

"Useful Tips" For Youth & Young Adults

A Guide to Independent Living



Work

Life Skills

Identity

Education



Education

Health

SEX



Money
Money

Career

Housing



Ministry of Children and Family Development
Government of British Columbia
2013

A Guide for youth and young adults supported by the Ministry of Children & Family Development or Delegated Aboriginal Agencies"

Dedication: This book is dedicated to all the BC youth in care or youth supported in a Youth Agreement - past, present and future.

Updated 2013

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Thanks to the youth and adults who helped make this possible.

The Information Is Best Viewed ONLINE
Take advantage of the various "[web links](#)" leading to more detailed information!

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Acknowledgements

Affiliation of Multicultural Societies and Service agencies of BC (1999)

Youth Quest (1999)

Central Okanagan Child and Family Resources (1999)

BC Federation of Foster Parent Associations (1999)

Vancouver Aboriginal Child and Family Services (1999)

Coastal Community Services (1999)

InterCultural Association of Greater Victoria (1999)

Victoria Youth in Care Network (1999)

YM/YWCA Supported Independent Living Program (1999)

Federation of BC Youth in Care Networks (1999 & 2013)

Delegated Aboriginal Agencies (2012)

Public Guardian and Trustee of BC (2012)

Ministry of Health (2013)

Ministry of Social Development and Social Innovation (2013)

Provincial Reference Group (2012 - Sue Douglas, Sonja Ruffell,

Shirley Lippmann, Jacquelyn Tucker)

Child Welfare & Youth Services Policy (Mona Herring, James Wale, John Green)

Caring for First Nations Children Society (2012)

Surrey Youth (2012)

Victoria Youth (2012)

& Paul

INTRODUCTION

Here is a whole bunch of what BC youth in care or on Youth Agreement and others receiving services from the Ministry of Children and Family Development or a Delegated Aboriginal Agency think is useful information to help you on the road to being successful as an adult.

Preparing to leave care or a Youth Agreement can be really exciting and difficult at the same time. Moving out on your own can be great. It can be a time of discovery as new and different doors to your future open up.

However, moving out on your own and becoming an adult also means you will have to begin making more of your own decisions and you might find yourself needing to take on more responsibility as many of the supports you received while in care or Youth Agreement may no longer be there.


This may leave you feeling frustrated and a little lonely at times. Hopefully, you were provided with the necessary tools and made positive connections with others to help you be successful after those services stop. For example, you should have a chequing and savings account, have an idea about how to cook and do laundry, and know how to have fun, stay active and keep yourself healthy.

If you ever find yourself in doubt about how to do something or who to contact for assistance, this Useful Tips guide is a great resource. And, remember, there are lots of people out there who are willing to help, answer questions or just listen. Don't be afraid to ask!

Emergency Numbers

Emergency	911
Helpline for children & youth	310-1234, toll-free across BC
Family Violence Line	1-800-563-0808
Victims Info Line	1-800-563-0808
Suicide-Specific Calls:	1-800-SUICIDE (1-800-784-2433)

Resources

BC Association of Aboriginal Friendship Centres 	abdc.bc.ca/uaid/other-aboriginal-research-practice-networks/b/bc-association-of-aboriginal-friendship-centres/
Federation of BC Youth in Care Networks	1-800-565-8055
Representative for Children and Youth	1-800-476-3933
The Facts of Life:	1-800-739-7367 https://www.optionsforsexualhealth.org/
Health Link - www.healthlinkbc.ca/contact.stm	Phone: 811 - health info at your fingertips
Justice BC - Criminal Justice Info & Support	http://www.justicebc.ca/en/cjis/
Erase Bullying	http://www.erasebullying.ca/

If you need HELP!

Call one of the numbers below if you need help. Or, ask people you know where to get help.


Crisis Centre: http://www.crisiscentre.bc.ca/	604.872.3311 -- 1.800.SUICIDE (1-800-784-2833)
YouthInBC.com	24 hour distress line 604.872.3311 or 1.866.661.3311
Here to Help: Mental Health Support 24 hrs a day To get help and support via email - bcpartners@heretohelp.bc.ca or use their contact form	http://www.heretohelp.bc.ca/ Distress Line Network at 310-6789 (free and no area code is needed) discussion forum http://www.heretohelp.bc.ca/forum/index.php
www.mindcheck.ca : here you will find a database of interactive self-care websites specific to youth dealing with anxiety, depression, shyness and stress.	

Mental Health info line	1-800-661-2121
Kelty Mental Health Resource Centre; http://keltymentalhealth.ca/treatment/finding-help for: Addictions Anger Management Anxiety Attention Deficit Hyperactivity Disorder Concurrent Disorders Depression Eating Disorders Mood Disorders Obsessive Compulsive Disorder Psychosis Schizophrenia Self Help and Prevention Self-harm Stress Management Substance Use Trauma	

LGBTQQ (Lesbian, *Gay*, *Bisexual*, *Two spirited*, *Transgendered*, *Questioning*, *Queer* or *Intersexed*) - [Prideline](http://www.qmunity.ca/adults/prideline/) (<http://www.qmunity.ca/adults/prideline/>) **For: 1 800 566-1170 (toll-free)** QMUNITY's peer support/ information/ referral phone line - operates weeknights from 7 p.m. to 10 p.m. serving all BC communities. Prideline offers: information on social and community events; tourist information; referrals to social service agencies, support groups; queer-friendly doctors or therapists; and, peer support services. Call them for things like coming out, relationship conflict, work place problems, parenting issues; same sex domestic violence; and, suicide.


Attn **LGBTQQ** youth: "however bad things are, however isolated and alone you may feel - it gets better"
Dan Savage




Thousands of video clips describing how "it gets better"
<http://www.youtube.com/user/itgetsbetterproject>


HelpLine for Children	
Kids Help Phone www.kidshelpphone.ca/ Ready to talk? 1-800-668-6868	If you are not ready to talk, Asking Online might be the place for you. http://www.kidshelpphone.ca/Teens/AskUsOnline.aspx
Legal Aid http://www.lss.bc.ca/	604-408-2172 (Greater Vancouver) 1-866-577-2525 (elsewhere in BC).
Representative for Children & Youth - supports children, youth and families who need help in dealing with the child-serving system	Email: To make a general comment to the Representative for Children and Youth, click here or if you want to talk to someone about being treated unfairly phone: 1-800-476-3933
Safe Kids BC http://www.safekidsbc.ca/teens.htm	310-1234 (no area code needed)
Legal Rights for Youth	http://legalrightsforyouth.ca/


Youth Against Violence http://www.youthagainstviolenceline.com/	1-800- 680-4262 TTY 604-875-0885 or Text 604-836-6381 (deaf/hard of hearing)
Youth in BC www.youthinbc.com/	24 hour: 604-872-3311 or 1-866-661-3311
Youth Space: youthspace.ca/	Online Help / email help
Suicide-Specific Calls:	1-800-SUICIDE (784-2833)
Aboriginal People Crisis Line - www.albernihosting.com/kuu-us/ 	24/7 - 1-800-588-8717
Prince George - Crisis Prevention, Intervention & Information Centre for Northern BC www.northernbccrisissuicide.ca/	24/7 250-563-1214 or 888-562-1214 Youth Line (4-11pm): 250-564-8336 or 1-888-564-8336
Williams Lake & Area: Crisis & Counseling Program	After Business Hours Only 250-398-8224 1-800-704-4264 Toll Free
Vernon & Area - PIN Crisis Intervention Society (Vernon) www.peopleinneed.ca/	Vernon (250-545-2339) Salmon Arm (250-833-1488) Enderby (250-838-0880) Revelstoke (250-837-6601)
Kelowna & Area: Kelowna Crisis Line (Kelowna) www.kcr.ca/page/community-services	250-763-9191
East Kootenay: East Kootenay Crisis Line (Cranbrook) www.kootenays.cmha.bc.ca/	24/7: 250-426-8407 or 1-800-667-8407
West Kootenay- Boundary Regional Crisis Line (Trail) www.trailfair.ca/ProgramPages/CLine.html	24/7 Crisis Line: 250-364-1718 or 1-800-515-6999
Fraser Region: Fraser Health Crisis Line (Surrey) www.scss.ca/fraser-health-crisis-line	24/7 Crisis Line 604-951-8855 1-877-820-7444
Abbotsford: Central Fraser Valley Telecare Crisis Line (Abbotsford)	24/7 604-852-9099 in Abbotsford Mission 1-888-852-9099
Transition Homes for Women fleeing abuse	www.bchousing.org/Options/Emergency_Housing/

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KIDS HELP PHONE

If you are using a computer this site is great!

www.kidshelpphone.ca/

Post a question, get all kinds of info, and check out surveys, quizzes and more.

CTRL + mouse click →



Topics Included in the Kids Help Phone Site

<ul style="list-style-type: none">• Bullying• Dating• Emotional health• Family• Friends• Sexual orientation	<ul style="list-style-type: none">• Money, jobs & laws• Physical health• School• The Internet• Violence and Abuse
--	---

Kids Help Phone: 1-800-668-6868

Transitioning to Adulthood

Starting at age 14, social workers and caregivers will begin to prepare young people to take on more and more responsibility. For



example, at age 14 you should have a chequing and savings account; have gained some cooking skills; do your own laundry; be able to keep your room neat and tidy; know how to have fun and be able to keep yourself healthy by being active.

Becoming an adult is a process. The goal of being a teen is to learn how to become less dependent on adults and to become more self sufficient. Learning often means trying different things out and spreading your wings. Life experience is often the best teacher of all.

If you are in government care, you should discuss your future with your worker. Talk about things like your career goals, furthering your education, gaining employment and financial independence, improving or maintaining your health, gaining a better understanding of your culture, having a long-term relationship with an adult mentor, gaining lifeskills, and anything else that you can think of that will help you live safely, happily and in good health.

Those of you in a Youth Agreement will most likely be working on a Plan for Independence that will address most if not all of the above.

If you would like, you can do one of the checklists found in the back of this booklet in the [appendix](#) to see where you are at in terms of gaining the necessary skills and knowledge to increase your chances of becoming successfully independent.

Checklist to see where you are at ...

Simply click on your age and you will be taken to the checklist

Checklist: [Age 14 or 15](#)

Checklist: [Age 16 or 17](#)

Checklist: [Age 18](#)

If you don't have a computer - go to the Appendixes at the back of this book

Philosophy Corner: We all know our weaknesses. We need input from others to learn our strengths.

Attention Aboriginal Youth

Throughout the information provided, you will find resources and information specific to you if you are Aboriginal. Another resource available to you is the "[*Guide to Aboriginal Organizations and Services in British Columbia*](#)". The Guide provides a listing of 800 community-based services and organizations—most of which are Aboriginal controlled. It is based on the most current information available at the time of printing.

<http://www.gov.bc.ca/arr/services/guide.htm>

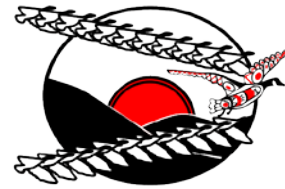
Sections that are marked with a  indicate topics specific to Aboriginal Youth.

Examples of what you would find in the "[*Guide to Aboriginal Organization and Services in BC*](#)" directory include information on:

- First Nation Communities
- Treaty Offices
- Tribal Councils/Affiliations
- Treaty First Nations Governments
- Métis Nation British Columbia and Chartered Communities
- Métis Aboriginal Skills and Employment Training Strategy (ASETS) Offices
- Métis Organizations
- Arts and Culture
- Business and Economic Development
- Child and Family Service Agencies
- First Nation Child and Family Service Agencies
- Urban Aboriginal Child and Family Service Agencies.
- Communications and Media
- Education
- Employment, Job Search and Placement
- Aboriginal Skills and Employment Training Strategy (ASETS) Offices
- Family and Youth Services



- Urban Native Youth Association (UNYA)
- Friendship Centres
- Health Services
- Housing Services
- Languages
- Legal Services
- Native Courtworker and Counselling Association of BC
- Treatment and Healing Services
- Non-Residential
- Women's Organizations
- Youth Organizations and Resources
- Urban Native Youth Association (UNYA)



Online Safety

The internet can offer incredible opportunities and can open doors we never knew existed. But beware - not every door has good intentions. There are people out there that exploit, lure, recruit, bully, scam, and hate. There is a lot to be said about online safety - but perhaps the most important rules include:

1. Don't give out personal information - You wouldn't tell some 40-year-old man or woman you met at the mall your name and where you live, would you? So why would you tell *CoolGuy985* or *HotChick16*?
2. Your username and password belong to you ... and only you - with your username and password, someone can post things that get you lots of trouble.
3. The internet has a great memory ... so keep its memory of you clean.
4. Be good online ... just like you are offline - you cannot hide behind a screen name and get away with it.
5. If something feels creepy, it probably is creepy! Trust your gut instincts.

[Safe Online Outreach Society](http://www.safeonlineoutreach.com/) (SOLOS) Abbotsford, BC - educate children, youth and adults about online safety. <http://www.safeonlineoutreach.com/>

[CYBERTIP](http://www.cybertip.ca/): protect children/youth from online sexual exploitation by receiving and analyzing tips from the public about potentially illegal material, as well as activities regarding the online sexual exploitation of children. www.cybertip.ca/

KNOW YOUR RIGHTS

What are my rights?

This may be the most important part of this guide. Take the time to review the rights that you have.

All children and youth have rights which are outlined in the United Nations [Convention on the Rights of the Child](http://www2.ohchr.org/english/law/crc.htm) (www2.ohchr.org/english/law/crc.htm). In addition to these, children and youth in care have rights outlined in a law called the [Child, Family and Community Service Act \(Section 70\)](#).

You don't have to earn these rights and they cannot be taken away from you.

The easiest way to remember your right is the 4 Bs:

Be Safe - this is about being and feeling safe, which includes being protected from abuse, neglect, racism, exploitation and other forms of discrimination.

Be Healthy - this is about having a healthy body and mind, which includes things like access to food, clothing, and shelter, proper medical and dental care.

Be Yourself - this is about having what you need to be free and proud to be yourself. This includes things like the opportunity to participate in your culture and language, social and recreational activities, and education.


Be Heard - this is about being able to express your feelings, thoughts and opinions when important decisions are being made about you.

www.mcf.gov.bc.ca/foster/pdf/know_your_rights.pdf

Tenant Rights: What responsibilities do you have when you rent an apartment and what rights do you have as a tenant? [Tenant Survival Guide](http://www.tenants.bc.ca/) (<http://www.tenants.bc.ca/>)

Workplace Rights: What responsibilities do you have with a job - workplace rights can be found in the [BC Employment Standards Act](http://www.bclaws.ca/) (<http://www.bclaws.ca/>)

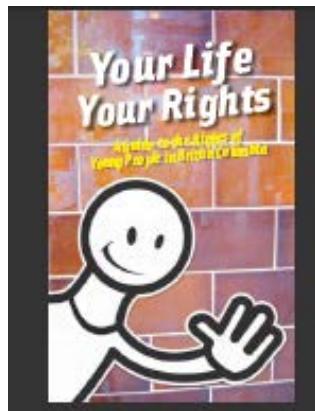
Rights for persons with a disability - you have special rights under the United Nations [Convention on the Rights of Persons with Disabilities](http://www.un.org/disabilities) (<http://www.un.org/disabilities>)

Rights of Indigenous Peoples : If you are Aboriginal, the [Declaration on Rights of Indigenous Peoples](http://www.un.org/esa/socdev/) is intended to help eliminate human rights violations against the 370 million indigenous people. (<http://www.un.org/esa/socdev/>)

Youth Rights in the Justice System: Youth involved in the youth justice system have all the legal rights of those involved in the adult justice system. In fact, they are given even greater protection. <http://www.justicebc.ca/en/cjis/youth/rights/index.html>

Rights of Victims of Crime: B.C.'s [Victims of Crime Act](#) sets out the rights of [victims](#).

Mental Health Act provides authority, criteria and procedures for voluntary and involuntary admission and treatment for individuals with extreme mental health disorders. It includes rights and protections for individuals.



Produced by the Federation of BC Youth in Care Networks "[Your Life - Your Rights: A Guide to the Rights of Young People in BC](#)" - explains your rights as a youth when accessing government services (including child welfare, youth justice and the health and mental health systems). Developed by the Federation of BC Youth in Care Networks in consultation with young people across BC. Knowing your rights can help you stick up for yourself. What rights do you have if you are still in care? What rights do you have as an employee, as a tenant, as someone who receives government services?

fbcyicn.ca/files/rights-book/know-rights-online.pdf

To find out more about what your rights are: UN Convention on the Rights of the Child:

www2.ohchr.org/english/law/crc.htm

Child, Family and Community Service Act. If you are in care, you can find out about your rights in Section 70 of the Act:

www.bclaws.ca/EPLibraries/bclaws_new/document/LOC/freeside/--%20c%20--/child%20family%20and%20community%20service%20act%20rsbc%201996%20c.%2046/00_96046_01.xml

Know Your Rights - A Guide to Rights for Young People In Care:

www.mcf.gov.bc.ca/foster/pdf/know_your_rights.pdf

[Federation of BC Youth in Care Networks](#)
1-800-565-8055

[Representative for Children & Youth](#) 1-800-476-3933

[Ombudsperson of BC:](#) 1-800-567-3247

Victim Services [VictimLink BC](#)
1 800 563-0808

[Tenants Rights Info Hotline:](#)
1-800-665-1185

[Employment Standards](#)

In Victoria call: 250 387-6121
In Vancouver call: 604 660-2421
Elsewhere in B.C. call: 1 800 663-7867

[BC Human Rights Tribunal](#)
(604) 775-2000

Philosophy Corner: People learn more from making "mistakes" than from their successes. Behind every crisis is an opportunity for learning.

What if I feel my rights are not being respected?

You have the right to be heard! Use your voice and tell someone about your concern or problem.

Talking to your worker is often the quickest and easiest way to solve a problem. If you're not comfortable with this, or if you can't sort out the disagreement, that's okay. There are many other ways to make a complaint. What's important is that you speak up.

You can:

- Contact MCFD or Delegated Aboriginal Agency by phone, letter, fax or in person. Please call toll-free 1 877-387-7027 to be connected with your local ministry office or your DAA. To call a toll-free Telephone Device for the Deaf (TTY) in Vancouver call 604 775-0303 and elsewhere in BC call 1 800 661-8773.
- Send an email to ihavesomethingtosay@gov.bc.ca (please include your name, city, email, phone number, what your concern or feedback is, how and when we can reach you).
- Tell any MCFD or DAA worker you want to make a complaint and they will give you the contact information for the complaints specialist.
- Make a complaint yourself at any time by contacting a complaints specialist. You can call the MCFD Client Relations Branch toll-free at 1 877 387-7027 for help in contacting a complaints specialist.
- Fill out the [online complaints form](#).

For more information www.mcf.gov.bc.ca/complaints/youth.htm

Who else can help me?

An advocate is someone who will help you use your voice. You are your own best advocate, but sometimes we need extra help getting our voice heard so you can have someone to speak on your behalf if you need help.

Your advocate could be a trusted friend, foster parent, careprovider, relative, teacher or worker. If you want to know more about "advocacy" check out the booklet created by the Representative for Children and Youth called "[Champions for Change - A Guide to Effective Advocacy for Youth and the Adults Who Support Them](#)"

(www.rcybc.ca/Images/PDFs/Reports/RCY-ChampionsForChange-FINAL%20JULY%2020.pdf)

Being In Care

You are 'in care' if the Ministry of Children and Family Development or a delegated Aboriginal Agency is responsible for making sure that you are cared for. You can come into care several ways including:

- If your parent(s) sign a Voluntary Care Agreement;
- If your parent(s) sign a Special Needs Agreement; or,
- You are removed from your home because of concerns about your safety

If you have been removed from your home, there is a court hearing shortly afterwards. Until a decision is made - a decision in which your opinion counts very much - you are placed in a foster home, group home or with someone well known to you. The most important thing is that it has to be with someone who the Social Worker believes can protect you from harm.

Did you know that you have the right to go to court with your Social Worker?

In the court room, the social worker presents a plan for how you will be looked after. If the judge agrees with the Social Worker, a court order may be made. In some cases, this is a Temporary Custody Order (TCO). This gives the Ministry or Delegated Aboriginal Agency the responsibility to make sure that where you live is safe. Sometimes this means you will stay with other family members, family friends, foster parents, or in a group home. Initially, the plan will be short-term and will focus on seeing if with supports and services circumstances can change allowing you to return home safely.

If you remain in care for a longer period, a plan will be made with you that will address your immediate and longer term needs. The goal is always to ensure that you are safe, healthy and happy and have your needs met.

Remember that you have the right to participate in making this plan and that your opinions counts. This doesn't mean that you'll always get what you want, but if you don't, you have a right to know why.

When it gets to a point that it does not look like a return home is in your best interests, your worker will usually apply for a "Continuing Custody Order". Being in continuing custody means that government has taken responsibility for your care and well-being until such time as you are either:

- Adopted; or,
- a family member you trust and like steps forward to care for you; or,
- you turn 19 years of age.

Whether you are in a "Temporary Custody Order", "Voluntary Care Agreement", "Special Needs Agreement" or in "Continuuing Custody Order" you will have a social worker who has the responsibility to make sure that you are properly taken cared for. The Social worker is there to hear your ideas and concerns and he or she has responsility for what is know as your "Plan of Care".

Your "Plan of Care" includes things like:

- what it is like for you where you are staying;
- what your goals and ambitions are and what supports and services you need;
- how school is going for you and if anything can be done to help;
- making sure your health needs are met;
- how you can be supported with your interests (sports, music, hobbies);
- figuring out with you if you need to see a doctor, therapist, counsellor, elder, or community resource;
- Making sure that you know what your rights as a child/youth in care are;
- opportunities to gain life skills;
- making sure that there are opportunities for you to learn about and participate in your culture and/or religion;
- where it is ok, to make sure you have a connection with your family and extended family;
- supporting you in making connections to adults you look up to;
- addressing any anxieties or fears you may have; and,
- helping to make sure that you feel good about yourself;



If you ever have any questions about being "in care", just ask your social worker.

There are also ways to be cared for without being "in care". The following page discusses ways that a child/youth can be cared for, either temporarily or permanently, by someone they already have a relationship with, including information about the Extended Family Program and how if you are in permanent care, custody can be transferred to another person (e.g. a relative or another person known to you).

Care by Relative or Family Friend



Research has shown that when a parent(s) is unable to care for their child/youth for a period of time, the child/youth is usually better off being cared for by someone they know such as an uncle, aunt, older brother/sister, grandmother, grandfather, a very good friend of the family or someone with a similar cultural connection.

That means if there is someone in the family or someone who a child/youth knows really well, then the social worker would rather look at that before any other option (e.g., Foster Care). The Extended Family Program is intended to do just that. Through this program, when a child/youth is temporarily unable to live with their parent(s), financial and other supports can be provided to a caregiver to help ensure that the child/youth's needs are met and to help ensure that extended family members feel supported while caring for the child/youth. Similar arrangements for living with extended family can be made through a temporary court order.

When things are ok again, chances are you will be able to return to your family.

If it turns out that a child/youth won't be able to return to their parent(s)' home, a permanent transfer of custody to the caregiver might be the best option. This can only happen with the child/youth's consent.

For information about alternatives to foster care, including the Extended Family Program and a Fact Sheet for Youth about Section 54.01 (Permanent Transfer of Custody):

http://www.mcf.gov.bc.ca/alternativestofostercare/pdf/fs_web_kinship_care_youth.pdf

Youth Agreements

A [Youth Agreement \(www.mcf.gov.bc.ca/youth/agreements.htm\)](http://www.mcf.gov.bc.ca/youth/agreements.htm) can be a support for youth aged 16-18 in need of assistance, who are homeless and who can no longer live in their family home. Provided through either Ministry of Children and Family Development (MCFD) or a Delegated Aboriginal Agency (DAA), a Youth Agreement is a legal agreement that can provide supports to a youth to make changes in their lives while living independently. The program is an alternative to foster care.



Youth Agreements are just one of the many options a social worker may consider when assessing a youth's situation and supporting their need for assistance. A social worker will only consider independent living in a Youth Agreement if returning to family is NOT an option and if there is no-one else (like extended family) for the youth to live with. Research has shown that youth are usually better off being cared for by someone they know such as an uncle, aunt, older brother/sister, grandmother, grandfather, a good friend of the family or someone with a similar cultural connection.

Circumstances differ from one youth to another. Each situation is unique. For some youth, the goal may be about how to move back home. For others, it may be about getting help with problematic substance use (alcohol or drugs) or mental health concerns. Some youth may need help getting reconnected to school, while others need help finding employment. Whatever the situation, a Youth Agreement is intended to help youth confront and overcome risky behavior, develop life skills, and to make healthy connections to family and community.

A Youth Agreement ensures basic needs are met, which includes such things as: food, a safe place to live and utilities (e.g., heat, light, hot water), clothing and basic transportation (e.g., bus pass). It can sometimes provide assistance with some start-up costs such as basic furnishings.

Youth in a Youth Agreements can receive medical coverage.

www.health.gov.bc.ca/msp/infoben/carecard.html

Financial support in a Youth Agreement is based on need. Since each person and community is unique, there are no fixed financial rates. For example, rent in Prince Rupert may be quite different than rent in Victoria. It is important that you identify what you think your needs are when you are preparing to talk to a worker about a **Youth Agreement**.

A young person in a Youth Agreement is not in the care of the Ministry of Children and Family Development or DAA - rather it is a legal agreement where the Ministry or DAA agrees to provide supports as long as the youth lives up to their commitments in pursuing their goals and managing risk.

I was living on the street with nowhere to go - my parents didn't want me at home anymore - if it were not for Youth Agreements, I don't know what would have happened to me.

When a Youth Agreement is Right for You

If a Youth Agreement seems like the best way to go, a social worker will help prepare a "Plan for Independence" (PFI) for the Agreement. The PFI will spell out what your goals are and commitments, and how you plan to address the risky behaviour going on in your life. In many cases, a youth worker from a community agency works with the youth to help in reaching goals.

Examples of goals in a Plan for Independence:

- Attend counselling (e.g., mental health or alcohol and drug)
- Attend school (e.g., complete Grades 10-12)

Your Responsibilities in a Youth Agreement

Your responsibilities include:

- Being an active participant when developing goals and identifying your needs;
- Following up on what you say you are going to do;
- Have regular visits with members of your family (when appropriate);
- Actively develop independent living skills;
- Asking questions when not sure of something
- Meet regularly with your Social Worker and/or youth support worker;

By the way, if you don't follow up on your responsibilities or if you don't do what you say you are going to do ... your social worker could end the agreement.

www.mcf.gov.bc.ca/for_youth.htm

Federation of BC Youth in Care Network (FBCYICN)

FBCYICN is a youth-driven, provincial, non-profit organization dedicated to improving the lives of young people in and from government care in BC, between the ages of 14 and 24.

Together as youth members, alumni, staff, board and allies, we:

ADVOCATE: unite youth in and from care to voice their issues, experiences and ideas to break down barriers, challenge stigma and push for changes—both individual and systemic

CONNECT: create opportunities for youth in and from care to build relationships with the people and organizations that help them thrive and build a movement

EMPOWER: support youth in and from care to realize their capacities and the goals and skills they choose for themselves through meaningful youth engagement and leadership opportunities

FBCYICN was created in 1993 by young people in care. All youth in or from government care, ages 14-24, from around BC are welcome!!

Some examples of cool opportunities--

Steering Committee Meetings: We host three, youth-led, weekend youth-conferences each year where young people in and from care and their adult allies come together to network, provide direction to FBCYICN, participate in skill-building workshops and recreation, and advise external decision makers...and have tons of fun!

Local Youth in Care Networks: "Locals" are groups of young people (14-24) who are in or from government care that come together in their community for support so they don't feel alone in their experiences! Locals give young people an opportunity to meet new people, do fun activities, develop skills and unite their voices to make change to the system. There are Locals all around the province—contact us to find out if there's one near you or if you want to start your own!

Power Pages Magazine: This provincial magazine is filled with awesome youth artwork, writing and photography; it is a platform for young people in and from care to express themselves, unite their voices, connect with each other, and learn about relevant opportunities and services. We distribute copies to more than 5,000 young BC people, service providers and caregivers.

Education Bursaries and Transition Kits: We support young people in their

transitions from high school and care with educational and transitions bursaries (the Dream Fund and the Transition Kits Bursary).

Volunteer + Leadership Opportunities: Interested young people help to run our organization, build on their skills and give back to the movement; they are matched with meaningful volunteer and leadership opportunities according to their interests, knowledge and skills, including: hiring and selection committees, board of directors, youth staff positions, facilitator and MC roles, event photographers and office assistants.

All youth in and from care in BC ages 14-24 are welcome to become youth members. There are no membership fees and a young person can renew their membership every two years or cancel their membership at anytime.

Top 5 Reasons to Become a Member:

1. By uniting our voices, we are part of a movement. By coming together, we're able to impact decisions affecting the needs, issues, and ideas of youth in and from care.
2. Because we are youth-driven, you have an influence in decision-making. Being part of a youth-driven organization means your voice and opinion matter. We want, and ask for, your feedback and input.
3. You are celebrated as part of our family. We honour our members as family and celebrate your accomplishments and milestones.
4. You get first dibbs on cool opportunities. You are given priority when it comes to representing FBCYICN, travelling to conferences, and participating in our programs.
5. Membership is free! If you live in the lower mainland and/or are able to visit our office in New Westminster we give you a personalized tour of the office on your first visit. Regardless of where you live, you get a Welcome Kit and an FBCYICN T-shirt at your first Steering Committee Meeting.

If you have any questions about our organization or any of these opportunities, please be in touch!

info@fbcyicn.ca

1-800-565-8055

www.fbcyicn.ca

Preparing for Life after 19

The hope is by the time you turn 19 you know:

- How and where to get [identification](#);
- [Where you are going to live after](#) age 19 that will match your available income;
- How to get your own [medical coverage](#) and medical care;
- How the [Agreements with Young Adults program](#) can help you further your education and career goals if leaving care or ending a Youth Agreement on turning 19.
- How to stay healthy and active; have fun; know [safe sex practices](#); etc.
- Information about self-care skills (e.g., hygiene, nutrition, cooking, housekeeping);
- [Money management skills](#) (e.g., budgeting, credit, banking, income tax).
- At least two adults who you can turn to.
- How to find [work](#) that meets your career goals.
- What services and resources are available to you.

Note: Click on the Words in [Blue](#) to link to the information about the topic in this Guide.

If you really want to see what some of your strengths and needs are to help prepare you for turning 19, check out the "*Youth Planner*". Your Social Worker can download this from the following youth services site.

(icw.mcf.gov.bc.ca/yserv/docs/ia/independence_planner.docx)

(The above link can only be accessed by your Social Worker)

Youth Planner



PRINT DOUBLE SIDED

This workbook can help identify goals for Youth involved with an MCFD service plan such as Youth Agreements or Independent Living. Identified goals can be included in the "Plan for Independence".

<ul style="list-style-type: none">• Self-Care & Health - General• Self-Care & Health - Mental Well-Being• Self-Care and Health - Substance Use• Life skills• Living Arrangements	<p>Independence</p> <ul style="list-style-type: none">• Money Management• Pregnant & Parenting Youth• Transportation & Identification• Your Rights• Legal	
<p>Mastery</p> <ul style="list-style-type: none">• Education• Job - Career• Just for Fun• Presentation skills and interpersonal competence	<p>Belonging</p> <ul style="list-style-type: none">• Supportive Adults• Family, Friends & Community• Cultural/Spiritual	<p>Generosity</p> <ul style="list-style-type: none">• Giving Back

To the Youth: You may complete this booklet either with or without an adult. However, to help identify your strengths, it may be advantageous to include an adult who knows you.

Transitions Kit Bursary

The Federation of BC Youth in Care has a province-wide bursary that provides youth in/from care (14-24) with a \$150 transition kit - items that will support young people transitioning to independence.

FBCYICN "in care" definition includes: continuing custody orders (or permanent care), temporary custody orders (temporary care), youth agreements, kith and kin agreements (now extended family plan), voluntary care agreements, correctional facilities (secure and open custody) and various specialized government agreements.

This bursary does not replace the transition money given to some young people in care; it is meant to supplement it. Transition money varies for many reasons including care status and need. **This bursary is a competitive process and only 2-3 applicants per region will be selected.**

Applicants will not receive money directly. If selected to receive this

bursary, FBCYICN will purchase a transition kit based on what you indicate on your wish list and they will ship directly to you. When this is not possible, alternate arrangements will be made.

Eligibility requirements (must meet all these requirements):


- Currently are or were previously in government care in BC
- Youth 14 -25 years old (cannot be older than 25)
- Has not received a transition kit from FBCYICN before
- Either currently living on their own or will be in eight months

Applicants will be notified by an FBCYICN staff member approximately 2-3 weeks after the application deadline.

For more information about this bursary or to submit an application, please contact the FBCYICN at 604-527- 7762 or Toll-free: 1-800-565-8055 or

E-mail: info@fbcyicn.ca

CLICK HERE FOR THE [Transition Kit Application Form](#)



Power Pages is a magazine published by the Federation of BC Youth in Care for young people, service providers and caregivers in BC and other Networks across Canada. It offers a platform for young people to talk about their experiences, unite their voice and and learn about opportunities and services available through MCFD and other community partners. [Sign up and get it for Free!](#)

IDENTIFICATION (ID)

You will need the right ID to do lots of things, like getting a job or opening a bank account. Here's some info on how to get some very useful ID. If you're in care, your social worker will support you to get the right ID. It's a great idea to let them take a photocopy of your ID in case you lose it.



Click on any of the links below to go directly to the information:

- [Birth Certificate](#)
- [Certificate of Canadian Citizenship](#)
- [Social Insurance Card](#)
- [British Columbia Identification Card \(BCID\)](#)
- [BC Services Card](#)
- [Status Card](#)
- [Métis Nation BC citizenship card](#)
- [Care Card](#)
- [Passport](#)

Birth Certificate

If you are in care, a copy of your birth certificate is likely with your Social Worker or with the [Public Guardian and Trustee of BC \(PGT\)](#). You can get it from your Social Worker or PGT when you need it, and you should get it when you leave care. Do not lose your birth certificate!! It can be a major hassle to get a new one from "[Vital Statistics](#)" and it costs money!! The following link will connect to birth certificates from any Province in Canada.

<https://www.canadianbirthcertificate.com/?gclid=CIufjeOx2bQCFeGDQgodSzwAHw>

If you do need to get your birth certificate, you will need the following if you were born in BC you:

- Your full name, date and place of birth.
- The full names of both your parents. This includes your birth mother's

maiden name (the last name she was born with).

- City/province/state/country where your 'birth parents' were born.

If you don't know this information ask your social worker to help you get it.

There is a fee for a copy of a BC birth certificate. www.vs.gov.bc.ca/births/index.html

If you are in care or a Youth Agreement, the fee will be covered by your Social Worker.

Certificate of Canadian Citizenship

Are you a Canadian citizen who was born outside of Canada? This link will give you the information you need to get proof of citizenship.

www.cic.gc.ca/english/citizenship/proof.asp

If you are a Canadian Citizen, your Certificate of Canadian Citizenship is your basic piece of ID in Canada. If you are still in care, there should be a copy of this ID in your file at the Ministry. Make sure you get it when you leave care.

Call 1-888-242-2100 to find out how to get a new copy of your Certificate of Canadian Citizenship. There is a charge for a new certificate. Check with your Social Worker to see if he/she will be able to reimburse you.

If you are in continuing care or a Youth Agreement and NOT a Canadian Citizen, discuss the process of becoming one with your Social Worker. Not being a Canadian Citizen means that you (for example) will not be eligible for Medical benefits when you turn 19, will have to pay more for tuition if you plan on going to University or College and you won't be able to work in Canada!

Record of Landing or Confirmation of Permanent Residence

A Record of Landing or Confirmation of Permanent Residence is a document issued by the Government of Canada that contains historical documentation of you at the time you received permanent resident status in Canada.

Social Insurance Number (SIN)

A social insurance card is another really useful piece of I.D. You need a social insurance number get a job and get tax refunds.

You can apply for a Social Insurance Card (SIN) your local [Service Canada Centre](#) or by mail. Your



SIN card is free. It is free you have had a legal name

change. Anyone over 12 years old can apply for a SIN card without their guardian being present with them.

You may want to check with the [Public Guardian and Trustee's office](#) as they may have a SIN card on file for you and can provide it to you on request.



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if

There is a charge for a replacement card.

To get a social insurance number, you need one of these pieces of ID

- ◆ a Canadian birth certificate; a Canadian passport; a Canadian Citizenship Certificate or a Record of Landing (for landed immigrants).

For more info call 1 800 206-7218 or go to: www.servicecanada.gc.ca/eng/sc/sin/

British Columbia Identification Card (BCID)

BCID is useful because it has your picture on it if you don't have a driver's license. www.icbc.com/driver-licensing/BCID

BC ID will not be replaced by the BC Services Card.



You need official picture ID for lots of things — like opening a bank account. When you apply for a BCID, you must present at least one piece of primary identification and another piece of either primary or secondary identification. You need to apply in person to either the "[Motor Vehicle Branch](#)"

(<http://www.icbc.com/driver-licensing/find-licensing>) or a "[Service BC office](#)" (<http://www.servicebc.gov.bc.ca/locations/>)

Primary & Secondary Identification

Primary Identification	Secondary Identification
B.C. driver's licence or learner's licence	Bank card
B.C. identification card (BCID)	Birth certificate from foreign country
Birth certificate	Credit card
Canadian citizenship card	Driver's licence (Canadian or U.S.)
Canadian passport	Employee ID card with photo
Canadian record of landing	Health card issued by a Canadian province or territory
Canadian immigration identification record	Native Status card
Permanent resident card	Naturalization certificate
Secure certificate of Indian Status (New Design only)	Passport (Canadian or foreign, including U.S. passport card)
	Social insurance card
	Student card (school ID)
	Vehicle registration

Status Card



A "Secure Certificate of Indian Status" also referred to as a "Status Card" is an easy way to show that you have First Nations status. If you are already a "Registered Status Indian", then you can apply for a Status Card through any First Nation Band Office or through "Aboriginal Affairs and Northern Development Canada".

If you are in care or Youth Agreement and do not know whether or not you are "status," your social worker can find this out and help you become registered if you have status.

To apply for a status card, call Aboriginal Affairs and Northern Development Canada in Vancouver at (604) 666-7891 - or - call the BC Association of Friendship Centres at 1-800-990-2432. www.bcaafc.com/

"Status" is defined in the [Indian Act](#) (created in 1876) and has been updated many times since then. Status can be held only by those who fit the definition as laid out in the Indian Act.

Status Indians have certain rights and benefits that may not be available to Non-Status Indians or Métis people. This may include on-reserve housing benefits, education and exemption from federal, provincial and territorial taxes in specific situations.

The Indian Register contains the names of all Status Indians and has information such as dates of birth, death, marriage and divorce, as well as records of persons transferring from one band (or First Nation community) to another.

For more information E-mail: CNAP-NACC@ainc-inac.gc.ca or Phone: (toll free) 1-800-567-9604 or www.ainc-inac.gc.ca/br/is/scs/scis-eng.asp

Métis Nation BC Citizenship Card



"Métis" means a person who self-identifies as Métis, is distinct from other Aboriginal peoples, is of Historic Métis Nation ancestry, and is accepted by the Métis Nation.

"Historic Métis Nation Homeland" means the area of land in west central North America used and occupied as the traditional territory of the Métis.

Métis Nation BC (MNBC) citizenship is only available to Métis individuals residing in the province of British Columbia. Proof of current residency is required for a MNBC provincial citizenship card.

By reviewing genealogy records and any supporting documentation, the Métis Nation BC (MNBC) will determine whether or not a person making application qualifies. For more information <http://mNBC.ca/>

CareCard



Sample CareCard

Each BC resident enrolled with the Medical Services Plan (MSP) has a personal health number. This number is shown on a CareCard. You need your CareCard whenever you need any kind of health care service. If you are in care, your CareCard will likely be with your caregivers. If you are not

in care, it will likely be with your parents. CareCards are being replaced by the BC Services Card (see below). CardCards will continue to be accepted until February 2018.

BC Services Card



The BC Services Card is replacing the CareCard and is used as identification to access health care services. If you are in care you can get your BC Services Card from any ICBC driver licensing office when you are 18 $\frac{1}{2}$ yrs old. You will need to bring both primary

and secondary ID (see section "Primary and Secondary ID in "Table of Contents"). The BC Services card will need to be renewed every 5 years.

1



Visit an ICBC driver licensing office. Remember to bring your ID and your CareCard, if you have it.

2

Confirm you are a B.C. resident and have your photo taken.



There are three different types of the BC Services Cards:

- [BC Driver's Licence & Services Card](#)
- [Photo BC Services Card](#)
- [Non-Photo BC Services Card](#)

There is no fee to obtain or replace a BC Services Card. However, if you are combining your BC Services Card with your driver's licence, fees that apply to the regular driver's licence renewal process will apply.

For more information visit BCServicesCard.ca



PASSPORT



A Canadian passport is the only universally accepted travel and identification document available to Canadians for the purpose of international travel, which means that you need it to cross the border out of or back into Canada. U.S. law requires all travellers to present a valid passport or other approved secure document when entering the United States.

If you are over the age of 16 you need to apply as an adult. All children under the age of 16 who travel alone or with an adult need their own passport to travel, and [parents](#) or [guardians](#) will need to sign on your behalf.

Border agents in virtually all countries around the globe are cracking down on unauthorized cross-border travel involving minors. This is all part of a worldwide effort to curb child abductions, estranged-parent "kidnappings", and other illegal forms of exploitation.

If you are in care, you require a "border crossing letter" - this is completed by your Social Worker.

If you are in a Youth Agreement and going to another country - whoever is taking you will need a verifiable, [notarized](#) letter from your parents and/or legal guardians to prove that this person has the authority to take you out of the country. The letter should specify where you are going, how long you will be staying and who will be responsible for you. If your birth parents or adoptive parents are separated or divorced, the letter needs to be signed by the parent who has custody - and, if possible, the signature of your other birth parent as well.

For information on how to get a passport as well as fees, please go to PASSPORT CANADA: www.ppt.gc.ca/index.aspx?lang=eng



It is a real drag to lose ID!!

Make photo copies of all your ID and ask someone that you trust to hang onto this for you (agency staff, family member, AYA worker, etc.).

GETTING YOUR LEARNERS PERMIT & DRIVERS LICENCE



Graduated licensing in BC is a two-stage program to help you become a safe driver for life—and reduce your risk of

crashing while learning. As a new driver, it typically takes 36 months to get your driver's licence.

To qualify for a learner's (Class 7L) licence in BC, you must:

- be 16 or older, and
- pass a knowledge test and a vision screening test at a driver licensing office.

There is nothing wrong with starting to study for your learner's test even when you are fifteen. You would prepare for your learner's permit test by:



- studying [Learn to drive smart](#) (formerly *RoadSense for Drivers*), and
- taking the [online practice knowledge test](#).

When you come in for your test, you must bring a form called the "[Parent/Guardian Consent in support of a Minor's Driver's Licence](#)" (MV2606A) signed by your Social Worker. You will have to pay to take the test and then pay again to get your learner's permit. Check this site to find the current fees: icbc.com/driver-licensing/fees

Most social workers will want to know what your plan is for learning how to drive. For example, who is going to teach you? Can you show that you are a responsible person? How will you contribute towards the cost of taking lessons?

If you are not living with, or dependent on, a parent or guardian and under 19 years of age, a form called a "[MV2606B - Application to Dispense with Parental Consent](#)" can be filled out by social workers /other acceptable [guarantors](#). They will not have to accompany you to a driver licensing office.

To be a "guarantor" a social worker or employment assistance worker must have been your worker within the past 6 months and can confirm that you are not in care of the Ministry.

There are situations where social workers might not approve of you getting a learner's permit. For example, if you misuse drugs and alcohol, they may be worried for your safety and that of others if you are driving around. Getting a licence is not a right; it comes with responsibility, and part of your role is to show that you can be responsible.

Your Learner's permit is valid for 2 years. During this time, you must drive with a qualified supervisor and follow other "L" restrictions.

You'll be able to take your novice (N) (Class 7N) road test after you've had your learner's (Class 7L) licence for at least 12 months. You will be tested on your ability to perform various driving manoeuvres in a safe, smooth and controlled manner.

After a minimum of **24 months**, most N drivers are eligible to take the Class 5 or Class 6 road test. If you pass it, you get your full-privilege, Class 5 or Class 6 driver's licence.

The "BC Services Card" can combine your driver's license and you will have the option of including your Medical Services Plan coverage (previously CareCard).

DID YOU KNOW THAT

By completing an ICBC approved driving course, you could get

- a **six-month reduction** in the novice stage, &
- **two credits** towards your high school grad.

Challenged with a Disability?



If you are challenged with a disability and want to get your learner's permit and driver's license, you should discuss this with your Social Worker and Doctor. A wide variety of technological aids are available to help overcome many obstacles to driving.

MONEY MONEY MONEY

A Poem about Money

"**Money** Money Money Money Money MoneyMoney
Money Money MoneyMONEY Money Money Money Money
.....Money ..Money MONEY MoneyMoney Money Money Money
Money Money Money **Money** Money Money Money Money Money"



Learn to budget and manage your money now. It will definitely pay off for you in the long run. Check out these games: www.practicalmoneyskills.com/games/

Knowing about "money" (sometimes called "financial literacy") is a very important life skill to have.

Ask any adult what they wished they could have learned more about when they were younger and chances are they will say "I wish I knew more about MONEY".

You have a choice - you could either live a life of stress because you let bills pile up while you spend all your money from paycheque to paycheque ...

Or

You can make sure your bills are paid and by putting some money away in a savings account - you can plan for the future.

Knowing how to manage money effectively can make a huge difference in your life.

The following is not going to be able to teach you everything you will need to know about money but it is a start.

First of all ... you should know where your money goes. Knowing this is a great first step.



Humorous video clip shows how day to day purchases can add up over time: www.youtube.com/watch?v=HSxvS10FNp8

Step 1: Start by making a budget for yourself.

A budget is a tool to help you organize your money. It helps you understand where your money comes from and where it goes. It's easy to spend a couple bucks on a donut and pop or to grab some fast food because, at the time, it's only a few bucks. But when you start to add those costs up over time, they can become a huge expense and a big part of the reason that you don't have enough money for the things you really want! A budget not only helps you look at where your money is going, it helps you plan for future goals that could include buying a house or car, go travelling, or saving for some new clothes. Below is a sample budget.

Expenses per Month	
Rent	\$500.00
Utilities (Heat, electricity)	\$100.00
Transportation (Bus Pass)	\$52.00
Food	\$200.00
Clothes	\$50.00
Toiletries	\$15.00
Recreation	\$43.00
Savings	\$40.00
Total Expenses	\$1,000.00

The trick is to learn the difference between things you "NEED" and things you "WANT". So if we look at the budget above, what do you see as "NEEDS" (things you absolutely need to have)?

What are your "WANTS" (don't really need - but gee - would be great to have)?

To work on a budget about housing costs ... click [HERE](#)



Video - seven young people talk about their attitude and perspective about money. www.youtube.com/watch?v=CxalNaRrhlg

Think about making a budget plan for yourself on the following page. Remember to keep asking yourself if this is something you need to spend money on - or is this something you "want" to spend money on.

TIP ---- budget some money to save right into your overall budget. That is how you get your "wants". You have to save for them. Think about starting to put just 10% of what you make or your allowance into a savings account

Budget Worksheet

Amount of money you make in a month	\$ _____
Expenses per Month	Cost
TO PUT IN MY SAVINGS	
Rent	
Utilities (Heat, electricity, water)	
Cable and Internet	
Phone	
Transportation	
Food	
Personal Needs (e.g., haircuts, toiletries, clothes,)	
Laundry	
Recreation	
Other: _____	
Total Expenses	

Subtract your total expenses from your total income = _____

If you are having trouble figuring this out, consider keeping track of all your expenses. Each time you make a purchase keep your receipt and enter the purchase in a notebook / calendar. Once a week, add up all your receipts.

OR

Check out online tools/apps that are available to help you do this.

(e.g., <https://www.mint.com>)



Website and video clips - learn more about money:
practicalmoneyskills.ca/

Credit

There are two ways to buy something - cash and /or credit. If you use credit, like a credit card or "lay-away plan", you are promising to pay later for some or all of something. **Think twice before using credit to buy things!** Having credit is not the same as having free money.



Are you breathing? Then chances are extremely good you can get a credit card, and another one, and another one 😊. This doesn't mean it is a good idea though. 😞 It's hard to pay for something after you have it.

Unlike other people who lend money, credit card issuers don't pay that much attention to how much you know about money or your ability to manage credit. They simply depend on you using the credit card and, as a result - owing them money with interest rates that range from 9% to 29% a year!

Each month, you will receive a monthly bill giving details of what you spent, how much you owe, how much interest is added on, the payment date and the minimum payment amount.

The only way to win when it comes to credit cards is to **pay all of what you owe when you get your statement each month.** If you don't pay it all ... it simply means that you will end up paying more money than what you originally bought it for.



This cartoon uses humour to explain how credit cards and interest rates work. www.youtube.com/watch?v=83wtyEqD1fc



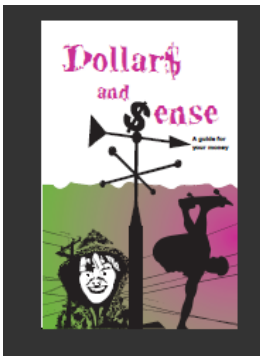
Great overview for understanding credit card fees: www.fcac-acfc.gc.ca/eng/resources/publications/paymentoptions/CCFees/CCFees_toc-eng.asp

Your CREDIT RATING

Perhaps now or perhaps later, you will probably want to borrow money to get a student loan or buy a car or house. When you ask for a loan, the bank will look at your "credit rating". Your credit rating tells the lender how much you currently owe to other companies or people? How much you borrowed in the past; Whether or not you paid something on the debt each month; how quickly you paid the lender back; how much you currently spend; how much you have left over. The lender needs to be sure that you will pay them back!

The trick to getting a credit rating, is you need to borrow money or use a credit card so that you can show that you are a good credit risk - in other words - that you can be responsible in paying your debts.

If you fail to make a monthly payment for example, your credit rating goes DOWN. If you fail to make another monthly payment - your credit rating goes down even more. If this happens, you can forget about buying a house or car until such time as your credit rating improves. It takes longer to improve your credit rating than it does to lower your credit rating.



"Dollar\$ and \$ense"

Check out this easy to read booklet developed for youth with the Public Guardian & Trustee of BC. We all need money - some people are better at managing it than others. Take a look at this booklet and become someone who knows about money.

www.trustee.bc.ca/

Check out ... www.themoneybelt.ca/theCity-laZone/eng/ab-eng.aspx - this is an easy and fun learning program developed young people by the Financial Consumer Agency of Canada (FCAC). It can be completed virtually anywhere.



for



Especially for Aboriginal Youth - check out "[First Nations Financial Fitness: Your Guide for Getting Healthy, Wealthy, and Wise](#)"¹.

(www.afoabc.org/downloads/2011-financial-literacy-handbook.pdf)



¹ developed in collaboration with the Aboriginal Financial Officers Association of BC, VanCity, the Public Guardian and Trustee, First Nations Technology Council, Vancouver Aboriginal Child and Family Service Society and funded by Aboriginal Affairs and Northern Development Canada.

Banking

An account at a credit union or bank helps you keep track of your money, lets you cash your cheques and makes it easy to pay bills. If you cash your cheques in places other than your bank you can expect to pay interest plus a service fee. Many banks offer a low or no service fee bank account to children and youth.



The Difference between a Bank and Credit Union:

<http://www.youtube.com/watch?v=-rEW6ff3Zao>

Opening an Account: To open an account, you need one piece of picture ID (BCID, driver's license, BC Services Card, passport) and one other piece of official ID (birth certificate, social insurance number, CareCard, etc.). Of course, you need some money to put in the account. You will have some choices to make when you are opening your account. Here are some questions you can ask when looking into opening an account. Some banks require you to bring your parent/guardian to open an account.

What kind of accounts should I have?

How can I make deposits and withdrawals with this kind of account?

What is the minimum deposit to open an account?

On-line access and keeping your passwords private, safe & secure?

What service fees would I have to pay with this kind of account?

What is the maximum daily amount I can take out of my account using my banking card?

Are there hidden fees?

If you absolutely have to 3 Ways to Cash a Cheque without having a bank account.

1. Bring photo ID and the cheque to the bank shown on the cheque.
2. Ask a friend with an account to cash it for you. After you sign the back of the cheque your friend can cash it. ** Not recommended - only do this with someone you trust! They could keep the money once you give them the signed cheque. And only do this if you're sure the cheque won't bounce. If the cheque bounces and your friend has already given you the cash, you might be in a tough situation.
3. Go to a cheque cashing store. Ask first about charges for cashing your cheque. You will need photo ID.

If it is a government cheque you can usually get it cashed anywhere

The best plan is to get yourself a bank account!

- What type of savings or chequing account is right for you? www.fcac-acfc.gc.ca/eng/resources/toolCalculator/banking/index-eng.asp
- An overview of reasons why you may want to open an account: vimeo.com/27353696
- How to open an account: vimeo.com/27343193



Video clip - An introduction to banking: vimeo.com/27346969



Tips specific to saving: www.milliondollarjourney.com/my-saving-strategies.htm

Beginning at age 18, file your tax return every calendar year whether you were employed during that time or not. Completing your tax return is something all Canadians need to do and it can actually put money in your pocket!

- The BC Government will subsidize your health insurance cost for you if you are earning a low income. For proof of your income, you need to file an income tax return for the year you turn 18.

Savings: \$50 or more each month!

- When you turn 19, you may qualify for a GST credit from the federal government. To receive the GST credit, you have to apply for it on your Income Tax return. If you don't send one in - you won't get it. You may apply any time during the year. To make sure you get it when you turn 19 - file an income tax return in the year you turn 18.

Savings: \$100 or more every three months!

TOTAL = \$1000 + per year

What Do I Need To File My Income Tax Return?



To file an income tax

return, you will need tax information slips, such as T3s, T4s, T4As or T5s. These are mailed to you before the end of

February by the companies or agencies (employers) who paid you a salary or wage during the year. If you don't get a T4 in the mail from where you worked, call and

If you are a youth with disabilities and have a Registered Disability Savings Plan (RDSP) the Public Guardian & Trustee has been filing your taxes for you as of age 16.

ask them to send you one. You can go to any [Canada Revenue Agency office \(CRA\)](http://www.cra-arc.gc.ca/cntct/prv/bc-eng.html) (<http://www.cra-arc.gc.ca/cntct/prv/bc-eng.html>) with proof of address and ID and they will print these off for you.

- If you are in a Youth Agreement or an Agreement with Young Adult, you can expect to receive a T5.
- Save your receipts sometimes you can claim expenses (e.g., education costs, charitable donations, medical expenses). These are subtracted from your total income, and the result could mean a bigger income tax refund.



Do I pay Income Tax if I am Aboriginal?

It depends. There are several factors that are considered in determining whether or not your Employment Income is taxable. This includes whether or not you are a registered member of your Band, where you live (on or off reserve) and where you work (on or off reserve). Canada Revenue Agency (CRA) has prepared a guide to help you determine in what situations your Employment Income is tax exempt: www.cra-arc.gc.ca/brgnls/gdlns-eng.html.

Is it difficult to complete an Income Tax Return?

No, it is not hard to do your own income tax return. Income tax forms and a general guide are available at [postal outlets](#) or [Service Canada](#) centres. When completed, it will show how much income you earned last year, how much tax you have to pay or how much tax will be refunded to you. You simply follow the instructions, whether you are doing it with a pencil or using computer software. There are easy online programs, like www.ufile.ca you can use for free or almost free!. There are also organizations that provide volunteers Tax Preparation Clinics (www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/bc-eng.html)

A private accounting firm can complete the return for you, but they will charge a fee for doing so. For example if you were due to receive a \$500 refund from your income tax, the company will give you less (usually about \$50 - \$75 less) - keeping that as a fee for their service.

You can receive your tax refunds and benefits by mail or have them deposited directly into your bank account.

When do I File My Income Tax Return?

If you must pay income tax for a (calendar) year, the deadline for completing your tax return is April 30. You will get charged interest if you make a payment after April 30. If you don't owe the government money, then you can file the return later and still get your refund. Usually, income tax is deducted from each pay cheque you get.

After you file your income tax return, you will get a Notice of Assessment in the mail from the CRA. This document gives you a

How does the CRA know how much money I made each year? Employers report all the income they have paid to you to the Canada Revenue Agency (CRA). Make sure that your employer is deducting income tax - if not now you will have to pay later!

breakdown of taxes you paid, income earned, refund received, etc. It also tells you how much you can contribute to your Registered Retirement Savings Fund (RRSP).

If you haven't filed a tax return for a few years, you can file for up to three years in the past to get any benefits coming to you (such as tax refunds or tax-free benefits - but not GST credits).

Registered Retirement Savings Plan (RRSP)

This is a great way to save money for your future. The sooner you start - the earlier you will be able to retire. You can even borrow money from your RRSP for a down payment on your first home or help pay the costs towards post-secondary education. Every dollar you invest in an RRSP is a dollar that can be deducted off your income at tax time. This will result in having to pay less tax and probably getting a nice refund. When you retire, money withdrawn from an RRSP is taxable. However this will depend on how much money you get when you retire.

The average amount of income tax we pay is about 30% - this means that for every \$100 you earn - the government takes \$30. But if you put a \$100 into an RRSP - you get to claim this hundred at tax income time and get your \$30 back. If you put \$1000 into an RRSP - you get about \$300 back!

Tax Free Savings Account (TFSA)

Another way to save money is through a TFSA. Unlike an RRSP, there is no tax deduction for the amount deposited into a TFSA (maximum of \$5,500 per year). But there is no tax on any interest or growth in a TFSA, and money withdrawn from a TFSA is not taxable.



Information about investing: vimeo.com/27305376

Change of address?

If you move, make sure you inform each employer you have moved so they can mail your T4 to you. T4's are usually mailed in February of each year. Make sure you provide the CRA and all other federal and provincial government offices with which you have been in direct contact with your new address so they can continue sending checks etc. to you.

The Public Guardian & Trustee (PGT)



PUBLIC GUARDIAN
AND TRUSTEE OF
BRITISH COLUMBIA

*Rights, Choices
and Security for
All British Columbians*

The Public Guardian & Trustee is a corporation established under the *Public Guardian and Trustee Act*. In part, the purpose of the PGT is to serve Children and youth under the age of 19 by protecting their legal and financial interests. This includes collecting benefits to which you may be entitled, investing and managing money and acting on your behalf in legal matters when required.

The Public Guardian and Trustee (PGT) (www.trustee.bc.ca/) may hold funds in trust for a child/youth. A child/youth may be entitled to money as compensation for injuries from an insurance policy or from monies left to them by a family member. Money is given to the PGT in trust and then invested and administered on your behalf.

By law, as a child or youth - the Public Guardian and Trustee must hold your money until you reach the age of 19 or when it's specified in the trust or court document. The amount you receive will include any interest earned, less any portion you have received and the fees the PGT is required to charge by law.

This is not a reflection on your abilities or those of your family - rather to protect what is rightfully yours.

You can be involved in decisions about how your money is managed and encourage you to talk to your parents, social worker or Guardianship and Trust Officer at the PGT about your trust and seek any information you need.

Some youth in care have money kept "in trust" for them by the Public Guardian and Trustee until they turn 19. Ask your social worker if there is any money in trust for you.

Contact Information:

Public Guardian & Trustee
Child and Youth Services
700-808 West Hastings Street
Vancouver, BC V6C 3L3
Trust Management Ph: 604.775.3480
Legal Intake Ph: 604.660.3040
Fax: 604.775.2429



Neat Videos about Money²

- The story of Jennifer —a young woman who is well established and on her way to reaching her financial and life goals. She shares her recipe to becoming financially fit. vimeo.com/27457233
- An overview of an online learning financial fitness program called "Money Matters". www.aspect.bc.ca/online-store/your-money-matters
- Learn more about cash flow: www.servicecanada.gc.ca/eng/faq/index.shtml#jobs
- A great overview of financial literacy: www.youtube.com/fcacan#p/c/0/LdhSVzr11Bw
- Payday Loans Explained: www.fcac-acfc.gc.ca/eng/consumers/creditloans/paydayLoan/index-eng.asp
- Before You Sign A Contract: 10 Things You Need to Know: www.fcac-acfc.gc.ca/eng/resources/publications/rightRespons/TSContracts-eng.asp
- A family dealing with real life challenges related to money and what happens when one person in the family makes poor decisions. vimeo.com/27301108 - ---- the same family and money challenges but shows a better way to solve money problems vimeo.com/27309881
- Tips on how to deal with debt collectors: www.fcac-acfc.gc.ca/eng/resources/publications/budgetMoneyMgmt/TSCollAgency-eng.asp
- Easy practical tips on saving money even if you're broke: www.ehow.com/how_5015788_easily-month-even-youre-broke.html
- This website provides some great activities and games for teaching money concepts: www.moneyandstuff.info/activities.htm#understanding

² Thanks to Aboriginal Financial Officers Association of British Columbia who created the publication "[First Nations Financial Fitness: Your Guide for Getting Healthy, Wealthy, and Wise](#)"



EMPLOYMENT/CAREER

I owe, I owe - it's off to work I go.

Although this may be the case, studies have shown that work does much more than pay bills. In fact, working improves one's overall mental and physical health and this in turn will lead to a happier and more successful you.

A job is what you do to get money. But ... we change constantly and so does the world around us - including the working world. It would be extremely rare if your job today were to be the same from the beginning to the end of your working life. In fact, chances are you will have anywhere from 7 - 10 different jobs in your lifetime.

You should always look for something you enjoy doing. Follow your heart. Dreaming about your future can help you understand what you really want in life. Knowing what you want and keeping it in your mind can give you the motivation you need to deal with life's challenges. Never be afraid to dream big.

Although you may not always have much choice when you're looking for work think of your first jobs as being stepping stones on the path of your career.

Career planning

Career planning is looking ahead and deciding what kind of work you want to do down the road. You can get help with career planning from high school counsellors, Service Canada Centres and on the internet.

1. Start by reading the **Career Profiles** (www.workbc.ca/Careers/Career-Profiles/Pages/Career-Profiles-List.aspx), descriptions of more than 500 careers. **The Build a Career** (www.buildacareer.ca/) application will help you find which of these many career options you may be best suited to.
2. Once you have identified potential career choices, **the Career Pathfinder** (www.workbc.ca/Jobs/JobSeekers/CareerExplorer.aspx) tool will tell you more about each one and the educational requirements for it.
3. **The Education Planner** (www.educationplanner.ca/) will help you learn more about the educational programs available throughout BC for various

careers. It also provides links to help you explore what career or education path is best for you.

OR TRY SOME OF THESE

Career Navigator: Access different CAREER quizzes.

www.jobsetc.gc.ca/toolbox/quizzes/quizzes_home.do?lang=e

Interest Quiz: Know Yourself www.canlearn.ca/eng/preparing/explore/kys.shtml

Check out this page to discover your strengths and learn what careers suit your interests.

Career Options www.canlearn.ca/eng/preparing/explore/cao.shtml

Explore an extensive list of careers, employment requirements and hiring prospects.

Educational Requirements www.canlearn.ca/eng/preparing/explore/cao.shtml

Investigate the type of education required for your dream career and discover the schools that offer related programs.

How to find a Job

Having a job you don't like just means there is something much better out there in the world for you to do!

You don't always have much choice when you're looking for a job - sometimes you have to take any work you can get. But it is worth thinking about what kind of work you want to do. Doing something you like will help you keep your job and do it well. Discover who you are and what you like doing!


Check the things you would like in a job.

- | | | |
|---|---|--|
| <input type="radio"/> working alone | <input type="radio"/> having freedom | <input type="radio"/> using numbers |
| <input type="radio"/> working with people | <input type="radio"/> moving around | <input type="radio"/> handling money |
| <input type="radio"/> working inside | <input type="radio"/> working at a desk | <input type="radio"/> helping people |
| <input type="radio"/> working outside | <input type="radio"/> using tools | <input type="radio"/> solving problems |

Shoot for the moon. Even if you miss, you'll land among the stars.

~Les Brown

- Go to "WorkBC" (www.workbc.ca/Pages/Home.aspx) - 85 WorkBC Employment Services Centres and 114 satellite offices are open across the province of BC. This one-Stop-Shop offers a full suite of employment programs. You will meet with an employment advisor who will help you identify supports and services you need to find - and keep - a job. Depending on your situation, you can get help with a resume, take additional training, or build new skills.

- **Ask Around:** Ask friends, family, youth workers, business owners, people you meet on the street. A lot of jobs are filled by word of mouth. Have you heard the expression ... "it's not what you know ... it's who you know"
- **Go Online:** There are probably more job postings online than anywhere else
- **Newspaper Ads:** Look in the classified ads in newspapers (free ones too). You can check out newspapers at your public library.
- If you live in a larger community, chances are you will be able to access a local youth employment centre
-  **Aboriginal Training and Employment Program (ATEP)** - connects Aboriginal people to employment opportunities through job-related training and support services. www.aved.gov.bc.ca/atep/welcome.htm
- **Service Canada Centres:** These centres have computer banks of work available. They also tell you about any job-finding programs in your area. Check out the Service Canada job bank home page www.jobbank.gc.ca/intro-eng.aspx?OpPage=50&Stdnt=No

To find employment if living in the lower mainland ... go to www.lmer.ca/

- **Provincial employment programs - GO TO...**
www.labourmarketservices.gov.bc.ca/eas_directory/eas_directory_interactive_map.html
- **Student/Youth Job Search**
www.jobbank.gc.ca/res_eng.aspx?CommGrouping=GBC005&Student=Only
- **Just for Youth and Students:**
www.servicecanada.gc.ca/eng/audiences/youth/employment.shtml
- **Job Match - Advertise your job profile to employers and receive a list of matching jobs.** seekers.jobbank.gc.ca/common-commun/login-connection.aspx?redirect=true&target=6&lang=en-CA
- **Job Alert: Receive by email a list of job openings that match your search criteria.** seekers.jobbank.gc.ca/common-commun/login-connection.aspx?redirect=true&target=0&lang=en-CA
- **Resume Builder : Choice of layouts and resume tips**
seekers.jobbank.gc.ca/common-commun/login-connection.aspx?redirect=true&target=1&lang=en-CA

You can also

- Look for “**help wanted**” signs in windows and bulletin boards in community centres, Laundromats, grocery stores - and/or put up your own signs in these places to let people know what kind of work you’re looking for. Some people have even turned their resumes into big posters and have worn them around town. It works!



- **Volunteer:** Go help in a community organization, or even work for free for a business for a while. Volunteering is an excellent way to gain skills, experience and contacts that will help you find a job. Information about places you have volunteered is great to put on your resume or on a scholarship application. How about volunteering some of your time during your summer holidays?
- **Look Good:** It might not be fair, but people will judge you by how you look. When you go out looking for work, make sure you are clean and dressed neatly - even if you’re just picking up an application form. If you don’t have a nice outfit to wear talk to your social worker.



How to Get the Job

Once you know about a job you’re interested in, you now have to get the person hiring for the job interested in you. You have to help them see you’re the right person for the job. This could mean going regularly to the place you want to work to see if they still need someone or calling the person hiring to let them know you are still interested. If you show interest --- often the employer will as well.

Make a Resume: A resume tells people about you. In most parts of BC you can get free help making a resume. Look for [Service Canada Centre](#) in the Blue Pages of the phone book or look on-line. Give them a call and ask where you can get help with a resume in your area. Whenever you try to develop a one-size-fits-all resume to send to all employers, you almost always end up with something employers will toss in the recycle bin. Employers want you to write a resume specifically for them. They expect you to clearly show how and why you are the best for the job. Remember it is the resume that gets you the interview. **Sample Resume on the following Page.**

Write a Cover Letter: This is your opportunity to shine! Include a “cover letter” with your resume when you apply for a job. A cover letter gives that personal touch. Keep it short (one page at the most). In the cover letter, you can add any extra info that is not in your resume and lets you say you think this would be a great place to work. Some people even offer to work for free for a few days to let the employer see what good workers they are.

Your Name

123 Maple St., City, Province, Country, Code 111-444-5555

Experience

1. Volunteer work

2. **Company, City**, (Start with the most recent: Time Period Employed = From - To)
Position, e.g. Labourer, Receptionist

List all relevant job information, e.g.: What the job involved? Avoid using phrases like "responsible for -" Instead, use action verbs: "Resolved customer complaints"

Employers want to see what you've accomplished. So, rather than something like "Worked with children in a day-care setting" better to say something like ...

"Developed three daily activities for preschool-age children and prepared them for a 10-minute holiday program performance".

Education

(Details of schools, colleges, universities attended, starting with earliest. Include information of Diplomas, degrees etc.)

Date Where, e.g. Maple High, Maple City

What - e.g. High School Certificate, degrees etc.

Skills & Characteristics

E.g. Computer skills, Languages etc.

Anything else of interest or relevance

References - Available upon request

Make sure you have spelled everything correctly and given the employer a way to get a hold of you!!

References: References are people who will put in a good word for you when you're looking for a job. Employers check references to make sure you are OK. You should always ask people first if they agree to be a reference for you. Try to get references who are respected members of your community (e.g., people you have worked for, teachers, youth workers) and who know you well and can speak positively to your

strengths and weaknesses. Best you don't use your friends or family as references. Get reference letters if you can. These can be easily attached to any application or cover letter.

Filling out Application Forms: Even though you may have a resume, sometimes you need to fill out a form to apply for a job. The info you need to put on a form is mostly the same as what you have on your resume. Fill in the form carefully. If you make a mistake, ask for another form - don't make a mess crossing things out. And,

- Remember to add any volunteer work you have done, and --- whatever you do don't say something untrue on the application - this could lead to being fired!



On-Line Applications: If submitting an application on-line, it is

a good idea to include a cover letter (see above).

Some Common Interview Questions

1. Tell me why you applied for this job.
2. Tell me something about your previous work experience.
3. What do you know about this company/organization?
4. How would you describe yourself?
5. How well do you work under pressure?
6. What skills or talents do you have to offer this company/ organization?
7. Tell me about a time that you did something with others that was successful.
8. What are some of your strengths and weaknesses?

Job Interview

Congratulations! Your resume got you a job interview. A job interview is a big step in your job search. The employer is taking the time to meet you and see if you're right for the job. It's up to you to continue to make a good impression.

Before the interview, think how to answer questions the employer might ask. For example, practice answering questions such as: "What did you do to prepare for this interview?"; "Tell me a little about yourself?" or, "Give me an example of a time you worked well with others?" or "Tell me about a time you showed some initiative". What is an area you really need to work at?

You can practice an interview with someone you trust. Your friend is the employer and asks you questions just like in a real interview. Try to be serious but have some fun too! When you are done, talk about how the "interview" went. Trying this a few times will make you ready for the real interview.

It is a good idea to do some research and find out what the company is all about.

Get an Unfair Advantage and ACE Your Next Interview:

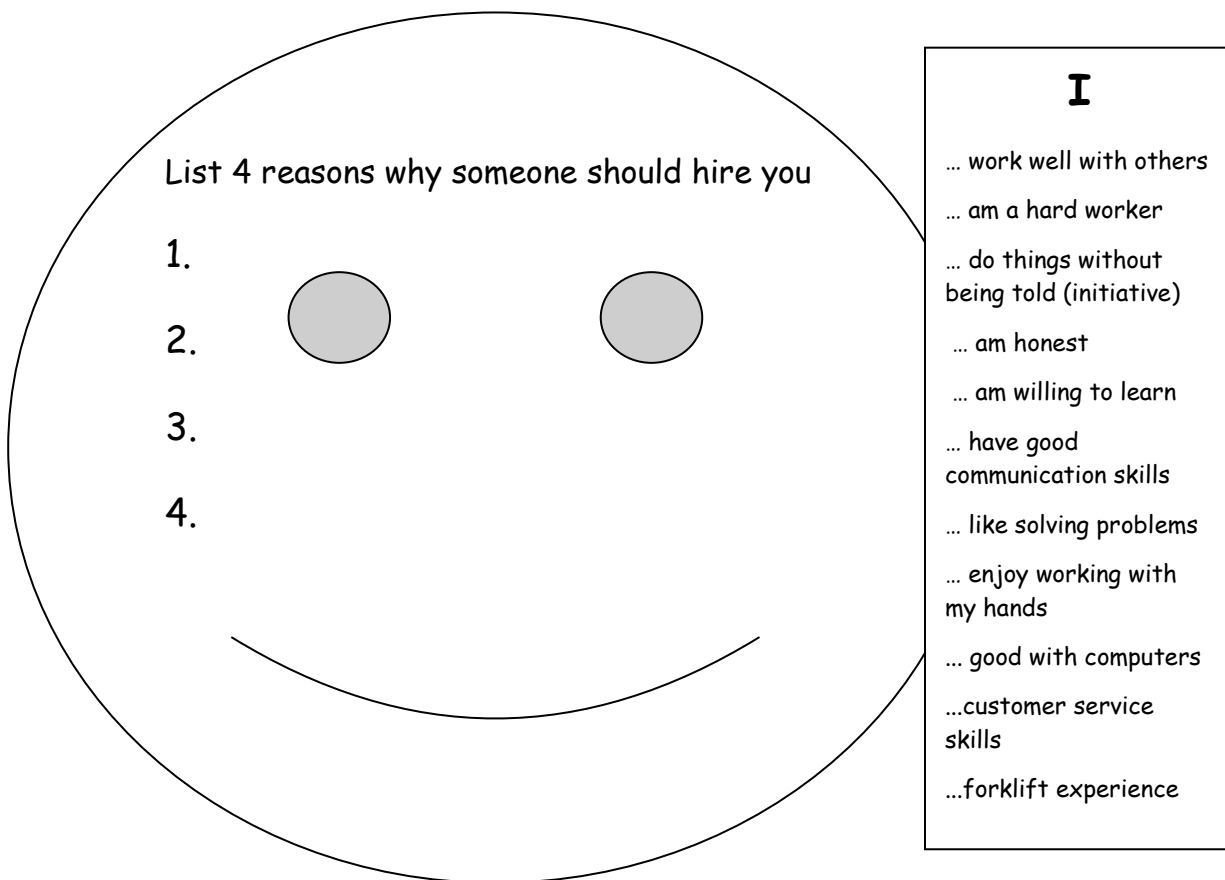
jobsearch.about.com/od/interviewquestionsanswers/a/jobintquest.htm

An interview is also a chance for you to ask questions. If the employer

doesn't tell you about the hours or pay, you can ask about it at the end of the interview.

Make sure you're looking good when you go to an interview and always arrive 5-10 minutes early. Try to check out how others look at the work place - then dress to fit in. Take a list of your references. Then go for it! It's your chance to shine.

TRICK Question: An executive was interviewing a young person for a position in his company. He wanted to find out something about this persons personality so he asked, "If you could have a conversation with someone living or dead - who would it be?" The young person quickly responded, "The living one of course." 😊



List 4 reasons why someone should hire you

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

I

- ... work well with others
- ... am a hard worker
- ... do things without being told (initiative)
- ... am honest
- ... am willing to learn
- ... have good communication skills
- ... like solving problems
- ... enjoy working with my hands
- ... good with computers
- ...customer service skills
- ...forklift experience

How to Keep a Job

Once you've got a job - you've got to keep it. Getting fired can feel real bad. It can also make it harder to find another job. There are some basic things you need to be successful in any job.

Check off the job skills you already have. It will pay to work on the ones you don't check.

- ❖ being on time
- ❖ learning from mistakes
- ❖ dealing with frustration
- ❖ can follow instructions
- ❖ keeping things tidy
- ❖ getting things done
- ❖ cooperating with others
- ❖ admitting mistakes

Remember: don't be late for work! - a mouse trap placed on top of your alarm clock will prevent you from going back to sleep after you hit the snooze button.

One of the best things to do is show initiative. This means you do things you see need doing without being told. Your employer will think you are just amazing if you are able to do this.

Employment Standards

You have rights as a worker. For example, you have the right to make the minimum wage for most jobs in BC; You have the right to take a break for meals and "coffee breaks". You have the right to a work place free of racism, homophobia and sexual harassment. To find out more about your rights as a worker: www.labour.gov.bc.ca/esb/esaguide/

If you have any problems with an employer, (like not getting paid!) you are required to try and resolve the problem directly with your employer by using the Employment Standards [Self-Help Kit](#).

If an employer does not respond to you within 15 days, you as the employee you may file a complaint with the [Employment Standards Branch](#).

Don't forget that when you get a job

Pay yourself first

Put some money away into a savings account or better yet, open up an RRSP account!

(Check out the "[Money Money Money](#)" section for more info)

If you put away \$80/mth

in 1 year you will have about \$1,000 saved
in 2 years you will have about \$2,000 saved
in 5 years you will have over \$5,000 saved

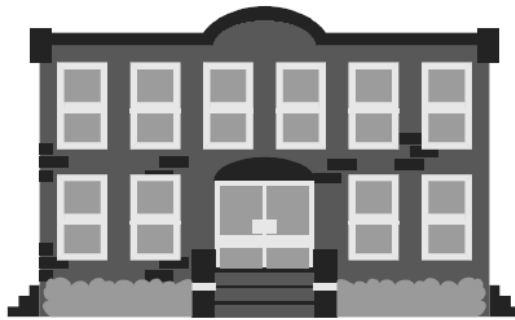


Some great Video Clips inside this document

www.afoabc.org/downloads/2011-financial-literacy-handbook.pdf

In Case you missed it --- check out the Employment Program of BC

www.workbc.ca/Pages/Home.aspx



Education is basic to getting a good job. Skills, diplomas and degrees can help you get the kind of work you want.



While you may not think so now - completing secondary school means that more doors will be open to you. Many people don't really know exactly what they want to do for a career until later on in life. It would be a real drag if at age 25, you find something you really want to do and then find out you need first to complete secondary school.

If you are having difficulty with anything at school, you need to speak up and get help. Here are some ideas to get the help you need:

- Talk to friends who are in school about who could help you (a counsellor, or a teacher) so you have someone to talk with about your learning needs and goals.
- Talk with your social worker, your caregiver, or another trusted adult about meeting with your school principal to support you in discussing your learning needs and goals.

If you would like to go back to school and need help with how to do that, here's some ways to get started:

- Check out the educational options available to you in returning to school. School districts offer a number of educational options, including alternate education programs, on-line learning programs, specialty academic programs, and secondary school apprenticeship programs.

If you are 18, and you need a graduation certificate to get the job you want, consider completing the Adult Dogwood program.

TIP: Finish your GRADE 12 while you don't have to pay for rent or food.

Do you want to read and write better?
If so, call 1-888-732-3234 - Someone at Literacy BC www.literacybc.ca/ will tell you about a program near you. Or check out ... directory.literacybc.ca/index2.htm

Recent studies have shown that, on average, people with a high school diploma earn \$7,000 more per year than those without. Over your lifetime, that could add up to as much as \$170,000 or more.

Do you want to finish high school as an adult?

If so, contact the Continuing Education Program in your local school district and they will tell you how to enrol.

Are You Thinking About going Back to School?

Are you thinking about getting a better job or a promotion? Are you bored and looking for a way out of your current situation? Then perhaps going back to school is what you need to do.

School can be expensive, but help is out there. If you need financial aid, do your research ahead of time. Find out how much money you need and how you might get it. Student loans aren't the only option - you can also look into bursaries or scholarships - or if you are in care or were a Youth Agreement, check out the [Agreements with Young Adults Program](#) or the [Youth Educational Assistance Fund](#).

Investing in your education is one of the smartest things you will ever do. Data collected in 2007 shows a 25-year-old male with a bachelor's degree earns about \$22,000 per year more than one with a high-school diploma.

Is this a good time for you to go back to school? Do you have the time you'll need to go to class, read, and study?

<http://adulted.about.com/od/studyskills/tp/10waystogetthemostoutofcollege.htm>

Depending on your goal, you might have lots of options open to you, or very few. Is the school you need available to you, and can you get in? Remember, getting your degree or certificate might be possible [online](#).

Consider which school best matches what you want to achieve, and then find out what their admission process requires.

- [Choosing the Right School](#)
- [Be Sure Your School Is Accredited](#) (to check - <http://adulted.about.com/od/intro/a/accreditation.htm>)

It is important you apply early if you are planning on attending post-secondary (University or a Vocational institute). For example, if you are hoping to start school in the Fall, you should apply in winter or early spring.

For some trades, there may even be a wait period of up to 2 years before you can get in. So, even if you are just thinking about it ... put your application in now - you can always change your mind.

College and University



Every college and university puts out a "course calendar." These course calendars describe the different programs and how to apply.

Your public library should have calendars for colleges and universities in BC. Your public library should have a computer where you can get more info on the internet site of the Post-Secondary Application Service of British Columbia (pas.bc.ca/).

If you're in high school, the guidance counsellor should be able to help you out too.

All of BC's publically funded Post-Secondary Institutions offer a variety of Aboriginal programs, courses and services. There are two institutions in the Province specific to Aboriginal students ...

Nicola Valley Institute of Technology (NVIT)


NVIT is BC's Aboriginal public post-secondary institute. Programs such as Social Work, Natural Resource Technology, and Aboriginal Community Economic Development are offered. (www.nvit.ca/default.htm)

Native Education College (NEC)

NEC, located in Vancouver, is an Aboriginal-controlled college governed by the NEC Native Education Society. (www.necvancouver.org/)

Additionally, BC's 25 publically funded post-secondary institutions employ Aboriginal post-secondary coordinators who provide support services to students, including:

- Transition services and referrals
- Mentoring and crisis management

 Note: Aboriginal Gathering Places have been established at almost all public post-secondary institutions in BC. They are unique spaces that reflect the culture and traditions of Aboriginal students.

Training Programs

Apprenticeships: Apprenticeship is a form of post-secondary education. It combines paid, work-based training (about 85% of training), with technical training in a classroom or shop setting (about 15% of training). To earn a certificate or ticket, and become a certified tradesperson you must successfully complete the training and pass examinations. An apprenticeship can range from one to five years, but most require four years to complete. If you want to find out more www.red-seal.ca/w.2lc.4m.2@-eng.jsp

BladeRunners: Provides training and entry-level employment opportunities for "at-risk youth". The program provides life skills training, job readiness skills, certification courses (e.g., Workplace Hazardous Materials Information System (WHMIS) Workers Compensation Board (WCB) Awareness, First Aid Level 1), job coaching and support, and workplace communication. This program can help youth get and keep full-time employment in construction and other industries. www.bladerunners.info/

Employment Skills Access Program (ESA): Unemployed individuals who do not receive "Employment Insurance" (EI) benefits can access tuition-free training at public post-secondary institutions to assist in finding work. www.workbc.ca/docs/ProgramInventory-ESA-Funding.pdf

Workforce Exploration Skills Training (WEST) Program: A tuition-free bush camp training program. Learn about mining, exploration, and other resource industries delivered in a hands-on learning environment (available if you are unemployed and not receiving EI benefits). sem.nwcc.bc.ca/courses.cfm

Youth Skills BC - Entrepreneurship Pilot Program: Want to start up your own business? Learn how to develop a business plan and launch a business. Youth must be unemployed and not receiving Employment Insurance (EI) benefits. www.ethoscmg.com/ymb.html

Get Youth Working: Employers can receive \$2800 to hire youth for three months! Great for both employers and youth seeking employment. Can also provide \$1,000 for training. www.getyouthworking.ca/

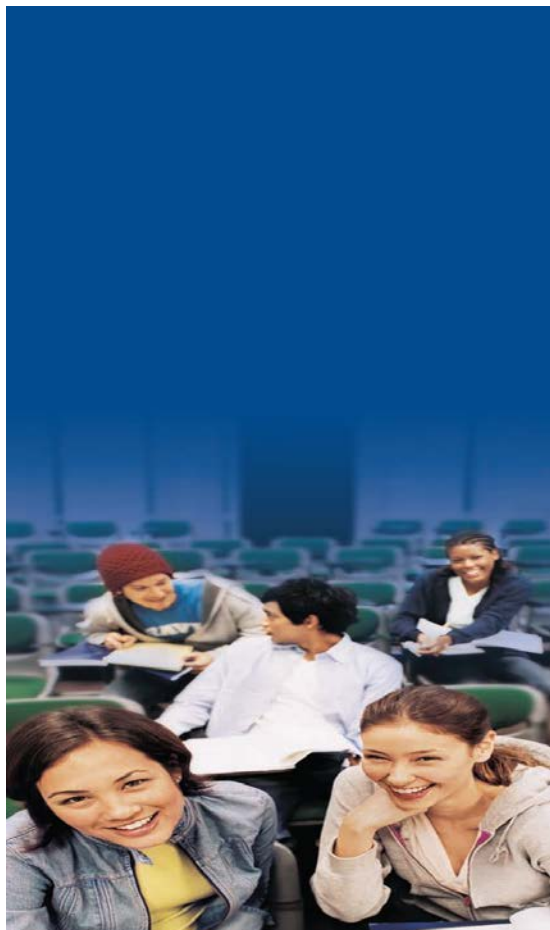
Workplace Training Program: Want to learn about the retail and Tourism business? This program is delivered throughout the Province and provides youth with workplace-based training. camosun.ca/business-services/contract-training/new-funding.html



For more information on Aboriginal specific Trades initiatives and programs:

www.itabc.ca/Page1027.aspx

The Agreements with Young Adults Program (AYA)



AYAs provide financial assistance and support services to youth formerly in care or Youth Agreement and who want to:

- Finish high school;
- Earn a diploma or certificate;
- Learn a trade;
- Attend college or university; and/or
- Complete a rehabilitative program.

Who Can Apply?

Youth who are at least 19 and not yet 24, and if on your 19th birthday you were:

- In the continuing care of a director under the *Children Family and Community Service Act* of BC;
- Under the guardianship of a director, through the *Family Relations Act* of BC; or
- In a Youth Agreement.

When Can I Apply?

You can apply any time between your 19th and 24th birthday.

How Can An AYA Help?

An AYA can provide support services or financial assistance, or both, to assist you while you're enrolled in your program. This may include, for example: rent, utilities, food and transportation allowance.

If I Apply For An AYA, What would I Be Expected To Do?

Complete an [application form](http://www.mcf.gov.bc.ca/youth/pdf/CF0707_JUN08.pdf) (www.mcf.gov.bc.ca/youth/pdf/CF0707_JUN08.pdf) with a written plan explaining your goals and the support you will need to reach them. Your social worker may be able to provide assistance in developing this plan. The plan must involve:

- A minimum of 60 per cent of a full-time educational or vocational program course load, or 40 per cent if you have a permanent disability; or, a minimum of 15 hours a week participation in a rehabilitative program; or a combination of the above.

You will be expected to attend class regularly and maintain a satisfactory level of performance.

Will I Be Expected To Contribute To My Living Expenses While On An AYA?

A contribution may be expected depending on whether or not you are working. It will depend on the amount of AYA assistance you need and your employment income during that period. A social worker will help you determine whether a contribution is appropriate or required.

How Long Do These Agreements Last?


AYAs last up to six months at a time. The total of all AYAs cannot add up to more than 24 months and agreements cannot extend past your 24th birthday.


How Long Will It Take To Get Financial Support?


If you provide all required information, financial support should be available within four to six weeks.

For more information or assistance, go to any Ministry of Children and Family Development or Delegated Aboriginal Agency office in your area or view information online: www.mcf.gov.lx.ca/youthlaya.htm

Scholarships and Bursaries

[BC Aboriginal Student Awards](#)  - Awards of \$1,000 - \$3,500 are available for Aboriginal people enrolled in year one or two of a post-secondary program that is a minimum of nine weeks in length.

[First Citizens' Fund Student Bursary Program](#)  - This program provides financial assistance to Aboriginal students enrolled in post-secondary education programs. It is funded by the Province of BC and delivered by the BC Association of Aboriginal Friendship Centres. The maximum level of assistance is \$700/year for Band or Tribal Council funded students and \$2000/year for non-funded students.
(www.bcaafc.com/programs/firstcitizensfund/31-studentbursary)

[Teacher Education Awards](#)  - A financial awards program for Aboriginal students enrolled in a teacher education program. The first awards will be made in 2012.

[Ken Dryden Scholarship](#) - Ken Dryden one of the greatest hockey goalies of all time helped start this. This scholarship gives cash to Canadian youth in and from care going to college or university. To find out more about it, call the Federation of BC Youth in Care Network at 1-800-565-8055 or the National Youth in Care Network (NYICN) toll free 1.800.790.7074.

[Youth Education Assistance Fund](#) www.mcf.gov.bc.ca/other_services/yeaf/index.htm

The Youth Education Assistance Fund (YEOF) provides grants to 19 to 23 year olds, who were formally under the continuing custody of a Director under the Child, Family and Community Service Act. The bursary is available to support attending university, college, a university-college, an institute or designated private school. The bursary amount in 2012 was \$5,500.

Approved applicants will receive a grant cheque from the Victoria Foundation. You can apply once a year, up to a maximum of four years or until you turn 24. The money you receive can be used for tuition, books or living expenses. This is a non-refundable, taxable grant. You will get a T4A form for your taxes. You can apply and receive funds at any time during the education year.

To receive the grant, you must be attending a designated post-secondary school. The institution does not have to be in BC. A designated post-secondary school is an accredited school approved by the Ministry of Advanced Education.

You must be registered in courses that are part of a program leading to a degree, diploma or certificate. This includes academic, vocational and trade programs. The program must be at least 12 weeks in length. You will need to take at least 60 per cent of a full time course load or 40% of a full time course load if you have a permanent disability.

The Youth Education Assistance Fund (YEAF) makes a difference in the lives of young adults who have spent time in the care of the Ministry of Children and Family Development or a Delegated Aboriginal Agency.

[Public Guardian and Trustee - Educational Assistance Fund](#): Successful applicants are awarded annual bursaries ranging in value up to a maximum of approximately \$3,300.00 to further educational or vocational goals. The bursary is only available if you don't have enough to cover expenses such as fees, books, rent, food and/or transportation. You must be at least 19 years old and have been in the permanent or continuing care of the government. The deadline for applications for each year is April 15th. For more detailed information, please go to:

www.trustee.bc.ca/services/estate/edu_assistance.html

Contact Info: Estate and Personal Trust Services
700-808 West Hastings Street, Vancouver BC V6C 3L3
Ph: 604.660.4444 Fax: 604.660.0964
E-mail: estates@trustee.bc.ca

[Federation of BC Foster Parents Association](#) Applications are accepted in May of each year. (<http://www.bcfosterparents.ca/bursaries.php>)

- MAURICE GRAYDON BURSARIES: awarded annually for youth currently and formerly in care who wish to continue their education. The bursaries are for \$500 each.
<http://www.bcfosterparents.ca/bursaries/MG.Bursary.Application.pdf>
- MERV DAVIS BURSARY is for any child in care residing in Coquitlam, Maple Ridge, Port Coquitlam, Port Moody or Pitt Meadows, For those reaching 19 years of age and interested in extending his/her education, whether to finish high school, attend business or vocational school, college or university.
- WILLIAM CURTIS MEMORIAL FUND - Any child/youth in care who resides in British Columbia and has reached the age of 19 years; who shows an interest in extending his/her education, (whether to finish high school, attend business or vocational school, college or university)

For More Information, call the BCFFPA Office at 1-800-663-9999

Other Links to Bursaries/Scholarships

http://icw.mcf.gov.bc.ca/yse/v/docs/adults/scholarships_bursaries_resource_guide.pdf

http://www.mcf.gov.bc.ca/yeaf/other_funding.htm

<http://www.scholarshipscanada.com/index.asp>

Federation of BC Youth in Care Network Dream Fund

Offers financial support to young people interested in career training and/or education opportunities. The Dream Fund is distributed to successful applicants three times a year.

There are two different kinds of Dream Fund [bursaries](#) for youth in/from care; both applications are due the second Friday of March, July and October.

Education Achievement Bursary

Provides young people with up to \$2500 in funding for post-secondary school per academic year. This bursary can be for all accredited schools.

Eligibility

- You are a former [youth in care](#) either under a [continuing custody order \(CCO\)](#) or [temporary custody order \(TCO\)](#), [Voluntary Care Agreement \(VCA\)](#) or [Special Care Agreement \(SNA\)](#) or supported through a [Youth Agreement](#).
- You are a Canadian Citizen or a Permanent Resident.
- You are 14 and over and under the age of 25.
- You are currently enrolled or planning to enrol in a secondary, post-secondary academic, technical or vocational program, a recognized public post-secondary institution, or a registered private post-secondary institution.
- You have a cumulative total of 1 year in government care or were supported in a youth agreement.

Note: A list of registered private post-secondary institutions in BC can be found on The Private Career Training Institutions Agency (PCTIA) website: www.pctia.bc.ca

Required Documents:

1. Maximum 2 page description of your educational goals and future aspirations for the next 2 - 3 years.
2. Maximum 1 page description of your challenges and obstacles
3. Maximum 2 page description of achievements and successes
4. Two reference letters; these can be from a school teacher, advisor, counsellor, worker, or employer (these signed letters can be printed and mailed or faxed (see contact info below) OR scanned and sent as an e-mail attachment to dreamfund@fbcyicn.ca).

Click [here](#) to print and submit the Education and Achievement application by mail.

Reach for Success Bursary

\$500 per year and can be used for a variety of workshops, courses and other skill building activities.

Eligibility:

- You are a former youth in care either under a continuing custody order or temporary custody order, Voluntary Care Agreement or Special Care Agreement or supported through a Youth Agreement.
- You are a Canadian Citizen or a Permanent Resident.
- You are 14 and over and under the age of 25.
- You are currently enrolled or are planning to enrol in a personal or professional development course or activity.
- You have a cumulative total of 1 year in government care or on a youth agreement

Required Documents: One reference letter; this can be from a school teacher, advisor, counsellor, worker, employer, family member, or other supportive adult in your life (this or these signed letters can be printed and mailed or faxed (see contact info below) OR scanned and sent as an e-mail attachment to dreamfund@fbcyicn.ca).

Click [here](#) to print and submit the Reach For Success application by mail.

Contact Info:

Federation of BC Youth in Care Networks (fbcyicn.ca/about/)
625 Agnes Street
Suite 500
New Westminster, BC
V3M 5Y4

Phone: 604.527.7762 or toll-free: 1.800.565.8055 Fax: 604.527.7764



Student Grants and Loans

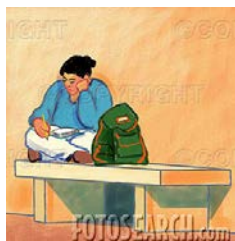
The [BC Student Assistance Program](#) has info on student loans and grants. You can call them at 1-800-561-1818. Just remember, you'll have to pay back loans one day!

You can find out about more scholarships from a web site of Student Awards (www.studentawards.ca). A lot of colleges and universities have bursaries for their students. Ask about them - you never know!

Canada Student Grants for College and University Students

Students enrolled in a recognized college or university may be eligible to receive the following student grants:

- [Grant for Students from Low-Income Families](#): \$250 per month of study for up to \$3,000 per academic year
- [Grant for Students from Middle-Income Families](#): \$100 per month of study for up to \$1,200 per academic year
- [Grant for Students with Dependants](#): \$200 per month of study, per dependent child
- [Grant for Part-Time Studies](#): Up to \$1,200 per academic year
- [Grant for Part-Time Students with Dependants](#): Up to \$1,920 per academic year
- [Grant for Students with Permanent Disabilities](#): \$2,000 per academic year
- [Grant for Services and Equipment for Students with Permanent Disabilities](#): Up to \$8,000 per academic year



*if you had your request for a Student Loan turned down - you can ask for a reassessment. Go to ...

<https://www.aved.gov.bc.ca/studentaidbc/apply/appeal.php>

HOUSING

What Type of Housing Are You Looking For???

ROOM AND BOARD

- ◆ furnished room in house
- ◆ food and utilities provided

ROOM TO RENT/SHARED ACCOMMODATION

- ◆ room in a house you rent for yourself
- ◆ may include hydro, TV, internet and phone.

HOUSEKEEPING ROOMS/SRO

- ◆ room with cooking utilities (toaster oven/microwave)
- ◆ may share fridge and bathroom.
- ◆ probably will not include hydro, TV, internet and phone.
- ◆ sharing of bathroom facilities with other tenants



SHARING CAN SOMETIMES BE A DRAG...OR
SOMETIMES IT CAN BE GREAT.

APARTMENT, CONDO, OR TOWNHOUSE

- ◆ your own space but expensive
- ◆ usually does not include hydro, TV, internet or phone



HOUSE

- ◆ Usually need to share
- ◆ You get your own space
- ◆ usually does not include hydro, TV, internet or phone
- ◆ opportunities to plant a garden and mow the lawn

Talk to your social worker, there may be a housing program in your community.

Deciding What Type of Housing You Want

Room And Board	
Advantages: <ul style="list-style-type: none"> • can cut down on costs! • You get fed & meals might be excellent • Usually furnished 	Disadvantages: <ul style="list-style-type: none"> • Not as much privacy • Meals may not be great
Room to Rent/Shared Accommodation	
Advantages: <ul style="list-style-type: none"> • You won't be alone • sharing household tasks (cleaning, meals) 	Disadvantages: <ul style="list-style-type: none"> • You might not get along • Your roommate might eat your food • You have to share the common space
House Keeping Room/Single Residence Occupancy (SRO) (SRO tenants typically share bathrooms and/or kitchens)	
Advantages: <ul style="list-style-type: none"> • Can be inexpensive • Usually close to downtown 	Disadvantages: <ul style="list-style-type: none"> • Sharing a bathroom • Not necessarily safe
Apartment/Condo/Townhouse	
Advantages: <ul style="list-style-type: none"> • Privacy • Usually quite safe 	Disadvantages: <ul style="list-style-type: none"> • Can be expensive • lonely • Other tenants can be noisy
House	
Advantages: <ul style="list-style-type: none"> • You won't be alone • sharing household tasks (cleaning, meals) • planting a garden • Sharing of expenses 	Disadvantages: <ul style="list-style-type: none"> • Might not get along with the others • Your roommate might eat your food • You have to share the common space, • People could be moving in and out • it can be expensive -especially if there is a high roommate turn over

Ask others if they prefer one living situation over another

The Classified Ads - Everything is shortened in the classifieds to save space. The following is a list of terms you need to know to understand the classifieds.

appl. = appliances	Avail = available	B.R. = bedroom
bach. = bachelor suite	bsmt. ste = basement suite	Char. = character suite
D/D = damage deposit	F/P = fireplace	F/S = fridge & stove
furn = furnished	Grd Flr = ground floor	H.T. = heat
H/W = hot water	L.R. = living room	Laund = laundry
lge = large	Kit = kitchen	N.S. = Non smoker
Pkg = parking	Res.Mgr. = Resident Manager	Sep. Ent. = separate entrance
sm = small	Ste = suite	Util inc. = utilities included
W/D = washer/dryer	W/W = Wall to wall carpet	a/c = air conditioning
Mod = modern	Crpt = carpet	Vw = view

Pick the ones important to you, so you know what to look for:

Handy Dandy Housing Checklist: Date of viewing: _____

Location: _____ Address: _____

Phone: _____ Landlord's name: _____

Rent: _____ Damage Deposit: _____

Housing Costs:

- Heat (oil, natural gas, or electric). If not included, \$ per month _____
- Hydro (electricity/heat). If not included, \$ per month _____
- Cable
- Laundry - If not available, are the laundry facilities far away? ____ min.
- Fridge. ♦ is it working well? ♦ is it clean?
- Stove ♦ is it working well? ♦ is it clean?
- Phone ♦ Are the phone jacks in appropriate places?

What's In the Apartment?

- Is the bedroom area suitable for you?
- Is the living area enough for you?
- Is the kitchen big enough?
- Is there enough cupboard space in the kitchen?
- Cupboards are checked and there are no rodent feces?
- Do you have your own bathroom? If no, how many people share _____
- Is there a shower? Is there a bath tub?
- Is there good water pressure
- Is there enough storage space?
- Is it a secure save space?
- Are the door and windows sealed to prevent drafts?
- Are the different areas of the apartment well maintained?
- Are the cable outlets in appropriate places for the TV and internet?
- Proper locks on the door?

If no, what areas are not maintained? _____

Other Stuff

- Is the lease or rental agreement month to month? If not, how many months do you have to sign the lease for?_____
- Does the landlord seem responsible?
- Is the landlord willing to fix things?
- Is there public transport nearby?
- Does the neighbourhood look safe?
- Is the area safe? Is the area properly lit for coming home on a dark winter night?
- Are there proper locks on the doors and windows and/or a security system?
- Is the location quiet enough for you? (i.e. Street noise, neighbours, children)
- Is the outside well maintained?
- Is there a smoke detector?

other _____

other _____

Rate the following statements. The highest score is 5 and means you strongly agree with the statement. The lowest score is 1.

Is the housing situation worth the rent?	1	2	3	4	5
Do you like the place?	1	2	3	4	5
If you are sharing, will you all get along?	1	2	3	4	5

..... **and more things**

If you have a pet, are you allowed pets at this apartment?

If you pay in cash - make sure you get a receipt!

Watch out for hidden costs - for example are all utilities included? Cable?

Try to check out the neighbours a bit (are they noisy?)

Damage Deposit

When you rent a place, you often have to pay a "DAMAGE DEPOSIT" (also known as a Security deposit). This is usually equivalent to half a month or full month's rent.

Try to find out if the landlord is usually pretty good about giving the damage deposit back.

To avoid a problem, make sure you get a receipt for any money you give to your landlord. If at all possible give cheques, this way you always have proof you paid. In the memo section of the cheque write the purpose of the cheque i.e. rent for June or damage deposit.

You have rights as a tenant

Check out the [Tenant Survival Guide](#) -

[http://www.tenants.bc.ca/ckfinder/userfiles/files/TRAC%20Tenant%20Survival%20Guide%20-%20English%20\(web\).pdf](http://www.tenants.bc.ca/ckfinder/userfiles/files/TRAC%20Tenant%20Survival%20Guide%20-%20English%20(web).pdf)

The *Guide* is intended to give tenants a basic understanding of residential tenancy law in British Columbia. This can help you prevent or resolve any conflicts with a landlord. It provides links to a number of useful resources around the province.

[What if I am being evicted?](#)

[I have mold! What do I do?](#)

[Can friends stay overnight?](#)

[Do I have to make repairs?](#)

[What's the rent increase cap?](#)

[How do I get my security/damage deposit back?](#)



Figuring out How Much Living in your own place will Cost?


Expenses	Start-Up Costs	Regular Monthly Expenses
Rent		
Damage deposit		
Utilities: hydro, gas/oil, phone, water		
Start-up Costs: bed, table, chairs, sofa,		
Kitchen supplies, cleaning supplies		
Cable/internet		
Food groceries, meals out		
Transportation: transit pass, taxi, car payments, car insurance, gas		
Recreation: movies, concerts, sports, travel		
Personal Care: medicine, soap , shampoo, make up		
Clothing		
Laundry		
Child Care: babysitting/day care, diapers		
Other		
Totals for start-up and monthly expenses	=	=

Start-Up Costs	
Plus Monthly Expenses	+
Total Expenses for First Month	=

House Hunting

Looking for a place to rent can be a frustrating task. For example, there may not be many safe and affordable places to rent, and landlords can be reluctant to rent to youth.

Here are some ways that might help you.

- ❖ Check out "craigslist" (geo.craigslist.org/iso/ca/bc) or "kijiji" (bc.kijiji.ca/)
- ❖ Do a google search
- ❖ Look in your local newspaper and/or any weekly paper in your community under "For Rent" in the classified ads. Lots of people do this so the disadvantage is landlords often have a large pool of interested renters to choose from.
- ❖ Walk around neighborhoods that interest you and look for "For Rent" signs. If there is a telephone number available and you have a cell phone - this can be a quick way to introduce yourself and if you are lucky - get a chance to view the suite/apartment.
- ❖ Look in the yellow pages of the telephone book or Google "Property Management". Landlords may use a Property management company to take care of finding renters on their behalf. Telling a Property Management company exactly what you are looking for just might get you what you want.
- ❖ Some youth serving agencies (e.g., "Boys and Girls Clubs", Aboriginal Friendship Centres), schools and universities provide housing registries. A registry is a listing of apartments, houses/ suites and "youth friendly" landlords.
- ❖  If you are living on-reserve, you may want to talk with your Band's housing coordinator to see what the housing eligibility requirements and wait lists are like in your community, your social worker can help you with this.

To be safe, it may be a good idea to check out places with a friend! This way, you have an extra pair of eyes to help determine if this is the place for you,



Resources available to Aboriginal Youth

Aboriginal Housing Initiative

For Aboriginal people living off-reserve, a list of the housing developments created through the initiative can be accessed here:

www.bchousing.org/Initiatives/Creating/AHI/List

Aboriginal Housing Provider List

A list of off-reserve Aboriginal housing for households and individuals with Aboriginal ancestry, including First Nations, Métis, Inuit and those who self identify as Aboriginal.

www.bchousing.org/Find/aboriginal/AHL

What NOT to do when you go to meet the Landlord

Let's face it. Lots of landlords don't like the idea of renting to young people. You really need to put your best foot forward and of course you don't want to make a bad impression when meeting the landlord for the first time. Following are some things you should NOT do.

- ☒ Do not be late for your appointment.
- ☒ Do not go look at the place with a whole bunch of your friends - the landlord won't be excited at the prospect of lots of parties.
- ☒ Do not smoke
- ☒ Do not wear dirty clothes
- ☒ Do not talk about staying up late with friends, playing loud music

On the flip side

- ✓ Bring an adult with you to look at the place.
- ✓ Be prepared to give a small deposit on the place - this way you will have secured the place temporarily at least until you will bring the rest of damage/security deposit.
- ✓ Carry an "Intent to Rent" form with you (you can get this from your social worker).

Stuff you might need for your place

- Table & chairs
- Bed
- Sharp kitchen knife
- Sofa
- 1 pillow & case
- Dish towel
- Dresser
- towels
- Plates, bowls, cups
- Bookcase
- Alarm clock
- Frying pan
- Sheets
- Cutlery
- Pot with lid
- blanket or sleeping bag
- Can/bottle opener
- Tool kit (duct tape, hammer, screw driver etc)

Roommate Stuff

Consider the following - it might help you avoid a roommate nightmare!!!!

Cleaning

- ◆ Who does the dishes (and how often do they get done), can often be a problem, especially if you are eating separately, or if one roommate has a lot of friends over to eat. Easiest way (you have heard this before) is to do the dishes right after eating.
- ◆ If your place is clean when you move in, it is easier to keep it clean. If it is dusty and run down, cleaning could be a big job ... and something roommates often disagree about.

TIP: Making a cleaning checklist can help you stay on track and organize the cleaning.

Roommate Romance?!

- ◆ Getting involved with a roommate can wreck a good living arrangement. Be clear with yourself and your roommate about your boundaries.
- ◆ It's possible your roommate may date your friends. How would you feel about this?
- ◆ Make sure you feel safe around your roommates. Unwanted romantic or sexual attention can make you feel unsafe in your own home!

Having friends over?

- ◆ If one or both of you has a boy/girl friend, how do you feel about this person spending the night ... and how often is reasonable?
- ◆ If you are a non-smoker, how do you feel about having friends smoke in the house? (Best to just make a NO SMOKING rule)

Do you share in all costs - or keep everything separate?

- ◆ Some things like dish washing detergent, soaps, and cleaning supplies are difficult to keep separate. You need to decide if you will keep bills or if you trust the other person to buy their share.
- ◆ Food in the fridge. You need to have this discussion early on as this can present problems. You may be a light eater and your room-mate might never feel full. Friends will come over and ask if there is anything to eat.



Moving In & Moving Out

- A property condition report when you move in. Take some photos with your cell phone as well.
- Keep a record of your tenancy agreement and property condition report.
- Providing post-dated cheques simplifies having to pay each month and your cashed cheque is your receipt and proof you paid your rent.
- If something needs repair, let the landlord know right away so you won't be charged later.
- If you are planning to move out, you must give notice in writing. This is usually given on the 1st of the month before you move out.
- When you move out, it is your responsibility to clean your apartment and arrange for all belongings to be out by midnight of the last day of your tenancy.
- Let hydro, cable and the telephone company know you are moving.
- Getting your damage deposit back depends on you leaving your place in the same condition you moved in (If this is not done, you may lose your damage deposit).
- If you are on income assistance, you have to pay back your damage deposit to the Ministry.
- The [Residential Tenancy Office](http://www.rto.gov.bc.ca/) can give information if you have problems with your landlord. You can call 1-800-665-8779 or call the 24 hour info line at 1-800-661-4886 (www.rto.gov.bc.ca/)

UTILITIES (Phone, Heat, Lights, Cable)

Cell Phone verses a Land-Line Phone

Here are some things you should consider.

<p style="text-align: center;">Land Lines</p> 	<p style="text-align: center;">Cell Phones</p> 
<p>Cheaper - never have roaming fees, only charge for long distance calls and even then, some companies offer low cost long distance plan packages. - however - can be expensive if you move around a lot because of the connection and disconnection fees</p>	<p>Can be expensive - or cheaper Depends on your plan. Careful about the 2 - 3 year terms!</p>
<p>They never run out of battery juice. They are plugged 24/7.</p>	<p>Need charging - you could miss out on important calls - but you can Email, text message, play games, take pics, listen to music, and yak.</p>
<p>Are green and healthy with no toxic batteries, safe for kids and pregnant women.</p>	<p>They go where you go. This means if you're expecting a call from a potential employer the likelihood of you being available for the call increases</p>
<p>Are seldom stolen.</p>	<p>Can be easily stolen or lost.</p>

Make an informed decision.

- If you decide on a cell phone, think about "pay as you go". You simply buy a time card provides you with a certain number of minutes. When your minutes are up - you buy a new card. This way you will know exactly what your phone is costing you. The disadvantage to this is its quite expensive if you use your phone a lot.
- Some cell phone companies offer unlimited talk and text options - look into those plans.
- If you decide to go with a cell phone "plan" - check into whether there are weekend charges, roaming charges and long distance charges? Is there a free phone in the deal? Free texting? How long do you have to sign up for (1 yr, 2 yrs or 3 yrs)? How much per month? What is included in this monthly charge? What are all the hidden fees?

Note: It can cost you anywhere from \$200 to \$300 to get out of a contract if you decide to go with another provider.

Protect Your Personal Information

If you lose your cell phone or it gets stolen, all the information stored can be accessed. One layer of protection you can use is to password protect your phone. Also not a great idea to store too much personal information on your cell phone like your address, bank account information etc. etc.

What a Phone Line Costs

Depending on where you live, a phone line costs \$45.00 to connect and about \$24 - \$30/month service charge. Some cable companies can provide phone service.

If you add voice mail, call waiting, *69 etc., this may cost you extra.

Decide what you need and what your budget can handle. If you end out in a position where you can't pay the monthly fee -your credit rating will be affected.

Long Distance

You may want to block the ability to call long distance. Especially if you have a land phone in your name and you live with others. As another alternative, try [SKYPE](#). It's Free. If you and the person you want to call both have a SKYPE account - you can talk long distance - whenever you want to - not just on special occasions. And, if you know people who don't use Skype you can call them at really low rates.

You can also "[gmail](#)" chat & video for free and for those people with an Iphone or an Ipad you can facetime directly between each for free.

Home Heating

Your place will either be heated electrically, with natural gas or have oil heating. If electrical you will need BC Hydro. If natural gas, ask your landlord who the provider is. If oil, you will need to have the oil filled up on a regular basis by an oil heating company in your community. It's no fun running out of oil in the middle of winter.

How to Get BC Hydro

This is for your lights and heat if the heating is electrical. You can Google the number for BC Hydro or look in the White Pages of the phone book under [BC Hydro](#). Or use this: www.bchydro.com/. If you have never had a BC Hydro account, you will be asked for the following information:



- Drivers licence, BCID, BC Service Card,
- Date of birth
- Employer phone # (if you are not currently working you may be able to use someone else as a reference.)
- Address of one friend or family member

What it Costs

There is a hook up charge. Check with BC Hydro to find out how much. Your monthly bill depends on how much electricity you use. Before you rent a place, find out what the hydro bill was from the last renters, landlord or BC Hydro. You may want to consider checking out the BC Hydro "Power Smart" pages for ideas on how to reduce your monthly bill - www.bchydro.com/powersmart/

How to Get Cable TV

First you will need to find out who the cable provider is and then usually a simple telephone call will be all you need to do. In BC the two biggest providers are Shaw and Telus. Both have advantages and disadvantages. Ask trusted adults and check out their websites for more information.

Bundle your Internet, Phone and Cable

Many providers of cable provide phone and internet and will often offer great deals to get you to sign up. There can be some hidden fees. There may be a contractual obligation so if you move, you may be faced with a large bill.

Remember!!!

Don't forget to pay your bills on time!!!!

If you don't pay them every month you can end up with a big debt... and ruin your credit rating and make it hard to get these services in the future.

Shaw Cable: www.shaw.ca/

Telus: telus.com/

Self care skills means you know how to take care of yourself. This includes things like "[hygiene](#)". Having good hygiene means you don't stink because you shower or bathe regularly, you wear clean clothes, you throw your waste or left over food in the garbage, you take your garbage out as soon as it's full, you brush your teeth regularly, comb/brush your hairy, wash your hands after having gone to the bathroom, you do your dishes - etc. etc.

Other self care skills include: being able to cook nutritious meals; knowing how to keep yourself safe; exercise; proper amount of sleep; stress management; etc.

The Art of Doing Laundry

Laundry is the washing and drying of your clothes. Here are some useful tips when doing your laundry.



- Check the labels on your clothes to see whether or not they can be machine washed, hand washed, or must be dry cleaned. Drycleaning can be expensive.
- Sort laundry by color. Whites, light gray and white background prints will go in one pile. Deep colored clothes - black, red, navy, brown, dark gray - go in another pile.
- Front loading washing machines are better than top loading machines.
- Separate towels and sheets from the clothes you wear. In the dark colors, separate t-shirts and jeans from lighter weight items like blouses or shirts.
- Washing by fabric type allows you to use different water temperatures and keeps drying cycles simple.
- Check that all pockets are empty. Especially tissue paper, pens, wallets and cell phones!
- If you want to keep the shape of your clothes ... close all zippers and buttons.
- Unless your clothes are caked with dirt and heavily stained, wash using cold water. This helps preserve the colour.
- Bed linens and towels if washed at the highest temperature tends to be harsh on the fabric - if you must, luke warm is ok, but cold is easiest on the fabric.
- Depending on the washing machine, soap can be put in first or after the clothes. Some machines have a special place to put the soap in. If the

machine doesn't have a special place, put the soap into the washing machine before putting your laundry in. This will help prevent soap stains.

- If you need to go to a Laundromat, bring your soap with you. Buying those little packages is expensive.
- More soap doesn't necessarily mean your clothes will be cleaner.
- Load items one at a time, making sure they are not in a wad. To protect fabric finishes and reduce the "washed out" look, turn knitted items, corduroy, textured fabric and sweatshirts inside out.
- If you are washing brand new jeans, 1/8 of a cup of salt in the washing machine will "set" the color more permanently.
- Program your phone or laptop for 25 minutes so you don't forget about your washing.

Drying your laundry

- You can save money by drying your clothes on a clothesline - and the added benefit is they will smell sooooo fresh.
- If using a dryer, put in a dry towel with your washed laundry - this helps dry them quicker. *Take your clothes out immediately after drying and hang them up - they will look great and hardly wrinkled.*

Stain Removal: Everything you would ever want to know about stain removal:

laundry.about.com/od/stainremoval/a/stainsaz.htm

Ironing/Steaming: For that extra nice look ... get rid of the wrinkles. Both an iron and steamer work great but the steamer is faster.

Household Cleaning Supplies

- LEMON JUICE - Removes grease from mirrors and tables;
- WHITE VINEGAR (mix with water) - Removes grease, prevents mould formation, cleans windows and floors;
- TABLE SALT - Disinfects and scours;
- SODIUM BICARBONATE (Baking Soda) - Scours, cleanses, deodorizes, removes spots, softens fabric and unclogs drains when mixed with vinegar (great for the fridge);
- Paper towels/rags/sponge;
- Dish detergent;

- Bar of soap;
- Broom and dust pan;
- Garbage bags;
- Laundry detergent;
- Fabric softener (sheets);
- Mop & water bucket;

Tips for Keeping your Place Clean & Tidy

- Pick any day/evening of the week to do your cleaning and try to stick to it.
- Don't put things down - put them away.
- Do up your dishes after you have eaten.
- Keep shoes at the door;
- Once a week:
 - Dust;
 - Vacuum;
 - Wash the Floors;
 - Clean the toilet and inside and out;
 - Scrub the bath-tub
- Change your bed sheets at least once every two weeks
- Steam clean your rugs and sofa at least once a year

Don't be Trashy - Recycle!

Recycling is one of the best ways for you to have a positive impact on the world in which we live. Recycling is important to both the natural environment and us.

All of the following are considered recyclable. It depends on where you live - what is picked up.

- Polycoated containers (milk and milk substitute cartons, drink/soup/juice boxes, gable top containers)
- Rigid plastic packaging from consumer goods, food (e.g. salads, baked goods), empty CD/DVD/VHS protective cases

- ❑ Rigid plastic containers, including milk jugs, yogurt and margarine containers, shampoo/liquid soap bottles, cleaning product containers, pill/vitamin bottles, clean plant pots
- ❑ Plastic and metal lids (including coffee and beverage lids)
- ❑ Glass bottles and jars
- ❑ Aluminum and tin cans
- ❑ Foil and foil plates (no food residue)
- ❑ **No plastic bags, Styrofoam or batteries.**

Note: You can in fact recycle plastic bags - just don't put them in the Blue Box take them to any large grocery store. Plastic bags are not accepted by recycling companies, because they get wrapped up in the machinery and cause shut-downs at the recycle plant.

Note: Why not batteries? Most batteries contain trace amounts of mercury and other potentially toxic stuff.

Hazardous Household Waste

The average home uses more than 20 pounds of hazardous household waste each year.

Toilet cleaners, tub and tile cleaners, oven cleaners, and bleach. Some typical chemicals found in most cleaners include sodium hydroxide, hydrochloric acid, butylcellosolve (2-butoxyethanol), formaldehyde, bleach (sodium hypochlorite), ammonia, acid, petroleum distillates, sulphuric acid, lye (potassium hydroxide), and morpholine.



Substances in cleaning agents can cause nausea, vomiting, inflammation and burning of the eyes, nose, throat, and respiratory system, and are linked with neurological, liver and kidney damage, blindness, asthma, cancer and poisonings. Be safe, if you are going to use heavy duty cleaners, wear gloves.

A healthy diet gives you energy and helps you feel good. Eating well can be tough on a tight budget, but if you plan your meals, you can make them healthy. Here are some tips to help you choose the best foods for your health and your wallet.

Check out Canada's Food Guide www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php for lots of information on healthy eating. Healthy eating means eating

- regular meals,
- a variety of foods from each food group, and
- the right amount of food so you don't feel too hungry or too full.

Using the Nutrition Facts table found on food labels: The Nutrition Facts table tells you the amount of different nutrients, like fat, protein, and fibre, found in that food. Learn how to use a Nutrition Facts table with the Health Canada Nutrition Labelling tools www.hc-sc.gc.ca/fn-an/label-etiquet/nutrition/cons/dv-vq/interact-eng.php. For foods without labels like fresh meat, poultry and fish, or vegetables and fruit, you can search for nutrition information at www.eatwise.ca/.

Watch out for too much sodium and sugar! Two ingredients that can make foods less healthy. Sodium is found in salt, which is added to lots of foods. Foods high in sodium include: chips, crackers, pretzels, pepperoni sticks, and spreadable cheese. www.healthyfamiliesbc.ca/sodium-sense Choose lower sodium varieties of these foods, or limit how often you eat them.

Sugar is also added to many foods like desserts, baked goods and condiments, and it's really high in sugary drinks. Sugary drinks include: pop, fruit drink, punch or beverage, energy drinks, iced tea, lemonade, and blended coffee or tea drinks.

www.healthyfamiliesbc.ca/home/articles/sugary-drinks-how-much-sugar-are-you-drinking When you're choosing drinks, pick ones that are lowest in sugar. Better yet, choose the healthiest ones that have no added sugar: water or milk.

Learn how to cook - Cooking meals from "scratch" is healthier and cheaper than relying on convenience or fast foods. Consider joining a community kitchen to learn cooking skills. Maybe there are cooking classes in your community. For simple recipes look on YouTube.

Plan what you need to buy, so you can plan what you have to spend. Eating healthy is easier and cheaper if you plan your meals. When you plan the meals you want to make and make a list before you go grocery shopping, you will:

- know which foods to buy when you're at the store,

- stay within your food budget, and
- be less likely to buy things you don't need—which can really blow your budget.

Go to the *Healthy Families BC* website to watch videos on how to plan meals and how to make the best choices in the grocery store

www.healthyfamiliesbc.ca/home/articles/topic/grocery-shopping.

The *Health Canada* website has tips on how to grocery shop www.hc-sc.gc.ca/fn-an/food-guide-aliment/using-utiliser/shopping-epicerie-eng.php and how to plan meals www.hc-sc.gc.ca/fn-an/food-guide-aliment/using-utiliser/plan-eng.php.

The *Healthy Canadians* website includes plenty of healthy eating, meal planning and cooking ideas healthycanadians.gc.ca/eating-nutrition/healthy-eating-saine-alimentation/index-eng.php.

Meal plan budgeting www.healthyfamiliesbc.ca/home/blog/eating-cheap or *Healthy Eating Cheap and Easy* for quick tips on meal planning, grocery shopping, recipes and food ideas

www.health.gov.bc.ca/library/publications/year/2002/HealthyEatingdoc.pdf.

Some good handouts to help you make budget-friendly food choices can be found at www.eatrightontario.ca/en/Articles/Budget/Food-choices-when-money-is-tight---Budget-friendly.aspx.

Healthy eating plus physical activity go hand in hand: Being physically active for at least 30 minutes per day plus eating right keeps you energized and strong and helps you maintain a healthy body weight. Physical activity and a healthy diet help your immune system to fight off bugs so you don't get sick. A healthy lifestyle also gives you the energy to manage stress. This helps release tension and actually helps you sleep better, too!

To give you some ideas for what kinds of activity to do and for how long check out www.csep.ca/CMFiles/Guidelines/CSEP_PAGuidelines_adults_en.pdf and www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/04paap-eng.php.

For more information on physical activity, go to the Physical Activity Line www.physicalactivityline.com/.

Tips for Grocery Shopping

- Start learning about what and how to buy before you move out. Adults have been buying groceries for a long time and they know how to get the best deals.
- Make a shopping list - and stick to it when you shop.
- Try not to shop when you are hungry - have something to eat before you go.
- Most of what you need for good nutrition is in the outside aisles of the grocery store.
- The most expensive stuff is usually at eye level ... look above and below to find the cheaper brands.
- The store brand is often less expensive.
- Coupons from the newspaper can help you cut costs.
- Buy day old bread and keep it in the fridge or freezer so it doesn't go stale.
- Check the "best before" labels.
- **SECRET!** Read the fine print - often the large sticker sale price is more expensive than another brand that not on sale. Use the calculator on your cell phone if you have one to compare because sizes are often different for this reason. Compare nutritional values and try to pick the brand that is the healthiest (lower in saturated fats, sugar and sodium)

Keep your foods fresh and safe.

Some foods carry bacteria on them, so cooking and storing foods properly means your food also stays safe. Keep cold foods cold by putting them in the fridge as soon as you get home. Keep hot foods hot by serving them right after they're cooked. If there are any leftovers, put them in the fridge right away. For more information on food storage, go here www.healthyfamiliesbc.ca/home/articles/food-safety-%E2%80%93-store-it-right.

Depending on what you make for your meals, Health Canada has lots of food safety tips to help you keep your food safe. To learn about how foods should be cooked and stored go to www.hc-sc.gc.ca/fn-an/securit/kitchen-cuisine/index-eng.php.

You can also learn how to "Be Food Safe" using this website www.befoodsafe.ca/en-home.asp

Healthy Home Eating Tips

- If you wake up one morning and see a slice of pizza left on the counter over from last night, it is a good idea to throw it out and have something else instead. Once out for two hours, the pizza begins growing bacteria.....gross! And be sure to keep your refrigerator at 4.4° C (40°F) or colder.
- Make sure you cook food thoroughly. Beef, veal, and lamb: 63 °C (145 °F). Pork and ground beef: 71 °C (160 °F). Poultry: 74 °C (165 °F).
- Don't try to hard-boil eggs in the microwave - they'll explode and possibly cause injury.
- Use a kettle for heating water. Putting water in the microwave causes it to overheat, and it can explode out of the cup once taken out. Possibly directly into your face.
- Keep appliances as far away from the sink to avoid an unwanted shock, literally.
- Dull knives can slip and leave you with a nasty cut, invest in a sharpener, and never try to catch a falling knife.
- Use wood cutting boards. Studies have shown that plastic cutting boards, with their cracks and crevices from use, encourage bacteria growth and salmonella poisoning.
- Beware of the plastics in your kitchen, from bottled water to plastic storage containers. Chemicals from plastic can leach into your food and drink. Replace plastic containers with glass, ceramic or stainless-steel storage containers.
- The sponge may be the dirtiest tool in your kitchen you are using to keep your kitchen "clean." Sponges are bacterial incubators.
- Reduce waste by composting. Not easy when you live in an apartment. Composting is the collection of food scraps, garden or grass clippings, weeds and other organic matter being decomposed and returned to the earth.
- Non-stick cookware (Teflon) - replace it with stainless steel, cast iron, copper and glass. Chemicals in Teflon have been linked to the production of hazardous fumes at high temps that will kill a bird if it's in the same room.
- Baking soda is great! It neutralizes and buffers either an acidic or an alkaline substance. You can use it in the refrigerator to neutralize acidic odors & use it to maintain a neutral pH for laundry water, which boosts your detergent's power.

Recipes (Easy)

Omelets

1. Crack 2 eggs (large or extra-large) into zip lock bag and shake to combine them.
2. Cut-up into small portions things like cheese, ham, bacon, onion, green pepper, tomato,
3. Throw it into the bag
4. Place the bags into rolling, boiling water for exactly 13 minutes.
5. Open the bags and the omelet will roll out easily.

Shake and Bake Chicken

Ingredients

- Chicken
- Shake and Bake
- Goes great with RICE (one cup of rice to two cups of water)

Preparation

- Read the Shake & Bake box
- If you use a cookie sheet, cover with a piece of aluminum foil to make cleaning easier.

Super-Easy Microwave Peanut Butter Fudge

Ingredients

- 1 (16 ounce) can vanilla frosting
- 1 (18 ounce) jar [peanut butter](#)

Directions:

1. Empty entire jar of peanut butter in a mixing bowl.
2. Heat vanilla frosting in its container (make sure you pull off all the foil lining) in microwave for about 60 seconds or until completely melted.
3. Pour the melted frosting in the bowl with the peanut butter and mix well.
4. Quickly pour the mixture into a 9x13 pan, allow fudge to set!

- No Bake Oatmeal Cookie Balls - <http://www.tasteandtellblog.com/no-bake-oatmeal-cookie-balls/>
- 5 minute dinners: <http://www.cloverleaf.ca/en/recipes/tag/take5/>
- Microwave Chocolate Cake in a Mug (5 minutes to make)
<http://www.grouprecipes.com/72684/microwave-cake-in-a-coffee-mug.html>
- 20 Meals in 20 Minutes - <http://family.go.com/food/pkg-quick-easy-recipes/20-minute-recipes-pg/view-all/>
- www.allrecipes.com
- www.joyofbaking.com

HEALTH

Health Clinics

If you need something looked at quickly you can use a walk-in clinic. If it's an emergency, you can go to Emergency at the hospital. They are open 24 hours a day.

Eligible First Nations Children & Youth



Health Canada provides eligible Inuit and First Nations people with a range of medically necessary health-related goods and services when not covered through private insurance plans or provincial/territorial health and social programs.

[Non-Insured Health Benefits](#) (NIHB) include prescription drugs, over-the-counter medication, medical supplies and equipment, short-term crisis counselling, dental care, vision care, and medical transportation.

Health Care Services

In BC, medically required health costs are covered by the Provincial government. Your BC Services Card or CareCard is your ticket to this health care. You will need your personal health number when you visit a doctor or go to Emergency at the hospital.

To help cover the costs of health care, there is a monthly MSP premium fee for everyone eligible for health care. The basic monthly rate for one person is over \$65 (see MSP when you turn 19 for additional information).

If you are in care or a youth agreement, you can get the following services:

- Medically required services provided by a physician, or a specialist (such as a surgeon, anesthetist, psychiatrist or ophthalmologist when referred by a physician);
- Maternity care;
- Diagnostic services, including x-rays and laboratory services, provided at approved diagnostic facilities when ordered by a registered physician, podiatrist, dental surgeon or oral surgeon;
- Dental and oral surgery, when medically required to be performed in hospital; and,
- Medically required eye exams

Check with your social worker, as you may also be able to receive up to a total of 10 visits per year for any combination of the following therapies: physiotherapy,

chiropractic, naturopathy, massage therapy and non-surgical podiatry services. MSP contributes about \$23 for each visit.

Pacific Blue cross processes all dental claims on behalf of MCFD youth. Dental coverage is available to a maximum of \$700/year and needs to be approved in advance. If dental treatment is expected to exceed \$700, an exemption must be requested in advance. Unless you will be participating in the Agreements with Young Adults program, when you turn 19 - your dental and extended health coverage will stop. This means that you will have to pay yourself. If you are working, most companies offer a benefit package that includes dental and extended health.

Medical Services Plan (MSP) before you turn 19 (IMPORTANT!)

1. Your social worker knows your Personal Health Number.
2. When you turn 18½ years old, with the support of your social worker, you should apply for:
 - a. Medical Services Plan (MSP) Regular Premium Assistance;
 - b. Fair PharmaCare in preparation for when you turn 19;
 - c. A BC Services Card at any ICBC driver licensing office; and,
 - d. Complete your income tax return.
3. At age 18½ years old, go to any [ICBC driver licensing office](#) in person with primary and secondary ID to get your BC Services Card (see Table of Contents for description of Primary and Secondary ID).
 - a. If you hold a current driver's licence, please wait until you receive a notification from ICBC when it is time to renew your driver's licence. You can apply for your BC Services Card and renew enrolment in MSP at this time.
4. You need to show your CareCard or BC Services Card for medical services.
5. You will have your own MSP account effective the first day of the month after your 19th birthday.

For more information about MSP, link to the Ministry of Health site at

<http://www.health.gov.bc.ca/insurance/bcreidents.html>

For information about getting the new [BC Services Card](#) go to [BCServicesCard.ca](#)

What happens if I don't apply for these things?

1. Failure to apply for Regular Premium Assistance means that you will be billed at the full rate each month for health premiums.
2. Failure to apply for Fair PharmaCare means that you will likely have to pay the full price for your eligible prescription drugs.
3. Failure to file your income taxes means that the Ministry of Health won't be able to determine whether you are eligible for Fair PharmaCare or Regular Premium Assistance.

If you are in care or a Youth Agreement, with the support of your social worker, you should apply for [Regular Premium Assistance](#) and [Fair PharmaCare](#) when you are 18 $\frac{1}{2}$ years old. Also, when you are 18 $\frac{1}{2}$ years old you are advised to get your BC Services Card from any [ICBC driver licensing office](#).

You will have your own MSP account effective the first day of the month after your 19th birthday.

If you are not in care and under your parent(s)' MSP and attending school, you can continue to stay on their plan as a dependent. You will no longer be covered under your parent(s)' plan when you:

- marry or live together in a marriage like relationship;
- start full-time employment; or,
- turn 19 years of age (unless you are going to school, in which case, your parent's plan can cover you up to age 25)

NOTE: You should still file an income tax return in the year you turn 18 so that you receive the GST credit when you turn 19 and you should definitely file an income tax return if you worked that year. Filing a tax return is also required for ongoing Fair PharmaCare coverage (see next section).

Whether you are in care or have a youth agreement, you will automatically have six months of premium-free coverage (you won't have to pay). After the initial six months, Regular Premium Assistance will NOT be provided unless you complete an application and an income tax return has been filed showing that your net earnings qualify you for Regular Premium Assistance.

Any time that you require medical services (like seeing a doctor) you will need to show your BC Services Card.

CareCards will continue to be accepted until February 2018.

Regular Premium Assistance Application Form:

<https://www.health.gov.bc.ca/exforms/msp/119fil.pdf>

Fair PharmaCare

BC PharmaCare will help you with the cost of eligible prescription drugs and certain medical supplies. You must first be enrolled in the [Medical Services Plan of BC \(MSP\)](#).

Most BC residents are covered under Fair PharmaCare; a plan that provides assistance based on income and requires a one-time registration. Assistance is available to single people or to families.

If you have not filed a tax return for an earlier year, you can state your income on an Affidavit form. For future years, you will need to complete a tax return each year.

To obtain an Affidavit form, please call Health Insurance BC using the contact information below.

Be sure to register. If you have filed a tax return, you can register for Fair PharmaCare online at <https://pharmacare.moh.hnet.bc.ca/>.

If not, register by calling Health Insurance BC. From Vancouver: 604-683-7151. From the rest of B.C.: call toll-free 1-800-663-7100.

Once you are eligible for Fair PharmaCare coverage, you pay only the eligible prescription and medical supply costs not covered by Fair PharmaCare. The Fair PharmaCare plan covers 70% of eligible costs after you meet an annual deductible. After you reach your family maximum, the plan pays 100% of eligible costs. If you have low net income, you may not need to meet a deductible.

How to Get a Doctor

It is a good idea to have a regular doctor. Finding a doctor you feel comfortable with may take some time. To begin, ask people you trust who their doctor is, or phone a clinic or hospital in your area and ask them to refer you to a doctor. You can ask for a male or female doctor. You can also access the "Physicians Directory" @ www.cpsbc.ca/node/216, an online resource that provides information about individual physicians, including contact information and qualifications, and whether or not they are accepting new patients (family physicians only).



If they are taking new patients, just phone and set up an appointment to meet. Have some health questions ready when you meet your doctor. Check the doctor out! Do you feel ok with him or her? Does the doctor give you clear info? If not, you might want to keep looking until you find a doctor you're comfortable with.

How to Get a Dentist

No one likes to go to the dentist.

As a child/youth in care, regular check-ups and cleaning is paid for. You should try and see a dentist about every six months unless the dentist tells you otherwise. You will usually have a maximum of about \$700/year available to have work done (e.g., cavities filled).



Orthodontics (putting braces on your teeth to ensure they are straight) may be covered but will need prior approval.

If you haven't seen a dentist lately ... make sure you see one before you turn 19! Unless you have benefits like "dental" with an employer, you are going to be very shocked how much you have to pay out of your own pocket to have dental work done.

Many employers will offer a "benefit package" that will help cover dental costs. This will usually kick in after you have worked for them for at least three months.

Talk to your friends and ask them if they know of a good dentist - or check around in your neighbourhood and see if there is a dentist nearby. Or ... check this link and you will find dentists who are taking new patients.

www.bcdental.org/Find_a_Dentist/DentistSearch.aspx

"Teeth are always in style."

— Dr. Seuss

A few words about ... SEX

You read about it, see it on TV, and hear about it from your friends.

What is most important is when you do decide it is ok to have sex, you feel good about that decision and you protect yourself. You should never feel you are being pressured or that you are being used and you should always be able to use a condom.

If you are not sure about your sexuality --- don't worry about it...Others also struggle with this. Click this link if you want to learn more.

<http://www.healthlinkbc.ca/kb/content/special/te7288.html>

People express their sexuality in different ways. You can be attracted to the opposite sex, to the same sex or feel that you are the opposite sex. Words such as heterosexual, bi-sexual, gay, lesbian, transgendered and "two spirited" are meant to describe one's gender identify. Whatever your gender identity is, no-one has the right to discriminate against you. Whatever you may feel your sexual orientation or gender

identity is - you have the right to feel loved and to love and in doing so - to feel safe.

When you do decide to have sex, you should know how to protect yourself against unwanted pregnancy or sexually transmitted infection (STI).

Safe Sex and Sexually transmitted infections (STIS)

A Sexually Transmitted Infection (STI) is any disease you get from having unprotected sex with a person who has the infection. But there are also some STI's you can get if you share tattooing, piercing or drug use equipment, such as HIV and/or Hepatitis B & C infections.

It's important to protect yourself by always using a condom and not sharing drug use equipment.

Smartest Resource: <http://smartsexresource.com/>

How Much Do You Know About STIs?

1. Genital Herpes: Genital Herpes is a virus that causes painful sores around the genitals. It is usually spread by skin to skin contact with the sore during sex. Oral sex can also cause genital herpes. This virus can be spread when there are no obvious sores.

<http://www.healthlinkbc.ca/healthfiles/hfile08d.stm>

2. Crabs, Scabies or Pubic Lice: Pubic lice (or crabs) and scabies are spread by skin-to-skin contact with someone who has lice. Pubic lice cannot jump or fly. Lice are most

You don't have to have sex. Many people wait until they are married.

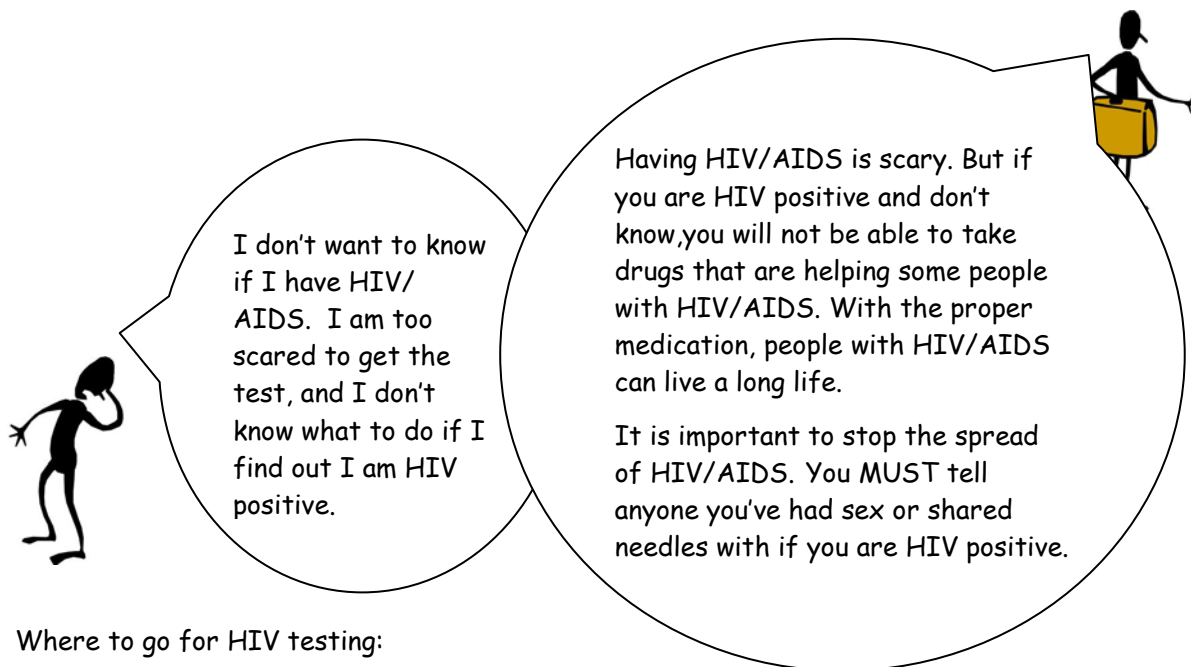
A Surrey Youth

often spread through sexual contact and may spread by sharing clothing, bedding or towels of someone who has pubic lice. Condoms do not prevent the spread of pubic lice. This can be treated with special creams, lotions or shampoos and are available at most drug stores. <http://www.healthlinkbc.ca/healthfiles/hfile08h.stm>

3. HIV/AIDS: The human immunodeficiency virus (HIV): AIDS spreads through sharing body fluids such as blood, semen, or vaginal fluids with a person who is infected. This can occur during sexual contact or when sharing drug use-equipment. A pregnant woman can give HIV to her unborn baby, and mothers can give it to their babies through breast feeding. HIV is the first stage of the virus that may develop into AIDS. A doctor or medical practitioner can order a simple blood test to determine if you have HIV. When someone has HIV/AIDS, that person is "HIV positive."

HIV is the first stage of the virus that later turns into AIDS. A doctor or medical practitioner can order a simple blood test to determine if you have HIV/AIDS.

<http://www.healthlinkbc.ca/healthfiles/hfile08m.stm>



Where to go for HIV testing:

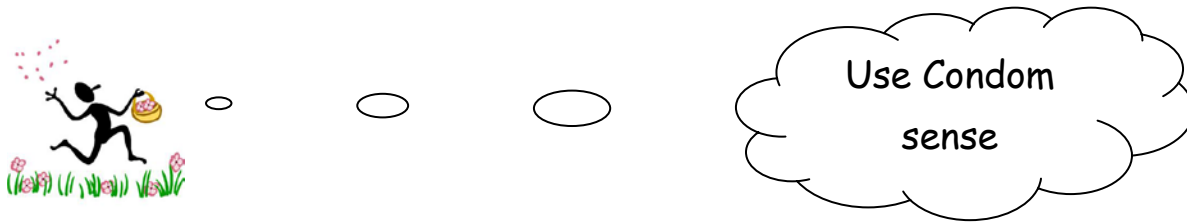
<http://www.hiv101.ca/Resources/TestingLocations.aspx>

4. Pelvic Inflammatory Disease (PID): PID is an infection of the upper reproductive organs in women, and it is often sexually transmitted. Any woman can get PID. Those who are at higher risk of getting PID include younger women, women who have unprotected sex with someone with a sexually transmitted infection such as chlamydia or gonorrhea, and women who have had PID infection before. Women who have PID often do not have any symptoms. PID can result in long term pelvic pain and infertility.

<http://www.healthlinkbc.ca/healthfiles/hfile08c.stm>.

5. Hepatitis B: Hepatitis B is a liver disease caused by infection with the hepatitis B virus. This causes the liver to become swollen and inflamed and can result in permanent damage, such as scarring or liver cancer. The hepatitis B virus is highly contagious and can be spread through blood and bodily fluids such as blood, semen and possibly saliva. You cannot get it from casual contact such as hugging, kissing, sneezing, coughing, or sharing food or drinks. It is often spread from person to person through intravenous drug use or sexual contact. You can have Hepatitis B and not know, but you can still give it to other people. Hepatitis B can be prevented by a vaccination.

<http://www.healthlinkbc.ca/kb/content/major/hw40968.html#tp13734>



6. Gonorrhoea and Syphilis: These two diseases can be very serious. They used to be called VD or venereal disease. Syphilis can show up as a painless sore (looking like a pimple) on the genitals, but can also appear on the lips, breast or anus. A person can have syphilis and not know it. If untreated, it will increase and can cause damage to the brain, heart and other organs in the body. A person with gonorrhoea may or may not have symptoms. But even without symptoms, the infection passes easily from one person to another. Untreated gonorrhoea can lead to complications such as PID in women and infertility in men. Syphilis and Gonorrhoea can be spread to the baby during the birthing process, so it's important to get tested and treated early.

<http://www.healthlinkbc.ca/healthfiles/hfile08a.stm>

7. Chlamydia: Chlamydia is one of the most common STI's. It can spread silently and cause infertility in women (the inability to have children). It can give an unborn child infection of the eyes or lungs. The infection may occur in the opening to the uterus, also known as the cervix, the fallopian tubes, the urethra, which is the tube that carries urine from the bladder, and the rectum. An infected person can transmit chlamydia any time, whether or not symptoms are present. An infected person is contagious until he or she has been treated. <http://www.healthlinkbc.ca/healthfiles/hfile08l.stm>

8. Human Papillomavirus (HPV) and Genital Warts: Genital warts are caused by infection from HPV and are spread by having sex with someone who is infected with HPV, whether they have visible warts or not. Genital warts are growths on or around the genitals or anal area. They sometimes look like a small cauliflower or they may be flat and hard to see. You can be infected with the virus but not have any visible warts. Treatment for genital warts does not get rid of the HPV infection, and transmission of

the infection can still occur using a latex or polyurethane condom will provide some protection, but only to the skin covered by the condom. Girls born in 1994 or later can get vaccinated to protect them against HPV. The vaccine is free and available through the school system.

<http://www.healthlinkbc.ca/healthfiles/hfile08k.stm>

9. Hepatitis C: Hepatitis C is a disease caused by a virus that infects the liver. It is spread by contact with an infected person's blood. You can get Hepatitis C if you share needles for piercing, tattooing or drug use. . You cannot get hepatitis C from casual contact such as hugging, kissing, sneezing, coughing, or sharing food or drink. Most people who have hepatitis C infection feel well, have no symptoms, and do not know they have the disease, but the virus can cause liver damage, cancer and longstanding illness.

<http://www.healthlinkbc.ca/healthfiles/hfile40a.stm>

To completely avoid getting STI's:

- ◆ Abstain from having sex or intimate body contact.

To Decrease Your Chances Of Getting An STI:

- ◆ Use condom sense - always use a latex or polyurethane condom.
- ◆ Never share needles for drugs, tattoos or body piercing.
- ◆ Limit the number of sexual partners you have.
- ◆ Have yourself and your partner tested for STI's often
- ◆ Drugs and alcohol impair judgment and make unsafe sex more likely.

<http://www.healthlinkbc.ca/kb/content/special/tw9064.html>

Honey, I have had all the tests..
I won't give you anything



REMEMBER: Not everything can be tested for!

Possible symptoms of STI's:

- 1 Sores on the genitals, followed by a rash spreading all over the body.
- 2 Discharge from the vagina or penis.
- 3 Burning feeling when peeing.
- 4 No symptoms at all (now that's comforting!!)

If you are worried that you may have an STI - See a Doctor or go to a public health unit.

For More Info: www.smartsexresource.com or <http://www.healthlinkbc.ca/>

What to do if

Are you feeling worried or upset because of a sexual experience you had and don't know what to do? If your situation is similar to any of these, find out what your options are.

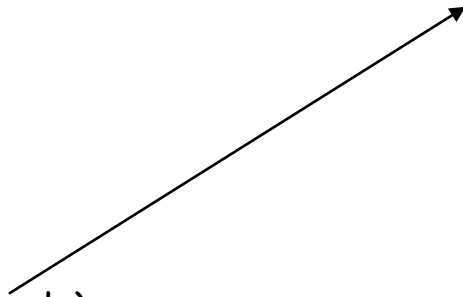
- [The condom broke](#)
- [We didn't use protection](#)
- [I'm worried I might have something](#)
- [I might be pregnant](#)
- [Someone I slept with is positive](#)
- [I blacked out last night](#)
- [I was forced to have sex](#)

Birth Control

TIP: If you don't know the different types of birth control or need more information ... remember you can call "Options for Sexual Health" at 1-800-sex-sense

Try this little quiz. Draw a line from each word to the percent chance pregnancy can occur. What percentage of people do you think will become pregnant using these forms of birth control?

Birth control method	Chance of becoming pregnant
1 Condom	3%
2 Diaphragm	.01%
3 Pill	0%
4 Sponge	85%
5 I.U.D.	12%
6 Chance	28%
7 Withdrawal	24%
8 Spermicides	3%
9 Abstinence (Example)	21%
10 Rhythm method	18%
11 Implant Contraceptive	18%



The answers are at the bottom of the page. How did you do?³



Remember! You Have a Choice! You don't have to have sex - this is the best form of birth control.

IMPORTANT

The morning-after pill can be used as a form of birth control if you have unprotected sex or if a condom breaks. In BC, the morning after pill is either Plan B or NorLevo. The

³ Answers:

1) 12%; 2) 18%; 3) 3%; 4) 28%; 5) 3%; 6) 85%; 7) 18%; 8) 21%; 9) 0%; 10) 24%; 11) .01%

morning after pill works best if taken within 5 days of heterosexual sexual intercourse. If you have had unprotected sex or the condom broke, you can ask about the morning-after pill at your doctor's office, the local birth control/health clinic or the pharmacy.

What do I need to know about Pregnancy?

Pregnancy can occur:

- ◆ the first time you have sex
- ◆ if you have sex without using birth control
- ◆ if birth control or contraceptives fails

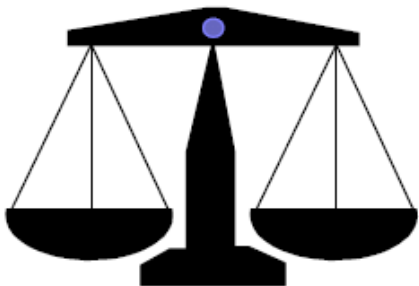
The first signs of pregnancy are usually a missed period ... but you can become pregnant if your body is preparing to start your period and you have never had one.

Contact your doctor, public health office or the birth control clinic in your area to get information about the different forms of birth control and other questions you may have.

Do You Need A Pregnancy Test???

A pregnancy test kit can be obtained at the drug store if you have the money. If you cannot afford a pregnancy test, you can have it done through your doctor or local birth control/health clinic.

What to Do If Your Pregnancy Test Is Positive



If your pregnancy test is positive and you were not planning on having a baby, you will have to decide what to do. It may be wise to talk with a trusted adult, a counsellor at the local birth control/health clinic, a public health nurse or have your doctor refer you. It is important you get the proper support and care at this time.

Pregnancy options: <http://youthinbc.com/category/resources/sex-sexual-health/>



INCOME ASSISTANCE

After you turn 19 you may need some help with living expenses, as well as help finding work. The Ministry of Social Development and Social Innovation offers programs, services and financial assistance (\$) that can help you meet daily needs, get training or education, or find a job.

If you are in care or a Youth Agreement, and approaching the age of 19 years old, talk to your social worker if it does not look like you will be able to support yourself. Your Social Worker can help you make the necessary connections to an Employment and Assistance Worker.

You may be eligible to get assistance if you are:

- ♦ not working, or earning very little
- ♦ waiting for other income, such as employment insurance
- ♦ unable to find work

People who can work are expected to look for work before they receive assistance and, where able, people receiving income assistance are expected to complete an "Employment Plan" (EP), look for work, and participate in employment programs.

If it is determined you have an immediate need, your eligibility will be determined on an urgent basis.

Hardship assistance may be issued in some situations when an individual is not eligible for income assistance. See the Self Service Assessment and Application for more information at: <https://www.iaselfserve.gov.bc.ca/>.



You can also have up to two thousand dollars, a motor vehicle (where the value does not exceed \$10,000) and own your own home to be eligible for assistance.

How to Apply

- Go to the Self Service Assessment and Application at <https://www.iaselfserve.gov.bc.ca/HomePage.aspx> or
- Call toll free 1-866-866-0800 to set up an appointment for an eligibility interview. Interviews are typically scheduled three weeks after your initial enquiry;
- Obtain a copy of the Work Search Guidelines and the Work Search Activities Record;
- Prior to the eligibility interview, you will be expected to conduct a three-week work search (unless exempt) and complete an orientation session;
- Attend an interview with an employment and assistance worker to determine your eligibility.

What is the Five or Three-Week Work Search?

Prior to the eligibility interview date, you are expected to look for employment. New applicants (those who have never been in receipt of income assistance or disability assistance before), are required to show that they have completed a satisfactory five week work search. *Former recipients* who have only ever received hardship assistance are required to complete a five-week work search.

Former recipients who have previously received either income or disability assistance and who are now reapplying for assistance are required to complete or demonstrate that they have completed a satisfactory work search lasting three weeks.

In cases where either the applicant or spouse is a former recipient, the length of the work search required for both is three weeks.

You are exempt from the work search if you have reached 65 years of age, if you are fleeing from an abusive spouse, partner or relative, or if you or any person in your family unit has an immediate need for food, shelter or urgent medical attention or is a person with disabilities. <http://www.eia.gov.bc.ca/bcea/wsg/wsg.pdf>

What to bring to the Eligibility Interview

If you do not find employment during your work search period, and you return to the ministry for an eligibility interview, ministry staff will:

- verify the information you provide;
- determine your eligibility for income assistance;
- assess your readiness for employment; and,
- work with you to develop an Employment Plan.

You must bring: proof of your work search activities; a current résumé; a record of employers contacted; identification; and other documentation as required.

<http://www.eia.gov.bc.ca/bcea/EngChecklist.htm>

The application form is a legal document which lists your income, assets, family situation, and expenses. When you sign the form, you agree that all the information is correct. The ministry has legal authority to confirm the information you have given.



You may want to bring someone with you to your appointment (such as a school counsellor or youth worker). This person can help you understand the process if it feels scary.

Employment Programs

Employment programs help those on income assistance to find and keep jobs. There are some exceptions to the requirement to seek work while on assistance, such as a single parent with a child under the age of three, or a person with a disability or persistent multiple barriers. If you feel you should be temporarily exempt from being required to seek work, talk to your employment and assistance worker. For more information about EMPLOYMENT PROGRAMS check out the "JOBS" section in this booklet.

Other Assistance

As an income assistance recipient, you may be eligible for other forms of assistance including: <http://www.eia.gov.bc.ca/fs.htm>

- | | |
|--|--|
| <ul style="list-style-type: none">• Disability Assistance• Identification Fees• Damage deposit• Emergency Moving Assistance• Pre-Natal Supplement• Diet Assistance• Christmas Supplement• School Start-Up Supplement• Camp Fees for children | <ul style="list-style-type: none">• Crisis Supplement• Co-Operative Housing Association Share Purchase Supplement• Community Volunteer Supplement• Assistance with Transportation Costs for medical appointments, paternity testing and/or court attendance• Guide Animal Supplement |
|--|--|

Contact this Ministry by calling toll-free: **1-866-866-0800**

For more information on these programs visit the [Online Resource](#).

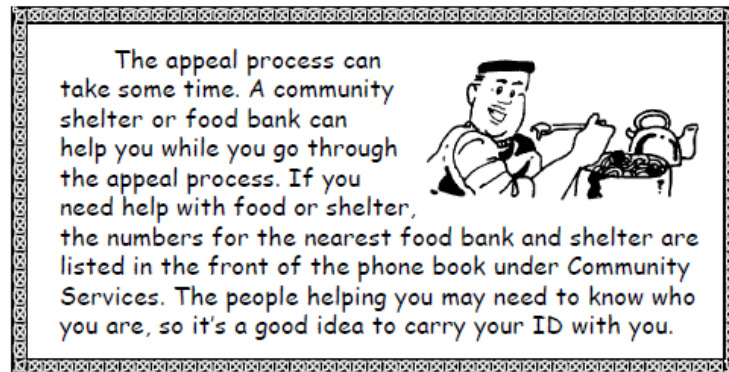
www.gov.bc.ca/meia/online_resource/

Appealing a Decision

You have the right to appeal a decision if:

- ❖ you apply for income assistance and don't get it
- ❖ a decision is made to give you fewer benefits
- ❖ you get cut off income assistance

Ask your worker for an Appeal Kit. The worker will fill out the first section, and tell you how the process works and how long things will take.



Are You Confused? Sometimes people mix up independent living, youth agreements and income assistance. Youth in care can be supported on "independent living". When in a Youth Agreement, the person is not in care but can receive supports. If your friend gets a different amount of money than you, it might be because they are in a different program.

Persons with Disability Assistance (PWD)

The official definition of a person with disabilities is that you must be at least 18 years of age with a severe physical or mental impairment that is expected to continue for at least two years. You may be restricted in your ability to perform daily living activities and may require assistance from another person, an assistive device or an assistance animal.

Your condition may include mental health disorders or illnesses/conditions that interfere with normal daily living.

If you believe that you would qualify or want to find out more, talk to your social worker. Your social worker can help you with the [PWD Designation Application form](#) (<http://www.eia.gov.bc.ca/forms/pdf/HR2883.pdf>) which is completed by you and your doctor.

The application form can be completed six months before you turn 19.

There is nothing to say that if you have a disability that you cannot work. In fact, the real goal is to help those with a disability to become the best they can be. To assist, there are a range of services to help with active participation in community, to help with any employment goals, and to help build skills and experience for other jobs or volunteer opportunities.

You are allowed to earn up to \$800 and not have your monthly allowance decreased.

Disability Tax Credit

If you are disabled, you can also apply for the [Disability Tax Credit](#) from the Federal Government. Having this tax credit will reduce the amount of taxes you would be required to pay to the Canada Revenue Agency (CRA).

Application for the Disability Tax Credit: <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/t2201-fill-12e.pdf>

ALCOHOL & OTHER DRUGS

Not sure if you or someone you know has a problem? Try this little test.

YES	NO	Have you ever ridden in car driven by someone (including yourself) who was high or had been using alcohol or drugs?
YES	NO	Do you ever use alcohol or drugs to relax, feel better about yourself, or fit in?
YES	NO	Do you ever use alcohol or drugs while you are by yourself alone?
YES	NO	Do you ever forget things you did while using alcohol or drugs?
YES	NO	Do your family, caregiver or friends ever say you should cut down on your drinking or drug use?
YES	NO	Have you ever gotten into trouble while you were using alcohol or drugs?

If you answered YES to 2 or more questions, you may want to consider talking to someone. If you think you have a problem - then you might. The first step in moving forward in your life is realizing that there may be a problem. Many people with problematic substance use issues are in "denial" (not willing to admit there is a problem).

Denial is not a river in Egypt

For help or to talk to someone about drinking or drug use, you can phone 1-800-663-1441 to find drug and alcohol resources in your community. Someone will be on the other end of the line 24 hours a day. Supports are also available if you have experienced living in a family where alcoholism or drug abuse was an issue.

If you or your friends use drugs, it is important to learn how to reduce harm from drug use. Different kinds of drugs have different risks, depending on what they are, what form they come in and how you take them.

Harm reduction is an approach that focuses on the risks and consequences of substance use rather than on the use itself. Harm reduction accepts the fact that many people use substances and thinks that a drug-free society as an unrealistic and impractical way of addressing problematic substance use. Harm reduction philosophy views abstinence as only one potential strategy among many options that can help to reduce "harm".

You can minimize the risks by learning about harm reduction tips for different drugs:

<http://carbc.ca/KnowledgetoAction/ToolsResources/PromotingSaferUse.aspx>

Some examples of harm reduction include: needle exchange programs; impaired driving prevention campaigns; safer sex practices; etc.

For more information go to <http://www.heretohelp.bc.ca/self-help-resources>

SELF ESTEEM

You can't touch it, but it affects how you feel. You can't see it, but it might be there when you look at yourself in the mirror. You can't hear it, but it's there when you talk about yourself or when you think about yourself.

Self-esteem is about liking yourself.

Sometimes it's easy to think about the parts of yourself you don't like, but try not to get stuck putting yourself down. You are a special person. It's worth reminding yourself that you bring some special things to the world and you really are important.

Self-esteem isn't about bragging, it's about getting to know what you are good at and not so good at. A lot of us think about how much we like other people or things, but don't really think much about whether we like ourselves.

It's not about thinking you're perfect, because nobody is perfect. Even if you think some other kids are good at everything, you can be sure they have things they're good at and things that are difficult for them.

The most important thing to know about self-esteem is that it means seeing yourself in a positive & accepting way - which means that it's the truth. So for example, if you know you're good at playing the piano but can't draw so well, you can still have great self-esteem!

So, take time to enjoy yourself. Celebrate when you have a success! Give yourself a pat on the back once in a while. You deserve it! Give yourself some credit! Look in the mirror and tell yourself you are a valued person!



Be Proud!!

http://kidshealth.org/kid/feeling/emotion/self_esteem.html



List four things you like about yourself (For example, things you've done for yourself or others, skills you have ... etc!).

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



STRESS

Stress is part of life. If you don't deal with it well, stress will make you sick and hurt your relationships. Here's a list of some things that might stress you out. Check the things that make you stressed, and add any others not in the list.

What Stresses You Out?

- Moving
- Getting a new job
- Losing your job
- Breaking up with a boy/girlfriend/partner
- Starting school
- Finishing school
- Starting something new
- Pain from the past
- Studying
- Exams
- Quitting a drug (coffee, cigarettes, alcohol, etc.)
- Dealing with your social worker
- Seeing a Police Officer
- Social gatherings
- Fear of responsibility
- Conflict with family
- Conflict with friends
- _____
- _____

Check out your mental wellbeing and get support for mental health challenges: www.mindcheck.ca

More About Stress

Some ways of dealing with stress don't work out well. If you get wasted, you might feel better for a while ... but when you get sober, you still have to deal with what's causing your stress. Getting drunk or high won't make the cause of your stress go away. And you might get new problems because of what you did when wasted!



Dealing with Stress

You can make choices about how to deal with stress. Here are some ways of coping. Check the ones that you use. Circle the ones you want to try.

- Get enough sleep
- Playing sports/exercising
 - Meditation
- Taking a deep breath (or two)
 - Going for a walk
- Talking with someone you trust
 - Starting a hobby
 - Playing music
 - Singing
- Spending time in the outdoors
 - Writing a journal
 - Doing something artistic
- Going to a support group (i.e. AA, women's group, men's group, parent's group)
 - Getting counselling
- Understanding the source of stress
- Changing things that cause stress (i.e. leave abusive relationship, start spending money wisely)

Dealing with Anger



Everybody gets angry.

What do you do with your anger? Do you hide it? Do you explode? It helps to express your anger in ways that don't hurt you or others. Here are some ideas for dealing with anger. Which ones do you use now?

- ❖ Understand why you are angry (this can include reasons from the past and present)
- ❖ Take a few deep breaths to help calm down
- ❖ Choose the right time to express your anger
- ❖ Let your anger out a bit at a time (so it doesn't explode all at once)
- ❖ Tell someone (as calmly as possible) when you are angry at them and why
- ❖ Express your anger through art or writing
- ❖ Scream at a tree (the tree can take it!)

COMMUNICATION

Are you a good listener? Can you express yourself clearly? Being able to communicate is really important. Read on for some useful info on listening and expressing yourself.



Listening

Listening is important because:

- Helps you to understand what others are saying;
- You can learn new information through listening.
- It's polite, and it helps you to get along with other people.
- Gives you an insight into other person's thoughts and their behaviour, and which in turn makes dealing with them easier. Sometimes just by listening you can help people reason with themselves and deal better with their emotions. And the most important of all it gives you other persons perspective of the problem or the situation.

Some people are naturally good listeners. Others have to work at it. Don't jump into trouble mouth!



It's hard to listen well when you're ...

- Talking
- Full of your own thoughts
- Full of your own feelings (i.e. sadness, anger)
- Too defensive (you don't like hearing what others have to say about you)

It's important to create some space so you can take in what the other person is saying.



Some Ways to Listen Better

- Don't think you already know what the person has to say.
- Pay attention to the person's body language.
- Look at the person in the eye (*this is not polite in some cultures).
- Repeat back what they say to make sure you heard right
- Take notes (this can help when you are getting important info).
- Tell someone if you couldn't hear or didn't understand what they said.
- Wait until the person has stopped talking before thinking of an answer.

"We can each refuse to tolerate language and actions meant to hurt or intimidate, whether directed at us or at others. We can each intervene when hurt happens. We can each say, "No. Not on my watch."

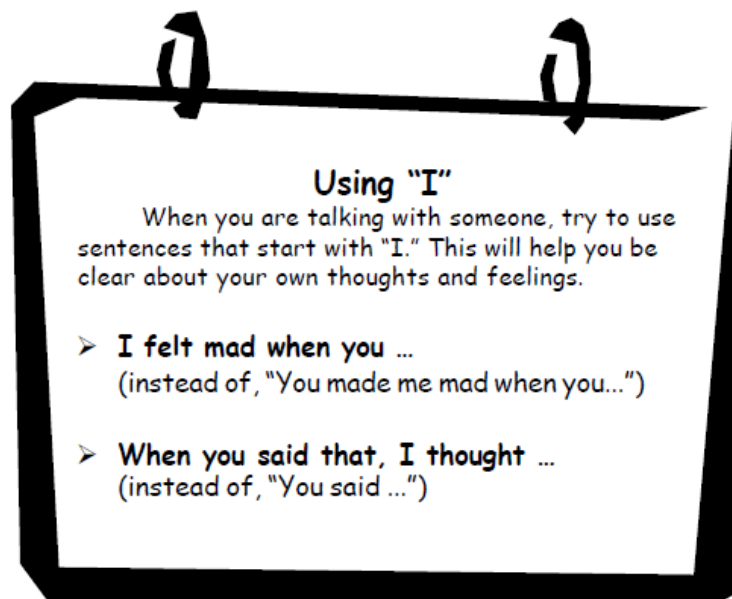
-[Safe Online Outreach Society](http://www.safeonlineoutreach.com/) (<http://www.safeonlineoutreach.com/>)

Expressing Yourself

Expressing your emotions is an important way of coping with stress. How you express yourself is an important part of dealing with people and building positive relationships. Here are some ways to help you get your point across.

- ❖ Take a moment to think first before you speak
- ❖ Be sober (you might think you're clear when you're wasted but ...)
- ❖ Get help from a someone you trust to sort out what you want to say
- ❖ Write down what you want to say
- ❖ Give someone a note or letter
- ❖ Get some practice public speaking (like in a youth group)
- ❖ Have friends who support your right to express yourself

***It's OK to keep your thoughts to yourself, especially if you don't trust someone enough to respect you.**



STICKING UP FOR YOURSELF

Sometimes you need to stick up for yourself. Others might treat you badly or not listen to what you have to say. They might try to talk you into things you don't want to do. Sticking up for yourself means letting other people know what you need and want. It means making up your own mind and choosing your own path.

Good Friends

- give each other freedom to be different
- listen to each other
- don't always need to agree
- aren't selfish - keep each other's interests in mind
- encourage each other to grow - even if it means growing apart



If "friends" don't fit this picture - why listen to them? Friendship is a two-way street. Are you being a good friend?

Peer Pressure

Sometimes friends or "would-be" friends might try to influence how you act or to get you to do something, it's called peer pressure. It's something everyone has to deal with — even adults.

Peers may try to get you to do something you don't want to do - or they can try to talk you out of doing something good for you.

It can be hard to do your own thing. Letting others push you around can lead to problems.


People give in to peer pressure because they want to be liked, to fit in, or because they worry that others might make fun of them if they don't go along with the group. Others go along because they are curious to try something new that others are doing. The idea that "everyone's doing it" can influence some kids to leave their better judgment, or their common sense, behind.



Philosophy Corner: People are not resistant to change - they are resistant to BEING changed.

Practice Saying NO!

Sometimes it's hard to say no.



No
thanks

Maybe it's because you want people to like you. But friends worth having will respect you when you say no. Help them understand you aren't putting them down when you say no. Be as firm as you need to!

Some Ways to say NO ...

- That's OK for you, but I'm not into it.
- Nope, I'm not going there because I
- No. I don't want to, please respect my decision.

You can also say no by staying away from bad situations. If you aren't there, nobody can pressure you.

Practice

to say "yes!"

Think of a
like to make - then

Saying YES! Sometimes it's good

positive change you would
finish the sentence below.



Yes, I want to ...

Dealing with Conflict

Conflict is a reality of life. Be it with friends, other students, parents, teachers, the employer etc. It is unavoidable - however without it, people would not be challenged to think beyond their everyday, routine boundaries. Conflict helps us know more about the world around us, helps us become more mature and can help make us become more confident.

The three most destructive ways for dealing with conflict are:

- providing information that is not correct;
- emotion (like getting angry); and,
- defensiveness (only thinking you are right without really listening and understanding the other person's viewpoint).

How do you deal with conflict?

Tips on Healthy Ways to Deal with Conflict

- Take time out - go for a walk,
- Take a few deep breaths to help you relax
- Just listen and really try to understand the other person's point of view.
- Without judging the other person, say what you think or how you feel.
- Rather than just talking about the problem, suggest brainstorming ways to solve the conflict

Dating Violence

Dating violence is more than an occasional argument or bad mood. Everyone has bad days, and while they shouldn't be taking their mood out on other people, it happens. Dating violence is more than that. It's regular violent behaviour, often against a girlfriend or a boyfriend.

Dating violence can be more than just physical abuse (like hitting or shoving). It can also be verbal or emotional abuse. Insults, guilt trips, name calling, belittling, jealousy, pressure to be sexually active and isolation from friends/family could all be considered abuse when they happen regularly.

Every relationship has its problems, whether you're a teenager or adult. But no relationship should ever include violence or abuse - if it does, you need to [get help](#).

For Information on Dating Violence or Domestic Violence go to <http://www.domesticviolencebc.ca/dvbc/where/index.page?>

GETTING HELP

[Click here to get numbers for people who can help.](#)

Being on your own doesn't mean you have to be alone. Everybody needs friends and people they can trust. Some people probably help you out in little ways, with a friendly smile or by asking how you are. Others might spend more time with you, helping you with troubles and encouraging you to grow and learn. Think of the people who help you out. Who are they?

- *Friends
- *Family/Foster Family
- *Elder
- *Youth workers
- *Teachers
- *Employer
- *Doctor
- *Counsellor
- *Coach
- *Religious or cultural leader
- *Others _____



Everybody needs a hand once in a while - it's OK to ask for help!



What Do You Need?

When you want to get help, it's really useful to know what you need. Sometimes everything is confusing. Take a bit of time to think about what you need.



- ✚ Food?
- ✚ Shelter?
- ✚ Clothes?
- ✚ Someone who will listen?
- ✚ Someone who will give advice?
- ✚ Information?
- ✚ Encouragement?
- ✚ Someone to stick up for you?
- ✚ Someone to have some fun with?
- ✚ A chance to blow off some steam?
- ✚ Connection with your culture?
- ✚ New skills?

□ _____?

If you want to get involved in counselling services, talk to your social worker, school counsellor or contact your local Child Youth Mental Health office.

http://www.mcf.gov.bc.ca/mental_health/pdf/offices_services.pdf

Having Supportive Adults in your life

Research shows that healthy and supportive relationships reduce stress and improve overall health and sense of well-being. Building a network of supportive friends, or even just one supportive relationship, can be vital to your wellbeing. A supportive adult is a caring, committed adult who can provide emotional support, advice, guidance and help you make the transition to responsible adulthood. Some examples of a supportive adult could be: Parents, relatives, elders, current and former foster parents, neighbours, parents of close friends, your social worker, teachers, religious/cultural leader or any other responsible adults whom you trust and with whom you feel or may have felt safe.

Check out the list below. Give it to adults you know and ask them to circle the one(s) they would be willing to do for you after you turn 19. You could also get them to sign a "Permanency Pact" (at the end of this section).

Hey ... it doesn't hurt to ask

A HOME

Spending the holidays without

Extend an invitation to holiday celebrations, or birthdays. This way you can help a youth fend off the depression that may set in around these important times of year.

A PLACE TO DO LAUNDRY: Offering a place to use laundry facilities can be a great way to keep a regular connection with a youth and provide them with a way to maintain pride in their appearance, regardless of an unstable housing situation.

EMERGENCY PLACE TO STAY: Many young adults will spend at least one night homeless within the first 2-4 years of leaving foster care. The offer of an emergency couch to sleep on or a guest bedroom to stay in can reduce anxiety and keep young people safe during hardships. Have the young person help with housework so they feel like they are contributing something as well.

FOOD / OCCASIONAL MEALS: A friendly, family-style meal every Thursday evening or an invitation to Sunday brunch or a monthly lunch. It provides a chance to connect and to role model family life. An open invite can be very comforting to young students or those on a limited budget.

CARE PACKAGES: Send a regular package of goodies/food, phone card, photos. A regular package to a foster youth who has transitioned from care allows them to fit in with their peers.

EMPLOYMENT OPPORTUNITY: An employer or person in a position to hire can help by providing special consideration when hiring for a new position. A phone call to the youth inviting them to apply, helping with making an application, coaching for a job interview are all ways to help. Offer a youth the chance to help with yard work, housecleaning, babysitting, etc. in order to earn extra money and to establish a work reference.

JOB SEARCH ASSISTANCE: Finding a job can be a daunting task for anyone. Advice, help filling out applications or creating a résumé, rehearsal of interview questions, transportation to interviews, preparation of appropriate clothing, discussion of workplace behaviour, and just plain cheering on can help a youth successfully land a job.

CAREER COUNSELING: An adult working in the youth's field of interest can offer advice which could help to launch a youth's career. Youth particularly benefit from connections and introductions which lead to apprenticeships, job shadows, or other real-world experience. As a supportive adult, you can help youth make these contacts.

HOUSE HUNT: Securing a first apartment is a rite of passage to adulthood. But without guidance, finding housing can turn into an overwhelming experience. Youth leaving care often lack references so going with to look at possible housing really helps. Use apartment hunting as an opportunity to discuss other daily living challenges, like roommates, utilities, selecting a neighbourhood, transportation to job and needed services, etc.

RECREATIONAL ACTIVITIES: Extending an invitation to a youth to go bike riding, go bowling, shoot some hoops or to simply take a walk. This will promote health, relieve anxiety, and provide a comfortable way to connect. Recreational activities like cooking, woodworking, painting or playing guitar can provide a great way for youth to help to develop skills. Other activities include going to a movie, playing cards or chess or Monopoly, taking photographs, going shopping or taking a short trip.

MENTOR: Mentors have proven to be an effective influence on youth. Whether a formal or informal mentor to a former youth in care you can be a role-model, coach and a friend.

TRANSPORTATION: Youth often need help with transportation and may have no one to turn to. As a supportive adult, be a transportation resource, specifying the limits of the offer, i.e. for school, to find employment, for medical appointments, to visit relatives, etc. Perhaps the youth could use some help to figure out how to use public transportation.

FOR THE HOLIDAYS:

a family and with nowhere to go is no fun.

EDUCATIONAL ASSISTANCE: As a supportive adult, you can help by becoming a tutor, an educational advocate, or by simply providing advice when needed. Youth planning to attend college can use help with college applications, finding financial aid, and visits to possible colleges/universities.

RELATIONSHIP / MARRIAGE / PARENTING COUNSELING: Youth coming out of foster care can lack the necessary skills to cultivate and maintain lasting personal relationships. Have frank discussions about life, relationships, marriage, the role of a spouse and how to be a good parent when the time comes.

ASSISTANCE WITH MEDICAL APPOINTMENTS / CHAPERONE: It can be scary attending a medical appointment all alone. As a supportive adult, accompany a youth to a medical appointment or rehearse what questions to ask, interpret a doctor's instructions, or provide advice about obtaining a second opinion.

STORAGE: Sometimes the life of a youth can be transient, moving from location to location before getting settled. Offer a safe place to store valuables and help ensure the youth doesn't lose track of valuables, including photo albums, family keepsakes, and records.

MOTIVATION: Everyone does better with a personal cheering section. As a supportive adult, offer encouraging words and let them see all the potential they have. Shoot for the moon!

SOMEONE TO TALK TO / DISCUSS PROBLEMS: When a youth transitions out of care, there are moments of insecurity, loneliness and anxiety. Provide a listening ear for a youth to vent, offer advice and wisdom, or be a sounding board for ideas. It may be wise to establish "calling hours" to avoid late night or early morning calls.

A PHONE TO USE: Having a phone is simply not always an affordable luxury for a youth starting out on their own. Let the youth use your phone number for messages. For example for prospective employers or landlords. A phone can also be helpful to keep in touch with siblings, parents, former foster parents, or to access resources in the community.

A COMPUTER TO USE: Access to a computer is a valuable tool for a youth for school work, employment or housing search, or contact with siblings or other relatives. A supportive adult can provide this access from a computer at work or at home. You may also want to discuss what is acceptable computer use and establish time limits.

CLOTHING: A youth may need assistance and/or advise in purchasing or preparing clothing for events like a job interview, special occasions, or graduation. Sometimes special opportunities need special gear, like a school ski trip, a costume party, etc. A supportive adult can assist with laundry, ironing, mending, shopping for new clothes, or even purchasing a new item. Improving a youth's personal appearance can boost self confidence.

SPIRITUAL SUPPORT: Youth often develop the same spiritual beliefs as their parents. Youth coming from care may not have had spiritual guidance. A supportive adult can invite a youth to join them as they search for their own spiritual path. The adult can offer to explore religion with the youth and invite them to participate in church or other spiritual activities.

LEGAL TROUBLES: A youth emerging from care who gets into legal trouble usually cannot afford legal advice. A supportive adult can assist by connecting youth to needed legal services. Or, you could provide preventative advice to a youth who may be headed for legal entanglement.

CULTURAL EXPERIENCE: Supportive adults who share a cultural background with a youth may wish to engage them in cultural activities. Even if the cultural backgrounds are different, the youth can be motivated to participate in cultural events. Support can be given to examine the youth's own cultural traditions and beliefs and encouragement given to take pride in their cultural identity.

APARTMENT MOVE-IN: Moving is so much easier with the support of friends, from packing, to manpower, a truck to move, to help setting up the new apartment. The supportive adult can also invite the youth to scout through their garage or storage area for extra furniture or household items that might be useful.

COOKING LESSONS/ASSISTANCE: Meal preparation is often a natural way to engage in meaningful conversation and build a relationship. The supportive adult may decide to take a youth grocery shopping, or help stock the youth's first kitchen with a starter supply of utensils, spices, cleaning supplies and food.

REGULAR CHECK-IN (DAILY, WEEKLY OR MONTHLY): A supportive adult can instigate regular check-ins with a youth transitioning out of care, easing feelings of anxiety and building the confidence that someone is concerned about their safety.

BILLS AND MONEY MANAGEMENT ASSISTANCE: Sorting through bills and balancing a check book can be a daunting task for a youth with a learning disability or challenging math skills. Help the youth understanding how to maintain and obtain credit, deciphering loan applications, and budget.

DRUG AND ALCOHOL MISUSE: Working with young people transitioning out of care to avoid these dangerous pitfalls and offering support if a problem should develop.

MENTAL HEALTH SUPPORT: Some youth in care suffer from mental health challenges. Depression, attention-deficit disorder, eating disorders, and other illness may afflict the youth. Learn something about the disorders that are at issue and find out what you can do to help.

CO-SIGNER: Youth may need co-signers to acquire housing, car loans, or bank accounts. Depending on how responsible the youth has been in the past, you could consider co-signing – but supervise the arrangement until the youth has established a consistent pattern of responsibility.

HELP WITH READING FORMS, DOCUMENTS, AND COMPLEX MAIL: Learning challenges may make complicated reading assignments difficult. Make arrangements to meet and review materials on a weekly basis as needed.

MECHANICAL AND/OR BUILDING PROJECTS: Youth may need help keeping an automobile in good repair. Teaching a youth about the care of their car can help them build self-confidence and skills that can last a lifetime. Helping a youth fix up their apartment or a rented home, or asking for their assistance in projects around your home, can teach new skills which may be put to use throughout life.

HOUSEKEEPING: As a supportive adult, you can discuss cleaning supplies to use for particular household chores, how to avoid disease, and organization of clutter once a youth has transitioned to their own home. Check out the *"Useful Tips for Youth & Young Adults: A Guide to Independent Living"*.

HOME DECORATING: Help a youth decorate their home. This can be a fun and rewarding way to contribute to the youth's sense of pride and self esteem.

VOTING: As a supportive adult, discuss current local, state and national issues, help a youth register to vote or take a youth to the polling location to vote.

VOLUNTEERISM: Volunteering to help others or for a worthy cause is an excellent way to build self-esteem. Supporters can offer to engage a youth in their own good work or embark on a new volunteer effort together.

FINDING COMMUNITY RESOURCES: Navigating through the maze of government agencies and myriad of social service programs is difficult at best even for a resourceful adult. As a supportive adult, you can help the youth make a list of useful resources in the community and offer to visit them together.

SAFETY AND PERSONAL SECURITY: Take a tour of the youth's apartment and make suggestions regarding home safety and develop an evacuation plan. Discuss what to do in an emergency situation. Talk about passwords and the importance of keeping personal information out of others hands. Encourage taking a self-defence class, get CPR certified. Offer to be called when something goes wrong, and offer to be listed as "person to contact in an emergency" on business forms.

BABYSITTING: If the youth is a parent, babysitting services can be the relief needed to keep a young family intact. In addition to providing a time-out, the offer to watch a child while the young parent gets other chores around the house accomplished (laundry, cleaning, etc.), provides an excellent opportunity to role-model good parenting skills.

EMERGENCY CASH: Most of us have experienced a cash shortage at one time or another as a youth. Youth coming from care usually lack this important "safety net". As a supportive adult, discuss up front your comfort level in supplying financial assistance. Discuss what constitutes an emergency (not enough to cover rent? A medical emergency? Cash for a date? Gas money?).

REFERENCE: Many applications, including those for college, housing and jobs, require a list of references be provided by the applicant. Give a positive reference for a youth and make sure the youth has their current contact information so you can be included on their list of references.

ADVOCACY: Sometimes youth have a difficult time speaking up for themselves in court, at school, with government systems, etc. Help the youth organize their thoughts, speak on their behalf, or assist in writing letters.

INCLUSION IN SOCIAL/CULTURAL/RECREATIONAL ACTIVITIES: As a supportive adult, extend invitations to attend social, cultural and community gatherings as an opportunity to form new friendships and make connections with people. Good opportunities to make new friends include family weddings, hiking trips, garden clubs, community service projects and volunteer opportunities, dances, sporting events, etc.

ADOPTION: Even for many older youth, including those over the age of 19, adoption remains a dream. An adult who is able to offer this ultimate permanent connection for a youth may make an initial offer to adopt through a [Permanency Pact](http://www2.oacas.org/pubs/building_bridges/en/22.html) (http://www2.oacas.org/pubs/building_bridges/en/22.html). Often youth may have fears about adoption, interpreting adoption to mean loss of contact with bio parents or siblings (this should be taken into consideration when discussing this option). If the youth declines, explore with the youth about their fears about adoption. Ask again later if the offer is declined as the youth may change their mind down the road.

Permanency Pact

A Permanency Pact is a way to connect you with a supportive adult. Getting a supportive adult together to develop a pledge or "Permanency Pact" helps to clarify and identify how adults can help you. Thanks for this Foster Club of America!

PERMANENCY PACT

In an effort to substantiate and sustain
an on-going connection between a youth and a supportive adult,

SUPPORTIVE ADULT

pledges to provide specific support to, and has been accepted as a
provider of such support by,

YOUTH


confirmed this _____ day of _____, _____

DAY MONTH YEAR

as witnessed by _____

FACILITATOR

- A Home For The Holidays
- A Place To Do Laundry
- Emergency Place To Stay
- Food/Occasional Meals
- Care Packages At College
- Employment Opportunity
- Job Search Assistance
- Career Counseling
- Housing Hunt
- Recreational Activities
- Mentor
- Educational Assistance
- Relationships/Marriage/Parenting
- Transportation
- Assistance With Medical Appts
- Storage
- Motivation
- Someone To Talk To/Discuss Problems
- A Phone To Use
- A Computer To Use
- Clothing
- Spiritual Support
- Legal Troubles
- Cultural Experience
- Apartment Move-in
- Cooking Lessons/Assistance
- Regular Check-in
- Bills & Money Management Assistance
- Drug And Alcohol Addiction Help
- Mental Health Support
- Co-Signer
- Help Reading Forms, Complex Docs
- Mechanical./Building Projects
- Housekeeping
- Home Decorating
- Voting
- Volunteerism
- Finding Community Resources
- Safety And Personal Security
- Babysitting
- Emergency Cash
- Social Circle/Community Activities
- Advocacy
- Reference
- Adoption
- _____
- _____



FosterClub's Permanency Pact documents a
life-long, kin-like commitment to a relationship
between a youth and a supportive adult.

the national network for young people in foster care | www.fosterclub.org

Appendixes/Checklists

You wanted it so here it is!

During one of the consultations with youth in care/Youth Agreement, it was mentioned that Social Workers have a "check list" to assist them in preparing youth in care or youth who are being supported in a Youth Agreement for independence. The youth said that they thought it would be great if they had a checklist as well.

Therefore the following checklists were developed to help keep you (whether or not you are in care or Youth Agreement) informed of things that you should consider while you are preparing for adulthood.

Once you have completed the checklist, ask your social worker for assistance in any of the areas you have identified as needing help with.

Philosophy Corner: "Unless someone like you cares a whole awful lot,
Nothing is going to get better. It's not." — Dr. Seuss

Checklist for Youth in care - 14 to 15 years old

Checklist for Youth 14 - 15 years old	YES	NO	Not Sure
Would you be able to explain what your rights are as a youth? Brochure on “Know Your Rights”? - Web: www.mcf.gov.bc.ca/foster/pdf/know_your_rights.pdf .			
Have you been provided with a copy of the booklet: “Your Life, Your Rights: A Guide to the Rights of Young People in BC”? fbcyicn.ca/wp-content/uploads/2009/08/know-rights-online.pdf			
Have you been informed of the Federation of BC Youth in Care Networks services and programs for young people? Phone: 1-800-565-8055 Web: www.fbcyicn.ca			
Do you know how to make a complaint if there is something about your care you disagree with? Pamphlet: www.mcf.gov.bc.ca/complaints/pdf/youth_complaints_brochure.pdf			
Do you know how the Representative for Children & Youth could help you? Phone: 1-800-476-3933 Web: www.rcybc.ca (you have a right to be informed about this office)			
Have you completed a “Care Plan” with your Social Worker?			
Do you know why you came into care?			
Can you name three adults who you trust?			
As a youth in care, do you have a “Life Book” with pictures of you and your family in it?			
Do you have your Birth Certificate? (To get one talk to your social worker)			
Do you have BCID? (To get one talk to your social worker)			
Do you have your Social Insurance Card? (To get one talk to your social worker)			
Do you have both a savings and checking account at a bank or credit union?			
Have you been saving money?			
Can you explain what “credit” is?			
Can you cook 3 different meals?			
Do you do your own laundry?			
Do you know what a career is?			
Do you know what sort of career you want to have when you are an adult?			
If you are having difficulty in school, have you been provided with any help?			
Do you plan on graduating from high school?			
Do you plan on going to University or a vocational school?			
Do you have a regular doctor you see?			
Have you seen your doctor within the past year?			
Do you see your dentist regularly (every six months)?			
Have you seen an eye doctor within the past year?			
Do you know how to control your anger?			

Checklist for Youth in Care or Youth Agreement = 16-17 yrs old

Checklist - Youth 16 - 17 years old	YES	NO	Not Sure
Would you be able to explain what your rights are as a youth? Brochure on “Know Your Rights”? - Web: www.mcf.gov.bc.ca/foster/pdf/know_your_rights.pdf .			
Have you been provided with a copy of the booklet: “ <i>Your Life, Your Rights: A Guide to the Rights of Young People in BC</i> ”? fbcyicn.ca/wp-content/uploads/2009/08/know-rights-online.pdf			
Have you been informed of the Federation of BC Youth in Care Networks services and programs for young people? Phone: 1-800-565-8055 Web: www.fbcyicn.ca			
Do you know how to make a complaint if there is something your care you disagree with? Pamphlet: www.mcf.gov.bc.ca/complaints/pdf/youth_complaints_brochure.pdf			
Do you know about the Advocacy Support provided by the Representative for Children & Youth? Phone: 1-800-476-3933 Web: www.rcybc.ca			
Preparing You for Adulthood			
Do you believe you need more help to prepare yourself to become successful as an adult?			
Do you have a clear plan about where you see yourself in 5 years and what you will need to do to get there?			
Do you feel ok about talking to your school counsellor about any questions you may have about your future?			
Do you feel ok about talking to your Social Worker about any questions you may have about your future?			
If you are in care, do you feel ok about talking to your caregiver (e.g. foster parent) about any questions you may have about better preparing yourself for your future?			
Have you completed a “Care Plan” with your Social Worker?			
Permanency Planning	YES	NO	Not Sure
If you are in care, do you know why?			
Are you aware of your medical history?			
If you are in care, do you have a “Life Book” with pictures of you and your family/foster family in it?			
Have you been informed of what counselling services are available in your community?			
Have you thought about taking steps (e.g. visits) to get back with your family or extended family?			
Can you name three adults who you feel close to?			
How many of these three would you be able to ask for help when you become an adult?			
Aboriginal Youth	YES	NO	Not Sure
Have you been involved with the “Roots” program?			
If not currently, would you want to visit or have you considered living in your Aboriginal community?			

Has a “cultural plan” been developed for you?			
Do you participate in Aboriginal cultural activities?			
Identification: Do you have your	YES	NO	
Birth Certificate? (To get one talk to your social worker)			
BCID? (To get one talk to your social worker)			
Social Insurance Card? (To get one talk to your social worker)			
MSP CareCard? (To get one talk to your social worker)			
Pacific Blue Cross Dental Card? (MCFD coverage expires at age 19)			
“Secure Certificate of Indian Status” also known as “Status Card”? (if applicable)? (To get one talk to your social worker)			
Passport (optional)? www.cic.gc.ca/english/information/applications/index.asp			
Do you have your Canadian Citizenship? (To become a Canadian Citizen, talk to your social worker).			
Life Skills	YES	NO	Not Sure
Do you have both a savings and checking account?			
Have you been saving money?			
Do you have a learner’s permit? www.icbc.com/driver-licensing/id			
Can you cook 5 different meals?			
Can you explain what a mortgage is?			
Would you be able to explain “credit”?			
Would you be able to fill out an income tax return?			
Do you have a resume? (for job applications)			
Could you complete a job application form?			
Would you be able to explain how you would look for work?			
Education / Post Secondary Educational and Vocational Training	YES	NO	Not Sure
Would you like to discuss your future with your social worker as far as education goes?			
If you are having difficulty in school, would you like to have more help?			
Do you plan on graduating from high school?			
Would you like help to plan taking post-secondary education or vocational training?			
If you are in care, do you know about the “Youth Educational Assistance Fund” (YEAF) (Not available for youth in a Youth Agreement) www.aved.gov.bc.ca/studentaidsbc/specialprograms/yeaf.htm			
Would you like to know more about the “Agreements with Young Adults” (AYA) program? www.mcf.gov.bc.ca/youth/aya.htm			

Do you know about all available grants or bursaries available to you if you want to go to post-secondary school?			
Public Guardian & Trustee	YES	NO	Not Sure
Do you have a trust account (will you be getting any money when you turn 19)? www.trustee.bc.ca/			
Do you know if the PGT is currently pursuing any legal claims on your behalf (e.g. ICBC Claim, CPP benefits)			
If you are expecting to receive money after you turn 19, do you need to talk to someone about financial planning?			
Health/Medical/Pharmacare Coverage	YES	NO	Not Sure
Do you have your Health Care Passport? (If not ask you social worker for the CF 2601)			
Do you have a record of all the Doctors/Dentists you have seen?			
Do you have a regular doctor you see?			
Have you seen your doctor within the past year?			
Do you see your dentist regularly (every six months)?			
Have you seen an eye doctor within the past year?			
Did you know that if you are 17 and born in January, February or March that you need to file an income tax return so you can qualify for MSP Premium Assistance and the GST rebate when you turn 19?			
Independent Living & Community Support	YES	NO	Not Sure
Do you want help in knowing how to find a place to live?			
Would you like information on how to access “Useful Tips for Youth Turning 19: A Resource Guide for Youth in Care or Youth Agreement”?			
Would d you like information on how to obtain a copy of the “Dollars & Sense” or money guide booklet?			
Are you aware of community resources and low cost or free services (dental clinics, food banks, clothes, toys, furniture)			
Are you aware of informal/formal programs and services to support youth and young adults in the community? Clinics? Crisis line? Alcohol & Drug services? Mental Health services?			
Have you ever checked out the MCFD internet site to see what services for Youth are available? www.mcf.gov.bc.ca/youth/other_services.htm			
Employment	YES	NO	Not Sure
Do you have a job with sufficient income to support yourself upon turning 19?			
Do you have a current resume?			
Are you exploring possible career choices for yourself?			

Do you any work experience?			
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Talk to your Social Worker about how they can help if the following refers to you.

Referral to Ministry of Social Development and Social Innovation (MSDSI) Persons with Disabilities Benefits			
Would you qualify for Persons with Disabilities Benefits (PWD) through Ministry of Social Development and Social Innovation? (e.g. you have a severe mental or physical impairment that is likely to continue for at least 2 years (e.g. anxiety, depression, developmental disability, FASD, difficulty thinking, mental health issues; personality disorders, eating disorders, etc.). If you have any doubts about this, please talk to your social worker.			
Did you know there is a pre-application process to apply for income assistance 6 weeks before your 19 th birthday?			
Freedom of Information			
Have you been informed how to apply for the information contained in your Ministry/DAA file under <i>Freedom of Information and Protection of Privacy Act</i> ? Request for “Access to Records” form: icw.mcf.gov.bc.ca/forms/docs/cf_2646.pdf .			
Did you know that you can request your file from the Public Guardian and Trustee of BC			

Justice Involvement:			
If you currently have any Youth Justice involvement – is there anything that you feel you need to know or get help with?			

References:

Transition Planning for Youth with Special Needs:
www.mcf.gov.bc.ca/spec_needs/pdf/support_guide.pdf.

Checklist for Youth in Care or Youth Agreement - 18 years old

Checklist for Youth 18 years old	YES	NO	Not Sure
If you are in care or a Youth Agreement, would you be able to explain what your rights are as a youth? Brochure on “Know Your Rights”? - Web: www.mcf.gov.bc.ca/foster/pdf/know_your_rights.pdf .			
Have you been provided with a copy of the booklet: “Your Life, Your Rights: A Guide to the Rights of Young People in BC”? fbcyicn.ca/wp-content/uploads/2009/08/know-rights-online.pdf			
If you are in care or a Youth Agreement have you been informed of the Federation of BC Youth in Care Networks services and programs? Phone: 1-800-565-8055 Web: www.fbcyicn.ca			
Do you know how to make a complaint if there is something you disagree with? Pamphlet: www.mcf.gov.bc.ca/complaints/pdf/youth_complaints_brochure.pdf			
Do you know about the Representative for Children & Youth and what they do? Phone: 1-800-476-3933 Web: www.rcybc.ca (you have a right to be informed about them)			
Preparing You for Adulthood			
Do you feel you need more help to prepare yourself to become successful as an adult?			
Do you have a clear plan about where you see yourself in 5 years and what you will need to do to get there?			
Do you feel ok about talking to your school counsellor about any questions you may have about your future?			
Do you feel ok about talking to your Social Worker about any questions you may have about your future?			
If you are in care, do you feel ok about talking to your caregiver (e.g. foster parent) about any questions you may have about better preparing yourself for your future?			
Have you completed a “Plan for Independence” or “Care Plan” to help determine what strengths and needs you have? (If not, ask your worker if he/she would download a copy for you)			
Have you completed a “Plan of Care” with your Social Worker?			
Permanency Planning			
If you are in care, do you know why?			
Are you aware of your medical history?			
If you are in care, do you have a “Life Book” with pictures of you and family/foster family in it?			
Have you been informed of what counselling services are available in your community?			
Have you thought about taking steps to get back with your family or extended family?			
Can you name three adults who you trust and would say you feel close to?			
How many of these three adults would you be able to ask for help when you become an adult?			

Aboriginal Youth			
Have you been involved with the “Roots” program?			
If not currently, would you want to visit or would you consider living in your Aboriginal community?			
Has a “cultural plan” been developed for you?			
Do you participate in Aboriginal cultural activities?			
Do you know how to get your “Secure Certificate of Indian Status”? (formerly known as Status Card)			
Identification			
Birth Certificate? (To get one talk to your social worker)			
BCID? (To get one talk to your social worker)			
Social Insurance Card? (To get one talk to your social worker).			
MSP CareCard? (To get one talk to your social worker)			
Pacific Blue Cross Dental Card? (MCFD coverage expires at age 19)			
Native Status Card? (if applicable)? (To get one talk to your social worker)			
Do you have your Canadian Citizenship? (To become a Canadian Citizen, talk to your social worker).			
Passport (optional)? www.cic.gc.ca/english/information/applications/index.asp			
Life Skills			
Have you completed the Youth Independence Planner to determine your strengths and needs? (If not, ask your social worker to download a copy for you) icw.mcf.gov.bc.ca/ysew/docs/ia/independence_planner.docx ?			
Do you have both a savings and checking account?			
Have you been saving money?			
Do you have a learner’s permit? www.icbc.com/driver-licensing/id			
Can you cook 5 different meals?			
Can you explain what a mortgage is?			
Can you explain what “credit” is?			
Would you be able to fill out an income tax return?			
Do you have a resume? (for job applications)			
Could you complete a job application form?			
Would you be able to explain how you would look for work?			
Education / Post Secondary Educational and Vocational Training			
Would you like to discuss your future with your social worker as far as education goes?			
If you are having difficulty in school, would you like to have more help?			

Do you plan on graduating from high school?			
Would you like help to plan taking post-secondary education or vocational training?			
If you are in care, do you know about the “Youth Educational Assistance Fund” (YEAF) (Not available for youth in a Youth Agreement) www.aved.gov.bc.ca/studentaidsbc/specialprograms/yeaf.htm			
Would you like to learn more about the “Agreements with Young Adults” (AYA) program? www.mcf.gov.bc.ca/youth/aya.htm			
Do you know about all available grants or bursaries available to you if you want to go to post-secondary school?			
Public Guardian & Trustee			
If you are in care, do you have a trust account (will you be getting any money when you turn 19)? www.trustee.bc.ca/			
Do you know if the PGT is currently pursuing any legal claims on your behalf (e.g. ICBC Claim, CPP benefits)			
If you are expecting to receive money after you turn 19, do you need to talk to someone about financial planning?			
Health/Medical/Pharmacare Coverage			
Do you have your Health Care Passport? (If not ask you social worker for the CF 2601)			
Do you have a record of all the Doctors/Dentists you have seen?			
Do you have a regular doctor you see?			
Have you seen your doctor within the past year?			
Do you see your dentist regularly (every six months)?			
Have you seen an eye doctor within the past year?			
If you are close to being 19 years old, has your Social Worker explained how MSP (medical coverage works when you are an adult? Web: https://www.health.gov.bc.ca/exforms/msp/enrolment.html			
Did you know that you must file an income tax return in the year you turned 18 so that when 19 yrs old you can get your GST credit or assistance with paying for MSP?			
PharmaCare --- when you get your own MSP did you know you need to register for Fair PharmaCare” Web: https://www.health.gov.bc.ca/exforms/pharmacare/5349fil.pdf			
If you are on any prescribed medication, do you know how it will be funded past 19?			
Independent Living & Community Support			
Do you want any help in finding a place to live?			
Do you know how to get your damage deposit back?			
Do you know how to get signed up for BC Hydro, Phone, and Cable?			
Did you manage to get “start up fund” for your place? (e.g., furniture, and household supplies)			
Will you be able to pay your rent when you turn 19 yrs of age?			

Would you like information on how to access “Useful Tips for Youth Turning 19: A Resource Guide for Youth in Care or Youth Agreement”?			
Would you like information on how to manage money and to access the booklet “ Dollars & Sense ” or “ First Nations Financial Fitness: Your Guide for Getting Healthy, Wealthy, and Wise ”.			
Do you know about resources where you live such as dental clinics, food banks or where to get cheap clothes, furniture?			
Are you aware of how to access programs that could help you out such as the Help Line, Alcohol & Drug programs or Mental Health counselling?			
Employment			
Do you think you are going to have enough money to live on when you leave care?			
Do you have a current résumé?			
Have you decided on a career?			
Do you have any work experience?			
Freedom of Information			
Have you been informed on how to apply for the information contained in your Ministry/DAA file under <i>Freedom of Information and Protection of Privacy Act</i> ? (Request for “Access to Records” form: icw.mcf.gov.bc.ca/forms/docs/cf_2646.pdf .)			
Did you know that you can request your file from the Public Guardian and Trustee of BC?			
Justice Involvement:			
If you currently have any Youth Justice involvement – is there anything that you feel you need to know or get help with?			

If you have any disabilities, or special needs --- Talk to a Social Worker about how they can help

Youth Transitioning to Adult Supports at 19			
Did you know there is a pre-application process to apply for income assistance 6 weeks before your 19 th birthday?			
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Transition Planning for Youth with Special Needs:

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