CAL FARLEY'S
AFTER HIGH SCHOOL TOOL BOX
BOYS RANCH
Independent Living Program
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  o SUBMIT MERIT SCHOLARSHIP APPLICATION
  o OPEN CHECKING / SAVINGS ACCOUNT
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  o COMPLETE THE GRADUATION PLAN
How do I discover my after graduation plan …

What makes the difference between a person experiencing great fulfillment because of diligent labor and one whose reward is failure or mediocrity at best?

The answer to this question is a good plan. A process that allows ordinary individuals to achieve extraordinary results in their lives.

A problem of our day is lack of initiative and follow through. Many talented young people are waiting for someone to tell them what to do. They have been waiting many years and accomplishing very little while they wait.

The purpose of this planning resource is to guide you through the ideal-realizing craft of creating a plan for after graduation. After working through this guide, you will be set on your way with a purpose and a plan of action.

The person who aims at nothing is sure to hit it every time

- Cal Farley

Developing a plan for one’s self is somewhat like plotting a course on an extensive road trip. The plan developed can be compared to a road map with precise instructions on which directions to take at any particular time.

Obviously, the road map is useless unless the individual is aware of his/her starting point. In the same way, anyone creating a plan for their life must first evaluate his current state and then evaluate that against their ultimate goals.

The following questions can be used to determine your current situation and help you better understand yourself as you plan your future. Remember, “it’s where you’re going that counts.” By starting with these questions, you should be able to identify an initial plan that will get you started on preparing for your future.
❖ Develop an Independent Living Plan

❖ CHECK WHEN COMPLETE

☐ Form an Independent Living Plan
**After Graduation Planning**

Rate yourself on a scale of 1-10 in the following areas:

1 = very little knowledge  
10 = expert

<table>
<thead>
<tr>
<th>Life Skill</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Management</td>
<td></td>
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<tr>
<td>Food Preparation</td>
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<tr>
<td>Personal Appearance</td>
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<td>Health</td>
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<td>Housekeeping</td>
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<td>Educational Planning</td>
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<td>Job Seeking Skills</td>
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<td>Job Maintenance Skills</td>
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<td>Emergency and Safety</td>
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<td>Community Resources</td>
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<td>Communication Skills with Others</td>
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<td>Legal Knowledge</td>
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<tr>
<td>Housing</td>
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</tbody>
</table>

Which life skill(s) area do I need the most help with?

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**Career Planning**

What do I want to do after I graduate?

- [ ] Join the Workforce
- [ ] Attend a Community College
- [ ] Attend a Vocational or Trade Program
- [ ] Attend a 4-Year University
- [ ] Join the Military
- [ ] Uncertain/No Plans
What programs or careers do I have an interest in now?

Career Choice #1

____________________________________

Career Choice #2

____________________________________

What kind of education/training will I need for the job or career I want?

☐ One-year community college/vocational certificate
☐ Two-year community college degree (associate degree)
☐ Four-year (or longer) university degree (bachelor’s, master’s degree)
☐ On the Job Training
☐ Military Service

There are thousands of possible careers. Why do I want to follow this career path?

_______________________________________________________________________

What is the most important thing I am looking for in a job?

_______________________________________________________________________

❖ Simple Career Assessment

What are/were my favorite two subjects in school?

____________________________________

____________________________________

When I have free time what do I like to do? (Check as many as you want)

☐ Playing Sports
☐ Reading
☐ Computer/Video Games
☐ Collecting Items
☐ Building/Creating Things
What type of personality do I have? (Check one)
- Talkative
- Thinker/Listener (more listening than talking)
- Helper – “I must help others, always finding a solution”
- Leader – “I must be strong”

Do I want a job working indoors or outdoors? (Check one)
- Indoors
- Outdoors

Do I want to work with my hands (physical) or head (mental)?
- Physical
- Mental

Is making money the most important thing to me? (Check one)
- Yes
- No

**THINK IT THROUGH**: Based on your answers to the above questions, is your career choice a good fit or do you need to consider a different career field? For example, if you want to be an engineer, but do not like math, engineering is probably not a good fit since engineering requires a lot of math.
Wheel of Life Exercise

NAME__________________ DATE__________________

---

INSTRUCTIONS

☐ Think about what success or satisfaction would feel like for each area.

☐ Rank your level of satisfaction with each area of life by drawing a line across each segment. Place a value between 1 (very dissatisfied) and 10 (fully satisfied) against each area to show how satisfied you are currently.

☐ The new perimeter of the circle represents your Wheel of Life.

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EXAMPLE

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**Independent Living Skills**

Do I have a driver’s license?

Yes ☐ No ☐

If no, what is my plan for getting a driver’s license and when?

What is my plan for purchasing a personal vehicle? Before or after graduation?

How much money do I have to spend on a car?

**HOUSING**

Where will I live after I graduate:

With Parent ☐ With Relatives ☐ Military ☐ Other ☐

College Dorm ☐ Personal Apartment ☐ Alumni Support Center ☐

What expenses will I be responsible for in this housing option?

**HEALTH INSURANCE**

What type of medical coverage will I have after graduation?

I understand what prescription medicines I will require after graduation?

I understand how to obtain medical insurance.

Yes ☐ No ☐
I know how to get emergency medical health care.
Yes ☐ No ☐

I understand basic first aid.
Yes ☐ No ☐

I can usually determine when professional medical help is necessary.
Yes ☐ No ☐

❖ FINANCES

I have a checking and/or savings account other than my BR accounts.
Yes ☐ No ☐

I understand the need to establish an emergency fund as soon as possible after graduation. I also understand this fund should be approximately $500.00 to $1000.00.
Yes ☐ No ☐

I will have the following amount in my savings when I graduate:
____________________________________________

I will receive financial support from parents/family after graduation.
Yes ☐ No ☐

❖ SPIRITUAL

I will continue to attend church after I graduate.
Yes ☐ No ☐

I would like help in understanding how to select a church after graduation.
Yes ☐ No ☐

I would like help in selecting youth ministries or service organizations to join after graduation.
Yes ☐ No ☐

My spiritual development is important to me.
Yes ☐ No ☐
What I will tell others when asked about my after-graduation plans...

❖ AFTER GRADUATION PLAN A

My plan after graduation is to …

❖ AFTER GRADUATION PLAN B

My plan after graduation is to …

Failing to plan is planning to fail. If plan A or B doesn’t work, just remember there are 24 more letters in the alphabet!
❖ Educational Planning

Have you calculated the annual cost of attendance at your chosen college, technical program, trade school?

Yes ☐ No ☐ Annual Cost: ___________________

Register for a Federal Student ID

Yes ☐ No ☐ FSA ID: ______________________

Understands annual federal financial aid application requirements; submitted FAFSA

Yes ☐ No ☐ https://fafsa.ed.gov/

Completed financial aid counseling: understands loans, grants, scholarships

Yes ☐ No ☐

✓ CHECK OFF WHEN COMPLETE

☐ Enrolled in a post high school program where you can be successful

☐ Understands financial aid requirements, how to apply for grants and scholarships

☐ Successfully submitted the FAFSA https://fafsa.ed.gov/
## Cost of Attendance – College or Technical Program

<table>
<thead>
<tr>
<th>Top Five Colleges or Trade Schools I want to Attend</th>
<th>Cost to Attend this College or Trade School</th>
<th>How Much Money I Expect to Have to Attend this Program</th>
<th>Balance I Will Owe (Difference)</th>
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</tbody>
</table>

- Which choice is the most affordable?

- Which choice is least affordable?
❖ SCHOLARSHIPS
Search for scholarships early and often! You won’t be awarded a scholarship if you don’t apply!

How do I find scholarship opportunities?

- High School Counselor or College Advisor
- College/University Financial Aid Office
- U.S. Department of Labor
- Federal Department of Education
- Local Library Search
- Foundations, Religious Organizations, Local Businesses, or Political Groups
- Organizations Related to Your Field of Interest
- Ethnicity-based Organizations
- Employer or Your Parents’ Employers
- Free Scholarship Databases

USEFUL LINKS
- Fastweb.com
- Studentaid.ed.gov
- Actx.edu/fin/
- Unigo.com

When do I apply for scholarships?
Apply for scholarships as early as possible! Each scholarship will have a unique deadline so be mindful of the date on the application. Some deadlines are as the fall of your senior year in high school, so, you should be researching and applying for scholarships during the summer between your junior and senior year.
Free Application for Financial Aid (FAFSA)

**THE FAFSA® PROCESS**

Each year, the federal government provides more than $150 billion in financial aid (grants, work-study, and loans) for college or career school. To apply for this aid, you must complete the Free Application for Federal Student Aid (FAFSA®). Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

**DID YOU KNOW?**

Some schools won’t consider you for merit scholarships or loans if you haven’t applied for aid. Even if you believe you don’t need aid, you should still consider applying for FAFSA in order to qualify for these programs.

**RELAX!**

The FAFSA is designed to be simple and easy to follow. Contact information has been incorporated into several FAFSA questions. This should help people finish filling out the FAFSA in less than half as long.

**PREPARING FOR THE FAFSA®**

**GATHER THIS INFORMATION**

The FAFSA asks questions about you and your finances, so have the information handy.

- Social Security number
- Tax returns
- Bank statements (direct deposit)
- Cash, savings, and checking accounts
- Federal tax information or tax returns
- Federal tax information or tax returns
- Records of unearned income

**FAFSA® Opens Oct. 1st**

**Students Must Apply EVERY Year**

**Students Must Have a FSA (federal student aid ID)**

**Parents of Dependent Students Must have a FSA ID**

**Students Should Apply As Early As Possible**

**Pay Attention to Deadlines (each college is different)**

HEALTH INSURANCE

✓ Check When Complete

Health
☐ Has Medical Insurance or Medicaid Eligible
☐ Understands How to Obtain Heath Insurance
☐ Completed the Cal Farley’s After Graduation Health Assessment
☐ Has Copies or Understands How to Obtain Personal Medical Records
☐ Understands How to Obtain Health Care Services and Prescription Refills
☐ Maintains Healthy Sexual Habits; Understands Birth Control
☐ Has Access to a Personal Doctor/Nurse Practitioner; Dental Care
☐ Understands Mental Illness; Understands How to Access Support
☐ Understands Chemical Dependency and How to Obtain Help
Filling out this medical survey helps your team assess the areas you will need assistance in before graduation. If you need help completing the form, please ask your parent or caregiver.

**Date:**

**Name:**

<table>
<thead>
<tr>
<th>Transition Importance and Confidence</th>
<th>On a scale of 0 to 10 please circle the number that best describes how you feel right now</th>
</tr>
</thead>
<tbody>
<tr>
<td>How important is it to you to prepare for/change to other medical providers after graduation?</td>
<td>0 (not) 1 2 3 4 5 6 7 8 9 10 (very)</td>
</tr>
<tr>
<td>How confident do you feel about your ability to prepare for/change to other medical providers after graduation?</td>
<td>0 (not) 1 2 3 4 5 6 7 8 9 10 (very)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>My Health</th>
<th>Please check the box that applies to you right now.</th>
<th>I know this!</th>
<th>I need to learn!</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know my medical needs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can explain my medical needs to others.</td>
<td></td>
<td></td>
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<tr>
<td>I know my symptoms including ones that I quickly need to see a doctor about.</td>
<td></td>
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<tr>
<td>I know what to do in case I have a medical emergency.</td>
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<tr>
<td>I know my own medicines, why I take them, and when I need to take them.</td>
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<td></td>
</tr>
<tr>
<td>I know my allergies to medicines and medicines I should not take.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>I carry important health information with me every day (e.g. insurance card, allergies, medications, emergency contact info, and medical summary).</td>
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<tr>
<td>I understand how health care privacy changes at age 18 when legally an adult.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand how health care privacy changes at age 18 when legally an adult.</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Using Health Care</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I know how to make my own doctor appointments.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Before a visit, I can think about questions to ask.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will have a way to get to my doctor’s office.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I know to show up 15 minutes before the visit to check in.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I know where to go to get medical care when the doctor’s office is closed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will have a file my medical information after graduation.</td>
<td></td>
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</tr>
<tr>
<td>I will have a copy of my current plan of care after graduation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I know how to fill out medical forms.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I know how to get referrals to other providers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I know where my pharmacy is and how to refill my medicines.</td>
<td></td>
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</tr>
<tr>
<td>I know where to get blood work or x-rays if my doctor orders them.</td>
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<tr>
<td>I have a plan so I can keep my health insurance after 18 or older.</td>
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</tr>
</tbody>
</table>

*My family and I have discussed my ability to make my own health care decisions at age 18.*
MONEY MANAGEMENT

✓ Check When Complete

Finances

☐ Understands Banking Services (*opening accounts, check cashing, bank deposits, ATM*)
☐ Understands Parts of a Paycheck; How to Read a Paystub (*withholdings, net/gross pay*)
☐ Understands Tax Filing Dates and Tax Returns; Taxpayer Responsibilities
☐ Has Created a Realistic Budget of Typical Expected Expenses When Living Alone
☐ Maintains a Consistent Savings Program
☐ Recognizes Importance of Establishing an Emergency Fund
### SAMPLE BUDGET – Young Adults

#### 1. Your Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Take-Home Pay <em>(Wages and tips)</em></td>
<td></td>
</tr>
<tr>
<td>B. Additional Income <em>(Side business, interest, etc.)</em></td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### 2. Your Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Housing <em>(Rent or mortgage plus taxes and insurance)</em></td>
<td>$</td>
</tr>
<tr>
<td>B. Transportation <em>(Car payments, gas, insurance, tolls, etc.)</em></td>
<td></td>
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<tr>
<td>C. Utilities <em>(Gas, Electricity, Water, etc.)</em></td>
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<tr>
<td>D. Subscriptions <em>(Netflix, internet/wifi, cell phone, gym, etc.)</em></td>
<td></td>
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<tr>
<td>E. Groceries</td>
<td></td>
</tr>
<tr>
<td>F. Medical <em>(Co-pays, prescriptions, etc.)</em></td>
<td>$</td>
</tr>
<tr>
<td>G. Dining, travel, and entertainment</td>
<td></td>
</tr>
<tr>
<td>H. Other discretionary <em>(hobbies, personal care, etc.)</em></td>
<td></td>
</tr>
<tr>
<td>I. Debt payments <em>(Credit cards, student loans, etc.)</em></td>
<td></td>
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<tr>
<td>J. Savings</td>
<td>$</td>
</tr>
<tr>
<td>K. Custom <em>(Court cost, child support, tickets, etc.)</em></td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$</td>
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#### 3. Your Bottom Line

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Income Minus Expenses</td>
<td>$</td>
</tr>
</tbody>
</table>
SAVING GOAL WORKSHEET
What goals will you be saving for in your near future?

<table>
<thead>
<tr>
<th>GOAL</th>
<th>TERM</th>
<th>TOTAL COST</th>
<th>MONTHLY COST</th>
<th>WAYS TO REACH</th>
</tr>
</thead>
</table>
| ▪ Car | ▪ 3 Years | ▪ $10,000 | ▪ $277 | ▪ Open separate Savings Account
▪ Cut back on spending |
Transportation

☐ Understands Public Transportation System (reading bus or subway routes/schedules)
☐ Understands Transportation Options (public, personal, ride-share)
☐ Has a Valid State Driver’s License
☐ Understands Basic Roadside Emergency Skills, Can Change a Flat Tire
☐ Understands How to Purchase a Car (see used car buying worksheet)
☐ Understands Responsibilities of Car Ownership (title, registration, inspection, insurance)
☐ Understands State Insurance Requirements, How to Obtain Vehicle Insurance
☐ Understands Basic Car Repair, Maintenance, Record Information (see car repair log)
☐ Understands What Steps to Take if Involved in a Car Accident
☐ Able to Provide Own Transportation (school, work, doctor, etc.)
USED CAR QUESTIONNAIRE

If you are in the market for a used car, remember patience is key. Look for potential purchase opportunities from reliable family friends or responsible co-workers. Check out these websites for vehicles in your area:

www.carvana.com
www.recycler.com

If you find a vehicle online you are interested in, contact the seller and ask the questions below. If a seller is hesitant or unwilling, you probably need to continue your car search. If you are satisfied with the responses, you can arrange to view the car in person and have a mechanic inspect the car with the assistance of the ILP.

Car Information

Year/Make/Model: ____________  Auto/Manual Transmission: ________  Mileage: _________  Color: __________

Specific Information Questions

✓ Does the car come with a spare tire and jack?
✓ Do the air conditioner, heater, and defroster work without issue?
✓ Does the car have a clear title? Is it in the seller’s possession?
✓ Are there any signs of smoking or pet damage?
✓ How much is this car after fees and licensing? (if buying from a car lot, dealership)
✓ Does the car have a current and comprehensive schedule of maintenance history?
✓ Are there any outstanding recalls on the car?
✓ Is the car still under any kind of warranty?
✓ Is this the best price you can offer?

Red Flag Seeking Questions

✓ Has this car ever been repainted?
✓ Does the car leak any fluids?
✓ Has the car been in any accidents?
✓ What mandatory fees do I have to pay?
✓ Can I test drive the car?
✓ Why are you pricing the car this way?
✓ Can I see this car’s maintenance schedule history?
✓ Would you drive this car from coast-to-coast tomorrow?
✓ Can I take this to my licensed mechanic?
✓ How many previous owners have had this car?

Follow your intuition, if you feel the seller is dishonest when answering the questions; do not hesitate to move on. Remember your money goes further buying a good car than spending money repairing a lemon.
# CAR REPAIR LOG

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Date</th>
<th>Inspection/Repair/Etc.</th>
<th>Description</th>
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❖ JOB SKILLS

✓ Check When Complete

Job Searching, Job Maintenance
☐ Understands How to Complete a Job Application; Has Updated Resume
☐ Understands How to Search for Employment (newspapers, social media, web, family, etc.)
☐ Successfully Completed Mock Interview; Participated in Career Training Events
☐ Is Able to Get Up and Get to Work/School On-Time WITHOUT Assistance
☐ Understands Suitable Employee Conduct and Responsibilities; Understands Behaviors Leading to Termination
Job Skills – Pocket Resume & Fact Sheet

- Complete and carry with you on your job search
SAMPLE RESUME

Your Name
yourname@bestperson.org

OBJECTIVE: Creative, talented, and customer service driven young adult seeking a position within a growing company.

JOB EXPERIENCE

• Joe’s Realty and Phat Cribs International (2000-2008)
• Children’s Theater Company (2008)
• Bob’s Janitorial (2009)
• Tasty Snack Bar (2011-2013)

EXPERIENCE HIGHLIGHTS

• Office work, showing apartments, customer service
• Speaking, directing, teaching and organizing a group of actors
• Provided cleaning services to customers in School district
• Provided customer service to domestic and international tourist.
• Preformed duties as assigned such as running errands, making deposits and managing office mail.

VOLUNTEER /INTEREST ACTIVITIES:

• Raised $6000 for Haiti in Feed the Hungry Program (2009)
• Participated in Evelyn Rivers coat drive (2011)
• Fundraiser for coat drive for the needy (2006)
• Fed Homeless at Faith City Mission (2010, 2011)
• Member in Youth Leadership Organization (2012)
• Officer in Fellowship of Christian Athlete (2012)

EDUCATION:

Adams High School, Dallas, Texas
Will graduate with recommended Diploma in June 2013

REFERENCES: Jane Doe – Manager, Joe’s Realty 555-121-0101
Bob Barker – Owner, Children’s Theater Company 555-121-0201
Joe Brown – Manager, Bob’s Janitorial 555-121-3212
❖ HOUSING /LEGAL

✓ Check When Complete

Housing
☐ Understands a Rental/Lease Agreement
☐ Understands Tenant Rights, Landlord Responsibilities
☐ Understands how to secure safe, appropriate, and inexpensive housing
☐ Has a Safe Place to Live After Graduation
☐ Understands Who to Contact to Turn on Utilities, Receive Assistance if Utilities Are Cut Off

Legal
☐ Understands Legal Consequences for Various Offenses (shoplifting, speeding ticket, inappropriate relationship with minor, possession of paraphernalia, guilt by association)
☐ Understands How/When to Obtain Legal Representation
☐ Understands What Action to Take in a Car Accident
❖ COMMUNITY RESOURCES

✓ Check When Complete

☐ Connected to Different Groups as Appropriate (church, academic, clubs, organizations)
☐ Understands How to Replace Important Documents (social security card, birth certificate, driver’s license)
☐ Understands Where/How to Receive Social Services if Needed
☐ Maintains a List of Important Telephone Numbers

**Important Phone Numbers**

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<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>E-mail</th>
<th>Home Phone</th>
<th>Comments</th>
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<td>Cal Farley’s</td>
<td>HQ-Amarillo</td>
<td></td>
<td>800-687-3722</td>
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<tr>
<td>Cal Farley’s</td>
<td>Alumni Services</td>
<td></td>
<td>806-322-2531</td>
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</tbody>
</table>
 COMPLETE THE PLAN

✓ Check When Complete

☐ Complete Merit Scholarship Application
☐ Complete Medical Transition Assessment
☐ Open Checking & Savings Account
☐ Complete After Graduation Plan
☐ Obtain Certified Copy of Birth Certificate
☐ Maintain Possession of Social Security Card
☐ Retain “Records Folder” that Contains Important Documents/Paperwork
## AFTER GRADUATION SCHEDULE

### Important Upcoming Tasks, Activities, or Events

<table>
<thead>
<tr>
<th>EVENT/TASK</th>
<th>DATE/TIME</th>
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