



Tool Kit for Teenagers in Out-of-Home Care

Name of Youth: _____ Birthdate: _____

17th Birthday: _____ 18th Birthday: _____

Overview

This tool kit was developed to ensure all statutory requirements are being met for each youth in out of home care that are transitioning to adulthood.

This tool kit is to be completed with each youth in out of home care according to the due dates listed on pages 2-4. (youth in a licensed foster care setting *and* youth in a relative or non-relative placement)

The information in this tool kit will be reviewed during each youth transition meeting starting at age 16.5 and at each judicial review starting at age 17 through the youth's 18th birthday.

How to Use this Tool Kit

The following sections include items needed for the case plan and judicial review report. Each section includes a separate requirement. These pages do not have to be done in one meeting with the youth. It is better to break up these discussions into several conversations during several different monthly meetings with the youth.

Review each page with your youth, have them sign and give them a copy.

Each signed page should be attached to the Case Plan and Judicial Review or be filed with a status report.

The first 7 pages of this document should be completed by the Case Manager. Pages 2 - 5 are checklists designed for the case manager to make sure all requirements are being met timely.

The letters on pages 6 and 7 should be completed and given to the youth by the specialized IL Case Manager at the time frames listed on page 5.

BRING 2 COPIES OF THIS TOOL KIT WITH YOU:

one for the youth, and one to be signed by the youth for your file
Each Page should be uploaded separately in Visual Vault/FSFN/Argos

Records and Resources Exchanged

Name:	DOB:
Phone Number:	Email Address:

RECORDS & RESOURCES						
Date Due	Date Discussed	Date Provided	Staff Name	Young Person's Initials	Records/Resources	Comments
Age 17					ACCESS Florida- Public Assistance Programs*	pg 25/26
Age 16					Bank Account*	pg 18/20
Age 17.3					Behavioral Health*	pg 8/9
Age 16					Birth Certificate*	pg 10
Age 17.3					Disability of nonage court order*	pg 5
Age 15					Driver's/Learner's License*	pg 14
Age 17					Education*	pg 32/33
Age 16					Financial Literacy Curriculum by DFS*	pg 18/20 http://financemyfuture.myfloridacfo.com/
Age 15					Florida Real ID* (Driver's/Learner's License ID applies)	pg 14
Age 17.3					Health Care Surrogate Designation or Power of Attorney*	pg 15/16
Age 16.5					Independent Living Programs*	pg 17
Age 17.3					Letter providing dates that the child is under jurisdiction of the court*	pg 6
Age 17.3					Letter stating that the child is in compliance with the financial aid documentation requirements*	pg 7

RECORDS & RESOURCES

Date Due	Date Discussed	Date Provided	Staff Name	Young Person's Initials	Records/Resources	Comments
Age 17.3					Master Trust Account* (if applicable)	pg 15/16
Age 17.3					Medical/Dental*	pg 8/9
Age 17.3					Medicaid Card*	pg 8/9
Age 17.6					Process for accessing case file*	pg 27
Age 16					Social Security Card*	pg 11
Age 16					Budget	pg 18/20
Age 16					CareerSource Florida	pg 23
Age 14+					Credit Check	Auto Report Monthly
Age 17					Criminal Record Expunction	
Age 17.3					Disability	pg 15/16
Age 17					Free Application for Federal Student Aid (FAFSA)	pg 32/33
ASAP					Immigration	
Age 17					Juvenile Justice	
Age 15					Keys to Independence Program	pg 14
Age 17					Life Skills Assessment(s)	pg 24
Age 16					Photographs	
Age 16					Pregnant and/or Parenting	pg 21/22

RECORDS & RESOURCES

Date Due	Date Discussed	Date Provided	Staff Name	Young Person's Initials	Records/Resources	Comments
Age 17					Scholarships	Page 32/33
Age 17.3					Social Security Administration	Page 15/16
Age 13+					Supportive Adult Contacts	Page 12 & 30/31
Age 17					Tuition and Fee Exemption	Page 32/33
Age 17					Voter Registration	Page 13
Age 17.6					Other: Community Resources	Page 28
Age 17.6					Other: Embrace Resources	Page 29
					Other:	
					Other:	
					Other:	

*I attest that all the required and relevant information as referenced in section 39.701(3), Florida Statutes, was provided and/or discussed with the young person.

Child Welfare Professional

Date

Court Hearing Review

Complete this section when youth is 17:

Yes/No	Is there a judicial review hearing set within 90 days after a child's 17 th birthday? If no, talk to the CLS Attorney assigned and request that a special JR be set.
Yes/No	Was an updated case plan completed and submitted to the Court at the special JR within 90 days after the child's 17 th birthday?
Yes/No	Did the case plan include the life skills provided to the youth since his/her 13 th birthday?

Complete this section after the 17.3 special judicial review:

Yes/No	Was there an order issued by the Court that the disability of nonage of the child has been removed if it is in the best interest of the child? This can include opening a bank account, signing a lease, opening utility accounts and getting car insurance.
Yes/No	Is there a judicial review hearing set in the calendar month of the child's 17.6 birthday? If no, talk to the CLS Attorney assigned and request that a special JR be set.



Dear: **youth's name**

Date: **date**

Re: Court's Jurisdiction

On **date** you entered into foster care under the court's supervision. You have remained in foster care with a current goal of **goal** and the court has maintained its supervision on your case.

If you decide to extend foster care, you will remain under the court's supervision and continue to receive case management and independent living services until your 21st birthday. However, if you decide to opt out of foster care on your 18th birthday you have 2 options:

1. You can request that the Court close your case; or
2. The Court can continue to supervise your case until your 19th birthday without case management services and if you wish to continue to have your GAL assigned to you, they will attend court hearings when ordered.

If you decide to opt out of foster care you are eligible to re-enter Extended Foster Care up until your 21st birthday or 22nd birthday if you have a documented disability.

Please feel free to contact me at **phone number** or send an email to **email address** if you have any questions.

Thanks in advance!

Case manager's name
Independent Living Case Manager



Administrative Support Center: 4001 Pelee Street, Ste 200 · Orlando, FL 32817 · (321) 441-2060
 Orange County Service Center: 5749 Westgate Drive, Ste 201 · Orlando, FL 32835 · (321) 441-1567
 Osceola County Service Center: 111 E. Monument Ave, Ste 501 · Kissimmee, FL 34741 · (321) 442-8487
 Seminole County Service Center: 2921 South Orlando Ave, Ste 150 · Sanford, FL 32773 · (407) 688-9650





Dear: **youth's name**

Date: **date**

Re: Financial Aid Compliance

A review of your Educational Records and information obtained at the Transition Plan Meeting reflect that at this time you **are/are not** eligible to receive Financial Aid. The following things need to be completed for you to receive financial aid:

- Obtain your High School Diploma or GED
- Enroll into a College or Technical School
- Complete a FASFA online

On **date**, at the Transition Plan Meeting, you were given information on the requirements for Financial Aid as well as the website to apply. If at any time you need assistance with applying please contact me.

Please feel free to contact me at **phone number** or send an email at **email address**.

Thanks in advance,

Case manager's name

Independent Living Case Manager



Administrative Support Center: 4001 Pelee Street, Ste 200 · Orlando, FL 32817 · (321) 441-2060
Orange County Service Center: 5749 Westgate Drive, Ste 201 · Orlando, FL 32835 · (321) 441-1567
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Seminole County Service Center: 2921 South Orlando Ave, Ste 150 · Sanford, FL 32773 · (407) 688-9650



MEDICAID

I have received a current Medicaid card and all necessary information concerning the Medicaid program to prepare me to apply for coverage when I turn 18.

My case manager a copy of my Medicaid card or told me where to find it at my caregiver's home.

The items in this packet include an information sheet about the Medicaid programs available to me when I turn 18.

I can find the application for Medicaid benefits with details on how to fill out the application and how to submit it online at www.myflorida.com/accessflorida/.

My case manager will assist me in filling out the application if I request the help.

Youth's Printed Name _____

Youth's Signature _____

Date _____

What is Medicaid?

Medicaid provides medical coverage to low income individuals and families.

Who qualifies for Medicaid?

- Low income families with children
- Children only
- Pregnant women
- Non-citizens with medical emergencies
- Aged and/or disabled individuals

As a youth under the supervision of DCF/Embrace Families, you may already have Medicaid. If you turn 18 while under the supervision of DCF/ Embrace Families you are now eligible for Medicaid coverage until age 26. This includes youth who turned 18 in licensed foster care or while living with a relative or non-relative.

You should fall into one of these groups:

1. ***If you continued receiving services through the Independent Living Program of Embrace Families when you turned 18***, you are automatically enrolled in Medicaid until age 21. Immediately upon turning 21, you will need to complete the Medicaid application online at <http://www.myflorida.com/accessflorida/>. By selecting the criteria that you were in foster care, you should automatically qualify for continued coverage until age 26.
2. ***If you did not receive services through Embrace Families after turning 18***, you will need to complete the Medicaid application online at <http://www.myflorida.com/accessflorida/>. By selecting the criteria that you were in foster care, you should automatically qualify for coverage until age 26.
3. ***If you continued receiving social security disability benefits (SSI) after turning 18***, your Medicaid will automatically continue as part of these benefits. You DO NOT need to apply for Medicaid separately if you are receiving social security disability benefits.

MEDICAID - Selecting a MMA Plan

What are the Covered Medicaid Services for Former Foster Care Individuals up to 26 years of age?

All Medicaid services for adults are available for Former Foster Care Children under age 26.

BUT, Services for adults in Medicaid are more limited than for children. For example:

Dental services for adults are limited to emergency dental procedures to alleviate pain and infection and denture-related services.

Adults do not qualify for:

- Prescribed Pediatric Extended Care
- Personal Care Services
- Private Duty Nursing
- Certain behavioral health services such as SIPP

What Happens When I Turn 21?

Foster care youth who remain eligible for Medicaid after age 20 may select from among any of the standard Managed Medical Assistance plans or they may select a Specialty plan if they meet the special criteria.

If you live in Orange, Osceola, Seminole or Brevard Counties the following plans are available:

Amerigroup, Molina, Prestige, Sunshine, United Healthcare and Staywell; along with several specialty plans if you have a serious medical condition.

You need to work closely with your case manager and Embrace Families to choose a plan although Sunshine is recommended for most people.

You should consider the following when making a decision about the plan you should select:

- What services do you think you need?
- What plan does your doctor take?
- What kind of doctors do you need?
- What extra benefits meet your needs?

When will my Medicaid Plan start?

Enrollment in the Child Welfare Specialty plan is effective the first day of the next month following the mailing of the “Welcome Packet”. Example: If you choose a plan on March 1, the effective day of your enrollment is April 1.

How do I enroll in a Managed Medical Assistance plan?

1. Online at: www.flmedicaidmanagedcare.com
2. Automated Phone System (open 24/7) Call 1-877-711-3662 with your pin Follow the steps to enroll via the Automated Phone System.
3. Call - Medicaid Choice Counselors are available to help you enroll in a Managed Medical Assistance (MMA) plan that best fits your needs. Speak with a choice counselor via phone at 1-877-711-3662 Monday – Thursday 8:00am – 8:00pm and Friday 8:00am – 7:00pm. TDD users ONLY call 1-866-467-4970

NOTE: It's easy to enroll. Have your Florida Medicaid Number or Social Security Number and birth date for each person you are enrolling. If you do not have this information you may contact your case manager or get it from My Jump Vault.

What is Next?

The Managed Care Plan will send you:

- An enrollee identification (ID) card
- An enrollee handbook
- A printed provider directory
- Information regarding prior authorization of services
- Name, telephone number and address of the MMA enrollee's primary care provider (PCP) assignment
- An explanation that enrollees may choose to have all family members served by the same PCP or may choose different PCPs

How do I get services or find the right doctors?

- Contact the CBC and request to speak with the Nurse Care Coordinator or the Behavioral Health Coordinator. 321-441-2060
- The CBCs work closely with the MMA plan to help families select a primary care provider, understand and access the benefits, and identify members who may benefit from additional case management support.

The Child Welfare Specialty Plan has a dedicated call center 1-855-463-4100 to assist authorized callers with any questions they may have about the plan. It is accessible 24 hours a day, 7 days a week, 365 days a year.

CERTIFIED BIRTH CERTIFICATE

I have received my certified birth certificate.

My case manager has a copy of my birth certificate or told me where to find it at my caregiver's home.

This sheet explains how to get a new one if I lose the one I have now.

My case manager will assist me in getting a new one if I request the help.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Your birth certificate is probably the most important document you have. It identifies your age, citizenship, and place of birth. Many other important documents require your certified birth certificate as proof of who you are. If your birth certificate gets lost or destroyed, it is important to request a replacement **AS SOON AS POSSIBLE!** Follow these steps to request a replacement birth certificate:

1. Contact the Department of Vital Statistics in the state you were born.
2. Each state has different requirements, so you must speak with an agency representative to find out what you need to do to request your birth certificate.

If you were born in Florida:

1. *Determine your eligibility to receive a birth certificate:*
 - > You are the child named on the certificate AND 18 years of age or older OR
 - > You are the named guardian of the person on the birth certificate OR
 - > You have a court order
2. *Provide the following information regarding the person named on the certificate (if its your certificate, this would be you):*
 - > Full name at birth and any legal name changes
 - > Date of birth
 - > City or county of birth
 - > Mother's full name (including maiden name)
 - > Father's full name (if on the record)
3. *Provide information about person ordering the certificate (this would also be you):*
 - > Full name
 - > Relationship to person named on certificate (i.e., self)
 - > Mailing address
 - > Phone number
 - > Signature
 - > Copy of a valid current picture ID
4. *Choose type of certificate and shipping method*
 - > Prices range from \$9-\$39
5. *Requests can be made in the following ways:*

> Mail to: Office of Vital Statistics Attn: Customer Services P.O. Box 210 Jacksonville, FL 32231-0042	> In-person at: Office of Vital Statistics 1217 Pearl St. Jacksonville, FL 32202 (M-F 8:00am-4:30pm)	> Phone/On-line: 904-550-7330 (M-F 8am-5pm) https://www.vitalchek.com/vital-records/florida
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Download birth certificate order form online at: www.doh.state.fl.us/planning_eval/vital_statistics/birth_death

SOCIAL SECURITY CARD

I have received my social security card.

This sheet explains how to get a new Social Security Card if I lose the one I have now.

My case manager will assist me with this process if I request the help.

My case manager has a copy of my social security card or told me where to find it at my caregiver's home.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Getting Your Social Security Card

Your social security card is another important document used to identify who you are. To prevent your social security card from being lost or stolen, you should NEVER carry it with you. Keep it in a safe place, but only carry it with you when needed (like when you are starting a new job).

If you do happen to lose your social security card, it can be replaced following these simple steps:

1. Fill out the Application for a Social Security Card found online at www.ssa.gov
2. Provide proof of citizenship using any of these documents: U.S. birth certificate, U.S. passport, or a certificate of citizenship
3. Provide proof of identity using your driver's license, state identification card, or U.S. passport
4. If you are 18 or older you can request a replacement card online. If you are under 18, take the completed application and your documents to the local Social Security office:

5520 GATLIN AVE
SUITE 101
ORLANDO, FL 32812

It is free to replace your social security card, but keep in mind that you can only get a replacement 3 times within a year and 10 times in your lifetime!

MENTOR

If I am interested in having a mentor to guide me while I am in foster care or when I turn 18, I can apply for one or my case manager can apply for me by contacting:

Legacy Mentoring Program
Office: 321-441-2060
youthservices@embracefamilies.org

Youth's Printed Name _____

Youth's Signature _____

Date _____

VOTER REGISTRATION

This page explains how to register to vote and why voting is important. It also explains what the selective service is and who needs to register.

I can find the registration form with details on how to fill out the form and how to submit it online at registertovoteflorida.gov.

My case manager will assist me in filling out the form if I request the help.

Youth's Printed Name _____

Youth's Signature _____

Date _____

WHY should I vote?

1. Voting is a democratic right that generations have fought for, we need to take that seriously.
2. Representation has a big impact in all areas of life and drives change.
3. Every vote counts, especially when elections are close.

To be eligible to register to vote you must:

- Be a citizen of the United States of America;
- Be a legal resident of Florida;
- Be a legal resident of the county in which you seek to be registered;
- Be at least 16 years old to preregister or at least 18 years old to register and vote;
- Not be a person who has been adjudicated mentally incapacitated with respect to voting in Florida or any other state without having the right to vote restored; and,
- Not be a person convicted of a felony without having your right to vote restored.

To submit an online application, you will need:

- Your Florida driver license (Florida DL) or Florida identification card (Florida ID card) issued by the Florida Department of Highway Safety & Motor Vehicles.
- The issued date of your Florida DL or Florida ID card; and
- The last four digits of your Social Security Number (SSN4).

Almost all male US citizens and male immigrants, who are 18 through 25, are required to register with Selective Service.

Most of the time you will be registered while in high school or it will be completed automatically with any online Driver License service. If you are not sure if it has been completed go to: <https://www.sss.gov/register/>

It's important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in a sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical, and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces.

VALID DRIVERS LICENSE or FLORIDA IDENTIFICATION CARD

I have my Driver's License or Learners Permit or Florida ID.

This sheet explains how to get a new FL ID if I lose the one I have now.

This sheet also explains how to get my Learner's Permit or Driver's License if I don't have it yet.

My case manager will assist me with this process if I request the help.

My case manager has explained what Keys to Independence is and if I am eligible.

Youth's Printed Name _____

Youth's Signature _____

Date _____

If you do not currently have a driver's license or learner's permit, it is important that you obtain a state identification card until you get one. You will need one of these picture identifications for many things as you get older: applying for a job, applying to college, and opening a bank account.

Getting Your Florida ID

If you can not get a driver's license or learner's permit right now, you need to get a FL ID until you are ready for your learner's permit. It is simple to get if you have the proper documents. You will need to bring your original birth certificate (or green card), your original social security card, 2 proofs of address (see examples on line www.dmvflorida.org) along with \$25 to the local Department of Motor Vehicles (DMV) to request a Florida Identification Card. *Make sure to make an appointment online if you do not want to wait for a long time!*

Getting Your Learners Permit in Florida

When you turn 15 years old in Florida you are eligible to get your Learner Permit - here are the steps you must complete in order:

1. Complete the DATA course - this is required and can be completed online at HighSchoolDriver.com or 123driving.com
2. Study your Road Signs and Rules to prepare for the written DMV Test
3. You have the option of taking a Preparation Course for the DMV test
4. Take the DMV written test:
 - *Testing at Local DMV office*
To take the DMV test at your local DMV office it is best to use the Florida DMV online appointment system and make an appointment: www.dmvflorida.org. You should arrive at least 15 minutes before your appointment and be prepared to spend at least two hours there.
 - *Taking the DMV test Online*
The DMV Test can be taken all online if you are under 18. Anyone over the age of 18 must take it at a local DMV Office. To pass your DMV Test the first time you take it the DMV recommends you take your DATA course online with a traffic school that also offers a DMV Test Preparation Course. You can find these tests online: www.dmvflorida.org
5. Once you have completed the DATA course, the DMV Test and have your certificates for both go to: www.gathergoget.com to see what additional documents you need before you make an appointment to go in and get your learners permit. Make your appointment online at: www.dmvflorida.org. It will cost \$48.

Getting Your Driver's License in Florida

If you are getting a drivers license for the first time and are 18 years or older, you must follow these steps:
(if you are under 18 you must get your learners permit first)

1. Complete the four-hour Drug and Alcohol Traffic Awareness (DATA) course and the written DMV test on road signs and road rules. Both the DATA course and the written DMV test are available online at www.dmvflorida.org.
2. Once you receive your Certificate of Completion for the DATA course and DMV test you then make an appointment with your local driver's license office to take the behind-the-wheel driving test.
Along with your Certificate of Completion you must bring two forms of identification to show proof of birth date and social security number to the driver's license office. The primary identification must be an original or certified birth certificate or social security card.
3. At the drivers license office you will also take a vision test, behind-the-wheel driving test, pay a \$48 driver license fee , and get your picture taken for an operator's license.

**A list of all of the Florida DMV offices can be found at www.dmvflorida.org
Keys to Independence Information can be found at www.keystoindependencefl.org**

SOCIAL SECURITY BENEFITS

The next two pages explain what Social Security Benefits are.

These pages tell me if funds are being held for me in a trust account. If I have one, I know to ask my case manager and transition team at each of my youth transition meetings what the balance of my account is so we can develop a plan to spend it.

These pages explain if I need to apply for Social Security benefits with the help of my caseworker 90 days before I turn 18 if I am eligible.

Youth's Printed Name _____

Youth's Signature _____

Date _____

The Case Manager must complete the below information and explain it to the youth named above.

Circle:

Yes / No	This youth <u>does not</u> qualify for Social Security Benefits and does not have a Master Trust Account
Yes / No	A Master Trust Account is active for this youth
Yes / No	Social Security Benefits have been applied for and we are waiting for approval from the SSA prior to setting up a Master Trust Account
Yes / No	Social Security Benefits are being sent to another caregiver currently and we have requested a change of payee to set up a Master Trust Account

What are social security benefits?

The Social Security Administration offers two forms of benefits: **Supplemental Security Income** (SSI) and **Survivor's Benefits** (commonly referred to as SSA).

Supplemental Security Income (SSI)

SSI helps individuals with disabilities by providing cash assistance to meet the basic needs of food, clothing, and shelter.

Who is eligible for SSI benefits?

- Individuals who are aged (65 or older), blind, or disabled (documented physical or mental impairment)
- Limited income
- U.S. citizen or qualified non-citizen

Applying for SSI Benefits

Apply as soon as possible so you do not lose your benefits. To apply, you must file an application in person at your local Social Security office.

When you apply, you will need the following original documents:

- Social security card or number
- Proof of age
- Birth certificate (if a U.S. citizen)
- U.S. passport, certificate of citizenship, or permanent resident card if a non-citizen
- Proof of income (pay stubs, tax return, bank statements, etc.)
- Proof of resources (bank statements, property deeds, insurance policies, car title and registration)
- Proof of living arrangements (lease/rent agreement, information for all household members, information about household costs)
- Medical documentation regarding your disability
- Work history

Already receiving SSI benefits?

If you are already getting SSI while you are in foster care, a couple of things ***MUST*** happen within 10 days of your 18th birthday:

- Notify social security of your change of address
- Right now, someone else (your caseworker or foster parent) is receiving your social security checks. As you turn 18, you **MUST** notify social security that the payments will need to now go directly to you. This is called a “change of representative payee.”

You can notify social security of these changes online at **www.socialsecurity.org** or at one of the local offices listed on the website.

How do survivor’s benefits work?

Children may receive survivor’s benefits if his/her biological, adoptive, or step parent(s) died after having worked long enough in a job that he/she paid Social Security taxes. To receive these benefits, the child must also meet the following:

- Unmarried
- Younger than 18
- 18-19 years old and a full-time student (not higher than 12th grade)

What happens to my benefits when I leave foster care?

Benefits typically stop when you reach 18 unless you are still in high school. If you are still in high school at the time of your 18th birthday, you must notify the Social Security Administration (see previous page) by submitting a statement of attendance certified by your school three months before your 18th birthday. This can be a letter from your school’s guidance office verifying that you will still be enrolled at the time of your 18th birthday. The benefits will then continue until you graduate high school or turn 19, whichever comes first.

What if your team or you decide that you need help making decisions after you are 18?

The team at Embrace Families including your case manager and GAL will have meetings to discuss options for managing your social security benefits and important decisions you will have to make after your 18th birthday.

You might hear the name Regis Little, which is a law that helps your team come up with a plan to help you make decisions if you need it. They will discuss options such as Health Care Surrogate, Power of Attorney, Guardian Advocate and full Guardianship.

ROAD to INDEPENDENCE PROGRAM

This sheet explains what programs are available to me after I turn 18 and how to get into those programs.

I understand that I can remain in foster care after my 18th birthday at the same place I am living now or at another placement if I can no longer stay where I am and that my case manager will find that placement for me.

Youth's Printed Name _____

Youth's Signature _____

Date _____

My Options When I Turn 18 In Foster Care				
Option	Qualifications	Program	Benefits	Options For Me After Selection
1	<ul style="list-style-type: none"> • I am 18-21 years old and I am in high school/GED/ College etc. or • I work 80 hours a month or • I am in a job training program or • My disability prevents me from having any of the above 	<p>EFC Extended Foster Care (re-entering foster care or staying in foster care)</p>	<ul style="list-style-type: none"> • I will receive \$200.00 allowance per month • Live with foster parents, in a group home, transition home, dorm or approved living arrangement and • Get help with education and living expenses and • Resources to empower my future and • Tuition waiver for State schools that accept it in Florida 	<ul style="list-style-type: none"> • I can choose to enter the PESS (option 2) if I am in college/vocational school full time or • I can choose to leave foster care at any time
2	<ul style="list-style-type: none"> • I am 18-22 years old and • I have finished High School or have a GED and • I am in college or vocational school etc. full time (9 hours/semester) 	<p>PESS Postsecondary Educational Services and Support</p>	<ul style="list-style-type: none"> • I am eligible to receive up to \$1,256.00 per month after my rent and utilities are paid and • Tuition waiver for State schools that accept it in Florida 	<ul style="list-style-type: none"> • I can apply to re-enter Foster Care at any time until age 21 (or age 22 if I have a disability)
3	<ul style="list-style-type: none"> • I am 18-21 years old and want to live somewhere I choose. • I might want some help with other services such as therapy, housing, education, employment and other services 	<p>Leave Foster Care (opt out)</p>	<ul style="list-style-type: none"> • I may be eligible for temporary aftercare services such as Emergency Housing, Employment Assistance, Mental Health or Substance Abuse Services and • Tuition waiver for State schools that accept it in Florida 	<ul style="list-style-type: none"> • I can apply to re-enter Foster Care at any time until age 21 or • Age 22 if I have a disability or • I can enter PESS (option 1) if I qualify

Additional information and applications for each of these programs can be found online at:
<https://embracefamilies.org/find-support/youth>

BANK ACCOUNT

I have an open bank account or I have the documents I need to open a bank account on my own.

This sheet explains what info I need to open a bank account on my own.

I have info on financial literacy through this website: <http://financeyourfuture.myfloridacfo.com/>

Attached is a sample budget that I can use.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Opening a Bank Account

1. ***Make sure you are eligible to open an account.***

Most banks will require the following:

- You need to be over 18 or you can have a parent or guardian co-create an account with you.
- A minimum amount of money for opening an account. Check with the bank first.
- A government-issued ID with your photo on it with you (driver's license or passport are best).
- Proof of address: A phone bill, driver's license, or any other official document with your name and address.
- Proof you are a registered citizen: The bank will ask for your Social Security number.

2. ***Choose the bank that's best for you.***

- Large chain banks: Large banks usually have branches in most cities across the country, which means you'll be able to get basically the same service no matter where you go. This wide coverage can help you avoid fees you'll have to pay for using other banks' services (like ATM fees, etc.) Large banks also usually have the resources to offer services like 24-hour help lines for their customers.
- Smaller local banks or credit unions: Small banks offer a more personal, human experience. They tend to be friendlier than big banks in several ways — not only will they be willing to offer more personal, one-on-one attention, but they'll often be willing to "work with you" when something goes wrong (like you overdraft from your account). Smaller banks also usually charge smaller fees for using their services.

3. ***Pick the type of account you want.***

- Checking: A checking account is what most people use for day-to-day purchases. With a checking account, you'll get a checkbook and a debit card that you can use to pay for things with the money in your account. Money in a checking account doesn't change over time — if you want more money, you have to put it in yourself.
- Savings: As its name suggests, a savings account is best for saving money long-term. Money in a savings account slowly gains interest — in other words, the bank will pay you a small amount for storing your money with it. The more money you have in the account and the longer you save it, the more interest you get. You can still withdraw money from a savings account at banks and ATMs, but you can't generally use it for checks and debit card payments.
- If you have enough money to meet the minimum deposit for both, having both a checking and a savings account is usually best. You can use the checking account for your daily expenses and put extra money in your savings to make interest.

4. ***Visit your bank and ask to open an account.*** Opening an account in person is usually the best option for first-time account holders. However, depending on your bank, you may also be able open an account over the phone or even online.

5. ***Ask important questions before you finalize your account.***

Here are a few suggestions:

- Is there a monthly fee for maintaining this account? If so, what is it?
- Is there a minimum balance that I must keep within this account? If so, what is it? What sorts of fees apply if I go under that limit?
- What is the interest rate of my savings account? How often does interest generate?
- Is there a limit to the amount of transactions (deposits/withdrawals, check writing, ATM uses) I have per month?
- Where can I withdraw cash without paying any fees? What is the fee for using an ATM machine that doesn't belong to this bank?

6. ***Keep the account documents you receive secure.***

Keep these in a safe place. Don't let people you don't trust access these documents — they may be able to use them for malicious purposes.

Go to www.nerdwallet.com to find the type of account and services offered and the prices and fees banks charge in your zip code.

Sample Budget

	Budgeted	Actual	Difference
Income			
Wages			
Gifts			
Allowance			
Financial aid			
Other			
TOTAL Income			
Expenses			
School expenses			
Tuition			
Fees			
Books			
Supplies			
TOTAL School expenses			
Lodging & utilities			
Rent			
Water bill			
Energy bill (gas and electric)			
Homeowners or renters insurance			
Other			
TOTAL Lodging & utilities			
Debts			
Student loan payments			
Consumer debt payments (credit cards)			
Other			
TOTAL Debts			
Charitable giving			
Faith organization			
Community organization			
Other			
TOTAL Charitable giving			
Transportation			
Car payment			
Car insurance			
Gas			
Car maintenance/repairs			
Public transportation			
Parking			
Other			
TOTAL Transportation			
Communication			
Cell phone monthly plan			
Internet			
Communication devices			
Other			
TOTAL Communication			

	Budgeted	Actual	Difference
Entertainment			
Movies			
mp3s/CDs			
Video games			
Concerts			
Eating out			
Going out with friends			
Entertaining friends			
Other			
TOTAL Entertainment			
Personal Expenses			
Personal products			
Clothing			
Salon services			
Other			
TOTAL Personal Expenses			
Food/household expenses			
Groceries			
Household goods			
Other			
TOTAL Food/household expenses			
Gifts			
For friends			
For family			
TOTAL Gifts			
Medical expenses			
Medical insurance			
Doctor co-pays			
Prescriptions			
Other			
TOTAL Medical expenses			
Pet expenses			
Veterinary expenses			
Food			
Boarding			
Other			
TOTAL Pet expenses			
TOTAL Expenses			
Savings			
Long term goals			
House			
Car			
Other			
TOTAL Long term goals			
Short term goals			
Vacation			
Other			
TOTAL Short term goals			
TOTAL Savings			
TOTAL BUDGET			

Parenting Information

I have received information about Parenting.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Development in the First Year

When determining if your child is growing appropriately many people look at milestones they should meet. Many times they are listed under certain months; however, remember that babies develop at different rates, so if your baby has not reached one or more of these milestones, it does not mean that something is wrong. He or she will probably develop these skills within the next few months. Premature babies generally reach milestones later than others of the same birth age, often achieving them closer to the adjusted age and sometimes later. If you have a concern always talk to your baby's pediatrician.

Discipline vs. Punishment

While punishment is a "penalty" for misbehavior, discipline is a method of teaching a child right from wrong. Punishment can be physical, as in spanking; or it can be psychological, as in expressing verbal disapproval, isolating a child in his or her room, or taking away a privilege. Discipline, on the other hand, is a tool that can help children learn self-control and take responsibility for their own behavior. Children who are raised with discipline techniques rather than punishment are more likely to understand their own behavior better, show independence, and respect themselves and others more.

Alternatives:

- Be a positive role model.
- Set rules and consequences.
- Encourage and reward good behavior.
- Give time outs.
- Constructive criticism.
- Redirect.

Water Safety

- Florida leads the country in drowning death of children ages 1-4.
- Drowning is silent and only takes a minute.
- The Residential Swimming Pool Safety Act, F.S. Chapter 515, requires only one physical barrier for pools built after 2000, however, over 90% of Florida home swimming pools were built before the law.

Remember: Supervision is the first and most important way to protect a child, ensure that someone is always actively watching a child when they are near a body of water or even in the bathtub.

Sleeping

- **IT IS NOT SAFE** to put anything in your baby's bed, such as sheepskins, stuffed animals, baby positioners, crib wedges or bumper pads.
- **IT IS NOT SAFE** to smoke around your baby or in a room where your baby spends times.
- **IT IS NOT SAFE** to let your baby sleep on an adult bed, air mattress, bean bag, reclining chair, sofa, waterbed, or any furniture not made for babies.

SLEEPING WITH YOUR BABY IS DANGEROUS!

Even if your baby is breastfed and you don't smoke, drink alcohol or use drugs or other medications, sleeping with you baby still increases your baby's risk of suffocation or strangulation while sleeping. The only way to protect your baby from higher risk is to have your baby sleep in a crib.

Sudden Infant Death Syndrome (SIDS) This is the sudden and unexplained death of a baby less than one year old. This is very scary for parents, but there are simple things you can do to lower the risk of infant death. Some parents believe sleeping with their baby will protect the baby from SIDS, but sleeping with a baby is dangerous and raised the risk of infant death.

- Suffocation and strangulation in an adult bed is the leading cause of injury-related death for infants under one year of age in the state of Florida.
- The risk of sleeping-related infant death is 40 times higher for babies who sleep in adult bed compared to babies who sleep in their own cribs.

Sex Education Information

I have received information about Sex Education.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Being responsible about sex means:

- **Partners think about abstinence** as an option. Not having sex is the best way to prevent pregnancy or Sexually Transmitted Diseases (STD).
- **Partners who decide to have sex discuss birth control.** They agree to use it every time to prevent an unplanned pregnancy.
- **Partners agree to use condoms.** They're honest about their sexual health and history. They know that latex condoms are the only method that protects them from STD, including HIV.

Why is it important?

Besides preventing pregnancy and STD, sexual responsibility also can help teens:

- Feel good about their choices.** Being smart about sex promotes self-esteem. Teens feel strong when they respect their values and goals.
- Know that sex involves commitment and consent.** Mature relationships are based on caring, closeness, and trust.
- Understand the consequences of sex.** Sex can feel good and be exciting. But the emotional and physical risks can outweigh the benefits.

Contraceptive Choices

- Pill
- Patch
- Vaginal Ring
- Diaphragm
- Foam, Suppositories, and Film
- Implanon
- Condoms
- Depo-Provera
- IUD

Visit or call one of the below resources to find out more about any of these choices.

Resources

Planned Parenthood is a community resource that offers a variety of services to both prevent pregnancy and assist you once pregnant.

Health Department is a community resource where you can pick up free condoms, attend family planning sessions, or receive prenatal care.

The BETA Program 407-277-1942 Offers in home parenting classes for young parents to prepare them to become parents.

Pregnancy Decision Line 1-800-395-4357 Helps connect you to the closest pregnancy center and provides information on abortion, emergency contraceptives, etc.

Interviewing Skills Information

I have received information about Interviewing.

Youth's Printed Name _____

Youth's Signature _____

Date _____

10 Interviewing Rules **By Carole Martin, Monster.com**

In the current job market, you'd better have your act together, or you won't stand a chance against the competition. Make sure you know these 10 basic points before you go on a job interview:

1. Do Your Research

Researching the company before the interview and learning as much as possible about its services, products, customers and competition will give you an edge in understanding and addressing the company's needs. The more you know about the company and what it stands for, the better chance you have of selling yourself in the interview. You also should find out about the company's culture to gain insight into your potential happiness on the job.

2. Look Sharp

Select what to wear to the interview. Depending on the industry and position, get out your best interview clothes and check them over for spots and wrinkles. Even if the company has a casual environment, you don't want to look like you slept in your outfit. Above all, dress for confidence. If you feel good, others will respond to you accordingly.

3. Be Prepared

Bring along a folder containing extra copies of your resume, a copy of your references and paper to take notes. You should also have questions prepared to ask at the end of the interview. For extra assurance, print a copy of Monster's handy interview take-along checklist.

4. Be on Time

Never arrive late to an interview. Allow extra time to arrive early in the vicinity, allowing for factors like getting lost. Enter the building 10 to 15 minutes before the interview.

5. Show Enthusiasm

A firm handshake and plenty of eye contact demonstrate confidence. Speak distinctly in a confident voice, even though you may feel shaky.

6. Listen

One of the most neglected interview skills is listening. Make sure you are not only listening, but also reading between the lines. Sometimes what is not said is just as important as what is said.

7. Answer the Question Asked

Candidates often don't think about whether they are actually answering the questions their interviewers ask. Make sure you understand what is being asked, and get further clarification if you are unsure.

8. Give Specific Examples

One specific example of your background is worth 50 vague stories. Prepare your stories before the interview. Give examples that highlight your successes and uniqueness. Your past behavior can indicate your future performance.

9. Ask Questions

Many interviewees don't ask questions and miss the opportunity to find out valuable information. The questions you ask indicate your interest in the company or job.

10. Follow Up

Whether it's through email or regular mail, the interview follow-up is one more chance to remind the interviewer of all the valuable traits you bring to the job and company. Don't miss this last chance to market yourself.

It is important to appear confident and cool for the interview. One way to do that is to be prepared to the best of your ability. There is no way to predict what an interview holds, but by following these important rules you will feel less anxious and will be ready to positively present yourself.

***For more information on this and other job related needs contact:
Morgan Donovan, Embrace Families 407-234-4496 - morgan.donovan@embracefamilies.org***

Transitional Plan

(To be completed after first transition planning meeting)

I have been participating in my transition planning meetings.

During my transition meetings I have been involved in discussing a plan for where I will live when I turn 18, how I will pay my rent and where I will go to school.

I understand that I can remain in a foster care placement until I am 21 years old and if I decide to leave foster care I can re-enter foster care any time before my 21st birthday as long as I meet eligibility requirements.

I understand that I should attend all judicial review hearings that are set after my 17th birthday.

My case manager has given me a letter with the dates that I am under the jurisdiction of the court.

My case manager has given me a letter stating if I am in compliance with financial aid documentation requirements.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Public Assistance

I have information on public assistance and how to apply for it.

The next 2 pages explain important info about public assistance eligibility and the application process.

My case manager will help me apply for benefits if I request the help.

Youth's Printed Name _____

Youth's Signature _____

Date _____

Food Stamps (SNAP)

Food stamps help low-income households buy nutritious foods. A food stamp household includes all people who live, buy, and prepare food together. The amount of food stamp benefits depends on the number of people in the household and their monthly income.

How to Qualify

- Florida resident
- U.S. Citizen or qualified non-citizen
- Social security number
- Must be working, looking for work, or participating in a work training program if physically and mentally able to do so.
- Healthy adults ages 18 to 50 without children can only receive food stamps for three months in a three-year period if not working.
- Must meet income limitations as determined by DCF.

What about students?

Most students over age 18 who are enrolled in post-secondary education are not eligible for food stamps. However, some students may qualify under the following criteria:

- Physically or mentally unfit
- Receiving temporary cash assistance
- Participating in a state or federally funded work study program
- Work at least 20 hours per week
- Taking care of dependent children under the age of 6
- Single parent enrolled full time in college and taking care of a dependent child under the age of 12.

What can you buy with food stamps?

- Breads and cereals
- Fruits and vegetables
- Meats, fish, and poultry
- Dairy products
- Seeds and plants to grow food

What food stamps CANNOT buy:

- Beer, wine, liquor, cigarettes, or tobacco
- Pet food, soaps, paper products, or household supplies
- Vitamins and other medicines
- Food that will be eaten in the store (i.e., restaurants)
- Hot foods (cooked in the store)]

ACCESS Florida Information Line and website to apply online:

1-866-76ACCESS

(1-866-762-2237)

www.myflorida.com/accessflorida/

****Please remember that if you are under 21 do not select 'apply for all benefits'; only apply for SNAP and TCA. If you select 'apply for all benefits' it will change your current Medicaid plan and may interrupt your medical benefits. Once you are 21 or older, selecting 'apply for all benefits' is the easiest option.**

**** Do Not Count PESS or RTI as income when filling out the application!**

Temporary Cash Assistance

What is it?

TCA provides cash assistance to pregnant women or families with children under the age of 18. Individuals can only receive TCA for a total of 48 months throughout their adult life.

To qualify, you must:

- Be a U.S. Citizen or qualified non-citizen
- Be a Florida resident
- Have a social security number
- Meet income limitations
- Have a blood-related child in the home

What else can it be used for?

Families that meet the above requirements, may also receive temporary cash assistance to escape domestic violence, move to an area with better employment opportunities, or to accept a job offer.

ACCESS Florida Information Line and website to apply online

1-866-76ACCESS

(1-866-762-2237)

www.myflorida.com/accessflorida/

****Please remember that if you are under 21 do not select 'apply for all benefits'; only apply for SNAP and TCA. If you select 'apply for all benefits' it will change your current Medicaid plan and may interrupt your medical benefits. Once you are 21 or older, selecting 'apply for all benefits' is the easiest option.**

**** Do Not Count PESS or RTI as income when filling out the application!**

Obtaining Important Documents

I am aware that I can request my educational records from my case manager. All information that is not in my case file I know I can request directly from my last school or the Department of Education in the county I went to school.

I am aware that I can request my health and mental health records from my case manager. All information that is not in my case file I know I can request directly from my current doctor or mental health provider.

I am aware that I can request a copy of my case file from my case manager.

Youth's Printed Name_____

Youth's Signature_____

Date_____

Community Resources

If I need assistance there are several places in the community I can contact for help. I can find those places through 2-1-1.

2-1-1 is a free and confidential service that helps people across North America find the local resources they need.

I can access 2-1-1 by dialing it on a phone or online at www.211.org.

Youth's Printed Name _____

Youth's Signature _____

Date _____

2-1-1 Resources Include:

Human Trafficking

Human Trafficking is modern slavery. And it happens right here in America. Human trafficking is the exploitation of a person through force, fraud or coercion for labor or commercial sex against their will.

Crisis and Emergency

Are you in an emotionally abusive or physically dangerous relationship? Are you struggling with bullying, sexual assault, alcohol abuse or suicidal thoughts?

Disaster Assistance

Many 2-1-1 locations partner with Homeland Security, Centers for Disease Control (CDC), Federal Emergency Management Agency (FEMA) and essential emergency management programs in your community to provide answers, services and relief in times of natural or man-made disasters.

Food

More than 49 million Americans live in households that don't have enough food to feed their families every day, yet our country produces enough food to feed everyone.

Health

Everyone deserves a lifetime of good health. 2-1-1 has information about health care services for infants and new parents, and child care services for working parents. Whether you're in need of medical, dental, mental health or in-home health care, 2-1-1 is your first resource.

Housing and Utilities

If you're looking for access to safe, habitable, and clean housing, 2-1-1 can help. Whether you're in need of new housing, utilities assistance, or financial support for much-needed home repairs, we can direct you to the right resources.

Jobs and Support

Whether you're looking to reenter the workforce, upgrade your job, or find a new career, databases at each 2-1-1 location help connect job seekers with the employers who need them.

Reentry

2-1-1 is committed to supporting all members of the community, including people coming out of correctional, alcohol and drug treatment, and mental health facilities.

Veterans

2-1-1 is dedicated to supporting those who serve our country, including active members of the U.S. military, members of the National Guard and Reserve, veterans, and their families.

Embrace Families Resources

Employment

If I am interested in working or volunteering to start gaining experience and earn money I can contact:

Amber Barrett	OR	Asha Davis
Embrace Families – Career Development Manager		Embrace Families – Career Coordinator
407-600-4204		407-694-7342
amber.barrett@embracefamilies.org		asha.davis@embracefamilies.org

These resources can help me decide what kind of job I should explore, how to write a resume, how to apply for a job, how to interview and how to keep a job.

Education

If I need information about different schools or I am undecided what I should next for my education I can contact:

Amber Barrett
Embrace Families
407-600-4204
amber.barrett@embracefamilies.org

She can help you decide the best school to attend for your interests and send a tuition waiver for you to schools that accept it.

Housing

If I am looking for a new place to live or have questions about different housing options I can contact:

Meinrad John
Embrace Families
407-600-4191
meinrad.john@embracefamilies.org

He can tell you about different transitional homes in the area and help you get into an apartment that is affordable; he has a lot of connections for all types of housing options.

Youth Advisory Board

If I want to help kids in foster care by advocating and making the system better I can join the youth advisory board by contacting:

The Youth Engagement Manager
youthservices@embracefamilies.org

The YAB meets once a month and has members that change the way the system works, they have even spoken to our state legislators in Tallahassee to get laws changed.

Identifying Connections

My Foundation IS Strong!

Think about all the different types of support you have had throughout your life. It could be something as simple as the person that helped you complete your fifth grade homework to the friends or families you spent the holidays with. Now, go through your contacts and try to list as many people as you can that have supported you every step of the way.

Let's build a foundation!

Neighbors, Teachers, Counselors	
Elementary School	
Middle School	
High School	

Family, Friends, Previous Placements	
Elementary School	
Middle School	
High School	

Other (Case Managers, Mentors, Social Media)	
Elementary School	
Middle School	
High School	

Who had my back?

1. Where do you celebrate your birthday or holidays?

2. Who has supported you in the past? Who gives you motivation/encouragement?

3. Who are you with when you go to fun activities (movies, shopping, etc.)

4. Where do you go to stay for emergencies?

5. Does anybody help provide for you (clothing, food, emergency cash, etc.)?

6. Who has/would help teach you how to cook?

7. Where are your grandparents/siblings?

8. Who would help you find community resources/assist you in filling out forms?

You are not alone! Our goal is to ensure success and prosperity for you. If you need any assistance after you turn 18, please contact your case manager or use the contact information below.

youthservices@cbccfl.org

321-441-2060

Post-Secondary Education

I have information on different post-secondary education options and how to apply for a DCF Tuition and Fee Waiver, also known as the DCF Waiver.

I understand that the Waiver is only valid at Bright Futures Schools and NOT at private colleges and trade schools and that my credits or certificates WILL NOT transfer to another state school or college EVEN if the trade school has “accreditation”.

My case manager will help me with the FAFSA and college application if I request the help.

Youth’s Printed Name _____

Youth’s Signature _____

Date _____

Post-Secondary School Funding Assistance

All youth preparing to attend post-secondary school (classes after high school, regardless of community college, tech school or university) should complete the **Free Application for Federal Student Aid (FAFSA)**, accessible at www.fafsa.ed.gov. This application should be completed annually, in the beginning of January for the school year starting in August. Your school guidance counselor and/or ILC can provide assistance and further information.

Bright Futures is one scholarship opportunity offered to high school/ GED graduates in Florida. Basic information is below. Further information can be gathered from your guidance counselor, IL case manager and online at www.floridastudentfinancialaid.org

Program Description

The Florida Bright Futures Scholarship Program establishes three lottery-funded scholarships to reward Florida high school graduates for high academic achievement. The Florida Bright Futures Scholarship Program is comprised of the following three awards:

1. Florida Academic Scholars (FAS) award (including Academic Top Scholars (ATS) award)
2. Florida Medallion Scholars (FMS) award
3. Florida Gold Seal Vocational Scholars (GSV) award

Initial Eligibility Requirements to Receive Funding

The student will:

- Be a Florida resident and a U.S. citizen or eligible non-citizen. A student’s residency and citizenship status are determined by the postsecondary institution. Questions regarding such status should be directed to the financial aid office or admissions office of the institution the student plans to attend.
- Not owe a repayment or be in default under any state or federal grant, loan, or scholarship program unless satisfactory arrangements to repay have been made.
- Meet specific coursework and minimum grade point average (GPA) and test score requirements which are outlined on the Office of Student Financial Assistance (OSFA) website www.FloridaStudentFinancialAid.org/SSFAD/bf/acadrequire.htm.
- ATS - The Academic Top Scholars award, announced by the Florida Department of Education before the end of the fall term after all term one disbursements are reported, is awarded to the Florida Academic Scholar with the highest academic ranking in each county (based on the product of multiplying the Bright Futures GPA and the highest qualifying SAT/ACT test score). The recipient receives a cost per credit hour award established by the Florida Legislature in the General Appropriations Act in addition to the Florida Academic Scholars award. For current year award amounts visit: www.FloridaStudentFinancialAid.org/SSFAD/bf/awardamt.htm.
- **NEW** - Complete and submit the *Free Application for Federal Student Aid (FAFSA)*. The FAFSA does not have to indicate financial need; however, must be complete and processed error free prior to a student’s first disbursement of the academic year. Visit the website at www.fafsa.ed.gov for online processing.

Postsecondary Education Services and Support (PESS)

A young adult who has completed high school or has an equivalent credential and who pursues postsecondary education, whether academic or vocational, may be eligible for additional financial support. This support is called PESS.

- **The law limits PESS to Florida Bright Futures eligible schools.**
- **An annual federal Educational Training Voucher (ETV)** educational stipend payment of up to \$5,000 (a year) **may be available**, provided the chosen academic institution meets ETV eligibility requirements. ETV may also be available for a young adult attending a post-secondary institution only part-time.
- **DCF Waivers** waive fees and tuition and when combined with the PELL grant, provide for books and other items needed for classes, such as: uniforms, shoes, computers, software, calculators, “apps” for class, etc.
- You should NOT need to take out any loans to cover your tuition, fees or books. If you do decide to take out a loan, you are responsible for it until it is paid off in full! Even bankruptcy does not forgive college loans.

Important Points to Remember / Consider Before Making a Decision

- ❖ **Before you enroll** in a school: CHECK IT OUT. Take a tour, look into classrooms, ask students what they like or don't like about the school. Read reviews on line. Look at the school's graduation rate – how many kids really graduate, and how many years does it take them to do so? **Be a good consumer – you are paying for a service!**
- ❖ **Comparison shop.** Many programs are offered by both PUBLIC and PRIVATE postsecondary schools. The DCF Waiver is only accepted at BRIGHT FUTURE Schools – so your classes are free. You could take cosmetology or computer gaming or welding at an OCPS Vocational School (i.e., Westside Tech) for FREE, or you could take out a LOAN (which you have to pay back) for tuition and go to Full Sail, Rollins, ETI, Paul Mitchell, AVEDA, or some school you saw advertised on TV. The difference is that if you FAIL, decide you don't like the school or classes, or miss classes due to illness or a conflict with work...you **STILL OWE THE LOAN**. The school doesn't want to hear excuses – in fact, once you are enrolled, their job is done. YOU owe the BANK the money...forever...until it is paid off!!! It will lower your credit score!
- ❖ **Private Schools** may be “accredited” but it is a **different association**, so if you decide to transfer to a **State School or another college**, know that **your credits WILL NOT TRANSFER**. Also, your degree may not be recognized because you did not attend an accredited school – this is also true for online high school diplomas!
- ❖ **Ask for assistance** from your case manager, Embrace Families Education Specialist, or a high school or college counselor.

For more information on PESS, please go to the DCF website:

<http://www.myflfamilies.com/service-programs/independent-living/myfuturemychoice-fp>

****Please remember that if you are 18 years old and sign a contract it is LEGALLY BINDING!**

**** Your DCF Waiver is PROOF of RESIDENCY for postsecondary purposes.**

**** Do Not Count PESS or EFC as income when filling out applications!**