

Money Matters

A black and white illustration of a money bag with a drawstring top, tied at the neck. Several coins are spilling out from the bottom of the bag. The bag and coins are rendered with a stippled or textured effect.

**A Mini-Micropedia
Activities for Real Life Learning**

by

Marian B. Latzko

MONEY MATTERS

ACTIVITIES for "REAL LIFE" LEARNING

These experiences are designed to go along with *MONEY MATTERS- A Mini-Micropedia*.^{*} The sheets are designed to be used:

- with the *Money Matters - Mini-Micropedia* to apply and practice the knowledge offered in the book
- with *I CAN DO IT! A Micropedia of Living On You Own*
- by themselves as appropriate to the teacher and the learner.

THESE MATERIALS ARE TO BE USED FOR EDUCATIONAL PURPOSES ONLY. THEY SHOULD BE REPRODUCED IN ONLY ONE SCHOOL OR EDUCATIONAL SETTING.

It is especially meaningful to allow the mini-micropedias to go with the "students" after their training. In this way they can look up what they need to know when they need it.

LEVELS OF LEARNING

The experiences are designed for three different levels of understanding needed when making a financial plan.

1. **MINIMAL:** This is for very basic knowledge needed. It includes: goal setting, needs/wants, values, shopping terms, comparison shopping, money transactions, take-home pay, monthly budgeting.
2. **INTERMEDIATE:** This is for further knowledge and includes: sales resistance, consumer fraud, unit pricing, bill payment processes, checking and savings accounts, banking transactions, balancing checkbooks, savings process.
3. **ADEQUATE:** This unit offers more comprehensive knowledge needed. Included are: insurance, consumer complaints, credit, loans, budgets for emergencies and seasonal bills, income taxes.

ADDED SUGGESTIONS FOR LEARNING

The cover sheet for each level has additional ideas for teaching. These are added to enrich the learning and to apply the knowledge learned in different ways. They will expand the knowledge through real applications. This will be especially meaningful for different types of learners.

TESTS ARE INCLUDED

If you need to know where the learner's knowledge level is before training, pre-tests are included. They are in the form of oral tests. There are also post-tests that can help evaluate what was learned.

^{*} "Money Matters- A Mini-Micropedia" is taken from appropriate chapters of "I CAN DO IT! A Micropedia of Living On Your Own" by Marian B. Latzko M.S. Copyright 1996 Revised 2000 for its fourth edition.

MONEY MATTERS

Activities for "Real Life" Learning

(level 1, MINIMAL)

These experiences are designed for minimal knowledge needed for managing money.

- Persons teaching money management can use *MONEY MATTERS A Mini-Micropedia* along with these learning experiences.
- The learning experiences can be used with the *Mini-Micropedia, I CAN DO IT! A Micropedia of Living On Your Own*, or by themselves.
- There is an oral pretest and an objective post test included.

The objectives of this unit are to:

1. Set personal goals and understand the value of making a money plan to reach the goals
2. Understand the cost of supporting self
3. Recognize how wants (luxuries), needs (necessities), and personal values affect purchases made
4. Comprehend basic shopping terms and coupon use
5. Understand gross wages, deductions, and take-home pay
6. Know the differences between values of coins and currency and can use calculator to figure costs
7. Create a personal "envelope budgeting" method.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner and the amount of time available.)

1. Interview people at different stages of life for budgeting advice.
2. Keep track of one week's purchases. Describe factors influencing the choice and the consequences. (Can make a poster or write analysis.)
3. Collect pictures showing evidences of life style choices (i.e. housing, transportation, health, education, cultural pursuits, energy use, etc.) Consider costs of these choices.
4. Role play a class reunion to visualize what people want to be like in 10 or 20 years.
5. Read a biography or view a film about a famous person to be admired. Make a chart showing person's goals, resources used, and barriers that the person overcame.
6. Interview admired persons to find when they were born, how they make a living, how they spend their time, how they accomplished their goals in life. Then compare with own lives for similarities.
7. Consider barriers to reaching goals. Discuss how to overcome these barriers.
8. View a TV program with an older adult and chart values and goals of each character. Discuss: consequences of values shown, value changes through the years. Compare personal values to those shown by characters in the program
9. Create imagined budgets for persons in different life situations (i.e. welfare family, retired, college student, person just starting out, etc.)
10. Visit a grocery store with a shopping list to make choices using unit pricing.
11. Look in newspapers, magazines, and advertisements to find coupons. Evaluate their value.
12. Practice making change as if in a grocery store.
13. Make a grocery list with the help of a newspaper and use a calculator to figure the cost.

“HI, friend! What’s new?”



IMAGINE what it would be like to meet an old friend ten years from now. What would you have to say to each other? When that friend asks questions about your life, what would you be able to answer?

THINK ABOUT IT! Have you kept track of old friends? When did you leave your family/caretaker home? Who are you living with now? Are you married? Do you have children? Where are you living now? What type of housing do you have? What kind of work do you do? What education did you complete? Do you have further career plans? What do you do in your leisure time? Do you participate in any community activities?

WRITE ANSWERS to these questions, or draw pictures, to symbolize your life during these next ten years. Include any further information that is important to you.

NOW make a list of what you need to do now to achieve this life you vision. Include such things as: training/schooling needed, money needed, help needed, alternatives.

NOW use this list. Write three goals you can set for yourself to help you accomplish your imagined life. Write one goal to accomplish in 1-4 weeks (short term goal). Write one goal that can be accomplished in 2-12 months (medium term goal). Write one goal to accomplish in more than one year (long term goal). Here’s a layout example you could copy.

GOAL PLANNING	
Goal: _____	Date to accomplish: _____
Estimated cost: _____	Money still needed: _____ Weekly amount: _____
Steps to take to reach my goal: _____ _____	
Where to get help to reach my goal: _____	
Further information needed to reach my goal: _____	
Other ways to accomplish my goal: _____ _____	

NOW CONSIDER why it is important to make a life/money plan to accomplish your goals. In a small group make a list of reasons for creating a money plan. Consider the effects on yourself, family, and community. Share the list with others. Then you can:

1. Create a pamphlet, poster, or advertisement sharing the reasons for budgeting and goal setting.
2. Debate the values of setting personal goals and creating a money plan (budgeting).

WHAT DOES IT REALLY COST TO BE ON MY OWN?

Here's a list of normal expenses people have when they support themselves. (Add other things you think are important.) Consider what you think it costs for each item. Write the amount in the space provided. When finished, check to see if your guesses are correct. You may have to make telephone calls, look at newspaper ads, or talk with a teacher or someone who is self supporting to get some idea of real costs.

MONTHLY EXPENSES	
<u>Fixed expenses</u>	\$
Savings	
Rent	
Car payment	
Auto & Renters' Insurance	
Life & Health Insurance	
<u>Flexible expenses</u>	
Utilities (gas/electricity)	
Telephone	
Groceries	
Clothing	
Credit card payments	
Church or charities	
Car repairs & maintenance	
Transportation /Public	
Personal items (toiletries, haircuts, etc.)	
Laundry/ dry cleaning	
Education	
Other	
<u>Fun expenses</u>	
Cable television	
Movies/books/videos/CDs	
Hobbies	
Travel/vacations	
Gifts	
Alcohol/cigarettes	
TOTAL EXPENSES	\$

1. *What surprised you most when you did this exercise?*
2. *What did you learn?*
3. *What kind of job would pay the wages needed for your estimated expenses? How can you find out?*
4. *If you had an income from a job that paid \$ 5.00 per hour, with a take-home pay of \$ 170.00 per week, could you afford the expenses you figured?*

**IT'S POSSIBLE TO LIVE ON A LIMITED INCOME!
YOU JUST HAVE TO LEARN HOW!**

Want to learn more? See if your final decisions for budget expenditures meet the following averages. According to national midwest averages, single people starting out generally spend the following percentages for budget items: Housing 30-35%, Food 15%, Transportation 16-21%, Health 5%, Clothing 6%, Entertainment 5%, Other things (include: education, reading, tobacco, alcoholic beverages, cash contributions, personal insurance, savings and miscellaneous) 13-23%.

"But I really need it!"

Figuring out what "real needs" are is difficult. When there is a limited amount of money, the challenge becomes more of a problem. Everyday choices make the difference between being able to pay your bills or not pay your bills. Consider these examples: "My girlfriend wants to go to the big concert. Can I take her and still pay rent if I go?" "Do I buy a car, or take a bus?" "Should I eat out tonight?"

Look at the following items and decide if they are examples of meeting basic needs. Place an "N" in front of the words that meet real "needs" (necessities). Place a "W" in front of the words that meet "wants" (luxuries). When you're done, discuss your decisions with a small group of classmates or friends. Share your final decisions and discussions with others.

stereo	car	refrigerator	guitar	designer clothes
shaver	bed	sodas	computer	washing machine
shoes	phone	truck	house	Nike shoes
soap	food	concert ticket	cigarettes	newspaper
gourmet food	cosmetics	furnace	tuxedo	books

Things to think about or discuss:

1. *Did you find that you disagreed about whether an item is a need or a want?*
2. *What reasons did you have for the difference of opinions?*
3. *Are some items that appear to be physical needs really meeting other needs?*
4. *How can understanding the difference between needs and wants help you to reach your goals?*
5. *Can not knowing the difference between needs and wants become a barrier to reaching goals?*
6. *Give an example of wants and needs differing at different ages.*

VALUES AFFECT YOUR CHOICES TOO

Values are qualities or principles that are desirable and have worth. Whenever you make a decision, your values are reflected in your choice. Some things you may value are listed below. Check the ones that you value.

religion	caring	hard work	education	arts/beauty	love	sports
winning excitement	music	truth	fun	leisure	security	
ownership	sharing	family	money	sex	freedom	friends
environment	safety	community	health	prestige	comfort	convenience



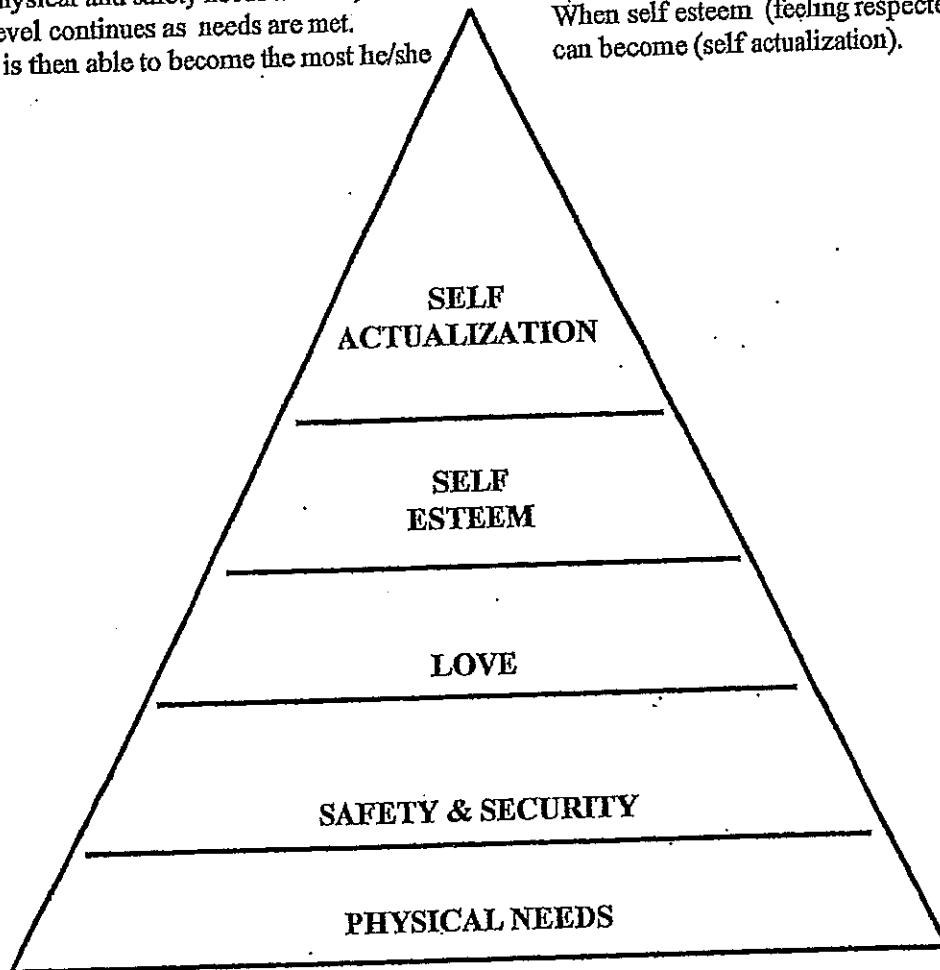
NOW LOOK AT THE WAY YOU SPENT MONEY THIS WEEK

List things that you spent money on in the last week or two. Place a "W" beside items that were wants and an "N" beside items that were needs. Check if the purchases helped you work toward your goals. Then note the need met ("W" or "N")

ITEM	Helped Goals	Didn't Help Goals	Need met
	✓	✓	

NEEDS AND WANTS ARE DIFFICULT TO SEPARATE!

A. H. Maslow placed human needs into groups in the form of a pyramid. Each section built on the next. First physical needs must be met before safety can be considered (i.e. If a man is hungry, he will risk his safety to get food.) When physical and safety needs are met, love relationships can be considered (being loved and love in return). Each level continues as needs are met. When self esteem (feeling respected by others) is met, a person is then able to become the most he/she can become (self actualization).



Physical Needs include: food, sleep, water, shelter and clothing

Safety and Security include: being safe from physical harm or injury.

Love is a need to be accepted by others, to be loved by another and to be able to return that love.

Esteem is the need for respect and admiration.

Self actualization is the need to achieve one's full potential (to become the most one can become.)

Families generally take care of the first three levels. Other levels must be met by the individual.

Consider the following groups of items. What basic need does each item meet? Place each item on the appropriate level of the pyramid. Then discuss your placement with others.

Group # 1	sandals	Nike shoes	oxfords	ballet slippers
Group #2	beans	sodas	water	T-bone steak
Group #3	furnace	air conditioner	umbrella	fireplace

Discuss or think about:

1. Did you find that an item might fit on more than one level?
2. What problems or disagreements did you have with your final decisions?
3. Can a person exist if only physical needs are met?

\$UPER \$LUETH \$CAVENDER HUNT

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



Before you go to the grocery store, compare ads in newspapers to see what specials are being offered. Questions to consider: Does more than one store offer the same special? Are prices the same?



Choose one of the grocery stores in which to do your scavenger hunt. Then choose an item from their ad to compare with competitive items when you go shopping.



Cut out one coupon item to compare with other competitive products. Carry the coupons with you.

NOW GO SHOPPING!

Time I began my hunt _____ Time I finished my hunt _____

1. Coupon item _____ Brand name _____ Size _____ Unit price _____
 Competitive house brand name _____ Size _____ Unit price _____
 Other brand name _____ Size _____ Unit price _____
2. Name of newspaper ad item _____ Unit price _____
 Name of an equal product that costs less _____ Unit price _____
 Name of an equal product that costs less _____ Unit price _____
3. Brand names of 14.5 oz cans of creamed corn:
 Generic brand name _____ Grade _____ Cost _____ Unit price _____
 Name brand name _____ Grade _____ Cost _____ Unit price _____
 House brand name _____ Grade _____ Cost _____ Unit price _____
 Economy brand name _____ Grade _____ Cost _____ Unit price _____
3. Name of a juice that is 100% juice _____ Unit price _____
 Name of a "juice drink" _____ %Amount of juice _____ Unit price _____
4. Brand names of packages of corn flakes:
 Brand name _____ Cost _____ Unit price _____
 Brand name _____ Cost _____ Unit price _____
 Brand name _____ Cost _____ Unit price _____
 Brand name _____ Cost _____ Unit price _____
6. Find dates on the following containers:
 Can of peas _____ Loaf of bread _____ Hot dogs _____ Hamburger _____
 Milk _____ Cottage cheese _____ Eggs _____
7. Compare prices on the following foods:
 1 lb white potatoes _____ 1 lb potato chips _____ Difference _____
 1 lb frozen chicken breasts _____ 1 lb fresh chicken breasts _____ Difference _____
 1 lb lean hamburger _____ 1 lb extra lean hamburger _____ Difference _____
 1 lb apples _____ 16 oz can applesauce _____ Difference _____
 16oz package of frozen green beans _____ 1 lb of fresh green beans _____ Difference _____
 1 package of 8 hamburger buns: brand name _____ fresh bakery _____ Difference _____
11. Find name of a food sale item that is outdated _____

WHO WON THE SCAVENDER HUNT? Compare & Discuss.

SUPER SHOPPER Sleuth



A good super shopper should know the language of the stores and advertisers where shopping is done. See if you can find the right answers for the sales terms you can find in ads and stores. Match them! You get five points for each correct answer.

BUYING CLOTHES

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Merchandise sold out of warehouses, usually at lower prices 2. Perfect condition 3. More flawed than an irregular 4. Merchandise not normally sold by the store 5. Slight flaw 6. Regular prices reduced for a limited time 7. Usually first quality of left-over merchandise after retailers order 8. Merchandise that was shown to buyers before their orders were taken 9. Overruns of first quality merchandise left over after retailers order 10. Merchandise that has been returned by customers or retailers 11. Limited time price reduction 12. Regular store merchandise sold at lower price to reduce stock | <ol style="list-style-type: none"> a. ___ introductory offer b. ___ warehouse sale c. ___ special purchase d. ___ samples e. ___ overstock f. ___ odd lots g. ___ clearance h. ___ second i. ___ sale j. ___ irregular k. ___ first quality l. ___ returns |
|---|--|



Sale items may not always be the "best buy". You'll find that regular price items can also be checked for the "best buy". Read the following statements and mark an "F" in front of those that you think are false and a "T" in front of those you think are true. You get five points for each correct answer.

13. ___ There are freshness codes written on such products as milk, eggs, luncheon meats. These items are often put on sale as they are getting outdated.
14. ___ Unit pricing, printed on the edge of grocery shelves, helps consumers judge quality of products on sale.
15. ___ When buying fruit juices, it is wise to compare labels.
16. ___ When a store advertises its sales items as the lowest prices in town, it is best to check the statement.
17. ___ If you weigh food in the produce section, you should see that the scale is set at zero to start.
18. ___ Prices charged at a check-out counter are always correct so you don't need to check.
19. ___ Case lot sales can save money if supply is overstocked at beginning or end of a season.
20. ___ Coupons always offer the best buy for the price offered.

NOW ADD YOUR POINTS TO SEE HOW YOU RATE AS A SHOPPING SLEUTH*.

- | | |
|-------------|-----------------------------|
| 90-100 | You're a Super Duper Sleuth |
| 80-95 | You're a Super Sleuth |
| 70-80 | You're an OK Sleuth |
| 70 or below | You're a Practicing Sleuth |

* Answers to problems above: a-11, b-1, c-4, d-8, e-9, f-7, g-12, h-3, i-6, j-5, k-2, l-10

13. True. Be sure to look for freshness code on any item. Get the freshest! It will last longer.
14. False. Unit pricing helps compare costs between products.
15. True. Labels explain the amount of real fruit juice that's in a can. Remember that ingredients are listed in descending order.
16. True. Check prices at other stores to compare them yourself.
17. True. Scales are easily unadjusted. Get your money's worth. Watch at the check-out counter also.
18. False. Even electronically run machines can be in error. Check prices at check-out counter and at home. Let store know of errors.
19. True. When supply is greatest, prices are lower. (Economic principle of supply and demand!)
20. False. Competitor prices may be lower. Check unit pricing. Don't buy unless you really need the item or want to try it. Remember to consider cost of mail-in rebates and also expiration dates.

HOW MUCH MONEY WILL I HAVE FOR MY BUDGET?

When you have a job, you will need to understand the meaning of "take-home pay". This "take-home pay" plus any other income, will be the amount you will have to spend. Other income examples: government subsidies, scholarships, gifts, savings, family assistance.

1. When you begin work at a job, you will probably be paid by the number of hours that you work. The amount you receive from a minimum wage job is set by the government. (This amount was \$5.15/hour in 1998.) You may be able to earn more than a minimum wage when you begin. What is the minimum wage now? _____
2. You must pay federal and state taxes from your check. Federal taxes and state taxes vary each year. You will also pay federal insurance called FICA and Medicare. (This amount in 1998 was 7.65% of your income.) What is the FICA cost now? _____
3. There are also some other deductions that may be taken out of a paycheck. Examples are: union dues, insurance, retirement.

"Take-home" pay is the amount you have left after deductions are taken out.

Here is an example of "Take-home pay" using a minimum wage of \$5.15/hour. (No extra amounts are taken out for such things as health insurance or union dues.) Your pay check stub could look like this:

Employee name:							Check Date
HOURS	WAGE/ GROSS	GROSS	DEDUCTIONS				4/30/99
_____	_____	_____	Federal Tax	State Tax	FICA	Other	NET
_____	_____	_____	_____	_____	_____	_____	_____
40	\$ 5.15	\$ 206.00	30.90	10.09	15.76		\$ 149.25

If you want to know how much you would earn per month, multiply your net pay by 4 weeks:

$$\begin{array}{r}
 \$ 149.25 \\
 \times \quad 4 \\
 \hline
 \$ \quad \quad \quad
 \end{array}$$

If you want to know how much you are paying for deductions for taxes per week, add the amounts.

$$\$ \quad \quad \quad$$

If you want to know how much you pay in 4 weeks, multiply the above amount by 4: \$ _____

??? Questions to consider:

1. What is net income?
2. What is gross income?
3. What is FICA?
4. What kinds of jobs pay minimum wages in your community?
5. What kind of job are you prepared to do?
6. Will you be able to receive more than minimum wages as you start out?
7. What are some deductions that you might have taken out of your paycheck?
8. Does an employer sometimes pay benefits like medical insurance for you?

CAN YOU MAKE YOUR MATH WORK FOR YOU?

You go to a restaurant for dinner and receive the following bill:

- What would you pay for the food total? _____
- What would you add for 5% sales tax? _____
- If you chose to give a 10% tip, what would you add? _____
- If you chose to give a 15% tip, what would you add? _____
- What would your total bill be? _____
- If you paid with a \$10.00 bill, what change would you receive? _____

JOHN'S PLACE	
Hamburger basket	\$ 3.45
Side salad	1.25
Drink	1.00
FOOD TOTAL	_____
5% TAX	_____
Tip	_____
TOTAL	_____

When you go to the grocery store you must figure the following costs:

1. Oranges cost \$ 1.20 per dozen. You buy only 6.
2. Bananas cost \$.49 per pound. You buy 2 1/2 pounds.
3. Hamburger costs \$ 1.48 per pound. You buy 3/4 pound.
4. Chili beans are on special @ 2 cans for \$.98. You buy only one.
5. Taco shells are running a special deal on large packages containing 36. They cost \$3.28. You decide to buy the package and share it with a friend. Your share of the cost will be \$ _____.

Total cost _____
 Total cost _____
 Total cost _____
 Total cost _____

1. Your total grocery bill is \$29.62. You want to return an item costing \$.49. What will your bill be now? _____

You want to be sure that the change you receive is correct! Figure the following.

Cost of item	Amount paid	Change received	# of \$10.00	# of \$5.00	# of \$1.00	# of \$.50	# of \$.25	# of \$.10	# of \$.05	# of \$.01
(example) \$ 5.67	\$10.00	\$4.33			4		1		1	3

Practice figuring down payments for the following purchases:

1. Automobile that cost \$7,899.00 required a down payment of 25%
2. Motorcycle that costs \$655.00 required a down payment of 20%
3. A mobile home that costs \$23,000.00 required a down payment of 15%
4. A \$75.00 winter coat on lay-away required a down payment of 5%

\$ _____
 \$ _____
 \$ _____
 \$ _____

BUDGETING USING AN ENVELOPE SYSTEM



When you know what your income will be, you can begin budgeting. Try it with an imaginary budget from a job that has a take-home pay of \$1,400 per month.

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

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

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

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

You can practice by making your own take-home pay cash by cutting paper into various dollar bills that equal \$1,400.

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

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

Oral Pre-Test
MONEY MATTERS
(Level 1 - Minimal)

1. What are some reasons for making a money plan? *(A plan helps to know what things will cost and the amount of money available for paying bills. Overspending can cause stress, bad credit rating so credit isn't available when needed, unpaid bills, bankruptcy. If planning isn't done, businesses and the community are hurt, self-image is hurt, etc.)*
2. How much money does it take to pay for rent? *(Varies. Shouldn't be more than 35% of income.)* How much money does it take to pay for utilities, insurance, food, etc.? *(Varies.)* Have you ever considered all of the costs to see what you can afford when you're on your own? *(Varies.)*
3. How do wants (luxuries), needs (necessities), and values affect purchases made.
 - a. Give some examples of needs (necessities) when buying food and clothing. *(Individual responses will vary. Items such as T-bone steaks, beer, expensive frozen foods, ice creams, candy, brand name clothes, formal wear, etc. should be considered luxuries.)*
 - b. Give examples of wants (luxuries). *(Television, CD player, big house, swimming pool, car.)*
 - c. What are the very basic physical needs that are needed for survival? *(Food, water, air, shelter, clothing.)*
 - d. Give an example of a personal value that affects the items you purchase. *(The value of belonging to a group will affect the clothes you purchase to match those of the group.)*
4. What's the difference between:
 - a. regular price and sale price? *(Sale price should be less than regular price.)*
 - b. irregulars, first quality, and seconds? *(First quality should be in perfect condition, irregulars have slight flaws, seconds are more flawed than irregulars.)*What's unit pricing? *(Pricing on store shelves that tell cost per unit such as oz.)*
How should coupons be used? *(Coupons offer discounts on specific products. Prices should be compared with equivalent products before being considered a good buy.)*
5. What is take-home pay? *(Amount of money left from a paycheck after deductions such as taxes, FICA, insurance, dues, etc. are taken out.)* Gross pay? *(Amount of money earned before deductions are removed.)*
6. Do you know the differences between values of coins and currency and can you use a calculator to figure costs?
 - a. If you go into a store and buy an item for \$5.25, what change will be given for a \$10 bill? *(\$ 4.75 in the form of 4 single dollar bills, one 50 cent piece and one 25 cent piece or similar change. You may show coins to person for identification.)*
 - b. If you rent an apartment for \$275.00 per month and are required to pay an extra month's rent for a security deposit when you move in, what is the total amount you will need? *(\$ 550.00)*
7. What is a budget? *(A record of planned expenses to guide spending.)*
What is "envelope" budgeting? *(A technique of budgeting. Budgeted amounts of cash are put into designated envelopes so it is available when bills come due or purchases are made. Prewritten checks can be used also.)*

EVALUATION FOR MONEY MATTERS
(Minimal)

Write a "T" in front of statements that are true and an "F" in front of the statements that are false.

1. A budget can help avoid overspending.
2. Spending no more than 35% of income for housing is recommended.
3. If the cost of one pound of tomatoes is \$.39, you pay \$.19 for two pounds.
4. Goals can help give a direction to life.
5. Food is a fixed expense.
6. The values you have affect choices you make.
7. A guitar could be a real need for someone.
8. "Take-home-pay" is the amount of money you have before payroll deductions are made.
9. The way a person spends money doesn't affect members of a community.
10. There is no difference between a need and a want.
11. Coupons always offer the best buy.
12. Families usually take care of the first three levels of Maslow's pyramid.
13. Unit pricing helps consumers judge quality of products for sale.
14. Generic brand canned foods are generally more expensive than name brands.
15. Some food items are sold at a lower price when they are outdated.
16. Self actualization is the need for respect and admiration.
17. There are freshness codes printed on milk and luncheon meat.
18. A nickel equals ten cents.
19. Federal and state taxes must be taken out of pay checks.
20. There is a government law controlling the minimum wages that must be paid to workers.

Mark an "X" in front of all of the correct answers.

21-25: Which of the following monthly expenses are fixed expenses?

- rent
- food
- telephone
- auto insurance
- credit card payments

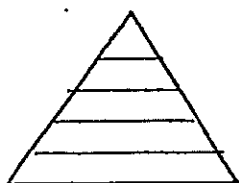
26-30: Which of the following items are values:

- hard work
- money
- friends
- winning
- all of the above

31-35: Physical needs include:

- food
- safety
- clothing
- shelter
- water

36-40: Place the number of the need in its proper place in Maslow's Basic Need Pyramid.



1. love
2. safety
3. physical
4. self esteem
5. self actualization

41-45: Match the correct terms with their definitions:

- 41. _____ Merchandize that has a slight flaw
- 42. _____ Limited store merchandise sold at lower cost to reduce inventory
- 43. _____ Merchandize returned by customers
- 44. _____ Merchandize that is in perfect condition
- 45. _____ Regular prices reduced for limited time

- a. sale
- b. clearance
- c. returns
- d. first quality
- e. irregular

46-50: Match the correct terms with their definitions:

- 46. _____ Net income
- 47. _____ Gross income
- 48. _____ FICA
- 49. _____ Federal tax
- 50. _____ Payroll deductions

- a. Federal insurance
- b. Total amount of money earned
- c. Amount of money left after deductions
- d. Taxes taken out for federal expenses
- e. Total amount of money taken out for such things as: insurance, dues, retirement plan

51-56: What change will you receive from a \$ 5.00 bill? Complete the chart:

COST	CHANGE	# \$1.00	QUARTERS	DIMES	NICKELS	PENNIES
\$ 2.93 (example)	\$ 2.07	2			1	2
\$.95						
\$ 1.98						
\$ 3.88						

57-58: Complete the following sentences with the correct answers:

- a. 35% of a \$1,200 income per month to spend for housing = \$ _____
- b. 20% down payment for a car costing \$5,500.00 = \$ _____

59-65: Explain the process of "envelope budgeting".

65-67: List three reasons for making a financial money plan.

- 1.
- 2.
- 3.

68-70: List three of the steps you can take to accomplish a goal:

- 1.
- 2.
- 3.

71-75: Explain what steps you can take to make a money plan for yourself.

EVALUATION ANSWERS FOR MONEY MATTERS
(Minimal)

Write a "T" in front of statements that are true and an "F" in front of the statements that are false.

1. T ___ A budget can help avoid overspending.
2. T ___ Spending no more than 35% of income for housing is recommended.
3. F ___ If the cost of one pound of tomatoes is \$.39, you pay \$.19 for two pounds.
4. T ___ Goals can help give a direction to life.
5. F ___ Food is a fixed expense.
6. T ___ The values you have affect choices you make.
7. T ___ A guitar could be a real need for someone.
8. F ___ "Take-home-pay" is the amount of money you have before payroll deductions are made.
9. F ___ The way a person spends money doesn't affect members of a community.
10. F ___ There is no difference between a need and a want.
11. F ___ Coupons always offer the best buy.
12. T ___ Families usually take care of the first three levels of Maslow's pyramid.
13. F ___ Unit pricing helps consumers judge quality of products for sale.
14. F ___ Generic brand canned foods are generally more expensive than name brands.
15. T ___ Some food items are sold at a lower price when they are outdated.
16. F ___ Self actualization is the need for respect and admiration.
17. T ___ There are freshness codes printed on milk and luncheon meat.
18. F ___ A nickel equals ten cents.
19. T ___ Federal and state taxes must be taken out of pay checks.
20. T ___ There is a government law controlling the minimum wages that must be paid to workers.

Mark an "X" in front of all of the correct answers.

21-25: Which of the following monthly expenses are fixed expenses?

- X ___ rent
 ___ food
 ___ telephone
 X ___ auto insurance
 ___ credit card payments

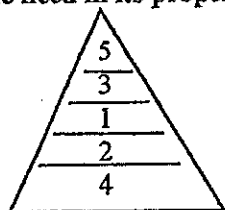
26-30: Which of the following items are values:

- ___ hard work
 ___ money
 ___ friends
 ___ winning
 X ___ all of the above

31-35: Physical needs include:

- X ___ food
 ___ safety
 X ___ clothing
 X ___ shelter
 X ___ water

36-40: Place the number of the need in its proper place in Maslow's Basic Need Pyramid.



1. love
2. safety
3. self esteem
4. physical
5. self actualization

41-45: Match the correct terms with their definitions:

- 41. e _____ Merchandize that has a slight flaw
- 42. b _____ Limited store merchandise sold at lower cost to reduce inventory
- 43. c _____ Merchandize returned by customers
- 44. d _____ Merchandize that is in perfect condition
- 45. a _____ Regular prices reduced for limited time

- a. sale
- b. clearance
- c. returns
- d. first quality
- e. irregular

46-50: Match the correct terms with their definitions:

- 46. c _____ Net income
- 47. b _____ Gross income
- 48. a _____ FICA
- 49. d _____ Federal tax
- 50. e _____ Payroll deductions

- a. Federal insurance
- b. Total amount of money earned
- c. Amount of money left after deductions
- d. Taxes taken out for federal expenses
- e. Total amount of money taken out for such things as: insurance, dues, retirement plan

51-56: What change will you receive from a \$ 5.00 bill? Complete the chart:

COST	CHANGE	# \$1.00	QUARTERS	DIMES	NICKELS	PENNIES
\$ 2.93 (example)	\$ 2.07	2			1	2
\$.95	\$ 4.05	4			1	
\$ 1.98	\$ 3.02	3				2
\$ 3.88	\$ 1.12	1		1		2

57-58: Complete the following sentences with the correct answers:

- a. 35% of a \$1,200 income per month to spend for housing = \$ 420.00
- b. 20% down payment for a car costing \$5,500.00 = \$ 1,100.00

59-65: Explain the process of "envelope budgeting".

This is a simple process of budgeting. Budgeted amounts are written on the outside of envelopes. The amount of budgeted money is put into each appropriate envelope. When the payment is due, the money is removed to pay the bill. Checks can also be prewritten and used in place of cash.

65-67: List three reasons for making a financial money plan.

Age of majority, avoid debt, self esteem, avoid bankruptcy, know how much money can be spent in total, help accomplish goals.

68-70: List three of the steps you can take to accomplish a goal:

Gather information, figure cost and how to get financing, set deadlines, find help, figure alternatives, set priorities.

71-75: Explain what steps you can take to make a money plan for yourself.

Figure personal goals. Make a plan to reach the goals. Consider personal values. Consider alternatives. Figure total income. Make a budget. Include savings to accomplish your goals. Follow the budgeted amounts. Consider ways to save dollars. Check goals and budget plan often to make appropriate changes.

MONEY MATTERS

ACTIVITIES FOR REAL LIFE LEARNING

(level 2, INTERMEDIATE)

These experiences are designed for intermediate knowledge needed for management of money.

- Persons can use *MONEY MATTERS A Mini-Micropedia* along with these learning experiences.
- The learning experiences can be used with the *Mini-Micropedia, I CAN DO IT! A Micropedia of Living On Your Own*, or by themselves.
- There is an oral pretest and an objective post test included.

The objectives of this unit are to:

1. Understand sales resistance and consumer fraud
2. Be able to comparison shop using unit pricing information
3. Understand bill payment process and value of using cash, checks, and money orders
4. Understand how to open a checking and savings account
5. Understand how to apply for a credit card and use it appropriately
6. Practice writing checks, making banking transactions, and recording them
7. Practice balancing a checkbook
8. Create a savings program.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner and the amount of time available.)

1. Invite a banker to speak.
2. Invite a financial counselor or representative from a credit union to speak.
3. Plan a group visit to a bank to view the whole banking process.
4. Talk with local bank representative to see if they have written banking instructions available.
5. Debate the value of using a bank.
6. Write to the attorney general of your state for consumer protection laws.
7. Plan a group trip to a grocery store with a grocery list and compete to find best prices.
8. Create a grocery store of empty boxes and cans. Plan unit pricing for them. (Great to share with younger children!)
9. Plan a menu and find lowest cost for food preparation. (Could have a party!)
10. Create savings program plan for young children to teach them to save.
11. Create a two minute radio or TV announcement to encourage savings.
12. Research details of the bankruptcy problems in your state.
13. Create a list of money saving techniques.
14. Draw posters to encourage savings.

WATCH OUT FOR "TRICKY TOM"!



Don't let Tricky Tom put something over on you... or your friends. He's there to tempt you and get you to buy. You can find him in many places: TV and newspaper ads, stores, inside mail, even on the phone. Avoid his "tricks". Recognize them and you'll know when to say "NO!"

Explain the following tricks and then create a situation to role play:

1. "Bait and Switch"
2. "Lo-balling"
3. "Deceptive pricing"
4. Sweepstake offers

Make a list of information you should not give over the phone:

Now consider some of the tricks that are used in advertising to get you to BUY, BUY, BUY! Gather newspaper and magazine ads. Listen to radio and television ads. Check the "tricks" to see how they are appealing to your needs or wants. Knowing what influences your buying can help you control your spending.

ADVERTISEMENT "TRICKS"

You're often tricked with your emotions!

Product: _____ Brand _____

Appeal List: Check what is being used to attract you to buy the product. (i.e. perfume ad showing a woman attracting a man must mean if you use the perfume, you will be attractive to men.)

- Physical well being (exercise, nutrition, etc.)
- Sex/glamour
- Fear (safety, not belonging, health)
- Recognition
- Financial gain (bargains, savings)
- Self esteem (success, independence, knowledge)
- Association (with athletes by transfer of fame to product)
- Love (how to be loved, part of group, unique, admired)
- Beauty
- Adventure
- Other

What type of person is the ad attempting to reach?

How can you know this?

View a television ad and note what "hook" has been used in the first five seconds to attract you to watch:

bright colors loud volume visual image

See any negative features? false claims arousal of unpleasant feelings exaggeration or misleading

Would you buy the product? Why? Why not?

Before you buy, ask yourself:

"If I buy this, what else can't I buy?" "Does it help me reach my goals?" "Are there other alternatives?"

RESEARCH YOUR STATE CONSUMER LAWS TO PROTECT YOURSELF

Write to or call the local consumer protection office or attorney general office of your state for free current consumer information. Look for numbers in the telephone yellow pages. The BBB (Better Business Bureau) can also be helpful. Find out about: store return policies, shopping by mail, unsolicited merchandise, telephone scams, telemarketing fraud, buying a used car, sweepstakes offers, billing and credit, slamming and more.



Buyin' burgers and other stuff

Does it cost more to buy it or make it at home?

MacDonald's or other restaurant		Groceries for making menu at home	
	Cost		Cost
Hamburger	\$	3 oz. Hamburger Hamburger bun Ketchup, pickles, etc.	\$
French fried potatoes		½ baked potato	
12 oz. soda		12 oz. soda	
8 oz. milk		8 oz. milk	
Lettuce salad		Lettuce salad	
Total cost:	\$	Total cost:	\$

Now compare cost of making foods such as brownies with packages or from scratch. (Other things to consider: What additives have been included in the package product?)

Now Compare Some Other "Stuff"

In small groups, select a new item for cost comparisons. You might choose an appliance such as a refrigerator, microwave, washer, or a piece of furniture. Be sure to compare items of similar value. You can use newspaper or other media ads or visit stores.

ITEM	MODEL #	Cash Price	# of Payments	Cost/Payment	Down Payment	Total cost

What other alternatives are there?

- Compare:
- Rent-to-own
- Used
- Other

MUST I ALWAYS PAY WITH CASH? WHAT ARE MY ALTERNATIVES?

#1 CHECKS AND CASH

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

#2 ATM/ CREDIT AND DEBIT CARDS

Research ATM/ Credit and Debit cards. Use the "Think, Pair, and Share Method". Think: (Start by making your own list of the advantages and disadvantages that an ATM card can have for you.) Pair: (Next share your list with one other person.) Share: (Then share your combined list with larger group.)

ADVANTAGES	DISADVANTAGES

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

#3 MONEY ORDERS

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

MONEY ORDER FIRST BANK OF RENO, NE	662-0157-7321 VOID IF OVER \$1000
Eighty three dollars and Twenty Seven cents	\$ 0083.27
Pay To: _____ / Address	
Signature: _____ Date _____	
KEEP THE YELLOW COPY FOR YOUR RECORDS	

#4 CHARGE CARDS/ CREDIT CARDS

Charge cards are specific types of cards usually limited to purchases from a specific company or retail department store. They generally require full payment at the end of the month. What stores in your area offer charge cards?
Credit cards are offered by many institutions. Cards may be used at those companies accepting them. The credit card bills can be paid at the end of the month with no interest added. There are different ways to pay for the credit card debt. Interest payment for the use of the money is added to an unpaid bill.



CHOOSE A BANK, CREDIT UNION, OR SAVINGS AND LOAN



Before you begin, consider how many checks you will write each month and how much you'll keep in your account. It would be helpful to read brochures from the banking institutions before you visit. Then look in the Yellow Pages. Choose two organizations where you could start appropriate checking and savings accounts. Visit and ask questions. Compare the following information.

#1	#2
Name _____	Name _____
Location (is it convenient?) _____	Location (is it convenient?) _____
Office hours _____	Office hours _____
CHECKING ACCOUNT INFORMATION	CHECKING ACCOUNT INFORMATION
Two types of checking accounts appropriate for me:	Two types of checking accounts appropriate for me:
<u>Costs of checking account:</u>	<u>Costs of checking account:</u>
<u>Cost per check cashed:</u>	<u>Cost per check cashed:</u>
<u>Service charges:</u>	<u>Service charges:</u>
<u>Minimum balance needed in account:</u>	<u>Minimum balance needed in account:</u>
<u>Charges made if balance is not maintained:</u>	<u>Charges made if balance is not maintained:</u>
Are checks returned with the bank statement?	Are checks returned with the bank statement?
Is there a delay before deposited funds are available?	Is there a delay before deposited funds are available?
What's a cancelled check?	What's a cancelled check?
Should cancelled checks be saved?	Should cancelled checks be saved?
What happens if a check "bounces"?	What happens if a check "bounces"?
What charges are made for a "bounced" check?	What charges are made for a "bounced" check?
How do I avoid a "bounced" check?	How do I avoid a "bounced" check?
EXTRA SERVICES	EXTRA SERVICES
Do you have a 24 hour ATM?	Do you have a 24 hour ATM?
Are there charges for this service?	Are there charges for this service?
Do you have debit cards? What are the costs?	Do you have debit cards? What are the costs?
Do you have credit cards? What are the costs?	Do you have credit cards? What are the costs?
Do you sell money orders?	Do you sell money orders?
Do you have certified checks or cashier's checks?	Do you have certified checks or cashier's checks?
Costs: _____	Costs: _____
SAVINGS ACCOUNTS	SAVINGS ACCOUNTS
What savings account options do you have?	What savings account options do you have?
What interest rate is offered on savings?	What interest rate is offered on savings?

WHICH INSTITUTION WOULD YOU CHOOSE?

WHY?



ROLE PLAY: Opening a Checking Account



A receptionist will greet you and direct you where to go to open a checking account. (You might want to take an appropriate adult with you.) You may be asked if you have other accounts with the bank. You can then ask about the account types that are available to you. (You can use the questionnaire to direct your questions.)

When you have compared banks and made a choice, you will have to take along a driver's license or other ID to show your current address, your social security number, and an amount of money you wish to use to start the account.

CREDIT CARDS ARE NOT FREE MONEY.....



CREDIT CARD CHARGES ARE LOANS!

Debate the advantages and disadvantages of using credit cards. Here are some points to consider:

Advantages

They are easy to obtain. You can take advantage of sales. Hotel and other reservations can be made easily. Repairs can be made right away. You don't have to carry large amounts of money. You have money to buy things when you see them. There is instant gratification. Can be used over the world, etc.

Disadvantages

Things end up costing more with interest added. Minimum payments can take years to pay off debt. It's easy to overspend and end in bankruptcy. They can destroy credit rating. They can cause stress and guilt. They are a constant temptation. There is responsibility to others. Overspending can become a pattern, etc.

Before you use credit, consider the following questions:

1. Do I really need this item right now or can I wait?
2. What will happen if I can't make the payments on time?
3. What will I have to give up to pay for it?
4. What will be the true cost of buying the item on credit?

WHEN YOU APPLY FOR A CREDIT CARD, YOU ARE APPLYING FOR A LOAN.

COMPARISON SHOP FOR CREDIT CARDS

	Lender #1	Lender #2	Lender #3
Annual Fee			
Annual Percentage Rate (APR)			
Grace Period			
Other Fees or Penalties			
Special "perks"			

CREDIT CARD APPLICATION EXAMPLE

Applicant Name	First name	Initial	Last name	Social Security Number	Age	Birth Date
Address	City			State	Zip	At address Years Months
Previous Address	City			State	Zip	At address Years Months
Telephone Number	Drivers License Number	Mother's maiden name City			State	Zip
Employer's Name	Address					Phone
Work Phone	Position			City	State	Zip How long? How Long?
Previous Employer's Name	Address			City	State	Zip Phone
CO-APPLICANT or AUTHORIZED USER (if applicable).						
First Name	Middle Initial	Last Name		Social Security Number	Age	No. of Dependents
Present Address	City		State	Zip	How long at address (Yrs. Mo.) Phone Number	
Previous Address	City		State	Zip	Relationship to applicant if any	
Current Employer						Telephone
Address	City		State	Zip	How Long?	
State Position	Salary per year			City	State	Zip
Previous Employer	Address			How Long?		
State Position						
Alimony, child support, separate-maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other income such as AFDC, Social Security or other public assistance benefits, alimony, child support, part time employment, retirement benefits, etc. can be reported as a source of income.						
Sources						Income amount
BANKING AND CREDIT REFERENCES						
Checking	Savings	ACCOUNT NUMBER	Name of Bank/Savings & Loan		City	State Zip
<input type="checkbox"/>	<input type="checkbox"/>					
Credit Reference - Firm name		Account Number			City	State Zip

HOW DO I MAKE OUT BANKING TRANSACTIONS?



When you want to deposit checks in your checking account, you will need to fill out a deposit slip.

TRY IT

Make out a deposit slip for depositing one check in the amount of \$24.59 and \$5.00 cash.

DEPOSIT TICKET																	
<p>JOHN DOLLAR 13908 North Avenue Phoenix AZ 22202</p> <p>Date _____ 20 _____</p> <p>FIRST BANK Phoenix AZ 9513 0925 12 315 5678</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">CASH</td> <td style="width: 40%;"></td> </tr> <tr> <td>List checks singly</td> <td style="text-align: right;">095244422</td> </tr> <tr> <td> </td> <td style="text-align: right;">Use other side</td> </tr> <tr> <td> </td> <td style="text-align: right;">for add'l listing</td> </tr> <tr> <td> </td> <td style="text-align: right;">Enter total here</td> </tr> <tr> <td>Subtotal</td> <td> </td> </tr> <tr> <td>Less cash received</td> <td> </td> </tr> <tr> <td>TOTAL</td> <td style="text-align: right;">Be sure items are properly endorsed</td> </tr> </table>	CASH		List checks singly	095244422		Use other side		for add'l listing		Enter total here	Subtotal		Less cash received		TOTAL	Be sure items are properly endorsed
CASH																	
List checks singly	095244422																
	Use other side																
	for add'l listing																
	Enter total here																
Subtotal																	
Less cash received																	
TOTAL	Be sure items are properly endorsed																

TRY FILLING OUT A CHECK EXAMPLE . . .

Pedro Martinez	145
75 Ladwick Lane, San Jose CA 01245	5-494-100
	Date: _____
Pay to the	
Order of: _____	\$ _____
	Dollars
Bank One	
San Jose CA 01246	
For _____	
0510 0251 12 324 67 8	

Write the check to pay for a pair of shoes from J. C. Penneys that cost \$ 49.95. Use today's date.

ENDORSE THE FOLLOWING CHECKS AS INDICATED . . .

BLANK	RESTRICTIVE	SPECIAL

NOW ... PRACTICE USING CHECKS

Complete the following transactions as if your name is **PEDRO GONZOLAS**:

1. Make out a deposit slip for a \$ 320.00 check dated 01/04/02. Record it in his check register.
2. Fill out checks for the following payments and enter them into his check book register:
 - \$ 22.50 to J.C. Penneys for a shirt (Jan. 6, 02)
 - \$ 165.00 to Mrs. Jones for rent (Jan 8, 02)
 - \$ 52.00 to Phoenix Electric (Jan. 14, 02)
 - \$ 60.00 to Haydu Ford (Jan. 16, 02)
3. Balance his bank statement using next page.

CHECKING ACCOUNT DEPOSIT TICKET

PEDRO GONZOLAS
13908 AUSTIN AVENUE
PHOENIX AZ 22202

DATE _____ 20 ____

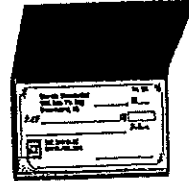
FIRST BANK
Phoenix AZ
9531 0926 12 315 5678

CHECKING ACCOUNT DEPOSIT TICKET

CASH	
C	
H	
E	
C	
K	
S	
Total from other side	
TOTAL	
LESS CASH RECEIVED	
NET DEPOSIT	

<p>101</p> <p>PEDRO GONZOLAS 13908 Austin Avenue Phoenix AZ 22202</p> <p>Pay to _____ \$ _____ the Order of _____ Dollars</p> <p>FIRST BANK PHOENIX AZ</p> <p>For _____ 9513 0925 12 315 5678</p>	<p>103</p> <p>PEDRO GONZOLAS 13908 Austin Avenue Phoenix AZ 22202</p> <p>Pay to _____ \$ _____ the Order of _____ Dollars</p> <p>FIRST BANK PHOENIX AZ</p> <p>For _____ 9513 0925 12 315 5678</p>
<p>102</p> <p>PEDRO GONZOLAS 13908 Austin Avenue Phoenix AZ 22202</p> <p>Pay to _____ \$ _____ the Order of _____ Dollars</p> <p>FIRST BANK PHOENIX AZ</p> <p>For _____ 9513 0925 12 315 5678</p>	<p>104</p> <p>PEDRO GONZOLAS 13908 Austin Avenue Phoenix AZ 22202</p> <p>Pay to _____ \$ _____ the Order of _____ Dollars</p> <p>FIRST BANK PHOENIX AZ</p> <p>For _____ 9513 0925 12 315 5678</p>

NUM. BER.	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBT (-)	CODE	FEE (-)	DEPOSIT/CREDIT	\$ BALANCE
			\$	\$	\$	\$	\$ 144.42

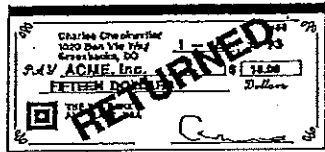


NOW TRY TO BALANCE HIS ACCOUNT USING THE NEXT SHEET.

BALANCE YOUR CHECKING ACCOUNT

PROTECT YOUR CREDIT RATING . . .

AVOID "BOUNCING" CHECKS



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

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

FIRST BANK

PEDRO GONZOLAS
13908 AUSTIN AVENUE
PHOENIX AZ 22202

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

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

OPENING BALANCE	DEPOSITS	WITHDRAWALS AND CHECKS	SERVICE CHARGE	CLOSING BALANCE
144.42	320.00	227.50	00	236.92

CHECKS			BALANCE CHANGES	
POSTED	CHECK	AMOUNT	DATE	BALANCE
1/08	101	22.50	1/04	464.92
1/09	102	145.00	1/08	444.92
1/18	104*	60.00	1/09	296.92
			1/18	236.92

DEPOSITS/CREDITS			
POSTED	AMOUNT	DATE	DESCRIPTION
1/04	320.00	1/04	

HOW TO BALANCE YOUR ACCOUNT (this is usually found on the back of a statement)

TO BALANCE YOUR CHECKBOOK WITH THIS STATEMENT:

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

HINTS FOR FINDING DIFFERENCES:

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

Have you corrected any addition or subtraction errors?

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

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

Are any checks recorded as deposits?

Have you subtracted service charges, if you have any?

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



START A SAVINGS PLAN

Consider why you might want to use the "PYF" (pay yourself first) method when creating your budget plan.

Seasonal bills	Unexpected emergencies	To reach my goals	Future security

How much money did you plan for savings when you created a budget? \$ _____
 What are some methods you could use to save?



Research the following savings account types so you can compare them:

Type	Interest Rate	Withdrawal Method	Balance Requirements	Minimum Deposit	Penalties	Checking Privileges	Are Funds Insured?
Passbook/ Statement Savings							
Credit Union Savings Account							
Certificates Of Deposit (CD)							
Money Market Account							
Money Market Fund							
Christmas Fund Account							
Cookie Jar or Piggy Bank							

Which savings method will you choose? _____
 Explain how you might use the "Rule of 72".

CAN YOU CONSIDER AN INVESTMENT OPPORTUNITY NOW OR LATER?

(Remember that some investments include a risk factor. Most do not have easy withdrawal methods.)
 Define the following investment types:

- U.S. Savings bonds
- Certificate of Deposit (CD)
- Treasury Issues
- Bonds
- Stocks
- Mutual Funds
- Commodities

Which of these investment types might you choose? Why?

Oral Pre-Test
MONEY MATTERS
(Intermediate)

1. Give some examples of consumer fraud. (*Lo-balling, bait and switch, deceptive pricing, sweepstakes, etc.*) How can you have sales resistance? (*Understand ways media tries to involve your emotions, questions if a purchase helps you meet your goals, don't go into stores unless you need to, follow a budget, ask yourself if you really NEED it, etc.*)
2. Explain what unit pricing is. (*Pricing printed on shelf edges that states the cost of a product per measured unit such as cost per ounce. You can compare prices of different products with this information.*) Do you compare prices before you buy anything? (*Yes or No*) What are some ways to comparison shop? (*Read labels, use coupons, use unit pricing, be aware of "specials", check prices at check-out, read freshness codes, etc.*)
3. What are some ways to pay for purchases other than cash? (*Credit cards, money orders, debit cards, charge cards.*) What's the difference between a credit card and a charge card? (*Charge cards limit purchases to a specific store or company. They require full payment at the end of the month. Credit cards are usable wherever stores allow them. They can be paid in full at the end of the month with no interest or can be paid in varied time frames with interest added.*) What's the difference between a money order and a debit card? (*Money orders can be purchased for a set amount of money. They then act as checks. A debit card can withdraw money directly from a checking account. The withdrawal is often immediate.*)
4. Have you ever opened a checking or savings account? (*Yes or No*) Explain the process. (*Answered questions bank teller asked such as what other types of bank accounts I had, type of account wanted, current address, amount of money that would be deposited.*) Did you comparison shop before opening the account? (*Yes or No*) What did you compare? (*Account types, costs, service charges, minimum balances, interest rates, if cancelled checks are returned, availability of ATM and credit cards, etc.*)
5. Have you ever filled out an application for a credit card? (*Yes or No*) What are the advantages of having a credit card? (*Immediate purchase capability, don't have to carry money or keep track of checks, can take advantage of sales or do immediate repairs.*) What are some disadvantages? (*Overspend, pay interest so items will cost more, minimum payments can take years to pay back, stress, guilt.*)
6. Have you written a check? (*Yes or No*) Have you ever endorsed a check to someone else? (*Yes or No*) How do you keep track of checks written from a check book? (*Enter information immediately into the check register.*)
7. Have you ever balanced a check book with a bank statement? (*Yes or No*)
8. What kind of savings program have you created for yourself? (*Answers vary*) What are some types of savings accounts? (*Money market, credit union savings, CD, Christmas fund, "Cookie Jar", Piggy bank.*)

EVALUATION FOR *MONEY MATTERS* (Intermediate)

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

1. _____ Generic brands are always the most economical.
2. _____ Money orders may be purchased in some banks, convenience stores, and in post offices.
3. _____ Checks should be recorded immediately when written.
4. _____ A juice drink is made of 100% fruit juice.
5. _____ Checks can "bounce" more than once if you spent more dollars than you had in your account.
6. _____ Money orders can be used the same way checks are used.
7. _____ There are never charges for ATM services.
8. _____ Cancelled checks are always returned with bank statements.
9. _____ Food items such as dairy products will be dated on the package so you can tell their freshness.
10. _____ Credit card charges are really loans.
11. _____ You need money to deposit when you open a checking account.
12. _____ There are charges made for checks that are written when there is not enough money in a checking account.
13. _____ If you use the "PYF" savings plan, you are more likely to save money.
14. _____ Coupons always guarantee most competitive prices.
15. _____ Outdated food products have lesser quality.
16. _____ Commodities offer investment opportunities.
17. _____ Minimum deposit amounts should be considered when starting a bank or savings account.
18. _____ Checking privileges are available with certificates of deposits.
19. _____ Charge cards usually require payment at the end of each month.
20. _____ A debit card is the same as a credit card.

Match the following definitions with the correct terms:

- | | | |
|-----------|--------------------|---|
| 21. _____ | Bait and switch | a. Offers low price but charges high price for other services included or change price when contract is being signed. |
| 22. _____ | Lo-balling | b. Marks merchandise price up and then marks it down so it looks like it's on sale. |
| 23. _____ | Deceptive pricing | c. Written information is created to confuse the customer to get an order. |
| 24. _____ | Sweepstakes offers | d. A TV or radio ad gets attention by such things as loud volume, bright colors, or visual images. |
| 25. _____ | Advertising "hook" | e. Item is offered at low price, but when customer comes to shop higher priced items are offered. |

Match the following definitions with the correct terms:

- | | | |
|-----------|-------------|--|
| 26. _____ | Check | a. Written order to a bank to pay an amount from funds on deposit. |
| 27. _____ | Money order | b. Written order for payment specified, usually issued and payable at a bank or post office. |
| 28. _____ | Charge card | c. A credit card offered by many types of institutions that charge interest if bill is not paid in full by the end of the month. |
| 29. _____ | Credit card | d. A card that can withdraw a purchase amount directly from a checking account without separate billing. Usually done immediately. |
| 30. _____ | Debit card | e. A credit type card that is offered from a specific company or retail department store. Most usually require payment at end of the month with no interest charged. |

31-35: Mark an "X" by the following terms that are investment opportunities:

- _____ U.S. Savings Bonds
- _____ Certificates of deposits
- _____ Bonds
- _____ Stocks
- _____ Checks

36-40: Mark an "X" by the correct answers:

When balancing a checking account with a bank statement you should:

- Sort the returned checks by number or date and check them off your checkbook register.
- Subtract any checks or paid items not already recorded from your checkbook balance.
- Subtract service charges from your checkbook balance.
- Compare checkbook balance with the final balance on your statement.
- Check off deposits shown on your statement against those in your checkbook.

41-45: What are five appeals used by advertisers to get you to buy?

- 1.
- 2.
- 3.
- 4.
- 5.

46-48: Give three examples of brand names:

- 1.
- 2.
- 3.

49-53: List five things to compare when choosing a bank or credit union.

- 1.
- 2.
- 3.
- 4.
- 5.

54-56: Give three advantages of using credit cards

- 1.
- 2.
- 3.

57-59: Give three disadvantages of using credit cards.

- 1.
- 2.
- 3.

60-62: What are three reasons for creating a "PYF" savings plan:

- 1.
- 2.
- 3.

63-68: Fill out a check for Jane Jones to pay for a \$15.10 toaster that she purchases from Fleet Farm. Use the date of January 1, 2001:

Jane Jones Rt. 2 Box 33 ST. Jose, OH 33214	133 5-494-100 Date: _____
Pay to the Order of: _____	\$ _____
_____	Dollars
Bank One San Jose CA 01246 For _____	
0510 0251 12 324 678	

EVALUATION ANSWERS FOR MONEY MATTERS
(Intermediate)

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

1. F ___ Generic brands are always the most economical.
2. T ___ Money orders may be purchased in some banks, convenience stores, and in post offices.
3. T ___ Checks should be recorded immediately when written.
4. F ___ A juice drink is made of 100% fruit juice.
5. T ___ Checks can "bounce" more than once if you spent more dollars than you had in your account.
6. T ___ Money orders can be used the same way checks are used.
7. F ___ There are never charges for ATM services.
8. F ___ Cancelled checks are always returned with bank statements.
9. T ___ Food items such as dairy products will be dated on the package so you can tell their freshness.
10. T ___ Credit card charges are really loans.
11. T ___ You need money to deposit when you open a checking account.
12. T ___ There are charges made for checks that are written when there is not enough money in a
i. checking account.
13. T ___ If you use the "PYF" savings plan, you are more likely to save money.
14. F ___ Coupons always guarantee most competitive prices.
15. T ___ Outdated food products have lesser quality.
16. T ___ Commodities offer investment opportunities.
17. T ___ Minimum deposit amounts should be considered when starting a bank or savings account.
18. F ___ Checking privileges are available with certificates of deposits.
19. F ___ Charge cards usually require payment at the end of each month.
20. F ___ A debit card is the same as a credit card.

Match the following definitions with the correct terms:

- | | | |
|-----------|--------------------|--|
| 21. e ___ | Bait and switch | a. Offers low price but charges high price for other services included or change price when contract is being signed |
| 22. a ___ | Lo-balling | b. Marks merchandize price up and then marks it down so it looks like it's on sale |
| 23. b ___ | Deceptive pricing | c. Written information is created to confuse the customer to get an order |
| 24. c ___ | Sweepstakes offers | d. A TV or radio ad gets attention by such things as loud volume, bright colors, or visual images |
| 25. d ___ | Advertising "hook" | e. Item is offered at low price, but when customer comes to shop higher priced items are offered |

Match the following definitions with the correct terms:

- | | | |
|-----------|-------------|--|
| 26. a ___ | Check | a. Written order to a bank to pay an amount from funds on deposit. |
| 27. b ___ | Money order | b. Written order for payment specified, usually issued and payable at a bank or post office. |
| 28. e ___ | Charge card | c. A credit card offered by many types of institutions that charge interest if bill is not paid in full by the end of the month |
| 29. c ___ | Credit card | d. A card that can withdraw a purchase amount directly from a checking account without separate billing. Usually done immediately. |
| 30. d ___ | Debit card | e. A credit type card that is offered from a specific company or retail department store. Most usually require payment at end of the month with no interest charged. |

31-35: Mark an "X" by the following terms that are investment opportunities:

- X ___ U.S. Savings Bonds
 X ___ Certificates of deposits
 X ___ Bonds
 X ___ Stocks
 ___ Checks

36-40: Mark an "X" by the correct answers:

When balancing a checking account with a bank statement you should:

- X Sort the returned checks by number or date and check them off your checkbook register.
- X Subtract any checks or paid items not already recorded from your checkbook balance.
- X Subtract service charges from your checkbook balance.
- X Compare checkbook balance with the final balance on your statement.
- X Check off deposits shown on your statement against those in your checkbook.

41-45: What are five appeals used by advertisers to get you to buy?

1. (Emotions such as love and fear. Nutrition, sex, glamour, recognition, financial gain, bargains, association, strength, beauty, adventure, etc.)

- 2.
- 3.
- 4.
- 5.

46-48: Give three examples of brand names:

1. (Kellogg, Post, Green Giant, Del Monte, Hershey, Kraft, etc.)

- 2.
- 3.

49-53: List five things to compare when choosing a bank or credit union.

1. (Cost/check, service charges, minimum balance required, return of cancelled checks, ATM availability, debit cards, interest on savings, convenient location, types of accounts, etc.)

- 2.
- 3.
- 4.
- 5.

54-56: Give three advantages of using credit cards

1. (Don't need to carry money, immediate purchases, can make reservations or immediate repairs, ease, etc.)

- 2.
- 3.

57-59: Give three disadvantages of using credit cards.

1. (Temptation, overspending, stress, interest added, heavy debt, minimum payments difficult to pay off, etc.)

- 2.
- 3.

60-62: What are three reasons for creating a "PYF" savings plan:

1. (Can pay seasonal bills, save for large ticket items, reaching goals, emergencies, financial security, etc.)

- 2.
- 3.

63-68: Fill out a check for Jane Jones to pay for a \$15.10 toaster that she purchases from Fleet Farm. Use the date of January 1, 2001:

Jane Jones Rt. 2 Box 33 ST. Jose, OH 33214	133 5-494-100 Date: <u>Jan. 1, 20 01</u>
Pay to the Order of: <u>Fleet Farm</u>	\$ <u>15.10</u>
<u>Only fifteen and 10/100</u> Dollars	
Bank One San Jose CA 01246	<u>Jane Jones</u>
For: <u>Toaster</u> 0510 0251 12 324 678	

MONEY MATTERS

ACTIVITIES FOR REAL LIFE LEARNING

(Level 3, Adequate)

These experiences are designed for adequate knowledge needed for management of money.

- Persons can use *MONEY MATTERS A Mini-Micropedia* along with these learning experiences.
- The learning experiences can be used with the *Mini-Micropedia, I CAN DO IT! A Micropedia of Living On Your Own*, or by themselves.
- There is an oral pretest and an objective post test included.

The objectives of this unit are to:

1. Understand value of and types of insurance
2. Know how to make a consumer complaint
3. Understand buying on credit and loans
4. Understand credit rating, interest, and late penalties
5. Know how to budget for unanticipated emergencies and seasonal bills
6. Understand responsibilities for filing income tax, information required, and how to find assistance.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner and the amount of time available.)

1. Listen to an insurance agent speak on types of insurance.
2. Create written examples or role play examples of emergencies that can affect budgeting.
3. Do an Internet search on a type of insurance that you need.
4. Create newspaper or radio ads for encouraging people to take out loans or credit cards.
5. Make an inventory of your personal belongings to use in case of theft or fire.
6. Develop a list of consumer affairs agencies in your area.
7. Analyze consumer-oriented magazines (i.e. *Consumer Reports, Consumer's Research, Changing Times*.)
8. Collect advertisements for consumer credit and create a display.
9. Listen to a credit manager from a local business. Ask about credit ratings and work of a credit bureau.
10. Gather instruction booklets from appliances. Analyze what could happen if directions aren't followed.
11. Interview a store manager to see how the store handles complaints.
12. Write for a Consumer's Resource Handbook at Consumer Information Center, Pueblo, CO.
13. Create case studies about consumer purchasing problems of teens. Decide what's best to do about the situations.
14. Write or draw ads showing the dangers of credit cards.

INSURANCE BINGO

Create Bingo cards using the empty Bingo form. Place the terms in squares. Every card should be different.)

<p>The amount paid over a period of time for the cost of insurance. (Premium)</p>	<p>The amount you must pay before the insurance company begins to pay for your loss. (Deductible)</p>	<p>Insurance that protects personal liability, property, and real estate. (Home owners' insurance)</p>
<p>Insurance that covers your personal property in a rental unit. (Renters insurance)</p>	<p>Insurance that specifies amount of money to be paid when insured dies. (Life insurance)</p>	<p>Life insurance for limited time. Has no cash value. Is renewable. Payments may rise with age. (Term insurance)</p>
<p>Insurance that pays dental bills. (Dental insurance)</p>	<p>Insurance that pays an income if you can't work because of illness or injury. (Disability insurance)</p>	<p>Auto insurance that pays for damage even if policyholder is responsible. (Collision insurance)</p>
<p>Provides protection when you are at fault in an auto accident. (Liability insurance)</p>	<p>Pays for cost of damage to your car that is not covered by collision insurance (i.e. hail, theft, vandalism.) (Comprehensive or physical damage)</p>	<p>Auto insurance pays for hospital expenses, funerals, X-rays, medicines for persons injured in car. (Medical payment insurance)</p>
<p>Covers you as a driver or hit-and-run victim if you have an accident with someone who is uninsured. (Uninsured motorist insurance)</p>	<p>Automobile insurance that protects you no matter who is at fault. (No-fault insurance)</p>	<p>Health insurance organization with wide range of services. You must use doctor provided. (HMO plan)</p>
<p>Health insurance pays for cost of extensive illness not normally covered by normal insurance. (Major medical insurance)</p>	<p>Life insurance that has premiums that increase each time policy is renewed. (Level term insurance)</p>	<p>Life insurance has savings plan with insurance protection. When terms are followed, protection continues for life. (Whole life)</p>
<p>Health insurance organization that allows personal choice of doctors. (PMO plan)</p>	<p>Life insurance that has premiums paid for a set number of years or to a certain age. Stays in force for life. (Limited payment life insurance)</p>	<p>Life insurance policy that allows change from term to whole life or endowment policies. (Convertible life policy)</p>

INSURANCE BINGO CARD



NIGHTMARES!



Create a list of "happenings" that can cause problems with a budget. (i.e. auto accident, fire)

As you begin to take care of yourself, you need to protect yourself against financial losses. As you grow older, you will have even more responsibilities. Insurance becomes a necessity. It allows you to be reimbursed for personal and financial loss. The following chart will help you understand insurance. It will help you to plan. You'll need to find some information to complete the chart. Check with two insurance agencies to compare insurance plans and costs. You can find this information in various ways: use the World Wide Web; make phone calls; visit an insurance agent's office; invite an insurance agent to your home or class to discuss insurance with you, your teacher, and/or your family/caretaker. You can also find information in publications such as *Consumer Report*. When you decide to invest in insurance, be sure to comparison shop.

USUAL INSURANCE POLICY COVERAGE YOU NEED AS YOU START OUT

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

Now look at your planned budget. How much will you plan to pay for insurance? \$ _____



YOU HAVE THE RIGHT TO COMPLAIN!

Consumers have rights to safety, to be informed, and to be heard according to laws passed by Congress. There are many laws that protect consumers from fraud, deceptions, and misrepresentation.

Consumers also have responsibilities: to deal with reputable merchants; to read and follow instructions; to assert their consumer rights. (Complaints can be made by phone, by letters, or by personal visits.)

PRACTICE YOUR RIGHTS . . .

Practice writing a letter of complaint. Use a problem of your own, create an example of a product that doesn't perform, or use the following example.

Simon Axon bought a Sonic electric razor, Model #376 on September 1, 2004. He paid \$76.00 plus tax. It worked well for two months. On November 14, he plugged it in. A buzzing sound was heard, BUT he couldn't shave his beard! He had purchased the razor on sale at Jason's Department Store at 211 S. Main in Montezuma, TX, 73212. He paid with a personal check and kept his receipt and his cancelled check. When he reread his instruction manual, he found he had followed the instructions. The razor was warranted for one year. When he returned the razor to Jason's Department Store, on November 17, the manager, Pedro Gonzalos, said he could do nothing. Simon wrote to the manufacturer on November 22. He found the company address with the help of the library. It was at 22022 Plainville Road, Roanoke, WA, 33220. He addressed the letter to the Consumer Complaint Division. Simon's address is: 417 Julian St., Montezuma TX, 73212. His phone number is 233-456-7986.

SAMPLE COMPLAINT LETTER

(Your address)
(Your city, state, ZIP)
(Date)

(Name of contact person, if possible)
(Title, if possible)
(Company name)
(Contact person or Consumer Complaint Division)
(Street address)
(City, state, Zip)

Dear: (contact person)

On (date), I (bought, leased, rented, had repaired) a (product with serial #, model #, or service) at (location, address, date, other details). I paid (designate amount) for the product (service).

Though I followed the directions, the product (or service) did not perform as expected (or service was not satisfactory) because (explain the problem). I am disappointed because (i.e. wrong billing, doesn't work, misrepresented). I tried to return the product at the place it was purchased, but the manager or salesclerks (give names) said they couldn't help.

I would like you to (refund my money, replace the item, make a charge card credit, repair, etc.) Enclosed you will find (receipts, guarantees, warranties, contracts, documents or other appropriate documents).

Please reply and take care of my problem. I will wait until (set date time limit) before I ask other help. I can be contacted at (home or office address and/or phone).

Yours truly,

(Your name)



CREDIT IS NOT FREE!

**CREDIT IS A LOAN . . . and you have to pay someone to loan you the money!
YOU PROMISE TO PAY IT BACK WITH INTEREST !!!**

Here are letters from "*TEEN TALK . . . Advice for Teens*". How would you answer them?

First consider how you would answer the questions. Next combine your answers with another person. Write your combined answers to the questions asked and share them with the class or others.

"I've received ten credit card applications in the mail since I'm finishing my senior year of high school. I am tempted over and over again to use them. There are so many things that I want. What advice can you give me? Should I fill out the applications? How can I choose between them? Waiting to hear, *Mildred Appleby.*"

"I've been turned down! I applied for a credit card and the application was rejected. Why did this happen? I have a good job! What can I do so it won't happen again? I'm confused, *George*"

"I've just purchased a 'cool' futon for my new apartment. The futon cost me \$250.00 plus 5% tax. I made a down payment of \$75.00 and will make 12 easy payments of \$19.00 per month. I know I can afford the payments. Now I'm wondering if I should have waited until I had the cash to pay for it. What did I pay for the use of credit? How can I figure the total amount I will be spending for the futon? Did I make a wise choice? Signed, *Wish I'd studied my math!*" *

"I want to buy a beautiful Harley that my friend will sell to me. I'm needing a loan since it will cost \$1500.00. How can I get a loan? I have only \$500.00 in my savings account. I don't have a job now, but could get one easily. I don't own anything that I can use as collateral. Oh, I'd hate to lose that motorcycle! Any suggestions? Sincerely, *Butch*"

NOW MATCH TERMS TO SEE WHAT HAPPENS IF BILLS AREN'T PAID!

- | | |
|--------------------------------------|---|
| 1. ___ independent collection agency | a. A contract clause allowing creditor to claim entire amount of payment or to reclaim property under certain conditions. |
| 2. ___ wage assignment | b. Allows creditor to seize item or property put up for collateral |
| 3. ___ acceleration clause | c. An agency that increases pressure to pay |
| 4. ___ repossession | d. Allows creditor to get court order for creditor to take portion of payment from paycheck. |
| 5. ___ wage garnishment | e. Written permission given to employer to withhold part of wages |
| 6. ___ foreclosure | f. Lender starts process of taking over piece of property |
| 7. ___ late penalties | g. Extra agreed upon charges are made if bills are overdue |

- *To figure credit costs:
1. Multiply amount of each payment by number of payments you'll make
 2. Add down payment to your answer
 3. Subtract this amount from the cash price, including sales tax. This amount equals what you pay for credit.



HOW TO REMIND YOURSELF OF BILL PAYMENT TIMING

1ST : SAVE ENOUGH MONEY SO YOU CAN PAY YOUR BILLS WHEN THEY BECOME DUE. This requires a good money plan (budget).

2nd : PLAN IN WRITING WHEN BILLS ARE COMING DUE. Try It!
 (Here are forms for two months. Make extra copies to plan all 12 months.)
 Then go to the next page and plan payments made just a couple of times/year.

When Will Bills Be Due?							
List when bills will be due each month and what you expect to pay.							
MONTH:							
Week #	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

When Will Bills Be Due?							
List when bills will be due each month and what you expect to pay.							
MONTH:							
Week #	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday



NOW PLAN FOR A WHOLE YEAR

A CALENDAR OF PAYMENTS for SIX MONTHS

Write in the payments not due every month that you expect to make once or twice a year. There may be a lot of payments clustered together in a time period. Try to rearrange to pay them at a more convenient time.

AMOUNT DUE

	January	February	March	April	May	June	TOTALS
Christmas & birthdays							
School supplies, tuition, etc.							
Clothing for school, work							
Furnishings, appliances							
Union dues, club memberships							
Car and other insurance							
Contributions							
Magazines or paper subscriptions							
Entertainment							
Car licenses							
Vacations							
Other							
TOTALS							

A CALENDAR OF PAYMENTS for SIX MONTHS

Write in the payments not due every month that you expect to make once or twice a year. There may be a lot of payments clustered together in a time period. Try to rearrange to pay them at a more convenient time.

AMOUNT DUE

	July	August	September	October	November	December	TOTALS
Christmas & birthdays							
School supplies, tuition, etc.							
Clothing for school, work							
Furnishings, appliances							
Union dues, club memberships							
Car and other insurance							
Contributions							
Magazines or paper subscriptions							
Entertainment							
Car licenses							
Vacations							
Other							
TOTALS							

OUCH!... TAXES!!!



Were you surprised when you got your first paycheck? The tax bite is usually shocking. Then, in addition, you have to file a tax form!

The Internal Revenue Service (IRS) is the agency responsible for tax collection. If filing isn't done, a person can be prosecuted by the IRS. The IRS can question and do routine audits for three years. They can go back indefinitely for alleged fraud or non-filing. Keeping good records becomes increasingly important. With electronic record keeping, many errors can be made.

START PLANNING NOW SO YOU'RE READY TO FILE

Check off records you need to have for filing taxes	Have	Need	Don't Need	Need more information
Listings & verification of allowable deductions				
Type of appropriate tax forms & instruction booklets				
List and verification of total income (i.e. wages, salary, interest, tips, alimony, annuities scholarships)				
Information of any taxes paid that are deductible				
Social security number				
Yearly W-2 forms				
A plan for filing before the filing deadline				
Knowledge of how to file				
Last tax forms filed and support including instructional materials.				
Other				

PLAN YOUR FILING SYSTEM FOR TAX RECORDS

Place where I can put my records to keep them safe _____
 Container for the records that is fireproof _____
 Method of separating types of records (i.e. file folders, envelopes) _____
 Information I still need for my records _____
 Date when I'll start this filing system _____
 Other planning _____

NOW TRY FILING A RETURN

1. Tax forms are complicated and change often with new methods and new laws. You will need to get the latest forms before you can begin filing your real tax forms.
2. List places where you can get help when you need it. (Don't forget to look in the phone book and the Internet.)
3. List places where you can pick up free forms and instructional materials. THEN pick up the current state and federal forms that are appropriate for you.

NOW TRY FILLING OUT THE TAX FORMS!

Oral Pre-Test
MONEY MATTERS
(Adequate)

1. Do you have any insurance? *(Yes or No)* Why should a person have insurance? *(To have money to take care of unexpected disasters such as death, robbery, fire.)* What types of insurance are there? *(Life {term, whole, etc.}; Automobile {comprehensive, collision, no-fault, etc.}; Household or Renters; Health {major medical, Medicare, HMO, dental, etc.})*
2. What would you do if you bought a product or service that was not satisfactory? *(Contact persons or place that sold the product or service. If you have no success, contact the company that made the product or is responsible for the service. Give complete information such as model #, serial #, copies of receipts, correspondence, etc. Explain what to expect such as a refund, credit, replacement, or repair. Let them know when you expect action.)*
3. Have you ever used a credit card of your own or taken out a loan? *(Yes or No)* Where are loans and credit cards available? *(Banks, business, credit unions, etc.)* What happens if bills aren't paid on time? *(Lose credit rating, bankruptcy, wage assignment, repossession, garnishment, foreclosure, don't have money available when needed.)*
4. What qualities are used to judge if you can get credit? *(Capacity to repay loan such as a job ; amount of money or things you have for collateral such as an automobile or house; what record you have of paying bills on time.)* What is interest? *(Amount of money charged for borrowing money.)* What are late penalties? *(Agreed upon amounts to pay when bills are not paid on time.)*
5. What process do you use to pay for unanticipated emergencies or seasonal bills? *(Answers will vary. Some record keeping method should be noted.)*
6. Have you ever filed an income tax form? *(Yes or No)* Why must you file income tax papers? *(It's a government law. The government needs money to function.)* What information do you need to file taxes? *(Income tax forms, W-2 record of income, instruction books, etc.)* If you need assistance, where can you find it? *(There are forms available at libraries, banks, IRS offices, or on the Internet. These include places and phone numbers where you can call for assistance.)*

EVALUATION FOR MONEY MATTERS
(Adequate)

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

1. You should send original receipts along with a letter of complaint.
2. Finance company loans usually have high rates.
3. All motorists carry automobile insurance.
4. Bank loans usually require collateral.
5. If complaining about a product by phone, note the name of the person taking the call and the date.
6. It's not the responsibility of a consumer to complain about a product that doesn't perform.
7. Creditors use the same ways to calculate interest.
8. It's important to read directions on a product before it is used.
9. All renter's insurance policies cover total replacement value of lost items.
10. Credit only means you have more money available.
11. The recommended limit for total credit payments/month is 20-25% of income after taxes and housing are paid.
12. Credit allows you to enjoy certain benefits that you will pay for later.
13. Insurance policies should be read each year.
14. Credit creates debt.
15. Collision insurance may have a deductible clause.
16. APR refers to the total % rate amount to be charged on the original price of a product.
17. Attorney fees are added to foreclosure costs.
18. A basic homeowner's insurance policy covers 28 risks plus such things as earthquake and sewer backup.
19. Family household insurance policies always stay in force for children until they reach age 21.
20. Credit ratings should be checked at least every three years.
21. Preplanning when to make payments can help avoid overdue bills.
22. Income tax forms are available at libraries.
23. W-2 forms are sent out to employees by employers.
24. W-4 forms, filled out by employees, allow employers to withhold correct amount of federal tax.
25. Deductions are allowed on form 1040EZ.

26-31: Match the following insurance terms with their definitions:

- | | |
|---|---|
| <input type="checkbox"/> term | a. Includes savings plan with insurance protection for life |
| <input type="checkbox"/> collision | b. Protects no matter who is at fault |
| <input type="checkbox"/> no-fault | c. Insures for limited time & is renewable. Rates may increase. |
| <input type="checkbox"/> whole life | d. Protects personal liability, property, and real estate |
| <input type="checkbox"/> uninsured motorist | e. Covers driver or hit-and-run victim if hit by uninsured person |
| <input type="checkbox"/> home owner's | f. Pays for car damage even if owner is at fault |

32-36: Match terms with definitions:

- | | |
|--|---|
| <input type="checkbox"/> independent collection agency | a. A contract clause that allows creditor to claim entire amount of payment or reclaim property |
| <input type="checkbox"/> wage assignment | b. A creditor can seize item or property that was put up for collateral |
| <input type="checkbox"/> acceleration | c. Organization that increases pressure to pay bill |
| <input type="checkbox"/> repossession | d. Creditor gets court order for employers to take a portion of paycheck for payment of debt |
| <input type="checkbox"/> wage garnishment | e. Gives written permission to creditor to withhold part of wages to pay debt |

37-42: Match the following credit terms with their definitions:

- | | |
|---|---|
| <input type="checkbox"/> credit | a. Items of value (i.e. automobile, house) used to secure a loan |
| <input type="checkbox"/> debt | b. Record of spending and payment supplied to credit bureaus |
| <input type="checkbox"/> finance charge | c. Show how big the finance charge is in comparison to what you borrow depending on time allowed to pay it back |
| <input type="checkbox"/> collateral | d. Amount of dollars loaned based on ability and willingness to pay |
| <input type="checkbox"/> credit rating | e. A fee charged for using credit |
| <input type="checkbox"/> APR | f. Something you owe with an obligation to pay it back |

43-49: List seven items that should be included in a letter of complaint

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

50-54: List five ways you can establish credit:

- 1.
- 2.
- 3.
- 4.
- 5.

5-60: Figure what you will pay for credit if you buy a television set for \$189.00 plus 5% sales tax if you agree to a payment of 1/3 down and 12 monthly payments of \$15.00 each:

Original cost: _____
Sales tax: _____
1/3 down payment _____
12 monthly payments _____
Total cost of television _____
Total cost of credit _____

61-65: Mark an "X" by all of the statements that are true:

- In a 20/40/10 liability insurance policy, the "40" refers to the amount allowed for personal injury expenses of one person if you are at fault.
- Homeowners and rental insurance give the same types of insurance coverage.
- No-fault automobile insurance has insurance companies pay claims immediately.
- Term life insurance is in force for a limited time and may then be renewed. It may raise the premium with age. It pays only when a policy holder dies.
- An HPO is a health insurance organization that allows you to choose your own doctor.

66-70: Mark an "X" by all of the statements that are true:

- A1040EZ tax form has only one sheet to fill out.
- Head of a household is one filing status used on an income tax form.
- Total income includes interest on stocks and bonds.
- Deductions include such things as donations, medical expenses, and child care expenses.
- Internal Revenue Services offer help by telephone.

EVALUATION ANSWERS FOR MONEY MATTERS
(Adequate)

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

1. F ___ You should send original receipts along with a letter of complaint.
2. T ___ Finance company loans usually have high rates.
3. F ___ All motorists carry automobile insurance.
4. T ___ Bank loans usually require collateral.
5. T ___ If complaining about a product by phone, note the name of the person taking the call and the date.
6. F ___ It's not the responsibility of a consumer to complain about a product that doesn't perform.
7. F ___ Creditors use the same ways to calculate interest.
8. T ___ It's important to read directions on a product before it is used.
9. F ___ All renter's insurance policies cover total replacement value of lost items.
10. F ___ Credit only means you have more money available.
11. F ___ The recommended limit for total credit payments/month is 20-25% of income after taxes and housing are paid.
12. T ___ Credit allows you to enjoy certain benefits that you will pay for later.
13. T ___ Insurance policies should be read each year.
14. T ___ Credit creates debt.
15. T ___ Collision insurance may have a deductible clause.
16. F ___ APR refers to the total % rate amount to be charged on the original price of a product.
17. T ___ Attorney fees are added to foreclosure costs.
18. F ___ A basic homeowner's insurance policy covers 28 risks plus such things as earthquake and sewer backup.
19. F ___ Family household insurance policies always stay in force for children until they reach age 21.
20. T ___ Credit ratings should be checked at least every three years.
21. T ___ Preplanning when to make payments can help avoid overdue bills.
22. T ___ Income tax forms are available at libraries.
23. T ___ W-2 forms are sent out to employees by employers.
24. T ___ W-4 forms filled out by employees allow employers to withhold correct amount of federal tax.
25. F ___ Deductions are allowed on form 1040EZ.

26-31: Match the following insurance terms with their definitions:

- c ___ term
- f ___ collision
- b ___ no-fault
- a ___ whole life
- e ___ uninsured motorist
- d ___ home owner's

- a. Includes savings plan with insurance protection for life
- b. Protects no matter who is at fault
- c. Insures for limited time & is renewable. Rates may increase.
- d. Protects personal liability, property, and real estate
- e. Covers driver or hit-and-run victim if hit by uninsured person
- f. Pays for car damage even if owner is at fault

32-36: Match terms with definitions:

- c ___ independent collection agency
- e ___ wage assignment
- a ___ acceleration
- b ___ repossession
- d ___ wage garnishment

- a. A contract clause that allows creditor to claim entire amount of payment or reclaim property
- b. A creditor can seize item or property that was put up for collateral
- c. Organization that increases pressure to pay bill
- d. Creditor gets court order for employers to take a portion of paycheck for payment of debt
- e. Gives written permission to creditor to withhold part of wages to pay debt

37-42: Match the following credit terms with their definitions:

- | | |
|--|---|
| d <input type="checkbox"/> credit | a. Items of value (i.e. automobile, house) used to secure a loan |
| <input type="checkbox"/> debt | b. Record of spending and payment supplied to credit bureaus |
| <input type="checkbox"/> finance charge | c. Show how big the finance charge is in comparison to what you borrow depending on time allowed to pay it back |
| a <input type="checkbox"/> collateral | d. Amount of dollars loaned based on ability and willingness to pay |
| b <input type="checkbox"/> credit rating | e. A fee charged for using credit |
| c <input type="checkbox"/> APR | f. Something you owe with an obligation to pay it back |

43-49: List seven items that should be included in a letter of complaint

- | | |
|---|--------------------------------|
| 1. Copies of charge slips, receipts, correspondence, warranties, etc. | 8. Where product was purchased |
| 2. Names of people contacted | 9. Your name and address |
| 3. Addresses of people contacted | 10. How to contact you |
| 4. Model number, serial number | 11. Type of product or service |
| 5. Date of purchase | |
| 6. What your expectations are (refund, credit, replacement, etc.) | |
| 7. Date when expectations should be completed. | |

50-54: List five ways you can establish credit:

- | | |
|------------------------------------|---|
| 1. Have a steady work record | 6. Pay bills promptly |
| 2. Never bounce checks | 7. Start a savings and checking account |
| 3. Apply for credit | 8. Get your name on a prompt paying relatives account |
| 4. Repay bills ahead of time | 9. Buy a large purchase on credit and pay early |
| 5. Have someone cosign application | |

5-60: Figure what you will pay for credit if you buy a television set for \$189.00 plus 5% sales tax if you agree to a payment of 1/3 down and 12 monthly payments of \$15.00 each:

Original cost:	<u>\$189.00</u>
Sales tax:	<u>9.45</u>
1/3 down payment	<u>66.15</u>
12 monthly payments	<u>180.00</u>
Total cost of television	<u>246.15</u>
Total cost of credit	<u>\$ 47.70</u>

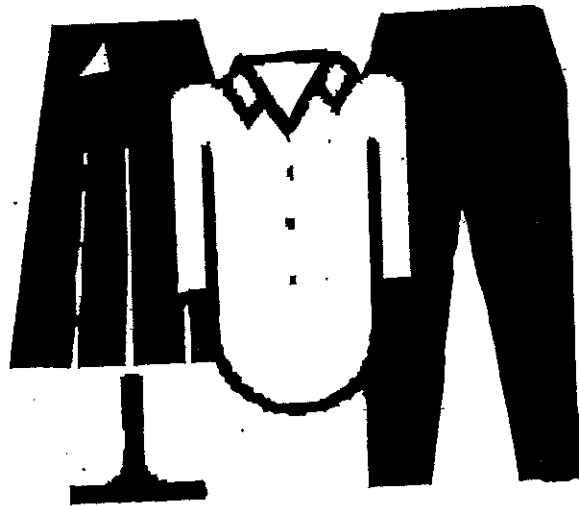
61-65: Mark an "X" by all of the statements that are true:

- In a 20/40/10 liability insurance policy, the "40" refers to the amount allowed for personal injury expenses of one person if you are at fault.
- Homeowners and rental insurance give the same types of insurance coverage.
- X No-fault automobile insurance has insurance companies pay claims immediately.
- X Term life insurance is in force for a limited time and may then be renewed. It may raise the premium with age. It pays only when a policy holder dies.
- An HPO is a health insurance organization that allows you to choose your own doctor.

66-70: Mark an "X" by all of the statements that are true:

- X A1040EZ tax form has only one sheet to fill out.
- X Head of a household is one filing status used on an income tax form.
- X Total income includes interest on stocks and bonds.
- X Deductions include such things as donations, medical expenses, and child care expenses.
- Internal Revenue Services offer help by telephone.

LOOKIN' GOOD!



*A Mini-Micropedia
Activities for Real Life Learning*

by

Marian B. Latzko

LOOKIN' GOOD!

ACTIVITIES for "REAL LIFE"

These experiences are designed to go along with "*Lookin' Good! A Mini-Micropedia.*"* or *I CAN DO IT! A Micropedia of Living On Your Own.* The sheets are designed to be used:

- with the Mini-Micropedia or *Micropedia* to apply and practice the knowledge offered in the book.
- by themselves as appropriate to the teacher and the learner.

It is especially meaningful to allow the micropedias or mini-micropedias to go with the "students" after their training. In this way they can look up what they need to know when they need it.

LEVELS OF LEARNING

The experiences are designed for three different levels of understanding needed when grooming and buying and caring for clothing.

1. **MINIMAL:** This is for very basic knowledge needed. It includes: fabric types, clothing labels; removing simple stains; laundry steps; hand laundering; personal grooming.
2. **INTERMEDIATE:** This is for further knowledge and includes: creating a wardrobe inventory and clothing plan; making a clothing budget; ironing; simple clothing repairs; shoe care.
3. **ADEQUATE:** This unit offers more comprehensive knowledge needed. Included are: judging quality and fit of clothing; seasonal clothing storage.

ADDED SUGGESTIONS FOR LEARNING

The cover sheet for each level has additional ideas for teaching. These are added to enrich the learning and to apply the knowledge learned in different ways. They will expand the knowledge through real applications. This will be especially meaningful for different types of learners.

TESTS ARE INCLUDED

If you need to know where the learner's knowledge level is before training, pre-tests are included. They are in the form of oral tests. There are also post-tests that can help evaluate what was learned.

* "*Lookin' Good! A Mini-Micropedia*" is taken from appropriate chapters of "*I CAN DO IT! A Micropedia of Living On Your Own*" by Marian B. Latzko M.S.

NOTE: THESE MATERIALS ARE TO BE USED IN ONE EDUCATIONAL SETTING FOR EDUCATIONAL PURPOSES ONLY.

LOOKIN' GOOD!

A Mini-Micropedia

(level 1, MINIMAL)

These experiences are designed for minimal knowledge needed clothing choice and care.

- Persons teaching clothing and its care can use *Lookin' Good! A Mini-Micropedia* along with these added learning experiences.
- The learning materials can be used with the *Mini-Micropedia* or by themselves.
- There is a pre-oral test and an objective post test included.

The objectives of this unit are to:

1. Understand fabrics and their care (types of fibers, laundry products)
2. Interpret clothing labels
3. Remove simple stains from clothing
4. Demonstrate laundry steps at home and/or a Laundromat
5. Understand hand laundering steps
6. Plan and record personal grooming habits.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner.)

1. Create ads for laundry products.
2. Research stain removal on internet (i.e. www.sdahq.org)
3. Analyze full basket of normal laundry including linens.
4. Look at thread and fibers under a microscope.
5. Visit a Laundromat.
6. Create a laundry supply basket or box.
7. Set up a grooming school.
8. Create a puppet show depicting different fibers and their care process.
9. Visit a beauty parlor that services both men and women and learn grooming techniques.
10. Visit a dry cleaning store and laundromat.
11. Research how synthetic threads and fibers are made.

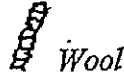


WHAT CAN A MICROSCOPE TELL US?

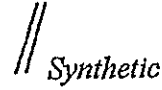
If you look at a fiber under a microscope, each fiber looks different.



Cotton



Wool



Synthetic

Cotton has a lumen down the center that was used to “feed” the cotton plant. *Wool* has scales. *Synthetics* are tube-like. They resemble a plastic straw.

Each fiber needs to be handled differently. Since there are so very many synthetics, it will be meaningful to understand how to care for them in a general way. Let's explore!

Since synthetics resemble plastic straws, list the qualities you think a plastic straw has (i.e. consider strength, durability, absorption, heat, and shape.)

Since synthetic (man-made) threads are similar to plastic straws, what does this tell you about specific laundry processes of clothes made of synthetics? Relate to the following:

Water temperature

Ironing temperature

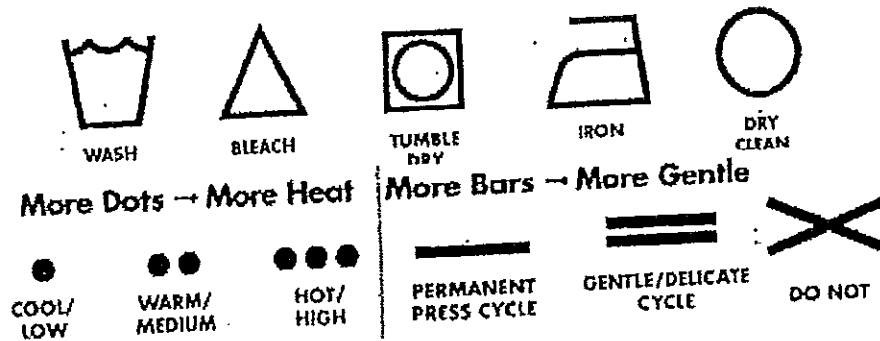
Drying process

Laundrying process

Stain removal

(Now you might like to consider the handling of wool. (It resembles hair. Qualities of hair are that it tangles easily. It has oils that help its beauty. It can restore these oils. It can generally break off easily.) How do these traits relate to the care of a wool sweater?

MAKE YOUR OWN LABELS



Draw labels for clothes requiring the following care:

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

Working in groups compare labels and see if labels agree.

Discuss:

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



STAIN PRESCRIPTIONS

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

STAIN	MATERIALS NEEDED	STAIN REMOVAL METHOD	SUCCESS DESCRIPTION
Chocolate			
Cola			
Grass			
Gum			



STAIN PRESCRIPTIONS

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

<u>STAIN</u>	<u>MATERIALS NEEDED</u>	<u>STAIN REMOVAL METHOD</u>	<u>SUCCESS DESCRIPTION</u>
Lipstick			
Coffee			
Crayon			
Other			



WHO WINS THE LAUNDRY GAME?



The objective of this game is to learn how to remove stains from fabrics.

Divide group into two teams.

Create a name for each team.

Create index cards with the names of stain problems listed below:

mustard	meat	lipstick	milk	egg
blood	nail polish	rust	coffee	cola
ice cream	chocolate	ink	candle wax	orange juice
vomit	grease	deodorant	mildew	mud

Create another set of index cards with stain removal processes listed along with the name of stain to be removed.

Set rules for time allowed to give the answer to removal process of the chosen stain card.

Team #1 draws a card from the pile of stain problem index cards.

Team #2 explains how to treat the stain. (One point is scored for a correct answer.)

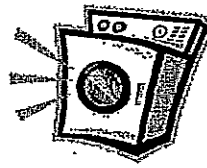
Team # 2 then draws a card from the pile of stain problem index cards.

Team # 1 explains how to treat the stain. (One point is scored for a correct answer.)

Alternately draw a card from the pile of stain problems. The one with the most points for correct answers **WINS !**

SCORE SHEET	
Team # 1	Team # 2

I DID THE LAUNDRY!



Help do the laundry at home or at a Laundromat.

Check off the items that were accomplished:

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

Removed stains

Type of stain #1: _____ (yes or no)

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

Process and products used: _____

Type of stain #2: _____ (yes or no)

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

Process and products used: _____

Type of stain: #3 _____ (yes or no)

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

Process and products used: _____

Washed clothes and linens

Load #1 Water temperature _____ Type of products _____

Load #2 Water temperature _____ Type of products _____

Load #3 Water temperature _____ Type of products _____

Load #4 Water temperature _____ Type of products _____

Garments that were hand laundered: _____

Dried and ironed items

Used dryer (Drying temperature of cycle _____)

Line dried

Ironed items

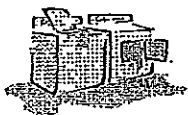
Folded items

Put items away

Handled correct money if using a Laundromat.

Problems I had: _____

Name of person observing _____ Date accomplished _____



LAUNDRY PROCESS



How do you wash a pair of 100% cotton blue jeans?
(The jeans are stained with oil and grass.)
The label reads:

Check the correct wash load to use:

- white and colorfast
- light colors
- dark colors
- fluorescent colors
- hand painted, tie dyed, block print
- machine washable wool
- permanent press, synthetic
- terry cloth, lint creators
- hand washable, loosely knit, lacy knits

Prepreparation steps:

Stain removal process:

Washing products that can be used:

- chlorine bleach
- oxygen bleach
- enzyme presoak
- all-purpose detergent
- light duty detergent
- soap
- wool cleaners
- laundry detergent

Water temperature to use for washing:

cold warm hot

Water temperature to use for rinsing:

cold warm hot

Agitation speed:

slow medium fast

Drying process:

Ironing:

Necessary Not necessary

Iron temperature:

How do you wash a machine washable wool?
(There is a tomato sauce pizza stain on the front.)
The label reads:

Check the correct wash load to use:

- white and colorfast
- light colors
- dark colors
- fluorescent colors
- hand painted, tie dyed, block print
- machine washable wool
- permanent press, synthetic
- terry cloth, lint creators
- hand washable, loosely knit, lacy knits

Prepreparation steps:

Stain removal process:

Washing products that can be used:

- chlorine bleach
- oxygen bleach
- enzyme presoak
- all-purpose detergent
- light duty detergent
- soap
- wool cleaners
- laundry detergent

Water temperature to use for washing:

cold warm hot

Water temperature to use for rinsing:

cold warm hot

Agitation speed:

slow medium fast

Drying process:

Ironing:

Necessary Not necessary

Iron temperature:



Washing Things by Hand. . .

Demonstrate or explain how to hand wash the following items:

WOOL SWEATER:

Product used:

Temperature of water:

Process of agitation:

Rinse process:

Drying process:

Other information:

SILK SHIRT:

Product used:

Temperature of water:

Process of agitation:

Rinse process:






Drying process:

Ironing process:

Other information:



MY GROOMING PLAN CHECKLIST

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

List any roadblocks you have that can keep you from good grooming habits.
 List ways to overcome the roadblocks.
 How can you find the information you need?

MY "CHANGE A HABIT" PLAN

Looking back at your grooming chart, list items below that you want to improve.

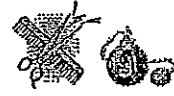
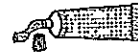
<i>Items I want to improve:</i>	<i>How I'll improve them:</i>	<i>Date to accomplish:</i>
1.		
2.		
3.		
4.		
5.		
6.		
7.		

Signed: _____ Date: _____

Evaluate your success!
Create a picture, rap poem, or poem about your successes and your failures.



GROOMING COSTS



When figuring budgets, costs of grooming can come as a surprise. The chart below will help to:
 *analyze your personal grooming costs *consider alternatives for cutting costs

GROOMING SUPPLIES I USE	COST	ALTERNATIVE
Hair (shampoo, mousse, conditioner, etc.)		

Oral Pre-Test
"Lookin' Good!"
(Level 1 - Minimal)

1. Why is it helpful to recognize fabrics in clothing? *(If labels are gone, you know how to care for items.)*
2. Do you recognize the meaning of the label symbols on your clothes? *(Answer yes or no. Should give examples.)*
3. Do you know how to remove the following stains from clothes: mustard, coke, ketchup, grass, mud? *(Answer yes or no. Should be able to explain products used and the method of removal.)*
4. Explain laundry products to use when doing laundry. *(enzyme pre-soak, detergents, starch, heavy duty detergent, oxygen bleach.)*
5. Have you ever done family laundry? *(Yes or no) What steps did you follow? (Read labels. Sort. Prepare by doing such things as: clean pockets, remove trims, zip zippers, repair seams. Remove stains. Wash with appropriate laundry products and wash/dry temperature. Iron if appropriate.)*
5. How do you do hand washing of:
 - a. A sweater *(Dry clean if recommended. Use cool water with special cold water cleansers. Gently squeeze solution through fibers. Rinse well. Press water out with hand. Roll in towel. Lay flat. Stretch to shape.)*
 - b. A silk shirt *(If hand washable, launder gently in lukewarm water with detergent compatible with silk. Rinse in lukewarm or cold water. Wrap in towel. Dry on gentle cycle or hand to dry or iron when damp.. Iron on reverse side at low temperature.)*
6. Do you have a regular grooming plan? *(Yes or no) How do you groom your hands, face, body, teeth? Is there any habit you should work on? Why is clothing care a part of grooming? (Image is given by condition of clothing.)*

EVALUATION

1-5. Match the following symbols with their meanings:

- a. wash b. tumble dry c. bleach d. dry clean e. iron



6-11. Match the following codes to their symbol:

- a. cool/low b. warm/medium c. permanent press cycle d. hot/high
e. do not f. gentle/delicate cycle



12-16. Match the following stain removal methods with the stain that is to be removed:

- | | |
|---|--|
| <p>___ 12. blood</p> <p>___ 13. chewing gum</p> <p>___ 14. lipstick</p> <p>___ 15. grease</p> <p>___ 16. cola</p> | <p>a. Pretreat with stain remover, liquid laundry detergent, paste of powder detergent, and water. Rinse. Launder</p> <p>b. Soak in cold water. Launder. If stain remains, use bleach safe for fabric.</p> <p>c. Soak in enzyme product. If stain remains, use bleach safe for fabric.</p> <p>d. Sponge or soak in cool water. Pretreat with prewash stain remover or detergent and water. Launder using bleach safe for fabric.</p> <p>e. Harden with ice, scrape off, saturate with cleaning fluid or prewash stain remover. Rinse. Launder.</p> |
|---|--|

Match the following product with its definition:

- | | |
|--|---|
| <p>___ 17. water softener</p> <p>___ 18. light-duty detergent</p> <p>___ 19. chlorine bleach</p> <p>___ 20. laundry detergent</p> <p>___ 21. oxygen bleach</p> | <p>a. detergent created for fragile garments</p> <p>b. dry bleach that works on most fabrics</p> <p>c. detergent created for many fabric types</p> <p>d. liquid sodium hypochlorite</p> <p>e. an agent that removes water hardness minerals</p> |
|--|---|

Place an "X" in front of all of the best answers:

22-26: Synthetic fibers should be:

- ___ washed in hot water to remove stains
- ___ dried in moderate heat
- ___ removed from dryer when cooled
- ___ ironed with cool to warm temperature
- ___ none of the above.

27-31: Labels were required by law because:

- ___ fibers can require different care
- ___ wool is not always washable
- ___ different fibers are sometimes blended together
- ___ it is difficult to judge types of fibers
- ___ all of the above.

32-36: When grooming you should:

- ___ cut toenails straight across
- ___ use lotion on skin when it is dry
- ___ brush hair daily
- ___ brush and floss teeth after every meal
- ___ all of the above.

37-41: Which of the following items can be safely washed together in hot water?

- ___ white cotton shirts
- ___ silk print shirt
- ___ plain white cotton sweat shirt
- ___ light blue color fast shirt
- ___ washable red sweater

42-46: Which of the following statements are general rules for all stains on washable items?

- If cause of stain is unknown, rinse in hot water
- All stains may not come out
- Launder garment after stain is removed
- Test fluorescent colors for color fastness
- Follow directions on any spot remover product.

47-51: Which of the following statements are general rules to use when drying clothes in a dryer.

- Don't over dry items.
- Use appropriate dryer setting for items.
- All types of items can be dried together.
- Total garments should dry when removed from dryer.
- All of the above.

52-56: Put an "S" in front of synthetic fabrics and an "N" in front of natural fibers:

- silk
- polyester
- wool
- nylon
- rayon

Place a "T" in front of the statements that are true. Place an "F" in front of the statements that are false:

- 57. Fabric blends should be treated as the stronger of the fibers.
- 58. Clothes that need gentle handling should be washed separately.
- 59. Skin does not need protection from the sun.
- 60. Enzyme detergents work well on protein based stains such as milk.
- 61. Cotton is stronger than wool.
- 62. Spray, stick, or liquid stain removers work on most small stains and soil lines.
- 63. If you choose to wash all types of clothes together, use cold water and cold water soap.
- 64. All bleaches are the same.
- 65. You should not overload a washer.
- 66. Jeans should be turned inside out for laundering.
- 67. Cuticles should be pushed back when washing fingers and toes.
- 68. Lifting corners of toe nails when trimming can help avoid ingrown nails.
- 69. Spandex is a natural fiber.
- 70. A liquid chlorine bleach can intensify a rust stain.
- 71. Stain removers can be mixed safely.
- 72. If two different stain removers are used, it isn't necessary to rinse between uses.
- 73. Ironing does not affect stains.
- 74. Laundry detergent should be added to water after items are put in the washer.
- 75. Clothes should be removed from dryer immediately to avoid wrinkles.
- 76. Silk garments should be ironed on the right side.

77-81: Explain how to dry clothing on a clothes line.

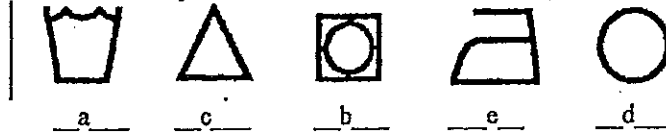
82-86: Explain process of laundering a wool sweater.

87-90: Explain why grooming is important.

EVALUATION KEY

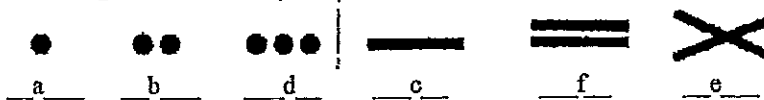
1-5. Match the following symbols with their meanings:

- a. wash b. tumble dry c. bleach d. dry clean e. iron



6-11. Match the following codes to their symbols:

- a. cool/low b. warm/medium c. permanent press cycle d. hot/high
 e. do not f. gentle/delicate cycle



12-16. Match the following stain removal methods with the stain that is to be removed:

- b 12. blood a. Pretreat with stain remover, liquid laundry detergent, paste of powder detergent, and water. Rinse. Launder
- e 13. chewing gum b. Soak in cold water. Launder. If stain remains, use bleach safe for fabric.
- a 14. lipstick c. Soak in enzyme product. If stain remains, use bleach safe for fabric.
- c 15. grease d. Sponge or soak in cool water. Pretreat with prewash stain remover or detergent and water. Launder using bleach safe for fabric.
- d 16. cola e. Harden with ice, scrape off, saturate with cleaning fluid or prewash stain remover. Rinse. Launder.

Match the following product with its definition:

- e 17. water softener a. detergent created for fragile garments
- a 18. light-duty detergent b. dry bleach that works on most fabrics
- d 19. chlorine bleach c. detergent created for many fabric types
- c 20. laundry detergent d. liquid sodium hypochlorite
- b 21. oxygen bleach e. an agent that removes water hardness minerals

Place an "X" in front of all of the correct answers:

22-26: Synthetic fibers should be:

- washed in hot water to remove stains
- X dried in moderate heat
- X removed from dryer immediately
- X ironed with cool to warm temperature
- none of the above.

27-31: Labels were required by law because:

- fibers can require different care
- wool is not always washable
- different fibers are sometimes blended together
- it is difficult to judge types of fibers
- X all of the above.

32-36: When grooming you should:

- cut toenails straight across
- use lotion on skin when it is dry
- brush hair daily
- brush and floss teeth after every meal
- X all of the above.

37-41: Which of the following items can be safely washed together in hot water?

- X white cotton shirts
- silk print shirt
- X plain white cotton sweat shirt
- X light blue color fast shirt
- washable red sweater

42-46: Which of the following statements are general rules for all stains on washable items?

- If cause of stain is unknown, rinse in hot water
- All stains may not come out
- Launder garment after stain is removed
- Test fluorescent colors for color fastness
- Follow directions on any spot remover product.

47-51: Which of the following statements are general rules to use when drying clothes in a dryer.

- Don't over dry items.
- Use appropriate dryer setting for items.
- All types of items can be dried together.
- Garments should be totally dry when removed from dryer.
- All of the above.

52-56: Put an "S" in front of synthetic fabrics and an "N" in front of natural fibers:

- N silk
- S polyester
- N wool
- S nylon
- S rayon

Place a "T" in front of the statements that are true. Place an "F" in front of the statements that are false:

- T ___ 57. Fabric blends should be treated as the stronger of the fibers.
- T ___ 58. Clothes that need gentle handling should be washed separately.
- F ___ 59. Skin does not need protection from the sun.
- T ___ 60. Enzyme detergents work well on protein based stains such as milk.
- T ___ 61. Cotton is stronger than wool.
- T ___ 62. Spray, stick, or liquid stain removers work on most small stains and soil lines.
- T ___ 63. If you choose to wash all types of clothes together, use cold water and cold water soap.
- F ___ 64. All bleaches are the same.
- T ___ 65. You should not overload a washer.
- T ___ 66. Jeans should be turned inside out for laundering.
- T ___ 67. Cuticles should be pushed back when washing fingers and toes.
- T ___ 68. Lifting corners of toe nails when trimming can help avoid ingrown nails.
- F ___ 69. Spandex is a natural fiber.
- T ___ 70. A liquid chlorine bleach can intensify a rust stain.
- F ___ 71. Stain removers can be mixed safely.
- F ___ 72. If two different stain removers are used, it isn't necessary to rinse between uses.
- F ___ 73. Ironing does not affect stains.
- F ___ 74. Laundry detergent should be added to water after items are put in the washer.
- T ___ 75. Clothes should be removed from dryer immediately to avoid wrinkles.
- F ___ 76. Silk garments should be ironed on the right side.

77-81: Explain how to dry clothing on a clothes line.

Can hang on line or special drying rack. Place clothespins so they avoid wrinkles. Straighten clothes as much as possible. Be sure clothes line and pins are clean.

82-86: Explain process of laundering a wool sweater.

Check label to make sure it is washable. Use cold water and special wool cleaning product such as Woolite. Squeeze water through sweater gently. Do not rub or twist. Rinse well. Press water out with hands. Make outline of sweater on paper that will not fade. Lay sweater flat on top of paper that has been laid on a flat surface. Stretch sweater to shape. Stretch or mold sweater to correct size.

87-90: Explain why grooming is important.

Personal grooming makes an impression on people. The way you look shows your values. Grooming keeps you looking better and is a part of a good health plan.

LOOKIN' GOOD!

A Mini-Micropedia

(level 2, INTERMEDIATE)

These experiences are designed for minimal knowledge needed for clothing choice and care.

- Persons teaching clothing choice and care can use *LOOKIN' GOOD! A Mini-Micropedia* along with these added learning experiences.
- The learning materials can be used with the Mini-Micropedia or by themselves.
- There are pre-oral tests and objective post tests included.

The objectives of this unit are to:

1. Analyze reasons for clothing choices.
2. Create an appropriate personal wardrobe inventory and plan.
3. Understand how clothing purchases affect personal goals.
4. Create a personal clothing budget.
5. Understand how to do comparison clothing shopping.
6. Demonstrate ironing techniques.
7. Make simple clothing repairs of sewing on a button, mending a seam, and sewing a hem.
8. Demonstrate shoe care.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner.)

1. Develop a questionnaire to consider why people choose the clothes they do. Distribute the questionnaire. Tabulate and share results.
2. Research the internet for processes of shoe care.
3. Interview a military person about the value of caring for shoes.
4. Ask two or more older people about the clothes they wore when they were in their teens. Question about fads, forms of decoration, modesty codes, fabrics. Write a short report that includes information on any old styles that have been recycled to the present. Share reports.
5. Visit a shoe repair store to find prices and shoe care suggestions.
6. Figure the cost per wearing of a recently purchased item. Evaluate the purchase.
7. Create a poster of places where clothing can be purchased. In small groups, list advantages and disadvantages of shopping at each place. Share poster and ideas with other groups.
8. Collect ads that show sale terms and create a poster or bulletin board with them.



Sharing Clothing Experiences



(Find one person who had one of the following clothing experiences. Have the person sign his/her name beside the item. Discuss the results.)

Made a poor clothing buy.

Bought a piece of clothing that doesn't fit well.....
and it's supposed to!

Planned ahead for clothes needed for my job.
Spent too much for an item that I wanted badly, then found it on sale
at 50% off the next week.

Chose an item because it looked good on someone else.

Chose a piece of clothing because of a TV character.

Can read clothing labels.

Buy my clothes only because of the latest style.

Love fad clothes.

Buy only comfortable, loose clothes.

Only buy bargains.

Buy clothes for their sex appeal.

Hate to dress up.

Only wear jeans.

Own a good suit.

Never wear a tie.

Have a basic color that builds my wardrobe.

Have hemmed a skirt or pair of pants.

Buy only basic styles that will last a long time.

Have had a color analysis.

Have made a clothing budget.

Know how to iron a men's dress shirt.

Know how to wash a wool sweater.

Can judge the fit of a good suit.

Had a laundry problem at a Laundromat.



... AT CLOTHING MESSAGES

Define what you think a "clothing message" is.

List reasons why people judge by personal appearance as well as clothing.

LOOK Sit in a mall for at least 15 minutes to watch people. Take a small note pad and make the following observations using few words. List messages given by clothes and clues for your reaction. (i.e.

	<u>Message</u>	<u>Clues</u>
#1	Sexy, female	Tight shirt and pants, heavy make-up
#2	Rich, boss	Suit, tie, neat)

OR



Turn on the television! Turn off the sound! Watch for an hour or so and consider what you see. Observe the type of clothing and the messages sent by the clothes and grooming. Describe the messages and clues in a few words. Observe: Newscasters, weather men, sports announcers, teens, persons advertising products, game show hosts, actors, actresses.

(i.e.	<u>Person</u>	<u>Message</u>	<u>Clues</u>
	Newscaster	Professional, businesslike	Suit, tie, well groomed
	Weatherman	Informal, friendly	Sport shirt)

QUESTIONS TO CONSIDER:

1. Could you tell the type of audiences that advertisers were trying to sell to by the clothing messages?
2. Are the messages sent by clothing always correct?
3. Do clothes sometimes become barriers when trying to communicate? How?
4. What type of clothing should be worn for a job interview?
5. How can a person find out about appropriate clothing for different situations?
6. How are clothing choices affected by values, attitudes, conformity, individuality, and personality?

Evaluate what you are wearing today.

1. What messages does your clothing give?
2. What clues do people have to make the judgment?
3. Are you giving the real message of who you are?
4. For what type of environment is your clothing appropriate?
5. Would a communication barrier be put up with what you are wearing in a different environment?
6. What messages of your values, attitudes, individuality, and personality are you giving?
7. What clothes would be appropriate for interviewing for an office job? A construction job?



WHAT ELSE SHOULD I CONSIDER?

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

IT'S TIME TO THINK AHEAD!

Review your personal goals.

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

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

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

Next year \$ _____ Second year \$ _____ Third year \$ _____ ?

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

Review your "MY WARDROBE INVENTORY" again.

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

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

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

Item Needed	Cost	Alternatives	Cost



PLANNING MY CLOTHES BUDGET

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

Review your "My Clothing Inventory".

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

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

Now prioritize the clothing needs that you feel you need. Number 1 should be what you need the most. Number 2 what you need next, etc.

ITEM NEEDED	COST
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14. TOTAL	

Now balance your clothing budget:

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



KNOW YOUR SHOPPING TERMS

Match the following terms with their meanings:

- | | |
|-------------------------------------|--|
| _____ first quality | a. Can be misleading. Do comparison shopping to check claim |
| _____ comparable value | b. Perfect condition |
| _____ returns | c. Slight flaw |
| _____ irregular | d. Merchandise that has been returned by customers or retailers |
| _____ seconds | e. Limited time price reduction. Items will be sold at higher price later |
| _____ warehouse sale | f. More flawed than irregular |
| _____ sale | g. Regular prices are reduced for limited time |
| _____ warehouse sale | h. Merchandise is sold out of warehouse at lower than normal prices |
| _____ special purchase | i. Regular store merchandise is being sold at lower price to reduce stock of store |
| _____ samples | j. Merchandise not normally sold in store. Watch out for inferior merchandise |
| _____ discontinued, cancelled goods | k. Merchandise that was shown to buyers before their orders were taken. |
| _____ odd lots | |
| _____ overstock | |
| _____ samples | |

Create a puzzle or game that includes the shopping terms listed above. Write the instructions below.



COMPARISON SHOP !!!

1. List:

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

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

2. In small groups, compare your lists. Discuss:

a. the ways to save money when buying clothes.

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

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

Item #1 _____		Item #2 _____	
Store #1	Cost:	Store #1	Cost:
Store #2	Cost:	Store #2	Cost:
Store #3	Cost:	Store #3	Cost:

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

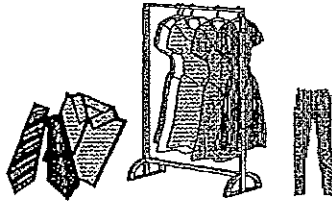
Item

Item #1

Store where I would buy the item

Why I'd buy there

Item #2

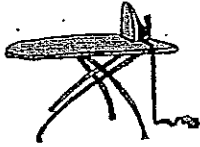


Visit a thrift shop and choose three articles to evaluate.

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

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

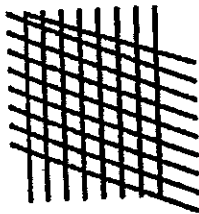
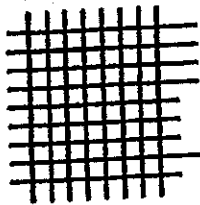
#3 Item _____
____ Style is appropriate for my environment and lifestyle
____ Seams are secure with small stitching
____ There are no holes visible
____ No signs of wear are present in the following areas:
____ shoulders ____ neck ____ back ____ elbows ____ seat
____ There is no odor present that is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



WHAT CAUSES WRINKLES WHEN YOU IRON?

Woven fabric is made of threads that are woven over and under each other in different patterns. If the threads are at perfect right angles to each other, the fabric is considered "on grain." Clothes are designed and sewn so the threads are hanging straight up and down when they are worn. This makes clothes hang straight without sagging and wrinkles.

If the threads are pulled at an angle, they will stretch. When an iron forces the threads in the wrong direction, (not with the "grain"), wrinkles form. This is one of the reasons why clothes can be wrinkled when they are ironed.



Look at the clothes you are wearing to see how the threads form. You can also look at a piece of fabric and pull to see the threads go "off grain." (Note that this is not true of knitted fabrics. They are formed by loops.)

When you iron, move the iron with the "grain" so the threads do not stretch and cause wrinkles.

IRONING A GARMENT

1. Look carefully at the threads of an article of clothing.
Notice the direction of threads in each area. The directions will direct the ironing process.
Notice the number of thickness in some areas where pieces are sewn together.
2. Demonstrate the ironing of a piece of clothes by writing directions, telling someone how to iron, or by really demonstrating the process.
3. Look at the label for the following information: Type of fibers _____
Iron temperature _____
Special finish _____
4. Check the appropriate preparation for ironing:
Steam press _____ Pre-sprinkle _____ No preparation needed _____
5. Process listed in correct order:
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.
 - 6.
 - 7.
 - 8.
 - 9.
 - 10.
 - 11.
 - 12.



REPAIRS NEEDED!

Replacing a button

(Replace a button on a piece of clothing that needs one, or sew one on a small piece of fabric.)

All pierced buttons need a shank to allow a buttonhole to fit smoothly under it. You can create a shank on a pierced button with thread. Use a mercerized "Regular" for light to medium-weight fabrics. Use "Mercerized Best Cord" for heavier fabrics. For very heavy fabrics use "Button & Carpet Thread."

1. Use thread single or doubled according to the thickness of the fabric. Draw it up evenly with each stitch. Make a small knot on the end.
2. Make a small stitch on the right side of the garment where the button will cover it. Pick up all thicknesses. Be careful not to let stitch show through facing of jacket or coat.
3. Take a second stitch across the same space.
4. Bring thread up through one hole of button. Center button over stitch.
5. Place a straight pin, bobbi pin, or toothpick between button and fabric.
6. Take three or four stitches through each pair of holes.
7. Bring needle and thread out between button and fabric.
8. Remove bobby pin or pick.
9. Wind thread a number of times around the attaching thread to form shank.
10. Take small stitch in fabric.
11. Take several small stitches under button, looping thread over needle to form knots.
12. Cut off remaining thread.



A smaller button inside is used for strength on a coat front.



Making a hem

(Create a hem on a small piece of fabric, or hem a real garment.)

When you don't want stitches to show on front of garment, use a hemming stitch on inside of garment. Use matching thread of weight appropriate to fabric.

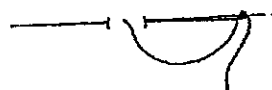
1. Fold fabric over from front to back for 1/4 inch and press, or sew with running stitches. (Can also use hemming tape.)
2. Turn fabric to the correct place for hemming and press.
3. Begin hem at a seam. Hide knot in seam.
4. Do not pull thread tight or puckers will show.
5. In garment fabric, pick up just a thread or two. Don't go through to outside unless necessary.
6. Finish a thread-length on hem or in seam. Use few over-and-over stitches. Cut, don't break, thread.



Mending a seam

(Mend a seam in a real garment, or make a seam using two pieces of fabric to create a seam.)

Simple mending can be done on a sewing machine. To mend seams by hand, a simple back stitch is the strongest stitch of all. Use matching thread of appropriate strength for garment. Use a double thread.



"JOE'S SHOE LAMENT"

(WHAT JOE'S* SHOES SAID TO HIM)



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



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

Consider:

Type of material in shoes _____

Equipment needed:

Cleaning process:

What to do if shoes get wet:

Other suggestions:



* Or write about "Josephine's Lament"

Oral Pre-Test
"Lookin' Good!"
(Level 2 - Intermediate)

1. Explain different reasons why you choose the clothes you do. *(Style, look good on me, tell people who I am, feeling of belonging.)*
2. What does clothing tell you about people? *(Attitudes, values, employment, personalities, individuality, what they like, etc.)*
3. Have you ever made a wardrobe inventory? *(Yes or No)* What value would there be if you made a personal clothing inventory? *(Help plan purchases and budget. Consider future needs. Clean out, organize and repair.)*
4. How do you think your clothing purchases affect your goals? *(If too much is spent for clothes, there won't be enough money to do the things I want to do in the future. If I choose well, I can have the right kind of clothes when I'm on my own.)*
5. What comparison shopping methods do you use? *(Look in different stores to compare prices and choices. Look in unusual places such as resale shops, Goodwill, community clothes closets, etc. Buy on sales if price is right., etc.)* Do you know the meaning of sales terms: Irregular *(slight flaw)*, samples *(merchandise that was shown to buyers before their orders were taken)*, special purchase *(merchandise not normally sold in a store)*, odd lots *(usually first quality of left-over merchandise after retailers order, etc.)*
6. Have you ever ironed shirts, blouses, pants? *(Yes or No)* Do you know what it means to iron with the grain of the fabric to avoid wrinkles? *(Iron in the direction in which the threads are going.)* What is the process of ironing a shirt? *(1. Press seams open on inside of shirt first unless they seem to go in one direction or are sewn shut. 2. Press facings 3. Press insides of pocket flaps and cuffs, areas around buttons 4. Press in order: trims such as bows and ruffles and cuffs, sleeves, yoke, body of garment..)*
7. Do you know how to sew on a button with a shank? *(Yes or No)* Do you know what stitch to use to mend a ripped seam? *(Backstitch)* Have you ever mended a seam? *(Yes or No)* Have you ever hemmed a pair of pants or a skirt? *(Yes or No)* Do you know what stitch to use? *(Hemstitch)*
8. How do you care for a pair of new leather shoes? *(Precondition with water repellent polish and then polish)* What can you do for salt stains on leather shoes? *(Remove salt with desalter product or sponge carefully with water. Then clean with saddle soap to soften smooth leather. When dry, use shoe polish.)*

EVALUATION

Mark a "T" in the blank if the statement is true. Mark an "F" if the statement is false.

- 1. Comparison shopping for clothes can save money.
- 2. Clothing sends messages about a person.
- 3. Hand painting on sweat shirts can be ironed safely.
- 4. Old clothes can be remade for fit and style.
- 5. Linen clothes usually require moisture and a hot iron to remove wrinkles.
- 6. When considering cost of clothes, you should also consider dry cleaning costs.
- 7. People choose types of clothing for different reasons.
- 8. Buying on credit is a wise way to shop.
- 9. You should press in the same directions that fabric threads are running.
- 10. Clothing choice has no affect on your personal goals.
- 11. Suede is not normally polished.
- 12. A simple backstitch is the strongest hand stitch.
- 13. A store's return policy should be checked before purchasing clothes.
- 14. Fabric will keep its shape when ironed in any direction.
- 15. Reviewing your goals can be helpful when making clothing choices.
- 16. Nylon fabric requires a hot iron.
- 17. Basic colors in a wardrobe offer mixing and matching of items to create more outfits.
- 18. Garment facings are linings at edge of areas such as collars and cuffs.
- 19. Some silks can be washed and ironed.
- 20. A steam iron should be unplugged when filling it with water.

Mark an "X" by the best answers.

21-25. The clothing people wear can:

- Give people messages on a person's values, honesty, and wealth.
- Help people to judge others
- Affect job applicants
- Affect communication between people
- All of the above

26-30. When you choose clothing you should consider:

- Communication barriers that can be created
- Personal budget
- Function of the clothing
- Appropriateness of the clothing
- All of the above

31-35. When ironing shirts or blouses:

- Press seams open on the outside of the garment first to remove moisture and wrinkles
- Press around and over the tops of buttons
- Press the insides of pockets and flaps
- Press in the direction of the threads
- All of the above

36-40. When creating a personal wardrobe inventory plan you should:

- Consider repairing items so they are wearable
- List items that you will want to add or replace
- Make choices that will fit into your clothing budget
- Consider the appropriateness of your clothing choices for different types of occasions
- All of the above

- 41-45. To take good care of shoes you should:
- _____ soften wet leather with shoe cream or saddle soap
 - _____ not have to polish new leather shoes
 - _____ clean synthetic shoes with detergent solutions
 - _____ use fine sandpaper to rough up suede nap
 - _____ all of the above

- 46-50. Match the following terms by placing the letter of the definition in front of the matching term:
- | | |
|------------------------|---|
| _____ clearance | a. merchandise not normally sold in a store |
| _____ special purchase | b. regular prices reduced for limited time |
| _____ irregular | c. slight flaw present |
| _____ sale | d. regular merchandise sold by a store that is sold at a lower cost to reduce inventory |
| _____ discontinued | e. merchandise shown to buyers before orders are taken |
| _____ samples | f. may be first, second, or third quality that is no longer being produced |

51-57. Shirts and blouses should be pressed in the following order. List in order with "1" being the first step, "2" being the second step, etc. Place the correct number in front of the process step.

- _____ Trims, bows, ruffles
- _____ Seams
- _____ Insides of pocket flaps, cuffs, facings
- _____ Sleeves
- _____ Body of garment
- _____ Collars and cuffs
- _____ Cuffs

58-61. List four places where you can dispose of clothing you no longer need:

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

62-66. List five places where you can shop for clothing other than department stores:

- 1.
- 2.
- 3.
- 4.
- 5.

67-70. List four thrift store shopping hints:

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

71-74. What is the value of making a personal clothing plan?

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

EVALUATION KEY

Mark a "T" in the blank if the statement is true. Mark an "F" if the statement is false.

- T 1. Comparison shopping for clothes can save money.
- T 2. Clothing sends messages about a person.
- F 3. Hand painting on sweat shirts can be ironed safely.
- T 4. Old clothes can be remade for fit and style.
- T 5. Linen clothes usually require moisture and a hot iron to remove wrinkles.
- T 6. When considering cost of clothes, you should also consider dry cleaning costs.
- T 7. People choose types of clothing for different reasons.
- F 8. Buying on credit is a wise way to shop.
- T 9. You should press in the same directions that fabric threads are running.
- F 10. Clothing choice has no affect on your personal goals.
- T 11. Suede is not normally polished.
- T 12. A simple backstitch is the strongest hand stitch.
- T 13. A store's return policy should be checked before purchasing clothes.
- F 14. Fabric will keep its shape when ironed in any direction.
- T 15. Reviewing your goals can be helpful when making clothing choices.
- F 16. Nylon fabric requires a hot iron.
- T 17. Basic colors in a wardrobe offer mixing and matching of items to create more outfits.
- T 18. Garment facings are linings at edge of areas such as collars and cuffs.
- T 19. Some silks can be washed and ironed.
- T 20. A steam iron should be unplugged when filling it with water.

Mark an "X" by the best correct answers.

21-25. The clothing people wear can:

- Give people messages on a person's values, honesty, and wealth.
- X Help people to judge others
- X Affect job applicants
- X Affect communication between people
- All of the above

26-30. When you choose clothing you should consider:

- Communication barriers that can be created
- Personal budget
- Function of the clothing
- Appropriateness of the clothing
- X All of the above

31-35. When ironing shirts or blouses:

- Press seams open on the outside of the garment first to remove moisture and wrinkles
- Press around and over the tops of buttons
- X Press the insides of pockets and flaps
- X Press in the direction of the threads
- All of the above

36-40. When creating a personal wardrobe inventory plan you should:

- Consider repairing items so they are wearable
- List items that you will want to add or replace
- Make choices that will fit into your clothing budget
- Consider the appropriateness of your clothing choices for different types of occasions
- X All of the above

41-45. To take good care of shoes you should:

- X ___ soften wet leather with shoe cream or saddle soap
- ___ not have to polish new leather shoes
- X ___ clean synthetic shoes with detergent solution
- X ___ use fine sandpaper to rough up suede nap
- ___ all of the above

46-50. Match the following terms by placing the letter of the definition in front of the matching term:

- | | |
|------------------------|---|
| d ___ clearance | a. merchandise not normally sold in a store |
| a ___ special purchase | b. regular prices reduced for limited time |
| c ___ irregular | c. slight flaw present |
| b ___ sale | d. regular merchandise sold by a store that is sold at a lower cost to reduce inventory |
| f ___ discontinued | e. merchandise shown to buyers before orders are taken |
| e ___ samples | f. may be first, second, or third quality that is no longer being produced |

51-57. Shirts and blouses should be pressed in the following order. List in order with "1" being the first step, "2" being the second step, etc. Place the correct number in front of the process step.

- 3 ___ Trims, bows, ruffles
- 1 ___ Seams
- 2 ___ Insides of pocket flaps, cuffs, facings
- 5 ___ Sleeves
- 7 ___ Body of garment
- 4 ___ Collars and cuffs
- 6 ___ Cuffs

58-61. List four places you can dispose of clothing you no longer need:

1. *(Rummage sales, garage sales, Goodwill, community clothes closets, consignment stores, used clothing stores, friends and relatives, garbage dump.)*
- 2.
- 3.
- 4.

62-66. List five places where you can shop for clothing other than department stores:

1. *(Consignment stores; used clothing stores; Goodwill; community clothes closets; rummage sales;*
2. *want ads; outlet stores; antique stores; clothing specialty stores)*
- 3.
- 4.
- 5.

67-70. List four thrift store shopping hints:

1. *(Check under arms, neck, and back for wear; check for holes; pull seams gently; look for spots.*
2. *Remember that: some "dry clean" items can be washed; some woolen sweaters can be shrunk to fit;)*
- 3.
- 4.

71-75. What is the value of making a personal clothing plan?

1. *(Helps: prepare clothes budget; analyze needs; analyze wants; consider costs of cleaning and repair;*
2. *consider appropriateness for future plans; put clothes in repair and order; coordination of clothes.*
3. *Gives organizational practice.)*
- 4.
- 5.

LOOKIN' GOOD!

A Mini-Micropedia

(level 3, Adequate)

These experiences are designed for adequate knowledge needed for clothing choice and care.

- Persons teaching clothing choice and care can use *LOOKIN' GOOD! A Mini-Micropedia* along with these added learning experiences.
- The learning materials can be used with the Mini-Micropedia or by themselves.
- There are pre-oral tests and objective post tests included.

The objectives of this unit are to:

1. Judge quality and fit of clothing.
2. Understand appropriate storage methods for clothing.
3. Apply principles of line/design/color to personal clothing choices.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner.)

1. Visit a department or clothing specialty store for a demonstration on clothing fit.
2. Interview a tailor to learn about fabric quality and fit.
4. Make a list of items needed for clothing storage.
5. Ask a color consultant to give a demonstration.
6. Read "Color Me Beautiful" by Carole Jackson and do a personal color analysis of yourself.
7. Create an outfit for yourself that uses appropriate design principles for you. (Can use catalogs, newspapers, etc.)
8. Plan a fashion show using local thrift store clothing. Set dollar limit such as \$25.00 for each outfit. Compare this cost with new purchases.
9. Create a scrapbook of ideas for clothing that is appropriate for yourself.
10. Research clothing storage on the internet. List appropriate storage materials.

YOU BE THE JUDGE!



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

<p>Seams</p> <p><input type="checkbox"/> Width is even and wide enough to handle strain</p> <p><input type="checkbox"/> Edges are finished so they won't ravel</p> <p><input type="checkbox"/> Major stress points are reinforced (stitches, rivets)</p> <p><input type="checkbox"/> Plaids and designs match</p> <p><input type="checkbox"/> No puckers</p> <p><input type="checkbox"/> Stitches are even, small, securely fastened at ends</p> <p><input type="checkbox"/> Thread is matching and appropriate for fabric</p> <p>Trims & Decorations</p> <p><input type="checkbox"/> Suitable for garment</p> <p><input type="checkbox"/> Well placed</p> <p><input type="checkbox"/> Neatly and firmly attached</p> <p><input type="checkbox"/> Laundering/dry-cleaning instructions shown for trim</p> <p><input type="checkbox"/> Points on collars neatly finished</p> <p>Linings</p> <p><input type="checkbox"/> Fit smoothly into garment</p> <p><input type="checkbox"/> Appropriate fabric for garment</p> <p><input type="checkbox"/> Have back pleat or extension allowance</p> <p>Buttons and Fasteners</p> <p><input type="checkbox"/> Firmly attached</p> <p><input type="checkbox"/> Suitable size and style for garment</p> <p><input type="checkbox"/> All buttons there (extras provided)</p>	<p>Interfacing & Padding</p> <p><input type="checkbox"/> Properly placed and inserted</p> <p><input type="checkbox"/> Shoulder pads soft, lightweight, smooth shape</p> <p><input type="checkbox"/> No puckering seen at sleeve backs/shoulders</p> <p><input type="checkbox"/> Lapels lie flat to chest with graceful roll</p> <p><input type="checkbox"/> Interfacing firm with no puckers</p> <p>Zippers</p> <p><input type="checkbox"/> Smooth and flat</p> <p><input type="checkbox"/> Appropriate color, weight, strength</p> <p><input type="checkbox"/> Slide smoothly</p> <p><input type="checkbox"/> Reinforced at points of strain</p> <p>Pockets</p> <p><input type="checkbox"/> Flat, smooth with reinforced corners</p> <p><input type="checkbox"/> Well matched</p> <p><input type="checkbox"/> Firmly woven linings</p> <p>Fabric</p> <p><input type="checkbox"/> Care label is visible</p> <p><input type="checkbox"/> Appropriate for use of garment</p> <p><input type="checkbox"/> Care is appropriate</p> <p><input type="checkbox"/> When crushed in hand, snaps back (unless ironing is preferred)</p> <p><input type="checkbox"/> Garment is cut on the grain. (Direction threads are going in a woven fabric should be at right angles or garment won't hang straight.)</p>
---	--

PERSONAL JUDGMENT

- Good quality
- Medium quality
- Poor quality

GROUP JUDGMENT

- Good quality
- Medium quality
- Poor quality

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



HOW TO AVOID A TAILOR. . . .

When buying a ready made men's suit, good fit can be a challenge. Since suits are costly items, it is important to choose quality that looks good on the wearer. If you look hard and judge quality well, the expense of a tailor (who is often out of the question!) can be avoided. Help get the most for your dollar by judging quality fit.

TRY IT!

Judge the following quality of fit on a suit worn by a man. Check off the following items that meet your approval.

- Jacket hangs without wrinkles or bulges.
- Collar lies flat and close to neck exposing 1/2 inch of shirt collar in back.
- Shoulder line is smooth and straight from neckline to high point of sleeves.
- Shoulder pads are smoothly shaped.
- Lapels lie flat with gentle roll. Good interlinings keep their shape. No ripples in fabric.
- Armholes follow natural arm line and do not bind.
- Sleeves are comfortably wide, tapered, and pressed without crease. Sleeves for men should allow about 1/2 to 3/4 inch of shirt cuff to show.
- For correct waist line fit, an "X" shape should come from center button of jacket when buttoned. The "X" shape shouldn't be too indented.
- Trousers waist is snug, but not tight. Back seam allows fabric for alterations.
- Seat is comfortable for activities.
- Wrinkle free crotch doesn't bind.
- Trousers hang straight from waist. Creases run with lengthwise grain of fabric so they hang straight.
- Legs are just long enough for slight break at instep.
- Fabric is of good quality that doesn't wrinkle.

You should also check quality of the suit as your would for any garment. Check:

- | | |
|--|---|
| <input type="checkbox"/> zipper | <input type="checkbox"/> linings |
| <input type="checkbox"/> seams | <input type="checkbox"/> pockets |
| <input type="checkbox"/> buttons and fasteners | <input type="checkbox"/> interfacing and paddings |
| <input type="checkbox"/> trims and decorations | <input type="checkbox"/> fabrics |

JUDGMENT: Good quality Medium quality Poor quality

??? WHAT DID YOU LEARN FROM THIS LESSON? ??

PROTECTING YOUR CLOTHES FOR SEASONAL STORAGE!



WHICH KINDS OF INSECTS ARE CLOTHES "ENEMIES"?

- 1.
- 2.
- 3.

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

- 1.
- 2.
- 3.

HOW WILL YOU PROTECT THE STORAGE AREAS?

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

IN WHAT WILL YOU STORE THE CLOTHING?

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

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

WHY SHOULD CLOTHES BE MENDED BEFORE STORING?

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

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

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

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.



THE WAY I SEE MYSELF

MY BODY SHAPE:

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

POSTURE

- erect
- slumped

PROBLEM AREA TO DE-EMPHASIZE

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

FACE SHAPE

- oval
- round
- triangle
- diamond
- square

POSITIVE AREA TO EMPHASIZE

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

MY PERSONALITY

- quiet
- moody
- outgoing
- shy
- other _____
- energetic
- nervous
- calm
- athletic

COLORS THAT LOOK GOOD ON ME:

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

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.

CREATE A NEW WARDROBE

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

Coat

Why it would look good on me:

Suit

Why it would look good on me:

Sport outfit

Why it would look good on me:

Dress-up outfit

Why it would look good on me:

Shirt and Skirt or Pants

Why they would look good on me:

ORAL TEST
"LOOKIN' GOOD!"

Adequate

1. How do you judge quality in clothes? *(Seams, stitching, pocket linings, fit, buttons & fasteners, trim, zippers, linings, interfacing, shoulder pads, fabric, etc.)*
2. How do you judge the fit of clothes such as a men's suit? *(No wrinkles or bulges, collar lies flat, good interlining, shoulder pads smoothly shaped, lapels lie flat with gentle roll, arms & crotch don't bind, sleeves & pant legs are comfortably wide, back seam allows for alteration, wrinkle free crotch, pant creases run with lengthwise fabric grain, made of quality fabric that does not wrinkle, sleeve length allows 1/2 to 3/4 inch of shirt cuff to show.)*
3. How do you store clothes off season to prevent insect damage? *(Clean area in which clothes will be stored including under baseboards of closets. Repair. Remove spots. Clean or launder if appropriate, Remove belts. Store in tightly closed boxes, plastic or garment bags, or cedar lined area. Store in dry areas.)*
4. How do you use line and design to make you look good in your clothing choice? *(Change the look of your body proportions with optical illusions of lines created by your clothes. i.e. Look shorter by creating lines to carry eyes horizontally by wearing clothes of same color and using vertical trims. Attract eyes to areas you want larger with horizontal lines. An area can appear smaller by taking eyes away from area and carrying out vertical lines.)*
5. How do you use color in your clothing to flatter your skin color? *(Choose colors that enhance your skin tones. Use bright colors to attract eyes to part of your good body features.)*

EVALUATION

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

- 1. A bright red belt worn on a pair of dark blue pants can be flattering to a thick waist.
- 2. Linings in pockets help you judge clothing quality.
- 3. Quality clothing matches plaids at seams.
- 4. Small people should wear small designs.
- 5. Bangs can make a face look more narrow.
- 6. Clothes can be stored safely without removing stains.
- 7. Lines can create optical illusions that fool the eyes.
- 8. Sweater ribbing should retain its shape.
- 9. Charcoal can be helpful to remove moisture in a space.
- 10. A nylon zipper is a good choice for a pair of cotton pants that need pressing.
- 11. Armholes of suits should follow natural arm line and not bind the arms.
- 12. Trousers legs should fit comfortably over thighs and calves.
- 13. There should be a back pleat or extension allowance in a coat lining.
- 14. Men's suit sleeves should not allow sleeve cuffs to show.
- 15. Coat sleeves of women's coats should break at wrist.
- 16. Avoid hanging clothes too closely together to avoid wrinkles.
- 17. Moth larvae, not moths, make holes in wools.
- 18. Colors in clothes can show personalities.
- 19. Back seams of men's suits should allow extra seam space for alterations.
- 20. Green and blue colors remind people of living, growing things, and calm blue waters.
- 21. Contrasting colors at the shoulder line make shoulders appear more narrow.
- 22. Bulky, heavy textures make a person appear larger.
- 23. Knitted sweaters should be hung on rust proof hangers.
- 24. Shoulder pads should fit smoothly.
- 25. A pair of pants should be hung from its waist on a hanger.

Put an "X" by all the correct answers.

26-30. A quality pair of jeans should have:

- a preshrunk label
- nylon thread reinforcement at pocket edges and zipper end
- firmly stitched seams
- flat fell seams with two rows of stitches
- waistband made of two or more layers

31-35. The qualities of a good fit in a men's suits are:

- Trousers that fit snugly
- Trousers that hang straight from the waist
- A jacket that hangs with no wrinkles or bulges
- Lapels that lie flat with a gentle roll
- A collar that allows one inch of a shirt collar to show at the back

36-40. When storing woolens you should:

- Use moth blocks to remove any larvae that is present
- Follow directions fully on moth sprays
- Remove spots before storing
- Store sweaters in plastic bags or tightly closed boxes
- Use wooden, plastic, or coated hangers.

41-45. If a person wants to appear taller and thinner, he/she should:

- Wear one color outfits
- Wear bold plaids or bold prints
- Use light, bright, warm colors
- Use small belts that match outfits
- Use vertical lines in clothes

46-50. To attract attention to a body area:

- Apply decorations
- Use clingy fabrics
- Use little design
- Use large, busy prints
- Use dark, dull colors

51-55. Colors worn in clothing:

- Show a person's personality
- Can change the way you look.
- Reflect their colors to skin tones
- Draw attention to body parts
- All of the above

56-59. List four things to help judge the seam quality in clothes.

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

60-63. List four ways to judge quality in buttons and trim of garments.

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

64-67. List three insects that can cause clothing damage.

- 1.
- 2.
- 3.

68-72. What five things can you do when you prepare clothing for seasonal storage?

- 1.
- 2.
- 3.
- 4.
- 5.

73-75. Three ways design details in clothes can create lines are:

- 1.
- 2.
- 3.

EVALUATION KEY

Write a "T" in front of the statements that are true. Write an "F" in front of the statements that are false.

- F__ 1. A bright red belt worn on a pair of dark blue pants can be flattering to a thick waist.
- T__ 2. Linings in pockets help you judge clothing quality.
- T__ 3. Quality clothing matches plaids at seams.
- T__ 4. Small people should wear small designs.
- F__ 5. Bangs can make a face look more narrow.
- F__ 6. Clothes can be stored safely without removing stains.
- T__ 7. Lines can create optical illusions that fool the eyes.
- T__ 8. Sweater ribbing should retain its shape.
- T__ 9. Charcoal can be helpful to remove moisture in a space.
- F__ 10. A nylon zipper is a good choice for a pair of cotton pants.
- T__ 11. Armholes of suits should follow natural arm line and not bind the arms.
- T__ 12. Trouser legs should fit comfortably over thighs and calves.
- T__ 13. There should be a back pleat or extension allowance in a coat lining.
- F__ 14. Men's suit sleeves should not allow sleeve cuffs to show.
- T__ 15. Coat sleeves of women's coats should break at wrist.
- T__ 16. Avoid hanging clothes too closely together to avoid wrinkles.
- T__ 17. Moth larvae, not moths, make holes in wools.
- T__ 18. Colors in clothes can show personalities.
- T__ 19. Back seams of men's suits should allow extra seam space for alterations.
- T__ 20. Green and blue colors remind people of living, growing things, and calm blue waters.
- F__ 21. Contrasting colors at the shoulder line make shoulders appear more narrow.
- T__ 22. Bulky, heavy textures make a person appear larger.
- F__ 23. Knitted sweaters should be hung on rust proof hangers.
- T__ 24. Shoulder pads should fit smoothly.
- F__ 25. A pair of pants should be hung from its waist on a hanger.

Put an "X" by all the correct answers.

26-30. A quality pair of jeans should have:

- X__ a preshrunk label
- ___ nylon thread reinforcement at pocket edges and zipper end
- X__ firmly stitched seams
- X__ flat fell seams with two rows of stitches
- X__ waistband made of two or more layers

31-35. The qualities of a good fit in a men's suits are:

- ___ Trousers that fit snugly
- X__ Trousers that hang straight from the waist
- X__ A jacket that hangs with no wrinkles or bulges
- X__ Lapels that lie flat with a gentle roll
- ___ A collar that allows one inch of a shirt collar to show at the back

36-40. When storing woolens you should:

- ___ Use moth blocks to remove any larvae that is present
- X__ Follow directions fully on moth sprays
- X__ Remove spots before storing
- X__ Store sweaters in plastic bags or tightly closed boxes
- X__ Use wooden, plastic, or coated hangers.

41-45. If a person wants to appear taller and thinner, he/she should:

- Wear one color outfits
- Wear bold plaids or bold prints
- Use light, bright, warm colors
- Use small belts that match outfits
- Use vertical lines in clothes

46-50. To attract attention to a body area:

- Apply decorations
- Use clingy fabrics
- Use little design
- Use large, busy prints
- Use dark, dull colors

51-55. Colors worn in clothing:

- Show a person's personality
- Can change the way we look
- Reflect colors to skin tones
- Draw attention to body parts
- Can give a false impression

56-59. List four things to help judge the seam quality in clothes.

1. *(Width, finished edges, matching plaids, no puckers, small, even stitches that are locked on ends, matching and appropriate thread)*
- 2.
- 3.
- 4.

60-63. List four ways to judge quality in buttons and trim of garments.

1. *(Buttons and trim are firmly attached, suitable size, suitable style, well placed. Extra buttons provided. Points of collars and pockets neat. Laundering methods for trim noted.)*
- 2.
- 3.
- 4.

64-67. List three insects that can cause clothing damage.

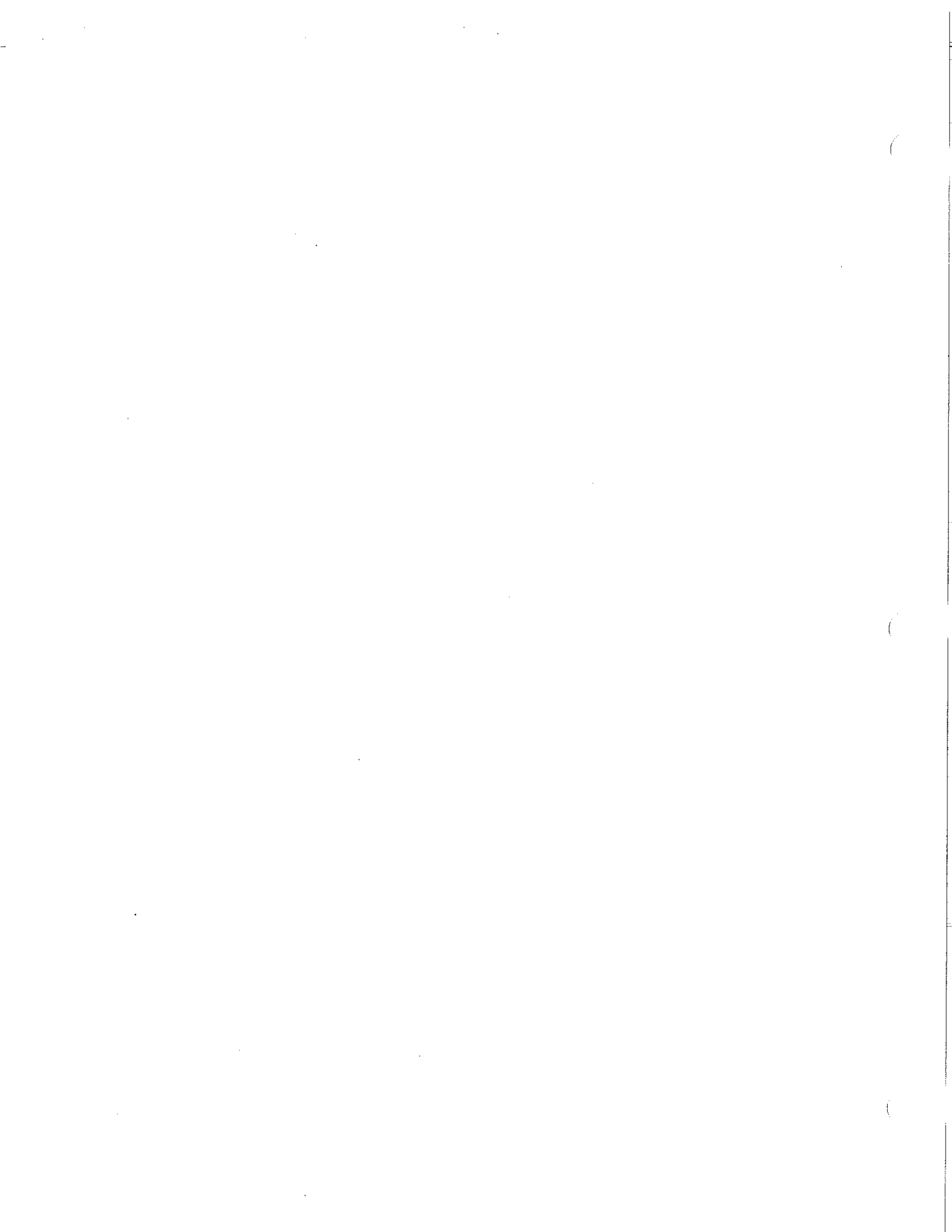
1. *(Silverfish, moth larvae, carpet beetles)*
- 2.
- 3.

68-72. What five things can you do when you prepare clothing for seasonal storage?

1. *(Remove belts, hang straight, fold sweaters, zip sippers, button top button if hanging, spray wool or use insect repellent, brush woolens, clean storage areas, etc.)*
- 2.
- 3.
- 4.
- 5.

73-75. Three ways design details in clothes can create lines are:

1. *(Belts, color contrasts, seam placement, buttons, collars, ruffles, decorative details, fabric design, sleeve length, etc.)*
- 2.
- 3.



I NEED A PLACE TO LIVE!



Activities for Real Life Learning

by

Marian B. Latzko

I NEED A PLACE TO LIVE **ACTIVITIES for "REAL LIFE"**

These experiences are designed to go along with "*I NEED A PLACE TO LIVE! A Mini-Micropedia.*" or "*I CAN DO IT! A Micropedia of Living On Your Own*" * The sheets are designed to be used:

- with the Mini-Micropedia to apply and practice the knowledge offered in the book
- with "*I CAN DO IT! A Micropedia of Living On Your Own*"
- by themselves as appropriate to the teacher and the learner.

It is especially meaningful to allow the mini-micropedias to go with the "students" after their training. In this way they can look up what they need to know when they need it.

LEVELS OF LEARNING

The experiences are designed for three different levels of understanding needed when finding a place to live.

1. **MINIMAL:** This is for very basic knowledge needed; understanding what it means to rent; costs of renting; role of landlord and tenant; rental unit types; need for understanding rental agreements. It is written at a simple reading level.
2. **INTERMEDIATE:** This is for further knowledge and includes: understanding rental ads; choosing an appropriate rental unit; recognizing needs vs. wants; calculating "starting out" costs; understanding basic rental terms such as security deposits, evictions, sub-leasing, rental agreements.
3. **ADEQUATE:** This unit offers more comprehensive knowledge needed for making wise choices and carrying them out. Learners should be able to: calculate costs of renting and furnishing a rental unit; identify an affordable rental unit to meet personal needs; recognize options; fill out a rental application; understand a lease; avoid potential roommate problems; inspect a rental unit; protect security deposits and bill payments; understand implications of respecting rights of other renters; get help for rental problems.

ADDED SUGGESTIONS FOR LEARNING

The cover sheet for each level has additional ideas for teaching. These are added to enrich the learning and to apply the knowledge learned in different ways. They will expand the knowledge through real application. This will be especially meaningful for different types of learners.

TESTS ARE INCLUDED

If you need to know where the learner's knowledge level is before training, pre-tests are included. They are in the form of oral tests. There are also post-tests that can help evaluate what was learned.

- "*I NEED A PLACE TO LIVE! A Mini-Micropedia*" is taken from appropriate chapters of "*I CAN DO IT! A Micropedia of Living On Your Own*" by Marian B. Latzko M.S. Copyright 1996 Revised 2000 for its fifth edition. For further information call: MICROLIFE 1-888-357-7654 or fax 1-920-735-9434

NOTE: THESE MATERIALS ARE TO BE USED FOR EDUCATIONAL PUPOSES ONLY. THEY SHOULD BE REPRODUCED IN ONLY ONE SCHOOL OR EDUCATIONAL SETTING.

COPYRIGHT: MICROLIFE APPLETON WI 888-357-7654

I NEED A PLACE TO LIVE **ACTIVITIES for "REAL LIFE"**

These experiences are designed to go along with "*I NEED A PLACE TO LIVE! A Mini-Micropedia.*" or "*I CAN DO IT! A Micropedia of Living On Your Own*" * The sheets are designed to be used:

- with the Mini-Micropedia to apply and practice the knowledge offered in the book
- with "*I CAN DO IT! A Micropedia of Living On Your Own*"
- by themselves as appropriate to the teacher and the learner.

It is especially meaningful to allow the mini-micropedias to go with the "students" after their training. In this way they can look up what they need to know when they need it.

LEVELS OF LEARNING

The experiences are designed for three different levels of understanding needed when finding a place to live.

1. **MINIMAL:** This is for very basic knowledge needed: understanding what it means to rent; costs of renting; role of landlord and tenant; rental unit types; need for understanding rental agreements. It is written at a simple reading level.
2. **INTERMEDIATE:** This is for further knowledge and includes: understanding rental ads; choosing an appropriate rental unit; recognizing needs vs. wants; calculating "starting out" costs; understanding basic rental terms such as security deposits, evictions, sub-leasing, rental agreements.
3. **ADEQUATE:** This unit offers more comprehensive knowledge needed for making wise choices and carrying them out. Learners should be able to: calculate costs of renting and furnishing a rental unit; identify an affordable rental unit to meet personal needs; recognize options; fill out a rental application; understand a lease; avoid potential roommate problems; inspect a rental unit; protect security deposits and bill payments; understand implications of respecting rights of other renters; get help for rental problems.

ADDED SUGGESTIONS FOR LEARNING

The cover sheet for each level has additional ideas for teaching. These are added to enrich the learning and to apply the knowledge learned in different ways. They will expand the knowledge through real application. This will be especially meaningful for different types of learners.

TESTS ARE INCLUDED

If you need to know where the learner's knowledge level is before training, pre-tests are included. They are in the form of oral tests. There are also post-tests that can help evaluate what was learned.

- "*I NEED A PLACE TO LIVE! A Mini-Micropedia*" is taken from appropriate chapters of "*I CAN DO IT! A Micropedia of Living On Your Own*" by Marian B. Latzko M.S. Copyright 1996 Revised 2000 for its fifth edition. For further information call: MICROLIFE 1-888-357-7654 or fax 1-920-735-9434

NOTE: THESE MATERIALS ARE TO BE USED FOR EDUCATIONAL PURPOSES ONLY. THEY SHOULD BE REPRODUCED IN ONLY ONE SCHOOL OR EDUCATIONAL SETTING.

COPYRIGHT: MICROLIFE APPLETON WI 888-357-7654

I NEED A PLACE TO LIVE

(level 1, MINIMAL)

These experiences are designed for minimal knowledge needed for finding housing.

- These are created at a low reading level.
- Persons teaching housing can use *I NEED A PLACE TO LIVE Mini-Micropedia* or *I CAN DO IT! A Micropedia of Living On Your Own* along with these added learning experiences.
- The learning materials can be used with the Mini-micropedia, Micropedia, or by themselves.
- The learning activities may be reproduced for use in one school or educational setting.
- There is a pre-oral test and an objective post test included.

The objectives of this unit are to:

1. Understand what it means to rent.
2. Understand the role of the landlord and tenant.
3. Understand the costs of renting.
4. Understand some types of rental units available.
5. Recognize the need for understanding a leasing agreement.

Suggested Added Learning Experiences

(These can be used according to the capability of the learner.)

1. Go on a field trip to visit an appropriate rental unit.
2. Look in newspapers for apartment rental ads.
3. Discussion questions:
 - What are some safety ideas for use of electricity?
 - What are safe uses of electrical and gas appliances?
 - How can a security deposit be protected?
 - How should animals be cared for so they don't damage apartment and furnishings?
4. Play RENTAL BINGO to learn housing types.
5. Invite a landlord in to talk about renting.
6. Interview a person who is renting. Create a list of questions to ask.

I NEED TO FIND A PLACE TO LIVE

Look at newspaper ads for houses for sale. Then look for a house or apartment to rent.

???? Questions to answer:

What is the lowest cost you found for buying a house?

What can you do if you can't afford to buy a house to live in?

What is the lowest cost you found for renting a place to live?

Most people don't start out by buying a house to live in. They don't have enough money saved. They must pay someone else for the use of an apartment, a room or a house to live in. This payment is called **rent**.

Rent is necessary because the person doing the renting (**landlord**) has bills to pay. Some costs are:

- * the cost of the building (for such things as wood, nails, paint)
- * interest on money that was borrowed to buy the building
- * taxes and insurance
- * yard care
- * electricity, gas, water
- * loans
- * repairs

The landlord also wants to make **profit** when renting. This pays for the use of his money and his work.



WHAT MUST A LANDLORD DO?

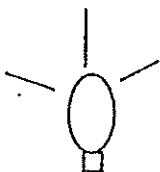
A landlord :

- makes a rental agreement with the renter (such as a written lease)
- sets rules
- enforces the rules set in the rental agreement
- keeps the plumbing, heating, and electricity working
- makes the building safe by fixing such things as broken stairs and broken windows
- charges a set amount for rent
- cleans and repairs an apartment before renting it so it is in safe condition
- makes some profit from the rental unit.

M-1

MICROLIFE: Use for educational purposes only

WHAT MUST A RENTER DO?



THINK ABOUT: If you owned an apartment building, how would you like your renters to act?

Would you act the same way if you rented an apartment?

??? Questions to talk about:

1. If you were a landlord:

What would you do if a renter played loud music that disturbed others?

What could happen if drugs were sold in the building?

Would you like it if renters made holes in walls or broke a refrigerator door off?

What if renters moved and left rooms full of smelly garbage and broken furniture?

How would you pay for damages done to your apartment?

What could you do if the rent is not paid?

2. What is a security deposit?

3. What things must be done to have a security deposit returned?

4. What does **eviction** mean?

As a renter, you **SHOULD**:

- be thoughtful of other people living in your unit
- pay rent on time
- treat the building as if it were yours
- follow the rules set by the landlord
- keep the unit clean and safe
- get rid of waste in a clean, safe manner
- use appliances, plumbing, electricity, and heating safely
- report problems to the landlord including ones you caused

As a renter you should **NOT**:

- use unit for unlawful purposes
- have unruly, noisy guests
- disturb neighbors with loud music or guests
- disturb neighbors with your pets
- allow pets to destroy property or create bad smells

REMEMBER: If you break the rules set by the landlord, you can be evicted.

(Made to move from the unit.)

If you follow the rules, and are considerate of others you: * keep a good credit rating * make new friends * create a good reference * create good habits
* protect your security deposit * create a good reputation

WHAT ELSE DO I NEED TO KNOW ABOUT RENTING?

Most young people can't pay very much for rent. Their incomes are too small.

You will need to know how much you can afford to pay for rent. When you know this you can look for a place to rent.

You should pay no more than 1/3 of your income for rent. This amount includes heat, electricity and water. This is how you figure the amount you can pay:

#1 Find out:

Your total income \$ _____

#2 Then divide you total income by 3:

Total income \$ _____ divided by 3 = \$ _____

This is the amount you can afford to pay for rent.

WHAT CAN I DO IF MY INCOME IS TOO SMALL?

??? Questions to think about:

1. If you can't afford the cost of an apartment, what can you do?

Check at least one of the ideas below that might work for you.

- Stay at home
- Find a roommate
- Get financial aid
- Rent a less expensive apartment
- Rent a room
- Earn extra money

NOW.....

Share your ideas with others and find new ideas.

WHAT ARE SOME TYPES OF HOUSING TO RENT?

You can find out about places to rent in newspaper want ads. You will need to understand house types listed. Explain the words below in simple words or by pictures.

apartment

town house

rooming house

studio apartment

house

garden apartment

condominium

mobile home

fraternity/sorority

duplex

residence hall

high rise/tower

Efficiency

room

pool apartment

studio

WHAT IS A RENTAL AGREEMENT?

When a landlord rents a place he owns, he makes rules. These rules are usually written in a rental agreement. These agreements are sometimes called a lease. Renters are asked to sign the agreement. The rules state:

- * how much it costs to live in the building
- * when rent must be paid and to whom it is paid
- * what the landlord must do
- * what the person living there must do

The forms of rental agreements are either in writing or are oral (spoken). Some forms are very difficult to read. They sometimes use lawyer terms. Others are more simple. Here is a simple example of a rental agreement. Underline words you don't understand.

RENTAL AGREEMENT EXAMPLE	
Address of rental unit _____	Date _____
This agreement is made between _____ landlord(s)	
and _____ tenant(s)	
Name of spouse _____	Number in family: Adults _____ Children _____ Ages _____
Present address of tenant _____	Phone _____
Place of employment of tenant _____	Address _____ Phone _____
Tenant(s) agree to pay the landlord(s) \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) agree to pay a security deposit of \$ _____ dollars with the first month's rent.	
Tenant will:	<ul style="list-style-type: none"> Keep apartment clean and quiet at all times and leave it in good condition. Be responsible for all personal utilities (gas, electric), cable, and telephone. Be responsible for snow and ice removal on premises and parking lot. Give 30 days notice before leaving and agree to show premises to prospective tenants.
Tenant will not:	<ul style="list-style-type: none"> Allow any animals or birds in apartment at any time. Sublet or allow anyone to live in apartment except persons noted above. Repair any motor vehicle on premises or store unused vehicles.
Landlord will:	Pay water utility bills.
This agreement will continue until either party shall give the other party one month's advance written notice of intent to terminate. Landlord may change the monthly rent as stated herein only by giving one month's advance written notice to the tenant. One month's advance written notice shall begin at next rent payment date after notice is given and shall run until the succeeding rent payment date.	
SIGNED _____	_____ Landlord(s)
Tenant(s)	

It is important to understand what any written agreement says. If you do not understand, you should ask someone to help you. Sign nothing you do not understand!
You are legally responsible when you sign any contract.

?? Questions to talk about:

Who can you ask to help you understand a written rental agreement?

M-5

MICROLIFE: Use for educational purposes only

Oral Pre-Test
(Level 1 - Minimal)

1. Understand what it means to rent.
 - a. Why do people rent places to live? *(Can't afford to buy, income low, no savings, prefer not to own, may move.)*
 - b. Why do landlords rent to people? *(Profit)*

2. Understand role of landlord and tenant.
 - a. What are the responsibilities of the landlord? *(Keep apartment in safe condition, repair, set rules, make rental agreements, charged set amount for rent, enforce rules, etc.)*
 - b. What are the responsibilities of the tenant? *(Be thoughtful of neighbors, no loud noises or parties, treat building well, don't destroy property, pay rent on time, use electricity and gas safely, keep apartment clean.)*
 - c. How can you benefit yourself if you are a good tenant? *(Create a good credit record, make friends, create a good recommendation when you move, create good habits...)*

3. Understand cost of renting.
 - a. What things must a landlord pay for? *(Loans, repairs, taxes, insurance, upkeep, mortgages, etc.)*
 - b. What things must a tenant pay for? *(Use of rental unit (rent), utilities (sometimes), some hook-up fees, telephone, etc.)*

4. Understand some types of rental units available.
 - a. What kinds of places can you rent? *(Town house, room, rooming house, condominium, duplex, garage apartment, etc.)*

5. Recognize need for understanding a leasing agreement.
 - a. What can happen if you don't follow the rules set up in a rental agreement? *(Can be evicted.)*

EVALUATION

Define the following terms. Put number of the term in front of its definition.

1. house _____ Two or more apartments are like separate houses.
They are connected by common walls.
2. room _____ Made to move from rental unit.
3. townhouse _____ Private rooms (sometimes with private bath.) They
are found in homes, apartment buildings, YMCA,
hotels, YWCA.
4. condominium _____ Single housing unit surrounded by a yard.
5. evicted _____ Apartment units are owned by people living in them.
Owners sell, rent, or use them.
6. tenant _____ Person renting an apartment.

If the statement is true, place a "T" in front of it. If the statement is false, place an "F" in front of it.

- _____ 7. A landlord will always return a security deposit.
 - _____ 8. A rental agreement includes rules set by the landlord.
 - _____ 9. You should be sure that you understand everything in a rental contract.
 - _____ 10. If you break the rules set by the landlord, you may have to move.
 - _____ 11. A rental agreement is sometimes called a lease.
 - _____ 12. You should pay your rent on time.
 - _____ 13. You can afford to pay up to 1/2 of our income for rent.
 - _____ 14. Most young people rent a place to live when they start out on their own.
 - _____ 15. The landlord must keep the rental unit in a safe condition.
 - _____ 16. A landlord must pay taxes on the rental unit.
 - _____ 17. A landlord always pays for gas and electricity.
 - _____ 18. A tenant should not disturb neighbors with loud noises or loud guests.
- 19-21. Explain three reasons why you must pay rent.
22-24. What are three things you should do if you are a good tenant?
25. What should you do if you don't understand a rental agreement?

EVALUATION KEY

Define the following terms. Put number in front of the term in front of the definition.

1. house 3 Two or more apartments are like separate houses. They are connected by common walls.
2. room 5 Made to move from rental unit.
3. townhouse 2 Private rooms (sometimes with private bath.) They are found in homes, apartment buildings, YMCA, hotels, YWCA.
4. condominium 1 Single housing unit surrounded by a yard.
5. evicted 4 Apartment units are owned by people living in them. Owners sell, rent, or use them.
6. tenant 6 Person renting an apartment.

If the statement is true, place a "T" in front of it. If the statement is false, place an "F" in front of it.

- F _____ 7. A landlord will always return a security deposit as soon as you move.
- T _____ 8. A rental agreement includes rules set by the landlord.
- F _____ 9. You should trust the landlord's explanation of the rental agreement even if you don't understand the writing.
- T _____ 10. If you break the rules set by the landlord, you may have to move.
- T _____ 11. A rental agreement is sometimes called a lease.
- F _____ 12. You can pay your rent a week after it's due date with no penalty.
- F _____ 13. You can afford to pay up to 1/2 of your income for rent.
- T _____ 14. Most young people rent a place to live when they start out on their own.
- T _____ 15. The landlord must keep the rental unit in a safe condition.
- F _____ 16. A tenant is responsible for paying taxes on the rental unit.
- F _____ 17. A landlord always pays for gas and electricity.
- T _____ 18. A tenant should not disturb neighbors with loud noises or loud guests.

19-21. Explain three reasons why you must pay rent.

1. *To give the landlord money to pay for taxes*
2. *To help the landlord make profit on his investment*
3. *To give the landlord money to pay for repairs of the property*
4. *To give the landlord money for normal upkeep such as landscaping, painting, replacement of worn out rugs, etc.*
5. *To pay for the building of the unit such as for nails, shingles, wood*

22-24. What are three things you should do if you are a good tenant?

1. *Treat the building as if it were your own.*
2. *Follow the rules set by the landlord.*
3. *Keep the unit clean and safe.*
4. *Be thoughtful of other people living in your unit*
5. *Get rid of waste in a clean, safe manner.*
6. *Use appliances, plumbing, electricity and heating safely.*
7. *Pay rent on time.*
8. *Report problems to the landlord including ones you caused.*

25. What should you do if you don't understand a rental agreement?

*Take the agreement to someone you can trust to have it explained to you.
Don't sign anything unless you can understand every bit of it!*

BINGO TERMS (MINIMAL)

<p>Rental unit in different sizes (1,2,3 bedrooms) May be in private home or in varying numbers or sets of buildings. (APARTMENT)</p>	<p>Apartment unit owned by people living in them. Owners sell, rent or use them. Fees are charged for maintaining common areas. (CONDOMINIUM)</p>
<p>Usually one room. Sometimes includes meals and use of common space. (ROOMING HOUSE or BOARDING HOUSE)</p>	<p>Includes two apartments that are located side by side like two separate houses. (DUPLEX)</p>
<p>One room which includes a cooking area and a private bath. (EFFICIENCY)</p>	<p>Large houses found on college campuses. Usually have food service. General areas are shared. Person must receive invitation. (FRATERNITY/SORORITY)</p>
<p>Usually on ground level with yard and garden available. (GARDEN APARTMENT)</p>	<p>Apartments located in tall buildings. (HIGH-RISE/TOWER)</p>
<p>Single housing units surrounded by yard. (HOUSE)</p>	<p>House is built in factory and transported to plot of land. (MOBILE HOME)</p>
<p>Apartment has a pool available. (POOL APARTMENT)</p>	<p>Private rooms (sometimes with private bath) found in homes, apartment buildings, hotels, YMCA, YWCA, motels. Services vary. (ROOM)</p>
<p>Usually on college campuses. Usually include food service. Shared rooms, baths, areas. (RESIDENCE HALL)</p>	<p>Usually one room with separate kitchen and private bath. (STUDIO APARTMENT)</p>
<p>Two or more apartments, like separate houses, connected by common walls. (TOWN HOUSE)</p>	<p>Apartment units owned as share of cor- poration. Board of directors controlled. Members have votes and pay share of costs (COOPERATIVES)</p>

RENTAL BINGO

(Place marker on square when definition is read. When you've fill each square, you WIN!)

I NEED A PLACE TO LIVE

(level 2, INTERMEDIATE)

This group of experiences is designed for intermediate knowledge needed for finding housing.

- Persons teaching housing can use *I NEED A PLACE TO LIVE Mini-Micropedia* or *I CAN DO IT! A Micropedia of Living On Your Own* along with these added learning experiences.
- The learning materials can be used with the Mini-micropedia the Micropedia or by themselves.
- **The activities may be reproduced in only one school or educational setting.**
- A pre-oral test and an objective post test are included.

The objectives of this unit are to:

1. Evaluate personal needs and wants as they apply to a housing choice.
2. Calculate costs necessary for starting out in a rental unit using a minimum wage income.
3. Choose an appropriate rental unit from a newspaper ad that will meet personal income level and personal needs.
4. Understand basic renting terms such as security deposit, sublet, lease, utilities, housing types, tenant, landlord.
5. Analyze a rental agreement.

Suggested Added Learning Experiences

1. Find three newspaper ads that meet your rental needs. Choose the one that looks best. Call for more information.
2. Gather various rental agreements and leases from rental units in the community and compare them.
3. Play "RENTAL TERM BINGO" to learn types of housing.
4. Make a list of questions to ask family and friends about renting.
5. Invite a landlord in to speak to the class.
6. Invite a panel of young people to answer pre-prepared questions about their renting experiences.
7. Role play applying for an apartment. Discuss questions to ask.
8. Make a list together of ways to save money on utilities.
9. Call utility companies and telephone company to see cost of deposits and hook-up fees.

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

The things that we really "need" to stay alive are such things as housing, clothing, water, food, and air. When we choose some of these basic "needs" such as clothing, we often turn them into "wants". We "need" shoes to protect us from ice and snow, but we may "want" special labels on them. We "need" housing protection from the weather, but we may "want" a five bedroom mansion on a hill by the lake.

When we have a limited amount of money to spend, choices must be made. If we take care of our "wants" first, there may not be money left for our rent!

It's important to consider the difference between your "wants" and your "needs" every day. If money is used with little thought, you may not be able to accomplish the dreams you have. If you spend money on one thing, you won't be able to buy something else you might want more.

Take a look at the way you've spent money this past week or month. List these things on the chart below. Mark an "N" in front of what you really "needed". Mark a "W" in front of what you just "wanted".

<p>_____ 1. _____</p> <p>_____ 2. _____</p> <p>_____ 3. _____</p> <p>_____ 4. _____</p> <p>_____ 5. _____</p> <p>_____ 6. _____</p>	<p>_____ 7. _____</p> <p>_____ 8. _____</p> <p>_____ 9. _____</p> <p>_____ 10. _____</p> <p>_____ 11. _____</p> <p>_____ 12. _____</p>
---	--

Think about things that you will "need" when you live on your own. Then think about things that you will really "want". List 10 things you "need" and 10 things you "want" in the columns below. You can write the lists, cut out pictures, or draw them. (You may need extra paper!)

NEEDS

WANTS

You may not be able to afford many comforts in housing when you start on your own. Mark a check (✓) by the things that you absolutely must have (need). Then mark a cross (X) by the things you can get along without, but would like to have. Also consider what you don't want. Mark these with an N (N).

<u>COST</u>	<u>LOCATION</u>	<u>SPACE/LIFESTYLE</u>
Fits budget	Near transportation	Appropriate bedrooms
Heat furnished	Near shopping	Central heating
Furniture furnished	Near family & friends	In "good" location
Refrigerator furnished	Safe & secure area	Yard available
Dishwasher/garbage disposal furnished	Close to Laundromat	Balcony
Laundry equipment furnished	View from window	Enough clean/dry storage
Electric or gas range furnished	Near appropriate church	Dining area
All yard/sidewalk services furnished	Near recreation	Swimming pool
Window coverings furnished	Parking available for self and guests	Meeting/party room
Garage at no cost	Quiet	Caretaker on premises
Air conditioner furnished	Near school/campus/ education	Pets allowed
No decorating needed	Near library	"Elegant decorating"
Other: _____		

WHAT ARE MY OPTIONS?

(Place "W" in front of the type of unit you may "want" to live in. Place "N" in front of ones that meet only basic "needs".)

- Apartment: Rental unit that is available in various sizes, usually with one, two or three bedrooms. They can be in private homes or in varying numbers or sets of buildings.
- Condominium: Apartment units owned by people living in them. Owners sell, rent or use them. Facilities and areas around are owned with others. Fees are charged for maintaining surrounding areas.
- Cooperatives: Apartment units are owned as a share of a corporation. Board of directors controls units. Each member has one vote and pays a proportionate share of all costs.
- Duplex: Includes two apartments that are located side by side like two separate houses.
- Efficiency: One room which includes a cooking area and private bath.
- Fraternity/Sorority: Large houses usually found on college campuses. Usually have food service. General areas are shared. A person must receive an invitation to live in the house.
- Garage Apartment: Apartment above a garage.
- Garden Apartment: Usually on ground level with yard and garden available.
- High-rise/Tower: Apartments located in tall buildings.
- House: Single housing unit surrounded by yard.
- Mobile Home: House is built in factory and transported to plot of land.
- Pool Apartment: Apartment has a pool available.
- Room: Private room (sometimes with private bath) found in homes, apartment buildings, rooming houses, YMCA, YWCA, hotels, motels. Services vary.
- Residence hall: Usually on college campuses. Usually include food service. Shared rooms, baths, areas.
- Rooming house: Usually one room. Sometimes includes meals and use of common space.
- Studio Apartment: Usually one room with separate kitchen and private bath.
- Town House: Two or more apartments like separate houses connected by common walls.

HOW MUCH MONEY CAN I AFFORD TO PAY FOR HOUSING?

Before you can figure how much you can afford to pay for housing, you will need to understand the meaning of "take-home pay". The percentage of what you can afford is based on "take-home" income.

When you begin work at a job, you will probably be paid by the number of hours that you work. The amount you can receive from a minimum wage job is set by the government. (This amount was \$5.15/hour in 1998.) You may be able to earn more than a minimum wage when you begin.

You must pay federal and state taxes from your check. Federal taxes and state taxes vary each year. You will also pay federal insurance called FICA and Medicare. (This amount in 2000 was 7.65% of your income.) You may also have other things taken out of your check. "Take-home" pay is the amount you have left after deductions are taken out.

Here is an example of "Take-home pay" using a minimum wage of \$5.15/hour. (No extra amounts are taken out for such things as health insurance or union dues.)

Your pay check stub could look like this:

Employee name:							Check Date
HOURS	WAGE/ HOUR	GROSS PAY	DEDUCTIONS				NET
			Federal Tax	State Tax	FICA	Other	
40	\$ 5.15	\$ 206.00	30.90	10.09	15.76		\$ 149.25

If you want to know how much you would earn per month, multiply your net pay by 4 weeks:

$$\begin{array}{r}
 \$ 149.25 \\
 \times \quad 4 \\
 \hline
 \$ \quad \quad \quad
 \end{array}$$

??? Questions to consider:

1. What is net income?
2. What is gross income?
3. What is FICA?
4. What kind of jobs pay minimum wages in your community?
5. What kind of job are you prepared to do?
6. Will you be able to receive more than minimum wages as you start out?
7. What are some deductions that you might have taken out of your paycheck?
8. Does an employer sometimes pay benefits like medical insurance for you?

CAN YOU READ THESE ADS ?

ROOMS FOR RENT

Hamond - Snug Inn Motel \$22/day, \$83/mo
Cable, w/d AVAIL 772-9987
7315 John St. -Nr dntn, sep kit AVAIL, prkg,
w/d, pvt bath, furn \$70/mo 772-9999

APT. FURNISHED

Brownston- 802 S. Weston Dr. 3 RM studio,
w/utills, furniture, secured entrance, no pets.
AVAIL now. 772-8887

LONDON PLACE

1 BR, completely furnished, month to month
lease, some with gar, A/C, utills furn, no pets,
new w/w crpt \$360/mo Call: 772-0098
Brownston- Sublet. 800 S. West. Completely
furn 1BR duplex, gar, no pets \$375/mo plus
\$325 sec dep req. 734-2234

Brownston N.W. Lyndal Apt furn 2BR-apt,
heat, electric & water inc, secured entrance
\$440 plus sec dep 734-2278

APT. UNFURNISHED

JEFFERSON PARK

1 BR- starting at \$300/mo nr South Technical
School w/d, dw, util/inc, gar, A/C, sec dep req
734-7766 No pets

OLDE PULLEY LANE APTS.

Lakeside location. Outdoor pool. Caring on-
site management. Heated 1 BR No pets.
734-9965

Brownston- a nice 2BR upper, app, gar and
bsmt storage, w/d, no pets \$400 plus sec dep
req

734-9975 or 734-8888

Little Chute- Newer 2BR, appl, A/C, water,
no pets. \$350 plus security deposit 734-6521
Menominee- Older townhouse-style, 2BR, appl,
drapes, separate utilities, basmt Declawed cat
allowed Discounts. \$325/mo sec dep req

TOWNHOUSES FOR RENT

Menominee- 3BR 1 1/2 bath, bsmt with ldry,
appl, Inground swimming pool, sauna, no pets
\$500/mo + util. sec dep req 733-4445

HOUSES FOR RENT

Brownston- Near 3 schools, 3BR, gar, no pet or
waterbed, \$650 sec dep req 735-0752

Menominee- newer 3BR, 2 baths, 2 car garage,
\$850 sec dep req AVAIL June 2 735-0962

What abbreviations don't you
understand? _____

**NOW find an ad in a real newspaper that will meet
your needs.**

First you'll need to know how much you can afford for rent. You will
also need to know how much money you should have before you move
out on your own.

You can afford a rental of 1/4 to 1/3 of your income. (This amount includes all
utilities.) Remember that if you use as much as 1/3 of your income, you will have
less to spend on other needs and wants.

Try to find a rental unit that you could afford if you were working for just
above a minimum wage. Assume that your take home pay is \$960.00 per
month. Now divide this income by 3 to find 1/3 of the income you can afford for
rent each month. \$960.00 divided by 3 = \$ _____

This is the most that you can afford each month for rent!

As you look at the rental units available, you may find that you will
need at least one roommate to share the expenses.

**IN ADDITION YOU WILL NEED TO HAVE THE FOLLOWING
MONEY READY FOR EXPENSES BEFORE YOU MOVE:**

First month's rent	\$ _____
A security deposit a landlord may require	\$ _____
Utility company deposits (gas, electric, water)	\$ _____
Telephone company deposit	\$ _____
Hook-ups required for cable or utilities	\$ _____
TOTAL	\$ _____

In addition, you may need equipment, supplies, and furnishings.

**NOW FIND AN AD IN THE NEWSPAPER FOR A RENTAL UNIT THAT
MAY MEET YOUR NEEDS AND FIT WITHIN YOUR BUDGETED
AMOUNT.**

Cut it out and paste it below.

DOES MY RENTAL CHOICE MEET MY NEEDS ?



Look back at the newspaper ad you chose and then compare it to the "Check Your Needs and Wants" list that you made.

What "needs" were you able to get with the ad you chose?

What "wants" were you able to get with the ad you chose?

What "don't wants" did you have to agree to.

What questions would you like to ask the landlord?

Does the rent include all utilities (gas, electricity, water)?

Does your total housing cost equal no more than 1/3 of your income?

How can you cut your rental cost so you can afford it and/or have more to spend on other things?
(i.e. find a roommate, get an extra job, get rental assistance)

WHAT ARE SOME TYPES OF RENTAL AGREEMENTS?

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

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

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

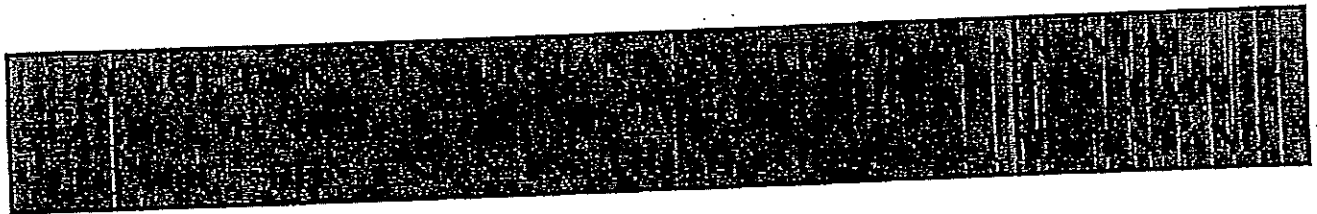
APARTMENT RENTAL AGREEMENT EXAMPLE*	
This agreement, Made this _____ day of _____, 20____	
by and between _____ address _____	Lessors (Landlords)
and _____ address _____	Lessee (Tenant),
Witnesseth, That the said (landlord) does hereby agree to rent the following described premises situated in the _____ of _____, county of _____	
State of _____ to be used only as a <u>(RESIDENCE)</u> viz:	
Tenant(s) agrees to pay the landlord(s) the sum of \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of \$ _____ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.	
This agreement will go into effect and tenancy will begin on _____, 20____	
IT IS FURTHER AGREED BY BOTH PARTIES;	
1. Said premises will be occupied by no more than _____ adults and _____ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission	
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.	
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.	
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.	
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.	
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.	
7. Tenant will not violate any city, state or federal law in or about said premises.	
8. All public utilities with exception of water rent will be paid by tenant.	
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.	
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.	
11. The _____ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.	
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.	
In witness whereof the parties have herewith have executed in duplicate the day of the year first written above.	
_____ Tenant (Lessee)	_____ Landlord (Lessor)

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

WHAT DID THE RENTAL AGREEMENT REALLY SAY?

Look for answers to the following questions:

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



Oral Pre-Test
(Level 2, Intermediate)

- _____ 1. Can evaluate personal needs and wants as they apply to a housing choice.
 - a. List things that you feel are real "needs" that should be furnished in an apartment that you rent. *(Should not include such things as dishwashers, air/conditioning, furniture, garage, private bath, large yard, yard care, snow shoveling, telephone, cable connection, washer/dryer, self-cleaning oven, etc.)*
- _____ 2. Can calculate cost necessary for starting out in a rental unit using minimum wage income.
 - a. How much money is needed for "start-up" costs when you rent an apartment?
 - b. What is included in these "start-up" costs? *(Utility deposits, telephone deposits, hook-up fees, security deposit, first month's rent, furnishings, and equipment.)*
- _____ 3. Can choose an appropriate rental unit from a newspaper ad using a minimum wage income.
 - a. What kinds of things do you look for in a classified ad when you look for an apartment? *(Location near school, job or Laundromat; safety and security; affordable cost; furnished utilities; furnished appliances; nearness to shopping, transportation, or friends; space for hobbies; allowance for pets.)*
 - b. What do want ad abbreviations mean? *(BR, A./C, RM, att/garage, dnt, utils, bsmt, w/d, SEP KIT, mo, AVAIL, dw, appl, DR, LR, lg, nr, pvt, disp, tnhs, ldry, sec dep req, util/inc)*
 - c. What types of housing are available for renting? *(townhouse, garage apartments, condominiums, efficiencies, mobile homes, studio apartment, rooming house, etc.)*
 - d. How much money can you afford to spend for renting an apartment? *(From 1/4 to 1/3 of "take home pay")*
 - e. Explain "take-home pay". *(Amount of money left after deductions are taken from the pay check. i.e. FICA [Social Security], insurance, union dues, federal taxes, state taxes.)*
- _____ 4. Understand basic renting terms.
 - a. What do the following terms mean? *(Security deposit, sublet, lease, utilities, tenant, lessor, lessee, evict, default; etc.)*
 - b. What should you do if you don't understand a rental agreement or lease? *(Take it to someone to have it explained.)*
 - c. What type or rental agreements are there? *(Oral, written rental agreement, lease)*
 - d. What are the advantages and disadvantages of each type?
- _____ 5. Analyze a rental agreement.
 - a. Have you ever read a rental agreement or lease?
 - b. What would you need to know before renting an apartment? *(If pets are allowed, if a friend can move in, what to do if you must leave before lease is finished, if parties are allowed, who does yard work and cleaning of sidewalks, etc.)*
 - c. Why is it important to understand a rental agreement? *(Legally responsible, can be evicted if don't follow rules etc.)*

EVALUATION FOR I NEED A PLACE TO LIVE
(Intermediate)

1-6. If you are living in a cold climate and are working on minimum income wage, consider the following wants and needs when looking for a place to live. Place an "N" in front of a basic "need". Place a "W" in front of a "want".

- | | | |
|-----------------------|------------------------|-------------------------------|
| _____ 1. Private bath | _____ 3. Dishwasher | _____ 5. Heat |
| _____ 2. Garage | _____ 4. Cable hook-up | _____ 6. Separate dining area |

Answer the following questions:

7. When might a guitar become a "need" rather than a "want"?

8-11. What are four things you may need money for in addition to your first month's rent for "start up costs"? (Do not include personal belongings.)

- | | |
|----|----|
| a. | b. |
| b. | c. |

12. If you earn a take-home pay of \$ 650.00 per month and must pay an average of \$70.00 per month for utilities, what is the most you can afford to pay for rent? (You can use this space to figure answer.)

\$ _____

13-16. Give four examples of deductions that can be taken out of a paycheck.

- a.
- b.
- c.
- d.

17. What is the most you can afford to pay for rent (including utilities) per month if you earn a take-home pay of \$150.00 per week? (You can use this space to figure your answer.)

\$ _____

18. If you earn a take-home pay of \$ 175.50 per week, how much would you earn in four weeks?
\$ _____

19-20. Give two reasons why a landlord might charge a security deposit.

- a.
- b.

Match the following terms with their definitions:

- | | |
|----------------------------|--|
| _____ 21. Studio apartment | a. Includes two apartments located side by side like two separate houses. |
| _____ 22. Condominium | b. Usually one room with separate kitchen and private bath. |
| _____ 23. Mobile home | c. House built in factory and transported to plot of land. |
| _____ 24. Duplex | d. One room which includes a cooking area and private bath. |
| _____ 25. Town house | e. Apartment unit owned by people living in them. Owners sometimes rent them to others. Fees charged for common areas. |
| _____ 26. Efficiency | f. Two or more apartments, like separate houses, connected by common walls. |

Match the following terms with their definitions:

- | | |
|---------------------------|---|
| ___ 27. Lessee | a. Provision lets renter rent to another person until tenant's lease is up. |
| ___ 28. Security deposit | b. Person renting a rental unit. (Same as tenant) |
| ___ 29. Lease | c. Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves. |
| ___ 30. Sub-lease | d. Agreement between tenants and landlord. |
| ___ 31. Thirty-day notice | e. Usual time required to give moving out notice. |

Match the following abbreviations from newspaper ads with their definitions:

- | | |
|--------------|--------------------|
| ___ 32. util | a. washer/dryer |
| ___ 33. w/d | b. utilities |
| ___ 34. A/C | c. air-conditioned |
| ___ 35. tnhs | d. downtown |
| ___ 36. dntn | e. townhouse |

Match the following rental agreement terms with their definitions:

- | | |
|------------------|-------------------------------------|
| ___ 37. premises | a. in this part |
| ___ 38. hereunto | b. to this, here to |
| ___ 39. herewith | c. landlord |
| ___ 40. lessor | d. in the part after this |
| ___ 41. herein | e. a building or part of a building |

Choose the most complete answer and mark it with an "X":

42. The most effective, complete legal agreement for renting is:
- ___ a. oral
 - ___ b. rental agreement
 - ___ c. lease

43. If you don't understand some terms in a rental contract, you should:

- ___ a. sign the contract and depend on the honesty and understanding of the landlord
- ___ b. make your own rental contract and have the landlord sign it
- ___ c. ask the landlord to explain it to you
- ___ d. take it to someone you trust and ask to have it explained

44-50.

Read the following three newspaper ads. Mark the ad you think is the best choice for the following person: John Vita is a single 18 year old who will be working at a job during the day near State University. He has one roommate who will share the rent. They will both be going to night school at the Lakeland Technical School nearby State University. He and his roommate have no furniture or car. John works at a minimum wage job that allows him to earn a take home pay of about \$655.00 per month.

ROOM FOR RENT

623 Main St. -Nr State Univ, prkg, shared bath & kit, util/incl, furn Only
\$165/mo Call 833-7709

2 BR APT. FOR RENT

Nr Lakeland Tech, furn, w/d, no util furn \$400/mo plus sec dep.
Call 833-8889 Ask for Carl.

APT. FOR RENT

33 Highland Hill Rd, 3 BR, near bus, w/d, AVAIL \$426/mo
833-9235

What three of John's needs are met by the advertisement you chose?

- 1.
- 2.
- 3.

What can John do if he can't afford a rental that he likes?

EVALUATION FOR I NEED A PLACE TO LIVE
(Intermediate)

1-6. If you are living in a cold climate and are working on minimum income wage, consider the following wants and needs when looking for a place to live. Place an "N" in front of a basic "need". Place a "W" in front of a "want".

- | | | | | | |
|----------|-----------------|----------|------------------|----------|-------------------------|
| <u>W</u> | 1. Private bath | <u>W</u> | 3. Dishwasher | <u>N</u> | 5. Heat |
| <u>W</u> | 2. Garage | <u>W</u> | 4. Cable hook-up | <u>W</u> | 6. Separate dining area |

Answer the following questions:

7. When might a guitar become a "need" rather than a "want" ?
(When it is needed for a job.)

8-11. What are four things you may need money for in addition to your first month's rent for "start up costs" ? (Do not include personal belongings.)

- | | |
|-----------------------|---------------------|
| a. utility deposits | b. security deposit |
| b. telephone deposits | c. hook-ups |

12. If you earn a take-home pay of \$ 650.00 per month and must pay an average of \$70.00 per month for utilities, what is the most you can afford to pay for rent? (You can use this space to figure answer.)
 $(\$650 - \$70 \text{ for utilities} = \$580 \quad \$580 \text{ divided by } 3 = \$193.33)$
\$ 193.33

13-16. Give four examples of deductions that can be taken out of a paycheck.

a. insurance	e. union dues
b. social security (FICA)	f. pension funds
c. federal taxes	
d. state taxes	

17. What is the most you can afford to pay for rent (including utilities) per month if you earn a take-home pay of \$150.00 per week? (You can use this space to figure your answer.)
 $\$150.00 \times 4 = \$600.00 \quad \$600.00 \text{ divided by } 1/3 = \200.00
\$ 200.00

18. If you earn a take-home pay of \$ 175.50 per week, how much would you earn in four weeks?
 $\$175.50 \times 4 = \702.00
\$ 702.00

19-20. Give two reasons why a landlord might charge a security deposit?

- a. cover cost of damages done by a tenant
- b. cover cost of rent that has not been paid by tenant

Match the following terms with their definitions:

- | | |
|-------------------------------|--|
| <u>b</u> 21. Studio apartment | a. Includes two apartments located side by side like two separate houses. |
| <u>e</u> 22. Condominium | b. Usually one room with separate kitchen and private bath. |
| <u>c</u> 23. Mobile home | c. House built in factory and transported to plot of land. |
| <u>a</u> 24. Duplex | d. One room which includes cooking area and a private bath. |
| <u>f</u> 25. Town house | e. Apartment unit owned by people living in them. Owners sometimes rent them to others. Fees charged for common areas. |
| <u>d</u> 26. Efficiency | f. Two or more apartments, like separate houses, connected by common walls. |

Match the following terms with their definitions:

- | | |
|--------------------------------|---|
| <u>b</u> 27. Lessee | a. Provision lets renter rent to another person until tenant's lease is up. |
| <u>c</u> 28. Security deposit | b. Person renting a rental unit. (Same as tenant) |
| <u>d</u> 29. Lease | c. Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves. |
| <u>a</u> 30. Sub-lease | d. Agreement between tenants and landlord. |
| <u>e</u> 31. Thirty-day notice | e. Usual time required to give moving out notice. |

Match the following abbreviations from newspaper ads with their definitions:

- | | |
|-------------------|--------------------|
| <u>b</u> 32. util | a. washer/dryer |
| <u>a</u> 33. w/d | b. utilities |
| <u>c</u> 34. A/C | c. air-conditioned |
| <u>e</u> 35. tnhs | d. downtown |
| <u>d</u> 36. dntn | e. townhouse |

Match the following rental agreement terms with their definitions:

- | | |
|--------------------------|-------------------------------------|
| <u>e</u> 37. premises | a. in this part |
| <u>b</u> 38. hereunto | b. to this, here to |
| <u>d</u> 39. hereinafter | c. landlord |
| <u>c</u> 40. lessor | d. in the part after this |
| <u>a</u> 41. herein | e. a building or part of a building |

Choose the most complete answer and mark it with an "X":

42. The most effective, complete legal agreement for renting is:

- a. oral
 b. rental agreement
 c. lease

43. If you don't understand some terms in a rental contract, you should:

- a. sign the contract and depend on the honesty and understanding of the landlord
 b. make your own rental contract and have the landlord sign it
 c. ask the landlord to explain it to you
 d. take it to someone you trust and ask to have it explained

44-50.

Read the following three newspaper ads. Mark the ad you think is the best choice for the following person: John Vita is a single 18 year old who will be working at a job during the day near State University. He has one roommate who will share the rent. They will both be going to night school at the Lakeland Technical School nearby State University. He and his roommate have no furniture or car. John works at a minimum wage job that allows him to earn a take home pay of about \$655.00 per month.

ROOM FOR RENT

623 Main St. Nr State Univ, prkg, shared bath & kit, util/incl, furn Only \$165/mo Call 833-7709

2 BR APT. FOR RENT

Nr Lakeland Tech, furn, w/d, no util furn \$400/mo plus sec dep. Call 833-8889 Ask for Carl.

APT. FOR RENT

33 Highland Hill Rd, 3 BR, near bus, w/d, AVAIL \$426/mo 833-923

What three of John's needs are met by the advertisement you chose?

- | | |
|------------------|---|
| 1. Close to work | 3. Can afford unit since rent will be shared and utilities are paid |
| 2. Furnished | 4. Close to job |

What can John do if he doesn't like any of the rental units that he can afford? a. Find a different place to rent. b. Find another part-time job. c. Find a third roommate.

BINGO RENTAL TERMS (INTERMEDIATE)

<p>Rental unit in different sizes (1,2, or more bedrooms). May be in private home or in varying numbers or sets of buildings.</p> <p>(APARTMENT)</p>	<p>Apartment units owned by people living in them. Owners sell, rent or use them. Areas around and facilities owned with others. Fees charged for maintenance of areas.</p> <p>(CONDOMINIUMS)</p>
<p>Apartment units owned as a share of a corporation. Board of directors controls units. Members vote and pay share of costs.</p> <p>(COOPERATIVES)</p>	<p>Includes two apartments that are located side by side like two separate houses.</p> <p>(DUPLEX)</p>
<p>One room which includes a cooking area and private bath.</p> <p>(EFFICIENCY)</p>	<p>Large houses found on college campuses. Usually have food service. General areas are shared. A person must receive an invitation to live there.</p> <p>(FRATERNITY/SORORITY)</p>
<p>Usually on ground level with yard and garden available.</p> <p>(GARDEN APARTMENT)</p>	<p>Apartments located in tall buildings.</p> <p>(HIGH-RISE/TOWER)</p>
<p>Single housing units surrounded by yard.</p> <p>(HOUSE)</p>	<p>House is built in factory and transported to plot of land.</p> <p>(MOBILE HOME)</p>
<p>Apartment has a pool available.</p> <p>(POOL APARTMENT)</p>	<p>Private rooms (sometimes with private bath), found in homes, apartment buildings, YMCA, rooming houses, YWCA, hotels, motels. Services vary.</p> <p>(ROOM)</p>
<p>Usually on college campuses. Usually include food service. Shared rooms, baths, areas.</p> <p>(RESIDENCE HALL)</p>	<p>Usually one room with separate kitchen and private bath.</p> <p>(STUDIO APARTMENT)</p>

<p>Two or more apartments, like separate houses, connected by common walls.</p> <p>(TOWN HOUSE)</p>	<p>A legal written agreement between tenant and landlord stating rules for renting. (Same as rental agreement)</p> <p>(LEASE)</p>
<p>Person renting a rental unit. (Same as tenant.)</p> <p>(LESSEE) (TENANT)</p>	<p>Person who owns property that is being rented. (Same as lessor.)</p> <p>(LANDLORD)</p>
<p>Advertisement in newspaper.</p> <p>(WANT-AD)</p>	<p>Required monetary assessment to pay for government services.</p> <p>(TAXES)</p>
<p>Amount of money left after bills are paid by a business.</p> <p>(PROFIT)</p>	<p>Provision that lets renter rent to another person until tenant's lease expires. (Same as sub-let)</p> <p>(SUB-LEASE)</p>
<p>When someone else takes over a lease.</p> <p>(LET)</p>	<p>Usual time required to give moving out notice.</p> <p>THIRTY DAYS NOTICE)</p>
<p>Money deposited with landlord to cover costs of damages to a rental unit or unpaid rent when a renter moves.</p> <p>(SECURITY DEPOSIT)</p>	<p>To force out of rental unit by a legal process.</p> <p>(EVICT)</p>
<p>Public services such as gas, electricity or water.</p> <p>(UTILITIES)</p>	<p>Amount paid to landlord for using rental unit.</p> <p>(RENT)</p>
<p>Single room in house where other rooms are rented. Meals may be included. Common space may be shared.</p> <p>(ROOMING HOUSE)</p>	<p>Room in house where other rooms are rented. Meals are included. Common space may be shared.</p> <p>(BOARDING HOUSE)</p>

RENTAL BINGO

(Place marker on square when definition is read. Fill all squares and WIN!)

I NEED A PLACE TO LIVE

(level 3, Adequate)

This group of experiences is designed for more advanced learners to learn the skills needed in finding a place to live.

- Persons teaching housing can use *I NEED A PLACE TO LIVE Mini-Micropedia* or *I CAN DO IT! A Micropedia of Living On Your Own* along with these added learning experiences.
- The learning activities can also be used separately from the mini-micropedia.
- The activities may be reproduced in one school or educational setting,
- A pre-oral test and an objective post test are included.

The objectives of this unit are to:

1. Calculate costs for starting out in a rental unit including furnishings and equipment.
2. Identify affordable rental units that meet personal needs.
3. Understand methods of avoiding potential problems when living with a roommate.
4. Understand how to talk with a landlord about a rental contract and a rental unit.
5. Fill out a rental application
6. Know how to inspect an apartment.
7. Know how to protect a security deposit and payment of phone, utility bills, and rent.
8. Understand the implications of respecting the rights of other renters.
9. Understand how to get help when dealing with a rental problem.

Suggested Added Learning Experiences

1. Visit a furniture store for explanations of quality and costs.
2. With a set budget of \$300.00, make a plan to purchase basic furnishings for an apartment that has only a bedroom, kitchen with dining area, and living room. Cut out advertisements from newspapers or draw pictures of furnishings found at rummage sales, used furniture stores, thrift shops, etc.
3. Call local utility companies for information on deposits and hook-up.
4. Call a telephone company to find information about costs of hook-up, deposit, and costs.
5. Role play looking for an apartment and talking with a potential landlord.
6. Check out an apartment as if you were going to rent it. Do it as a class, at home, or at a friend's home.
7. Role play checking out an apartment with a landlord using a check-list to protect your security deposit.
8. Gather leases and rental agreements from the community and compare them.
9. Read local ads for rentals, list abbreviations. Make different questions to ask about each ad.
10. Look at samples of linens and compare quality.
11. Check prices and quality for best buys on appliances and furnishings on the internet or in *Consumer Reports*.
12. Compare a piece of high quality and poor quality furniture (case goods).
13. Make a room plan using templates and graph paper to place furniture you've chosen for an apartment.

WHAT \$\$\$ MUST I HAVE TO START RENTING?

When you move out on your own you need money for your:
 * First month's rent * Utility deposits and hook-ups

* Security deposit

In addition to these costs, you will need to consider moving costs. You may also need some equipment/ supplies and furnishings you may not have.

WHAT EQUIPMENT & SUPPLIES WILL I NEED?

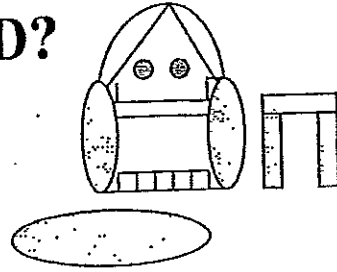
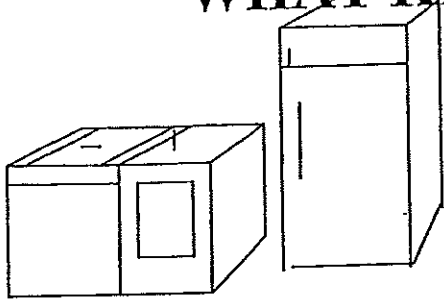
It's time to consider what your real needs are. Then you can consider what wants you can afford. Remember that you can really start very simply with such things as blankets to cover you, one pan to cook in, one dish, one knife, spoon, and fork. Other things can be added for your comfort and your image.

Here's a check-list to suggest some needs you may be able to start with. You may think that some of the items suggested are really not needed. If so, don't check them on the chart.

EQUIPMENT & SUPPLIES CHECK LIST FOR AN APARTMENT							
AREA NEEDED	HAVE	NEED	COST	AREA NEEDED	HAVE	NEED	COST
	✓	✓			✓	✓	
				Cleaning products			
Bathroom				All-purpose cleaner			
Bar soap				Tub, tile, sink cleaner			
Shower curtains				Insecticides			
Soap dish				Vinegar			
Shower curtain rings				Ammonia			
Glasses/cup				Detergent			
Toilet paper				Bucket			
Tissues				Rags/sponges			
Personal toiletries				Disinfectant			
Dental floss				Broom & dustpan			
Hair brush/comb				Baking soda			
Shampoo				Bleach			
2 large & 2 small towels							
2 wash cloths				Tools for Repairs			
Toilet brush				2 Phillipshead screwdrivers (#1 #2)			
Toothpaste				4-in-1 screwdriver			
First aid kit				Crescent adjustable			
Tweezers				10" wrench			
Thermometer				Slip-joint pliers with wire cutting jaws			
				Claw hammer			

AREA NEEDED	HAVE ✓	NEED ✓	COST	AREA NEEDED	HAVE ✓	NEED ✓	COST
Storage				Appliances			
Garbage bags				Iron			
Aluminum foil				Clock/radio			
Plastic bags				Extension cord			
Food preparation				Food Staples			
2 c. liquid measuring cup				Coffee/tea/chocolate			
Measuring spoons				Cereals			
Pancake turner/spatula				Vanilla			
Bottle opener				Salt			
Mixing bowls				Pepper			
Can opener				Pasta			
Salt/pepper shakers				Baking powder			
Vegetable peeler				Baking soda			
Pot holders				Brown/white sugar			
Paring knife				Powdered sugar			
Mixing spoon				Vinegar			
Small metal spatula				Spices			
Serrated knife				Flour			
				Cornstarch			
Cooking				Cocoa			
Loaf pan				Rice			
6-qt. pot with lid				Shortening			
Cookie sheet							
Frying pan				General Supplies			
1-qt. saucepan & lid				Buckets			
2-qt. saucepan & lid				Ironing board			
9x13 cake pan				Wastebasket			
Dish towels				Covered wastebasket			
2-qt. casserole & cover							
				Bedroom Supplies			
Table Service				2 sets sheets/ cases			
Dinner plates				2 or 3 blankets			
Glasses				Comforter			
Cups/mugs				Pillow			
Silverware				Mattress pad			
Cereal bowls				Alarm/radio			
Serving dishes				Bedside lamp			
Other things I'd like:							

WHAT KIND OF FURNISHINGS DO I NEED?



Your furnishings will depend on the size of your rental unit, your budget, and your choices. Some apartments come furnished, so you will not need much. Most apartments furnish large appliances such as refrigerator, range, washer, and dryer. You could even be lucky and have a dishwasher and microwave.

As you plan for moving into an apartment, you may want to decide what your real needs are. Then you can add whatever else you can afford. You can also add to the furnishings later.

Check on the chart below what you already have and what you think that you really need. When you've finished, you can fill in the blank spaces, with other things you will want or that you already have. (Assume that large appliances are furnished in your apartment.)

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

HOW CAN I BUY FURNISHINGS WISELY?

Make a list of places where you can buy furniture and other furnishings.

Make a list of places where you might get furniture and furnishings at no cost.

GO SHOPPING!

Using your "FURNISHINGS CHECK-LIST FOR AN APARTMENT", check out the real costs of the items needed. You can use: newspaper ads; catalogs; magazines. You can visit: rummage and garage sales, department stores, hardware stores; used furniture stores, thrift shops, furniture stores, etc. After you have gathered prices, compare them with others who are doing this same exercise.

WHERE NEEDED	HAVE ✓	NEED ✓	COST	WHERE NEEDED	HAVE ✓	NEED ✓	COST
BEDROOM:				KITCHEN:			
Bed				Table			
Chair				2 chairs			
Bedside table				Refrigerator			
Lamp				Range			
LIVING ROOM:				DINING AREA			
Chair				Dining table			
Chair				2 Dining chairs			
Couch				2 Dining chairs			
End table							
Dining table							
Bookcase							
Table lamp							
Floor lamp							

WHAT REAL HOUSING "NEEDS" DO I HAVE?

People can't afford all of the things that they "want" in life. As an example, you may "want" an elegant apartment with swimming pool and tennis courts, but your "needs" are more simple. The amount of income you have will help direct your choices. Seriously consider what real "needs" you have for housing. Then you can begin looking for a place to live. Here's a list to help you think. Check off your "needs".

- | | |
|---|--|
| <input type="checkbox"/> Cost should fit my budget | <input type="checkbox"/> Furniture should be furnished |
| <input type="checkbox"/> Refrigerator should be furnished | <input type="checkbox"/> Range should be furnished |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Close to school |
| <input type="checkbox"/> Garage | <input type="checkbox"/> Near family & friends |
| <input type="checkbox"/> Close to Laundromat | <input type="checkbox"/> Near shopping |
| <input type="checkbox"/> In safe and secure area | <input type="checkbox"/> Near my church |
| <input type="checkbox"/> Near transportation | <input type="checkbox"/> Window coverings furnished |
| <input type="checkbox"/> Washer/dryer should be furnished | <input type="checkbox"/> Utilities furnished |

Other needs you want to consider: _____

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

The recommended amount people should spend on housing is no more than 30% of their income. This amount includes utilities, phone, furnishings, supplies and equipment.

Income:

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

30% OF TOTAL INCOME = \$ _____ (Divide total income by 3.)

This is the amount you can afford for housing costs.

FIGURE THE AMOUNT YOU NEED FOR EXPENSES BEFORE YOU MOVE:

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

NOW FIND AN APARTMENT THAT MEETS YOUR NEEDS

Look in the newspaper want ads and find an apartment that meets your own needs. Choose three. Paste them below. Then answer the questions that follow.

#1

#2

#3

1. Which apartment would be your first choice? # _____
2. How much can you afford to pay per month for this apartment? \$ _____

3. Which of your "needs" are met by this apartment?

- | | |
|--|--|
| <input type="checkbox"/> Cost should fit my budget
<input type="checkbox"/> Refrigerator should be furnished
<input type="checkbox"/> Close to work
<input type="checkbox"/> Garage
<input type="checkbox"/> Close to Laundromat
<input type="checkbox"/> In safe and secure area
<input type="checkbox"/> Near transportation
<input type="checkbox"/> Washer/dryer should furnished | <input type="checkbox"/> Furniture should be furnished
<input type="checkbox"/> Range should be furnished
<input type="checkbox"/> Close to school
<input type="checkbox"/> Near family & friends
<input type="checkbox"/> Near shopping
<input type="checkbox"/> Near my church
<input type="checkbox"/> Window coverings furnished
<input type="checkbox"/> Utilities furnished |
|--|--|

Other needs: _____

4. If the cost of the apartment and utilities is more than 1/3 of your income, how could you meet your rent payment?

5. After analyzing your first choice, would you still choose this apartment?

6. What are some other choices that will allow you to spend less than 1/3 of your income? (Spending less on rent would allow you to spend more of your income for other things.)

IF YOU CHOOSE TO HAVE A ROOMMATE.....

If you find you need help paying for an apartment, one alternative is to find a roommate.

It's best to make a plan together before you move in together with someone!

COMMUNICATE! COMMUNICATE! COMMUNICATE!

It's best to talk **before** you move in with a roommate. Living together is a very personal thing. Values and habits can become real problems. Even a "best friend" can become an "enemy" if ground rules haven't been set before moving in together.

Payment of bills, agreement on rules of sharing space and equipment, and general values can become great points of disagreement. Even everyday care of an apartment makes a difference when it's time to get a security deposit returned. To avoid problems with bill payment, it is important to decide:

- whose names are on bills
- whose names are on the lease or rental agreement
- what happens if a roommate must move out before the lease is up.

1. You might like to create a "Roommate Contract" to include some of these things. What would you include in a contract?

2. Make a list of things that you think should be discussed before moving in together.

3. Now you may want to try using a roommate compatibility chart. You might like to create your own list using the information you suggested in the list you made above. Make two copies. Have a potential roommate fill out one form. You fill out the other. Then talk about your answers together. (It's time for compromises.) You can also use the *COMPATIBILITY CHART* provided on the next page.

COMPATIBILITY CHART				COMPATIBILITY CHART			
Personality	OK	Tolerate	NoWay	Personality	OK	Tolerate	No Way
Lazy				Lazy			
Outgoing, laughs easily				Outgoing, laughs easily			
Short temper				Short temper			
Oversensitive				Oversensitive			
Self centered				Self centered			
Dishonest				Dishonest			
Is a prude				Is a prude			
Quiet				Quiet			
Always late				Always late			
TV "Couch potato"				TV "Couch potato"			
Sleeping Habits				Sleeping Habits			
Snores				Snores			
Stays up late at night				Stays up late at night			
Early riser				Early riser			
Sleep walks				Sleep walks			
Needs music to go to sleep				Needs music to go to sleep			
Eating Habits				Eating Habits			
Grazes, snacks a lot				Grazes, snacks a lot			
Prefers to cook at home				Prefers to cook at home			
Eats out often				Eats out often			
Uses pre-prepared foods				Uses pre-prepared foods			
"Picky" eater				"Picky" eater			
Has bad nutritional habits				Has bad nutritional habits			
Buys expensive food				Buys expensive food			
Has many guests to feed				Has many guests to feed			
Vegetarian				Vegetarian			
Personal Habits				Personal Habits			
No respect for privacy				No respect for privacy			
Doesn't budget				Doesn't budget			
Does drugs				Does drugs			
Drinks alcohol often				Drinks alcohol often			
Borrows money				Borrows money			
Smokes				Smokes			
Talks a lot				Talks a lot			
Procrastinates				Procrastinates			
"Hogs" the phone				"Hogs" the phone			
Has annoying hobby				Has annoying hobby			
Housekeeping Attitudes				Housekeeping Attitudes			
Clutters				Clutters			
Overly neat and clean				Overly neat and clean			
Wants a pet				Wants a pet			
Lets dirty dishes stack up				Lets dirty dishes pile up			
Doesn't like or share housework				Doesn't like or share housework			
Believes "messy" is comfortable				Believes "messy" is comfortable			
Hangs wet laundry in bathroom				Hangs wet laundry in bathroom			
Social Habits				Social Habits			
"Parties" often				"Parties" often			
Likes opposite sex friends overnight				Likes opposite sex friends overnight			
Likes overnight guests of same sex				Likes overnight guests of same sex			
Hates sports				Hates sports			
Likes classical or rock music				Likes classical or rock music			
Stays home most of the time				Stays home most of the time			
Likes to entertain, goes out nights				Likes to entertain, goes out nights			
Religious				Religious			

Complete the form. Then share one with a potential roommate. Discuss! CONSIDER COMPROMISES.

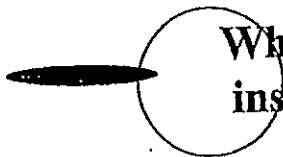
Complete the form. Then share one with a potential roommate. Discuss! CONSIDER COMPROMISES.

WHEN I'M READY TO LOOK AT AN APARTMENT, HOW DO I APPROACH THE LANDLORD?

If you owned an apartment building and wanted to rent to others, what kind of renter would you choose? (Discuss....and/or list your ideas.)

How would you find out about a person who asked to rent one of your apartments? (Discuss and/or list your ideas.)

HOW CAN I IMPRESS A LANDLORD SO HE/SHE WANTS TO RENT TO ME?

 **When** you go to rent an apartment, remember that the landlord is **ins**pecting you as you inspect the apartment. Be neat. Be pleasant.

Use courtesy and tact.

Many landlords ask to have an application filled out. Some require a fee or deposit. If you fill out an application, make sure to read it completely. Understand before signing. Fill out carefully and neatly.

Read the following rental application and answer the following questions.

1. Did the application state if you were to pay an application fee or deposit?
2. Will the application fee or deposit be returned if you do not accept the apartment if it is offered to you?
3. Will you receive the application fee or deposit back if you are rejected?
4. Does the application state the amount of rent being charged?
5. Does the application tell you if the utilities are furnished?
6. Does the application tell you what rules and regulations of the management are?

(You might like to gather some other types of rental applications and compare them.)

HOW TO FILL OUT A RENTAL APPLICATION

Be prepared to fill out a rental application. Carry information with you about your employment history, credit, and personal references. Read carefully before filling out the information. Write clearly. Try it!

RENTAL APPLICATION EXAMPLE

Rental unit # 10 Address 1224 Seventh St., Los Altos NM Occupancy date June 1, 2001
 Rent \$350.00/month Rent starts June 1, 2001 Lease dates June 1, 2001 to June 1, 2002

APPLICATION INFORMATION

Full name _____ Age _____ Social Security # _____

Present address _____ How long? _____ Phone # _____

Present landlord _____ Phone # _____

Occupation _____ Employer _____ Phone # _____

Monthly income \$ _____ Marital status _____ Drivers License # _____

Banking: Name of bank _____ How long? _____

Address of bank _____ Phone # _____

Type of account _____ Account # _____

Financial references: Name _____ Account # _____

Address _____ Phone # _____

Name _____ Phone # _____

Personal references: Name _____

Address _____ Phone # _____

Name _____

Address _____ Phone # _____

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

Explain _____

Have you ever filed for bankruptcy? _____

NAMES OF OTHER ADULTS WHO WILL BE LIVING IN APARTMENT:

1. _____ Age _____ Soc. Sec. # _____

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

2. _____ Age _____ Soc. Sec. # _____

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

NAMES OF CHILDREN WHO WILL BE LIVING IN APARTMENT:

1. _____ Age _____ Relationship _____

2. _____ Age _____ Relationship _____

3. _____ Age _____ Relationship _____

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

Applicant _____ Date _____

Applicant _____ Management's Agent _____

HOW DO I TALK WITH THE LANDLORD ABOUT A RENTAL AGREEMENT?

Rental agreements can be difficult to read and understand. The "small print" can be discouraging. It is important to be sure that you understand everything that is written. Look at this rental agreement example. (Real legal leases can be much more difficult!) Then answer the questions on the next page.

APARTMENT RENTAL AGREEMENT EXAMPLE*	
This agreement, Made this _____ day of _____, 20____	Lessors (Landlords)
by and between _____ address _____ and _____ address _____	Lessee (Tenant) ,
Witnesseth, That the said (landlord) does hereby agree to rent the following described premises situated in the _____ of _____, county of _____ State of _____ to be used only as a _____ (RESIDENCE) viz:	
Tenant(s) agrees to pay the landlord(s) the sum of \$ _____ dollars per month, payable in advance on the _____ day of each month as rent for said premises. Tenant(s) also agrees to pay a security deposit of \$ _____ with the first month's rent. If, at the expiration of the tenancy herein, tenant returns premises to landlord in as good condition as when tenant entered upon them, and if no rent payments are due, the security deposit will be refunded. Landlord has the right, however, to retain the security deposit or any portion thereof reasonable necessary to compensate him for damages to premises or rent due and owing and retains all legal and equitable remedies for breach of the covenants herein.	
This agreement will go into effect and tenancy will begin on _____, 20____	
IT IS FURTHER AGREED BY BOTH PARTIES;	
1. Said premises will be occupied by no more than _____ adults and _____ children. Tenant(s) will not house permanent guests on premises or assign or sublet said premises without landlord's written permission	
2. Failure by tenant to pay rent or other charges promptly when due, or to comply with any other term or condition thereof, can have this rental agreement terminated by the lessor after giving lawful notice.	
3. The tenant will keep premises in a neat and sanitary condition during the tenancy. Upon termination of tenancy, tenant shall surrender premises to landlord in as good condition as when received, ordinary age and damage by elements excepted.	
4. Tenant will not mark or deface walls, ceilings and woodwork. All doors, screens and windows will be properly handled and cared for by the tenant. Tenant will keep sidewalks, stairs and driveway clear of snow and ice. Cars will not be parked on grass. No motor vehicles will be repaired or maintained on premises. Vehicles not in working order may not be stored or kept on or about said premises.	
5. All alterations, additions, or improvements made in and to premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of the lessor and shall remain upon and be surrendered with the premises.	
6. Tenant will not keep or permit to be kept in said premises any dog, cat, parrot or any other animal or bird.	
7. Tenant will not violate any city, state or federal law in or about said premises.	
8. All public utilities with exception of water rent will be paid by tenant.	
9. Landlord will be responsible for structural repairs to premises except those necessitated by tenant's negligence or actions.	
10. The tenancy created herein shall continue until either party shall give the other party one month's advance written notice of intent to terminate agreement. This date begins at the next rent payment date after written notice to landlord from the tenant.	
11. The _____ agrees to cultivate, care for and water lawn, shrubbery, trees and grounds.	
12. Landlord may change the monthly rent herein only upon giving one month's advance written notice to the tenant. One month's advance notice as used herein, shall begin at the next rent payment date after notice is given and shall run until the succeeding rent payment date.	
In witness whereof the parties have herewith have executed in duplicate the day of the year first written above.	
_____ Tenant (Lessee)	_____ Landlord (Lessor)

* This is only an example....not a legal document. A-5a

? ? ? Questions to think about....

If you have any questions, it is best to get agreement before signing the lease. Use your best manners when talking with the landlord. Don't be afraid to ask questions.

It is important to understand all of the words in the written document. If you don't, ask someone to help you. Don't just rely on the landlord's answers to your questions. (You should probably take a copy of the agreement with you to someone who can help you understand before you sign it. The landlord should be willing to let you do this.)

? What words don't you understand? Write them here and write a definition for each word.

You may be able to reach an agreement with the landlord about any of the terms you find difficult. Examples of compromises might be reached for such things as:

- *putting some nails in the wall
- *painting rooms a different color
- *housing your sister for two months
- *renting for just a 10 month period
- *storing a car for just one month for a friend who is moving

? What compromises might you like to make in this rental agreement example?

Some information you may want to ask about. . . .

1. Whom you should contact if you have a problem.
2. Whom you can contact if that person is not available for an emergency.
3. The form of payment that is acceptable i.e. check, money order or cash.
4. Person to whom rent should be paid.
5. What happens if you have to move before the contract is completed.

Be sure the rental agreement:

1. Has no blank spaces in contract.
2. Has names of all persons renting the unit on contract. (Joint responsibility should be clearly stated including rental fee of each person.)
3. Has all changes personally initialed by landlord and renters.

Now you might like to role play applying for a rental unit from a potential landlord.

HOW TO INSPECT AN APARTMENT

After you've found a possible apartment, you will need to look at it. Check it carefully. You won't want windows that don't open or appliances that don't work. Leaking faucets make your water bills high. Rats and roaches are not healthy roommates. Talk with landlord about things that need repair. Be sure to get in writing anything that needs to be done. See that these things are done before you move in.

When you're ready to check a real apartment or house, you can use the following check list. You might try the check list on your own house or a friend's first. Then you're more ready to check out the apartment that you've chosen. (Take someone with you for safety and helping you check it.)

APARTMENT INSPECTION CHECKLIST

<u>Address</u>	<u>Apt. #</u>
<u>Name of landlord or representative</u>	
<u>Telephone number of landlord or representative</u>	
<u>Rent</u>	<u>Deposits</u>
<u>Extra fees</u>	<u>Rugs included</u>
<u>Appliances included are:</u>	
<u>Utilities available: Gas</u>	<u>Electricity</u>
<u>Water</u>	<u>Paid by:</u>
<u>Type of heat</u>	<u>Average cost/mo.</u>
<u>Cable hook-up included</u>	<u>Air conditioning included</u>
<u>Pets allowed</u>	<u>Subleasing allowed</u>
<u>Rental terms:</u>	
<u>House rules:</u>	
<u>What should be done by landlord before moving in (i.e. painting):</u>	
<u>Number of rooms</u>	<u>Number of bedrooms</u>

INSIDE SPACE INVENTORY

Kitchen:
Refrigerator works, shelves all there
All burners work on range
Garbage disposal works
Sufficient electrical outlets for appliances
Sufficient water pressure

Bathroom:
Toilet flushes
Sufficient hot & cold water pressure
No leaky faucets
(Check under sink & toilet)
Sufficient ventilation
Tub/shower in good condition

Bedrooms:
Enough closet space
Appropriate electrical outlets
Sufficient size for bed and furniture
Water beds allowed

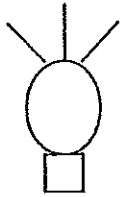
SAFETY UNVENTORY

Doors, windows, exits:
Dead bolt locks on exit doors
Through-the-door viewing aperture
At least two exits in case of fire
Outside doors & windows lock with adequate locks. Windows can open.
Fire escapes in good repair

Entries, parking lots:
Parking areas, stairways, halls well lit
Trash collected regularly
Railings, balcony, walls, steps in good repair
Laundry facility safe
Main floor windows have "stop blocks"

Services inventory:
Building management reliable
Garage well lit and maintained
Facilities and yard well maintained
Rodents and roaches under control

WHAT MUST A RENTER DO?



THINK ABOUT:

A landlord invests money in his rental units so he can make profit. A landlord has legal responsibilities for keeping a unit in "habitable condition" for the safety of the tenants. Someday you too may be able to own property and rent it to others. How do you feel you could protect yourself so that you could make profit on your investment?

??? QUESTIONS TO TALK ABOUT:

1. If you were a landlord, why would you want to make profit?
2. What things would you need to do for your rental unit that would cost you money?
3. What could you do if your tenants abused your property?
4. In what ways could a tenant make you lose money?
5. What does eviction mean?



THINK ABOUT:

A tenant expects certain things from a landlord. There are laws regarding the condition and safety of a rental unit.

??? QUESTIONS TO TALK ABOUT:

1. What kinds of things would you expect from your landlord?
2. What benefits would you have if you followed all of the rules of the rental agreement?
3. Who can help you if the landlord doesn't follow the rules of the rental agreement?
4. What are some of the things that a good tenant should do?
5. What are some things that a good tenant should NOT do?

If you follow the rules, and are considerate of others, you:

- * keep a good credit rating
- * make new friends
- * create a good reference
- * protect your security deposit
- * create good habits
- * create a good reputation

HOW CAN I COMPLAIN TO MY LANDLORD when action hasn't been taken on a problem ?

You might like to invite a representative from the local housing authority, social service welfare agency, legal aid service or the Landlord-Tenant Court to talk with you about the laws in your state regarding rental problems. You could also look up information on the internet. If you have a problem, you can:

1. Write a polite letter to your landlord to let him know your problem (i.e. that your roof is leaking and your bedroom window is broken. Give specific details.) More serious problems may require immediate action with a phone call. (You can check with your local legal agencies.)

2. If you don't get a response within a reasonable amount of time (30 days), do two things at the same time: 1: make a formal, written complaint to local housing authorities, asking for an inspection and 2. try to personally contact landlord and come to an agreement. If you do, call off the inspection.

3. Remember that you should:

*keep copies of letters you send and send the letter to the landlord by registered mail for proof.

*talk directly to the landlord about the problem if you don't get an answer to your letter.

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

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

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

150 State Street
Jonesville WY 22222
May 17, 2001

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

Dear Mr. Appleby,

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

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

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

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

Sincerely yours,

Jane Jobst

ORAL PRE-TEST
(Level 3- Adequate)

1. Can calculate costs for starting out in a rental unit including furnishings and equipment.
 - a. Have you calculated costs that you will need when starting out? What was included? *(First month's rent; utilities; security deposit; furnishings; supplies, and equipment)*
 - b. Have you listed the things that you need for furnishings, supplies, and equipment and know what they cost? *(kitchen equipment, laundry supplies, furniture, food supplies, cleaning supplies, etc. Costs vary.)*
 - c. How much can you afford to pay for an apartment? *(1/4 to 1/3 of "take home pay. Should also consider cost of utilities, phone, etc.)*
 - d. How can you choose quality furnishings at a reasonable price? *(Read, research, talk with salesmen, compare prices at various places i.e. department stores, rummage sales, outlets, etc.)*
2. Identify affordable rental units that meet personal needs.
 - a. What kinds of needs should you consider when looking for a place to live? *(Closeness to work, school, bus line, grocery shopping, Laundromat, friends, church, safety, etc.)*
 - b. Where do you find information about places to rent?
 - c. What alternatives do you have if you can't afford an apartment? *(Roommates, government support, another apartment, second job, etc.)*
3. Understand methods of avoiding potential problems when living with a roommate.
 - a. What kind of things should be discussed before moving in with a roommate? *(Names on legal papers, values, sharing space, personality traits, responsibilities shared, etc.)*
 - b. Why is communication important? *(Avoid conflicts, protect security deposit, set rules agreeable to everyone, understand viewpoints, create compromises.)*
4. Fill out a rental application.
 - a. What information do you need to take along when filling out a rental application? *Credit information, banking information, names of references, name and phone numbers of employers and present landlord, etc.)*
 - b. What types of information should be on a rental application? *(Return policy of application fee, names of persons to be living in apartment, credit history and employment information of applicants)*
5. Understand how to talk with a landlord about a rental contract and a rental unit.
 - a. Why is it important to be able to understand a rental agreement? What should you do if you don't understand? *(Take it to someone to explain it to you.)*
 - b. What can you do if you disagree with the terms of the contract? *(Talk about them with the landlord. Make compromise changes. Landlord and tenant should both initial changes on all copies of contract.)*
 - c. What are some things you should ask a landlord if they aren't spelled out in the contract? *(Whom to contact if there are problems, form of acceptable payment, person to whom rent should be paid. If there is sub-leasing allowed.)*
6. Know how to inspect an apartment.
 - a. If you find problems when you inspect an apartment, what should you do? *(Talk with landlord. Have written agreement about how things will be repaired. Be sure you don't move in until problems are taken care of.)*
 - b. How can you prove the condition of the apartment when you moved in so your security deposit is protected? *(Have landlord inspect apartment with you. Mark problems on a prepared list. Take someone with you for proof and safety. Have landlord and yourself sign the inspection list.)*

- c. What are some of the things you should look for? (*Painted shut windows, leaky faucets, broken appliances, lack of electrical outlets, sufficient water pressure, safety, enough ventilation, etc.*)
7. Know how to protect a security deposit and payment of phone, utility bills, and rent.
- a. How do you protect a security deposit? (*Follow rules of rental agreement; keep place clean; use electrical appliances, plumbing, and heating safely; dispose of waste safely and regularly; report problems to landlord; pay rent on time*)
- b. What do you gain if you are a responsible renter? (*Protect security deposit, make friends, protect credit rating, create good references, create good habits and reputation*)
- c. How do you protect payment of phone, utility bills, and rent? (*Make sure all names of persons living with you are on all legal papers. This makes all responsible, not just one person.*)
8. Understand the implications of respecting the rights of other renters. (*You can be evicted if rules of lease are not followed. You also live with conflict, lose friends, create a reputation. Can have problems when renting another place.*)
9. Understand how to get help when dealing with a rental problem.
- a. Have you ever written a letter of complaint to a landlord?
- b. What is the process of complaining about a rental problem? (*Write letter to landlord. Wait 30 days for answer. If none received, contact appropriate housing authority with letter. Let landlord know you have made the contact. If you have no success, you can sue in small claims court.*)

EVALUATION FOR "I NEED A PLACE TO LIVE"
(Adequate)

Fill the following blanks with correct answers.

1-6. What are six things you should check before you decide if you want to rent an apartment?

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

7-12. When planning to move in with a roommate, what are six things you should agree upon before moving in together?

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

13-16. What are four responsibilities you have as a renter?

1. _____
2. _____
3. _____
4. _____

17-19. What are three benefits you will have if you follow the rules set by the landlord?

1. _____
2. _____
3. _____

20-23. When applying for an apartment, you should be prepared by taking along the following information.

1. _____
2. _____
3. _____

Place an "X" in front of all of the correct answers.

24-27. When planning your housing costs you should include:

- a. first month's rent
- b. utility bills
- c. telephone bill
- d. food costs

28-31. When talking to a potential landlord, you should:

- a. be courteous and tactful
- b. ask about an application fee refund if you don't take the apartment
- c. complain about the rules set up in the rental agreement
- d. refuse to fill out an application form

32-35. Before signing a lease, you should:

- a. be sure you understand every term in the contract
- b. see that all changes are initialed by both landlord and tenants
- c. sign lease if landlord tells you it is "just a normal contract"
- d. discuss any concerns you have with the landlord to see if changes can be made

36-39. Before you move into an apartment you should:

- a. see that all things that had been agreed upon are finished
- b. check apartment carefully
- c. take someone with you when you check the apartment with the landlord
- d. repair all nail holes in the wall and paint with a color you like.

40-43. When making a complaint to your landlord about a problem not taken care of, you should:

- a. keep copies of letters you send
- b. write immediately to the housing authority to take action
- c. recontact landlord with letter to inform of your communication with authorities if you haven't heard from him/her in 30 days
- d. repair the problem yourself and then sue the landlord in small claims court if he/she doesn't answer your letter in two weeks.

Place a "T" in front of statements that are true. Place an "F" in front of statements that are false.

- 44. All rental agreements differ.
- 45. The furnishings that are needed in an apartment can be very simple.
- 46. A simple check-list of what you have and what you need can be helpful when planning the amount of money you need when moving out on your own.
- 47. A security deposit will always be returned when you move.
- 48. It's all right if there are empty spaces on a rental agreement when you sign it.
- 49. It's only necessary to have your own name on the lease if you are sharing an apartment with another adult.
- 50. You don't need to report a problem in the apartment to the landlord if you caused it.
- 51. The person whose name's on the phone bill is the only person responsible for payment.
- 52. No changes can be made on a lease once it has been signed.
- 53. Friends always make the best roommates because of friendship.
- 54. You will not be responsible for damages done to an apartment if you have found a person to sublease the apartment from you.

55-66:

Janet Gomaz is 18 years old. She plans to get an apartment by herself that will be near the community college she plans to attend. She has saved \$ 500.00 to help her get started in her first apartment. She has a job that earns \$ 815.00 take-home pay per month. Her job is three miles from the community college that she will attend during some evenings and week-ends. The job and school are located on a bus line. She has a scholarship that will pay for her tuition and books while going to school. She has no furniture or appliances. She has no car. She has found an efficiency apartment she can rent that costs \$225.00/mo. The heat is furnished in the apartment. What are four of her needs that this efficiency apartment should meet?

1. _____
2. _____
3. _____
4. _____

What are four things she needs to find out from the landlord that will help her decide if she can afford the apartment? 1. _____ 2. _____
3. _____ 4. _____

How much can she afford to pay for her housing? (Figure in this space.) \$ _____

If she paid \$30.00/month for utilities, how much would she have left from her housing limit? (Figure in this space.) \$ _____

KEY FOR EVALUATION FOR "I NEED A PLACE TO LIVE"
(Adequate)

Fill the following blanks with correct answers.

- 1-6. What are six things you should check before you decide if you want to rent an apartment?
(windows not painted shut, no water leaks, good water pressure, clean, no bugs or rodents, regular garbage pick-up, in good repair, well lit stairs and garage, etc.)
- 7-12. When planning to move in with a roommate, what are six things you should agree upon before moving in together?
(names to be placed on lease, utility and phone bills; how food is paid for; who does cleaning; use of space; overnight guests; values; quiet times; etc.)
- 13-16. What are four responsibilities you have as a renter?
(pay rent on time, keep apartment clean, dispose of garbage safely, follow rules of rental agreement, don't allow pets to disturb or destroy, avoid loud noise, etc.)
- 17-19. What are three benefits you will have if you follow the rules set by the landlord?
(gain good recommendation, make friends, set good habits, protect security deposit, keep a good credit rating, etc.)
- 20-23. When applying for an apartment, you should be prepared by taking along the following information.
(employment history, credit records, personal references, phone number and address of present landlord, name and phone number of present employer, bank account numbers, etc.)

Place an "X" in front of all of the correct answers.

24-27. When planning your housing costs you should include:

- a. first month's rent
 b. utility bills
 c. telephone bill
 d. food costs.

28-31. When talking to a potential landlord, you should:

- a. be courteous and tactful
 b. ask about an application fee refund if you don't take the apartment
 c. complain about the rules set up in the rental agreement
 d. refuse to fill out an application form.

32-35. Before signing a lease, you should:

- a. be sure you understand every term in the contract
 b. see that all changes are initialed by both landlord and tenants
 c. sign lease if landlord tells you it is "just a normal contract"
 d. discuss any concerns you have with the landlord to see if changes can be made.

36-39. Before you move into an apartment you should:

- a. see that all things that had been agreed upon are finished
 b. check apartment carefully
 c. take someone with you when you check the apartment with the landlord
 d. repair all nail holes in the wall and paint with a color you like.

40-43. When making a complaint to your landlord about a problem not taken care of, you should:

- a. keep copies of letters you send
- b. write immediately to the housing authority to take action
- c. recontact landlord with letter to inform of your communication with authorities if you haven't heard from him/her in 30 days
- d. repair the problem yourself and then sue the landlord in small claims court if he/she doesn't answer your letter in two weeks.

Place a "T" in front of statements that are true. Place an "F" in front of statements that are false.

- T 44. All rental agreements differ.
- T 45. The furnishings that are needed in an apartment can be very simple.
- T 46. A simple check-list of what you have and what you need can be helpful when planning the amount of money you need when moving out on your own.
- F 47. A security deposit will always be returned when you move.
- F 48. It's all right if there are empty spaces on a rental agreement when you sign it.
- F 49. It's only necessary to have your own name on the lease if you are sharing an apartment with another adult.
- F 50. You don't need to report a problem in the apartment to the landlord if you caused it.
- T 51. A person whose name's on the phone bill is the only person responsible for payment.
- F 52. No changes can be made on a lease once it has been signed.
- F 53. Friends always make the best roommates because of friendship.
- T 54. You will be responsible for damages done to an apartment if you have found a person to sublease the apartment from you.

55-66:

Janet Gomaz is 18 years old. She plans to get an apartment by herself that will be near the community college she plans to attend. She has saved \$ 500.00 to help her get started in her first apartment. She has a job that earns \$ 815.00 take-home pay per month. Her job is three miles from the community college that she will attend during some evenings and week-ends. The job and school are located on a bus line. She has a scholarship that will pay for her tuition and books while going to school. She has no furniture or appliances. She has no car. She has found an efficiency apartment she can rent that costs \$225.00/mo. The heat is furnished in the apartment.

What are four of her needs that this efficiency apartment should meet?

(Close to bus line. Furniture furnished. Appliances furnished. Total cost including utilities should be no more than 1/3 of her take-home income.)

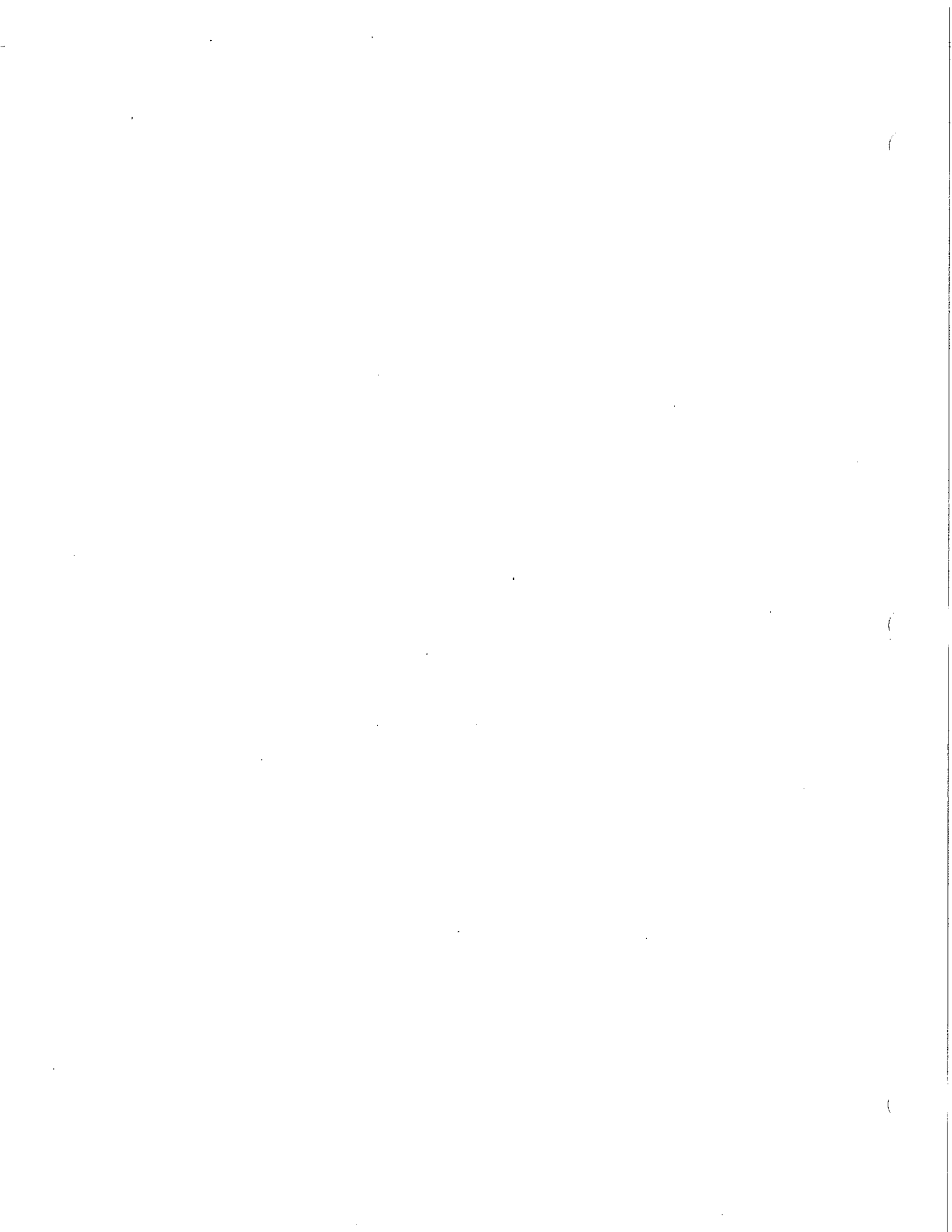
What are four things she needs to find out from the landlord that will help her decide if she can afford the apartment? *(If furniture is furnished. If appliances are furnished. What the cost per month of utilities would normally be. If security deposit is required. If hook-ups for utilities are required. If she can sub-lease if she needs to. If there is an application fee. If apartment is on a bus line so she can connect with her job, etc.)*

How much can she afford to pay for her housing? (Figure in this space.) (1/3 of \$ 815.00 = \$271.00+)

If she paid \$30.00/month for utilities, how much would she have left from her housing limit? (Figure in this space.)

$(\$225.00 + 30 = \$255.00)$

$\$271.00 - \$255.00 = \$16.00$





Counting Money



How much of each currency do you need to reach the amount shown?

1. \$6.14 _____ fives _____ ones _____ quarters _____ dimes
 _____ nickels _____ pennies

2. \$1.17 _____ fives _____ ones _____ quarters _____ dimes
 _____ nickels _____ pennies

3. \$6.72 _____ fives _____ ones _____ quarters _____ dimes
 _____ nickels _____ pennies

4. \$12.37 _____ fives _____ ones _____ quarters _____ dimes
 _____ nickels _____ pennies

What is the total of the following combinations of currency?

1. 4 ones and 3 quarters equals _____.

2. 1 one, 3 quarters, 2 dimes, and 2 pennies equals _____.

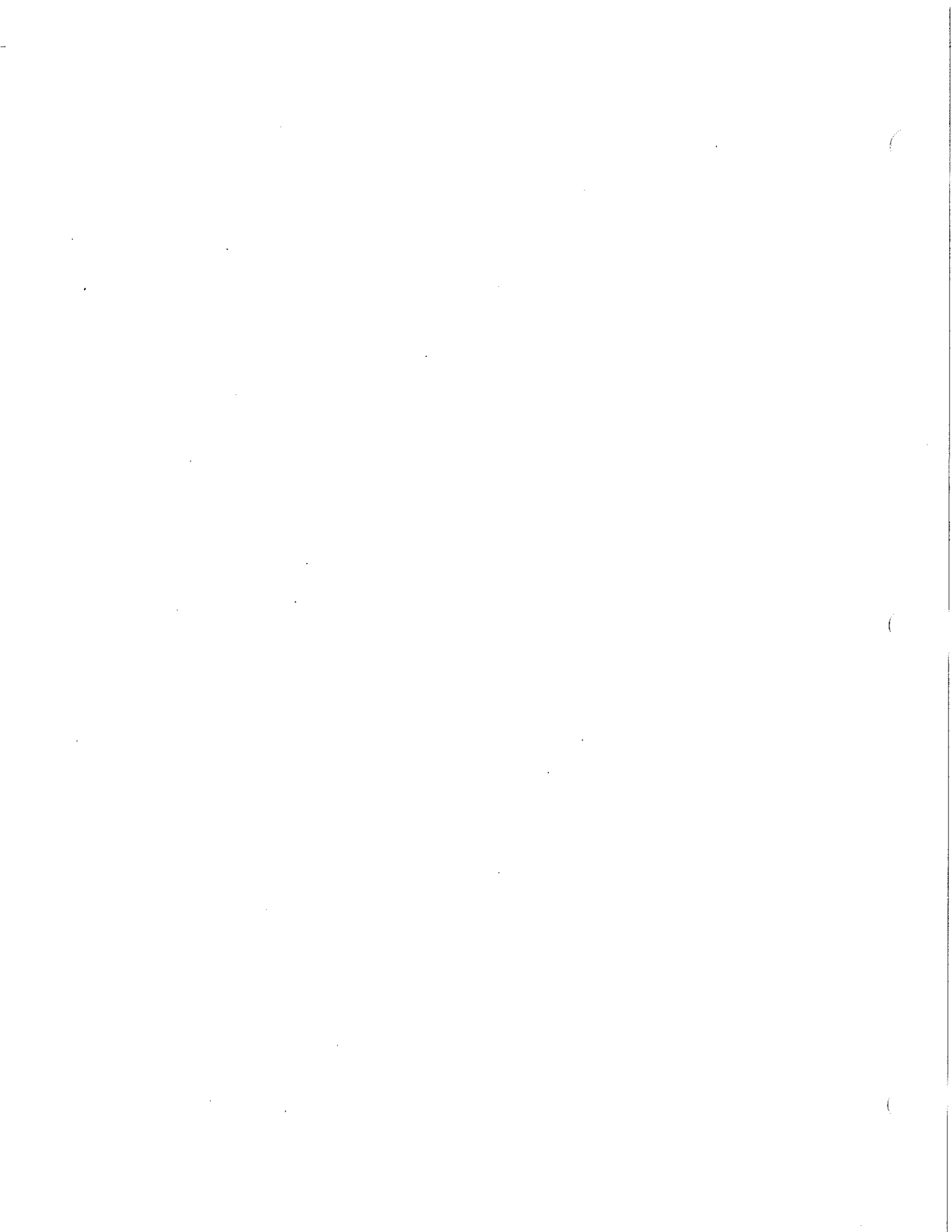
3. 2 ones, 1 dime and 4 pennies equals _____.

4. 4 ones, 1 dime and 1 nickel equals _____.

5. 1 five, 1 one, 1 nickel and 2 pennies equals _____.

6. 1 five, 2 ones, 1 quarter, 3 nickels and 4 pennies equals _____.

7. 3 ones, 3 quarters, 2 dimes and 2 pennies equals _____.



Making Change

1. Francine goes to the grocery store and spends \$31.79. she pays the cashier with a fifty dollar bill. What will her change be?

Answer: _____

2. Arthur buys dinner for his friends. The bill comes to \$16.23. He gives the waiter a twenty dollar bill. How much will his waiter bring back in change?

Answer: _____

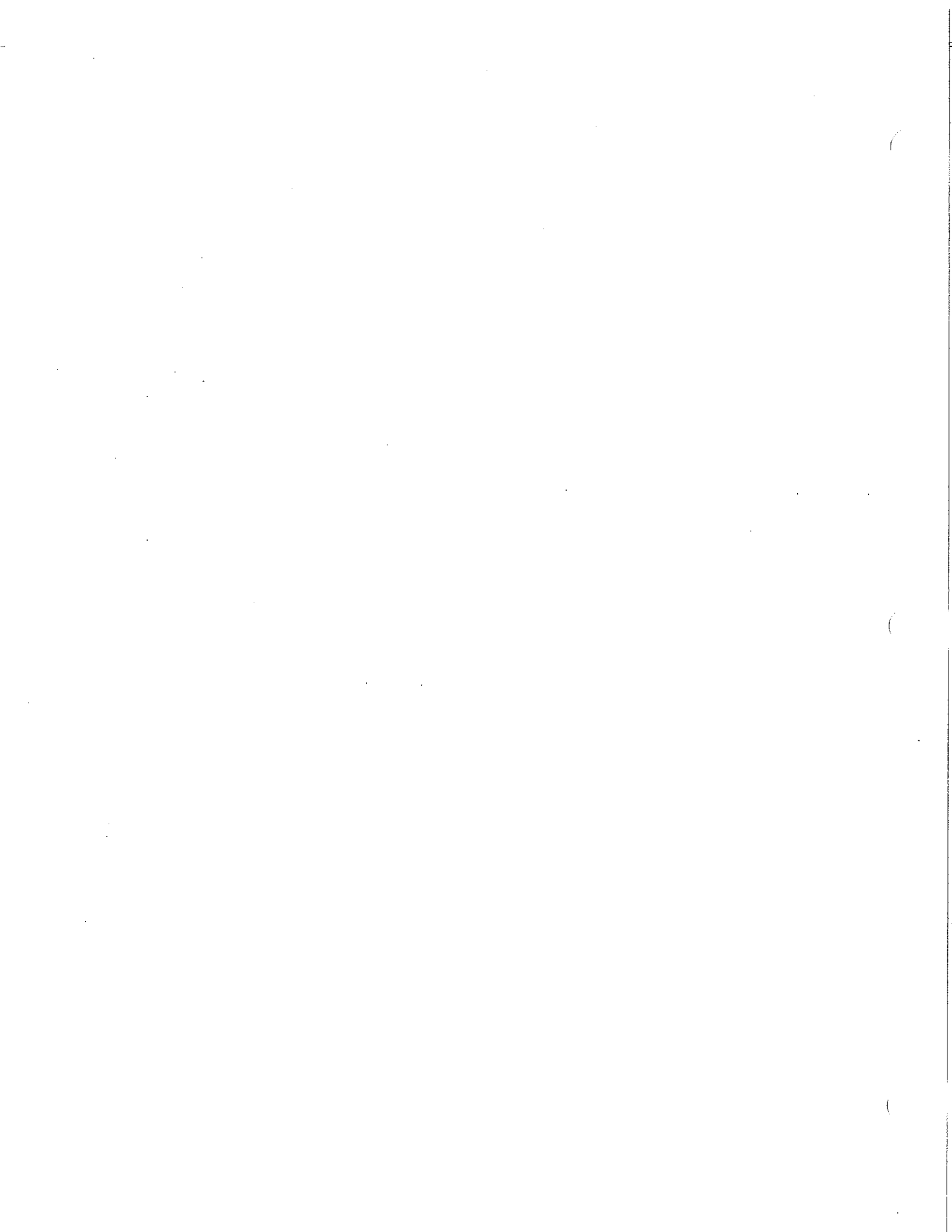
3. D.W. is at a baseball game and he buys a bag of popcorn that cost \$.98. he gives the cashier a five dollar bill. What will his change be?

Answer: _____

4. Brian buys two pieces of candy. Each piece of candy costs one dollar and twelve cents. If he gives the cashier a ten dollar bill, what will his change be?

Answer: _____

Work Space

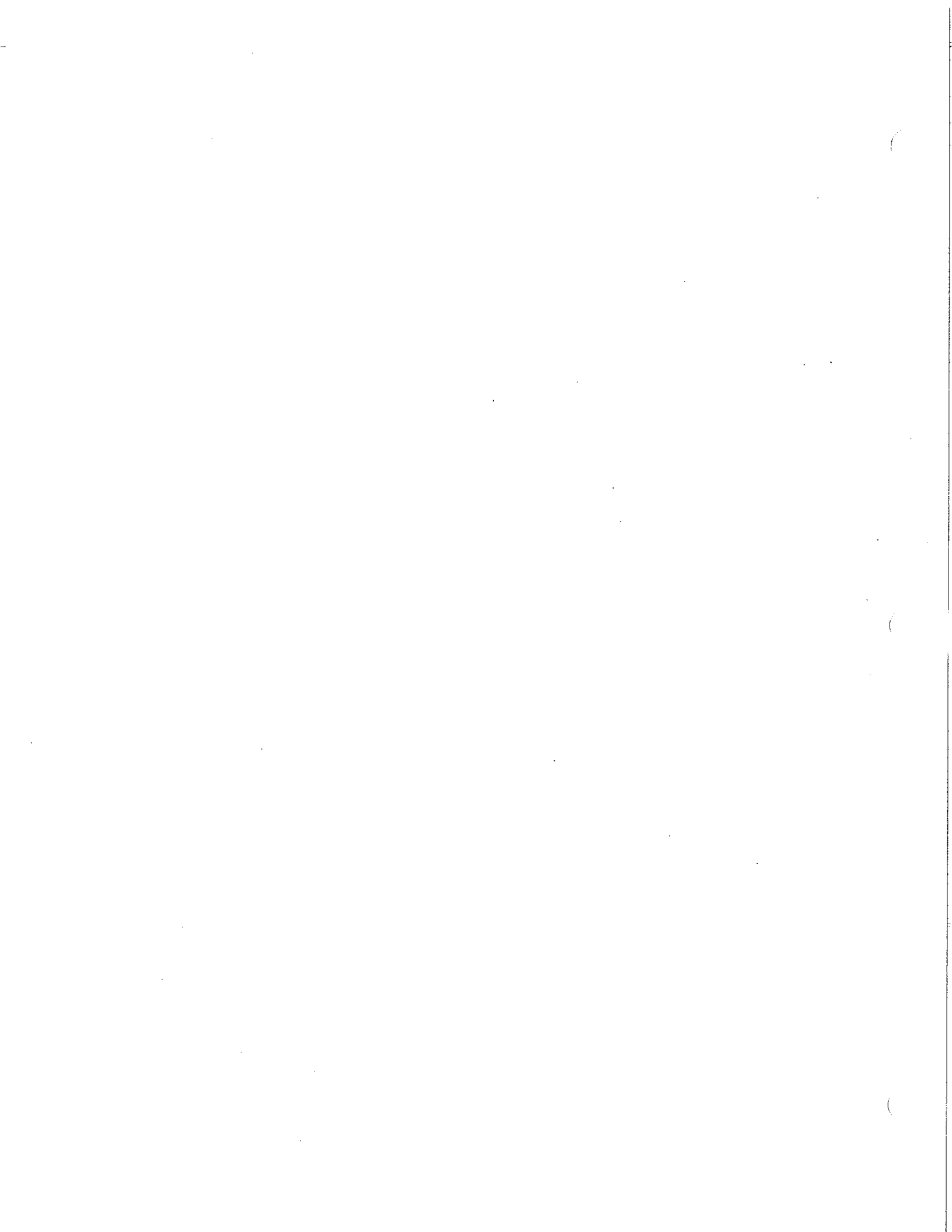


Save Some Money!



What is on sale this time of year? By looking carefully at the prices and following a simple formula, you can figure out just how big a discount is. Find 10 items on sale with their prices advertised. Use this formula to fill in the chart below: % of discount = amount of discount/regular price x 100.

Name of Item	Regular Price	Sale Price	Amount of Discount	% of Discount
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				



Calculating Unit Pricing

1. What is the unit price (price per pound) of a 10-pound bag of potatoes that costs \$2.60?
2. What is the unit price (price per serving) of a 5-count package of hotdogs that costs \$2.50?
3. What is the unit price (price per ounce) of a 3-ounce jar of cinnamon that is on sale for 99 cents?

Look at information to compare products in the examples below. Can you find the best buy?

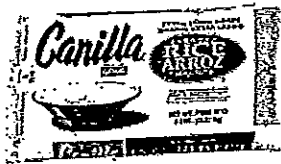
4. There are three brands of White Rice. One is packed in a box. The other two comes in a bag. Read the labels on all three. Which is the best buy? _____



**Minute Instant
White Rice 28 oz**

Price: \$4.19

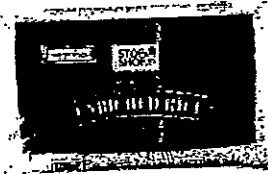
Unit Price: \$.15/oz



**Goya White Rice
5lb**

Price: \$ 5.99

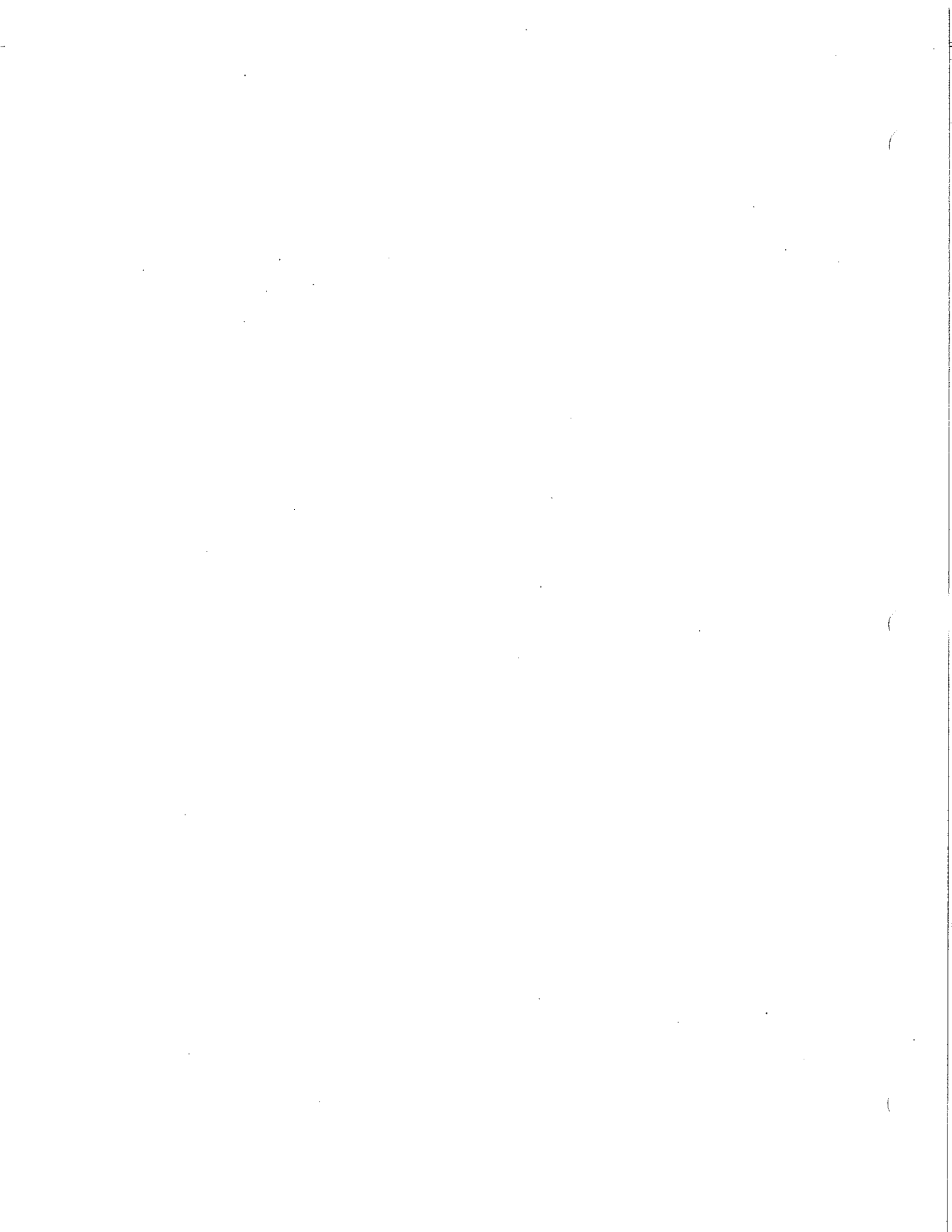
Unit Price: \$.06/oz

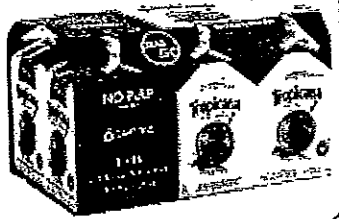


**Stop & Shop
White Rice 32oz**

Price: \$1.99

Unit Price: \$.06/oz





**Tropicana
Orange Juice**
48 oz
Price: \$3.59

Which is
the better
buy?



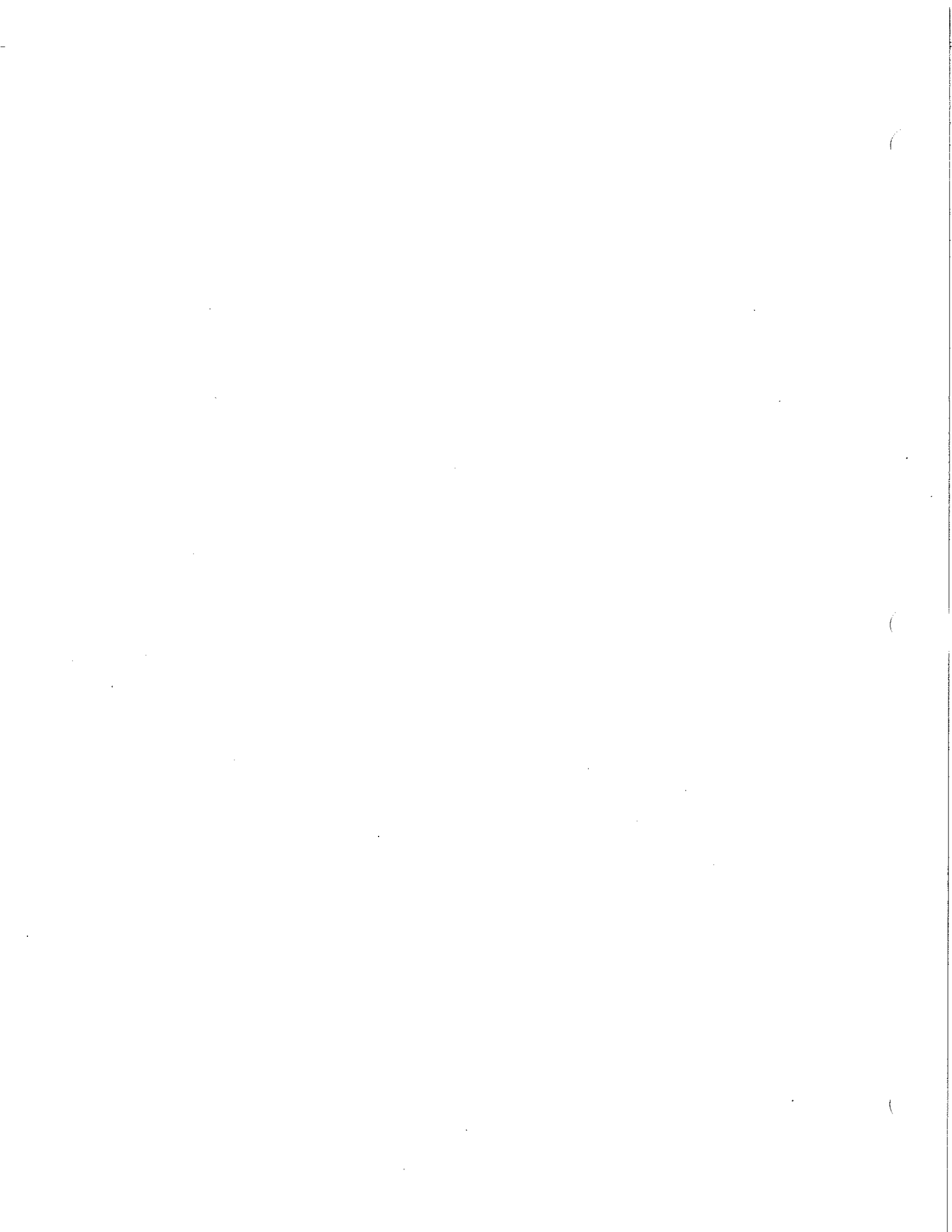
**Tropicana
Orange Juice**
64 oz
Price: 3.39

5. You can buy the same brand of orange juice in single servings or a large carton. The label says it contains 6, 8oz single servings of juice. There are 8, 8oz servings in the large carton. Which is the best buy? _____

Item Price \$1.99	Unit Price 31.1 Per oz
Crunchy Pretzels 6.4-oz	

Item Price \$2.39	Unit Price 19.9 Per oz
Crispy Pretzels 12-oz	

6. You are trying to decide whether to buy Crunchy or Crispy pretzels. Check the unit pricing tags. Which is the better buy?



Which of these is not a reliable way to compare products?

- a. the price per unit
- b. the size of the package
- c. the weight information on the label
- d. prices from store ads

What information does the unit price tag not include?

- a. the cost of the product
- b. the name of the product
- c. the price per unit
- d. the freshness of the product

A store advertises 24 cans of soda for \$5.99. Twelve cans of the same soda cost \$3.99. What information will help you identify the better buy?

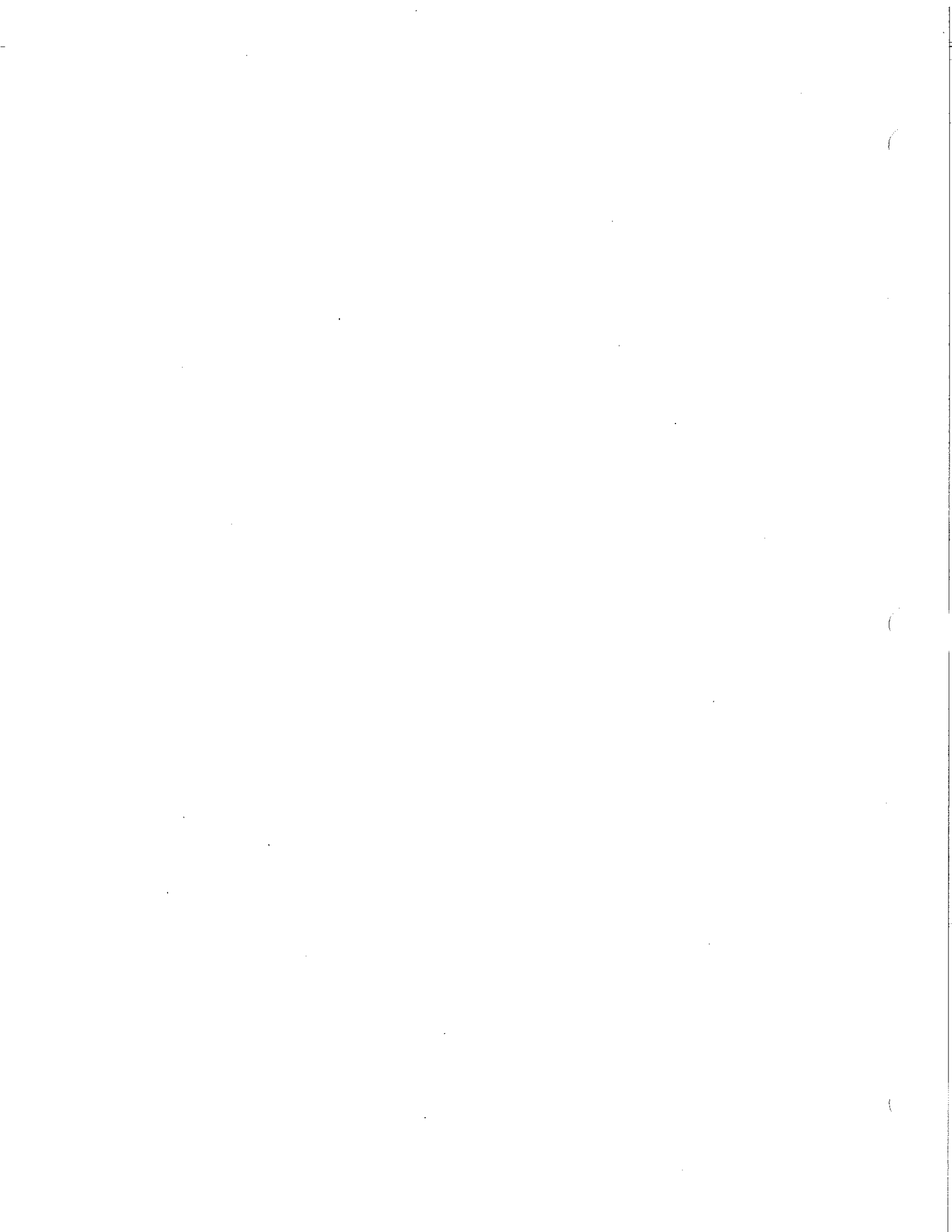
- a. the price per can
- b. the total weight
- c. the brand name
- d. the store's location

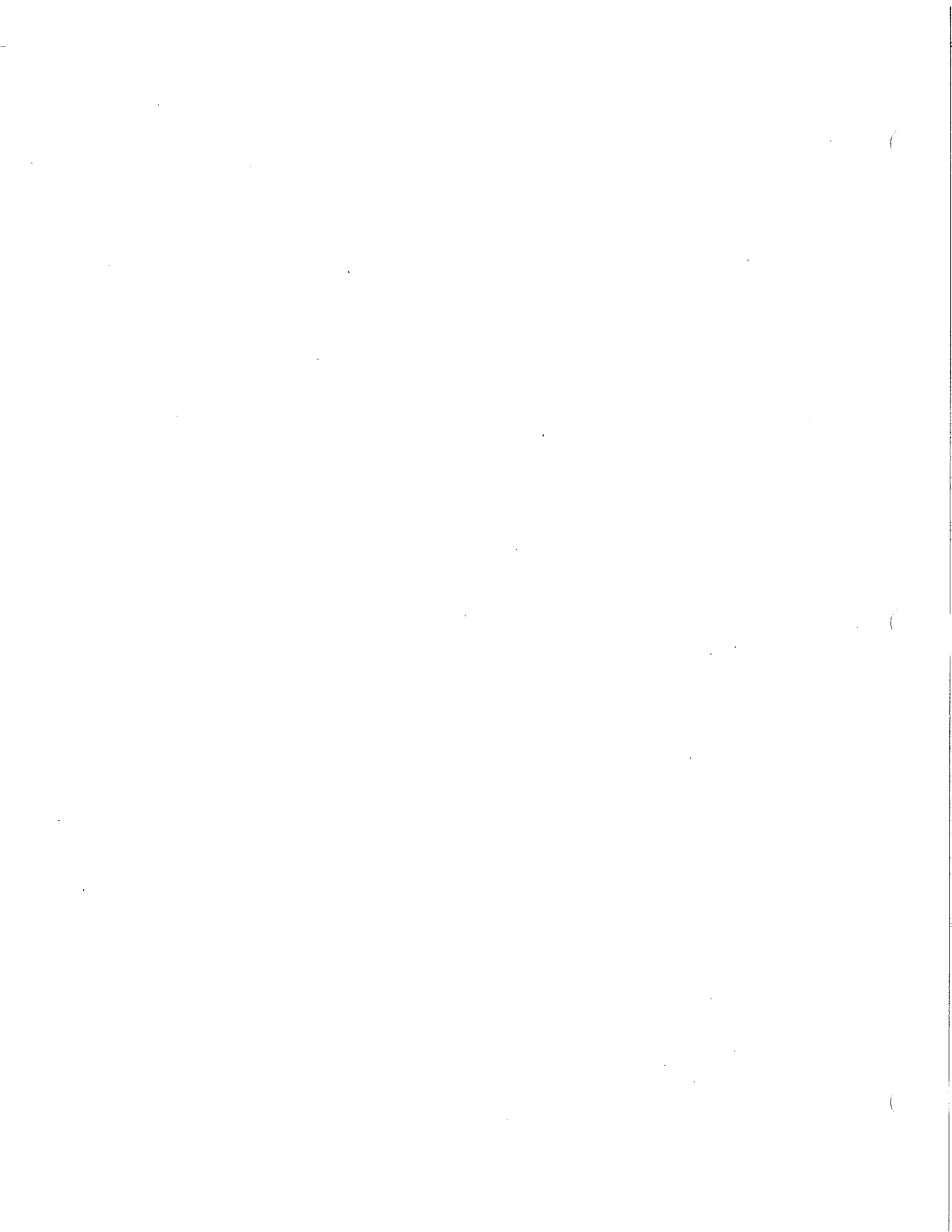
Milk at the store next to your house sells for \$3.29 a gallon. Another store, 10 miles away, sells milk for \$3.24 a gallon. Why is the \$3.29 milk a better choice?

- a. It's not; the other milk is 5 cents cheaper.
- b. The gas to go to the other store costs more than 5 cents.
- c. It costs less per unit.
- d. Milk that costs more is always fresher.

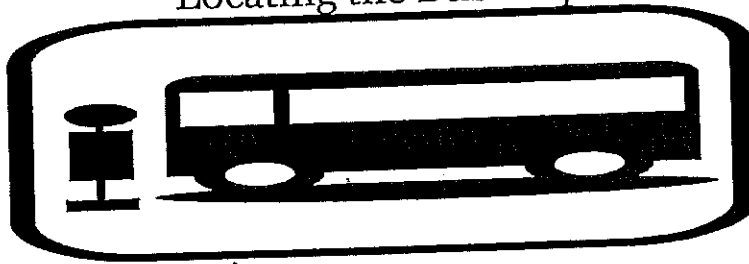
A 32-ounce bag of potato chips costs less per ounce than a 12-ounce one. You should buy the 32-ounce bag:

- a. because the bag is bigger.
- b. even if you don't like that brand of potato chips.
- c. only if you will use it all.
- d. because you should always buy what's on sale.



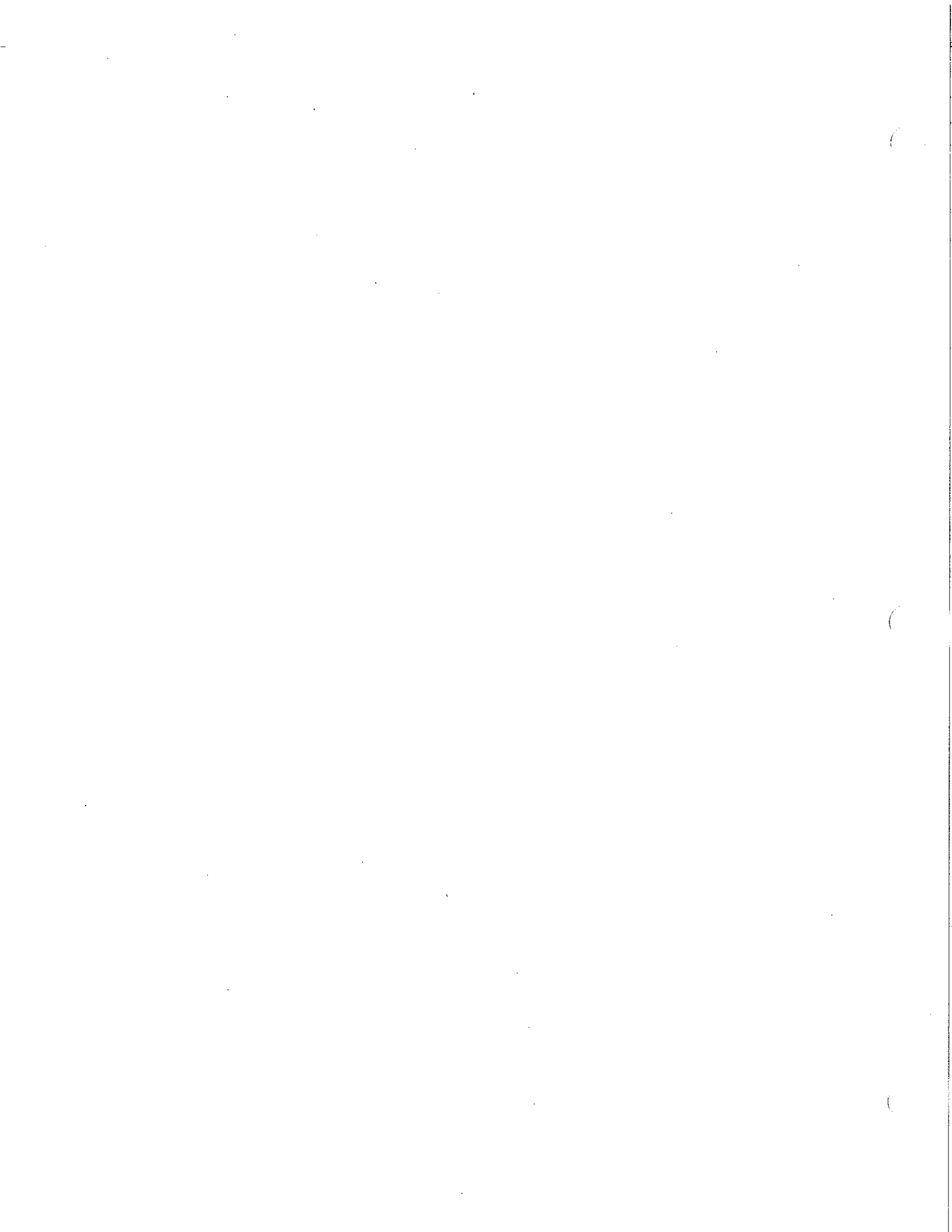


Locating the Bus Stop

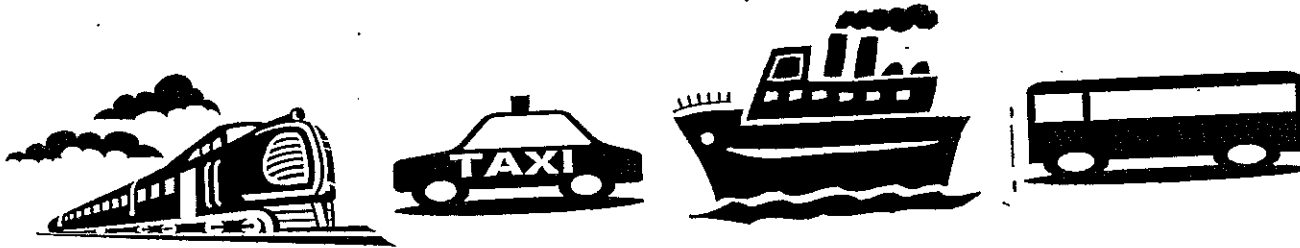


For this exercise you will walk a two-block radius around your home and write down the following information for each bus stop you see, if there is no bus stop within a two-block radius walk further until you locate the nearest bus stop to your home. Usually bus stops are located at a corner or near a cross street so when naming the location it should look something like *Main St & First St*. If you can't tell which bus route uses a particular stop refer to the *GBTA Rider's guide to complete worksheet*.

<p>Bus Stop #1:</p> <p>Location: (include the cross street)</p> <p>Bus #'s you can pick up from here</p>	<p>Bus Stop #2:</p> <p>Location: (include the cross street)</p> <p>Bus #'s you can pick up from here</p>
<p>Bus Stop #3:</p> <p>Location: (include the cross street)</p> <p>Bus #'s you can pick up from here</p>	<p>Bus Stop #4:</p> <p>Location: (include the cross street)</p> <p>Bus #'s you can pick up from here</p>

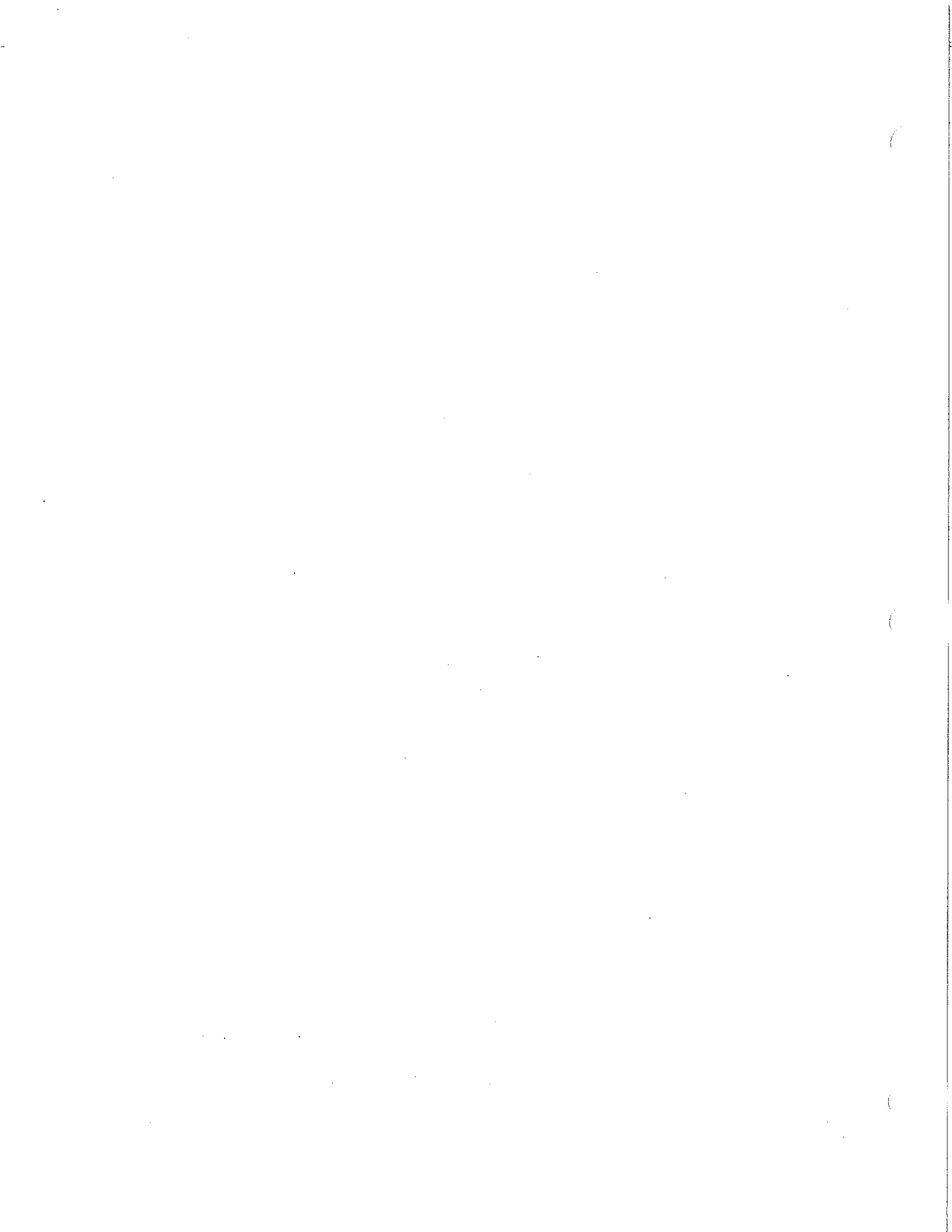


Public Transportation in Bridgeport



Using the worksheet, the GBTA Rider's Guide and website answer the following questions.

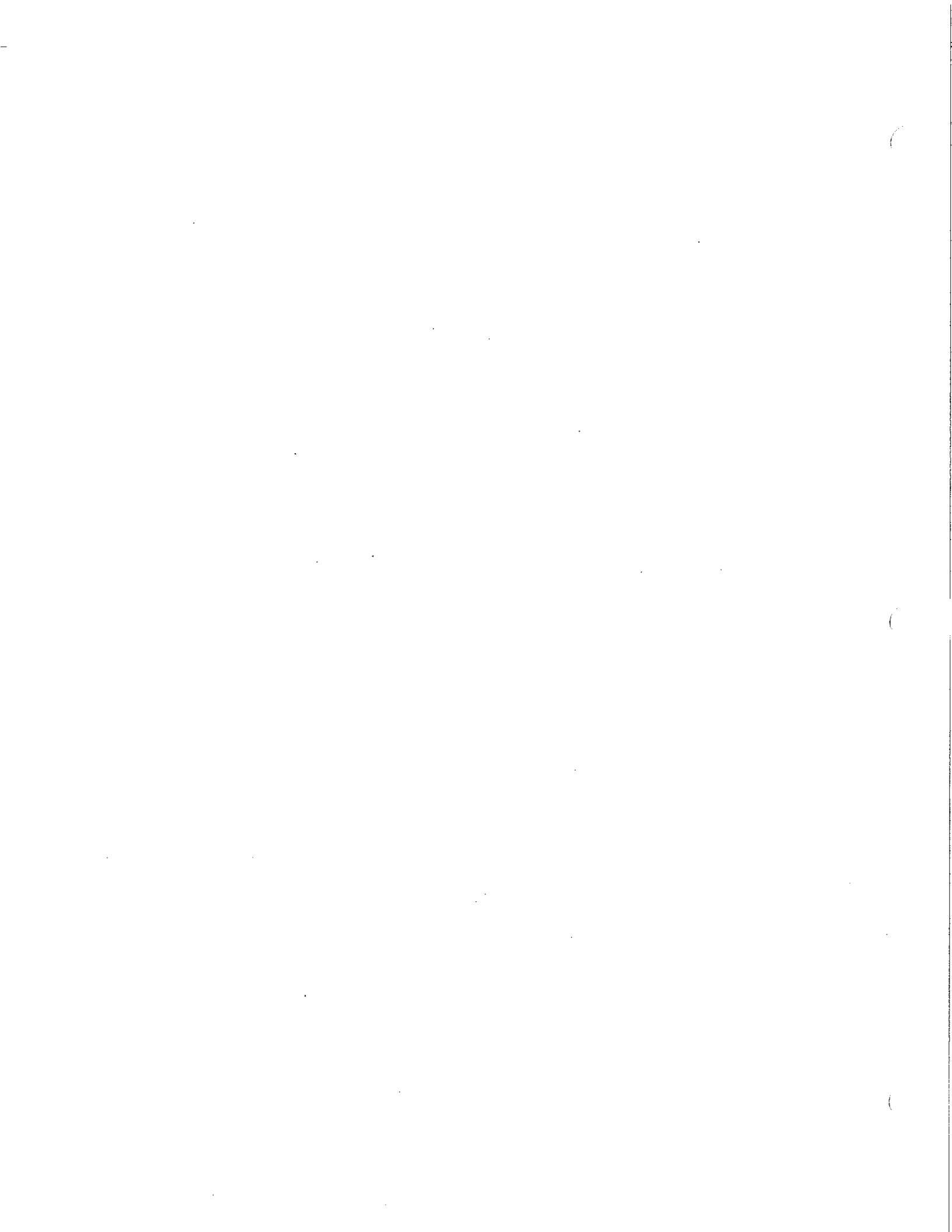
1. What forms of public transportation are available for travel into or out of Bridgeport?
2. What is the approximate cost of each form of public transportation listed in question 1?
3. For each scenario below list which specific form of public transportation you would take and why.
 - a. You and a couple of friends decided to take a trip over to Long Island to go fishing for the day.
 - b. You have an appointment in New Haven tomorrow afternoon.
 - c. You are going to work, you usually ride your bike but the weather is not cooperating.
 - d. You and your roommate decide to take a trip into NYC for the day to do some shopping.
 - e. You want to go down south to visit your family for a week but airfare is way too expensive.





Using this worksheet as well as the internet, or directly speaking to a local taxi company answer the questions below.

1. What information do you need to provide a taxi driver when you call for a ride?
2. List two taxi services in Bridgeport and their phone numbers.
3. What is the fare rate for each of the two taxi services listed in the previous question?
4. Using the fare rate you learned calculate how much it would cost you to travel to your friend's house a few towns over lets say 8 miles away.

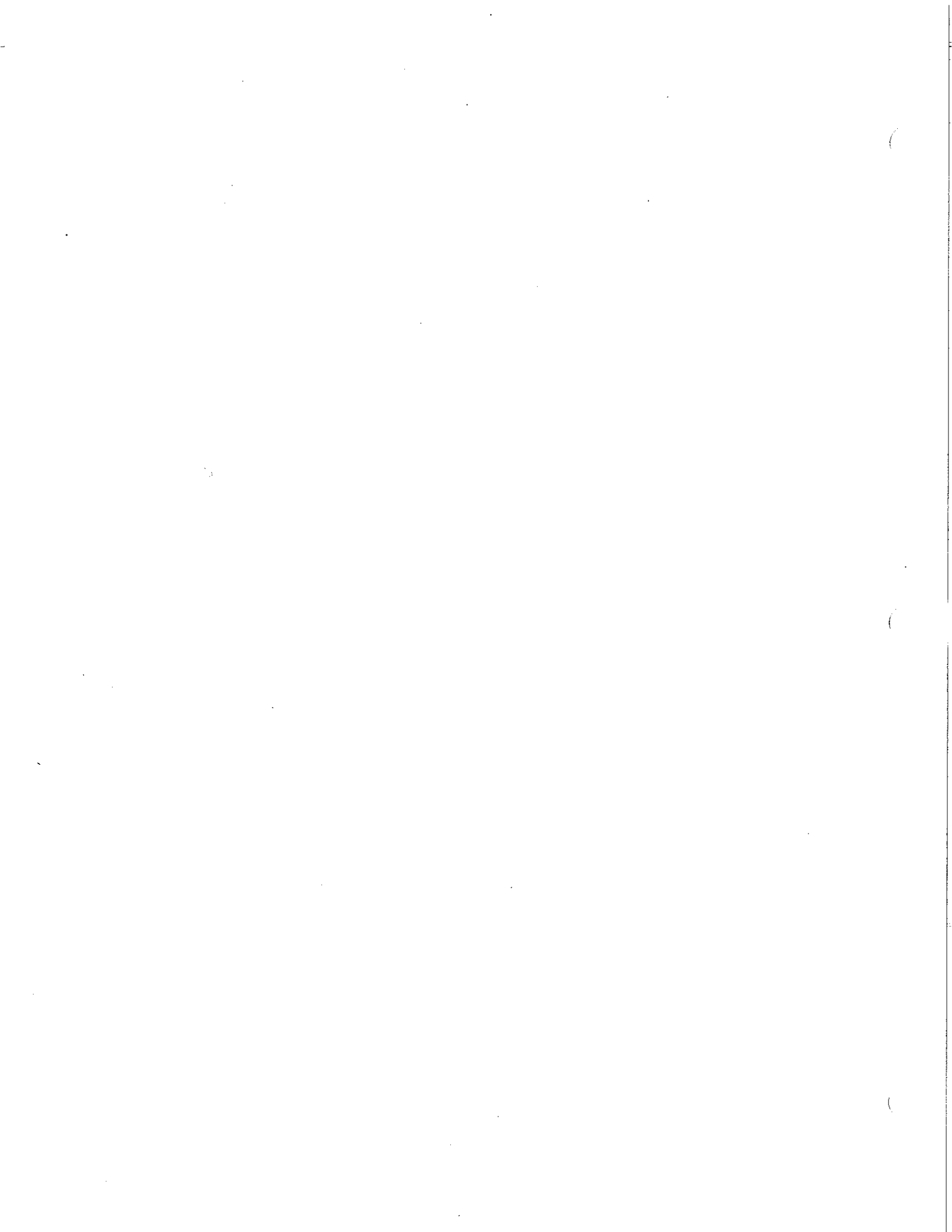


Reading a Bus Schedule

Its Saturday, Sara is babysitting for her 4 year old nephew and wanted to take him to the Beardsley Zoo for the day. They will have to take the bus since she hasn't saved up enough for a car yet. Sara lives on the other side of town about a 5 minute walk from Seaside park where she will catch the bus. Using your GBTA rider's guide, answer the questions below to learn about the rest of Sara's trip.

1. Which number bus will she get on at the bus stop located in Seaside park?
2. Will she have to transfer to another bus to get to her final destination of the Beardsley Zoo? If so, where does she transfer and what is the new bus number?
3. Name two other stops that are on the same bus line as the Zoo.
4. Sara has to make sure she is back to her house before 5pm so her aunt can pick up her nephew. What time she should start her bus trip back home?
5. How much will it cost for Sara and her nephew both to ride the bus to and from the zoo?
6. Sara was on the bus already when she saw it was about to pour rain. She decided instead to take her nephew to the mall. Where would Sara get off the bus? What bus number would she then get on to continue on to the Trumbull mall?

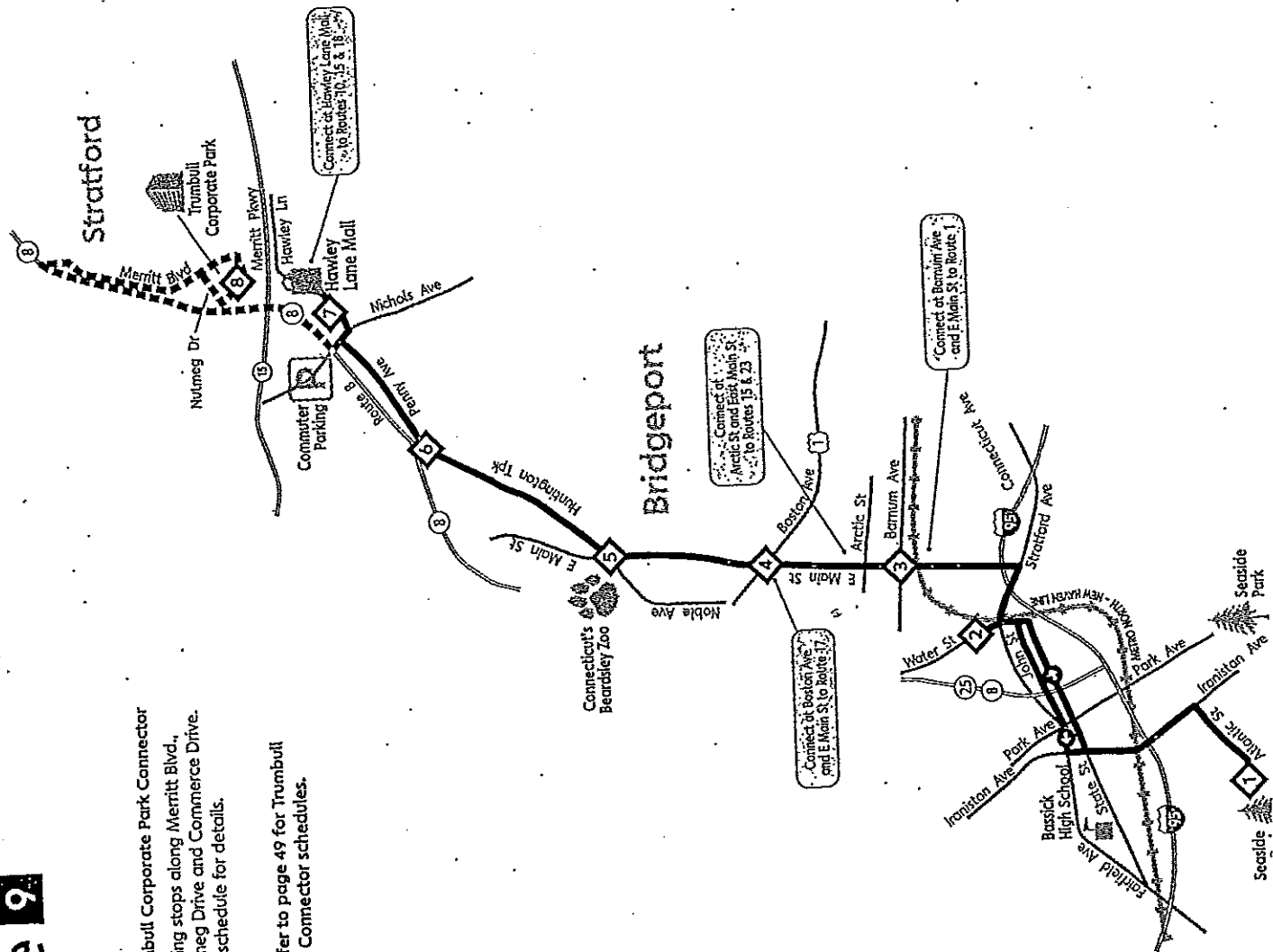


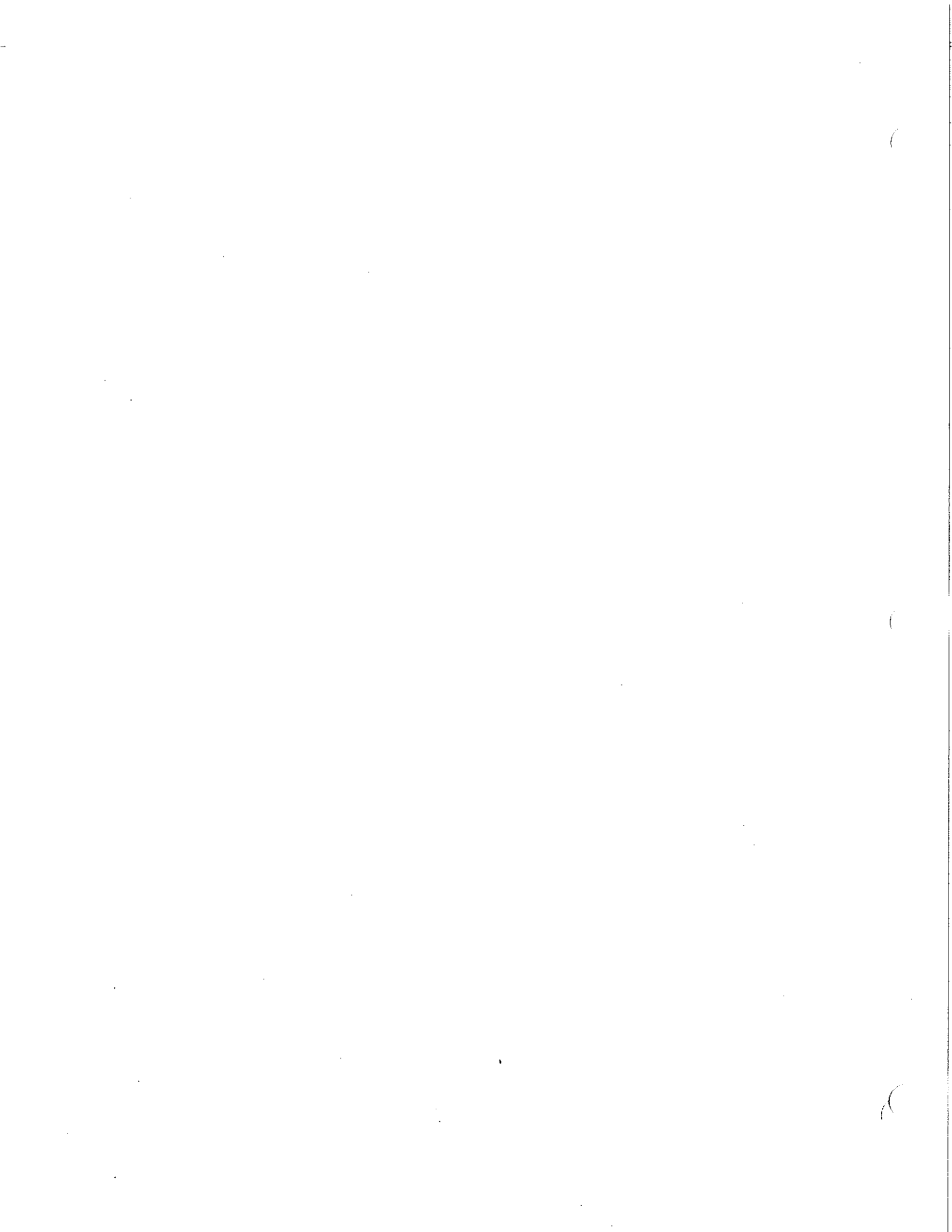


route 9

Trumbull Corporate Park Connector
 Making stops along Merritt Blvd.,
 Nutmeg Drive and Commerce Drive.
 See schedule for details.

Note: Please refer to page 49 for Trumbull
 Corporate Park Connector schedules.





Route 9: Monday thru Friday

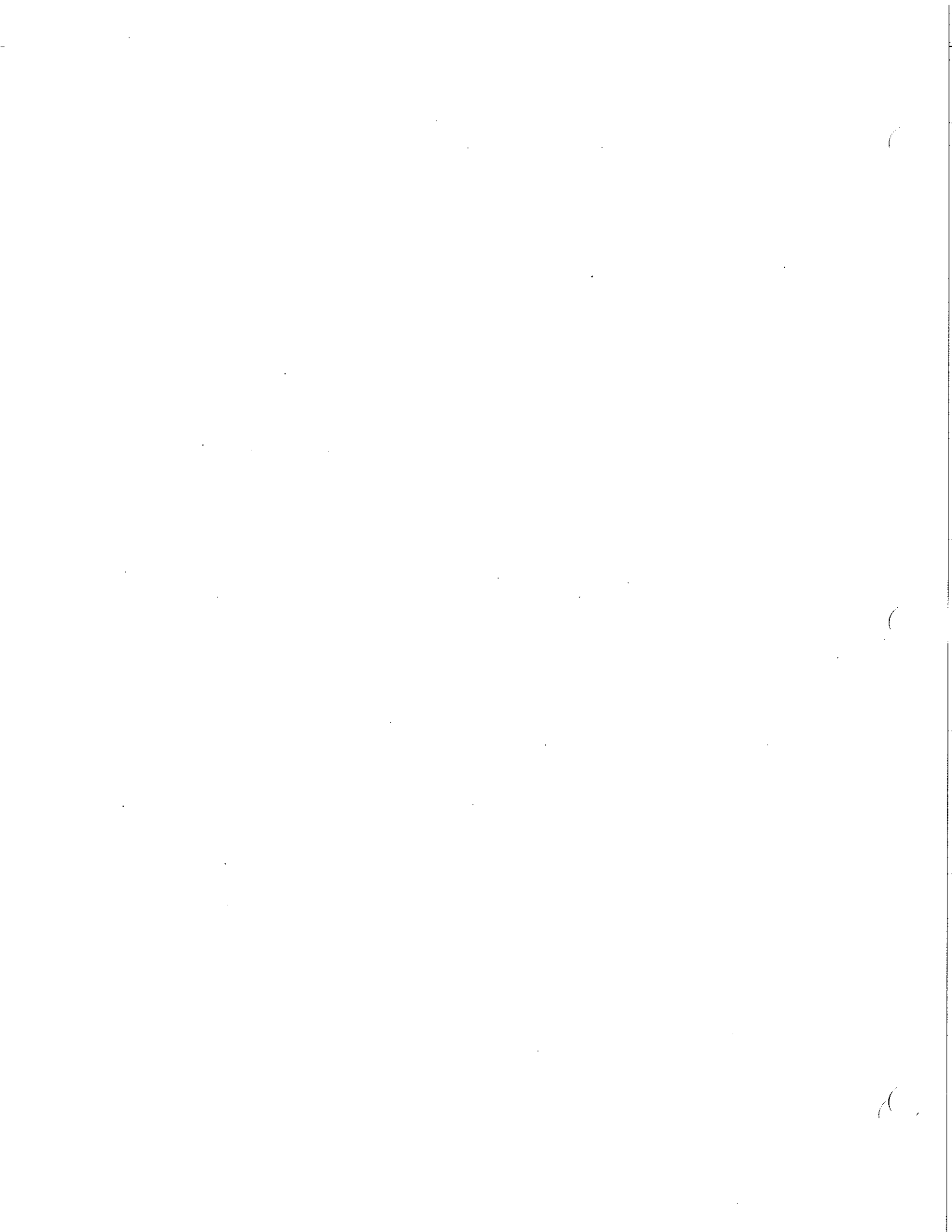
To Seaside Park/University of Bridgeport via Iranistan Ave.

Hawley Lane via East Main St.

Departs								Arrives		Departs								Arrives	
7	6	5	4	3	2	1	0	8	7	6	5	4	3	2	1	0	1		
Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park	Trumbull Corporate Park		
										5:50	5:55	5:59	6:02	6:06	6:12	6:20	6:32		
										6:20	6:25	6:29	6:33	6:36	6:42	6:50	7:02		
										6:50	6:55	6:59	7:02	7:06	7:12	7:20	7:32		
6:04	6:13	6:20	6:24	6:27	6:30	6:33	6:37			7:20	7:25	7:29	7:32	7:36	7:42	7:50	8:02		
6:34	6:43	6:50	6:56	7:00	7:03	7:06	7:10			7:50	7:55	7:59	8:02	8:06	8:12	8:20	8:32		
7:04	7:13	7:20	7:26	7:30	7:33	7:36	7:40	7:47		8:20	8:25	8:29	8:32	8:36	8:42	8:50	9:02		
7:34	7:43	7:50	7:56	8:00	8:03	8:06	8:10	8:17		8:50	8:55	8:59	9:02	9:06	9:12	9:20	9:32		
8:04	8:13	8:20	8:26	8:30	8:33	8:36	8:40			9:20	9:25	9:29	9:32	9:36	9:42	9:50	10:02		
8:34	8:43	8:50	8:56	9:00	9:03	9:06	9:10			9:50	9:55	9:59	10:02	10:06	10:12	10:20	10:32		
9:04	9:13	9:20	9:26	9:30	9:33	9:36	9:40			10:20	10:25	10:29	10:32	10:36	10:42	10:50	11:02		
9:34	9:43	9:50	9:56	10:00	10:03	10:06	10:10			10:50	10:55	10:59	11:02	11:06	11:12	11:20	11:32		
10:04	10:13	10:20	10:26	10:30	10:33	10:36	10:40			11:20	11:25	11:29	11:32	11:36	11:42	11:50	12:02		
10:34	10:43	10:50	10:56	11:00	11:03	11:06	11:10			11:50	11:55	11:59	12:02	12:06	12:12	12:20	12:32		
11:04	11:13	11:20	11:26	11:30	11:33	11:36	11:40			12:20	12:25	12:29	12:32	12:36	12:42	12:50	1:02		
11:34	11:43	11:50	11:56	12:00	12:03	12:06	12:10			12:50	12:55	12:59	1:02	1:06	1:12	1:20	1:32		
12:04	12:13	12:20	12:26	12:30	12:33	12:36	12:40			1:20	1:25	1:29	1:32	1:36	1:42	1:50	2:02		
12:34	12:43	12:50	12:56	1:00	1:03	1:06	1:10			1:50	1:55	1:59	2:02	2:06	2:12	2:20	2:32		
1:04	1:13	1:20	1:26	1:30	1:33	1:36	1:40			2:20	2:25	2:29	2:32	2:36	2:42	2:50	3:02		
1:34	1:43	1:50	1:56	2:00	2:03	2:06	2:10			2:50	2:55	2:59	3:02	3:07	3:13	3:20	3:32		
2:04	2:13	2:20	2:26	2:30	2:33	2:36	2:40			3:20	3:25	3:29	3:33	3:38	3:44	3:50	4:02		
2:34	2:43	2:50	2:56	3:00	3:03	3:06	3:10			3:50	3:55	3:59	4:03	4:08	4:14	4:20	4:32		
3:04	3:13	3:20	3:26	3:30	3:33	3:36	3:40			4:05	4:10	4:15	4:19	4:23	4:28	4:35	4:47		
3:34	3:43	3:50	3:56	4:00	4:03	4:06	4:10	4:15		4:20	4:25	4:29	4:33	4:38	4:44	4:50	5:02		
4:04	4:13	4:20	4:26	4:30	4:33	4:36	4:40	4:45		4:50	4:55	4:59	5:03	5:08	5:14	5:20	5:32		
4:34	4:43	4:50	4:56	5:00	5:03	5:06	5:10	5:15		5:20	5:25	5:29	5:33	5:38	5:44	5:50	6:02		
5:04	5:13	5:20	5:26	5:30	5:33	5:36	5:40	5:45		5:53	5:58	6:02	6:05	6:09	6:15	6:20	6:29		
5:34	5:43	5:50	5:56	6:00	6:03	6:06	6:10	6:15		6:23	6:26	6:29	6:32	6:36	6:42	6:50	6:59		
6:04	6:13	6:20	6:24	6:28	6:31	6:34	6:38	6:45		7:23	7:26	7:29	7:32	7:36	7:42	7:50	7:59		
6:34	6:43	6:50	6:54	6:58	7:01	7:04	7:08	7:15		8:23	8:26	8:29	8:32	8:36	8:42	8:50	8:59		
7:04	7:13	7:20	7:24	7:28	7:31	7:34	7:38	7:45		8:53	8:56	8:59	9:02	9:06	9:12	9:20	9:32		
7:34	7:43	7:50	7:54	7:58	8:01	8:04	8:08	8:15		9:23	9:26	9:29	9:32	9:36	9:42	9:50	9:59		
8:04	8:13							8:15											
9:04	9:13							9:15											
10:04	10:13	10:20	10:24					10:15											
		10:50	10:54	10:57	11:00	11:03		11:15											

Bold indicates P.M.

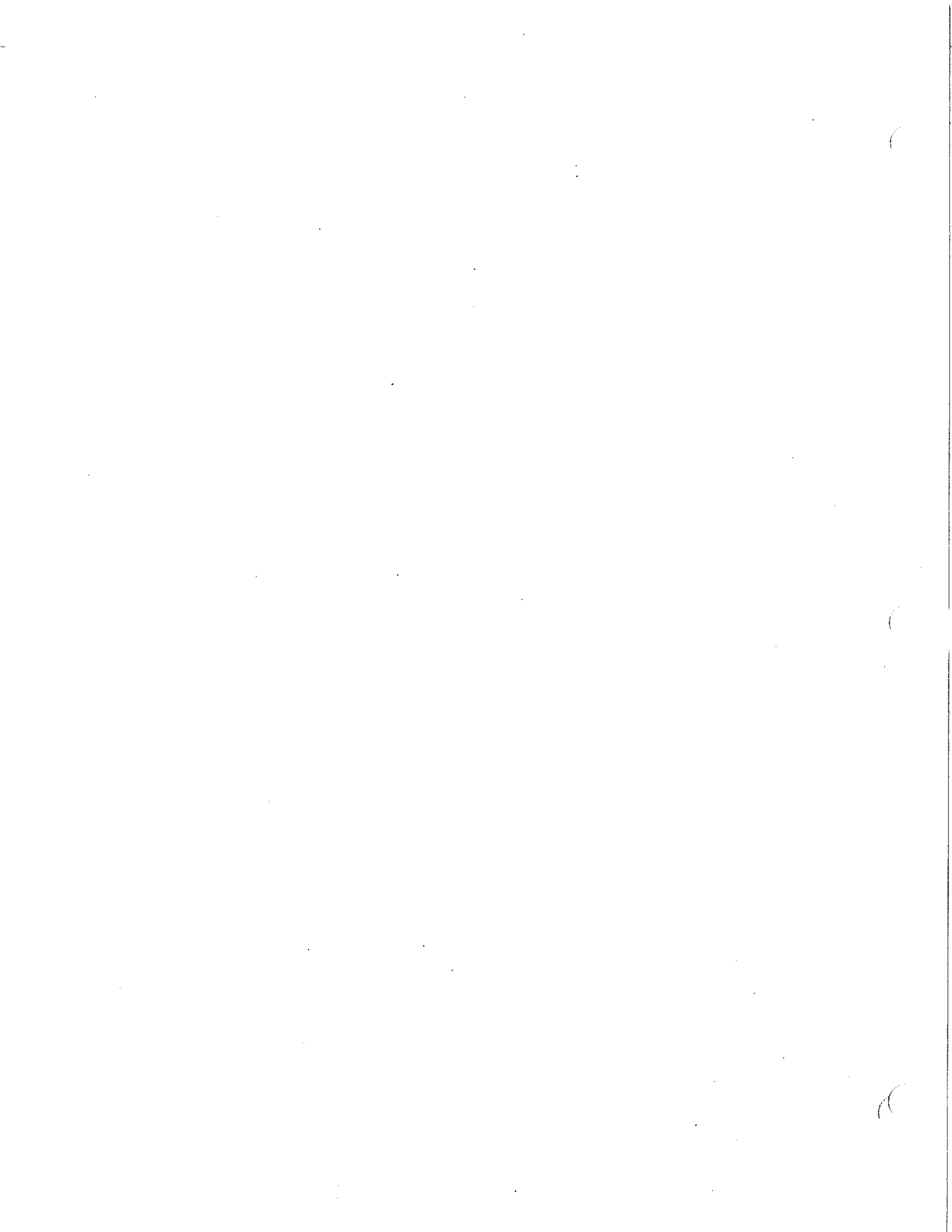
- 1 - Bus continues as Route 3 to Westfield Trumbull Mall via Madison Ave.
- 2 - For service to Trumbull Corporate Park, transfer to Trumbull Corporate Park Connector at Hawley Lane Mall
- 3 - Board the Trumbull Corporate Park Connector for Service to Hawley Lane Mall



Route 9: Saturday
 To Seaside Park/University of Bridgeport via Iranistan Ave.

To Seaside Park/University of Bridgeport via Iranistan Ave.

Departs		Arrives						Departs						Arrives			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
6:32	6:40	6:50	6:55	6:58	7:01	7:04	7:08	7:23	6:27	6:30	6:33	6:37	6:42	6:50	7:00		
7:02	7:10	7:20	7:25	7:28	7:31	7:34	7:38	7:53	6:57	7:00	7:03	7:07	7:12	7:20	7:30		
8:02	8:10	8:20	8:25	8:28	8:31	8:34	8:38	8:53	7:27	7:30	7:33	7:37	7:42	7:50	8:00		
8:32	8:40	8:50	8:55	8:58	9:01	9:04	9:08	9:23	8:27	8:30	8:33	8:37	8:42	8:50	9:00		
9:02	9:10	9:20	9:25	9:28	9:31	9:34	9:38	9:53	8:57	9:00	9:03	9:07	9:12	9:20	9:30		
9:32	9:40	9:50	9:55	9:58	10:01	10:04	10:08	10:23	9:27	9:30	9:33	9:37	9:42	9:50	10:00		
10:02	10:10	10:20	10:25	10:28	10:31	10:34	10:38	10:53	10:27	10:30	10:33	10:37	10:42	10:50	11:00		
10:32	10:40	10:50	10:55	10:58	11:01	11:04	11:08	11:23	11:27	11:30	11:33	11:37	11:42	11:50	12:00		
11:02	11:10	11:20	11:25	11:28	11:31	11:34	11:38	11:53	11:27	11:30	11:33	11:37	11:42	11:50	12:00		
11:32	11:40	11:50	11:55	11:58	12:01	12:04	12:08	12:23	12:27	12:30	12:33	12:37	12:42	12:50	13:00		
12:02	12:10	12:20	12:25	12:28	12:31	12:34	12:38	12:53	12:27	12:30	12:33	12:37	12:42	12:50	13:00		
12:32	12:40	12:50	12:55	12:58	1:01	1:04	1:08	1:23	1:27	1:30	1:33	1:37	1:42	1:50	2:00		
1:02	1:10	1:20	1:25	1:28	1:31	1:34	1:38	1:53	1:27	1:30	1:33	1:37	1:42	1:50	2:00		
1:32	1:40	1:50	1:55	1:58	2:01	2:04	2:08	2:23	2:27	2:30	2:33	2:37	2:42	2:50	3:00		
2:02	2:10	2:20	2:25	2:28	2:31	2:34	2:38	2:53	2:27	2:30	2:33	2:37	2:42	2:50	3:00		
2:32	2:40	2:50	2:55	2:58	3:01	3:04	3:08	3:23	3:27	3:30	3:33	3:37	3:43	3:50	4:00		
3:02	3:10	3:20	3:25	3:28	3:31	3:34	3:38	3:53	3:27	3:30	3:33	3:37	3:43	3:50	4:00		
3:32	3:40	3:50	3:55	3:58	4:01	4:04	4:08	4:23	4:27	4:30	4:33	4:37	4:43	4:50	5:00		
4:02	4:10	4:20	4:25	4:28	4:31	4:34	4:38	4:53	4:27	4:30	4:33	4:37	4:43	4:50	5:00		
4:32	4:40	4:50	4:55	4:58	5:01	5:04	5:08	5:23	5:27	5:30	5:33	5:37	5:43	5:50	6:00		
5:02	5:10	5:20	5:25	5:28	5:31	5:34	5:38	5:53	5:27	5:30	5:33	5:37	5:43	5:50	6:00		
5:32	5:40	5:50	5:55	5:58	6:01	6:04	6:08	6:23	6:27	6:30	6:33	6:37	6:43	6:50	7:00		
6:02	6:10	6:20	6:25	6:28	6:31	6:34	6:38	6:53	6:27	6:30	6:33	6:37	6:43	6:50	7:00		
6:32	6:40	6:50	6:55	6:58	7:01	7:04	7:08	7:23	7:27	7:30	7:33	7:37	7:43	7:50	8:00		
7:02	7:10	7:20	7:25	7:28	7:31	7:34	7:38	7:53	7:27	7:30	7:33	7:37	7:43	7:50	8:00		
7:32	7:40	7:50	7:55	7:58	8:01	8:04	8:08	8:23	8:27	8:30	8:33	8:37	8:43	8:50	9:00		
8:02	8:10	8:20	8:25	8:28	8:31	8:34	8:38	8:53	8:27	8:30	8:33	8:37	8:43	8:50	9:00		



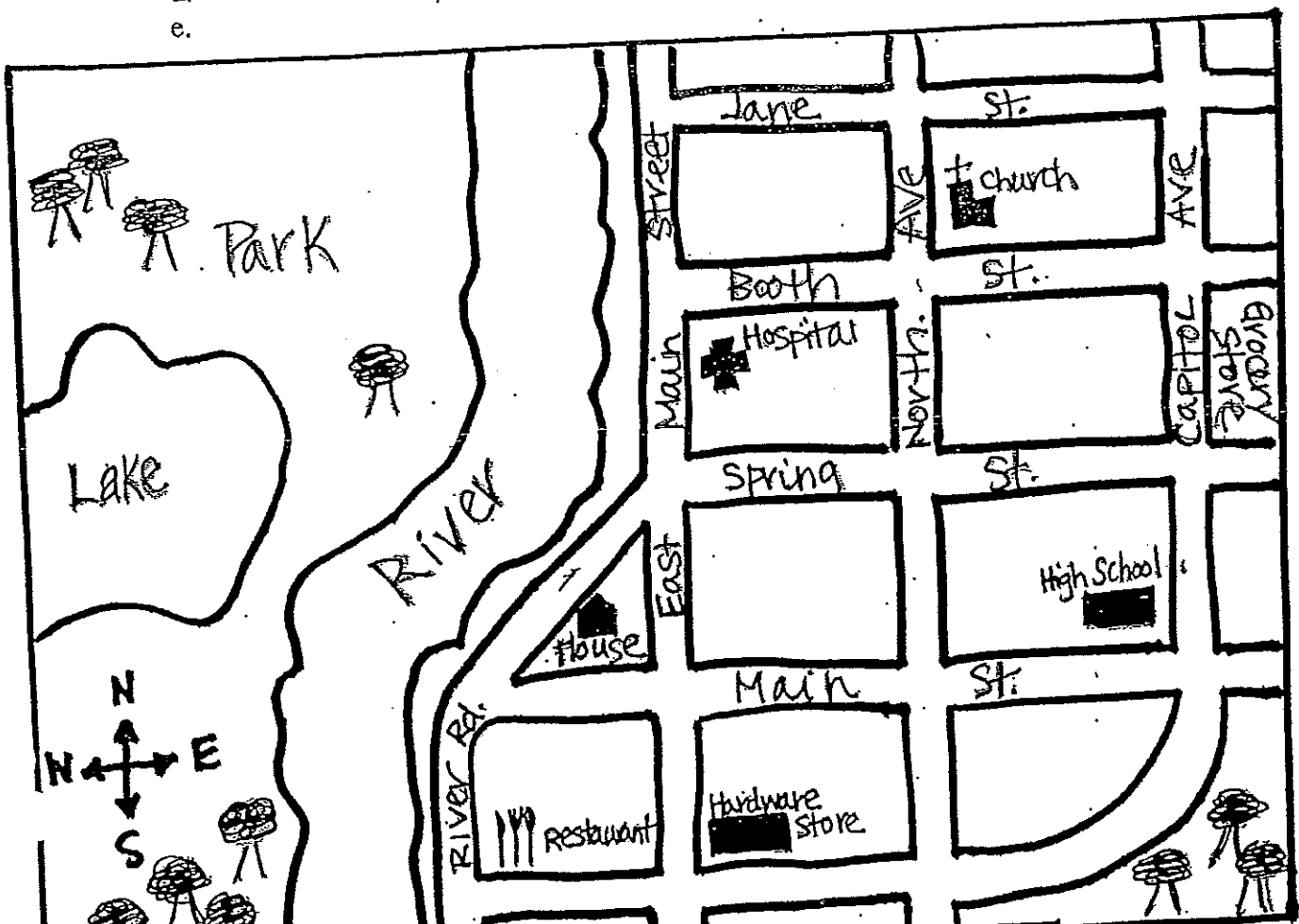
Reading/Following Directions

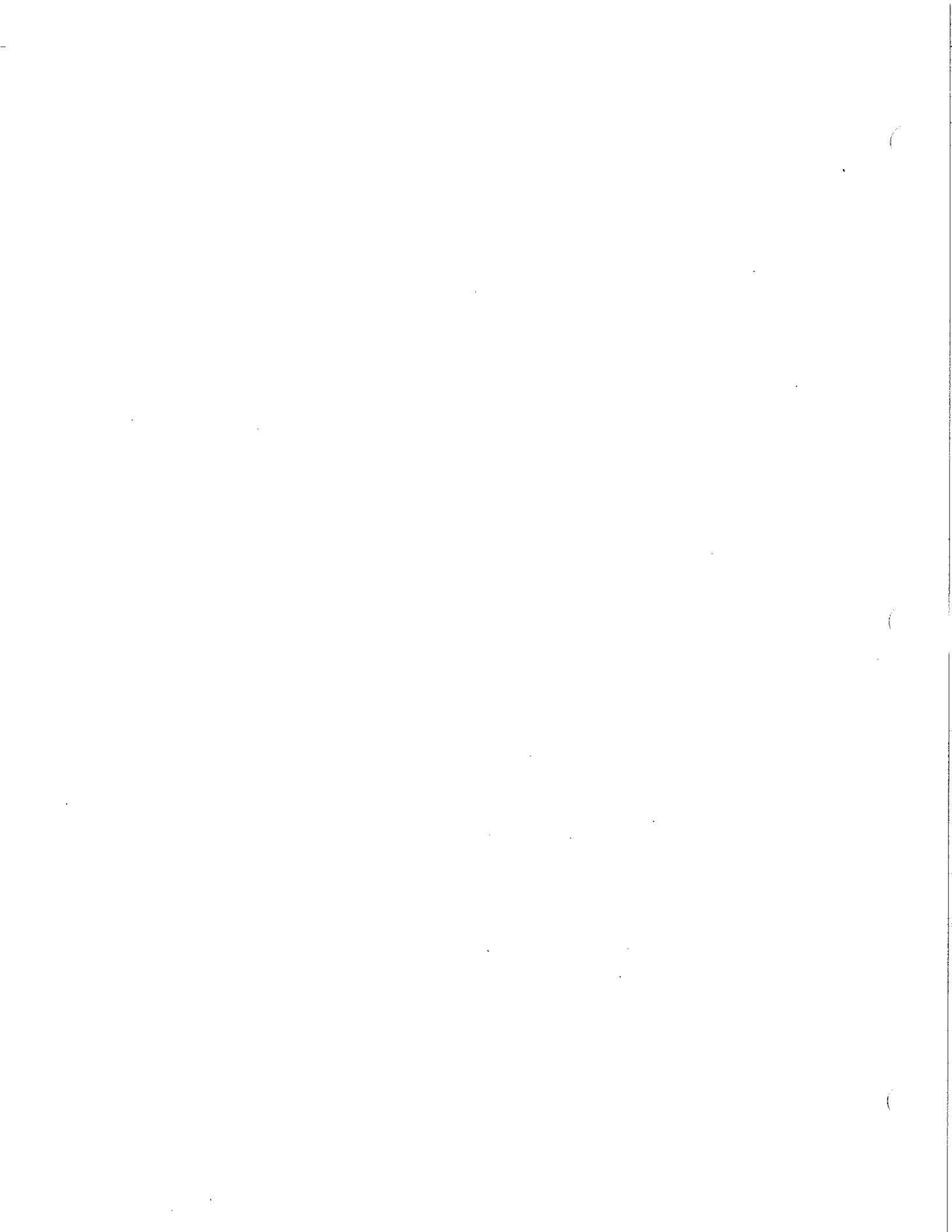
1. Using the map follow these instructions to determine your destination.
 - a. Make a right out of your house going northeast on River Rd.
 - b. When you get to the intersection of River Rd. and E. Main St. continue north on E. Main St.
 - c. Make a right onto Booth Street going east.
 - d. Make your first left onto North Ave, going north your destination is on the right side of the street.

What was your destination? _____

2. Give directions to me on how to get to the grocery store on Capitol Avenue.
 - a.
 - b.
 - c.
 - d.
 - e.

3. Give directions to someone trying to get from the hospital to the high school.
 - a.
 - b.
 - c.
 - d.
 - e.





Planning a Trip

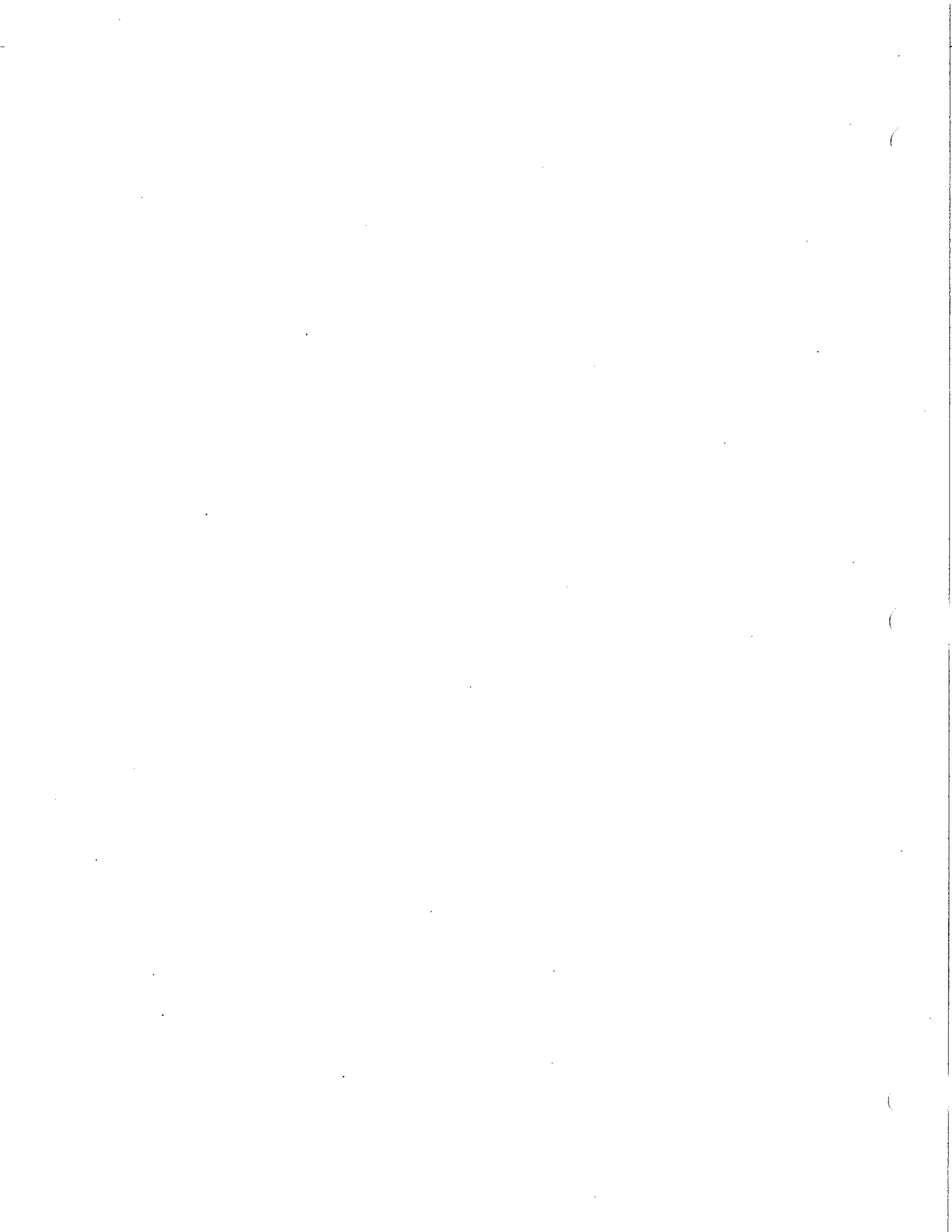
Select a destination that you would like to take the bus to on your own. Your trip *must involve at least one transfer*. Before you leave complete the tables below to help you plan your trip. You may find this information from the GBTA Rider's Guide or on line using the Trip Planner located on the GBTA website. You will have accomplished this skill when you successfully make it to and from your desired destination. Happy Travels!

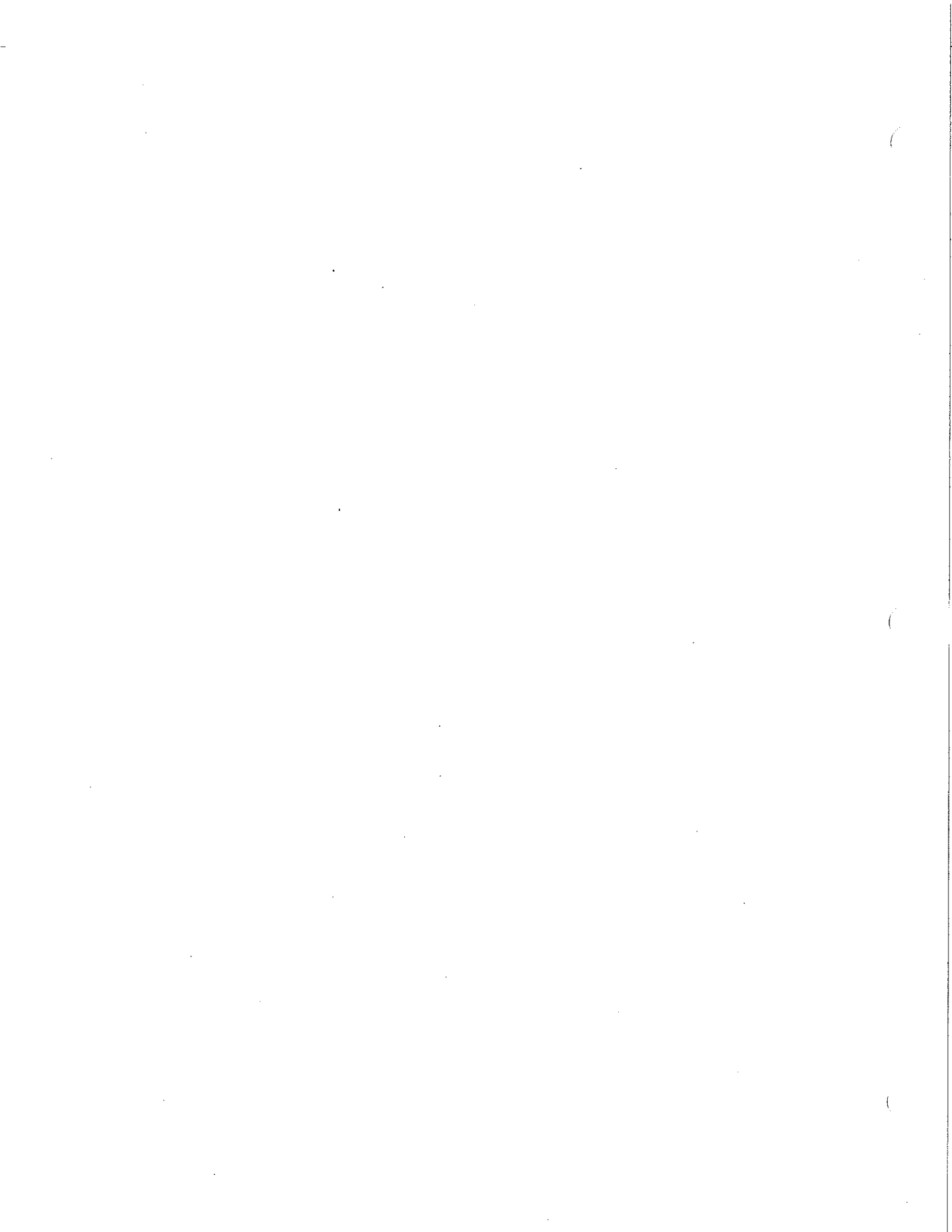
Going

Destination	
Bus Stop Closest to Home & Bus #	
Departure Times:	
Transfer Location & Bus #'s	
Departure Times:	
Arrival Times:	
Stop Location:	
Remaining Directions to Destination	

Returning

Destination	
Bus Stop Closest to Home & Bus #	
Departure Times:	
Transfer Location & Bus #'s	
Departure Times	
Arrival Times	
Stop Location	
Remaining Directions to Destination	





Fire Extinguisher Operation

If you attempt to fight the fire, remember the acronym P.A.S.S.

Pull the Pin

A small pin inserted through the handle of the fire extinguisher prevents accidental discharge. It is held in place by a thin plastic strap which will break easily when the pin is pulled or twisted.

Aim the Extinguisher

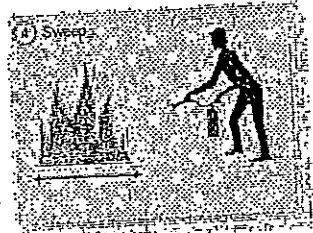
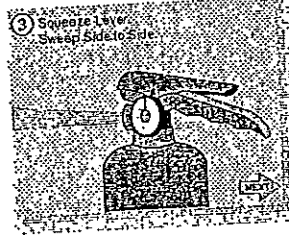
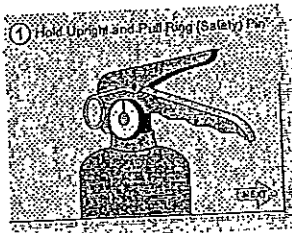
Point or aim the extinguisher at the base or front edge of the fire.

Squeeze the Handle

Squeeze the handle to discharge the fire extinguisher.

Sweep from Side to Side

Keep the extinguisher aimed at the base of the fire and sweep side to side, pushing the fire away from you.



Safety Precautions

Keep in mind the following safety precautions if attempting to extinguish a fire:

- Be sure you have the correct fire extinguisher for the type of fire and know how to use it.
- In commercial kitchens with built-in fire protection systems, the system should be activated before attempting to use a portable fire extinguisher.
- Maintain your exit. Leave yourself a way out in case the fire gets out of control.
- Have a back-up person standing by whenever possible in case assistance is needed.
- Stop and leave the area immediately if you experience any physical problems such as dizziness or difficulty breathing.
- Even if you think a fire is out, call the fire department to inspect the area. A fire may reignite or may still be smoldering where it cannot be seen.
- If a fire extinguisher has been used and is rechargeable, have it serviced before returning it to original location.

EXIT

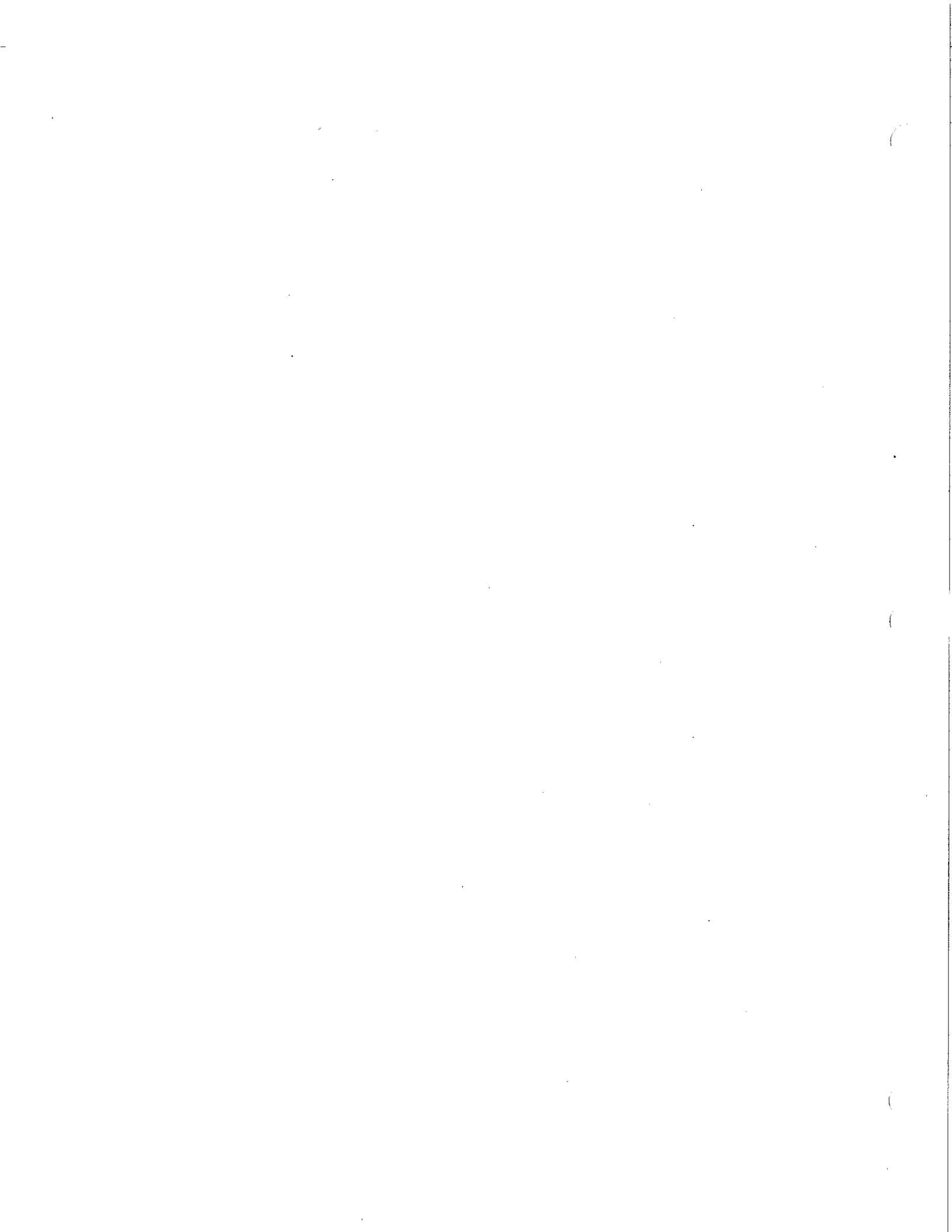


www.sccfd.org



Santa Clara County Fire Department

A California Fire Protection District serving
Santa Clara County and the communities of Campbell, Cupertino,
Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga
408.378.4010

90651_Rev.09



What to Do/Not Do in case of a gas leak

Next to each statement put the symbol  if you think that is a step you should follow if you suspect a gas leak or a  if you think that it is a step you should not follow if you suspect a gas leak.

Leave the area at once

Light matches or smoke

Use any electrical device including appliances, doorbells and garage door openers

Turn light switches on and off

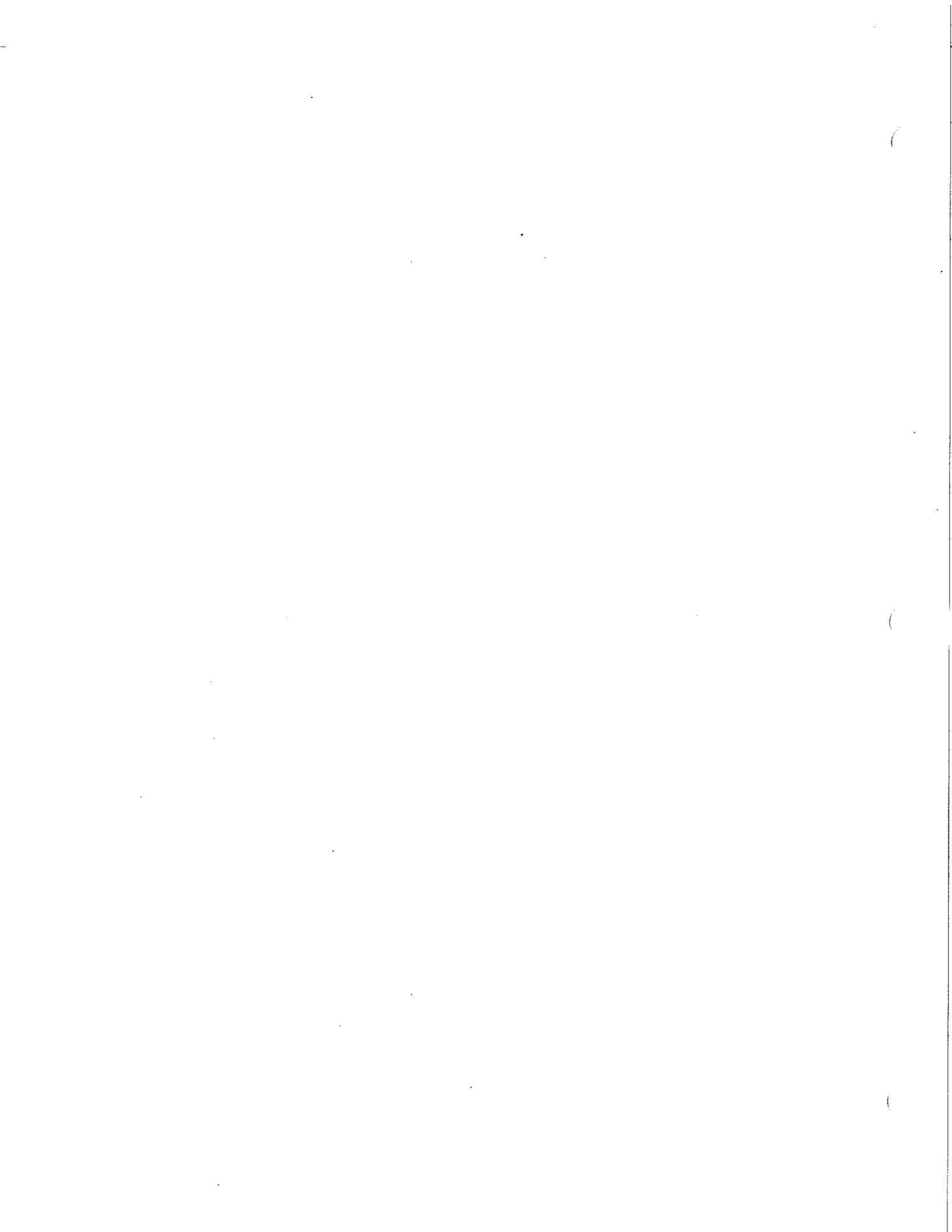
Go to a location outside the home or building where you can no longer smell gas.

Use any phones, including cell phones

Call Southern Connecticut Gas immediately

Try to locate the source of the gas leak

Re-enter the home or building



Putting out Fires



Match the cause and the appropriate action plan to the 3 possible types of fires by drawing a line from each cause to the type of fire and from each fire fighting method to the type of fire.

Types of Fires :

Flammable Liquids

Energized Electrical Equipment

Ordinary Combustibles

Causes:

Paper, wood, cloth rubber & many plastics

Oils, gasoline, solvents lacquers, some paints, vegetable or animal oils
This could be while cooking, or if flame or hot ash touch any of these materials

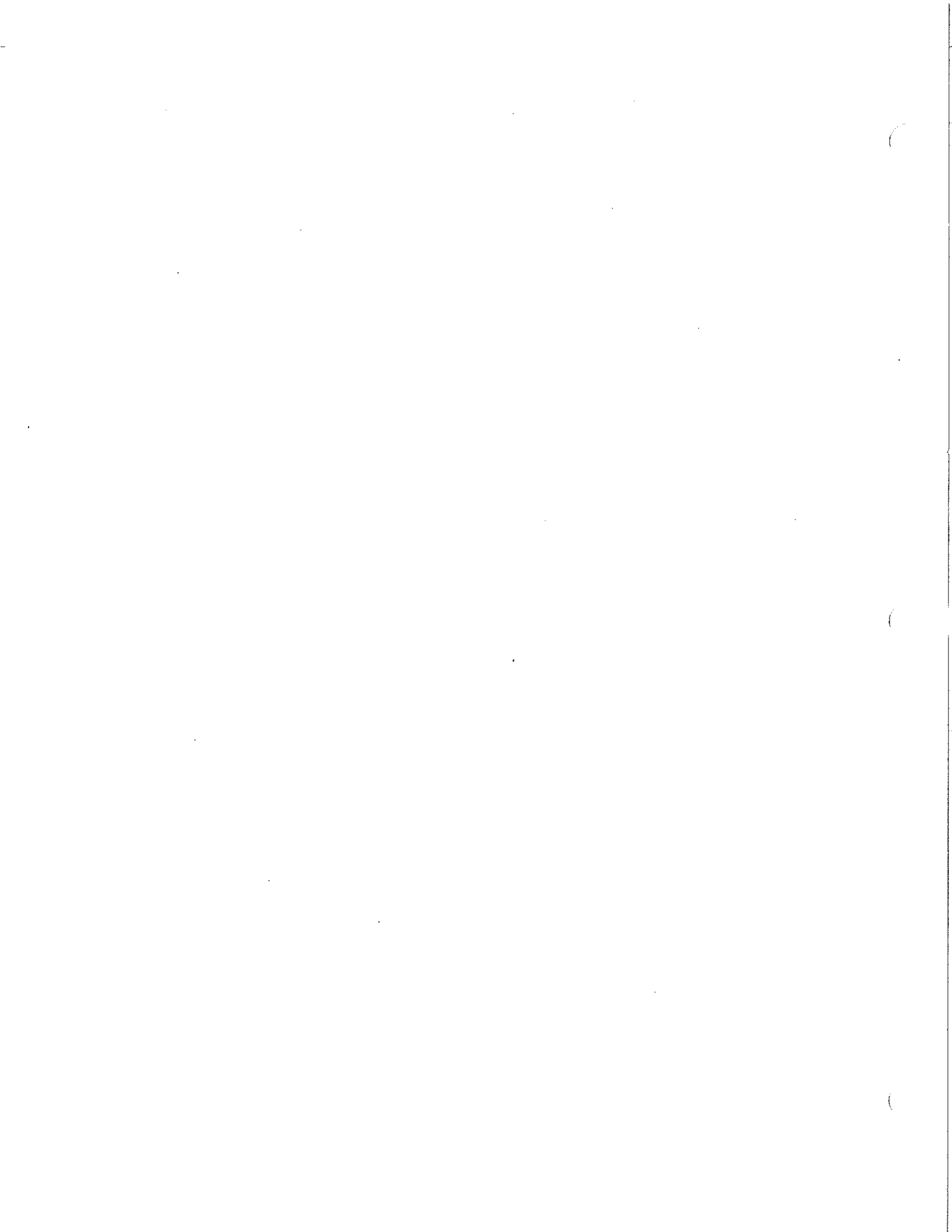
Electrical sources which are still supplied with power. This could be caused by an appliance or from wiring in the walls

Action Plan:

1. DO NOT USE Water
2. Smother fire with either a metal lid or baking soda
3. If fire is small and contained use a B fire extinguisher
4. If you can't smother fire leave house immediately & call 911

1. Do Not USE Water
2. If able unplug appliance or shut off circuit supplying electricity
3. If fire is small and contained use a C fire extinguisher
4. Leave house immediately & call 911

1. If fire is small and contained use a fire blanket to smother OR use an A fire extg.
2. If fire is large find a safe way out of the home and call 911
3. If there is a lot of smoke stay low to the ground as possible and crawl to nearest exit

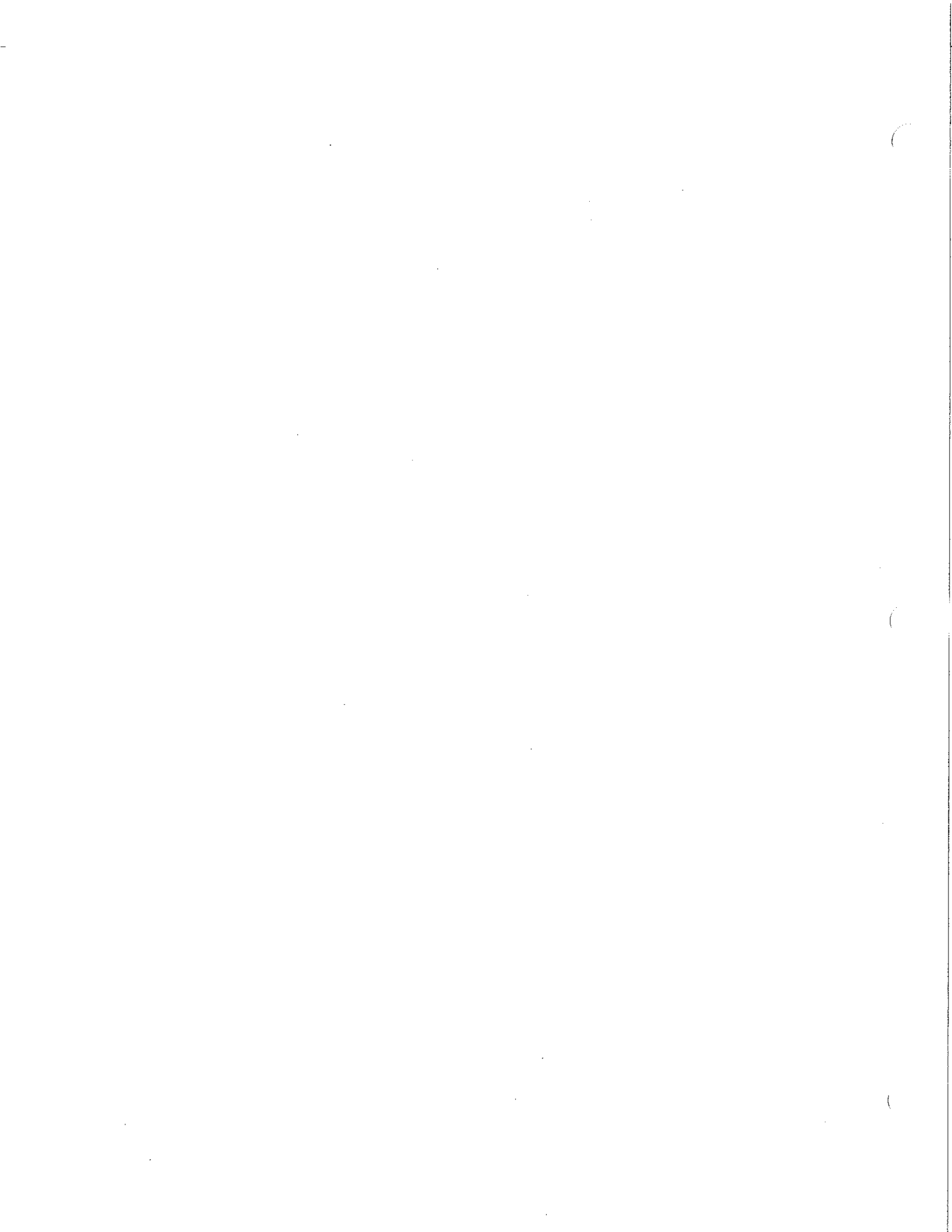


First-Aid Scenarios 1—Kitchen Burn

In a small cramped kitchen, you and some friends are preparing a spaghetti dinner. The water is boiling and the pasta is now ready to be carried to the sink to drain. You pick up the pot of bubbling pasta water and start in the direction of the sink. The pot holder slips slightly, causing the water to splash on to your arm. The scalding water burns your forearm. You are experiencing a lot of pain, with a red, blistering burn on your arm. What is the appropriate first response?

What is the injury or illness you are treating? _____

What is the appropriate first response?

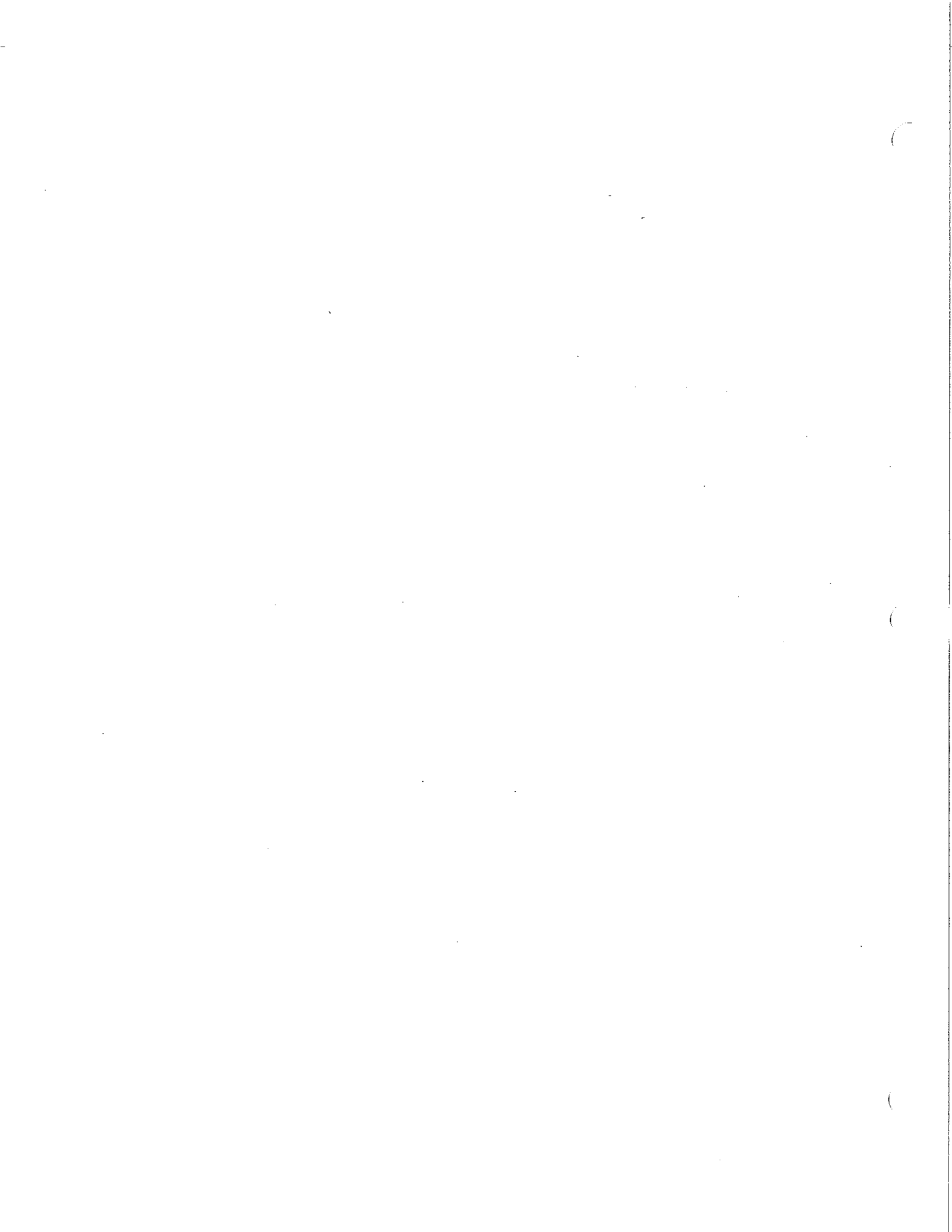


First-Aid Scenarios 2—Tennis

You are playing tennis with your friend. You hear an older man on the court next to you say he hasn't played in quite awhile. He says his left arm and shoulder are a bit sore. Suddenly he grabs his chest. He stubbornly says he'll continue as soon as this passes. You go over to offer help. When you ask him to lie down in the shade he refuses because he says he feels nauseous. What are your next actions as first responder?

What is the injury or illness you are treating? _____

What is the appropriate first response?



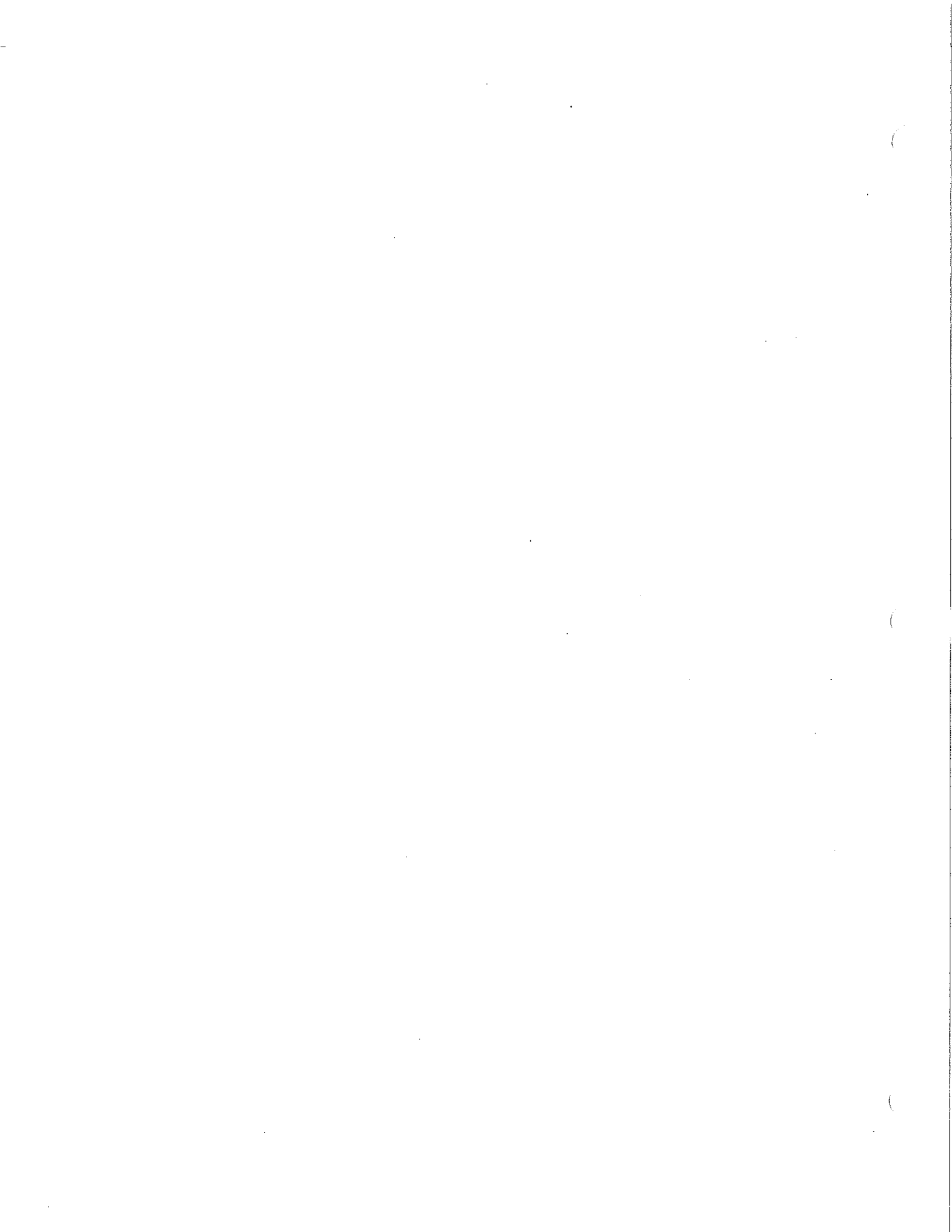
First-Aid Scenarios

3—Soccer in the Park

At a barbeque in the park, a pick-up soccer game starts up. You're having fun and really going for it at high speed. Suddenly you step in a hole and feel your ankle fold over. A burst of pain shoots through your lower left leg. The ankle joint swells and turns purple in minutes. What should the first-aid response be?

What is the injury or illness you are treating? _____

What is the appropriate first response?

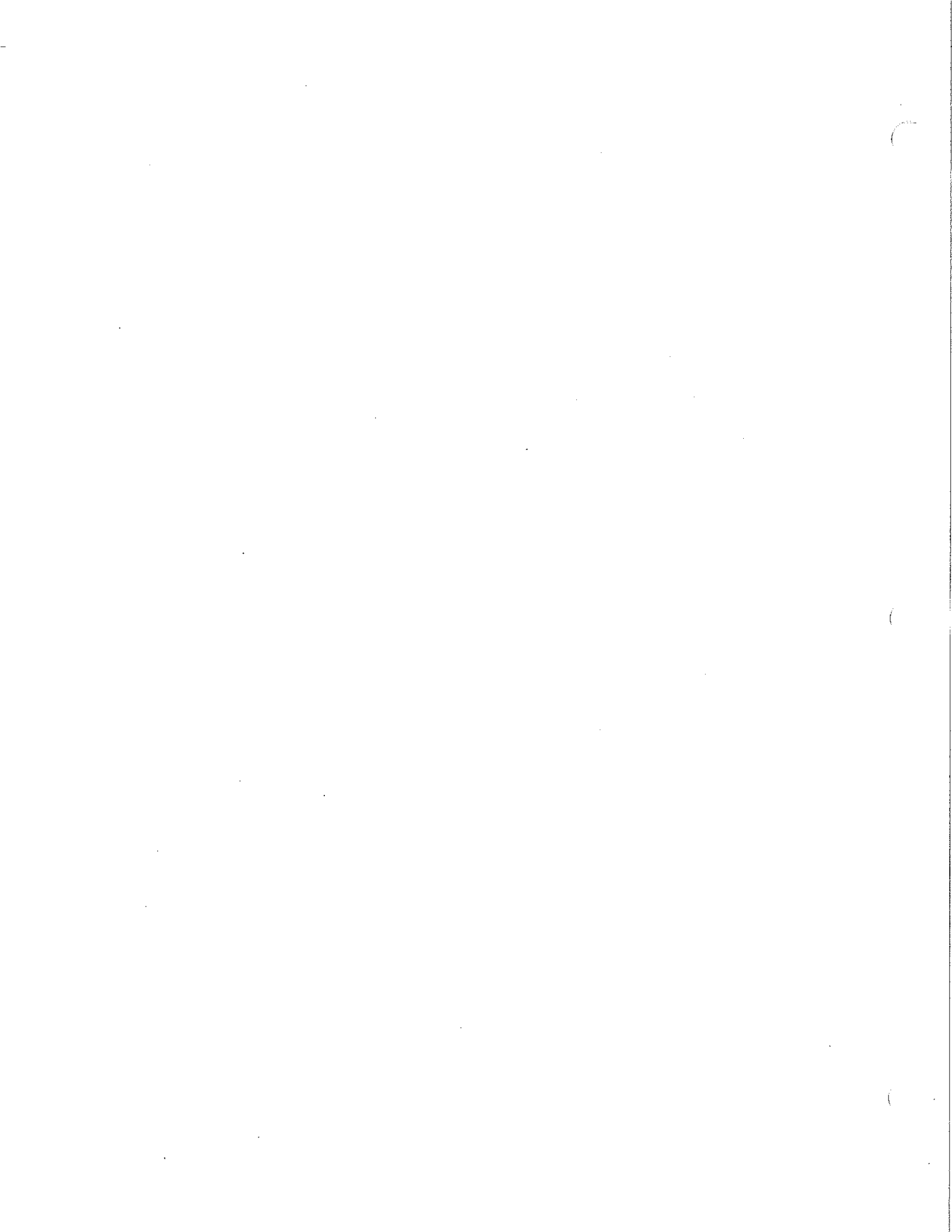


First-Aid Scenarios 4—At the Food Court

You are with friends at the mall. Everyone wants to go have short ribs at the Chinese place. During the meal there is lots of conversation and laughter. Josh starts to gag and looks panicked. He holds his throat and is not making any noise or coughing. What is the appropriate response?

What is the injury or illness you are treating? _____

What is the appropriate first response?

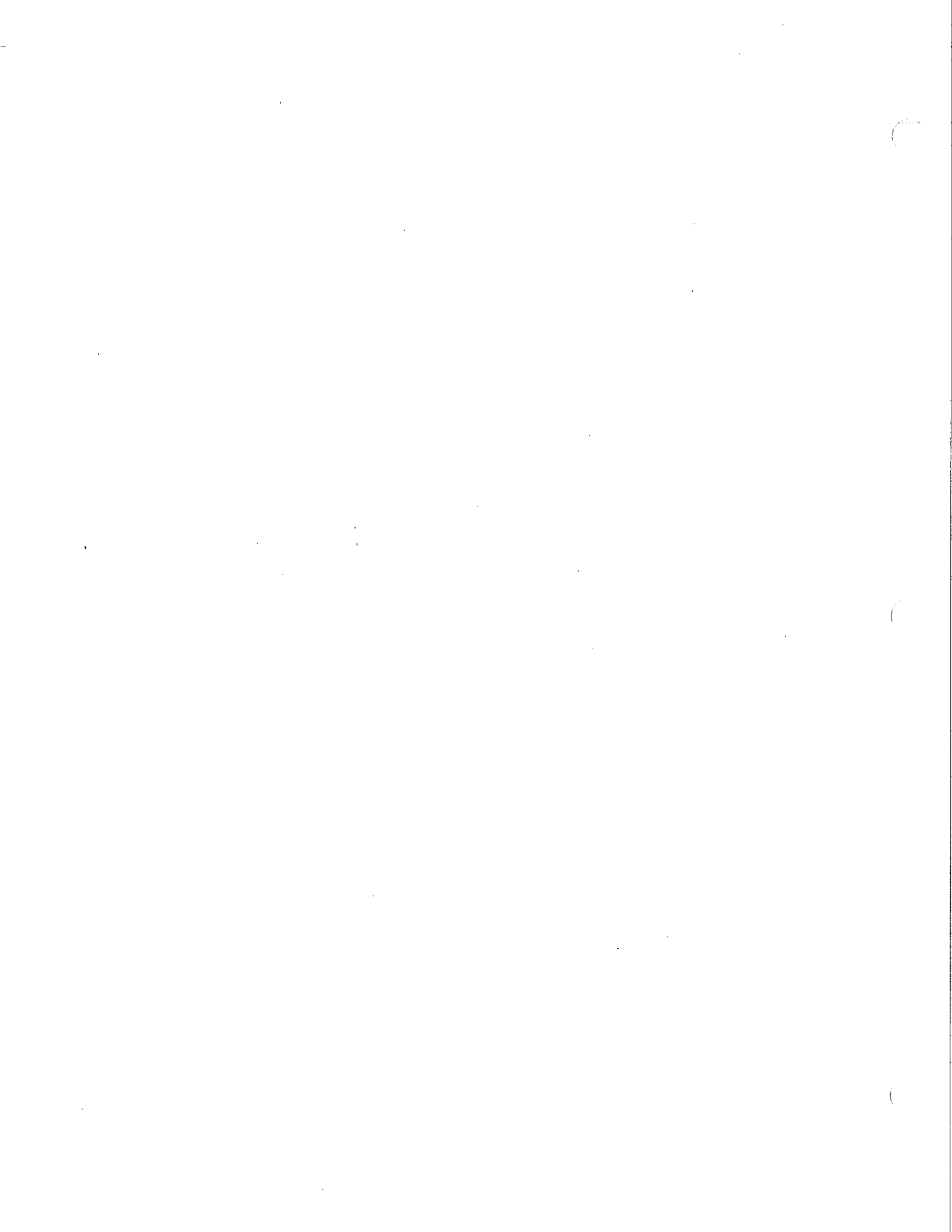


First-Aid Scenarios 5—In Algebra Class

Your class has been in session for about 15 minutes. The instructor is going over homework on the board. The student in the desk next to you suddenly becomes rigid and starts to jerk violently. The student slumps to the floor and the convulsing continues. You're next to a shelf stacked with books and other supplies. What is the appropriate response?

What is the injury or illness you are treating? _____

What is the appropriate first response?





SAFETY...

OUTSIDE THE HOME

How safe are you outside of your home??? Rate yourself:

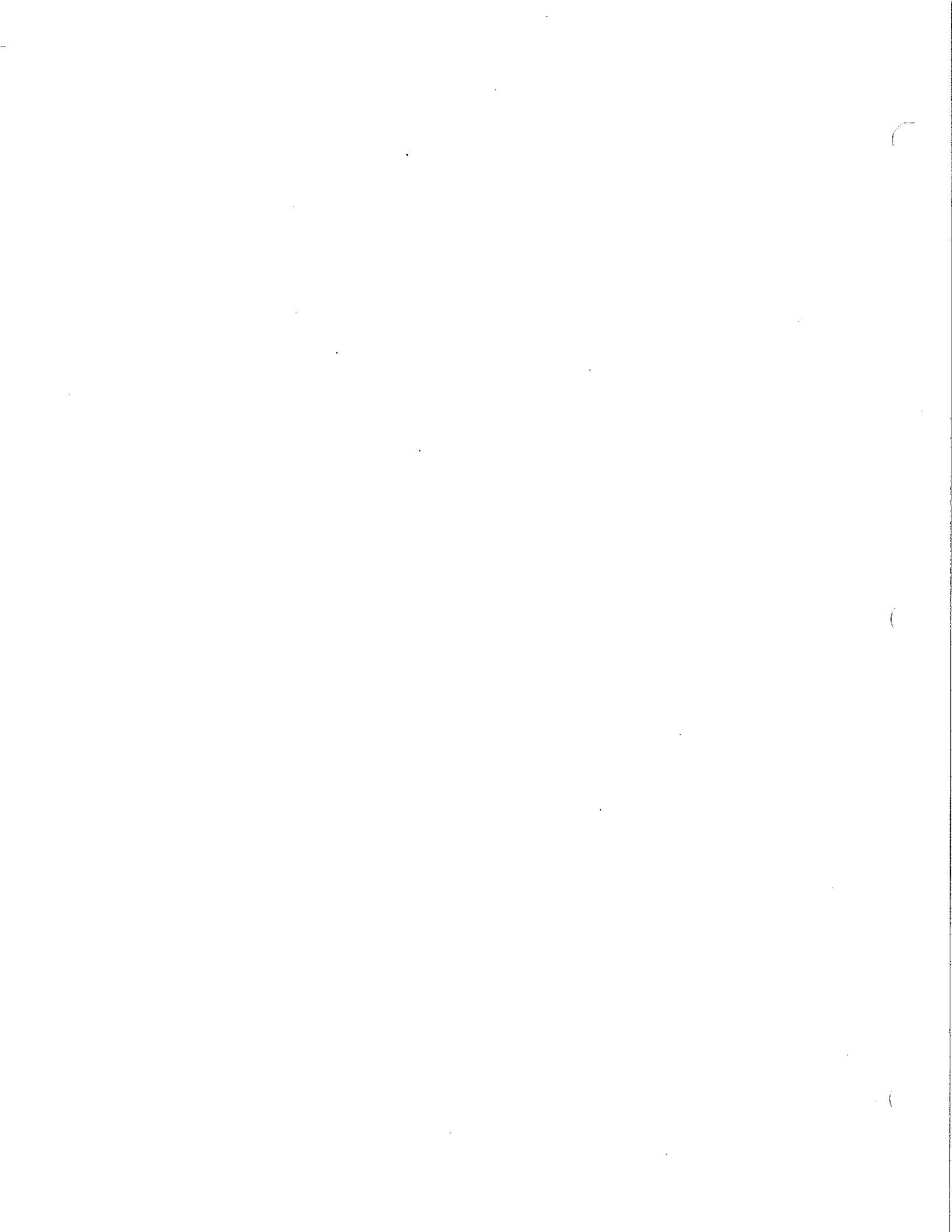
0 = NEVER 1 = SOMETIMES 2 = ALWAYS

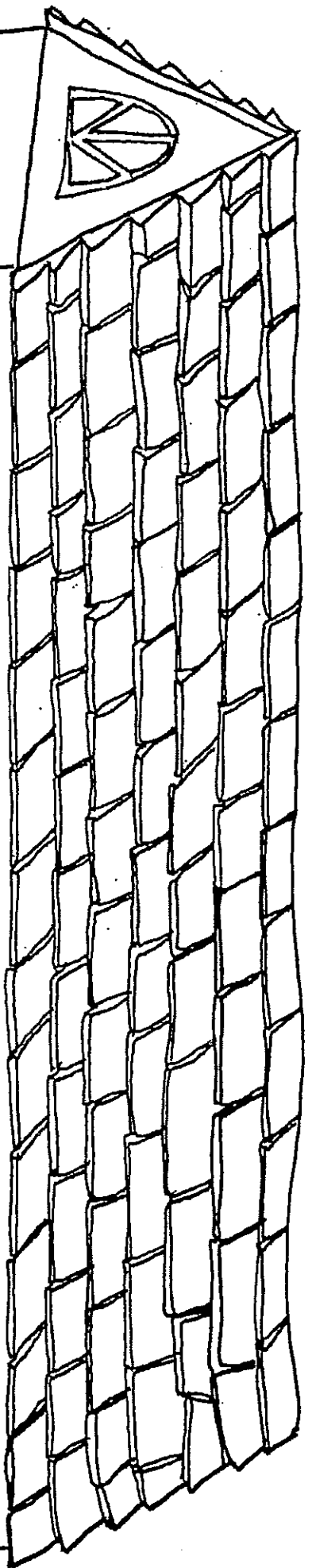
- A ___ When leaving your home, do you put your extra house keys somewhere other than in a flowerpot or under a doormat?
- B ___ When outside, do you look around?
- C ___ Are you aware of safe spaces and safe distances?
- D ___ Are you aware of high-risk and low-risk areas?
- E ___ Would you be able to describe surroundings?
- F ___ Are you ready to think, to move, or to scream/yell at a moment's notice?
- G ___ Do you trust your instincts?
- H ___ Do you leave a situation/place if you feel uncomfortable?
- I ___ Are you careful of which people you talk to?
- J ___ Are you careful of what you say when talking to strangers/acquaintances?
- K ___ Do you carry keys in your hands?
- L ___ Do you remember your body language, giving the appearance of being aware, alert and assertive?
- M ___ Do you carry purse/wallet/money only if necessary?
- N ___ Do you keep money and valuables close to body and conceal, if possible?
- O ___ Do you wear your safety belt as a driver and as a passenger?
- P ___ Do you keep car doors locked, even when stopped in an emergency?
- Q ___ Do you keep an index card in your car with phone numbers of significant others and coins taped to it for phone calls?
- R ___ Do you check under the car and car interior (front and rear) before entering?
- S ___ When in your car, do you have a way of signaling for help?
- T ___ Do you try not to walk alone?
- U ___ When walking, do you wear non-restrictive shoes or clothing?
- V ___ Do you avoid overloading yourself with packages when walking?
- W ___ Do you wear highly-visible clothing when walking/jogging/biking, etc.?
- X ___ Do you make it a rule never to hitchhike?
- Y ___ Do you make it a rule never to pick up hitchhikers?
- Z ___ Are you on the lookout for any problems that affect your neighborhood's safety?

___ TOTAL

Score: 0-13 = Safety Alert!
14-26 = Uh-oh! Don't be so trusting!
27-39 = You're doing well, but you can still fine-tune your safety skills!
40-52 = Bravo! Keep up the good work!

BE SAFE!! DON'T BE A VICTIM!





SAFETY INSIDE THE HOME

1. Be sure emergency phone numbers (police, fire, doctor, hospital, poison center, urgent care center, neighbors, relatives at home and at work) are clearly visible by every telephone. _____
2. Post medications (name, dosage, times) in a visible location. _____
3. Discard old prescriptions/medications and always keep current ones and poisonous materials out of the reach of children and pets. _____
4. Make sure assistive equipment is understood and accessible. _____
5. Keep floor clear of obstacles. _____
6. Lock all doors and windows with dead-bolt locks on all exterior doors. _____
7. Keep outside and inside work areas well-lit and uncluttered. _____
8. Be cautious when using electrical appliances. _____
9. Use discretion when responding to phone callers or people at the door. If they claim or appear to be some type of official or serviceperson, ask for identification. NEVER give the idea that you are home alone. _____
10. Leave a light on while you're away ... and also leave a radio/TV playing. ALWAYS attempt to leave the impression that someone is home. _____
11. Vary the time of turning off lights (inside AND outside) if home or away. _____
12. Stop the newspaper and mail when leaving for overnight or longer, and call the police for house checks while you're gone. Tell a trusted neighbor when you're leaving and when you'll return. _____
13. Know your limits — use energy conservation by being as active as you can, and then taking breaks to relax. _____
14. Manage your stress level, enabling you to think clearly. _____
15. _____
16. _____

Most accidents occur in the home, so follow these safety precautions!



