\_\_\_\_

## Independent Living Skills Module IV

7. Is the Lessee responsible for damages he/she caused? \_\_\_\_\_
8. How long before the lease expires does the Lessee have to notify the Lessors of his/her intention to renew or not renew the lease? \_\_\_\_\_

### ***What can you do to avoid unwelcome surprises?***

Before signing a lease, make sure that you have answers to the following questions..

- How long is the lease for? (One year is the most common lease period.)
- Under what conditions will I get my security deposit back?
- If I am late in paying my rent, what are the penalties? Can a landlord charge a late fee?
- Can the landlord raise my rent during the period of the lease?
- Who is responsible for the repair and maintenance of the apartment?
- When the lease period has ended, what happens?
- Will I be able to move out of the apartment before the lease expires? If so, are there any exceptions or penalties?
- Can I sublet the apartment to someone else? Are there conditions to be met before I can sublet?
- Can I be evicted?

### **Be sure you know your responsibilities and rights as a tenant.**

Now that you have an idea what you are looking for in an apartment, you need to evaluate how much you can afford for rent.

What is your monthly income?

\$

How much do you think you can spend on rent? (Remember you should not spend more than 40 to 45% of your income on rent and utilities.)

I could spend \$  for rent.

Explain your estimate.

**Note:** For more information, refer to the “Budgeting” section in Module I.

## Independent Living Skills Module IV

### Apartment Hunting

Now that you are aware of what qualities you are looking for in an apartment and have some idea what rent you can afford, you are ready to begin your search. Newspaper want ads are probably the most common way to find an apartment. The weekend editions, in particular, carry large advertisement sections for apartments. In order to be able to read and understand the ads as well as talk to landlords and building managers, you will have to be familiar with certain terms and abbreviations.



#### ACTIVITY

Familiarize yourself with the terms and abbreviations listed below.

#### Abbreviations

---

<i>A/C</i>	air conditioning	<i>Ldry</i>	Laundry
<i>Apt</i>	apartment	<i>Lge, lrge</i>	Large
<i>Ba, bth</i>	bathroom	<i>Livrm</i>	Living room
<i>Balc</i>	balcony	<i>Mo</i>	Month
<i>B, bdrm, br</i>	bedroom	<i>Mod</i>	Modern
<i>Cond</i>	Condition	<i>Nr</i>	Near
<i>Conv</i>	Convenient	<i>Park, pkg</i>	Parking
<i>Compl furn</i>	Completely furnished	<i>Prch</i>	Porch
<i>D/D</i>	Dishwasher & disposal	<i>Refs</i>	References Required
<i>Ex, exc</i>	Excellent	<i>Renov</i>	Renovated
<i>Fl</i>	Floor	<i>Rm</i>	Room
<i>Frpl</i>	Fireplace	<i>Sec dep</i>	Security deposit
<i>Furn</i>	Furnished	<i>Sgl</i>	Single
<i>Ht</i>	Heat	<i>Utils</i>	Utilities
<i>HW</i>	Hot Water	<i>W/D</i>	Washer/Dryer
<i>Hwd fl</i>	Hardwood floors	<i>WW</i>	Wall to wall carpeting
<i>Incls</i>	Includes	<i>Yd</i>	Yard
<i>K, kit</i>	Kitchen		

#### Terms

---

**Efficiency apartment:** A small apartment, usually furnished, with a private bathroom and kitchenette (small kitchen).

**Lease:** A contract/legal agreement that allows you to rent an apartment/house for a certain amount of money for a specific time period.

**Security deposit:** A specific amount of money that the landlord requires you to pay before you move in just in case you cause some damage to the apartment while you're living there. The landlord keeps your money until you move out. He/she will then inspect the apartment and return

## Independent Living Skills Module IV

your deposit to you if there is no damage. If there is some damage, the landlord may use all or part of your deposit to repair the damage.

**Studio apartment:** A small apartment consisting of one main living space, a small kitchen, and a bathroom.

**Sublet:** To rent an apartment you have signed a lease for to another person.

**Utilities:** Public services, such as gas and electricity.



### ACTIVITY

Evaluate the following advertisement section and circle the apartment that best meets your needs and budget.

Sm. 1 bdr. apt, WW, nr publ. transp. Sec. dep. \$350 & util. Call 489-3758	Effic. apt, furn, ideal for sgl prof. Pkg. Refs, sec. dep. \$380 incl. gas & HW. Call 678-9841	Close to downtown. Renov. studio apt. New bath. \$400 incl util. Refs. Call 468-0985	2 Bdrm in quiet neighborhood. Lrg kit, hrdwd floors. Painted, clean. 1st & last no pets. \$510 & util. 459-3546
Immaculate 1 BR in well-maintained bldg. Compl. appl, kit, W/W, A/C, Indry & prkg. \$480 & util. !st, last, & \$250 sec.345-4878	Lovely 3 bdrm apt. in triple-decker seeks neat & friendly tenant. \$760 & util. Call 897-4562	Mod. 1BR. WW, D&D, nr bus stop. No pets. Sec dep. \$510 util incld. Call 348-9841	Spacious 3BR in well maint. building. Elev., laundry, & bike room on premises. \$760 incl. ht, HW. Call 489-4327
Unique 1BR apt. A/C, loft, 2 levels, flr-ceil windows, private W/D, deck. Pool, jacuzzi, sauna, weight room. 24 hr concierge. Available now, sec. dep. \$800 & util. Call 745-1689	Sunny 2 BR, mod kit & bath, porch. \$600 & util, sec. deposit. References required. Call 952-6578	Quality furn'd apts for short and long stays. Wkly rate from \$150. No lease. Near public transp. Call 687-0418	Deleaded 2BR near busline. Cat ok. Sec. deposit, \$650 & util. Call 687-1560
Nice studio in brownstown building. 1st & last, \$340 util. incl. Call 241-4680	Near public transp. Mod 1 bdrm apt & den. A/C, prking, w/d, \$410 util. incld. Now available , lease. 451-6478	New luxurious 1 & 2BR apts. Elevator, hw/ht, psrking, Indry. Handicap accessible. \$450 - \$680. Call 467-4601	Deluxe 1BR condo. Sunny, beautiful view. \$780 util incl. Call 678-0484
1 bdrm suite, incl. base cost of util, Indry. Nr bus & city center. Lease. No pets. \$440. Call 781-1632.	2BR duplex, 1.5bath, gd prkng, hwd flr. Pets ok. Refs, sec. dep. \$700 & util. Call 481-3389	Studio, high ceilngs. Sep. kit,fp, st. space. 1st& last, \$500 util. incl. Call 451-0489.	1 bdrm priv. entrance. Fresh paint. 1st & last. \$350, util incl. Call 487-0157.
4 rm apt., 3rd floor. Great for couple or roommates. Sec. Dpst, \$575 & util. Call 781-3578	3BR, mod. kit & bath. Excellent location \$750 & util. 487-1308	Mod apts. Rent includes pool, A/C, ht/hw, prkg. 1BR: \$500-\$580. 2BR \$695. Call 442-6687	Lg. 2 BR basement apt. on busy main st. \$300 dep. & \$340/mth & util. Call 480-25607

## Independent Living Skills Module IV

Explain your choice



### ACTIVITY

Research your local newspaper, clip three apartment ads which meet your needs, preferences, and budget, and place them in the box below.

Explain your choices.

## Independent Living Skills Module IV

Another way you can locate apartments is through real estate agents or apartment location services. Many of them charge a fee for their services, however. In addition, larger apartment complexes usually have business offices in which you can inquire and apply for available units directly. Furthermore, as previously mentioned, word of mouth is often helpful. Ask your family, friends, co-workers, etc., if they know of any available and appropriate apartments.

### Subsidized Housing

Most cities and towns in Massachusetts have Housing Authorities that own and manage apartments for low-income families, the disabled, and the elderly. To be considered for this type of subsidy, applicants have to fit in one of the above categories as well as meet income guidelines and possibly other criteria. If eligible, the Housing Authority might pay a percentage of the rental costs for public housing. However, even if an applicant qualifies, the waiting lists to receive such assistance average several years.

### Evaluating an Apartment

Before committing to an apartment, you will have to make sure that it is in good condition and meets your needs. Make certain that you are aware of all costs, requirements, and stipulations relating to the apartment and rental agreement. The following worksheet will assist you (now or later) in evaluating whether or not an apartment is right for you.



#### ACTIVITY

Look at a minimum of two available apartments, utilizing the worksheet to determine if they are appropriate for you.



# Independent Living Skills Module IV

## Worksheet

### Apartment Location

City: \_\_\_\_\_ Neighborhood: \_\_\_\_\_

Floor: \_\_\_\_\_

Near: *public transportation*   
*school*   
*work*   
*family & friends*   
*shops and stores*

### Financial Requirements

Amount of Rent: \$ \_\_\_\_\_ Amount of Security Deposit \$ \_\_\_\_\_

Utilities Included? Yes  No  If no, Average Cost of Util.: \$ \_\_\_\_\_

Parking fee? No  Yes  \$ \_\_\_\_\_ Other Costs: \$ \_\_\_\_\_

### Apartment Characteristics

Lease? \_\_\_\_\_ Pets? Yes  No

Number of Bedrooms: \_\_\_\_\_ Size of Bedrooms: \_\_\_\_\_

Living Room	<input type="checkbox"/>	Laundry Facilities	<input type="checkbox"/>
Dining Room	<input type="checkbox"/>	Fire exits	<input type="checkbox"/>
Yard	<input type="checkbox"/>	Storage Space	<input type="checkbox"/>
Porch	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>
Parking	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>

### Condition

Carpet/Floors	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Walls	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Doors/Locks	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Windows	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Water Pressure	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable

Roaches/Bugs: \_\_\_\_\_

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

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

### Kitchen

Refrigerator:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Range:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Oven:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Sink:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Cabinets:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None
Other:	<input type="checkbox"/> Excellent	<input type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable	<input type="checkbox"/> None

# Independent Living Skills Module IV

## Bathroom

- |          |                                    |                                     |                                       |                               |
|----------|------------------------------------|-------------------------------------|---------------------------------------|-------------------------------|
| Sink:    | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Shower:  | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Bathtub: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Toilet:  | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |
| Other:   | <input type="checkbox"/> Excellent | <input type="checkbox"/> Acceptable | <input type="checkbox"/> Unacceptable | <input type="checkbox"/> None |

## Extras

- |                      |                          |              |                          |
|----------------------|--------------------------|--------------|--------------------------|
| Pool                 | <input type="checkbox"/> | Yard         | <input type="checkbox"/> |
| Laundry Room         | <input type="checkbox"/> | Fireplace    | <input type="checkbox"/> |
| Exercise/Weight Room | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> |
| Porch/Balcony        | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> |
| Parking Space        | <input type="checkbox"/> |              |                          |

<p style="text-align: center;"><b>THE APARTMENT IS APPROPRIATE FOR ME BECAUSE...</b></p>	<p style="text-align: center;"><b>THE APARTMENT DOES NOT MEET MY NEEDS BECAUSE...</b></p>
--	---





## Independent Living Skills Module IV

After evaluating the previous information, have you decided which type of living arrangement will meet your needs and budget?

Explain your choice.

Once you have made a decision regarding where you would like to live, you can begin to prepare and plan for your move. As stated previously, you will need to save money for start-up costs (the security deposit, the first month's rent, furniture, household items, etc.) prior to leaving care. *For detailed information, please refer to Module I.*

In addition to the money necessary for start-up costs, there are many additional factors to be considered before obtaining your own living situation.



### **ACTIVITY**

Utilize the following worksheet to assist you in planning and preparing for your move.

**Independent Living Skills Module IV**

<b>Income</b>	<b>My Choice of Living Arrangements</b>	
Employment:	City:	
Is my job secure?      Yes      No	Neighborhood:	
Average Earnings:	I Can Afford \$_____ / Month in Rent	
Other Income:	Utilities Included	Utilities Excluded
Other:	Roommate	Own Apartment
	Furnished Room	Lease
	Other:	
<b>Savings</b>	<b>Household Items</b>	
Estimated Start Up Cost:	Have It	Need it
\$ _____		
My Total Savings Are:		
\$ _____		
Other:		
<b>Furniture</b>		
Have It	Need it	
<b>Transportation</b>	<b>Support System</b>	
Public	Family:	
Own Car	Friends:	
	Professionals:	
	Community:	
	Other:	
<b>Am I Ready?</b>	<b>Yes</b>	<b>No</b>

## Independent Living Skills Module IV

### How To Maintain An Apartment/Living Situation

Once you have obtained a living situation/apartment, you need to make sure that you know how to maintain it. As a tenant, you have responsibilities toward your landlord, the other tenants in your building, your neighbors, and the community, in general.

**C**onsider the following:

Jason moved into his own apartment two weeks ago. He likes to listen to loud music and turns up his stereo. Even though the other tenants have frequently asked him to turn it down, he refuses to do so. Today, the landlord came by to give Jason a warning. He told Jason that if he continues to listen to loud music, he'll lose his apartment. Jason was surprised and told the landlord that he thought that as long as he is paying the rent on time he could do whatever he wanted in his apartment.

*What do you think?* \_\_\_\_\_

---

What do you think you will have to do in order to maintain your apartment/living situation?

Generally, you must:

- Pay your rent on time.
- Abide by the conditions of the lease.
- Dispose your garbage properly.
- Keep your apartment sanitary.
- Refrain from making excessive noise, especially at night.

Your landlord must also abide by the terms of the lease. Be sure you know your responsibilities and your rights as a tenant. If you believe that your rights are being violated, you can contact the tenant's group in your community for assistance. The Massachusetts Tenant Organization at 14 Beacon Street, Boston, MA (617)367-6260, can put you in contact with your local group.

## **Independent Living Skills Module IV**

*The following agencies also provide assistance with various housing problems:*

**Massachusetts Consumer Self Help Office** (617) 727-7780

One Ashburton Place

Boston, MA

Offers information on housing laws codes, landlord/tenant issues and utilities.

**Massachusetts Department of Public Health** (617) 522-3700

Childhood Lead Poisoning Prevention Program

305 South Street

Jamaica Plain, MA

Guides in de-leading buildings and use of non-lead-based paints

**Massachusetts Office of Handicapped Affairs** (617) 727-7440

One Ashburton Place

Boston, MA

Assists disabled persons with obtaining independent living services

*If you need legal advice, the following agencies can help:*

**Massachusetts Commission Against** (617) 727-3990

**Discrimination**

One Ashburton Place

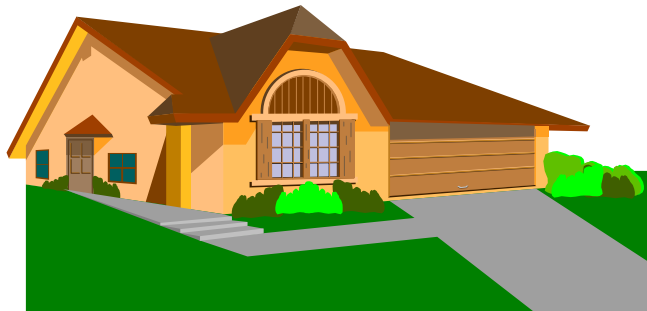
Boston, MA

*Western Region*

(413) 739-3330

145 State Street

Springfield, MA



## Independent Living Skills Module IV

### Utilities

Whether you will live in an apartment by yourself or with a roommate you will need utilities. Utilities are public services such as gas and electricity. Some utilities, like water and gas, might be included in your rent while others, such as telephone service, will always have to be paid for separately.

**Note:** For estimates on your average monthly utility costs, please refer to Module I.

#### Gas:

Gas is needed for heat, hot water, and gas stoves. If gas is not included in your rent, you will need to contact your local gas company prior to moving into an apartment in order to obtain services. Usually, there is no charge to have your gas turned on and no security deposit is required. Gas bills will be issued monthly. Every other month, a representative from the gas company will come to your building and read from a gas meter how much gas you have used. The cost of gas in the months between visits is based on an estimate, using your previous month's bills to predict how much gas you have used.

If you heat your apartment by gas, you have the option to pay higher fees during the summer months (when you don't use a large amount of gas) in order keep the down the costs in the colder, more expensive winter months.

#### **Paying Your Gas Bill**

It is important that you pay all your utility bills on time!

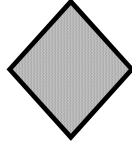


#### **ACTIVITY**

Familiarize yourself with the following sample bill and answer the questions that follow.

**Independent Living Skills Module IV**

**Tri County Gas Co.**



**489 Fossil Fuel Blvd  
Petroleum, MA 01918**

PLEASE RETURN TOP PORTION OF BILL WHEN PAYING BY MAIL

<b>Service Address</b>  John Doe 47 Dynamo Road Petroleum, MA 01918	<b>Account Number</b> 99-00-9900-1		<b>Service To</b> Sept. 09, 1995	<b>Date of Next Reading</b> Oct. 11, 1995
	<b>Rate</b> R/3	<b>Billing Days</b> 30	<b>Billing Date</b> Sept. 13, 1995	<b>Payment Due</b> Oct. 11, 1995

<b>Aug 10</b>	<b>PREVIOUS BALANCE</b>	<b>21.82</b>
<b>Sept 12</b>	<b>PAYMENT RECEIVED -- THANK YOU</b>	<b>21.82 -</b>
	<b>LEAVING A BALANCE OF</b>	<b>0.00</b>
<b>Sept 09</b>	<b>METER # 45085 BILLING FROM -- 5558 TO -- 5593</b>	
	<b>CCF USED -- 35 ACTUAL READING</b>	<b>25.06</b>
	<b>YOUR ACCOUNT BALANCE TO DATE IS</b>	<b>25.06</b>

R/3 RATE SCHEDULE  
 CUSTOMER CHARGE \$7.51  
  
 FIRST 30 CCF @ .52991/CCF  
 OVER 30 CCF @ .32991/CCF

\*\*\* RESIDENTIAL RATE CLASSES \*\*\*  
 R/1 NON HEATING  
 R/3 HEATING  
 R/2 WELFARE/FUEL PROGRAM - NON HEATING  
 R/4 WELFARE/FUEL PROGRAM - HEATING

GAS ADJUSTMENT FACTOR	BUDGET PERIOD	GAS USED	BUDGET BILL	<b>AMOUNT DUE</b>
.047270 CR.	TO DATE ----	25.06	0.00	<b>25.06</b>

How much does John Doe have to pay this month?

---

How much gas has John used during this billing period?

---

By what date will John have to pay the bill?

---

Does John take advantage of the option to pay a higher amount during the summer months to keep his costs down during the winter months?

---

## Independent Living Skills Module IV

Using gas thoughtfully will assist you in saving money. Keep the following conservation tips in mind when using gas.

- Insulate all windows and doors, particularly during the winter months.
- Insulate pipes, if appropriate.
- Keep your thermostat at a reasonable temperature when you are in your apartment.
- Turn your thermostat down when you leave.
- Showers are less costly than bathing.
- Don't leave the water running.
- Wash only full loads of laundry.



### ACTIVITY

Contact your local gas company and inquire about payment options and additional conservation tips.

## Water

Unless you own a home or rent a duplex or an entire house, your water is usually included in your rent. However, in order to help the environment and to prevent rent increases due to high water usage, you should always try to save water. Some water conservation tips:

- Never leave the water running unnecessarily. Be sure all taps are tightly closed.
- Repair leaky faucets as soon as possible.
- Only turn the washing machine or dishwasher on when they are full.
- Showers use less water than baths.



### ACTIVITY

For additional conservation tips, contact your local water company.


## Independent Living Skills Module IV

### Electricity

Similarly to gas, you will need to contact your local electric company to get your electricity turned on. This initial service is free of charge and no security deposit is required. Billing procedures are also similar to those of the gas company. A representative will read the meter bi-monthly. During the alternate months, the amount of the bill is based upon an estimate according to the electrical usage in the previous month.



#### ACTIVITY

		<h2>City Electric Co.</h2>																					
<b>489 Tesla Coil Blvd</b> <b>Brightlights, MA 01212</b>		Budget payment plans are available for the payment of utility bills. Call or write for details.																					
<table border="1"> <thead> <tr> <th>Service Address</th> <th>Account Number</th> <th>Service To</th> <th>Amount Due</th> </tr> </thead> <tbody> <tr> <td rowspan="4">           Jane Smith            19 Phillips Street            Brightlights, MA 01212         </td> <td>537-035975</td> <td>9/22/95</td> <td>\$71.26</td> </tr> <tr> <th>Apts.</th> <th>Billing Days</th> <th>Bill Date</th> </tr> <tr> <td>1</td> <td>32</td> <td>10/1/95</td> </tr> <tr> <th>Due Date</th> <td>10/17/95</td> </tr> </tbody> </table>	Service Address	Account Number	Service To	Amount Due	Jane Smith 19 Phillips Street Brightlights, MA 01212	537-035975	9/22/95	\$71.26	Apts.	Billing Days	Bill Date	1	32	10/1/95	Due Date	10/17/95							
Service Address	Account Number	Service To	Amount Due																				
Jane Smith 19 Phillips Street Brightlights, MA 01212	537-035975	9/22/95	\$71.26																				
	Apts.	Billing Days	Bill Date																				
	1	32	10/1/95																				
	Due Date	10/17/95																					
<table border="1"> <thead> <tr> <th>Reading</th> <th>Previous</th> <th>KWH USED</th> <th>CODE</th> <th>AMOUNT</th> </tr> </thead> <tbody> <tr> <td>65049</td> <td>64341</td> <td>708</td> <td>BD B1</td> <td>.80 63.68</td> </tr> <tr> <td colspan="4">FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)</td> <td>6.58</td> </tr> <tr> <td colspan="4">RESIDENTIAL CONSERVATION SERVICE</td> <td>.20</td> </tr> </tbody> </table>	Reading	Previous	KWH USED	CODE	AMOUNT	65049	64341	708	BD B1	.80 63.68	FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)				6.58	RESIDENTIAL CONSERVATION SERVICE				.20	CHARGE CODE B1 RESIDENTIAL RATE B2 RESIDENTIAL OFF-PEAK B3 RESIDENTIAL OFF-PEAK C TOTAL ELECTRIC RATE BD PAST DUE OR CREDIT BALANCE E ESTIMATED BILL FB FINAL BILL KWH KILOWATT HOUR(S)		
Reading	Previous	KWH USED	CODE	AMOUNT																			
65049	64341	708	BD B1	.80 63.68																			
FUEL ADJ.USTMENT CHARGE (.00930 PER KWH)				6.58																			
RESIDENTIAL CONSERVATION SERVICE				.20																			

When does Jane have to pay the bill?

---

How much does Jane have to pay this month?

---

How many kilowatt hours has Jane used during this billing period?

---



## Independent Living Skills Module IV

Keep the following tips in mind. They will help you to save money on your electricity bill.

- Turn off all lights, the television, stereo, etc., when you aren't using them or when you leave the house.
- Close the refrigerator doors as soon as you can. Refrigerators need a lot of energy and are responsible for as much as 25% of your total electric bill.
- Use other appliances (such as hairdryers and humidifiers) thoughtfully. They use a lot of energy as well.
- You might want to buy energy-efficient light bulbs, which are initially more expensive than regular light bulbs but will save you money in the long run.



### ACTIVITY

Contact your local electric company for additional billing and conservation information.

## Telephone

To obtain telephone services, contact your local phone company. You must be 18 years of age or older. If you do have a phone jack in your apartment, NYNEX charges an initial service fee of \$37.07 to connect your telephone and activate service. If you do not have a phone jack, NYNEX will charge an additional:

\$39.95	Basic fee to install a phone jack, including dispatching a service repairman to your apartment or home.
\$55.00/hr	Hourly fee for service repair.
\$2.40	Cost of the phone jack
\$2.40/ft	Cost of each foot of wiring necessary

Unless you have had previous financial problems with the phone company, no security deposit is required.

**Note:** For information on calling plans, service fees, costs of local and long distance phone calls, and an explanation of long distance carriers, please refer to Module I.

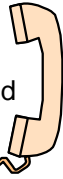


### ACTIVITY

Read the sample phone bill and answer the questions below.

**Independent Living Skills Module IV**

**PHONE CO.**  
 1043 Telegraph Road  
 Bell, MA 01235



Account Number 508 555-0000 000 000 0  
 Billing Period Sep 11 - Oct 10, 1995  
 PHONE Co. Page 1

Customer	Account Number	Amount Due
Tim Davis 143 Second Street Boston, MA 01232	508-555-0000-000-000-0	<b>\$ 48.13</b>

**Summary of account**

**Previous charges and credits**

Amount of last bill \$74.27  
 Payment received - Thank you 74.27CR

**Current charges**

PHONE Co. 29.16  
 Long Distance Co. 18.97

Total current charges 48.13

**Total amount due \$ 48.13**

Payment is due upon receipt.

• Total current charges are due upon receipt. Current charges will be considered delinquent after November 25.

• If you have questions about your bill, please call the individual company involved. Phone numbers for each company are listed on the account summary pages for each company.

• You have the right to dispute your bill. See the back of your phone bill for details.

**CHARGE CODES**

DE DAYTIME RATE  
 EE EVENING RATE  
 NE NIGHTTIME/WEEKEND RATE

**PHONE Co. Current Charges**

**Monthly charges**

Unlimited Residential Service \$15.85  
 OPTIONAL Discount Calling Plan \$ 9.50  
 OPTIONAL Touch-Tone Service \$ 0.99

**Total of Monthly Charges \$26.34**

**Calling Services**

NO.	DATE	TIME	PLACE	AREA-NUMBER	*	MIN:SEC	AMT
1.	AUG 11	807AM	BOSTON	617 555-0000	DE	1	.270
2.	AUG 13	1212PM	MEDFORD	617 555-0000	NE	10	.402
3.	AUG 20	535PM	BOSTON	617 555-0000	EE	1	.158
4.	AUG 27	717PM	MEDFORD	617-555-0000	EE	17	.829
			OPERATOR ASSITED DIRECTORY ASSISTANCE CALLS		0		
			DIRECTLY DIALED DIRECTORY ASSISTANCE CALLS		0		
<b>SUBTOTAL</b>							<b>1.659</b>

**DISCOUNT CALLING PLAN SUMMARY**

TIME USED **122 MINUTES**  
 ALLOWANCE **120 MINUTES**  
 ADDITIONAL PEROD MINUTES @ .58 PER MINUTE **2** **1.16**

**Total of Calling Services 2.82**

# Independent Living Skills Module IV



**Long Distance Co.**

Account Number 508 555-0000 000 000 0  
Billing Period Sep 11 - Oct 10, 1995  
PHONE Co. Page 2

This portion of your bill is provided as a service to your long distance carrier. There is no connection between PHONE Co. and Long Distance Co. You may choose another company for your long distance calls while still receiving your local telephone service from PHONE Co.

### Summary of Long Distance Co. charges

Monthly service	10.50
Itemized calls	7.84
Federal Tax	0.24
State and Local taxes	0.39
<b>Total</b>	<b>\$18.97</b>

### Monthly Service Charges

Long Distance Co. 24 Hour Monthly Service 10.50

### Itemized Calls

No.	Date	Place Called	Number called	Time	Rate	Min.	Amount
1.	AUG 3	FARAWAY CA	909-555-0000	09:49PM	EVE	11	\$1.87
2.	AUG 11	FARAWAY CA	909-555-0000	07:31PM	NIGHT	12	\$1.65
3.	AUG 25	STAUTON GA	404-555-0000	04:21PM	DAY	16	\$4.32
<b>SUBTOTAL</b>							<b>\$7.84</b>
Federal Tax @3%							\$0.24
State and Local Taxes							\$0.39
Total Calling Service							\$8.47

**Total Long Distance Co. Invoice Charge**

**\$18.97**

How much are Tim's service charges?

---

How much does Tim have to pay for long distance calls?

---

How much does Tim have to pay for calls made through the long distance carrier?

---

When does Tim have to pay the bills?

---

Does Tim use any special calling plans? (discount options)

---

## Independent Living Skills Module IV



### ACTIVITY

Contact your local telephone company and obtain additional information on calling plans and discount options.

**It is important that you pay all your utility bills on time.**

**C**onsider the following:

**Joan** has not paid her phone bill for two months in a row. She did not pay attention to the due dates on the bills and forgot to send a check to the phone company. Today, Joan returned home and discovered that her phone is not working.

What do you think happened?

---

---

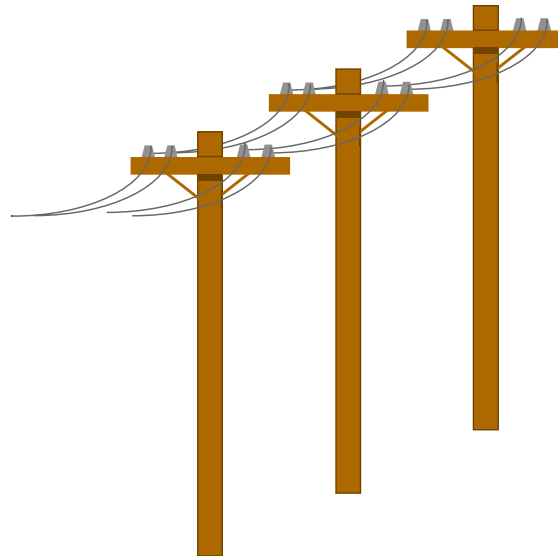
What advice would you give Joan?

---

---

---

If you have bad credit or outstanding bills with any of the utility companies, it will be difficult to continue services or to get new connections even when you move!

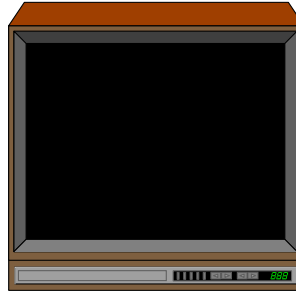


## Independent Living Skills Module IV

### Cable Television

Cable television is not so much a utility as a luxury service. You will need electricity and heat, but you will not *need* cable. However, if you should decide to get cable television, you need to contact your local cable company.

***Note:** For different options, services, and monthly costs, please refer to Module I.*



The average costs associated with obtaining cable television are as follows:

\$24.52	Connection fee for cable when an outlet/wiring is already in the apartment.
\$39.74	Connection fee for cable if there is no outlet/wiring in the apartment.

Consider the following:

**Brian** has \$40 in his recreation budget. He is debating whether or not to order the family service cable package which would cost \$26.18 per month. He is not sure, however, if he would have enough money left over for other activities.

What would you do? Why?

## Independent Living Skills Module IV

# TRANSPORTATION

## SKILL ASSESSMENT

The following questions will help you identify the skills related to transportation in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Know the kind of public transportation available in my city/town and know what the fares are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Can use public transportation (if public transportation is available) to get from my house to school, work, stores, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know how to read a bus or train schedule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Am able to ride a bicycle; know and follow the safety rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to use a taxi service, giving the dispatcher the necessary information (address and time) and know approximately how much the trip will cost.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what the procedures are to get a driver's license.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know how to make connections between different locations using schedules, making reservations, changing from one type of transportation to another (bus to train, etc.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Can give and follow directions to specific locations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know how to get the discounts generally offered by public transportation systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Realize what the risks of hitchhiking are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

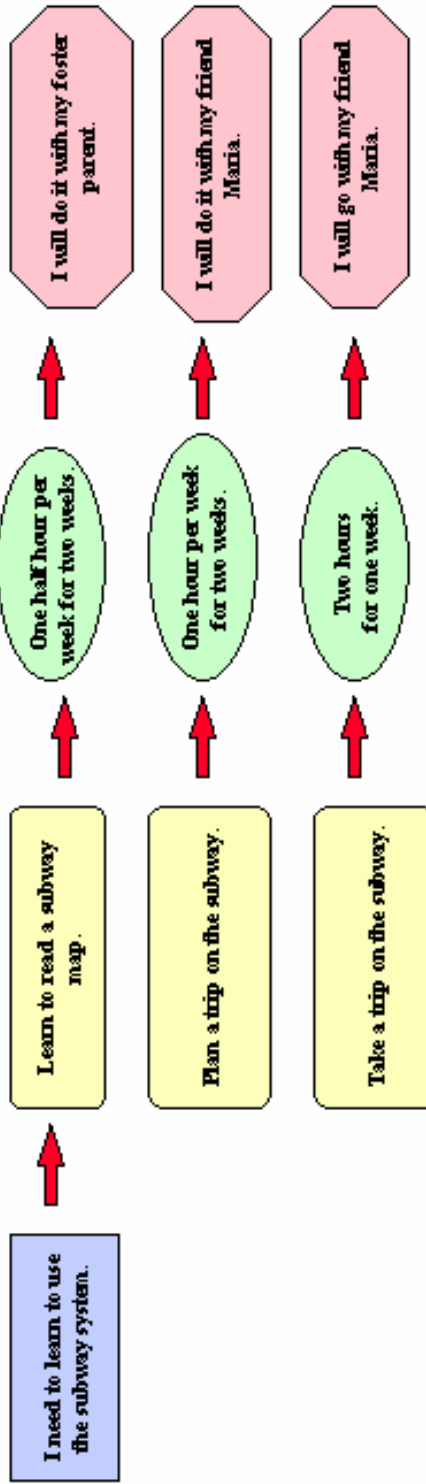
	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>11.</b> Know how to read a road map to plan a trip from one city to another.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12.</b> Have a driver's license and am aware of the dangers of and the laws prohibiting drinking and driving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13.</b> Know how to register and insure a car.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>14.</b> Am aware of the necessary state safety inspection schedule for cars and can keep my car in good, safe shape by checking tire pressure and tread, oil levels, wipers, lights, etc., on a regular basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Independent Living Skills Module IV

You have now completed the assessment section and identified those skills that you would like to strengthen in order to be better able to do things on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop, and with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build on your new skills.

**EXAMPLE**  
**GOAL: TO IMPROVE TRANSPORTATION SKILLS**

State Skill 1:





Independent Living Skills Module IV

GOAL: TO IMPROVE TRANSPORTATION SKILLS

**State Skill 1:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

**State Skill 2:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

## Transportation

Public transportation is generally a convenient and cost effective way to get around as well as a good alternative to using a car. Most cities and towns have some type of public transportation -- buses, trains, or a subway system. Larger cities often have more than one.



### ACTIVITY

Research the following and record your findings.

1. What kind of public transportation is available in your community?

---

---

---

2. Is the public transportation available 24 hours per day every day or is there a schedule of service?

---

---

---

3. On what days and/or at what times are the services limited or not available?

---

---

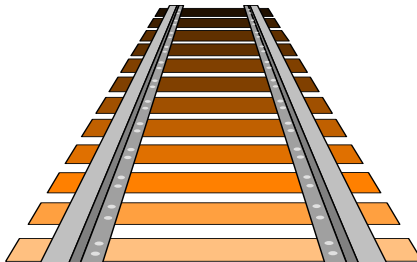
---

4. How much are single fares?

---

---

---



## Independent Living Skills Module IV

5. Are the fares different for people of different ages?

---

---

---

6. Does the transportation system in your community offer monthly passes for riders who use the system regularly? If so, at what price?

---

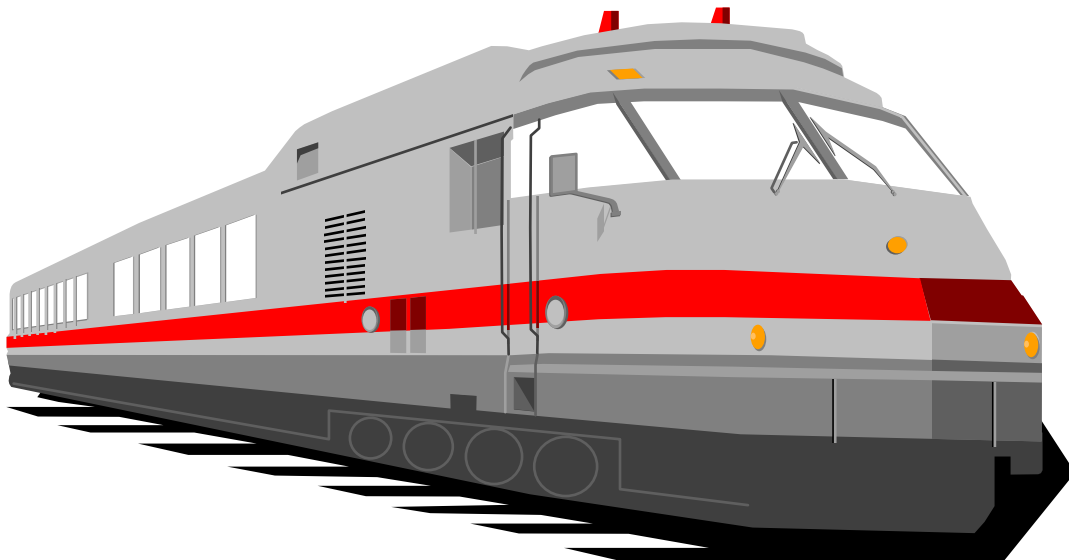
---

---

**C**onsider the following:

It is the first of the month and **Bob** has just started a new job in the city. He will be taking the commuter train to work everyday, paying a one-way fare of \$1.25 for each trip. A friend of his suggested that he buy a monthly pass, which will cost only \$40. Bob is not sure he wants to spend that money right now. *What would you suggest?*

**Note:** For additional information on the costs of transportation and budgeting skills, please refer to Module I.



## Independent Living Skills Module IV



### ACTIVITY

Bob works in the city from nine to five. He will be taking the train from Bay City to Metropolis each work day. It will take Bob approximately ten minutes to walk from the train station to his worksite. He picked up a copy of the train schedule from the transportation office in order to figure out which train he'll take. Look at the train schedule below and answer the following questions.

<b>Train Number</b>	<b>100</b>	<b>101</b>	<b>102</b>	<b>104</b>	<b>107</b>	<b>108</b>	<b>116</b>	<b>121</b>
Dep: Riverdale	6 01	6 22	6 47	7 22	7 55		8 22	8 35
Glen Forest	6 11	6 32	6 57	7 32	8 05		8 32	8 45
Mayfield	6 17		7 03	7 38	8 11	8 17	8 38	8 51
Bay City	6 21		7 07	7 42		8 21	8 42	8 55
Pineview	6 25	6 44	7 11	7 46		8 25	8 46	8 59
Springfield	6 31	6 50	7 17	7 52	8 23	8 31	8 52	9 05
Arr: Metropolis St.	6 37	6 56	7 23	7 58	8 29	8 37	8 58	9 11

<b>Train Number</b>	<b>113</b>	<b>141</b>	<b>156</b>	<b>127</b>	<b>148</b>	<b>166</b>	<b>134</b>
Dep: Metropolis St.	4 30	4 55	5 14	5 30	5 50	6 15	6 40
Springfield	4 36		5 20		5 56	6 21	6 46
Pineview	4 42		5 26		6 02	6 27	6 52
Mayfield	4 46	5 09	5 30	5 44	6 06	6 31	6 56
Bay City	4 50	5 13	5 34	5 48	6 10	6 35	7 00
Glen Forest	4 56	5 19	5 40	5 54	6 16	6 41	7 06
Arr: Riverdale	5 06	5 29	5 50	6 04	6 26	6 51	7 16

1. Does Bob have a choice? Which train would you suggest he take to work?

---

2. Which train do you think would be the most convenient for Bob to take home?

---

## DIRECTIONS

Being able to give directions, follow directions, and read a road map are important skills that you'll need throughout adulthood. How good are your skills? Try the following exercises to find out.

## Independent Living Skills Module IV



### ACTIVITY

Imagine that you're standing in front of the building/house where you are now and a person stops his car to ask you how to get to the city or town hall. Can you give him directions? If so, write them down.

---

---

---

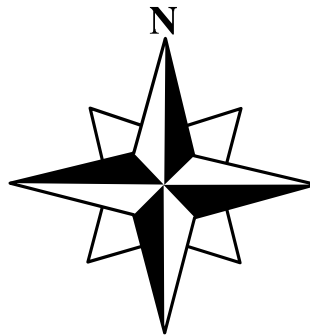
---

---

---

---

---



## Independent Living Skills Module IV



### ACTIVITY

A friend of yours who is unfamiliar with the Boston subway system must travel from Quincy to Commonwealth Avenue in Brookline for an interview at a work training program. Can you give him directions using the following map.

Directions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Independent Living Skills Module IV



### ACTIVITY

You and a group of friends are traveling from Quinsigamond Community College to Chandler Hill Park for a concert next week. Using the map below, write the directions for everyone to follow just in case someone gets lost.

Directions:

---

---

---

---

---

## Independent Living Skills Module IV


### Driver's License

The idea of obtaining a driver's license may be exciting for many of you. However, before making arrangements to get your permit, you need to take a close look at yourself. As a driver, you have to be mature and make good decisions at all times. When you drive you are not only responsible for yourself but also for all other people in the community.

**C**onsider the following:

It is a cold November night and **Mike** is driving on the highway. Ten miles from the next exit he discovers that his brakes are not working correctly.

What would you do in Mike's situation? Why?

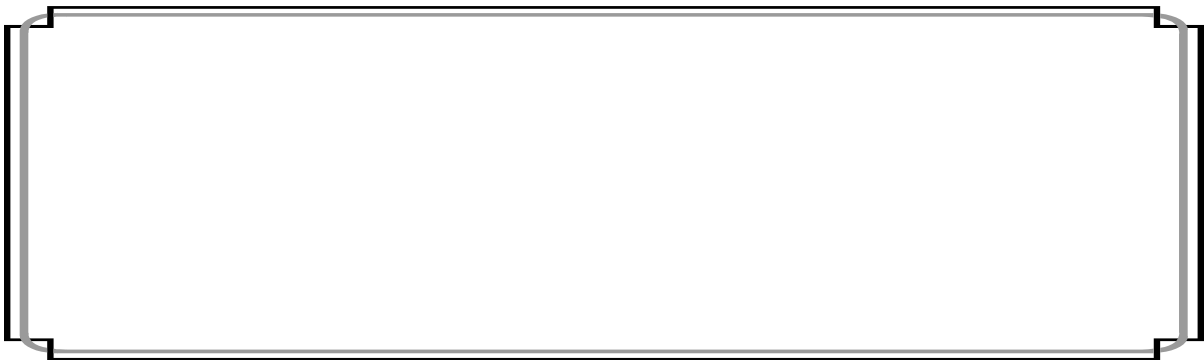


**Bill** met two of his friends at the mall's parking lot on a Saturday. When he arrived, a couple of guys came over and challenged Bill and his friends to a drag race on a nearby country road.

What would you do in that situation?



What should a good driver do/not do?



**NEVER DRIVE UNDER THE INFLUENCE OF ANY SUBSTANCES!!!**



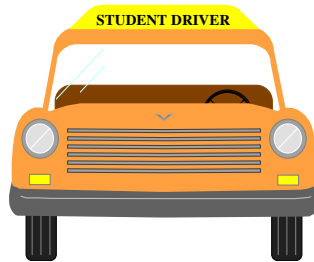
## Independent Living Skills Module IV

Only if you are sure that you will be responsible and follow the rules and regulations should you plan to get your license.

### Learner's Permit

To be eligible for a learner's permit, you must be at least 16 years of age. You can obtain a booklet through the Registry of Motor Vehicles which will assist you in studying for your written exam. Once you feel confident about your knowledge of rules and regulations, you can take the written exam at your local Registry. You have to present three forms of identification (birth certificate, photo ID, passport, Resident Alien Card, etc.) If you are under the age of 18, your permit application has to be signed by a parent or legal guardian. The cost of the permit is \$15.00. If you fail, you can take the test again at another time. If you pass, you can practice driving with a responsible driver over the age of 21.

**Note:** *Most Registries offer the test in several other languages in addition to English.*

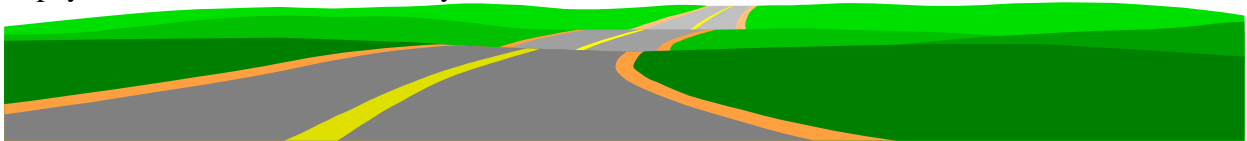


### Driver's Education

Many youth decide to enroll in driver's education classes. For a fee ranging between \$170 and \$350, driving school offers comprehensive preparation services. Enrolled students participate in theoretical classes to prepare for permits and to discuss safety issues. Additionally, an average of six to eight driving lessons are included in the fee. Students who earn a driver's education certificate will get a discount on their future car insurance and will be able to get their licenses at the minimum age of 16.5 years instead of 17, the minimum age to obtain a driver's license *without* driver's education classes.

### Driver's License / Road Test

Once you feel confident in your driving abilities, you can set up an appointment with your local registry for a road test. You need to come to your appointment with a registered and properly insured car that meets all safety regulations. In addition, you need to be accompanied by someone over the age of 21 who has a valid driver's license. The fee for the road test is \$20. If you fail the road test you can take it again at a later date. If you pass the road test, you will have to pay \$33.75 to cover the cost of your license.



## Independent Living Skills Module IV



### ACTIVITY

Research the address and telephone number of the Registry of Motor Vehicles and write it in the box below.

**Note:** *For information on how to budget for and purchase a car, please refer to Module I.*

*For information on automobile registration and insurance, also refer to Module I.*

## Independent Living Skills Module IV

### COMMUNITY RESOURCES SKILL ASSESSMENT

The following questions will help you identify those skills related to community resources in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Know where to go shopping for food, clothing, household items, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know/Have important hotline numbers for health and safety.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know where the nearest hospital or health clinic is located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know what agencies can help people who are homeless or have no food or money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to use the yellow pages and the operator to get information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Know what services the library offers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know where I can obtain medical services that are free of charge or charged on a sliding scale..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Know whom to call when I'm sick, feeling lonely, low on cash, having job problems, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know where to get a copy of my birth certificate and social security card.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Understand which community agencies offer mental health counseling; drug and alcohol treatment; medical services and counseling for birth control and pregnancy; career counseling and training, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>11.</b> Know where I can get free or low-cost legal help.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12.</b> Know what services are offered by the state employment office and the Department of Transitional Assistance, and know where they're located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13.</b> Know where and how to register to vote.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>14.</b> Am aware of the recreational services offered free of charge or at minimal cost by my town or city and know where they are located.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>15.</b> Know what agency to call if the landlord refuses to correct a problem with roaches, mice, or rats where I live because of the unsanitary condition of the building and yard.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

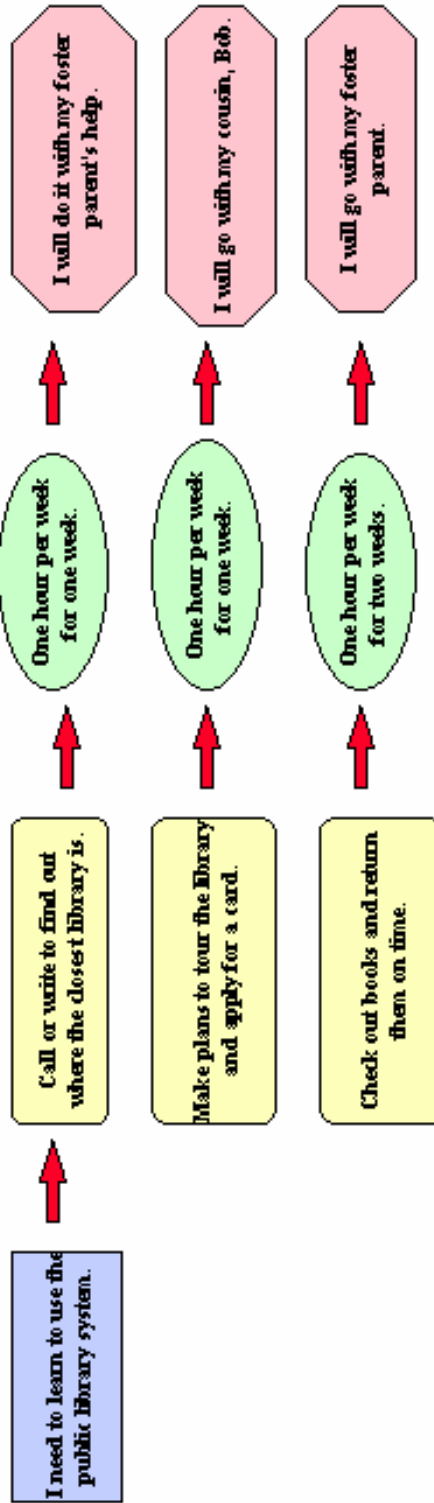
# Independent Living Skills Module IV

## Independent Living Skills Module IV

You have now completed the assessment section and identified those skills that you would like to strengthen in order to be better able to do things on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop, and with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build on your new skills.

**EXAMPLE**  
**GOAL: TO IMPROVE COMMUNITY RESOURCES SKILLS**

State Skill 1:



# Independent Living Skills Module IV

## Independent Living Skills Module IV

### GOAL: TO IMPROVE COMMUNITY RESOURCES SKILLS

**State Skill 1:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

**State Skill 2:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?



**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?



**Who:**  
will assist you?

# Independent Living Skills Module IV

## Community Resources

Everyone at one time or another will need to turn to a community agency or organization for information or assistance. When the need arises for you, knowing where to turn for help can make the process of finding the answer to your question or solution to your problem so much easier.

*How familiar are you with the community resources available in your area? To find out, try answering the following questions.*

**1. Jim**, a friend of yours who dropped out of school two years ago, has recently lost his job as a gas station attendant. The owners sold the station to another oil company that plans to convert it into a self service station. Jim has been job hunting but hasn't found a position he's qualified for or interested in. He knows that he wants a better job than the one he had at the gas station but isn't sure what type of jobs are available. He might even be interested in a training program that would help him get his GED and possibly learn some new job skills. He has asked you for some advice. *What agencies would you suggest he contact for some help?*

---

---

---

**2. Diane** is afraid that she might be pregnant and doesn't know what to do. She doesn't want anyone to know, not her friends or parents, not even her boyfriend, no one except you. You're the only one she has confided in and now she's asking for your advice. *Where should she go to find out if she is pregnant? Is there a clinic that offers free or low cost pregnancy testing? Who can she talk to confidentially about some of the decisions she has to make if she is pregnant? Do you know?*

---

---

---

**3.** You and your friends are a little worried about **Luis**. He just doesn't seem like the same guy these days. He has been missing a lot of school lately and rarely shoots baskets after school with you and his other friends like before. Luis even looks different; his clothes look rumpled, and he has gained quite a bit of weight. His usual sense of humor is gone, too. He seems pretty down. Yesterday Luis surprised you by asking if you knew of a place where he could talk confidentially to somebody about how he's feeling. *Do you know what agency(s) to recommend?*

---

---

---

## Independent Living Skills Module IV

4. **Juan** and **Chris** thought they had found the apartment they had been looking for when they read the ad in the newspaper. The rent was reasonable; it had two large bedrooms and a great location on the bus line, as well as a washer and dryer in the basement. They called the landlord, and scheduled an appointment to see the apartment that afternoon. When they met the landlord, he asked them how old they were and then told them that the apartment was already rented. A few days later Juan and Chris were in the same neighborhood looking at another apartment. They walked past that first apartment and saw a “For Rent” sign in the window. They’re wondering now if they were the victims of housing discrimination. *Do you know of any agencies that might be able to help them?*

---

---

---

5. Your friend, **Tyrone**, is gay. Last night he was attacked by a neighborhood group who called him names, beat him with clubs, and left him bleeding in a nearby alleyway. He has called you this morning, and although he may be able to recognize his attackers, he’s afraid to call the police. *Do you know of any agencies or organizations to help him?*

---

---

---

6. You and several friends at school talked the other day about religion, God, and spirituality. Each of you had varying ideas about these topics. You’ve been thinking that you’d like to begin attending a religious organization but are unsure of which organizations you’d be interested in. *Do you know how to find out about groups, churches, etc.?*

---

---

---





## Independent Living Skills Module IV



### ACTIVITY

Research the following resources within your community and write the addresses and telephone numbers in the chart below.

<b>Resource</b>	<b>Address</b>	<b>Telephone Number</b>
Unemployment Office		
Social Security Office		
City/Town Hall		
Library		
Post Office		
Nearest Hospital/Clinic		
Free/Sliding Fee Medical Services		
Counseling/Mental Health Services		
Food Bank / Free Clothing		
Free/Sliding Fee Legal Help		
YMCA		
Community Action		

## Independent Living Skills Module IV

In addition to the resources in your community, state-wide and national hotlines offer assistance and can refer you to local organizations for help. The following listing is a sample of hotlines which might be helpful to you now or in the future.

Adult Literacy Hotline .....	800-447-8844
AIDS Hotline (English) .....	800-342-2437
AIDS Hotline (Spanish).....	800-344-7432
AIDS Teen Line.....	800-234-8336
Alateen/Alanon .....	617-843-5300
Alcoholics Anonymous.....	617-426-9444
Alcohol Hotline.....	800-ALCOHOL
Ask-A-Nurse .....	800-544-2424
Battered Women’s Hotline .....	800-899-4000
Career Learning Line .....	800-442-1171
	617-536-0200
Dating Violence Youth Hotline .....	617-773-HURT
Drug Abuser Anonymous .....	800-274-2042
Drug and Alcohol Hotline.....	800-327-5050
Gay and Lesbian Hotline .....	617-267-9001
Higher Education Center at Boston Public Library .....	617-536-0200
	800-442-1171
Hunger Hotline.....	617-523-7010
	800-645-8333
Massachusetts Department of Education .....	617-388-3300
Massachusetts Tenants Organization.....	617-367-6260
Narcotics House .....	800-234-0420
Planned Parenthood .....	800-682-9218
Rape Crisis Hotline (English).....	617-492-RAPE
Rape Crisis Hotline (Spanish).....	617-492-2803
Samaritans.....	617-247-0220
Samarateens .....	800-252-8336
Smokers.....	800-828-4357
Teen Alcoholism Hotline.....	800-252-6465

## **Independent Living Skills Module IV**

Youth Hotline (Violence Issues)..... 617-773-HURT  
Youth Crisis Helpline ..... 800-448-4663  
Youth Only AIDS Line (“YO Line”)..... 800-788-1234

## Independent Living Skills Module IV

### UNDERSTANDING THE LAW SKILL ASSESSMENT

The following questions will help you identify the skills in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
1. Know what to do and whom to call if I am a victim of a crime.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Know what the term “under age” means.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Know what behaviors are criminal and can be punished under the law.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Know which traffic violations can result in a traffic ticket or arrest for a minor.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Know how to get a lawyer if I should ever need one whether I have money for legal services or not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Understand what my legal rights are and what to do if I am ever questioned by the police or arrested.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Know at what age it is legal to get married and what tests and forms have to be completed first.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Am aware of how and at what age males must register for selective services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Know that shoplifting or stealing is considered larceny regardless of how small the theft.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Understand how the court system works.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Independent Living Skills Module IV

	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>11.</b> Understand the alcohol and drug laws and am aware of the punishments for convictions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12.</b> Know the importance of thoroughly reading and understanding any legal document I sign, i.e. apartment lease.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13.</b> Know how and at what age I can register to vote as well as when and where I should vote.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

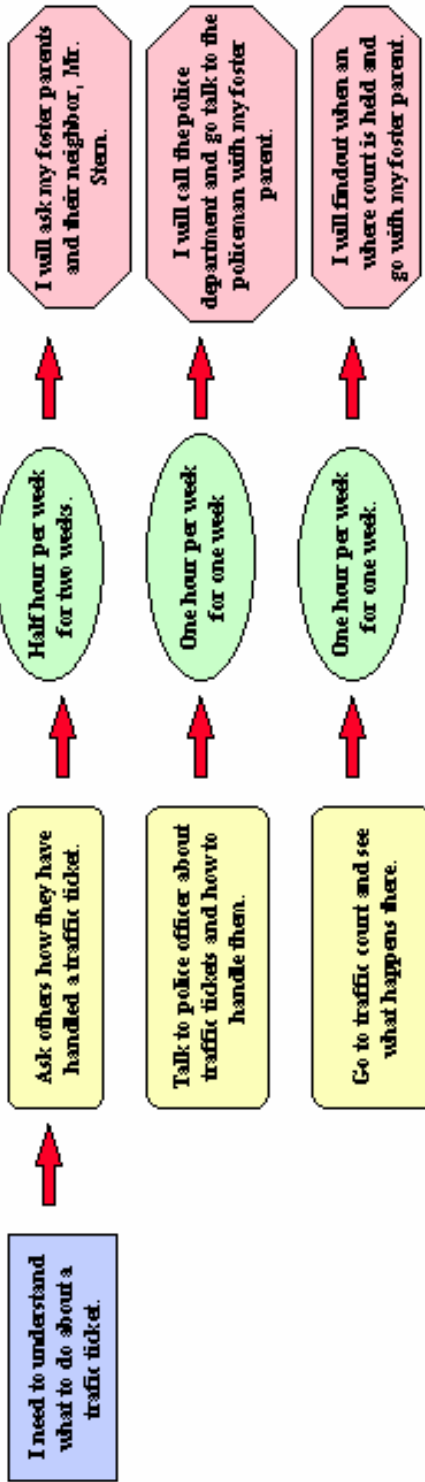
# Independent Living Skills Module IV

## Independent Living Skills Module IV

You have now completed the assessment section and identified those skills that you would like to strengthen in order to be better able to do things on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop, and with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build on your new skills.

### EXAMPLE GOAL: TO IMPROVE LAW SKILLS

State Skill 1:



# Independent Living Skills Module IV

## Independent Living Skills Module IV

### GOAL: TO IMPROVE LAW SKILLS

**State Skill 1:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?





**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?





**Who:**  
will assist you?




**State Skill 2:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?





**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?





**Who:**  
will assist you?

## Independent Living Skills Module IV

### THE LAW

How much do you know about the law? Take this quiz to find out. Please circle *True* or *False*.

- True or False* 1. A person stealing hubcaps from a car can be charged with larceny.
- True or False* 2. A 17-year-old who commits a crime will be charged as an adult.
- True or False* 3. Juveniles under the age of 17 can be tried as adults for certain crimes.
- True or False* 4. A friend is arrested for unauthorized use of a motor vehicle. He took the neighbor's car without his permission. Although you were only a passenger in the car, you can be arrested too.
- True or False* 5. Possession of marijuana is a misdemeanor for the first offense and a felony for the second offense.
- True or False* 6. It's against the law to carry on your person or use as a weapon a knife with a blade that's longer than three inches.
- True or False* 7. Rape is a felony.
- True or False* 8. You can get medical help for a drug problem without legal penalties, according to federal law.
- True or False* 9. A person who is arrested for trespassing will be charged with a misdemeanor.
- True or False* 10. The police can search you if they believe that you have broken or are about to break the law.
- True or False* 11. Legal immigrants (resident aliens) will be deported if they commit a felony.

*(All the answers are True.)*



## Independent Living Skills Module IV

Many people are confused about the meaning of the terms misdemeanor, felony, and violation. If you're one of them, here's some help.

### **Violation**

*Failing to stop (car) at a stop sign, person who is not handicapped parking in a handicapped space, littering where "no littering" signs are posted*

Punishable by a fine or imprisonment in the county jail.

### **Misdemeanor**

*Trespassing, shoplifting(Under \$200), vandalism*

Punishable by a fine or imprisonment in a house of correction for two and one-half years or less.

### **Felony**

*Shoplifting (more than \$200), assault and battery with a dangerous weapon, discharging a firearm within the city limits, robbery, rape, child abuse, murder*

Punishable by imprisonment in state prison for two and one-half years or **more**.



## Independent Living Skills Module IV



### ACTIVITY

With the help of your social worker, foster parent, or program staff, answer the following questions:

A) What happens if someone gets arrested?

---

---

B) What tasks do district attorneys have?

---

---

C) If someone has been arrested but does not have money to pay for a lawyer, does she/he still have the right to legal counsel?

---

D) What is “bail”?

---

E) What is “probation”?

---

F) What is a jury?

---

G) Who can be called for jury duty?

---

H) What is the difference between civil and criminal law?

---

---

I) At what age is it legal to drink alcohol?

---

J) What is a plaintiff?

---

## Independent Living Skills Module IV



### ACTIVITY

Research the possible legal consequences for the following offenses and record the answers in the chart below.

<b>Offense</b>	<b>Penalty</b>
<i>Shoplifting</i>	
<i>Driving Without a License</i>	
<i>Robbery</i>	
<i>Possession of Stolen Property</i>	
<i>Assault</i>	
<i>Possession of Drugs</i>	
<i>Possession of a Dangerous Weapon</i>	



## Independent Living Skills Module IV

**C**onsider the following:

A friend of yours is supposed to attend a court date for trespassing tomorrow. He tells you that he is not planning to go because he did not do anything wrong. *What advice would you give him?*

Missing a court date can have serious consequences! If someone misses a scheduled court date, the judge can order a warrant to be issued, and he/she will be arrested. Once arrested, he/she might remain in jail until the next court date, or the judge might order bail to be posted.

**C**onsider the following:

Another friend of yours has some legal questions in regard to the lease she is about to sign., but she does not have the money to consult with an attorney. *What advice would you give her?*

Signing any contract is serious business. Once you have signed, you are legally bound to the stipulations of the contract. If you have questions about any contract, it is always a good idea to consult with someone. If you do not have enough money to pay for legal services, you can contact any of the agencies listed below for free legal help.

Harvard Legal Aid Bureau  
1511 Massachusetts Avenue  
Cambridge, MA  
617-495-4408

Legal Assistance Corporation of Central  
Massachusetts  
332 Main Street, Suite 320  
Worcester, MA  
508-752-3718

Massachusetts Bar Association  
Lawyer Referral Service  
20 West Street  
Boston, MA  
617-542-9069

Massachusetts Commission Against  
Discrimination  
1 Ashburton Place, Room 601  
Boston, MA  
617-727-3990

South Middlesex Legal Services

## **Independent Living Skills Module IV**

354 Waverly Street  
Framingham, MA  
508-620-1830

Public Counselor's Service  
44 Church Street  
Lowell, MA  
508-458-7161

Volunteer Lawyer's Project  
8 Winter Street, Suite 400  
Boston, MA  
617-423-0648  
617-338-6790 TTY

Western Massachusetts Pro Bono Referral  
System  
145 State Street  
Springfield, MA  
413-781-7815

## Independent Living Skills Module IV

### THE RIGHT TO VOTE

The government of the United States of America is a democracy which, as you know, means that its citizens (age 18 and older) have the right to vote.

Officials at all levels of government -- from the President of the United States to the mayor of a city -- are elected by the citizens.

Before you can vote in an election, however, you must:

- be 18 years of age or older; and
- register to vote.



#### ACTIVITY

1. *Find out where and when you can register to vote in your town/city.*
2. *Find out where you would go to vote if you were eligible to vote in the next election.*

## Independent Living Skills Module IV

### **RECREATION** SKILL ASSESSMENT

The following questions will help you identify the skills in which you excel and target those which you need to develop. By yourself or with your team try to answer each of the questions as honestly as possible. After completing this independent living skills assessment, review it with your team and identify those skills you would like to strengthen.

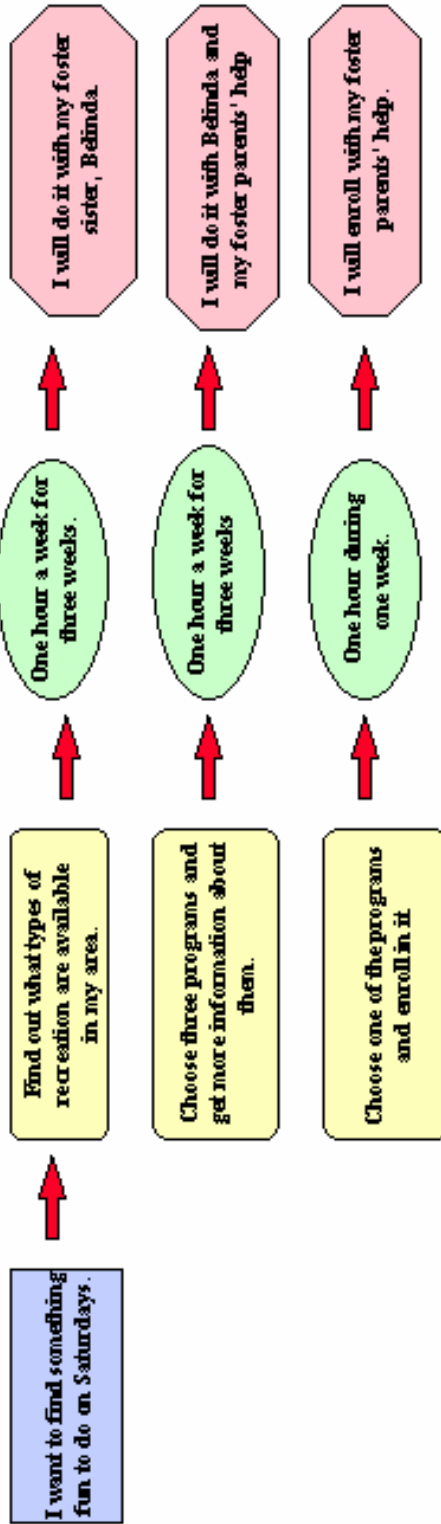
	<i>I do not know how to do this</i>	<i>I need to know more about this</i>	<i>I can do/ have done this</i>
<b>1.</b> Have a sport or activity that I participate in during my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2.</b> Usually have no problem planning what I'll do during my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3.</b> Know which leisure activities cost money and which do not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4.</b> Am able to participate in my leisure activities while staying within my weekly budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5.</b> Include regular physical exercise as a part of my free time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6.</b> Know of and use the community recreational resources such as parks, pools, tennis courts, gyms, etc., that are free or have a small user's fee.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7.</b> Know what some of the benefits of volunteering are.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8.</b> Understand the difference between competitive/non-competitive leisure activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9.</b> Know which agencies/organizations/schools accept youth volunteers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Independent Living Skills Module IV

You have now completed the assessment section and identified those skills that you would like to strengthen in order to be better able to do things on your own. The following guide can help you in planning how you can learn about and practice these skills. Choose a few skills that you want to develop, and with your team, write down your plan of action. Remember, once you accomplish these goals you can go back to your assessment tool and select new goals to build on your new skills.

**EXAMPLE**  
**GOAL: TO IMPROVE RECREATIONAL SKILLS**

State Skill 1:





Independent Living Skills Module IV

GOAL: TO IMPROVE RECREATIONAL SKILLS

**State Skill 1:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?

**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?

**Who:**  
will assist you?

**State Skill 2:**  
to be developed  
and/or improved



**Plan:**  
how do you plan to learn,  
develop and improve this skill?

**When:**  
when, where, and how often will you  
work on this skill and by when will you  
have mastered this?

**Who:**  
will assist you?

## Independent Living Skills Module IV

### RECREATION

Recreational activities are an important part of our lives. They enable us to relax, socialize, and have fun!

What do you like to do during your free time?

As you know, some types of entertainment, like going to the movies, may not be a frequent option -- particularly when you're on a limited budget. But there are numerous recreational opportunities that are free or fairly inexpensive right in your own community.



#### ACTIVITY

Research low cost/free recreational opportunities within your community and list them in the chart below.

Free Activities	Activities With A Small Fee

## Independent Living Skills Module IV



### ACTIVITY

Public libraries often offer free tickets for museums, exhibits, the aquarium, etc., to its members. Find out what tickets are available through your local library.



**C**onsider the following:

**Darrell:** Free time! There's never enough of it. Between work, school, and all other things I have to do, there doesn't seem to be time enough to do the fun things I really enjoy.

**Sue:** How boring! Another Sunday afternoon with nothing to do. The day just drags by. I'm really tired of this.

Sue and Darrell have different feelings about their free time. Does one of their statements sound like something you might say? It may seem strange, but both Sue and Darrell have a similar problem. They don't take their free time seriously enough to plan it. Therefore, it seems to be passing them by.

Complete the following charts to get a better idea of just how much free time you have and what you're doing now during that time. You can also start planning for those activities you might really have time for! The first schedule has Friday's activities filled in as an example.

## Independent Living Skills Module IV

Activity Schedule for the Week of \_\_\_\_\_

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
<b>7:00 A.M.</b>					Get Ready/Eat		
<b>8:00 A.M.</b>					School		
<b>9:00 A.M.</b>					School		
<b>10:00 A.M.</b>					School		
<b>11:00 A.M.</b>					School		
<b>NOON</b>					Lunch		
<b>1:00 P.M.</b>					School		
<b>2:00 P.M.</b>					School		
<b>3:00 P.M.</b>					Watch TV		
<b>4:00 P.M.</b>					Watch TV		
<b>5:00 P.M.</b>					Watch TV		
<b>6:00 P.M.</b>					Eat Supper		
<b>7:00 P.M.</b>					Work		
<b>8:00 P.M.</b>					Work		
<b>9:00 P.M.</b>					Work		
<b>10:00 P.M.</b>					Hang out with friends		
<b>11:00 P.M.</b>					Go Home		
<b>MIDNIGHT</b>					Sleep		

# Independent Living Skills Module IV

Activity Schedule for the Week of \_\_\_\_\_

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
<b>7:00 A.M.</b>							
<b>8:00 A.M.</b>							
<b>9:00 A.M.</b>							
<b>10:00 A.M.</b>							
<b>11:00 A.M.</b>							
<b>NOON</b>							
<b>1:00 P.M.</b>							
<b>2:00 P.M.</b>							
<b>3:00 P.M.</b>							
<b>4:00 P.M.</b>							
<b>5:00 P.M.</b>							
<b>6:00 P.M.</b>							
<b>7:00 P.M.</b>							
<b>8:00 P.M.</b>							
<b>9:00 P.M.</b>							
<b>10:00 P.M.</b>							
<b>11:00 P.M.</b>							
<b>MIDNIGHT</b>							

## Independent Living Skills Module IV

After you have charted your activities for one week, review each day and circle your free time hours.

1. How many hours of free time did you have during the week? \_\_\_\_\_

2. List below all of the leisure activities you participated in during the week and the time you spent with each.

_____	_____
_____	_____
_____	_____
_____	_____

3. Are there other activities that you would like to participate in that are not on your list above? What are they?

_____
_____
_____

4. From your answer to Question 3, choose one or two activities and try planning when, where, and with whom you might begin including them in your weekly schedule.

<b>Activity</b>	<b>When</b>	<b>Where</b>	<b>With Whom</b>
<i>Example:</i> Aerobics	(on what day, what time?) Mon. & Wed. at 3:30 P.M. and Sat. at 10:00 A.M.	YWCA	Jan

Try completing the Weekly Activity Chart for the next few weeks to see how successful you can be at including the new activities in your life.

## Independent Living Skills Module IV

### VOLUNTEERING

Many people of all ages like to spend part of their free time doing some kind of volunteer work at a hospital, day care center, homeless shelter, etc. The satisfaction of helping others along with the opportunities to learn new skills and gain work experience are just some of the benefits of volunteering. Young adults just like you are making valuable contributions to their communities. If you're interested, here are some volunteer opportunities to consider.

#### If you would like to work with:

Children

The handicapped

The elderly

People who are sick

People who are hungry/homeless

#### You might volunteer some time at:

Day care centers, Big Brother/Sister Organizations, Boy/Girl Scouts.

Mass. Commission for the Blind, community association for retarded citizens, state schools.

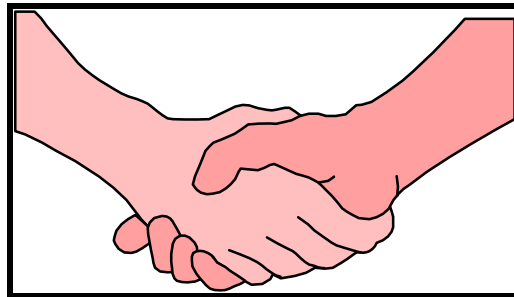
Commission for Elder Affairs, nursing homes, community elder service agencies.

Your local hospital, nursing homes, the American Cancer Society.

Local food pantries, homeless shelters.

Other ways to help your community might include the following:

- recycling
- educating through youth peer groups.
- attending public hearings, school board meetings, etc.
- organizing community efforts
- serving through churches and other charitable organizations



#### ACTIVITY

Check your daily newspaper to find additional volunteer opportunities in your community.