FOSTER CARE TRANSITION TOOLKIT

U.S. Department of Education

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U.S. Secretary of Education
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Purpose of this Toolkit

Currently there are over 400,000 children and youth in our Nation's foster care system and every year, more than 23,000 individuals "age out" of the foster care system.[1]

The passage to adulthood is challenging for anyone, but for youth in foster care it can be especially lonesome, confusing, and uncertain.

Despite facing significant challenges, youth currently or previously involved in the foster care system demonstrate extraordinary courage, determination, and resilience. It is important to provide these youth, and the supportive adults who work with them, the resources and assistance needed to achieve stability and independence.

The U.S. Department of Education (ED), in partnership with the U.S. Department of Health and Human Services (HHS), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Transportation (DOT), the U.S. Department of Labor (DOL), and youth and practitioners involved in the child welfare system, developed this toolkit to help youth access the resources needed to successfully transition into adulthood, continue on to postsecondary education, and meaningful careers.

What does this toolkit offer?

This toolkit serves to inspire and support youth currently in foster care and young adults who have aged out of care to pursue college and career opportunities. As students prepare to transition to adult life in today's economy, it's important to be prepared to independently make decisions, advocate for personal needs, manage financial or health concerns as well as secure housing and transportation. These systems are difficult to navigate alone. Recognizing that these systems may be challenging and that the transition from foster care can be confusing, this toolkit includes tips and resources to help youth and young adults tackle social, emotional, educational, skills and resource barriers.

Who is this toolkit for?

This toolkit was developed with two audiences in mind.

First and foremost, this toolkit is intended to help youth currently in foster care and young adults formerly in foster care access the information and resources needed to begin their transition to young adulthood.

Second, this toolkit can be a resource for caring and supportive adults, such as:

- Kinship guardians and other relative caregivers;
- Foster and adoptive parents;
- Guardians ad litem and court appointed special advocate (CASA) volunteers;
- Social workers; and
- School administrators, teachers, counselors, and other support personnel.

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Key Terms

Here's a quick reference sheet of terms used in this toolkit.

"Age out"– Refers to the termination of court jurisdiction over foster care youths.[2]

Child welfare agency – The state, tribal or local agency responsible for the placement and care of children and youth in foster care.

Children's Health Insurance Program (CHIP) - CHIP provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states, according to federal requirements. The program is funded jointly by states and the federal government.[3]

Emancipate – To "age out" and leave the foster care system.

Medicaid– Medicaid provides free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Medicaid is run by federal and state governments, and details vary somewhat between states.[4]

Transition plan – A transition plan describes an individual's goals as well as the actions and supports required to achieve those goals as they transition out of foster care.

Federal law[5] requires that a caseworker, or another appropriate child welfare professional, provide youth with assistance and support in developing a transition plan to develop a youth-led, personalized transition plan that is as detailed as the youth chooses. Under this requirement, the transition plan must include specific options on housing, health insurance, education, local opportunities for mentors and continuing support services, work force supports and employment services, and information about the importance of designating a health care proxy.

Transition Planning: Take Charge of Your Future

In an effort to improve outcomes for youth exiting foster care, federal law requires that child welfare agencies, caseworkers, or other child representatives as appropriate, assist and support youth exiting foster care to develop a transition plan. This transition plan must be developed during the 90 day period prior to your 18th birthday, or later, based on the "age out" policy in your state (*see Foster Care 'Age Out' Policies by State on page 9 for more information*) or whether you are in extended foster care.[6] Federal law also requires child welfare agencies to begin working with you beginning at age 14 to develop your plans for the services you will need as you transition to adulthood.[7] While it is your agency is responsibility for working with you to develop a transition plan, we encourage you to take initiative and contact your caseworker to start mapping out your transition. Developing your plan for services and support ahead of time will ensure that you are that much more prepared for adulthood. If you have already emancipated from foster care, it's not too late to craft a plan for your transition to adulthood.

This toolkit provides information on why planning for your transition to adulthood is so important and some ideas for what you may want to consider as part of this process.

Why is it essential for me to develop a transition plan?

Transition planning is critical to a seamless and successful shift from adolescence to adulthood. Beyond the federal requirements, States and even local agencies may have different requirement elements of transition planning.

Generally, a transition plan should reflect your wishes and be personalized to take into account your strengths, preferences, and interests. Your transition plan can be as detailed as you want, but at a minimum must include specific information on the following:

- Education options;
- Job supports and employment services;
- Opportunities for mentoring and continuing support services;
- Housing options; and
- Health insurance.

In addition to helping you incorporate these components into your transition plan, your agency and/or caseworker must provide you with a list of rights and access to essential documents such as your credit report.[8] We encourage agencies and caseworkers to start working with you long before you "age out," and some states offer independent living services as early as age 13.

Transitioning to adulthood is difficult for all young people. We know that foster youth may face even tougher challenges when they, seemingly overnight, are required to independently make decisions; advocate for their personal needs; manage their financial or health options; pursue higher education; find employment; obtain housing; and access transportation. It's a lot to take on, but there are support systems and resources to help you succeed.

Use this toolkit to help you map out a detailed transition journey that is worthy of your goals and aspirations. Consider the steps you will need to take in order to successfully realize each of your objectives and hold yourself accountable. Ask your transition planning team for help as needed. If at any time you need free and confidential help call 211 or visit: www.211.org.

At what age do my foster care benefits end?

The time frame during which you are eligible for state services varies depending on the state in which you reside. You may transition out of the child welfare system as early as age 18 or as late as age 23. It is important to know your state's "age out" policy because it will impact your access to financial, educational and social supports.

Foster Care "Age Out" Policies by State[9]

Age At Which Foster Care Benefits are Terminated	States
19	New Mexico, Ohio, Vermont
20	Iowa, New Hampshire
21	Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, Washington, D.C., Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming
22	Massachusetts, Texas
23	Connecticut

Moving Out of State

Moving out of state is a big deal whether it is to go to college, start a job or to be closer to family members. It is important to consider all your options and the services that will be available to you when you move.

First, you should talk with your caseworker about moving and how it will affect your eligibility for services and benefits. If you are simply attending college in another state, for example, you may still receive benefits from your home state.

Because "age out" policies vary from state to state, be sure to research the "age out" policy of any state to which you are considering a move. Perhaps the state you are considering moving to doesn't provide a certain type of service that you need. Or perhaps your new state does not offer tuition waivers to current and former foster youth pursuing higher education. These may affect your decision to move. To find contact

information for state officials and other state-specific foster care information, visit: https://www.childwelfare.gov/fostercaremonth/resources/contacts/.

HHS also has 10 Regional Offices that directly serve state and local organizations. These offices address the needs of communities and individuals, like you. They can point you in the right direction of who to contact in your new state to see what services and supports might be available to you. For information on your Regional Office, visit: http://www.hhs.gov/about/agencies/iea/regional-offices/index.html.

Am I eligible for continued foster care services?

By law, states can chose to receive federal reimbursement for providing foster care after the age of 18 to and up to age 21 for costs related to supporting young people who opt to remain in foster care. As such, an increasing number of states now allow youth to remain in, or return to, foster care after they emancipate. Still, eligibility for continued foster care services varies by state and program. It is important to find out whether your state offers extended care. Many youth are eager to distance themselves from the foster care system as soon as they are legally allowed. However, staying in care past age 18 can have many benefits. Talk to your caseworker to find out about whether you are eligible for extended foster care services and how accessing these services might help you.

What components should I include in my transition plan?

Since access to services varies depending on where you live, no one transition plan will be the same. Be sure to work with your caseworker and other supportive adults to understand the required components of your transition plan.

FosterClub, a national network supporting young people in foster care, developed a transition toolkit to support people like you. This toolkit assists with building a transition plan that helps youth define goals, build a support team, identify resources, refine skills, and map out a plan for life after foster care. The toolkit provides a step-by-step process for thinking about leaving care and includes transition plan templates focused on 10 critical areas:

- Finances
- Employment
- Life Skills
- Identity
- Permanence
- Education
- Health
- Housing
- Transportation
- Community

The toolkit is available on FosterClub's website: http://www.fosterclub.com/files/transition_toolkit_v3.pdf.

What should I do if I have a disability and need additional resources or accommodations?

Whether you require general assistance or specific accommodations in your classroom or work environment, partner with your caseworker to access the support you need. If you do not have access to or know how to navigate certain resources, consider who might be able to assist you at your school, work, or within your community. For example, students with disabilities interested in pursuing postsecondary education should immediately locate the office that is responsible for disability services on their campus and inform staff of their disability if they believe they may need accommodations.

Individuals with disabilities may receive individualized transition planning to access services and supports for postsecondary education, employment and independent living. Federal law[10] requires State educational and vocational rehabilitation agencies to connect eligible students with the supports needed to achieve their postsecondary educational and employment goals.[11]

To learn more about transition services provided by State educational and vocational rehabilitation agencies, visit the following websites:

- http://www2.ed.gov/about/offices/list/osers/osep/index.html
- http://www.nasdse.org/MeettheDirectors
- http://rsa.ed.gov/
- http://www.rehabnetwork.org/resources/state-vr-directors/

For information on disability programs and services nationwide, visit: https://www.disability.gov/. ED's Office for Civil Rights can also provide you with important information about your disability rights and other federal civil rights (e.g., based on your race, color, national origin, sex, and age). Visit www.ed.gov/ocr for additional information.

Am I prepared with the necessary life skills to live independently?

States offer independent living services and programs to help youth to learn skills and transition to adulthood. Many youth report that they enjoy these programs and services and find them very helpful. Your caseworker or independent living specialist is the first person to ask about services, which are often voluntary.

Most states have a statewide Independent Living Program Manager that can help connect you to services and achieve self-sufficiency prior to exiting foster care. To get the contact information of your state's Independent Living coordinator and Education and Training Voucher (ETV) Program coordinator, who can assist with transitions into postsecondary education, visit: https://www.childwelfare.gov/organizations/?CWIGFunctionsaction=rols:main.dspROL&rolType=Custom&RS_ID=145.

As I prepare to live independently, how do I know what my strengths are or areas where I need assistance?

Your caseworker or independent living specialist will work with you to assess your independent living skills and needs, and will likely provide you with a tool to facilitate this assessment.

One example of such a tool is the *Casey Life Skills Tool* (developed by Casey Family Programs, a foundation that works to improve services for current and former youth in foster care in all 50 states, the District of Columbia and Puerto Rico). This free practice tool is one of many resources that can help you and your caseworker or independent living coordinator to assess your independent living skills including:

- Maintaining healthy relationships;
- Work and study habits;
- Planning and goal-setting;
- Using community resources;
- Daily living activities;
- Budgeting and paying bills;
- Computer literacy; and
- Permanent connections to caring adults.

In addition to the assessment tool, the *Casey Life Skills Tool* includes the *Resources to Inspire Guide* to help you craft a learning or training plan, and other supplemental resources.

To learn about how to access the *Casey Life Skills Tool*, visit: http://caseylifeskills.force.com/clsa_learn_youth.

To access the Casey Life Skills *Resources to Inspire Guide*, visit: http://azassist.com/wp-content/uploads/2012/04/Resources-to-Inspire-All-Things-Transition.pdf.

Who can I work with, in addition to my caseworker, to plan for a successful transition out of foster care?

Some youth who "age out" of the foster care system do not have access to family, friends, or a supportive network of caring adults. Without strong personal connections, you may face difficulties; therefore, building strong, positive relationships at school, work, and in your community as you transition into adulthood is of critical importance.

FosterClub—a national network for young people in foster care—has developed the *Permanency Pact*, a free tool to support permanency for youth in foster care. A permanency pact is a pledge by a supportive adult to provide specific supports to a youth in foster care who is preparing to transition to adulthood without a permanent family. The pact is created between youth and adults with the help of a facilitator, who can be a caseworker, independent living provider, or other adult. The goal of the pact is to formally establish a lifelong, kin-like relationship. The pact provides structure and a safety net for the youth, a defined and verbalized commitment by both parties to a long-term relationship, and clarity regarding the expectations of the relationship. We encourage you to download and utilize the free *Permanency Pact* tool: http://fosterclub.com/files/PermPact_0.pdf.

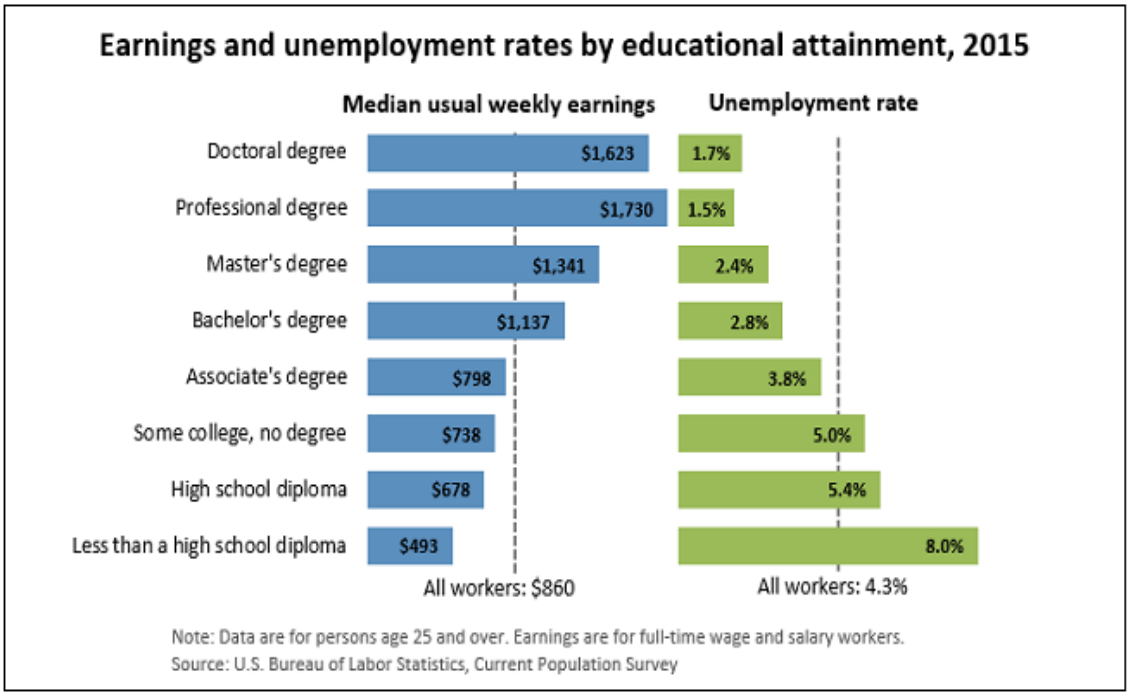
Check out the list of foster youth serving organizations in *Appendix A*.

Accessing Educational Opportunities

Why is it important for me to get an education?

Earning a college degree is an important step toward the middle class. By 2020, economists predict that nearly two thirds of jobs will require education beyond high school.[12]

Additionally, higher levels of educational attainment are associated with increased earnings and lower rates of unemployment.[13]



Why is it important for me to obtain my high school diploma or certificate of high school equivalency?

Obtaining a high school diploma or certificate of high school equivalency is the first step to accessing postsecondary education and a career that pays a family-sustaining wage. While having a high school equivalency degree is better than having no high school diploma at all, obtaining a traditional high school diploma is associated with better educational and earnings outcomes than a high school equivalency degree.[14] If you are currently enrolled in high school, we strongly encourage you to graduate. If you have not completed high school and are unable to reenroll in a traditional high school, consider enrolling in a local adult education program.

ED funds adult education programs that provide instruction below the postsecondary level to adults who are 16 years of age or older, and who are not enrolled in, or required to be enrolled in, secondary school. Adult education programs assist adults in becoming literate and obtaining the knowledge and skills necessary for employment and economic self-sufficiency; assist adults in completing secondary school and transitioning

to postsecondary education and training; and assist immigrants and English language learners in improving their English skills and acquiring an understanding of the responsibilities of American citizenship. More information about adult education programs in your community can be found here: http://www2.ed.gov/about/overview/focus/adulted-daca.pdf.

Remember, for the purposes of federal student aid (grants, loans, and work-study funds) eligibility, either a high school diploma or a certificate of high school equivalency will suffice.

Watch Out for High School Diploma Scams!

The Federal Trade Commission (FTC) is warning about fake diploma sites that sell worthless high school diplomas. These "diploma mills" claim their diplomas can be used to enroll in college, apply for a job, get a promotion or enlist in the military. Don't believe them. Learn more about diploma mills here: https://www.consumer.ftc.gov/blog/looking-get-high-school-diploma-watch-out-scams.

Here are signs of a high school diploma scam:

- They want you to pay just for a diploma. Real education programs may charge for classes or testing, but they usually do not charge just for a diploma.
- You can earn the diploma from home immediately. If you can earn the diploma without taking any classes or tests, it's likely a scam.
- They claim to be affiliated with the federal government. Individual states regulate high school diploma programs.

Want more information? Visit the FTC's High School Diploma Scams page: https://www.consumer.ftc.gov/articles/0539-high-school-diploma-scams. It will help you tell the difference between legitimate programs and diploma mills. You can report fraud to the FTC at https://www.ftccomplaintassistant.gov/#&panel1-1. You can also contact your state Attorney General's office at http://www.naag.org/ and the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/.

Which higher education options make the most sense for me?

A wide range of postsecondary options exist today, from types of schools (public, private, non-profit, and for-profit schools) to types of programs (targeted certificate programs, two-year Associate degree programs, four-year programs, and others). Students can mix online and classroom learning, or take all their courses online.

Given all these options, it is important to figure out what's important to you. The questions below may help you narrow down your postsecondary options:

What to Consider When Choosing a College

- Do you prefer to live in or near your current community?
- Do you prefer to live on campus or commute to campus?
- Do you plan to work while you pursue a postsecondary degree?
- Do you need a flexible class schedule?
- Are you interested in pursuing a specific occupation or a general liberal arts degree?
- Do you prefer to attend a large or small postsecondary institution?
- Are you interested in studying abroad?
- Is it important to participate in student groups and extracurricular activities?
- How do your financial aid options (e.g., Federal grants and loans, scholarships) compare to the cost of tuition at postsecondary institutions you are considering?
- Is there a particular program or major you are interested in studying? If so, do the postsecondary institutions you are considering offer this program or major?
- If you are interested in a particular career, do the postsecondary institutions you are considering offer programs and degrees that meet the educational requirements for that career?

Check out ED's College Scorecard to help you choose colleges that will help you learn, graduate, and find jobs. The College Scorecard provides students and families with clear information through an interactive tool that lets you choose among any number of options based on your individual needs and interests including location, size, campus setting,

and degree and major programs. The Scorecard also includes information about college costs, graduation rates, loan default rates, average amount borrowed, and employment. To learn more, visit: https://collegescorecard.ed.gov/.

What do I need to know when applying for postsecondary education?

Every college has its own application requirements. Different programs within the same school may even have different requirements. Learn exactly what a school requires by visiting its website or checking with its admissions office. Many schools charge an application fee. However, schools often offer an application fee waiver to eligible students. Always check with the school to determine if this fee can be waived for you. Start preparing well before the application deadline and make sure to check and double-check everything before you submit it.

Careful planning will make the college application process less stressful. Here are several college preparation checklists which may help: https://studentaid.ed.gov/sa/prepare-for-college/checklists. These checklists are for students (of all ages) who are considering college or career school.

Will I need to take any standardized tests to qualify for admission into postsecondary education?

Many U.S. four-year colleges require students to submit standardized test scores as part of their application packages. The SAT and the ACT are the most common tests. Most community colleges have open enrollment and don't require standardized test scores. If you want to enroll in a selective program at a community college (such as nursing, computer science, law enforcement), then standardized test scores may be required. Later, if you transfer from a community college to a university or another school, test scores may be required. More information about the different types of standardized tests can be found here: https://studentaid.ed.gov/sa/prepare-for-college/tests#undergraduate-tests.

For information about which tests you should take, talk to your high school or college academic counselor, or to the admissions offices at the colleges you are interested in attending.

The Different Types of Financial Aid

Financial aid is money to help pay for college or career school. Aid typically comes from four sources.

1. The **U.S. federal government**. There are three types of federal financial aid. Complete the FAFSA to learn whether you qualify for these types of aid.

    - **Grants**—financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund). For example, Pell Grants, need-based grants to low-income undergraduate students, can be used to pay for tuition, fees, books, supplies and even living expenses.
    - **Loans**— borrowed money for college or career school; you must repay your loans, with interest.
    - **Work-Study**—a program through which you work and earn money to help you pay for school.

2. The **state where you live**. Even if you're not eligible for federal aid, you might be eligible for financial aid from your state. Contact your **state grant agency** for more information.

3. The **college you attend**. Many colleges offer financial aid from their own funds. Find out what might be available to you:

    - Visit your school's financial aid page on its website, or ask someone in the *financial aid office*.
    - Ask at the department that offers your course of study; they might have a *scholarship* for students in your major.
    - Fill out any applications the school requires by the deadlines.

4. A **nonprofit or private organization**. Many organizations offer **scholarships or grants** to help students pay for college.

What are my postsecondary financial aid options?

Paying for higher education might seem daunting, but don't let this discourage you. There are many financial aid opportunities for which you might be eligible.

As a first step, complete the Free Application for Federal Student Aid (FAFSA), which will help determine your financial need. Many states and colleges use your FAFSA data to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid. Information on how to complete the FAFSA can be found here: https://studentaid.ed.gov/sa/fafsa.

Did You Know…

If at any time since you turned age 13, one of your parents passed away, you were in foster care, or you were a dependent or ward of the court, you may be considered an "independent student," meaning you may not be required to provide parental information on your FAFSA. Check out the chart, "Do I Have to Provide My Parent's Information on the Free Application for Federal Student Aid (FAFSA)?" to learn more: https://studentaid.ed.gov/sa/sites/default/files/dependency-status.png.

As a current foster youth over age 18, you might be eligible to receive extended foster care maintenance payments from your agency that may be provided to you directly in some instances for your room and board. Please note, foster care payments you receive should not be reported on the FAFSA as a part of your income. If you are confused about what to report on the FAFSA or have questions on FAFSA completion, you can call 1-800-4-FED-AID (1-800-433-4243) for help. Your caseworker can also help you determine if you are eligible to receive extended foster care payments.

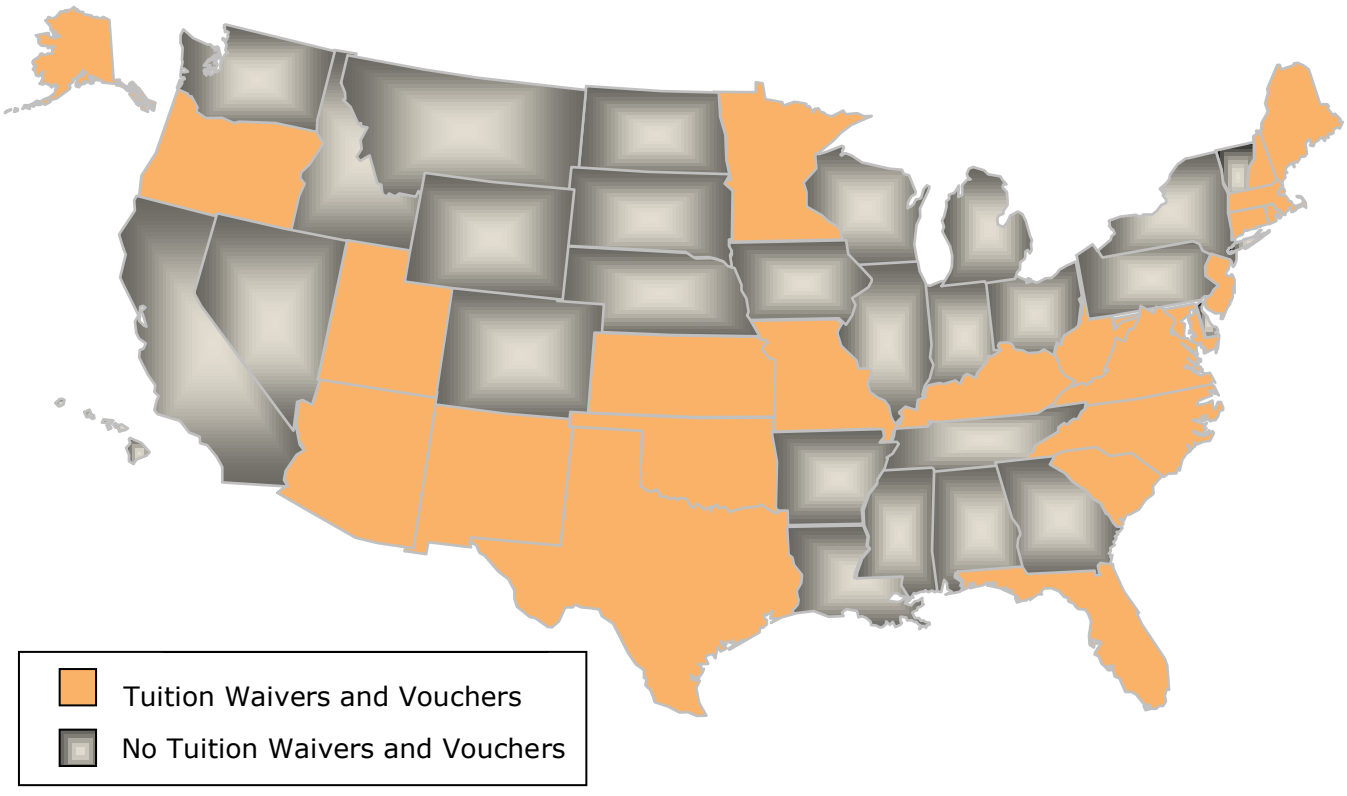
If you are unsure if you have a student loan in default contact ED at 1(800)-621-3115 or check the National Student Loan Data System at https://www.nslds.ed.gov/nslds/nslds_SA/. If you have a student loan in default it can prevent you from receiving a new student loan. If this is the case there are different options like Income-Driven Repayment plans

available in order to help you manage your debt. Visit https://studentaid.ed.gov/sa/repay-loans for more information.

If you are enrolled or about to be enrolled in college and have any outstanding questions on your federal student aid eligibility, require clarification on your aid award letter/package, or your circumstances have changed since completing your FAFSA, it is important that you contact the Financial Aid office at your prospective institution to speak with a Financial Aid Administrator (FAA). The FAA will be the best person to walk you through your specific aid award letter/package and provide feedback.

Many states offer tuition waivers for current and former foster youth. As of March 2016, 23 states[1] had tuition waivers in place for youth who currently are or were in foster care to be exempt from paying tuition related expenses at state universities. In some states this may only apply to community colleges, four-year state universities, or for undergraduate education. Waiver amounts and eligibility requirements vary by state so we encourage you to review *Appendix B: Information about State Tuition Waivers and Vouchers* for more information about options in your state.

Map of States with Tuition Waivers and Vouchers for Current and Former Foster Youth[15]



There are specific federal funds to help you go to college if you have "aged out" of foster care. For example, the John H. Chafee Foster Care Education and Training Voucher (ETV) Program can provide students up to $5,000 per academic year based on cost of attendance and available funds (in some cases up until the age of 23). More information on the ETV Program can be found here: https://studentaid.ed.gov/sa/sites/default/files/foster-youth-vouchers.pdf. This program may be called something different in your state—if you have questions, you should contact your state's Independent Living Program specialist.

Other programs also provide tuition and college fee assistance. One such program is the Educational Opportunity Centers program, which provides counseling and information on college admissions to eligible youth and adults who want to enter or continue a program of postsecondary education. The program counsels participants on financial aid options, including basic financial planning skills, and the application process. The program also provides services to improve financial literacy. More information can be found here: http://www2.ed.gov/programs/trioeoc/awards.html.

Many private scholarships are also available to current and former foster youth. For example, Foster Care to Success, a nonprofit organization that works with college-bound foster youth, partners with organizations, foundations, and individuals to deliver scholarships to foster youth across the country. Information on how to apply for their scholarships can be found here: http://www.fc2success.org/programs/scholarships-and-grants/. See *Appendix B: Information about State Tuition Waivers and Vouchers* for information about scholarships and tuition waivers for which you might be eligible.

How can I prepare myself for the rigors of postsecondary education?

Extracurricular and college preparatory activities can help expose you to collegiate life and make your application more attractive to colleges and universities, as well as future employers. Below is a list of programs you might consider.

- The **Talent Search** program identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. The program provides academic, career, and financial counseling to its participants and encourages them to

graduate from high school and continue on to and complete their postsecondary education. For more information about whether these programs are available in your area, please visit: http://www2.ed.gov/programs/triotalent/awards.html.

- **Upward Bound** provides fundamental support to participants in their preparation for college entrance. The program provides opportunities for participants to succeed in their precollege performance and ultimately in their higher education pursuits. Upward Bound serves high school students from low-income families and high school students from families in which neither parent holds a bachelor's degree. The goal of Upward Bound is to increase the rate at which participants complete secondary education and enroll in and graduate from institutions of postsecondary education. For more information about whether these programs are available in your area, please visit: http://www2.ed.gov/programs/trioupbound/awards.html.

- The **Upward Bound Math and Science** program is designed to strengthen the math and science skills of participating students. The goal of the program is to help students recognize and develop their potential to excel in math and science and to encourage them to pursue postsecondary degrees in math and science, and ultimately careers in the math and science profession. For more information about whether these programs are available in your area, please visit: http://www2.ed.gov/programs/triomathsci/awards.html.

- **Gaining Early Awareness and Readiness (GEAR UP)** program is designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education. GEAR UP programs serve students in middle school and follow the cohort through high school. GEAR UP funds are also used to provide college scholarships to low-income students. For more information about whether these programs are available in your area, please visit: http://www2.ed.gov/programs/gearup/awards.html.

Of course, there are probably many more extracurricular programs in your community that could be of interest to you. The following places could offer more information about programs near you:

- Public library
- High school counseling or student affairs office

- Community college
- Recreation and other community centers

Finding Job and Career Support

This section of the toolkit is intended to help you navigate the working world, whether you are interested in an internship, part-time job, or full-time career. Many state independent living programs assist youth and young adults with job and career support activities.

How do I determine what my career interests are?

Assessing your professional interests is important to your job search. Speak with a career counselor at your high school or college. You can also seek career advice at your local American Job Center (*see below for more information*). Mentors may also help you narrow in on your short- and long-term career aspirations.

How do I create a resume?

A resume not only communicates your past educational and work experiences and interests but can also signal to employers why you'd make a qualified candidate for an internship or job. Your resume can help make a strong first impression with prospective employers. Check out this site for tips on how to write a strong resume: http://www.careeronestop.org/ResumeGuide/Introduction.aspx. You can also ask a supportive adult, caseworker, or independent living skills provider to assist you in building your resume.

What is a cover letter and do I need one when applying to a job?

In addition to an application and resume, some employers will ask you to submit a cover letter, which is an opportunity for you to describe your skills and show your interest in a job position. Here are some things to consider when drafting a cover letter: http://www.careeronestop.org/jobsearch/resumes/cover-letters.aspx.

What resources could assist me in applying for a job?

There are many resources that you can use to help you find your next employment, including:

- **My Skills My Future –** My Skills My Future allows you to search for jobs based on your interests and to research the education and training requirements in order to access those jobs. More information can be found here: http://www.myskillsmyfuture.org/.

- **American Job Centers –** American Job Centers provide a single access point to key federal programs and critical local resources to help people find a job, identify education and training programs, and gain skills in growing industries. There are nearly 3,000 physical American Job Centers that connect individuals to online resources from across the federal government, and hundreds of local training programs and job resources funded through federal grants. More information can be found here: http://jobcenter.usa.gov/about-us.

What to Consider When Applying for a Job

Almost every employer requires you to submit a resume when applying for a job. A resume is a document that describes an individual's contact information, education history, and work and volunteer experience. Furthermore, in addition to a resume, some employers will request a cover letter, which is a document with detailed information on why you are qualified for the job you are applying for. A great cover letter explains your interest in the specific organization and identifies your relevant skills or experiences for the job.

Employers may also ask applicants to provide one or more references. A reference is someone who can vouch for your work ethic, qualifications and suitableness for a job. That's why it is very important to develop strong relationships with your co-workers and supervisors.

Is there a way to practice for an interview?

Practicing for a job interview is a great way to be and feel prepared. One way to practice is to role-play a job interview with someone you trust. Find a list of typical interview questions and practice answering them. Many independent living programs offer this type of assistance. A supportive adult can give you feedback to improve your interviewing.

What options do I have if I am interested in participating in a career oriented training program?

Hands-on instruction is not only an effective way to learn but can be rewarding. There are a variety of programs that combine education and training. Here are a few to consider:

- **Job Corps** - Job Corps is a free education and training program that helps young people learn a career, earn a high school diploma or certificate of high school equivalency, and find and keep a good job. For eligible young people at least 16 years of age that qualify as low income, Job Corps provides the all-around skills needed to succeed in a career and in life. More information can be found here: http://www.jobcorps.gov/home.aspx.

- **Registered Apprenticeships** - Registered Apprenticeship is a flexible training system that combines job related technical instruction with on-the-job learning experiences. Apprentices start working from day one with incremental wage increases as they become better at the job. Registered Apprenticeship is highly active in traditional industries such as construction and manufacturing, but it is also instrumental in the training and development of emerging industries such as healthcare, energy, and homeland security. To find apprenticeship opportunities, visit: https://www.doleta.gov/oa/.

- **Youthbuild** - Youthbuild is designed to assist low income youth between the ages of 16-24 to receive supportive, individualized classroom instruction working towards their high school diploma and preparing for registered apprenticeships in the construction trades. More information can be found here: https://www.youthbuild.org/program-directory.

- **AmeriCorps** – AmeriCorps is a civil society program supported by the federal government, foundations, corporations, and other donors engaging adults in involved community service work with a goal of helping others and meeting critical needs in the community. Members commit to full-time or part-time positions offered by a network of nonprofit community organizations and public agencies, to fulfill assignments in the fields of education, public safety, health care, and environmental protection. More information can be found here: http://www.nationalservice.gov/programs/americorps.

- **FEMA Corps** – FEMA Corps is a program of The Corporation for National and Community Service (CNCS) and the Federal Emergency Management Agency (FEMA). FEMA Corps Members serve a 10 month term and are eligible to serve a second year based on their performance. FEMA Corps members focus on disaster preparedness, mitigation, response, and recovery activities, providing support in areas ranging from working directly with disaster survivors to supporting disaster recovering centers to sharing valuable disaster preparedness and mitigation information with the public. More information can be found here: http://www.nationalservice.gov/programs/americorps.

- **Year Up:** Year Up combines hands-on skill development, college credits, a stipend, and corporate internships to prepare students for success in professional careers and higher education. Youth earn up to 24 college credits and a stipend while gaining valuable work experience in the field of IT. To be eligible youth must be between 18-24 years old, be a high school graduate or GED recipient, be of low to moderate income, be a U.S. Citizen, permanent resident, or have an employment authorization card, be available 5 days a week (Monday-Friday) for the full year of the program, and be highly motivated to learn new technical and professional skills. More information about Year Up can be found here: http://www.yearup.org.

What if I am interested in joining the military?

Joining the military may also be of interest. The guide, *Joining the Military*, provides basic information and resources about enlisting in the military, and can be found here: *https://library.childwelfare.gov/cwig/ws/library/docs/gateway/Blob/95562.pdf?w=+NATIVE%28%27recno%3D95562%27%29&upp=0&rpp=10&r=1&m=1*. It explains reasons for joining the military and eligibility requirements; describes different branches of the military, the commitment involved, scheduling a meeting with a recruiter, basic training, housing, child care, military pay, hardships, and the benefits of having military experience when looking for civilian employment; answers frequently asked questions; and provides a list of resources.

Did You Know…

- All American males under age 26 must register for the Selective Service within 30 days of their 18th birthday.
- Registering with Selective Service **does not** mean you are joining the military.
- Federal Student Aid and many jobs require that men be registered for the Selective Service.

To register for, verify your registration or see answers to questions about the Selective Service, visit: https://www.sss.gov/.

What rights do I have in the workplace?

As you transition to young adulthood and consider employment opportunities, it is important to be mindful of what your employer can and cannot require of you, particularly as a result of your age. As a minor worker you may be limited in the types of jobs that you may acquire and the total hours you may work. All workers have certain protections to defend them from discrimination and harm and help ensure fair treatment. To learn about the ways in which you are protected by the federal government, find support, and connect to more information, visit: http://www.youthrules.gov. Also, information about the ways in which you are protected under federal civil rights laws prohibiting discrimination in employment is available through the Equal Employment Opportunity Commission, at www.eeoc.gov. States have a specific set of rules employers must follow. To learn more about how worker rights vary by state, visit: http://www.youthrules.gov/law-library/state-laws/index.htm. Additionally, the Occupational Safety and Health Administration (OSHA) is an agency of the U.S. Department of Labor (DOL) that helps to protect young workers from job-related dangers. To learn about OSHA safety and health standards for young workers, visit: https://www.osha.gov/youngworkers/workers.html.

Managing Your Money

Understanding how to effectively manage your finances will help you save for the future, lower your stress levels, and allow you to focus on achieving your life goals.

Important Terms to Know[16]

- Credit score - a credit score is a numerical summary of a consumer's apparent creditworthiness, based on the consumer's credit report. A credit score predicts how likely you are to pay back a loan or debt on time. Credit scores are used by companies to make decisions such as whether to issue a credit card or approve a mortgage at a certain rate. Some employers even consider an individual's credit history when making hiring decisions. Most scores range from 300-850. Some factors that make up a typical credit score include:
    - Your bill-paying history
    - The number and type of accounts you have
    - How much of your available credit you are using
    - How long you have had your accounts open
    - Your recent credit activity
    - Whether you've had a debt referred for collection, a foreclosure, or a bankruptcy, and how old these are
- FICO score - A FICO® score is a particular brand of credit score.
- Credit report - A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy.

Do I need to obtain my credit report?

It is important that your credit report is accurate and contains no mistakes. Regularly monitor your credit report, especially because foster youth often face higher instances of identity theft, which can negatively impact your ability to obtain a loan for school, lease a car or apartment, or open a credit card.

How do I get a copy of my credit report?

If you are age 14 or older and still in foster care, your child welfare agency must obtain a copy of your credit report and, if you have one, assist you with interpreting and resolving any inaccuracies in the report.[17] After age 18, you should know that federal law gives you the right to get a free copy of your credit reports from each of the three national credit

reporting companies once a year.[18] To order your free annual credit report from one or all of the national credit reporting companies, and to purchase your credit score, visit: www.annualcreditreport.com. You can also order your free credit report:

By phone: Call (877) 322-8228
By mail: Download and complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

The tip sheet, *Know Your Credit History: How to Interpret a Credit Report*, shows how to use credit reports, what's on a credit report and what to look out for, and your rights to correct credit reporting errors. The tip sheet can be found here: https://library.childwelfare.gov/cwig/ws/library/docs/capacity/Blob/95258.pdf?w=NATIVE%28%27NRC+ph+is+%27%27National+Resource+Center+for+Youth+Development%27%27%27%29&upp=0&order=native%28%27year%2FDescend%27%29&rpp=25&r=1&m=1.

How can I build good credit?

It is important that you make wise financial decisions because your credit history will stay with you for many years. Here are some suggestions for maintaining a good credit score:

1. Pay bills on time.
2. Only apply for the credit that you need.
3. Don't use too much of the credit that is available to you.
4. Review your credit report every year.
5. Resolve errors on your credit report - Consumer reporting agencies must remove negative information about your account after seven years. You should dispute any inaccuracies on your credit report.
6. Here is information on common credit reporting errors you should be mindful of: http://www.consumerfinance.gov/askcfpb/313/what-should-i-look-for-in-my-credit-report-what-are-a-few-of-the-common-credit-report-errors.html. In the event that your identity is stolen, the tip sheet, *Identity Theft: How to Resolve Errors on Your Credit Report*, provides concrete information on what to do: https://library.childwelfare.gov/cwig/ws/library/docs/gateway/Blob/

97190.pdf?w=+NATIVE%28%27recno%3D97190%27%29&upp=0&rpp=10&r=1&m=1.

The tip sheet, *Creating a Credit Profile: How to Build Your Credit*, provides more information about establishing good credit: https://library.childwelfare.gov/cwig/ws/library/docs/capacity/Blob/95260.pdf?w=NATIVE%28%27NRC+ph+is+%27%27National+Resource+Center+for+Youth+Development%27%27%27%29&upp=0&order=native%28%27year%2FDescend%27%29&rpp=25&r=1&m=3.

Do I need to file taxes?

You must file a federal income tax return if your income is above a certain level, which varies depending on your filing status, age and the type of income you receive. The tip sheet, *Get Tax Savvy: What You Need to Know About Taxes*, explains taxes, federal and state, how to interpret a pay stub and other related necessary skills: https://library.childwelfare.gov/cwig/ws/library/docs/capacity/Blob/95259.pdf?w=NATIVE%28%27NRC+ph+is+%27%27National+Resource+Center+for+Youth+Development%27%27%27%29&upp=0&order=native%28%27year%2FDescend%27%29&rpp=25&r=1&m=2.

If you need help filing your taxes, visit: http://irs.treasury.gov/freetaxprep/.

Earned Income Tax Credit[19]

The Earned Income Tax Credit (EITC) is a benefit for working people with low to moderate income. To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file. EITC reduces the amount of tax you owe and may give you a refund.

How do I set up a bank account?

Having a checking account and a debit card can help you organize your finances and keep your money safe. Visit http://www.consumerfinance.gov/blog/guides-to-help-you-open-and-

manage-your-checking-account/ to learn more about different types of bank accounts.

In order to set up an account you will likely need:

- A valid, government-issued photo ID;
- Personal information such as name, date of birth, address, social security number, phone number; and
- Cash, check, or money order to deposit in your account.

FYI…Where to Find More Information about Money Management

The Consumer Financial Protection Bureau has a Frequently Asked Question section where you can find answers to important questions about:

- Credit card interest rates, billing problems, etc.
- Credit counseling
- Bank and checking accounts
- Money management
- Student loans debts and payments
- Payday loans

Visit http://www.consumerfinance.gov/askcfpb or www.mymoney.gov for help.

Obtaining Essential Documents

In your day-to-day life, you may be asked to provide documents to prove things like your identity, citizenship, and place of residence. Federal law requires your child welfare agency to provide you with the following documents before leaving foster care (if you have been in foster care at least 6 months):[20]

- An official or certified copy of your birth certificate;
- Your social security card;
- A driver's license or ID card;
- Health insurance information; and

- A copy of your medical records.

If you are unable to obtain these documents while in foster care, here is information about how to access these key documents.

Document	Why You Might Need it	Where You Can Access it
Birth certificate	This document will help you prove your legal identity and age. It can be required to obtain many other official documents like passports, enroll in school, or sign up for government benefits. If you were born in the US you must contact the vital records office in the state in which you were born. If you were born abroad you must contact the nearest embassy or consulate of the country in which you were born.	▪ https://www.usa.gov/replace-vital-documents#item-36582\ or ▪ http://www.cdc.gov/nchs/w2w/index.htm
Social security number (SSN)	When you apply to college, for jobs, or credit cards, or to obtain a state or government issued identification, you will need your SSN as proof of your identity.	▪ https://faq.ssa.gov/link/portal/34011/34019/Article/3755/How-do-I-apply-for-a-new-or-replacement-Social-Security-number-card
Government issued photo identification (ID)	To enroll in school or have a job you will need a government issued photo ID. This can be a driver's license or other state issued ID card, a passport, military ID, or other identification listed on page nine of the I-9 form. You can get a photo ID from your local Department of Motor Vehicles.	▪ https://www.uscis.gov/sites/default/files/files/form/i-9.pdf or ▪ https://www.uscis.gov/i-9-central/acceptable-documents/list-documents/form-i-9-acceptable-documents?topic_id=1&t=b

		or ▪ https://www.usa.gov/motor-vehicle-services
Passport	If you plan to leave the country you must have a passport. It can also be used as a form of government issued ID.	▪ https://travel.state.gov/content/passports/en/passports.html
Green card	This is proof of your permanent residency in the United States if you were born in a different country.	▪ https://www.uscis.gov/greencard
School transcript	School transcripts are important when applying to college, scholarships, internships, or jobs. They can also help establish residency in a school district.	▪ https://www2.ed.gov/about/overview/focus/daca-education-records.pdf
Adoption record	An adoption record can include original birth certificates and other vital records. In most states adoption records are sealed after adoption and can only be unsealed through certain processes. Birth parents, the adopted person, and adoptive parents typically have access to adoption records through these processes.	▪ https://www.childwelfare.gov/pubPDFs/infoaccessap.pdf under "Where information can be located"
Proof of address	To establish residency for in-state tuition, state issued ID, or a library card you should have a proof of address such as a water or electric bill, lease agreement, letter addressed to you at your home address, or property tax receipt.	Various documentation may be required to prove your residency. Sometimes a letter mailed to your home address with your name on it may be required, while other times a recent bill, tax refund, or lease may be requested. Check with the relevant agency to determine what documentation will be accepted.

What is an emergency point of contact and why is it beneficial to have one?

To assist your school, employer, and others in a potential time of crisis, it is important to have identified an emergency point of contact that can be notified in the event of an emergency. The point of contact should be available after hours and via a phone number at which they could easily be reached. An example of a potential emergency point of contact could be a relative, close friend, significant other, mentor, etc. Ask or notify your emergency point of contact that you have indicated them as such, so that they know to respond accordingly.

Building a Support Network

Every person needs people in his or her life that he or she can count on for support. These connections can also help you feel like a part of a community and is a great way to expand your network, make new friends with similar interests, participate in public service, and feel good! Empower yourself by identifying and responding to community needs. To get involved in your community, consider volunteering, becoming a mentee or even a mentor.

How can I get involved in my community?

There are many ways to get involved in your community. CNCS supports the American culture of citizenship, service and responsibility. CNCS is the nation's largest grant maker supporting service and volunteering. Through AmeriCorps and Learn and Serve America programs, CNCS provides opportunities for Americans of all ages and backgrounds to express their patriotism while addressing critical community needs. See more at: http://youth.gov/federal-links/corporation-national-and-community-service#sthash.1Hdek9qq.dpuf.

CNCS is just one way to get involved in the community. To learn more about volunteer opportunities in your area, visit: www.serve.gov.

Some questions to ask yourself before you sign up to serve:

- How much time does my schedule permit me to commit to community service a week?
- What are my skills and are there any skills I want to acquire through community service?

- Where and how do I want to volunteer?

How can I benefit from having a mentor?

Transitioning to independent living with limited personal resources is challenging. Mentoring can prove beneficial. There are two ways individuals can participate in mentoring: as a mentor or as a mentee. Mentors are adults, or even peers, with whom you can develop an emotional bond. Mentors may have greater experience than their mentee, and can provide support, direction, and chances to help their mentee succeed in their endeavors. A mentee is a person advised, counseled, or trained by a mentor.

Mentoring can significantly improve an individual's potential for success. Below are organizations that include mentoring components with which you might consider getting involved. Consider whether you might benefit from having a mentor or becoming a mentor yourself. Through mentoring, you can make a difference in the life of a young person, perhaps even in the life of a fellow foster youth. Learn more about mentoring here: http://youth.gov/youth-topics/mentoring#sthash.GMEqYkSh.dpuf.

Mentoring Organizations

- **4-H** – Focuses on the personal growth of the youth membership. Life skills development was built into 4-H projects, activities and events to help youth become contributing, productive, self-directed members of society. For more information about 4-H, visit: http://www.4-h.org/.
- **Big Brothers Big Sisters of America** – Big Brothers Big Sisters of America is one of the largest and mentoring programs in the country. For more information about Big Brothers Big Sisters of America, visit: http://www.bbbs.org/site/c.9iILI3NGKhK6F/b.5962335/k.BE16/Home.htm.
- **Boys and Girls Club of America** – Programs and services promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging and influence. For more information about the Boys and Girls Club of America, visit: http://www.bgca.org/Pages/index.aspx.
- **MENTOR** –MENTOR works with a strong network of state and local mentoring partnerships to leverage resources and provide the support that mentoring organizations need to effectively serve young people in their communities. For more information about MENTOR, visit: http://www.mentoring.org/.

- **MentorYouth** – Through a cooperative agreement with the Department of Justice, this faith-based mentoring website seeks to recruit and refer Christian adults, and the community as a whole, to mentoring programs in their local communities. For more information about MentorYouth, visit: http://www.mentoryouth.com/.
- **The National Association of Police Athletics/Activities Leagues Inc. (PAL)** – National PAL exists to prevent juvenile crime and violence by providing civic, athletic, recreational and educational enrichment, mentoring and tutoring to the 400 PAL chapters around the country. For more information about PAL, visit: http://www.nationalpal.org/.
- **Youth.gov** – For additional information on mentoring, including publications, funding, and other related resources, access the Mentoring Special Feature from the National Criminal Justice Reference Service.
- **My Brother's Keeper** – The Obama Administration has partnered with cities and towns, business, and foundations to connect young people to mentoring, support networks, and the skills they need to achieve success in their education and employment ventures. Consider getting involved in mentoring opportunities in your community. To identify mentoring opportunities near you, visit: http://www.serve.gov/mentor/search.

For more information on mentoring, access *Building Relationships: A Guide for New Mentors*: http://educationnorthwest.org/sites/default/files/effective-strategies-for-providing-quality-youth-mentoring-in-schools2.pdf.

Securing Housing

Housing has the potential to affect your educational success. Housing costs often make up a major part of a student's living expenses and many students, including foster youth, struggle to find affordable housing options. We know it is critical to secure a housing alternative that is cost-effective and suits your needs. Don't let housing challenges discourage you from pursuing your education goals! This section of the toolkit provides ways to think through housing insecurity challenges and costs.

What should I consider before signing a lease?

Consider cost, size and location of potential housing options before signing a lease.

- **Make a Budget:** Searching for housing that you can afford is critical. When making a budget, the amount of money you're able to spend on housing may depend on other necessary budget items, like food, transportation, books, and clothes. How much are you able to pay each month, in addition to your other expenses? Keep in mind that putting a roof over your head involves a variety of expenses that are not always obvious. Aside from rent or home payments, your expenses can also include a security deposit, insurance, and utility bills. If you opt to buy rather than rent a home, you may be required to pay property taxes, pay a homeowners association, and consider what it might cost to maintain or remodel your home.

  Apartments often offer discounts to students. If you have a college ID, ask about special offers or move-in discounts.

- **Size:** What kind of home are you looking for: a dorm, apartment, townhome, or house? Does the home need to accommodate others, such as a roommate, a partner, children, or pets? The size of your home can contribute to the cost. Consider how your home's size will impact your utility bill and furniture costs.

- **Location:** Does the location of the home suit your lifestyle? Is the neighborhood in a safe area? Is the home conveniently located to near important locations like your school or workplace, a childcare facility or grocery stores? How far will you need to travel to get to important locations and do you have a means of getting there? Will you need to rely on public transportation, is public transportation available nearby, and is it reliable?

- **On-Campus Housing:** Some college students may choose to live in a residence hall or dorm. But many residence halls or dorms close during school breaks. If this is the case on your campus, make sure you have a place to go during breaks. Don't be caught by surprise - talk to your school's housing department before you register to see what options are available to you.

What documentation is required to secure housing?

In addition to thinking through your budget, size, and location preferences, it's important to ensure you have the necessary documents to secure housing. Most landlords, for example, require tenants to pass a credit check and meet a pre-set income standard that can sometimes

pose a challenge. Students or first-time renters often lack a rental history, someone to act as a guarantor, or the savings for a security deposit. Don't let this discourage you.

Being a student or first-time renter with limited or no credit is common. There may be opportunities to prove your reliability without a rental or credit history. For example, consider subletting an apartment. If a landlord requires a co-signer, consider asking your caseworker, a mentor, or another responsible adult to serve as a co-signer. You may be able to submit a letter of support from your ETV coordinator, confirming that you having access to housing funds as a student in the ETV program.

Beware! When searching for a home, it's important to look out for scams. Scammers often advertise rentals that do not exist or are not available to trick people into sending money before they discover the truth. Find out how rental scams work, signs of a scam, and how to report scams here: https://www.consumer.ftc.gov/articles/0079-rental-listing-scams.

Does it make more sense for me to live on-campus or off-campus?

The choice between living on-campus (e.g., in a residence hall or dorm), or off-campus (e.g., with family or in your own apartment), can be as difficult as choosing which college to attend or career to pursue.

Below is a helpful list of issues to weigh when searching for a place to live.

On-Campus Life

- **Resident Advisor (RA)** – Someone is always available on-site to handle emergencies and offer guidance. RA's play an important role of developing a sense of community among campus residents.
- **Student Engagement** – Research suggests that students who live on campus are more likely to graduate because campus living is designed for student learning. Also, most college dorms have planned social activities, some of which are free, that help students get acquainted with campus and other students.
- **Free Amenities** – Utilities are typically free in a dorm. Colleges that do charge for cable or internet typically do not charge the same amount you might pay for in an apartment or home. Also, some dorms come equipped with TV's, an on-site gym, and games. Living on campus can also help you save money and time since you can likely walk to class.

- **Decreased daily duties** – Living on-campus may provide the opportunity to purchase a meal plan, which means you won't have worry about cooking. If you live off campus, expect to make your own food.
- **School breaks** – Some colleges require students to leave the campus during summer and holiday breaks. Unless your college allows you to stay on-campus, you will need to find a place to stay.

Off-Campus Living

- **Privacy and Space** – You will likely have greater privacy if you live on your own. Even if you opt to have a roommate, you will typically have more space available to you off campus.
- **More Independence** – Living in a dorm may come with a code of conduct and even a curfew. Living off campus would allow you to come and go as you please with few restrictions.
- **Food** – Schools may or may not require you to purchase a meal plan if you choose to live on-campus. Campus meal plans can sometimes be covered by scholarships, grants, or as part of compensation as an RA to help student's budget food costs. If you are considering living off-campus, consider whether you will have time to shop for groceries, prepare your own meals, and clean up. Will food be more affordable for you on- or- off-campus?

Here are some other tips to keep in mind:

- If you have elected to pursue a higher education and are looking for housing options, seek help at your school's residential life office. Counselors are familiar with the school and community resources available and are there to help. If your school does not have an established program, talk with staff to see how they might help you.
- Some colleges require first-year students, or all students, to live on-campus. Check with the residential life offices of the schools you are considering to see if this rule would apply.
- If you have never lived on your own, living in a dorm may be a good option because you won't have to worry about preparing meals, monthly utility bills and other responsibilities associated with off-campus living.
- Depending on the community, living on-campus may be more affordable than living off-campus. In other areas living off-campus might be the more affordable option. Research both options to decide which will work best for you.

Securing Housing During School Breaks

More schools are now offering housing options to students during school and holiday breaks. In some states, public colleges and universities must remain open during breaks to accommodate former foster youth formerly in in need of a place to stay. Make sure to visit the student services center on your campus to learn more about what options are available. If on-campus housing is unavailable during your school during breaks, below are alternate plans to consider.

- **Stay with Someone You Know** – Perhaps you can opt to stay with family, current or former foster parents, or friends during school breaks. If staying the whole break is not feasible, consider arranging a plan to stay with multiple people and rotate visits.
- **Ask the Office of Student Services** –Ask your student affairs office to provide you with information on how to secure temporary housing in the area?
- **Check with the Office of International Student Affairs** –Visit your campus Office of International Student Affairs to inquire about housing supports for international students during school breaks. Some campuses allow for a select amount of dorms to remain open to accommodate these students and you may be able to make similar arrangements.
- **Sign up for School-Sponsored Community Service Trips and Study Abroad** – Throughout the school year, schools offer development opportunities for students, including service trips and study abroad grants. Study abroad trips typically take place during school breaks and include housing. Some trips may be free and others may require a fee. Aside from housing, these opportunities can provide you with an opportunity to give back and gain valuable skills through community work. Contact the Student Life and Study Abroad offices at your school to learn more.
- **Apply for a Resident Assistant (RA) Position** – Many schools employ current students as RA's to serve as a resource to students. Consider training to become an RA yourself. In addition to lending a helping hand and building your resume, RA's are provided housing and sometimes a meal plan as part of their employment package.
- **Consider Greek Housing** – Many colleges allow Greek housing to remain open to students during summer break. If you are part of a fraternity or sorority, find out if your house will be open during school breaks, if there are any restrictions, and if there is a fee to stay. Even if you are not part of a Greek organization, talk to your university to see if you may be able to find temporary housing through a Greek organization.

Finally, if securing housing immediately after you graduate is a challenge, note that some institutions allow qualifying students to stay in their on-campus housing for a couple of months after graduation, allowing them to find jobs and new housing. Check with your institution to see if this option is available.

What housing options are available to me if I am homeless or at risk of becoming homeless?

If you are at risk of becoming homeless during a transition and need emergency housing, there are options available to you while you seek permanent housing. You should always contact your child welfare agency to see if there are supports and services available to you.

Local Shelters – Many cities offer resource centers where homeless youth can stay. These services are mostly offered on a first-come-first-serve basis. If you are a student, visit your school's residential life office to learn more about shelter recommendations. Shelter resources include:

- **ShelterListings** – Visit ShelterListings for a state-by-state list of shelters and supportive housing available near you: http://www.shelterlistings.org/.
- **The Teen Project Shelter Finder** – This organization aids teenagers aging out of the foster system by providing opportunities for higher education and independent living: http://theteenproject.com/ShelterLocator/Shelter-Finder.aspx.
- **HUD** offers resources on homelessness. For resources and fact sheets on youth homelessness, visit: https://www.hudexchange.info/homelessness-assistance/resources-for-homeless-youth/.
- Through the Runaway and Homeless Youth Program, the **Family and Youth Services Bureau** supports the transitional living and maternity group home programs to provide supportive services and housing to runaway and homeless youth. The Transitional Living Program provides long-term residential services to homeless youth ages 16 to 22, while also providing supportive services to help youth make a successful transition to self-sufficient living. For pregnant or parenting youth, the Maternity Group Home (MGH) Program supports homeless pregnant and/or parenting young people between the ages of 16 and 22, as well as their dependent children. For additional information, visit: http://www.acf.hhs.gov/programs/fysb/programs/runaway-homeless-youth.

Student Eligibility for Federal Housing Programs - Below is a list of housing programs for which you may be eligible:

- **Public Housing and Housing Choice Voucher Programs** – Public Housing and Housing Choice Vouchers (HCVs) (sometimes referred to as Section 8) are housing assistance programs for low-income individuals and families funded by HUD and administered by local public housing agencies (PHAs). In public housing, the subsidy is tied to the public housing unit and the participant pays a share of their income as rent to the PHA, generally 30 percent. The HCV program allows the recipient to choose and lease affordable privately-owned rental housing. In the HCV program housing subsidy is paid to the landlord directly by the PHA on behalf of the participating individual. The individual then pays the difference between the actual rent and the amount subsidized by the program.

  To learn more about public housing and for information on eligibility and the application process, visit HUD's website: http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog.

  If you are a student searching for information on public housing and/or HCV programs and you need assistance, you should contact your local PHA. Contact information is available at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts. You should also consider contacting your caseworker for more information.

- **Privately Owned Subsidized Rental Housing** – HUD helps private apartment building owners offer reduced rent to low-income individuals and families through housing assistance programs such as the Project-Based Rental Assistance Program (aka Project-Based Section 8). Tenants pay a share of their income as rent to the landlord (no more than 30 percent) and HUD pays the housing subsidy directly to the building owner. The subsidy is tied to the apartment building rather than the tenant. A tenant of a subsidized apartment will pay reduced rent, but when they move out they will not have the reduced rent anymore (unless their new apartment is also at a subsidized building).

  Some subsidized apartment buildings (often called 'Family Buildings') accept applications from low-income households headed by a person aged 18 or older.

  To find subsidized apartment buildings, visit HUD's website:

http://www.hud.gov/apps/section8/index.cfm, choose the state from the dropdown box and click next to go to the search page. Searches can be done by city, county, ZIP code or property name, by apartment subsidy type (such as 'Family', or 'Disabled') and by the number of bedrooms needed. City and county government websites may also include lists of private apartment buildings in the local area that offer reduced rents for low-income tenants through federal, state or local programs.

- **Youth Housing Voucher Program** –
  The Family Unification Program (FUP) is a specific housing choice voucher program for youth between 18 and 21 years old who left the foster care system at age 16 or older and who lack adequate housing. This program is limited to certain communities and there are a small number of vouchers available. For more information, visit:
  http://portal.hud.gov/hudportal/documents/huddoc?id=fup_fact_sheet.pdf.

There are restrictions for students under the age of 24 qualifying for both project-based rental assistance and housing choice vouchers covered under Section 8. These students' parents' must also be income-eligible unless the student is (1) veteran, (2) married, or (3) has dependent children, or (4) an independent student. One way to qualify as an independent student is to meet the ED definition of independent student, which includes current and former foster youth. For more information, please see:
http://www.hud.gov/offices/pih/publications/studentruleqa.pdf.

Did You Know…

Housing insecurity and food insecurity are closely related. According to the Wisconsin HOPE lab study[21], 20 percent of students are hungry and 13 percent are homeless. Other key findings from this study include:

- 52 percent of respondents reported experiencing at least one form of housing insecurity (e.g. difficulty paying rent or "doubling up")
- 58 percent of housing insecure students also experienced food insecurity
- 75 percent of homeless students also experienced food insecurity

Food and housing insecurity can be stressful, particularly for students. Students who are food insecure, for instance, may receive lower grades on average.

For help with combating food insecurity, consider the resources below:

- The U.S. Department of Agriculture provides assistance to eligible individuals. The Supplemental Nutrition Assistance Program (SNAP) offers nutrition assistance and helps eligible low-income individuals and families buy food. Visit https://www.fns.usda.gov/snap/apply to learn more about receiving benefits. States and counties manage their own SNAP offices. You can find local offices and each state's application on this national map: http://www.fns.usda.gov/snap/snap-application-and-local-office-locators.
- Food pantries are publicly facing organizations that distribute food to residents who suffer from hunger and food insecurity within a specified area. Pantries are typically sponsored by local area churches and/or community coalitions. To find food at a pantry in your area: http://www.foodpantries.org/. To find food in your local community: http://ampleharvest.org/find-pantry/.

What should I do if I am experiencing food insecurity on-campus?

Food insecurity has become a growing problem across the nation. Here are some suggestions if you are experiencing food insecurity on campus:

- Contact your campus dining services about free and low-cost meals at school. Campus dining services may maintain a list of local food programs that offer daily meals. Dining services on campus can also inform you about on-campus food assistance programs such as

Campus Kitchens, student food banks, and meal plan voucher programs.

- College campuses across the nation have begun offering free food pantries to serve students in need and ensure access to food does become an obstacle to a student pursuing his or her education. To learn about available campus-based food pantries, visit: http://www.cufba.org/member-info/.

- The Campus Kitchen Project provides access to meals from surplus on-campus and community food sources, in exchange for volunteering. To find a Campus Kitchen near you, visit: http://www.campuskitchens.org/locations/.

Food insecurity affects quality of life, your capacity to learn, and your ultimate success in school and in the workplace. If you are experiencing insecurity, ask for help.

Taking Care of Your Physical and Mental Health

Health care is a basic necessity. The essential task of managing your physical and mental health is an important responsibility. Your health can either contribute to or detract from how well you perform at home, in school, and in the workplace.

ACA Coverage Options for Youth in Foster Care

While not required under the ACA, states have flexibility to expand health care coverage to the following individuals:

- Former foster care youth up to age 26 who aged out of foster care in another state
- Children in non IV-E foster care up to age 21
- Children in non IV-E adoption assistance agreement up to age 21

It is helpful to know that policies vary by state and individuals should check with their state Medicaid agency to learn about eligibility options in their state.

Can I get health insurance?

Changes in the nation's health care laws have increased access to and the affordability of health care for those involved in child welfare. Thanks to the Patient Protection and Affordable Care Act (ACA), most youth who have aged out of foster care and were enrolled in Medicaid at that time are eligible for Medicaid. Some states offer Medicaid to former foster youth who aged out of foster care from another state's system. If you are not covered in the state you are living, or you are not sure whether you are covered, you should apply for coverage.

See the factsheet, *Health Care Coverage for Youth in Foster Care—and After* to learn more about health care options available to youth in foster care: https://www.childwelfare.gov/pubPDFs/health_care_foster.pdf.

This document includes information on Medicaid coverage and eligibility, other (non-Medicaid) health care coverage options available to you, and coverage benefits. For example, did you know the following:

- Children and youth in foster care who receive title IV-E payments are eligible for Medicaid in every state.
- Individuals who aged out of foster care and were enrolled in Medicaid are eligible for Medicaid until age 26 in every state.
- There are state-specific options to cover certain youth in foster care or aging out of foster care

Foster Youth and Medicaid[22]

The ACA, effective in 2014, provided a new required eligibility pathway for Medicaid for youth formerly in foster care. The ACA mandate covers older youth no longer in foster care so they may continue to receive Medicaid until their 26th birthday. This provision applies to individuals under age 26 who were both enrolled in Medicaid and in foster care under the care of the state or tribe where they live when they reach either age 18 or older depending on state or tribal foster care assistance under title IV-E. It is important to note that, as part of this directive, states have the option to cover youth who were in foster care and/or enrolled in Medicaid in another state than where they currently live, but they are not required to do so. For more information, see the Medicaid website at: http://www.medicaid.gov/ State-Resource-Center/Downloads/Medicaid-and-CHIP-FAQs-Coverage-of-Former-Foster-Care-Children.pdf.

If you are not eligible for Medicaid, you may be eligible for health insurance purchased through a marketplace health exchange or through an employer. Not all employers provide health insurance options for employees. If you need to secure health care coverage on your own, please visit: https://www.healthcare.gov/.

Does my State have specific health care options?

Health care benefits and policies vary by state. For specifics on how you may be able to get covered through Medicaid, CHIP, or the Marketplace in your state, visit: https://www.healthcare.gov/medicaid-chip/eligibility.

If you are uninsured, it is important to apply for coverage. Contact your local caseworker or Independent Living Coordinator/staff to get enrolled.

I have a disability/chronic health condition. Is there anything I should know about obtaining health care?

An Alliance with the Youth Transitions Collaborative, Got Transition/Center for Health Care Transition Improvement, and DOL's Office of Disability Employment Policy developed *The Transition QuickGuide: Take Charge of*

Planning and Managing Your Own Health and Career Goals. The Transition QuickGuide includes helpful information for all youth and young adults, including those with disabilities and chronic health conditions. This resource provides information, including key words, tips on "what you need to know", and resources you can use regarding:

- Health insurance coverage;
- Self-care;
- Health care transition;
- Decision-making; and
- Career planning and management

See the *Transition QuickGuide* here: http://youth.gov/announcements/experiences-youth-chronic-health-conditions-and-disabilities#sthash.3wtiHxfj.dpuf.

How can I maintain my mental and behavioral Health?

Some data show that foster youth may experience higher rates of behavioral and mental health challenges, [23] but this is not something to be ashamed of. Don't let fear of stigma prevent you from seeking help or treatment. These kinds of services are covered under the Medicaid's Early and Periodic Screening, Diagnostic, and treatment (EPSDT) benefit. The EPSDT benefit is a mandatory service under the Federal Medicaid program and is provide for children and youth under the age of 21, enrolled in Medicaid.[24] Services provided by the EPSDT may include screening, therapy and/ or counseling, medication, substance abuse treatment, and, for some children, inpatient services. For more information, visit: https://www.childwelfare.gov/pubPDFs/health_care_foster.pdf or read the Centers for Medicare and Medicaid Services (CMS) Informational Bulletin on the coverage of Mental Health and Substance Use Disorder Screening under the EPSDT benefit: http://www.medicaid.gov/ federal-policy-guidance/downloads/CIB-03-27-2013.pdf.

How can I access mental and behavioral health resources?

Achieving well-being may require services to meet your needs. If you are experiencing anxiety, depression, suicidal thoughts, self-harming behavior or other mental health challenges, ask for help. Reach out to your caseworker or someone you trust. Below are available resources:

- The SAMHSA provides free and low-cost mental health services. For assistance, call 1-800-6622-HELP or visit: https://findtreatment.samhsa.gov.
- The National Suicide Prevention Lifeline is available at all times. Call 1-800-273-TALK to speak with a counselor at a center in your area.
- MentalHealth.gov offers resources for youth who are looking for information about mental health problems and how to seek help.

Many secondary and postsecondary schools offer on-campus health and mental health services to help students address issues such as bullying, violence, drug and alcohol abuse, and more. Visit your school or campus health center to learn about available health and mental health services.

How can I tell if I am at risk of health problems?

Health risk factors are traits, features or experiences that increase the possibility of an individual developing an illness or health disorder. Youth in foster care are often exposed to multiple risk factors that, in turn, put them at risk for negative outcomes. Risk factors have the potential to contribute to short-term, long-term, and even lifelong problems.

Take action to improve or deter risk factors altogether. Protective factors, such as biological, psychological, familial or community interventions, can reduce the negative impact of a risk factor. Protective factors can promote skills, personal characteristics, knowledge, relationships, and opportunities that offset any risk factors to which you may have been predisposed. Use the table below or partner with a caseworker, mentor, or other caring adult, to assess your risk factors and focus on building protective strengths that will contribute to improved well-being and positive long-term outcomes.

Risk Factors	Protective Factors[25]
▪ Temperament: bad mood, withdrawal, poor concentration ▪ Low self-esteem, perceived incompetence, negative explanatory and inferential style ▪ Anxiety ▪ Depression ▪ Poor social skills; communication and problem-solving skills ▪ Shyness/antisocial behavior ▪ Conduct disorder ▪ Substance use	▪ Positive physical development ▪ Academic achievement ▪ High self-esteem ▪ Emotional self-regulation ▪ Good coping skills and problem-solving skills ▪ Engagement and connection in two or more of the following contexts: school, with peers, employment, religion, culture

Who is a personal representative in the context of health care?

The ACA amended transition plan provisions to require that youth be educated about the importance of designating someone who can, when necessary, make health care decisions on their behalf.[26]

The Health Insurance Portability and Accountability Act (HIPAA) of 1966 established protected rights that permit individuals to control certain ways in which their health information is used and released. The law also provides individuals with the ability to access and adjust this information, and the right to note disclosures of personal information.

There may come a time when you are legally or otherwise unable to exercise your rights. For this reason, it's important to prepare yourself and designate someone to act on your behalf to make your medical decisions. This person, commonly referred to as a" personal representative," has the authority to make your health care related decisions.

Who May Be Recognized as Your Personal Representative[27]

A health care power of attorney, court appointed legal guardian, general power of attorney or durable power of attorney may be recognized as your personal representative if you are an adult or an emancipated minor. There are some exceptions to who can have the legal authority to make health care decisions on your behalf. For example, when a physician or healthcare provider reasonably believes that an individual has been or may be subjected to domestic violence, abuse, or neglect by the personal representative or that treating a person as an individual's personal representative could endanger the individual, a health professional might decide not to recognize a designated personal representative.

The person you identify to make health care decisions for you may also be known by different names in different states, including a health care agent, representative, proxy, attorney-in-fact, surrogate, or even patient advocate.

How do I choose my personal healthcare representative?

Identifying someone to speak for you in a medical crisis is an important task. This tool will help you think through who might be the best person for the job. Typically it's best to name one person and at least one back-up person in case your first choice is not available.

- Does this person meet the legal criteria in your state for acting as your representative?
- Is this person willing to speak on your behalf?
- Is this person willing to talk to you now about sensitive issues and act according to your wishes?
- Does this person live nearby or could they travel to be at your side?
- Does this person know you well and understand what's important to you?
- Do you trust this person with your life?
- Will this person be available long-term?
- Would this person be able to manage conflicting opinions from family members, friends, and medical personnel?
- Can this person be a strong advocate for you?

After identifying a health care representative you should:

- Ask permission to name him or her as your representative
- Discuss your health care wishes with your representative
- Tell your family members and closest friends who you have identified as your representative

How can I prevent unplanned pregnancy?

Parenting can be challenging at any age but can be especially difficult for adolescents. There are many resources to help you learn about strategies and approaches for preventing teen pregnancy and healthy relationships. You can talk with your caseworker to get more information about services and supports available to you. Additionally, many schools offer clinics and health centers to assist you in finding ways to prevent unplanned pregnancies. To learn about strategies and approaches for preventing teen pregnancy, visit: http://www.hhs.gov/ash/oah/adolescent-health-topics/reproductive-health/teen-pregnancy/strategies-and-approaches.html.

What steps should I take if I'm pregnant or a parent?

To learn more about pregnancy and childbearing, visit: http://www.hhs.gov/ash/oah/adolescent-health-topics/reproductive-health/teen-pregnancy/. To learn about available resources for pregnant and parenting teens, visit: http://www.hhs.gov/ash/oah/adolescent-health-topics/reproductive-health/teen-pregnancy/need-help.html. For help thinking through pregnancy as an expecting parent, review FosterClub's Transition Toolkit planning worksheet, *Pregnant and Expecting*: https://www.fosterclub.com/sites/default/files/fosterclub_transitiontoolkit_pregnantf.pdf. To learn about the important role you play in caring for your child, review FosterClub's Transition Toolkit planning worksheet, *Parenting*: https://www.fosterclub.com/sites/default/files/fosterclub_transitiontoolkit_parentingf.pdf.

How do I find or get help with child care if I am in school or at work?

Despite any challenges you may face as a pregnant and parenting youth, know that you can still go to college and secure employment, especially

as these will help you secure the necessities (i.e. a source of income, housing, food, etc.) to sustain you and your child.

If you are interested in enrolling in school as a pregnant or parenting young adult but finding child care is a challenge, consider the following:

- Some schools provide grants to help you pay for child care.
- Some colleges and universities offer on-site child care.
- Some employer's offer on-site childcare services.
- A relative or friend that you trust may be able to care for child while you are at school.

Also, some states provide child care assistance to families receiving Temporary Assistance to Needy Families (TANF). States have the flexibility in their TANF programs to provide for child care assistance to families receiving TANF. This Q&A document offers more information: http://www.acf.hhs.gov/programs/ofa/resource/q-a-use-of-funds. Ask your caseworker if you are interested in applying for and need help with navigating public benefits.

Child care assistance is available to eligible families through state agencies that administer Federal Child Care and Development grants. Each state determines eligibility requirements. Contact your state agency directly for your eligibility information and how to apply. A list of child care resource and referral agencies is available from Child Care Aware. Visit www.childcareaware.org or call 1-800-424-2246 to locate an agency near you. To identify a point of contact for the office of child care near you, visit: http://www.acf.hhs.gov/programs/occ/resource/ccdf-grantee-state-and-territory-contacts.

Getting Where You Need to Go

When exploring where to work, live, and go to school, it is important to consider your transportation options. Having a way to get around is often the deciding factor in accessing opportunities. How you move in your community will vary depending on how far you need to travel, the transportation options and your transportation budget. Transportation options include walking, biking, driving, riding with friends and family, using the bus or subway, getting a paratransit ride (if eligible), taxi services, and volunteer driver programs that might be available in the community. A 2013 survey of foster youth revealed that 61 percent cited

unreliable transportation as one of their top barriers affecting academic success and transition into college.[28]

In planning any transportation or travel, it is important to consider both your starting and ending points, as well as the variables that would make travel easier like the location of the bus stop, desired/acceptable duration of the trip, proximity of the station at the arrival location, quality of the trip, overall scheduling, etc. Here are a few key points to consider in your planning:

- Where am I going (including the address)?
- What is the best mode of transportation to take?
  - Do I have a car and enough fuel?
  - Can I get a ride with a friend?
  - Is it possible to get there safely by walking or biking?
  - Is there a public bus that goes to my destination? And if so, where is the closest bus stop to my starting and ending points?
- How long will it take to get there (this will vary based on you mode of travel)

Is there public transportation near me?

Public transportation is a shared passenger transport service that is available for use by the general public. Public transportation includes trains, ferries, commuter rails, and city or regional buses. Public transportation can be a viable transportation option for individuals who do not have access to a private vehicle. Communities often have "fixed route" service available, in which vehicles run on regular, pre-determined, pre-scheduled routes, with no variation. Fixed-route services typically use large vehicles like buses, printed schedules or timetables, and designated bus stops. Knowing what transit routes are available and where the nearest stop is can help increase the chances of being active in your community. For more information on local public transportation options, visit the American Public Transportation Association website: http://www.apta.com/resources/links/Pages/default.aspx.

If you live in a city of less than 50,000 people, contact your city or county manager to learn more about rural public transportation options.

Your community transit authority may offer reduced fare and free ride programs to public transit riders, such as students and people with disabilities. To learn about reduced fare programs and free ride programs

in your community, check with your transit authority, a transit station attendant or a transit operator for assistance.

Does my school provide transportation around campus or the surrounding area?

Many universities provide campus transportation. When exploring colleges and universities, ask about transportation in the area. This is especially critical for youth who will depend on university transportation to get around campus. Some helpful considerations when looking at schools:

- Is there a bus system at my college or university?
- If so, where do these buses go?
- Can I access food stores or other necessities via the bus system?

If I need special accommodations because of a disability, can I access transportation?

Many social service and disability-specific programs provide special transportation services for individuals involved in targeted programs. For example, a community-based rehabilitation program or vocational training program may provide specialized transportation to and from the program. However, this is typically limited service to program-specific activities.

Furthermore, students who receive special education and/or related services under IDEA might be eligible for transportation services if these services are required to access a free and appropriate public education. Ask your caseworker about supports for which you might be eligible.

I have Medicaid. Can I get help with transportation to my doctor's appointments?

Individuals who receive health insurance through Medicaid may be eligible for non-emergency medical transportation for medical related health appointments. Explore the eligibility and availability of service in the state where you are living and receiving health services.

What about taxi cabs or apps like Uber?

While more common in urban settings, many communities have taxi cabs available for transportation in the community. Also, there has been an increase in services like Uber or Lyft. However, these often require the ability to set up an account with a credit card, and can become expensive.

It is important to understand the costs of transportation services prior to using any type of credit related payment system.

My school or job isn't that far from where I live. Where can I learn more about my walking and biking options?

Walking and biking represent low cost options for getting around your community. Explore your community's walk score at https://www.walkscore.com/. Even if you don't own a bike, many urban cities have bike share programs. Dial "311" for information about whether a bike share program exists in your area.

Make sure your path of travel is safe. Here are some additional considerations when making a decision about whether to walk or bike:

- Are there sidewalks or bike paths that make it safe to walk or bike?
- Do I need to cross any major highways that would make it unsafe?
- Do I have a place to lock my bicycle once I arrive?

Can I join a carpool or rideshare?

A carpool or rideshare is a group of people who travel to a common destination together. This is a great way to cut down on expenses. Check out this directory of rideshares: http://www.rideshare-directory.com.

How can I buy a car?

Another convenient way to get around is by car. The cost of owning a vehicle, insurance, maintenance and gasoline can be expensive and these processes can be frustrating and time consuming. However, young adults may explore the opportunity to take a driver education class through a high school or community college program.

If you plan to buy a new (https://www.consumer.ftc.gov/articles/0209-buying-new-car) or used car (https://www.consumer.ftc.gov/articles/0055-buying-used-car), here are some things you might want to keep in mind:

- You will need to obtain or renew your driver's license and register your car with the Department of Motor Vehicles (DMV) in your state. Information about your local DMV can be found here: https://www.usa.gov/motor-vehicle-services.

- Whether you are buying new or used, you might need financing to pay for your vehicle. Here is some information on vehicle financing: https://www.consumer.ftc.gov/articles/0056-understanding-vehicle-financing.
- You will need to cover all costs associated with owning a car, including :

    - Car title, for which there are loans available: https://www.consumer.ftc.gov/articles/0514-car-title-loans
    - Auto warranties: https://www.consumer.ftc.gov/articles/0138-auto-warranties-routine-maintenance
    - Car repairs and auto insurance https://www.usa.gov/car-repair
    - Auto service contracts and warranties: https://www.consumer.ftc.gov/articles/0054-auto-service-contracts-and-warranties
    - Gas and alternative fuels: https://www.usa.gov/gas
    - Auto-trade ins and negative equity: https://www.consumer.ftc.gov/articles/0257-auto-trade-ins-and-negative-equity

Conclusion

Your success tomorrow depends on what you do to prepare today. You are capable of achieving your educational and career goals and these can be accomplished through effective planning. Use the information in this toolkit to help as you transition into higher education, employment and adulthood.

Remember, you are not alone. Support systems and resources are in place to help you succeed. Caring people in your life not only want you to succeed but are also willing to help you along the way—all you need to do is ask!

Resources

Appendix A: Foster Youth Serving Organizations

The following web addresses are for sites created and maintained by organizations other than ED. They are provided for the reader's convenience. ED does not control or guarantee the accuracy, relevance, timeliness, or completeness of this outside information. Further, the inclusion of particular web addresses is not intended to reflect their importance, nor is it intended to endorse any views expressed or products or services offered on these outside sites, or the organizations sponsoring the sites. All links were verified on May 25, 2016.

- **Foster Care Alumni of America** is a community of individuals who were previously in foster care. For more information about Foster Care Alumni of America, visit: http://www.fostercarealumni.org/.
- **Foster Care to Success (FC2S)** works with college bound foster youth and helps them navigate the tricky waters of academia, understand the importance of personal fiscal responsibility, determine achievable career goals, and create networks of friendship and support. FC2S has compiled a list of groups working at the forefront of foster care, education and child/family welfare issues. For a list of social networking sites, online forums, and other organizations to help you get involved in the foster care community, please visit: http://www.fc2success.org/knowledge-center/groups-and-support/.
- **Foster Youth in Action** partners with foster youth advocates and supportive adults to establish youth-led groups. To learn more about Foster Youth in Action, visit: http://www.fosteryouthaction.org/.
- **iFoster** provides resources to at-risk children and youth through partnerships with companies, government agencies, and non-profits nationwide. To learn more about iFoster, visit: https://www.ifoster.org/iFosterForYouth.aspx.
- **Together We Rise** is a non-profit organization comprised of motivated young adults and former foster youth. They collaborate with community partners to bring resources to foster youth and use service-learning activities to educate volunteers on issues surrounding the foster care system. https://www.togetherwerise.org/aboutus/.

Appendix B: Information about State Tuition Waivers and Vouchers

The following information is adapted from a policy analysis on state foster care tuition waivers and foster care extension conducted by Wayne State University. You can also find this information on the Wayne State University Transition to Independence Program (TIP) website: http://www.tipwaynestate.org/policy-projects.html.

State	Tuition Waiver for Foster Youth Information	ETV for Foster Youth Information
Alabama	N/A	http://www.dhr.alabama.gov/documents/Chafee_Educ_Trnng_Voucher_Program.pdf
Alaska	http://dhss.alaska.gov/ocs/Pages/independentliving/etv.aspx	http://dhss.alaska.gov/ocs/Pages/independentliving/etv.aspx
Arizona	http://www.azleg.gov/FormatDocument.asp?inDoc=/legtext/51leg/1r/bills/sb1208h.htm&Session_ID=110	http://www.fc2sprograms.org/arizona/
Arkansas	N/A	http://humanservices.arkansas.gov/dcfs/Pages/dcfsServices.aspx
California	N/A	https://www.chafee.csac.ca.gov
Colorado	N/A	http://www.fc2sprograms.org/colorado/
Connecticut	http://www.ctfosteradopt.com/fosteradopt/cwp/view.asp?a=3795&Q=447946#CAPSCEA (follow link "College Assistance/Post Secondary Education Assistance")	http://www.ctfosteradopt.com/fosteradopt/cwp/view.asp?a=3795&Q=447946#CAPSCEA (follow link "College Assistance/Post Secondary Education Assistance")
Delaware	N/A	http://courts.delaware.gov/cprb/scholarship/app-process.aspx

Florida	http://www.myflfamilies.com/service-programs/independent-living/tuition--fee-exemptions	http://www.centerforchildwelfare.org/kb/indliv/Transitional%20Support%20Eligibility%20and%20ETV%20Application.pdf
Georgia	N/A	https://embarkgeorgia.org/etv
Hawaii	N/A	https://shakatown.com/youth/education?page=financial_help
Idaho	N/A	http://healthandwelfare.idaho.gov/Portals/0/Children/AdoptionFoster/ETVDescription.pdf ETV Application: http://healthandwelfare.idaho.gov/Portals/0/Children/AdoptionFoster/ETV_Application.pdf
Illinois	N/A	http://www.illinois.gov/dcfs/aboutus/notices/Documents/cfs_449-3_application_for_education_and_training_voucher_funds_(fillable).pdf
Indiana	N/A	http://www.indianaetv.org/
Iowa	N/A	https://www.iowacollegeaid.gov/content/education-and-training-voucher-etv-grant
Kansas	http://www.kansasregents.org/resources/PDF/641-2010FosterCareWaiverApp8AFCEdassistanceapplication.pdf	http://content.dcf.ks.gov/PPS/robohelp/PPMGenerate/7000_Independent_Living_&_Self_Sufficiency/7261_Eligibility_for_ETV.htm
Kentucky	http://chfs.ky.gov/dcbs/dpp/IndLivingEducationAssistance.htm	http://chfs.ky.gov/dcbs/dpp/IndLivingEducationAssistance.htm
Louisiana	N/A	http://www.dcfs.louisiana.gov/assets/docs/searchable/Child%20Welfare/YouthLink/ETV_Flyer.pdf
Maine	https://www1.maine.gov/dhhs/ocfs/cw/po	http://www.maine.gov/dhhs/ocfs/cw/chafee.html

	st.htm	
Maryland	http://www.mhec.state.md.us/financialaid/ProgramDescriptions/prog_fostercare.asp	http://www.fc2sprograms.org/maryland/
Massachusetts	http://www.mass.edu/osfa/programs/dcffoster.asp	http://www.mass.gov/eohhs/gov/departments/dcf/adolescent/education-tuition/tuition-assistance.html
Michigan	N/A	https://mietv.lssm.org
Minnesota	http://www.mnscu.edu/board/procedure/512p2.html	https://edocs.dhs.state.mn.us/lfserver/Secure/DHS-5339-ENG
Mississippi	N/A	https://dfcsweb.mdhs.state.ms.us/portal/forms/FINAL%20RULE%20Independent%20Living%20Program.pdf
Missouri	http://dss.mo.gov/cd/chafee/missouri-reach.htm	http://dss.mo.gov/cd/chafee/education.htm
Montana	N/A	http://dphhs.mt.gov/CFSD/FosterCareIndependence.aspx
Nebraska	N/A	http://www.central-plains.org/education-and-training-voucher-program/
Nevada	N/A	http://www.childrenscabinet.org/family-youth/youth-education-and-training/foster-youth-support/
New Hampshire	http://www.dhhs.nh.gov/dcyf/documents/tuitionwaiver.pdf	http://www.dhhs.state.nh.us/dcyf/aftercare.htm
New Jersey	http://www.fafsonline.org/njfc-scholars-program.html	https://www.fafsonline.org/njfc-scholars-program-faq/
New Mexico	http://albuquerquefoundation.org/uploads/files/Tuition%20Waiver%20Brochure.pdf	https://cyfd.org/terrific-teens/educational-support/
New York	N/A	http://ocfs.ny.gov/main/ddps/adolescent/etv.asp

North Carolina	http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_115B/GS_115B-2.html Other NC scholarship info: http://www.cfnc.org/static/pdf/paying/pubs/pdf/FANC.pdf	http://www.ncdhhs.gov/assistance/state-guardianship/independent-living-services-for-foster-children#etv
North Dakota	N/A	http://www.nd.gov/dhs/services/childfamily/fostercare/chafee.html
Ohio	N/A	http://www.oasfaa.org/docs/outreach/OhioETVhandout.pdf
Oklahoma	https://secure.okcollegestart.org/Financial_Aid_Planning/Scholarships/Miscellaneous_Scholarships/Independent_Living_Act.aspx	http://oksa.ou.edu/resources/Education (click link at top of list "Education and Training Voucher Application"
Oregon	http://www.oregonstudentaid.gov/grants-doc/TuitionWaiverQuickFacts.pdf	http://oregonstudentaid.gov/chafeeetv.aspx
Pennsylvania	N/A	http://www.dhs.pa.gov/citizens/childwelfareservices/chafeefostercareindependenceprogram/index.htm
Rhode Island	http://www.dcyf.ri.gov/docs/postsecondary_tuition_assistance_program_faq20140114.pdf	http://www.dcyf.ri.gov/docs/postsecondary_tuition_assistance_program_faq20130206.pdf
South Carolina	http://www.che.sc.gov/CHE_Docs/studentservices/needbased/q_and_a_for_nbg.pdf	https://dss.sc.gov/content/customers/protection/fcs/ilg_youth.pdf
South Dakota	N/A	https://dss.sd.gov/childprotecti

		on/independentlivingprogram/educationtraining.aspx
Tennessee	N/A	http://www.tn.gov/assets/entities/dcs/attachments/FinancialAidandScholarships.pdf
Texas	https://www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Post_Secondary_Education/college_tuition_waiver.asp	https://www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Post_Secondary_Education/
Utah	http://le.utah.gov/~2000/bills/hbillamd/HB0193.pdf	https://jobs.utah.gov/services/360-etv.pdf
Vermont	N/A	http://services.vsac.org/wps/wcm/connect/93292500460fd3b7a2bceb857745f48f/Foster_Youth_Scholarships_Info_Sheet.pdf?MOD=AJPERES
Virginia	http://cdn.vccs.edu/wp-content/uploads/2013/07/vatutiongrantflyer.pdf http://www.dss.virginia.gov/family/fc/independent.cgi	https://www.dss.virginia.gov/files/division/dfs/youth_services/intro_page/educational_opportunities/etv/faq/faq.pdf ETV application: http://www.dss.virginia.gov/files/division/dfs/fc/intro_page/forms/032-01-0304-00-eng.pdf
Washington	N/A	http://www.dshs.wa.gov/ca/adolescents/education-and-training-voucher-etv-program
Washington District of Columbia	N/A	http://cfsa.dc.gov/sites/default/files/dc/sites/cfsa/publication/attachments/AI%20-%20Post-Secondary%20Education%20and%20Training%20Vouchers%20%28ETV%29%28final%29%28rev%209.9.11%29_0.pdf
West Virginia	http://www.itsmymove.org/MyFuture.php	http://www.itsmymove.org/chafee.php

		http://www.itsmymove.org/MyFuture.php
Wisconsin	N/A	http://www.dcf.wi.gov/youth/pdf/ProgGuidelines.pdf
Wyoming	N/A	http://dfsweb.wyo.gov/social-services/independent-living-program

Some state and private organizations offer scholarship and tuition waiver programs to youth who have been involved in or were adopted from the child welfare system. For more information on college scholarships, vocational education and tuition waivers, visit: https://www.childwelfare.gov/topics/adoption/adopt-people/assistance/.

Endnotes

[1] FACT SHEET: Improving Outcomes for Our Nation's Foster Youth. (2014). Retrieved May 02, 2016, from https://www.whitehouse.gov/the-press-office/2014/12/08/fact-sheet-improving-outcomes-our-nation-s-foster-youth.
[2] http://www.law.harvard.edu/students/orgs/crcl/vol43_1/183-212.pdf
[3] https://www.medicaid.gov/chip/chip-program-information.html
[4] How to Qualify For Medicaid and CHIP Health Care Coverage. (n.d.). Retrieved May 02, 2016, from https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/
[5] Section 475(5)(H) of the Social Security Act (added by the Fostering Connections to Success and Increasing Adoptions Act of 2008 (P.L. 110-351)and amended by The Patient Protection and Affordable Care Act (P.L. 111-148)). See ACYF-CB-PI-10-11, ACYF CB-PI-14-04 and ACYF CB-PI-14-03 for more information on this requirement.
[6] Section 475(5)(H) of the Social Security Act
[7] Section 475(1)(D) of the Social Security Act
[8] Sections 475(5)(I) and 475A(b) and of the Social Security Act
[9] http://www.tipwaynestate.org/policy-projects.html. Note: "Age out" policies listed as indicated by each state agency's website as of January 2016. Check with your county or state leadership for up to date "age out" policies as this information can change at any time.
[10] Individuals with Disabilities Education Act, 20 USC §1400 et seq; and the Rehabilitation Act, as amended by Workforce Innovation and Opportunity Act, 29 U.S.C. Sec. 3101, et. seq.
[11] This transition plan is different than the one child welfare agencies are required to assist you in completing, but we encourage agencies to coordinate when developing these plans.

[12] Carnevale, Anthony P, Smith, Nicole, and Strohl, Jeff. *Recovery: Job Growth and Education Requirements Through 2020*. Georgetown University, Georgetown Public Policy Institute, Center on Education and the Workforce, June 2013. https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.FR_.Web_.pdf.

[13] Earnings and unemployment rates by educational attainment. (n.d.). Retrieved May 02, 2016, from http://www.bls.gov/emp/ep_chart_001.htm.

[14] U.S. Census. *GED Recipients Have Lower Earnings, are Less Likely to Enter College*. http://blogs.census.gov/2012/02/27/ged-recipients-have-lower-earnings-are-less-likely-to-enter-college/.

[15] Alaska, Arizona, Connecticut, Florida, Kansas, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, North Carolina, Oklahoma, Oregon, Rhode Island, South Carolina, Texas, Utah, Virginia, and West Virginia offer tuition waivers and vouchers for current and former foster youth. http://www.tipwaynestate.org/uploads/1/3/8/9/13898085/tuition_waiver_map_3.jpg.

[16] http://www.consumerfinance.gov/askcfpb/search/?selected_facets=tag_exact%3Acredit+score.

[17] Section 475(5)(I) of the Social Security Act

[18] If you are in foster care after the age of 18, you can still ask the child welfare agency to assist you in obtaining your credit report. In addition, if your state has elected to provide extended foster care beyond age 18 under federal law, your child welfare agency must have an approach in place to work with you to obtain your credit report and to dispute any inaccuracies.

[19] https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit.

[20] Each child leaving foster care by reason of having attained 18 years of age or such greater age as the state has elected under 475(8) of the Social Security Act, unless the child has been in foster care for less than 6 months, must be discharged from care with an official or certified copy of the United States birth certificate of the child, a social security card issued by the Commissioner of Social Security, health insurance information, a copy of the child's medical records and a driver's license or identification card issued in accordance with the requirements of section 202 of the REAL ID Act of 2005.

[21] http://wihopelab.com/publications/Wisconsin_hope_lab_hungry_to_learn.pdf.

[22] Child Welfare Information Gateway. (2015). Health care coverage for youth in foster care - and after. Washington, DC: U.S. Department of Health and Human Services, Children's Bureau.

[23] According to the Substance Abuse and Mental Health Services Administration (SAMHSA), clinical-level behavior problems are 3 times as common among foster care youth as the general population and 63 percent of foster youth between ages 14 and 17 meet criteria for at least one mental health diagnosis at some point in life. http://store.samhsa.gov/product/Behavioral-Health-of-Parents-Caregivers-Impact-on-Children-in-Child-Welfare-System/SMA13-PHYDE012313

[24] Child Welfare Information Gateway. (2015). Health care coverage for youth in foster care—and after. Washington, DC: U.S. Department of Health and Human Services, Children's Bureau.
[25] http://youth.gov/youth-topics/youth-mental-health/risk-and-protective-factors-youth
[26] https://www.childwelfare.gov/pubs/transitional_plan.cfm
[27] http://www.hhs.gov/hipaa/for-professionals/privacy/guidance/personal-representatives/.
[28] Zetlin, A., Weinberg, L., & Shea, N. (2010). Caregivers, school liaisons, and agency advocates speak out about the educational needs of children and youths in foster care. *Social work* 55(3), 245-54. Retrieved November 22, 2015, http://search.proquest.com/docview/756468601?accountid=11243.