

Texas Foster Youth Justice Project

www.TexasFosterYouth.org

A Guide For Those "Aging Out" Of Foster Care In Texas

2018 Sixth Edition



2018 EDITION

About the Texas Foster Youth Justice Project

The Texas Foster Youth Justice Project helps current and former foster youth in Texas. We assist foster youth in understanding their legal rights. We provide legal advice, assistance, guidance and representation in enforcing foster youth rights and resolving legal problems as youth age out of care. We also educate the general public about the legal needs and concerns of foster youth. Texas RioGrande Legal Aid created the Texas Foster Youth Justice Project in 2007 with the support of the Travis County Women Lawyers Association and the Texas Supreme Court's Permanent Judicial Commission for Children, Youth & Families with additional funding provided by the Texas Access to Justice Foundation. The first edition of this guide was made possible through a collaboration of Texas C-BAR and generous volunteers from Skadden, Arps, Slate, Meagher & Flom LLP.

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TABLE OF CONTENTS

Table of Contents

INTRODUCTION	9
YOUR RIGHTS IN FOSTER CARE	11
Rights to Obtain Your CPS Records	12
Right to Participate in Your Permanency Planning Meeting	12
Rights to Caseworker, Court Appointed Special Advocate, Attorney Ad Litem, and Probation Officer	12
Right to Your Court Hearings	13
Health Care Decisions	13
Meningitis Vaccination	14
Visiting Your Brothers and Sisters	14
Open a Bank Account and Save Money	14
GETTING READY TO LIVE ON YOUR OWN	15
Extended Foster Care	15
Returning to Extended Foster Care	17
Supervised Independent Living	18
Trial Independence	18
Limited Placement Options for Older Foster	19
Leaving Foster Care	19
Extended Court Jurisdiction	20
Planning for Your Life after Foster Care	21
Circle of Support	22
Transition Plan Meetings	22
Preparation for Adult Living (PAL) Program	23
Independent Living Skills Assessment	23
Life Skills Training Class	24
Financial Services	25
Health Care Benefits	25
Case Management for Aged Out Foster Youth	25
Living with Biological Parent When Aging Out of Foster Care	26
Educational, Vocational and Supportive Services	26
Transition Planning Assistance	27
Other Preparation for Adult Living Program Activities	27
Transition Centers	28
Other Resources	31
2-1-1	31

TABLE OF CONTENTS

EDUCATION	33
High School	33
Home Schooling	34
Education and Staying in Foster Care After Age 18	34
Individual Education Plans (IEP)	34
General Education Development (GED) Certificate	35
After High School	37
Applying for College and Vocational Schools	37
Financial Aid	38
Texas College Tuition and Fee Waiver	39
Educational Training Voucher (ETV) Program	40
Other College Financial Assistance	41
Learning a Profession Outside of College	42
Mentors	42
EMPLOYMENT	43
Training	43
Job Assistance Programs	43
Training and Placement Assistance If You Have a Disability	45
Finding a Job	46
State of Texas Hiring Preference	47
Employment Issues	47
Getting Paid	49
Taxes	50
FINDING A PLACE TO LIVE	53
Housing Benefits to Youth Leaving Foster Care	54
Transitional Living Allowance and Aftercare Room and Board	54
Public Housing	54
Emergency Housing and Shelter	55
Fair Housing	56
Renting and Your Rights	56
Utilities	62
MARRIAGE, DIVORCE AND CHILDREN	63
Marriage Laws	63
Parental Rights and Responsibilities	64
Abuse	65

TABLE OF CONTENTS

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS ... 67

Health Insurance (Medicaid) for Aged Out Texas Foster Youth	67
Medicaid While You are Still in Foster Care	67
Former Foster Care Children’s (FFCC) Medicaid Program	67
Healthcare Plans Available to Aged Out Foster Youth	68
Immigrants and Foster Youth Health Insurance.....	69
Applying for Health Insurance (Medicaid) for Aged Out Texas Foster Youth.....	70
Medical Records	70
How to call 2-1-1 and Get Help From Medicaid	71
Renewing Your Health Insurance.....	71
Dental Coverage.....	73
Finding a Doctor	73
Other Health Insurance Options	74
Penalty for not Having Health Insurance	75
Health Insurance for Your Children	75
Food Stamps (SNAP Food Benefits).....	76
Temporary Assistance for Needy Families	76
Social Security and SSI Benefits	77
Other Social Services Resources	78

IDENTIFICATION DOCUMENTS 79

Get Your Identification Documents by Age 16	79
Driver’s License vs. Texas Photo ID card.....	80
Getting a Driver’s License While in Foster Care and Under 18	80
Driver’s License – Under Age 18.....	81
Driver’s License – Age 18 and Older.....	82
Taking Driving Test	82

SPECIAL IMMIGRATION JUVENILE STATUS, GREEN CARD AND BECOMING A US CITIZEN 83

Selective Service—Mandatory Registration For Men	87
Voting.....	89
Voting Information.....	89

CRIMINAL LAWS FOR THOSE UNDER 18 91

Smoking	91
Tattoos	91
Curfews.....	91

TABLE OF CONTENTS

CRIMINAL AND JUVENILE COURT RECORDS	92
Drinking Laws	93
Underage Drinking	93
Penalties for Providing Alcohol to a Minor	93
Zero Tolerance Law	94

MANAGING YOUR MONEY & BANKING	95
Picking a Bank or Credit Union	95
Opening an Account	95
Checking and Savings Accounts	96
Credit Cards and Debit Cards	97
Money Orders	97
Payday Loans, Check Cashing, and Pawn Shops	98

CREDIT	99
Why does credit matter?	99
What is a credit report?	99
Correcting Credit Reports and Fixing Bad Credit Scores	100
What is a credit score?	100

APPENDIX A

CPS Rights of Children and Youth in Foster Care	101
Rights of Older Youth in Foster Care	103

APPENDIX B

DFPS Regions	106
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Introduction

As you get ready to leave the foster care system, you may have mixed emotions—excited about becoming an adult, but scared or confused about being on your own. These feelings are normal for all young adults. Even though you are about to live on your own, you are not alone. There are many people who want you to succeed.

You probably have many questions about leaving foster care: Where will I live? Can I go to college? How will I pay for school? What if college isn't for me? What type of job do I want? How will I pay bills?

Without planning, these questions could really make you feel nervous and overwhelmed. But, as any responsible adult knows, careful planning is the key to success. It is never too early to plan your exit from foster care. With some focus and support from others (like family, friends and caseworkers), you will succeed living on your own.

This guide is written for youth in the Texas foster care system who are either U.S. citizens or whose immigration status is legal permanent resident —those who have a “green card”. If you are not a citizen or green card holder you need to be sure steps are being taken to get you a green card—see the Special Immigrant Juvenile Status, Green Card and becoming a U.S. Citizen section of this guide and contact the Texas Foster Youth Justice Project for assistance. While some of the things you need to do may seem challenging, we want you to know that there are supportive people and groups (including in the government) that are ready to help.

Because this guide cannot cover everything and laws are always changing, if you have questions you may talk to your caseworker, Preparation for Adult Living (PAL) worker and the various governmental agencies to find out how the law applies to you and your plans. In each section of this guide, we provide the contact information for the groups that we discuss. For information on the actual laws, rules and procedures, please check out the following:

- Texas Family Code: www.statutes.legis.state.tx.us (most provisions are in chapters 263 and 264)
- CPS handbook: www.dfps.state.tx.us/handbooks/CPS (most provisions in section CPS 10000)
- Texas Administrative Code: [texreg.sos.state.tx.us/public/readtac\\$ext.viewtac](http://texreg.sos.state.tx.us/public/readtac$ext.viewtac)
- Texas Foster Care Handbook for Youth: provides valuable information which you can find on the CPS website for foster youth, Texas Youth Connections at www.dfps.state.tx.us/txyouth
- The Texas Foster Youth Justice Project is always available to help you out as well. You can find lots of additional, helpful information at www.texasfosteryouth.org.

Finally, please give us your comments about this guide and tell us about the things you went through as you left the Texas foster care system. We want to know what this guide is missing and how we can improve it in the future.

The Texas Foster Youth Justice Project can be reached at (877)313-3688 or info@texasfosteryouth.org.



Your Rights In Foster Care

Before talking about your exit from foster care, we want to remind you of the rights that you have as long as you are in foster care. The most basic rights protect your general well-being.

Live in a safe, comfortable and healthy home where you are treated with respect, with your own place to store your things and where you receive healthy food, adequate clothing, and appropriate personal hygiene products

Be free from physical punishment

Be free from physical, sexual, emotional and all other abuse

Receive adequate medical, dental, vision and mental health care, express your opinion about your medical care, and, once you turn 16, to make some decisions about your healthcare

Make and receive confidential and uncensored telephone calls and send and receive confidential, unopened and uncensored mail, unless a judge or your caseworker does not allow this

Attend religious services and activities of your choice

Get to do the activities like other kids your age get to do—such as sports, clubs at school and outings with friends

You can find a list of your rights while in foster care in Appendix A. We also discuss some other rights on the following pages.

What to do if Your Rights are Being Violated

You can talk with a caseworker, CASA, attorney, teacher or another adult you trust. If you still feel that any of your rights have been violated or ignored after you have talked with one of those people, or you don't feel comfortable talking about the issue with any of those people, you can file a complaint.

Foster Youth Under 18

File your complaint with the **Foster Care Ombudsman**—an official whose job is to handle complaints by foster youth whose rights have been violated or ignored and who does not work for CPS. Ways to file:

- Call (844)286-0769 (8am to 5pm, Monday through Friday)—if you have a hearing or speech disability can call the toll-free Relay Texas service at 7-1-1 or (800)735-2989,
- Fill out an online form at <https://hhs.texas.gov/about-hhs/your-rights/hhs-ombudsman-foster-care-help>,
- Mail a letter to Texas Health and Human Services Commission, Foster Care Ombudsman, MC H-700, PO Box 13247, Austin, TX 78711-3247,
- Fax a letter to (888)780-8099.

Foster Youth 18 and Over

File your complaint with the **DFPS Office of Consumer Affairs**. Ways to file:

- Call (800)720-7777 (8am to 5pm, Monday through Friday) —if you have a hearing or speech disability can call the toll-free Relay Texas service at 7-1-1 or (800)735-2989,
- Fill out an online form at https://www.dfps.state.tx.us/Contact_Us/Questions_and_Complaints/OCR.asp
- Email oca@dfps.state.tx.us,
- Fax a letter to (512)339-5892.

When you file a complaint be sure to include your full name, date of birth and how they can contact you. If you are someone you know is being abused, you can call 911 in an emergency. If it is not an emergency you can report abuse or neglect call (800)252-5400 or make a report online at www.txabusehotline.org.

The Texas Foster Youth Justice Project is available to provide free and confidential legal advice and assistance. You can call us at (877)313-3688 or e-mail us at info@texasfosteryouth.org.

Rights to Obtain Your CPS Records

When you are placed in foster care, the Department of Family and Protective Services (DFPS) keeps a case record. This includes all documents and computer records that DFPS has about you and your placement in foster care. It also includes information from any reports that you have been abused or neglected.

Once you are 18 years old, you can request a copy of your CPS records from DFPS. While you can do this on your own, many former foster youth report that they have difficulties getting their records, so it is better to seek the free assistance of the Texas Foster Youth Justice Project at (877)313-3688. If you want to do it on your own you need to fill out a Form F-505-4884 Former Foster Youth's Request for Personal Records, which you can find at: www.dfps.state.tx.us/policies/Case_Records, along with other information about obtaining the records.

You should then mail the form to Department of Family and Protective Services, Attn: RMG (Y- 937), P.O. Box 149030, Austin, Texas, 78714-9030. DFPS has the right to black-out certain information which is considered confidential by state law. It can take a long time, even years, and you need to send in updates of your address if you move. Once the records are ready, DFPS sends them on a CD that you can read on a computer with Adobe Acrobat.

DFPS records are confidential—this means that they are private. In most cases only DFPS staff, your attorney and CASA may look at your DFPS records unless a court orders that someone else can see them. For example, medical information may be shared with your doctor. Your caseworker might provide some information to your foster parent, your biological parent, and school staff. What is provided should be only what is necessary for your care and education. If someone is considering adopting you, after they have gotten to know you, they will be given a copy of your record. Anyone who looks at any part of your DFPS records must keep it confidential. You may talk to your caseworker about what personal information is being shared with other people.

Right to Participate in Your Permanency Planning Meeting

Your caseworker will develop a service plan for you and should talk to you about what should be in it. Your foster parent, caregiver, attorney, CASA, and relatives should be talked to as well. You should be given notice of the meeting and can invite people you identify as family or supportive persons to attend. You should be given a copy of it. The plan should discuss where you live and how you are doing, your health and educational needs, what sort of structure you need at your home, plans for getting you out of foster care and into a permanent home and for preparing you for leaving foster care as you become an adult.

Rights to Caseworker, Court Appointed Special Advocate, Attorney Ad Litem, and Probation Officer

As a foster youth, you have the right to contact your caseworker, Court Appointed Special Advocate (or CASA), juvenile probation officer or attorney ad litem (the attorney that represents you) at any time, even if you are in a Residential Treatment Center (RTC). You have the right to meet with your caseworker in person on a regular basis and you have the right to report any problems to your caseworker. If you are in a Texas Juvenile Justice Department facility as a foster youth, your caseworker and attorney ad litem must check in with you and the court should continue to hold regular hearings and get reports about you.

Right to Your Court Hearings

You have the right to get notice of, and be at, your court hearings and to speak with the judge. Not only does Texas law give you this right, international human rights law recognizes the importance of youth participating in their court cases. Many foster youth have concerns about not attending court hearings. You can find out more information under CPS Case Court Hearings at www.texasfosteryouth.org/legal-resources/legal-resources-for-youth/being-in-foster-care and contact the Texas Foster Youth Justice Project for assistance. A judge is required to review your case every six months while you are in foster care and to make sure CPS is doing what it is supposed to do. Court hearings are important times to let the court know about any concerns or unresolved matters, and to request orders that CPS take care of certain matters. If you feel your concerns are not being addressed promptly, don't be shy about politely letting the judge know at the hearing and ask for responsibilities to be assigned and deadlines to be set. For example, if you are not getting to see your siblings or you are 16 and don't have your identification documents yet, let the judge know! Be sure you attend the last hearing held before you plan to leave foster care so you can ask the judge and your caseworker any questions that you have about leaving foster care, review your rights to additional help and you can bring up any other matters of concern. Ask your caseworker about this hearing well in advance so you can be prepared. Also, the court must keep your court case open past your 18th birthday; this is called Extended Court Jurisdiction *and you can read more about it on page 20.*

Healthcare Decisions

The judge, your caseworker, attorney ad litem and CASA are all supposed to make sure you have the opportunity to express your opinion about your medical care. There are also special protections about “psychotropic” medicine—those medicines that impact your mood or behavior. If you have concerns or questions, speak up! CPS cannot try to admit you in an inpatient mental health facility unless a doctor finds that you have a mental illness or symptoms of a serious emotional disorder and that there is a serious risk of harm to you or others if you are not immediately restrained or hospitalized. Once you are 16, you have the right to ask the court to make you the person who gets to make your medical decisions. Being more involved in making your medical decisions will help you prepare to be responsible to handle your health care when you turn 18.

You have a right to see a health care provider about birth control (contraceptives). The decision to provide you with birth control is between you and the provider. You caseworker, and others, cannot prevent you from seeking birth control. Some forms of birth control, such as condoms, don't even require a visit to a health care provider. If your foster care provider will not take you to a health care provider for family planning or tells you that you can't go, your case worker must make sure you get to go and help with arrangements to get you there.

If you are pregnant and under 18, and want to get an abortion you must either have the consent of your parent, if they still have parental rights, or obtain a judicial bypass (an order from a judge allowing you to get an abortion without your parent's permission). You can find more information about judicial bypass at: <https://janesdueprocess.org/>.

You should know that if you feel you were harmed by over-medication or other severe mistreatment, you may have a legal cause of action. You must do so within two years of turning 18.

Meningitis Vaccination

Be sure you are getting your meningitis vaccinations—you should be getting them between the ages of 12-16 and you should get a booster when you are 17 years old or older. You will need this to attend a Texas college and it should be free while you are on Foster Youth Medicaid and are 19 years old and younger. Once you are over the age of 19, it can be more difficult to get.

Visiting Your Brothers and Sisters

While in foster care, you generally have the right to visit your family and other people (like teachers, people at your church, trusted adults and friends). A judge can decide that it is not in your best interest to visit any of these people. Before your final court hearing, you should talk to your caseworker and attorney ad litem about asking the court to give you rights to visit your brothers and sisters after you turn 18 years old. You can also ask the judge to give you these rights at the final hearing, but it is best to work this out with your caseworker and attorney ad litem before that hearing.

If you do not know where your brothers and sisters are or have not been given the chance to visit your family (including your brothers and sisters), then you should ask your caseworker and your attorney ad litem, CASA worker or guardian ad litem, and judge to provide you with information about them and their whereabouts and why there might be restrictions on you seeing them. Once you leave foster care, the PAL program www.dfps.state.tx.us/child_protection/Youth_and_Young_Adults/Preparation_For_Adult_Living should be able to help you find siblings who are still in foster care or aged out of care in the last five years or so. You can also contact the Texas Foster Youth Justice Project.

Open a Bank Account and Save Money

You may want to save your own money and have your own bank account. If you are under 18 years old, you will need your caseworker or another trusted adult's help with opening an account. However, the money in your account belongs only to you.

Learning how to save money is an important part of becoming an adult. You should discuss saving money with your caseworker. Some of the support you might be able to receive when you leave foster care will be affected by how much money you save. Generally, your support will not be affected if you do not have assets (meaning cash and property) worth more than \$10,000, or more than \$2,000 if you are receiving Supplemental Security Income (SSI). Usually, the value of a first car owned will not count as an asset but a second car will.

See "Checking and Savings Accounts" starting on page 96 for more details.



Participation in the Preparation for Adult Living (PAL) Program

If you are 16 years or older, you may (and should) meet with a PAL representative who will help you prepare for life after foster care. *For more information about the PAL program, see "Preparation for Adult Living (PAL) Program" starting on page 23.*

Getting Ready To Live On Your Own

As the time for you to leave foster care gets closer, you may feel anxious and have many questions—such as where you will live, how you will support yourself, how you can continue to go to school, and what jobs are available. These worries are only natural, but there is support available to help you get ready to live on your own.

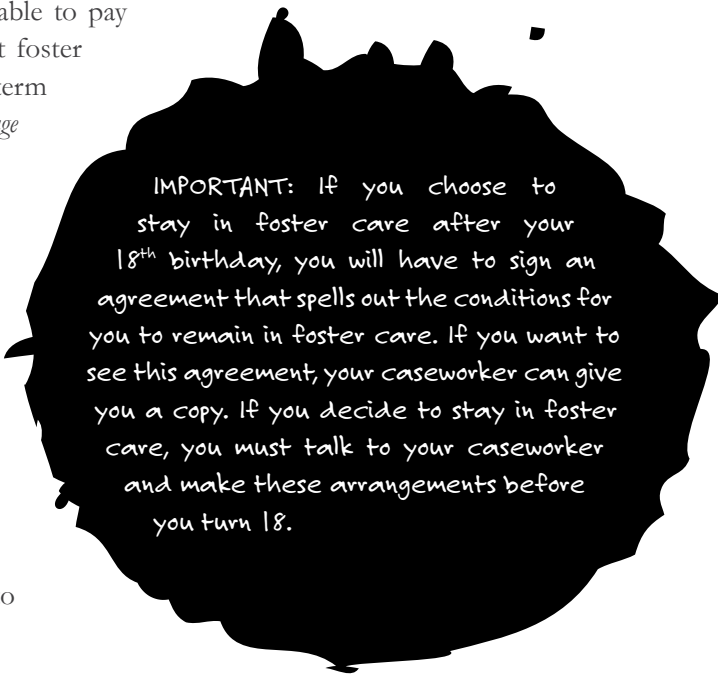
Extended Foster Care

Once you turn 18, you are legally considered an adult and can choose to leave foster care. CPS no longer has control over you. However, leaving foster care may not be the best thing to do. Most youth, even those who did not age out of foster care, find it very difficult to live on their own. When you live on your own, you have to be able to pay for everything and handle all of the responsibilities. Most foster youth really struggle to do this. There is limited, short-term financial assistance available to aged out foster youth. *(See page 54 for more information about the Transitional Living Allowance and Aftercare Room and Board.)* You will not be able to continue to pay for things, like rent and utilities, without a stable job and careful planning.

If you do choose to stay in foster care, or to return to foster care after turning 18, it is called Extended Foster Care. When you are in Extended Foster Care, you will have to follow the rules of the place you live. CPS will no longer have legal control over you; you will get to make your own decisions but must follow the requirements of Extended Foster Care. There must also be an available placement. If you lose a placement, CPS might not be able to find you another one.

You can stay in the Extended Foster Care Program from the age of 18 until the last day of the month you turn 22 if you:

Regularly attend high school or are enrolled in a program leading to a high school diploma or a high school equivalency certificate (GED).



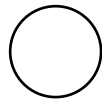
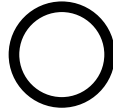
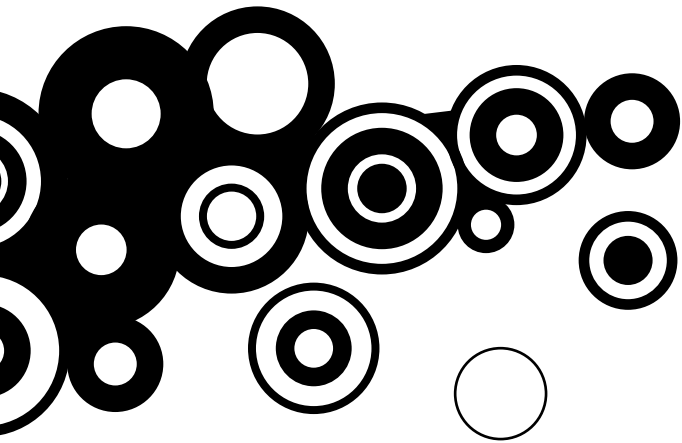
IMPORTANT: If you choose to stay in foster care after your 18th birthday, you will have to sign an agreement that spells out the conditions for you to remain in foster care. If you want to see this agreement, your caseworker can give you a copy. If you decide to stay in foster care, you must talk to your caseworker and make these arrangements before you turn 18.

You can stay in the Extended Foster Care Program from the age of 18 until the last day of the month you turn 21 if you:

- Attend college or another institute of higher education, or a post-secondary vocational program or technical program. You must be enrolled for a minimum of six credit hours per semester.
- Participate in an employment program or activity that removes barriers to or promotes employment.
- This category can include a lot of activities. Talk to your caseworker and PAL worker (*see page 23*) about what things you could do that would help you improve your employment skills.
- Work at a job at least 80 hours a month.
- Are on vacation or breaks between school semesters. You can stay in Extended Foster Care from one to three and a half months after graduation from high school or a GED program before you start college or another post-secondary program, but you must have plans to start school the next regular session. You can also return to Extended Foster Care during vacation/breaks of your school program that are one to four months long. These breaks are a good time to get jobs, internships and volunteer experience. You have to begin classes once the next session starts.
- Cannot do any of the above activities because of a documented medical condition. You have a documented medical condition if you receive Supplement Security Income (SSI) benefits due to a disability.

You must continue to do these required activities to stay in Extended Foster Care, and if you don't, you will have to leave foster care. Your caseworker should be meeting with you and discussing what you need to do to stay in foster care and there should be written plans in place. Let your caseworker and PAL worker know a.s.a.p. if you need help getting a job, or enrolling in school or a program or doing one of the above activities.





Returning to Extended Foster Care

Once you leave foster care, you might be able to return to Extended Foster Care. But Extended Foster Care is not guaranteed. CPS might not be able to find a placement for you, or find a placement in the area you want to live. Your former foster home may not have a spot open for you. If you have an adult felony or misdemeanor criminal conviction, findings of child abuse or neglect, or a history of bad behavior in placements, this will make it more difficult to find a placement for you.

If you want to return for Extended Foster Care you should contact the regional PAL worker, which are listed on this website: dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Preparation_For_Adult_Living/PAL_coordinators.asp or you can contact the main CPS number to report abuse, (800)252-5400, and let them know you are an aged out foster youth who wants to return to foster care and need to contact a regional PAL worker. You can also call the Texas Foster Youth Justice Project for assistance.

If you want to return to Extended Foster Care during breaks between school semesters of one to four months, be sure to contact CPS at least one month ahead of time. Don't wait until the last minute!

Supervised Independent Living

Supervised Independent Living (SIL) is a new type of Extended Foster Care placement. In SIL young adults live on their own while still getting casework and support services. SIL placements can be in apartments, dorms, or houses; there are several SIL providers and they have flexibility to set up the different kinds of SIL placements. Although a caseworker will be checking in with you occasionally, there is no foster parent or staff person who will be supervising you 24 hours per day. Depending on what sort of housing your SIL program offers, there may be some onsite staff. In SIL, the cost of the place where you live is paid for by CPS and you are given some money to cover expenses like food and a phone. You have to handle day to day needs like preparing your meals, washing dishes, and doing your laundry. If you have a job while in SIL, you get to keep all the money; since your housing expenses are covered, you can save this money for future big expenses such as housing expenses when you leave foster care or to buy a car.

To be in an SIL placement you must be between the ages 18-20, apply for an SIL placement, and show you are mature and responsible. You also must meet the Extended Foster Care requirement that you work, attend school, participate in training or have a medical condition that prevents you from doing so. You can read more about Supervised Independent living on the DFPS website www.dfps.state.tx.us/Child_Protection/Fostering_Connections/supervised_independent_living.asp.

SIL is popular with young adults, even those who had problems in foster care, because participants have much more freedom. The program provides relief from difficulties young adults face when leaving the foster care system.

Trial Independence

When you leave foster care at age 18 or older, under state law you leave for a Trial Independence of 6 months (or up to 12 months with a court order). During this period you may be living independently and receiving transitional living benefits such as the Transitional Living Allowance, an Aftercare Room and Board benefit, Education and Training Voucher (which you can even get while you are in foster care), Aftercare Case Management and Former Foster Care Children's (FFCC) Medicaid. Whether or not you are still in trial independence, you will have the option to Return to Extended Foster Care if you meet the rules and a placement can be found for you. Your CPS court case stays open during Trial Independence. While you can return to Extended Foster Care after the Trial Independence is over, the court case will probably be closed. If the court case is closed, it may make it more difficult to get court assistance and oversight if you are having problems getting transitional services. See Extended Court Jurisdiction later in this section.



Leaving foster care to go off to a college where you live in the college's dorm is an example of trial independence. If you come back to Extended Foster Care during the summer, you are out of trial independence and back in foster care. When you leave again for college in the fall, your trial independence begins again.

Trial Independence can sound kind of scary and confusing—just keep in mind that it is a way of helping young adult foster youth return to Extended Foster Care and get extra help as they transition to independence. (It also is something CPS is required to do so it can get help from the federal government to pay for Extended Foster Care.) If you decide you don't want to be in Extended Foster Care, and don't want any assistance beyond the benefits available to foster youth who have aged out of care, nothing will happen. You don't have to do anything, except take the necessary steps to receive the benefits and services you want.

Limited Placement Options for Older Foster Youth

Unfortunately, placement options for older foster youth, particularly those over age 18, are limited. CPS and others continue to work on providing more placements for older foster youth and young adults. But there may not be a spot for you to go if you want to return to Extended Foster Care, especially if you had some trouble in previous placements. You should think carefully about plans to leave care, and have enough money and guarantees of future income before you leave your current placement. This is very important if you are in school and/or at a place that you can stay at after the age of 18. It is better to save your limited transitional money for a time when you have detailed plans that are well underway. If you suddenly move out of foster care with no means to pay your rent and other bills in coming months, you will have big problems. If you really don't want to stay in your current placement, but are open to other foster care options, talk to your caseworker and the PAL worker about what other options there might be. For example, there might be a Transitional Living Program or a Supervised Independent Living Placement that you could get on the waiting list for. Or your caseworker could try to find other foster home placements that will open up in the future.

Leaving Foster Care

When you decide to leave foster care, let your caseworker and PAL worker know at least one month ahead of time. This will give them time to make the necessary arrangements and get your benefits started. Those youth who suddenly leave often may have some difficulties accessing benefits. You can also ask for the Court that oversees your CPS case to issue an order that says you are leaving foster care for a Trial Independence of 12 months, instead of the default of six months.

Extended Court Jurisdiction

When you turn 18, the Court that oversaw your case while you were in foster care will continue to have authority to oversee the case for certain periods of time. If you stay in Extended Foster Care the Court is required by law to continue to oversee the case. Once you leave foster care, the Court still has authority over your case for 6 –12 months of the Trial Independence. The Court has this authority over the case during the Trial Independence in case you need court assistance during this time. It also has this authority so that CPS can more quickly assist you if you decide to return for Extended Foster Care. No hearings are required to take place during this time and you CANNOT be required to attend any hearing that the Court may choose to hold during this time. However, if there are problems or concerns, attending the hearing is a good idea. CPS will not be supervising your situation or maintaining contact with you during this time unless you ask for some transitional living services such as the Transitional Living Allowance and Aftercare Room and Board, Education and Training Voucher, or Aftercare Case Management. If your Trial Independence is ending and you do not want to return for Extended Foster Care but want the Court to keep your court case open in case you need future Court assistance, you can ask the Court to keep jurisdiction over you up until you turn 21.

The best way to let the Court know that you want your court case kept open until you are 21 or that you want a 12 month Trial Independence is to go to the Court hearings and let the Judge know. You should also let your caseworker, CASA and Attorney Ad Litem know. You can also submit a request in writing to the Court; be sure to include your full name, address, phone number, the name of the court and your court case number if you know it. Contact the Texas Foster Youth Justice Project at (877) 313-3688 if you need assistance.

Remember, at age 18 you are an adult and are no longer in the legal custody (conservatorship) of CPS. The Court can no longer tell you what to do or where to live. While Extended Court Jurisdiction might sound frightening, it really is a good thing for foster youth. It can help you complete or achieve your employment or educational goals, address other important needs, and resolve matters that CPS did not take care of, such as identification documents and sibling contact.

If you think you need the Court to help you get CPS to provide services or assistance, contact the Texas Foster Youth Justice Project.

Planning for Your Life after Foster Care

Once you turn 16, you should meet with your caseworker to begin planning to leave foster care. (If your caseworker does not bring up the issue, then you should!) If you are confined in the Texas Juvenile Justice Department and you entered the facility while you were in foster care, you should still receive Preparation for Adult Living (PAL) program services and you are eligible for the services even if you are released after you are 18 and cannot return to foster care. Contact Disability Rights Texas at (800)252-9108 if no PAL services are offered in your facility or you need other assistance as a confined foster youth. *For more information, see Preparation for Adult Living (PAL) Program beginning on page 23.*

Your caseworker should also work with your foster parents or caregivers, attorney ad litem, CASA, PAL worker and Aftercare worker. During these meetings, you and your caseworker should figure out the things you need to plan for, talk about staying in foster care after your 18th birthday and go over the PAL program. You and your caseworker will also decide whether to create your transitional plan (*more details on the next page*) through the Circle of Support or Transition Plan Meetings.



Circle of Support

A Circle of Support helps you plan for leaving foster care. The Circle of Support is a group of caring adults you would like to be a part of your support system. These adults could be your foster parents, teachers, relatives, church members or other mentors. Many youth invite biological family, even parents whose rights have been terminated unless the case worker determines it is unsafe for them to attend. If you think you are going to go live with family when you leave foster care, you need to let those planning your Circle of Support know that and let the court know you want support in exploring that as an option. A Circle of Support facilitator, who is different from your caseworker, will help with the Circle of Support process and meeting and meeting and will discuss with you also inviting your attorney ad litem, CASA and PAL worker. The group will help you prepare a written transition plan. You have the right to insist that your Circle of Support be planned in advance so those that you want to attend have time to make plans to come or participate by phone. You also have a right to insist that there be follow-up after the Circle of Support on action items, including additional Circles of Support.

Contact the Texas Foster Youth Justice Project at (877)313-3688 if you are unhappy about the planning process or if there is no planning underway by the time you are 16 ^{1/2}.

Transition Plan Meetings

A Transition Plan Meeting is another type planning meeting for foster youth who don't want a Circle of Support or because a Circle of Support can't be held, often because planning needs to be done quickly. Even if you have a Transition Plan Meeting, you can later have a Circle of Support so you can get more people involved in the planning. Besides your case worker, you can invite two other you people to participate. At the meeting you will develop your transition plan for leaving foster care to live on your own.

Preparation for Adult Living (PAL) Program

The Preparation for Adult Living (PAL) program is part of the Transitional Living Services program. These programs are designed to help with your transition from foster care. The program is supposed to help you figure out what skills you need to live on your own, teaching you those skills, and providing you with case management and limited financial assistance once you leave foster care. DFPS runs the PAL program and hires other agencies to provide additional services.

When you hear the word PAL, ask for more information about exactly who and what is being discussed. The term PAL is used to describe a lot of different activities in which the workers and different agencies are involved. PAL workers are the people who work for CPS Preparation for Adult Living program and are the main point of contact for services and resources related to transitioning out of foster care, including anything considered part of Transitional Living Services program.

The PAL program provides services to current and aged out foster youth who are 16–21 years old. In some cases, 14 and 15 year olds can receive services as well. The program covers both youth currently in foster care and those who have aged out of care.

Independent Living Skills Assessment

Around your 16th birthday, DFPS must measure how ready you are to live on your own by giving you an assessment called the Casey Life Skills Assessment. Someone who knows you well, such as a foster parent, staff person at your foster home, or your caseworker also has to fill out an assessment about you. This must be done before you are 16 ½ years old and should be done before you take the Life Skills Training Class (often called the PAL class). The assessment will help you, your caregiver, and your caseworker determine your readiness to live independently, what your strengths are, and where you need more training and experience—such as developing money management skills, cooking and cleaning skills, and job skills. You should use this as an opportunity to figure out what else you need to learn so you will be prepared to live on your own.

How to Contact PAL (Preparation for Adult Living) Workers

You can find the office that serves your area of the state by going to:

www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Preparation_For_Adult_Living/PAL_coordinators.asp

or searching for DFPS Preparation for Adult Living on the internet. Contact the office that serves the part of the state where you currently live. If the office tells you that they are not the correct PAL office or does not respond to your questions or assist you, contact the State PAL office at (512)438-5442.

Life Skills Training Class

This is a class that is offered to all foster youth who are 16 and older. Often the class is referred to as PAL or PAL class, although it is only one part of the Preparation for Adult Living program. The class helps train you to live independently and covers these 6 areas:

- Health and Safety
- Housing and Transportation
- Job Readiness
- Financial Management
- Life Decisions and Responsibilities
- Personal and Social Relationships.

This program covers at least 30 hours of training. Generally you will go to class for several weeks in the evenings or on the weekends. In some areas of the state the agency that is providing the training may have you come in for a weekend long program or a program that is held for several days in a row during school breaks. This class introduces you to important things to help you start becoming independent but you must continue to work on these life skills once you complete the class.

IMPORTANT! You have to successfully complete the work for at least five of the six areas listed above, including financial management, to be eligible to receive the \$1,000 Transitional Living Allowance. *You can find more information about Transitional Living Allowance beginning on page 54.* Once you leave foster care, it will be too late to take the class and become eligible. Contact your regional PAL worker if you have not been scheduled for a class before your 17th birthday or if your placement is not taking you to the class. You can then contact the Texas Foster Youth Justice Project at (877)313-3688 if you still don't get into the PAL class.

In certain situations, you can be approved by the DFPS Preparation for Adult Living program to complete the Life Skills Training class with an independent study guide. The independent study guide requires an adult work closely with you to oversee and assist you with completing the various projects and tasks. Generally the class is a more thorough option but this is another option if the class is not possible for you to attend. If you have not completed some or all of the class areas listed above or you are scheduled to leave care and it won't be possible for you to be placed in a class before you leave care, you should request that you be given the independent study guide option. Be sure to plan and ask ahead of time as it will take at least 30 hours to complete the study guide.

Financial Services

Transitional Living Allowance and Aftercare Room and Board are two forms of financial assistance you may be able to receive once you leave foster care. *You can find more information about these benefits beginning on page 53 in the Finding a Place to Live section.*

Health Care Benefits

If you age out of foster care in Texas, you qualify for free health insurance until you turn 26. When you leave foster care when you are 18 or older, you should be automatically put on the Former Foster Care Children's (FFCC) Medicaid Insurance. But you will have to take steps to stay on it until you turn 26. *For more information, see the Health Care Section beginning on page 67.*



Case Management for Aged Out Foster Youth

Once you leave foster care, you can have a case manager work with you to help you as you transition to independence until you turn 21. Generally a case manager will work for a private agency that has a contract with CPS. Different parts of the state have different agencies. A case manager can help you access benefits, locate housing, seek employment and job training, apply for college or other education options and apply for financial aid, plan for becoming able to successfully live on your own, budget your money, get a bank account, and much more. It will be up to you whether you want to use the services of a case manager. If you need help getting case management services, contact the regional or state Preparation for Adult Living office.

Living with Biological Parent When Aging Out of Foster Care

Some foster youth decide to return to their biological parent or the person they were removed from by CPS. As long as CPS is still your conservator until you turn 18 years old, that should not impact your eligibility for aged out foster youth benefits, even if CPS is the one who places you in your parents' home. Conservatorship means that there is a court order saying CPS is in charge of you. Keep in mind that if the court gives your biological parent/s or someone else custody of you or lets them adopt you before you are 18 years old, that will make you ineligible to get some benefits. It is complicated and is something you should talk with your PAL worker, your attorney ad litem and CASA about in great detail if you are considering leaving CPS conservatorship before you turn 18.

Even if you are considered to have aged out of foster care, if you live with a biological parent or the person you were removed from by CPS, your Transitional Living Allowance and Aftercare Room and Board might not be paid if CPS is concerned the person is a threat to your health and safety. CPS does not want to give money to someone who is mistreating you.

Educational, Vocational and Supportive Services

All youth, whether in foster care or out, and whether over 18 or not, can receive assistance from the PAL workers with:

- Obtaining a Tuition Waiver letter;
- Providing information about applying for the Education Training Voucher (ETV) program; and
- Assisting to apply for college or other education options and applying for financial aid.

You can find more information about the Tuition Waiver and ETV beginning on page 39.

Additional services that are available to foster youth based on need and funding availability:

- Vocational assessments and/or training,
- GED classes,
- Preparation for college entrance exams,
- Driver education,
- High school graduation expenses,
- Identification documents,
- Counseling, and
- Volunteer mentoring programs.

Transition Planning Assistance

Regional PAL workers should provide important transitional services for youth who are still in foster care. Someone from the PAL office, often called a PAL worker or PAL Coordinator should be available to assist you and your caseworker as you prepare to transition. Regional PAL workers should: participate in transition planning; explain your foster youth benefits; assist in identifying and accessing regional education, provide you with employment and housing resources; help with problems getting identification documents; provide guidance in applying for higher education programs, financial aid and more.

Other Preparation for Adult Living Program Activities

Statewide Teen Conference—The Statewide Teen Conference is held each year at a college campus. Youth must go with an adult sponsor such as your caseworker or PAL worker. The three-day conference includes workshops on issues that foster youth preparing for adulthood have to deal with.

Statewide Youth Leadership Council—The Statewide Youth Leadership Council consists of two current or former foster care youth from each region. The youth give input and a youth perspective for developing policy and programs. They make recommendations to improve services for children and youth.

Regional Youth Leadership Council—Some CPS regions have a youth leadership council. To find out what is happening in your region, please contact your regional PAL worker.

Regional Activities—From time to time, there may be other activities in your area, like teen conferences, visiting colleges, wilderness trips, mentor programs, support groups, job development workshops, and youth forums.

PAL College Conference—A two day weekend conference held at Texas A&M University-Commerce where foster youth learn about and prepare for higher education opportunities at colleges around Texas.

PEAKS Camp—A four day camp for foster youth where you work on building self-esteem, problem-solving, improving communication, and have fun!

Aging-Out Seminar/Transitional Living Conference—A one day program required for any foster youth age 17 who is in licensed or verified foster care. This program builds on what you learned in your Life Skills Training classes—including foster youth programs, benefits, resources and other independent living topics.

If you are interested in attending any of the statewide or regional events or have questions about services or resources, please contact your regional PAL worker and let your caseworker know as well.

Transition Centers

Transition Centers are one-stop places to serve the many needs of older foster youth and aged out foster youth. They also may provide services to other older youth, including homeless youth, at-risk youth and young adults, sometimes up to age 25. Current and former foster youth can use the Transition Centers. The Transition Centers serve as central locations for services such as the Preparation for Adult Living (PAL) program. You can learn important job skills, search for jobs, and explore careers. Assistance with enrolling in college, flexible high school diploma programs, or GED programs and applying for financial aid, which includes the Education and Training Voucher (ETV), are also all available. You can also find help with housing, identification documents, mentoring and obtaining the benefits available to aged out foster youth.

Each Transition Center offers different services. The best way to find out what your Transition Center offers is to visit it and get to know the staff. As part of planning your transition from foster care, be sure you get to visit the Transition Center. Remember, if you move to a different part of the state, there may be a Transition Center there you can use. Even if you don't live near the Transition Center, or can't easily get to it, you should call the center and find out more about what they do and how they can help you.

What you can find at a Transition Center:

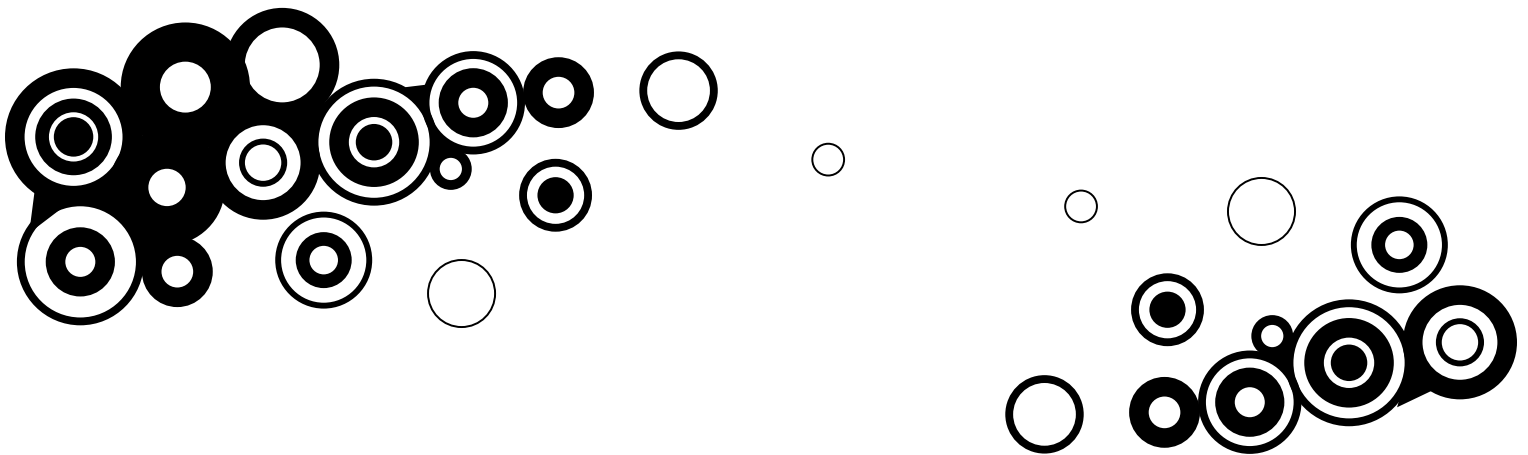


Transition Centers

This is a list of current Transition Centers in Texas at the time this Guide was published. But there may be new ones or changes to the ones on the list in the future; the number of Transition Centers have grown a lot in the last few years. For a list of the most current Transition Centers, check: www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Transitional_Living/transition_centers.asp.

REGION	NAME OF CENTER	PHONE	WEB
Abilene Area	Amarillo area	(325)692-0033	www.discoverbcfs.net/Abilene
Amarillo area	Bruce Ford Community Center	(806)383-5488	www.buckner.org/amarillo
Austin Area	LifeWorks	(512)735-2425 or (800)414-5457	www.lifeworksaustin.org
Beaumont Area	Fostering Youth Independence (FYI) Center	(409)833-1971	www.facebook.com/FYI-Center-321795406093/
Belton, Temple, Killeen Area	Central Texas Youth Services Project Future	(254)933-2707 Belton, (254)634-0117 Killeen	www.centraltexasyouthservices.com/
Corpus Christi Area	BCFS Transition Center	(361)334-2876	www.discoverbcfs.net/CorpusChristi
Dallas Area	Transition Resource Action Center (TRAC)	(866)466-8722 Toll free or (214)370-9300	www.citysquare.org/programs/trac/
El Paso Area	El Paso Pride Center	(915)533-4200 or (915)533-4233	www.elpasohumanservices.org/pride-center/
Fort Worth	Transition Resource Action Center (TRAC)	(866)466-8722 Toll free or (817)882-9162	www.citysquare.org/programs/trac/
Harlingen Area	BCFS Transition Center	(956) 230-3849 (956) 367-4295	www.discoverbcfs.net/Harlingen
Houston Area	Houston Alumni and Youth (HAY) Center	(713)250-7000	www.haycenter.org

REGION	NAME OF CENTER	PHONE	WEB
Kerrville Area	BCFS Kerrville Transition Center	(830)896-0993	www.discoverbcfs.net/Kerrville
Longview Area	Developing Opportunities, Realizing Success (D.O.R.S.) Youth Transition Center	(903)803-0100	www.dorscommunityservices.org/
Lubbock Area	BCFS Transition Center	(806)792-0526	www.discoverbcfs.net/lubbock
McAllen Area	BCFS Transition Center	(956)630-0010	www.discoverbcfs.net/McAllen
San Angelo Area	Concho Valley Transition Center	(325)655-3821	www.conchokids.org/
San Antonio Area	BCFS Transition Center	(210)733-7932	www.discoverbcfs.net/SanAntonio
Tyler Area	BCFS Tyler Transition Center	(903)526-0882	www.discoverbcfs.net/Tyler



Other Resources

Texas Youth Connection

Texas Youth Connection is a project of the Texas Department of Family and Protective Services that works with foster youth and youth who are looking for general tips and information.

Visit www.dfps.state.tx.us/txyouth/ for more information.

Texas Youth Connection provides information about:



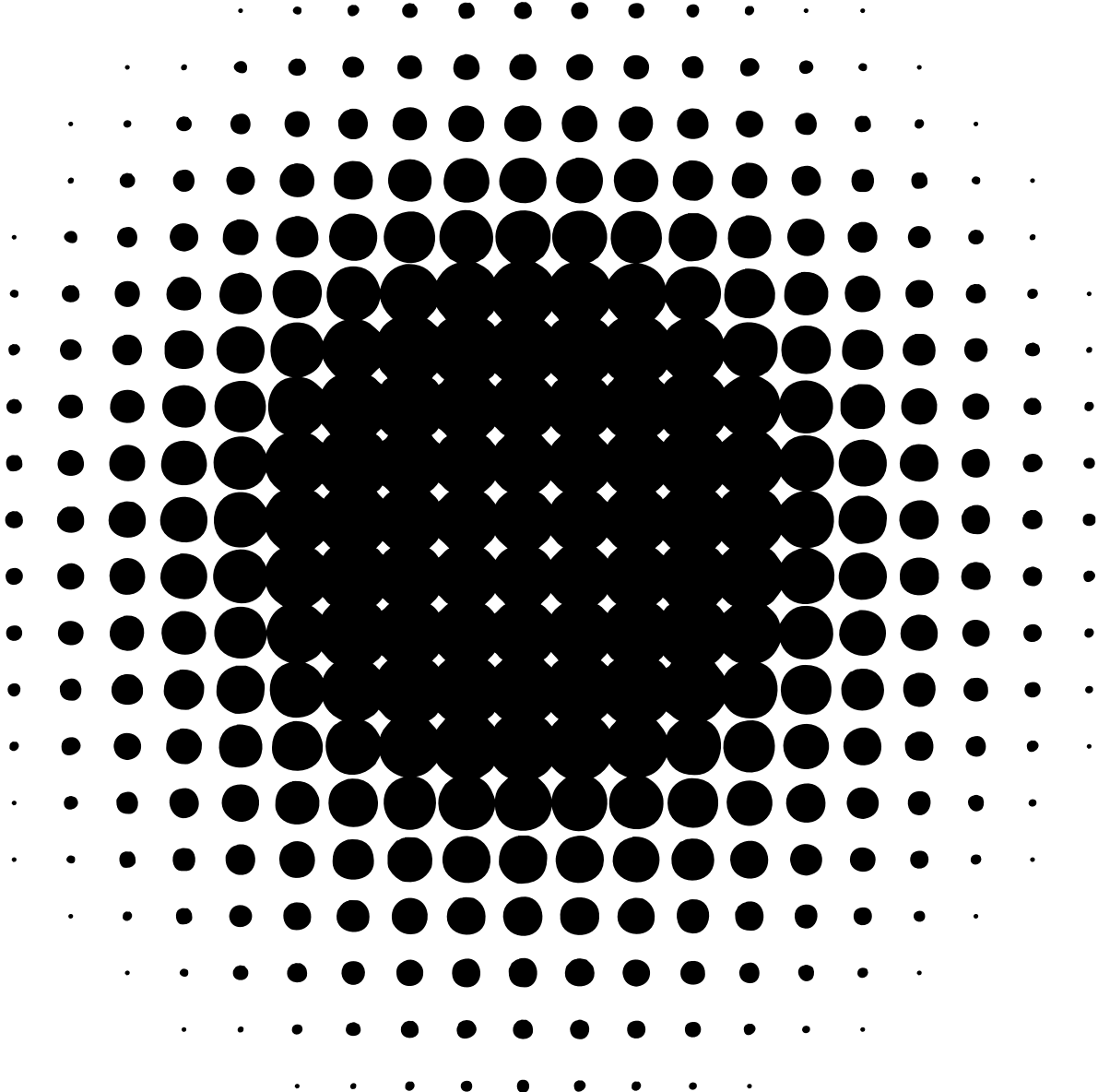
Texas Youth Hotline

The Texas Youth Hotline is another place youth, including current and former foster youth, can go for help. You can call (800)989-6884, chat with someone at www.dfps.state.tx.us/Youth_Hotline or text the hotline at (512)872-5777 to get confidential counseling, information, referrals and help with finding services in your area.

You should also talk to other sources, like guidance counselors at your current or former high school and people who have already graduated.

2-1-1

Dialing 2-1-1 is a way to connect with health and human services in your community. You can also visit 2-1-1Texas.org to access health and human services programs information.



Education

High School

Finishing high school or earning a GED certificate before you age out of foster care is very important. In fact, this is probably one of the best things that you can do to help yourself prepare to be an adult and improve your employment options, income and future educational and training opportunities. If you are enrolled in high school, you can attend public high school in Texas up until age 21. If you are under 21 on September 1, you can enroll for the school year and complete that school year. If you are enrolled in high school, you can stay in foster care up until the last day of the month you turn 22. While the school district may limit what schools you can attend based on your criminal record or disciplinary history, you should contact the Texas Foster Youth Justice Project for help and guidance if you are being denied enrollment because of your age or some other reason.

See “General Education Development (GED) Certificate” beginning on page 35 for information about getting a GED certificate.

Some school districts may have alternative programs to complete your high school education. As a foster youth, you are also entitled to Credit Recovery, Accelerated Instruction, Intensive Instruction, free summer school classes to make up classes before the next school year begins, and access to the State Virtual School programs to help you more quickly complete high school. You should talk to your school counselor about these services. If the counselor is unfamiliar with these programs, ask to speak to the school district’s liaison for foster youth or homeless education liaison.

Some other important things to know about foster care and high school:

- When you first enter foster care you can continue at the school you attended before entering foster care until you complete the highest grade at that school, even if your new placement is in a different school district or attendance zone, and even if you leave CPS custody unless it is found to not be in your best interest.
- While you are in foster care, if you start going to a different school than the one you were attending when you first entered foster care, you can stay in that school and complete the highest grade at that school, even if you move to a new placement in a different school district or attendance zone and even if you leave CPS custody. However as long as you are in CPS custody, CPS and the school district are required to provide the transportation.
- If you change schools due to a change in placements you cannot be kept from participating in activities or sports because you have not lived there long enough. UIL (University Interscholastic League) residency requirements do not apply to foster youth.
- If you are in foster care and you miss school for mental health or therapy appointments for you or your child, for court ordered visitation or other court ordered activities, or for activities required by your CPS service plan, your absence is excused and cannot be used to deny you for course credit if you miss more than 10% of class time due to those hours. It is important to try to schedule these activities outside of school hours, because even if the absence is excused, you will need to make up the work and you will miss out on what happens while you are gone.
- When you change schools, you are entitled to immediate enrollment, even if you don’t have your records from your old school and other needed documents, such as your birth certificate. Your new school must get your school records from your previous schools within ten days.
- If you are in the 11th or 12th grade when you transfer and your new school has different graduation requirements than your old school, you can get your diploma from the new school as long as you meet the requirements of your old school.
- Sometimes when you are in foster care you may miss school because you are being moved, or there are

issues related to your placement or your case. Your school cannot refer you to court for truancy (missing school) if you are missing school because you are in foster care. The school needs to work with you, your placement and CPS instead. The same is true if you missed school because you were homeless, were earning money for your family, or are pregnant. However, if you are just skipping school because you did not feel like going (not because of a foster care problem, homelessness, pregnancy, or because you were working), you can still be referred to court. If staff at your school has told you that you are in trouble for missing school, be sure to talk to someone there, like a counselor or teacher, about your personal situation.

- CPS Regional Education Specialists can help with issues like delays in enrollment and course credit issues. You or anyone working with you can contact the education specialist for the area where your school is located—you can find the contact information at: www.dfps.state.tx.us/Child_Protection/State_Care/education_specialists.asp

Home Schooling

Your foster care provider can decide to home school you unless the Court finds it is not in your best interest. If you are not happy with the home school setting because you do not think you are getting the education you should receive or you want to be in school with other students your age, you need to speak up to your caseworker, attorney ad litem, CASA and the judge about your concerns.

Education and Staying in Foster Care After Age 18

Extended Foster Care, staying in foster care after you turn 18, is a great way to work on educational goals. *You can find more information about Extended Foster Care beginning on page 15.* It can be very difficult to complete your education if you have to work or struggle to pay for housing and living expenses. There are not financial aid programs to pay for housing for young adults who are finishing high school or completing a GED. Even with financial aid, it can be very difficult to pay for housing and living expenses while you attend college or vocational schools.

Individual Education Plans (IEP)

(If you are NOT in special education, then this section does not apply to you.)

If you are in special education, then you should have an IEP. If you are a student with learning problems or other disabilities and you do not have an IEP, please tell your caseworker, foster parents, CASA, attorney ad litem, and school supervisors and request an evaluation to see if you qualify for special education. An IEP has many benefits that you should not miss.

An IEP is an individual education plan for youth in special education. This plan should be truly individual and specific to each student. Under law, every student who receives special education services must have an IEP to help the student meet his or her educational and social goals. If you are in special education, then your school system should schedule Admission, Review and Dismissal (ARD) committee meetings to review and revise your IEP. The ARD committee generally includes you, someone from the school system, your foster parents, the person the court has appointed to be your surrogate parent for educational purposes, a special education teacher, a regular education teacher, a person to help explain your evaluation results, a person to discuss services that will help you when you leave school, and anyone else with knowledge about you. You can invite people to come to your ARD committee meeting.

The IEP team must review your IEP at least once a year. You and your foster parents or surrogate parent should also talk about your IEP at other times. You and your foster parents or surrogate parent can request changes to your IEP at any time.

If you have a severe impairment which limits your ability to work and you want to apply for SSI (Supplemental Security Income), your school records related to special education, including any evaluations done, can be very important to helping to establish your disability and you should request them within four years of leaving school or the school may not have them anymore. *(See page 77 for more information about Social Security and SSI.)*

Beginning at age 14, your IEP must list the services that you will need to help you get ready to leave school. These services should focus on your specific needs and interests and can include plans for more education or training, social skills development and help finding and keeping a job. If you do not feel that your IEP is meeting your goals, you should talk to your caseworker, foster parent, CASA, attorney ad litem and the judge who oversees your CPS case.

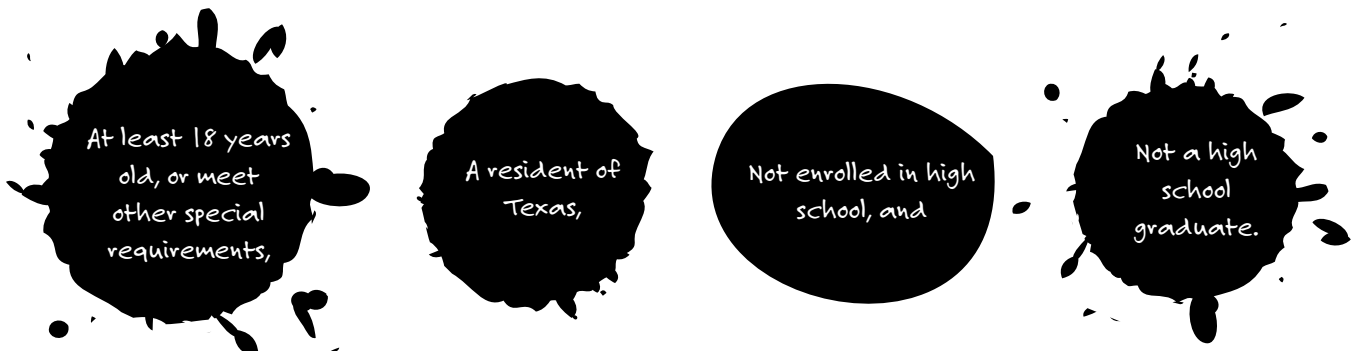
General Education Development (GED) Certificate

If you don't finish high school but still want a high school diploma, you should look into what options your school district and area has for finishing high school. You can enroll in public schools until you turn 21. If you don't want to attend a traditional high school, your school district and charter schools may offer alternative programs, including online learning. If you don't want to complete or graduate from some form of high school, then you should think about getting a GED Certificate. If you are struggling in school, you will probably need to take a lot of classes to prepare to take the GED test and do a lot of studying. In 2014 major changes were made to the GED test. It is now more difficult to pass than it was before 2014.

The GED certificate shows that you have learned the skills that would have let you graduate from high school. Most employers and many colleges view a GED certificate the same as a high school diploma. People who do not have their GED certificate or high school diploma usually have a harder time finding a job and get paid less than people who have a GED or high school diploma.

Eligibility

You may take the GED test if you are:



Taking the GED When You are 17 or 16

If you are 17, you must have permission from CPS. If you are 16, you can only take the GED if you are in the Job Corps or ChalleNGe Academy or a judge has ordered you to do so as part of a court case for truancy. You can find more information in the Texas Foster Youth Justice Project's legal resources section found at www.texasfosteryouth.org/legal-resources/legal-resources-for-youth/education/.

Registration and Costs

The GED exam is offered at many places all around Texas. To find the testing center nearest you, visit www.ged.com and click on *Locate a Test Center in the United States* at the bottom of the page. You can't get your GED certificate over the Internet or by mail so register only at an *official* GED testing center. There are many dishonest companies pretending to be official test centers—so only pick a center listed on the www.ged.com website. Test fees are different for each location. Once you choose a testing center, you should ask the center for an application and ask about their fees. Talk with the people listed in the Sorting Out GED options below about help with the fees. You should check with the place where you will take the test to see what identification and other things you will need to bring when you take the test.

Test Preparation

As with any test, you should study before taking the GED exam. Talk with the people listed in the Sorting Out GED options below about local programs that provide help in preparing for GED tests.

✚ **Sorting Out GED Options**

Get help from your PAL worker, Transition Center staff, Aftercare case manager, caseworker, the local Texas Workforce Commission office, and Regional Education Specialist (*see page 34*).

After High School

If you already have your high school diploma or GED certificate—congratulations! That is an impressive and important accomplishment. You have already increased your ability to get a job and earn more money. But, you may not want to stop there.

You have probably heard that people with college degrees or vocational training earn a lot more than those with high school diplomas or GED certificates. If college or a vocational school interests you, do not be scared of the costs or of going back to school. There are many groups that will help you apply to these schools and there is a huge amount of money available to help students pay for education.

If you have a physical or mental disability, the Texas Workforce Commission Vocation Rehabilitation Services can help you with education and job counseling, training and job placement assistance, as well as other services after you leave high school. *For more information, see “Training and Placement Assistance If You Have a Disability” beginning on page 45.*

To help get you started on planning for life after high school, visit the Texas Workforce Commission (TWC) website www.twc.state.tx.us/customers/jsemp/training-education.html for information about college, vocational school and job opportunities.

Applying for College and Vocational Schools

If you are thinking about going to a college or vocational school, you must apply for admission. The application process will have strict deadlines. To be sure you don't miss these deadlines and to find out exactly what the schools will need from you, you should contact the admissions department at the schools of your choice as soon as possible. This is important because some types of information, like your Social Security card, transcripts, a photo ID or immunization records, may take time to get if you do not already have them. To go to college, you probably need to take either the ACT or SAT standardized tests. Most Community Colleges will require you to take the TSI, Texas Success Initiative test to show college readiness if you don't have ACT or SAT scores or your scores don't meet their requirements.

Schools usually want your test scores before the application deadline, which means taking the ACT or SAT months before the deadline. Most students take the test in the spring of their junior year or no later than early fall of their senior year of high school. You should speak with your school guidance counselor, foster parent, PAL worker, or caseworker about registering for and taking these tests in time to meet all deadlines as well as any special preparation programs you may qualify for and fee waivers.

Most testing programs and college applications have fee waivers for low income youth, which includes foster youth, so be sure to find out more about fee waivers. If you are in high school, your school counselor should be able to help you get the waiver.

Financial Aid

Financial aid is a resource of money to help for college or vocational school. There are many different types of financial aid that you may be able to get. Some aid may be based on need (in other words, based on how much money and income you have). Other financial aid is given based on grades, test scores, activities (like sports) or credit. There are grants and scholarships that don't have to be repaid, loans that you must repay after you graduate, and work-study programs that let you work part-time at the school. Most Texas foster youth can go to a Texas public college or vocational/technical school for free! (See *"Texas College Tuition and Fee Waiver"* on page 39.)

You should not let money stop you from going to college or vocational school. This is true even of private schools that you may think are too expensive. There are billions of dollars of financial aid available, but you will need to ask and do some work to find it. The financial aid departments at the schools in which you are interested in can help you find these funds. For more information about searching for scholarships, you can also visit www.studentaid.ed.gov, www.fastweb.com or, www.collegeboard.org.

Ask your high school counselor about other scholarship search sites, and Texas or local scholarship opportunities. You should never have to pay for searching for or applying for scholarships—if you are asked to pay a fee, don't go further. Do not be shy about providing information about having been in foster care or other hardships you experienced while growing up. Many schools and financial programs have assistance available for students like you and want to provide assistance.

To apply for financial aid, the first step is to fill out: a FAFSA or TASFA. It is free to apply. No matter how many schools you are applying to, you only need to fill out one FAFSA application. Once your application is processed, you and the schools you have selected will be notified of the results. The schools can then start figuring out what financial aid is available to you. It is very important that you return your FAFSA as soon as possible after October 1st for the following school year because the sooner you send in your FAFSA, the better your chances of getting financial aid. It is very important that you get help filling out the FAFSA by someone who is familiar with how foster youth should fill it out. There are some questions about foster care and ward of the court that need to be answered a certain way to help you get the most financial aid. You do not need to include the income of your foster parents or other relatives! PAL workers, your Aftercare case manager, and Transition Center staff should be able to assist you. (See page 23 for information about how to contact PAL workers.)

If you are a Texas resident but are not a U.S. citizen and do not have legal immigration status, then you may need to use the TASFA (or Texas Application for State Financial Aid) instead of the FAFSA. There is no fee to apply. You can find information about what immigration categories can use the FAFSA at www.studentaid.ed.gov/sa/eligibility/non-us-citizens. If your status does not meet the requirements, then you will need to fill out the TASFA. Ask your school's financial aid office for it or access the form at www.finaid.txstate.ed/moreinfo/TAFSA.html or www.CollegeforAllTexans.com under *Types of Financial Aid*.

Once you send in your FAFSA or TASFA, you should contact the schools of your choice to see if any of them need more information. Applying to school is usually not the same as applying for financial aid—you probably will need to do both.

If you drop out or leave school before the end of the term but you have received cash funds to use for living expenses, it is very important that you return the cash funds. You should talk to the financial aid office about what to do or you risk being unable to get financial aid in the future.

Texas College Tuition and Fee Waiver

The College Tuition and Fee Waiver is a state law that exempts or waives payment of tuition fees at state supported colleges or universities for foster youth currently or formerly in the conservatorship of the Texas Department of Family and Protective Services (DFPS) and for those adopted from DFPS. See Texas Education Code Section 54.366.

Do I Qualify?

You qualify for the tuition and fee waiver, if you were in DFPS conservatorship:

- The day before your 18th birthday.
- The day of your 14th birthday, if you are also eligible for adoption on that day.
- The day you graduated from high school or received the equivalent of a high school diploma.
- The day you were adopted, if that date was on or after September 1, 2009.
- The day Permanent Managing Conservatorship was granted to a non-parent, if that date was on or after September 1, 2009.
- You were 14 years old or older on June 1, 2016 and left DFPS's Permanent Managing Conservatorship to return to the legal responsibility of a parent.
- You were 16 years old or older on or after June 1, 2016 and left DFPS's Temporary Managing Conservatorship to the legal responsibility of a parent.
- You enrolled in a dual credit course or other course in which a high school student may earn joint high school and college credit, and were in DFPS conservatorship on the day of enrollment.

You must also have enrolled in a state supported college or university as an undergraduate student or taken a dual credit course **before your 25th birthday**. All you need is one class and it can be any type of class where you earn college credit but be sure to complete the class!

State PAL staff or Adoption Assistance Regional staff will give you a signed college Tuition Fee Waiver letter to take to the school registrar's office. Participation in PAL services is not required to be eligible for the tuition and fee waiver.

Texas College Tuition and Fee Waiver for Youth for Students Adopted from DFPS Care and Who Have an Adoption Assistance Agreement

You are eligible for the tuition and fee waiver if you were adopted and were the subject of a financial assistance agreement providing monthly payments and Medicaid benefits. The benefit to qualifying for this waiver is there is no age limit for the student to enroll in a college or university. To verify eligibility, contact your Adoption Assistance Regional staff at their direct line or call (800) 233-3405. In the past, individuals eligible for the tuition and fee waiver under an adoption assistance agreement had to maintain a certain grade point average and not take more credits than required by the degree program. A new state law passed in June 2017 that removed those requirements. See Texas Education Code Section 54.367.

Where Can You Use the Tuition Waiver?

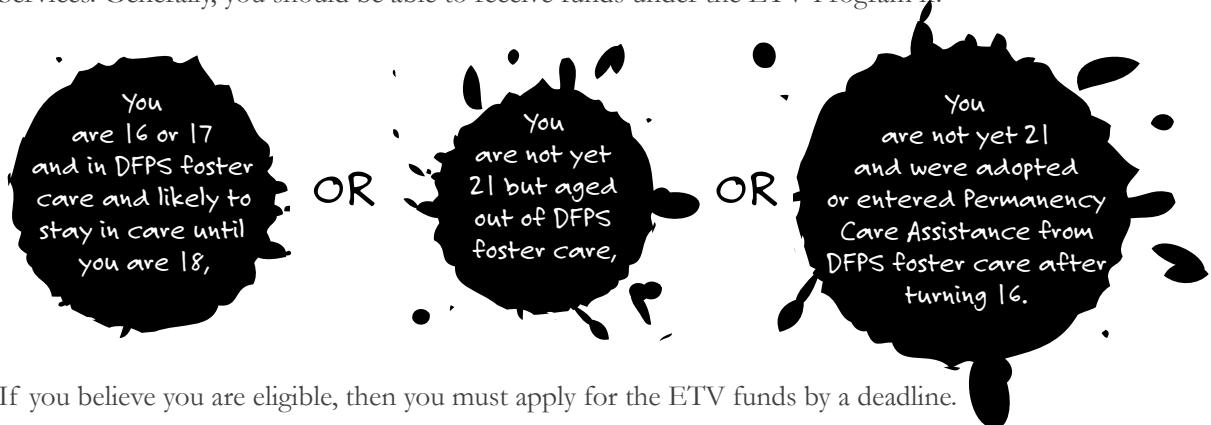
A list of qualifying schools can be found at www.collegeforalltexas.com. Select Students and find the Helpful Information link. Then select Texas Institutions of Higher Education. Schools listed under Texas Institutions of Higher Education/Public Institutions are ones where you should be able to use your waiver.

To have your college waive the tuition and fees, you must fill out a FAFSA or TASFA financial aid application form and give the college registrar written proof from DFPS of your eligibility for the program. To find out more about how to get that proof, contact a PAL worker. *See page 23 for information about how to contact PAL workers.* The State Tuition and Fee Waiver does not cover living expenses, such as the dorm or your books and supplies.

Warning: Be sure your college has a copy of your tuition waiver and that it is listed on your financial aid award letter and your bill for school. You should submit another copy of the tuition waiver if it is not. It is up to you to make sure the school does not charge you for tuition and documents when you have a tuition waiver. Some foster youth had to repay financial aid or had other problems because the school was not including the tuition waiver when calculating their financial aid and their tuition and fees bill.

Educational Training Voucher (ETV) Program

The Texas Education and Training Voucher (or ETV) program provides additional money for former foster youth who enroll in a college or training program. You may be eligible to receive up to \$5,000 per year under the ETV program to help with housing, food, books, child care, computer equipment, medical insurance, tuition and some other expenses. The best part is that this benefit is in addition to the Texas tuition waiver program. *(See Texas College and Fee Waiver on page 39.)* If you qualify for both programs, you could go to a qualifying school for free and use the funds from the ETV program to meet other expenses. If you have a physical or mental disability, you may also qualify for financial or other assistance through the Vocational Rehabilitation (VR) program of the Texas Workforce Commission Vocational Rehabilitation Services. Generally, you should be able to receive funds under the ETV Program if:



If you believe you are eligible, then you must apply for the ETV funds by a deadline.

While you are still in foster care, you can get ETV to cover certain non-housing related expenses including transportation, books, computers, and supplies. As long as you begin getting ETV before you turn 21, you can keep getting it until you are 23 if you are making satisfactory progress toward completing your education.

In order to continue receiving ETV funds, you must send information to the ETV program from time to time showing that you are in good standing and you must continue working on your degree or other certification. The ETV Program FIRST pays expenses directly for tuition, housing, and utilities for each semester, as appropriate. If you have already paid those expenses and have the documents/receipts to show that, if you complete a purchase voucher fund for what other allowable expenses you will use the money for, ETV will be able to give you the remaining funds. You can find out more about the ETV program by visiting www.discoverbcfs.net/texasetv, calling ETV at (877)268-4063 or asking a PAL worker.

Other College Financial Assistance

Many schools offer additional financial aid and other programs to help former foster youth. The financial aid departments at the schools you are interested in attending can give you information about the financial aid programs. For information about college and financial aid visit www.collegeforalltexas.com. You can find additional information about resources and scholarships at the Texas Education and Training Voucher (ETV) website, www.discoverbcfs.net/etv-resources. Texas Youth Connection, CPS' website for foster youth also has information www.dfps.state.tx.us/txyouth/education/college.asp for more information.

If you were released from the Texas Juvenile Justice Department, you may qualify for Aftercare Educational Funding and other educational services. TJJD has education liaisons that help with education issues. Go to www.tjjd.texas.gov/programs/bro_educ_liaisons.aspx for more information.

Help and Support for Foster Youth at Texas Colleges

Every Texas College is required to have Foster Care Liaisons to provide guidance and assistance to current and prospective students dealing with college. You can find a list of liaisons at www.collegeforalltexas.com/apps/financialaid/tofa2.cfm?ID=429. If the link does not work, go to College For All Texans and enter the words “foster care” or “liaison” in the search box. If you can't find out who the liaison is at the school, contact the Texas Foster Youth Justice Project at (877)313-3688. It is a good idea to get to know your liaison. When you have a question or concern, they can help find the right person to the college to assist you.

Some colleges also have an organization and groups for former foster youth. The school's liaison can tell you if their school has one. You can also find information at Texas Youth Connection, CPS' website for foster youth, www.dfps.state.tx.us/txyouth. It can be very helpful to know a few other students who have shared similar experiences before college.

Learning a Profession Outside of College

College is not your only choice for learning new skills after you finish high school or get your GED. Other types of schools can also get you ready for a career:

Vocational schools and trade schools offer certifications for many jobs that do not require a college degree, such as welding, computer repair, auto repair, truck driving, cosmetology (which includes hairstylists, make-up artists and beauticians) and other skilled fields. Technical institutes generally offer two year or shorter programs in skilled professions, such as medical assistant, electrician, dental hygienist and computer programmer.

It is important to remember that you may still be eligible for the ETV program if you attend a vocational school, trade school or technical institute—so please do not forget to apply for ETV. You should also look for public community colleges and vocational/technical schools that offer similar programs. Rather than go to a private school, you can use your Tuition and Fee Waiver at public schools and avoid expensive student loans. Plus, if you have a physical or mental disability, you could also qualify for vocational training and assistance from the Texas Workforce Commission Vocational Rehabilitation Services.

Also, many high schools now offer classes that let their students earn the same certifications that they could get through a vocational or trade school. By taking those classes in high school, you could get a certification and obtain a skill that would make it easier to find a job and earn more money as soon as you graduate from high school.

You can also learn skills for a trade outside of the classroom. A great way to learn new skills is by becoming an apprentice. This means that you would receive on-the-job training by working with others in that field. Apprenticeships are available in many industries, ranging from aerospace to health care to homeland security. Visit the “Apprenticeships” section under Find Training at www.careeronestop.org.

Mentors

During the transition planning process, you will work with your Circle of Support or transition team (*see page 22*) to set goals and make a plan for meeting those goals. Those same people can also help you prepare for college or vocational training. You should follow-up with these people after you make the initial plans. Once you go to college or enter a vocational program, your school may offer guidance counselors to help you adjust to your new life. Ask your transition center, placement agency, transitional housing program, PAL worker, Aftercare case manager, and school staff for help finding other mentoring options in your community.

Employment

Training

While you may choose to attend college or a vocational school to prepare for a career, you could also select a different path. If you decide that school is not right for you (or not right for you at this time), then it is important to think about how you will earn money to support yourself. Getting training in at least one area will give you more job choices and increase the amount of money you can earn.

Job training ranges from basic classes that prepare you for what an employer expects (for example, the importance of being on time, being organized and speaking properly) to programs that teach you how to master a profession. Your PAL worker (*see page 23 for PAL information*), Transition Center staff, Aftercare case manager, local Texas Workforce Commission office, and school may be able to tell you about basic classes that teach you how to interview for, apply for and handle a job. They can also help you locate to other sources to learn the skills necessary to succeed in your chosen profession. To help plan for your job and living on your own, you should take the Casey Life Skills Assessment, which is an easy-to-use on-line test that provides instant, private feedback. Visit www.lifeskills.casey.org/clsa_learn_youth to access this resource.

No matter what plans you have for education, it is never too early to start thinking about getting a job. Even while you are still in high school, having a job can get you ready for your future by teaching you necessary work skills and allowing you to earn and manage your own money. To help get you started on finding a job that is right for you, visit the Jobs section of Texas Youth Connection, www.dfps.state.tx.us/txyouth and the Texas Workforce Commission Students, Parents, and Educators section, www.twc.state.tx.us/students.

Job Assistance Programs

You have access to many programs that will give you experience and increase your job options, even if you have not finished high school. A few of these programs are discussed below.

Texas Workforce Commission

The Texas Workforce Commission (TWC), www.twc.state.tx.us, offers services and resources related to finding a job and developing your job skills. Foster youth are a priority population for services, which means you can qualify for special programs including training, summer employment and child care assistance. The best way to begin to access these services is to talk to Transition Center Staff, your PAL worker, your Aftercare case manager and others that have contacts with the TWC. Often somebody from the TWC works at the local Transition Center. The TWC worker will know more about your eligibility as a foster youth for programs and services. They will also have information about local job related programs.

Job Corps

Job Corps is a free program that helps youth aged 16–24 learn a trade, obtain a high school diploma or GED certificate and find a permanent job. Job Corps offers hands-on training in more than 100 job areas. The program is self-paced—which means that the length of the program depends on your career goals

and how quickly you learn. It can take from eight months to two years to complete the Job Corps program.

While enrolled in the Job Corps program, you receive free housing, meals, basic medical care and a living allowance.

If you want to apply for Job Corps, you must be a U.S. resident or legally eligible to work in the U.S., have limited financial resources (in other words, not have a lot of money), not be on probation or under the supervision of a court and not use illegal drugs.

Texas currently has four Job Corps sites. These sites are in Laredo, El Paso, San Marcos and McKinney. To learn more about Job Corps in Texas and how you can apply, visit the Job Corps website at www.jobcorps.gov or call (800)733-5627.

YouthBuild

YouthBuild is a program that trains young adults aged 16–24 who are not in education, employment, or training to build and repair affordable housing within their communities. You will receive a stipend (a form of payment or salary) while participating in YouthBuild. Texas currently has eleven YouthBuild programs.

Visit www.youthbuild.org and go to YouthBuild Programs for more information about the programs. You will need to select YouthBuild Directory of Programs and click on Filter Sites and enter Texas in the state field to see the current list of programs. If there is not a YouthBuild program near you, you may be able to join one in another area. You should contact YouthBuild to find out.

AmeriCorps

AmeriCorps State and National program provides programs to youth aged 17 or older who work full or part-time in nonprofit, faith-based and government organizations. Non-profit programs receive funds to address critical community needs in education, public safety, health and the environment. The programs recruit, place, and supervise AmeriCorps members. An allowance is provided to all young adults in the programs. Some programs provide housing. The programs last 10–12 months. You may also be able to get additional money for college if you finish the AmeriCorps program. AmeriCorps also offers a few other programs in Texas:

- ★ AmeriCorps VISTA: VISTA members help lift people and communities out of poverty by serving full-time to fight illiteracy, improve health services, create businesses and increase housing opportunities.

- ★ AmeriCorps NCCC (National Civilian Community Corps): This is a 10 month, full-time residential program for youth between the ages of 18–24. Participants work with charities and government groups to complete service projects.

Visit www.americorps.gov or call (800)942-2677 for more information about any of the AmeriCorps programs.

Training and Placement Assistance If You Have a Disability

The Texas Workforce Commission Vocational Rehabilitation Services (or VR) program can help you prepare for, find and keep a job if you suffer from a disability. To be eligible for the VR program, you must have a physical or mental disability, such as:

- Mental illness,
- Hearing impairment,
- Back injury,
- Impaired functioning of arms or legs,
- Alcoholism or drug addiction,
- Intellectual disability,
- Traumatic brain injury; or
- Other physical or mental disabilities that prevent you from finding and keeping a job.

If you qualify for a VR program, then you can receive services and benefits designed to help you with your unique needs. These services and benefits may include financial help, counseling, training, medical care, assistive devices, job placement assistance, and other services. The VR program also helps students with disabilities to plan the jump from school to work. You should begin working with VR program well before you finish high school. Your high school staff should assist you in contacting VR program and starting the process. Gaining skills needed for a career, learning how to prepare for a job interview or knowing how to stay employed are just a few ways the VR program helps people with disabilities have successful careers.

To find out whether or not you qualify for the VR program, contact the VR program office nearest you and ask for an appointment with one of the counselors. Let the counselor know that you have a disability that prevents you from obtaining or keeping a job. To find the nearest VR program office, call (800)628-5115 or get a list of all the VR program offices at www.twc.state.tx.us/offices/vr-general-services.html. For more information about the VR program, including its services and how to apply, get the Vocational Rehabilitation Guide to Applicants at www.twc/state.tx.us/partners/vocational-rehabilitation-blind-services-publications. If you are denied a service, have a complaint about their service, or need help applying for services, you can contact the Client Assistance Program at Disability Rights Texas (800)252-9108.

Finding a Job

To find a job you can look online at www.careerbuilder.com, www.monster.com, www.indeed.com and www.craigslist.com which are some of the major sites . You can also visit or call places where you think you would like to work and ask if they are accepting applications; many places require you to complete an online application. Texas Youth Connection has resources listed in their jobs section, www.dfps.state.tx.us/txyouth/jobs. Whenever you visit a place about a job, remember to dress neatly because first impressions are very important. The PAL program or other local transition centers can also help you get ready for and find a job. When you are hired for a job, you will need to show your employer your Texas DPS issued identification card or driver's license, birth certificate and your Social Security card, so be sure to have those documents. But keep them in a safe place at home until you are notified you are hired and need to go in to complete paperwork. Once you apply for a job, it is important to follow up with the businesses where you applied—following up shows interest, is very professional, and could set you apart from others who apply. Some employers want a reference, so be prepared to have the names, phone number and email address of people you know well, not just a friend your age, and who you have asked if you can use as a reference. Good references might be your CASA, a former foster parent, or a teacher.

A great way to gain experience for jobs is by volunteering with a group that interests you, like a charity, hospital or church. By volunteering, you will get valuable experience, help your community, and get potential job references. Also, remember that having a phone number where you can receive calls and messages with a professional sounding voicemail message is very important when you apply for jobs so employers can reach you. Be sure your voice mail is turned on and you regularly check messages and return calls. If you don't have a cell phone or it is turned off because you can't pay the bill, you can try to get a free phone with voice minutes, texting and possibly data from the federal Lifeline program. This is commonly called the Obama Phone program. Find out more about it at www.obamaphone.com. If you can't get a free phone, consider getting a basic, low cost cell phone plan without data—that's better than not having any phone at all.

State of Texas Hiring Preference

Foster youth and former foster youth who are 25-years-old or younger have a hiring preference for state jobs. That means a current or former foster youth who applies for a state job should be hired for a position before any other applicant who has the same level of qualifications. On the state employment application you will need to respond yes to these questions:

1. Were you a foster youth under the Texas Department of Family and Protective Services on the day before your 18th birthday?
2. If yes, are you currently 25 years of age or younger?

Your PAL worker can give you a letter that shows you qualify. *See page 23 for information about how to contact your PAL worker.*

Employment Issues

“At Will” Employment

Texas is an “at will” employment state. This means an employer can fire an employee without having a reason as long as the firing is not based on discrimination or some other illegal reason.

Your Rights in the Workplace

You have rights in the workplace! Dishonest employers may try to take advantage of young workers because they do not think they will know their rights. It is important that you understand your rights and do not feel pressured to allow your manager, co-workers or even customers violate those rights. You must fill out income tax paperwork and you should be paid at least twice a month. Employers should pay you for on-the-job training. A few of your rights are:

1

No discrimination

This means that your employer cannot make decisions about your job because of your race, color, religion, sex (including pregnancy), national origin, disability or age (age 40 or older). This right applies to all types of job decisions, including hiring, firing, promotions, training, wages, and benefits.

2

No harassment

Workplace harassment is offensive conduct that is based on race, color, national origin, sex (including pregnancy), religion, disability or age (age 40 or older). Harassment can happen in many different ways. It can be verbal (words), physical (touch) or visual (signs or gestures) and can occur at work or away from work. Examples of harassment include offensive jokes, racial or ethnic slurs, pressure for dates or sexual favors, unwelcome comments about a person’s religion or religious garments, or offensive graffiti, cartoons or pictures. The harasser can be your manager, a manager in another area, a co-worker, or others in your workplace, such as customers. For workplace harassment to be illegal, the conduct generally must either be very serious or happen often. If you believe you are being harassed at work, you should tell your supervisor or another manager, even if it happens only once or does not seem very serious.

EMPLOYMENT

3

No retaliation

Your employer cannot punish you, treat you differently or harass you if you honestly report job discrimination or help someone else honestly report job discrimination, even if it turns out the conduct was not illegal.

4

Changed duties for religious or medical reasons

You have a right to request reasonable changes to your workplace or job duties because of your religious beliefs or medical needs. Even though your employer does not have to say “yes” to every request, they should carefully consider each request and whether it would be possible given your job duties. This is known as making “reasonable accommodations.”

5

Private medical information

You have a right to keep your medical information private. Your employer should not discuss your medical information with others that do not need to know the information. The laws enforced by the U.S. Equal Employment Opportunity Commission (or EEOC) also strictly limit what an employer can ask you about regarding your health.

6

Minimum wage

The minimum wage is the lowest amount that you can be paid for each hour that you work. The minimum wage currently is \$7.25 per hour. Because taxes are deducted from your earnings, your paycheck will not simply equal the number of hours that you work times the current minimum wage. Your check stub should explain how your pay was calculated. If you have any questions, you should not be afraid to ask.

7

Time and a half for overtime

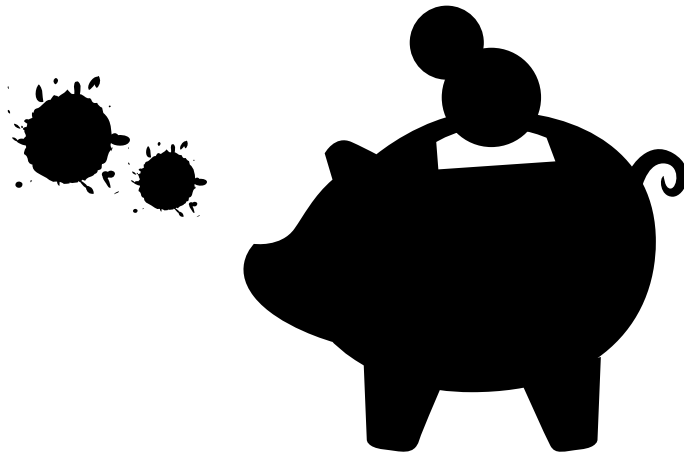
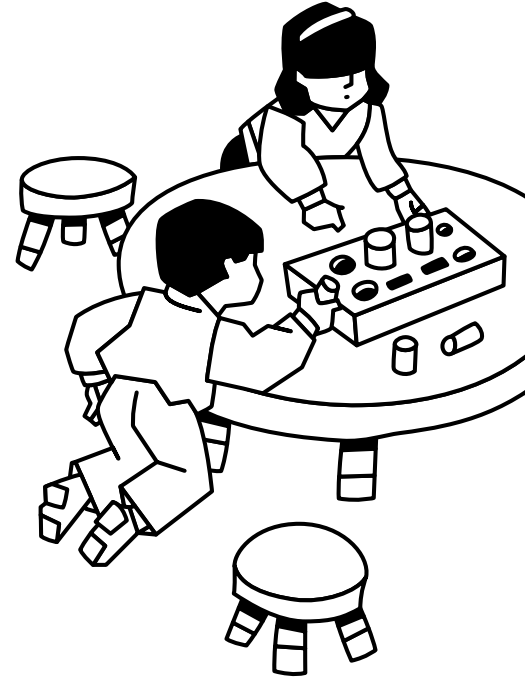
If you work more than 40 hours per work week, you should be paid time and a half. See www.dol.gov for more information.

You may have more workplace rights under other laws or under your company’s own policies. For example, your employer must also provide you a safe working environment.

For additional information or if you have any questions about your rights, you can visit the EEOC’s youth website at www.eeoc.gov/youth or contact the Civil Rights & Discrimination Division of the Texas Workforce Commission at (888)452-4778 or by visiting their website www.twc.state.tx.us/programs/civil-rights-program-overview

Child Care

If you have children but don't have, or can't afford, a safe place for them to stay while you are at work, going to school or looking for a job, there are programs that can help. The Texas Workforce Commission's Child Care program helps eligible families with the cost of child care. The local Texas Workforce Center can tell you if you are eligible for these benefits. In addition, foster youth and former foster youth are a priority to receive child care assistance. This means you should be placed at the top of the list to get benefits when there is a waiting list. Your Aftercare case manager and Transition Center staff can help you establish if you are a priority for services. You can find out more about the Child Care Program at www.twc.state.tx.us/students/child-care-program and there is a link on that page to help you find your local Texas Workforce office.



For more information about saving money, see "Managing Your Money and Banking" beginning on page 95.

Getting Paid

Once you have a job, you will want to open a bank account if you don't have one already. With a bank account, you won't have to pay fees to cash your paycheck, and you will be able to better manage and save your money. Usually, banks require that you must be 18 to open a bank account by yourself. If you are under 18, you will need to find a trusted adult who can be the "guardian" on the account until you turn 18. Once the account is set up, you should be able to make your own deposits and withdrawals. The guardian on the account will also be able to deposit or withdraw money from your account—this is the reason to select someone you trust. If you are 18, the agency that provides Aftercare Case Management services in the area where you live can help you get a bank account, even if you are still in extended foster care.

Any money that you earn belongs to you. Be aware that there are limits on how much cash and other assets (including a car) that you can own before you lose some benefits when you leave foster care. If you receive SSI, you can only have \$2,000 in resources. You should ask your caseworker how these limits could affect you.

Taxes

Once you have a job or a savings account, you may need to file an income tax return. Remember that filing a tax return does not mean that you have to pay income taxes. When you are a low income worker, filing a tax return can mean that you will get money back.

When you work, your employer subtracts an amount from each paycheck (called “tax withholdings”) and sends that money to the Internal Revenue Service (or IRS). The amount they withhold is an estimate based on IRS rules of the amount of taxes you will owe. The tax return that you file determines whether the estimate is correct. If too much money was withheld from your paycheck, then you will get a refund from the IRS by filing your annual tax return. If not enough money was withheld from your paycheck, you will need to pay the IRS or face serious penalties. Your employer will also withhold Social Security taxes from your paycheck. This is a different type of tax and you won’t get a refund on this money.

Federal tax returns are due by April 15th every year. Texas does not have an income tax for individuals, so you do not have to file a state tax return if you lived and worked only in Texas during the past year.

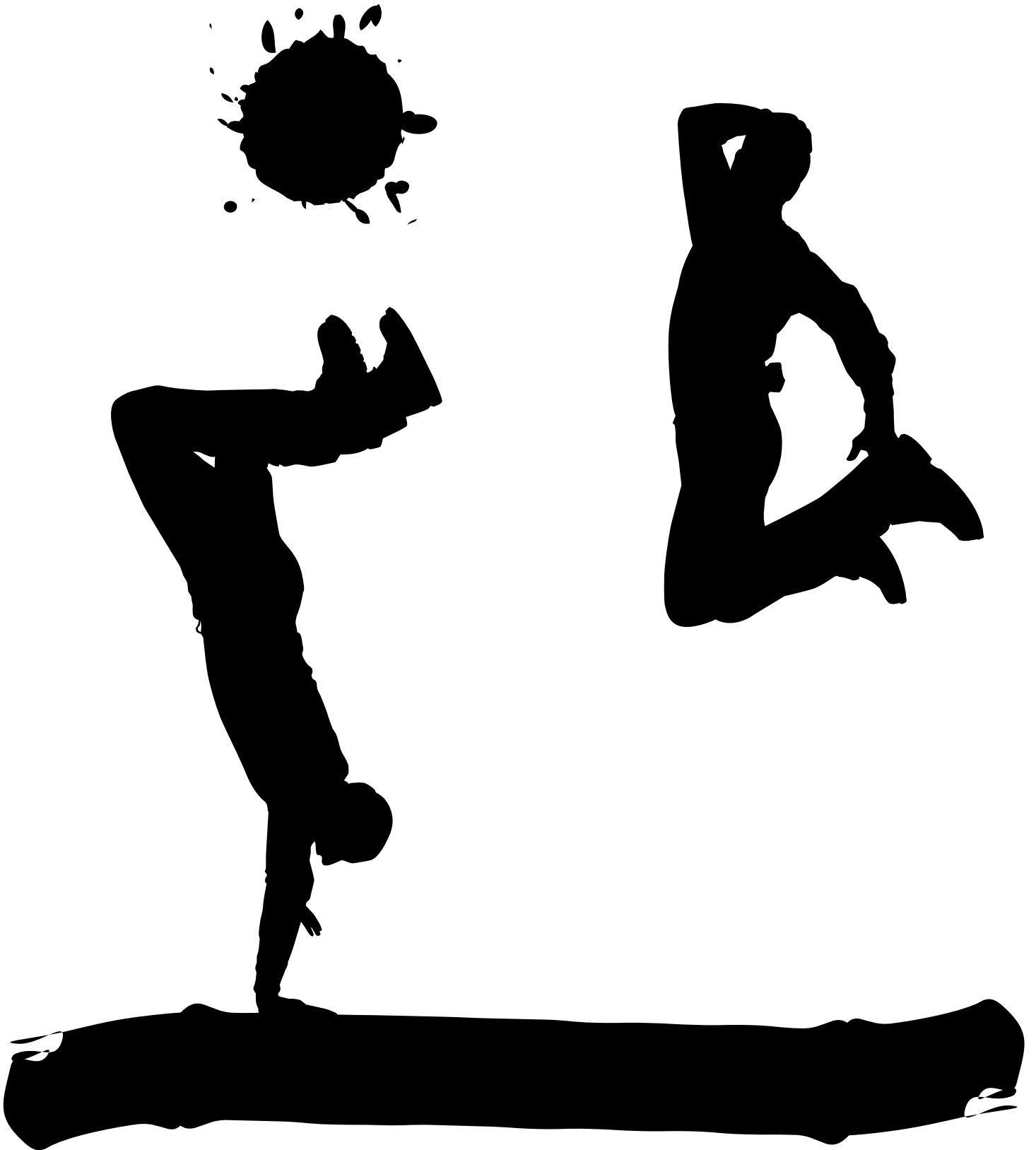
By January 31st of each year, your employer will mail you a Form W-2. Any bank where you had an account should mail you a Form 1099. The Form W-2 from your employer will show how much they paid you and how much tax they withheld in the prior year. The Form 1099 from your bank will show how much interest your money earned. You will need these forms to complete your tax return. If you don’t receive a form from each of your employers and banks by the end of the first week of February, you should contact them. If you live with a family or lived with a family during the past year you should discuss your income tax return with them because you need to understand how they will treat you on their tax return.

You do not need to pay a company to prepare your taxes. Visit the IRS website at www.irs.gov to find out if you need to file a tax return and, if you do, whether you qualify to electronically file your tax return for free. The IRS website also has other information about taxes. Many local groups provide free tax return preparation assistance and counseling for low-income persons in the early part of each year. Call 2-1-1 to find volunteer income tax assistance (VITA) sites near you. Don’t pay to have your tax return prepared!

Call 2-1-1 to find volunteer income tax assistance (VITA) sites near you.

DON'T PAY TO HAVE YOUR TAX RETURN PREPARED!

INCOME TAX
APRIL DAY 15



Finding A Place To Live

Once you leave foster care, you will need your own place to live. Housing is one of the items you should talk about in your Circle of Support or transitional support meetings. Remember that you do not automatically age out of foster care when you turn 18. Once you do leave, financial help is available to get you started on your own, but it will not last long nor cover all bills, so you will need to have a job or college financial aid.

See "Extended Foster Care" beginning on page 15 for how you can stay in foster care after you turn 18.

Before renting a place to live, you should become familiar with the renting process. Your Circle of Support or transition planning meetings, Aftercare case managers and transition centers can provide guidance. You can also teach yourself about renting; visit Austin Tenants' Council (which has information that applies statewide) at www.housing-rights.org.

Review "Housing Benefits to Youth Leaving Foster Care" on page 54 for more information on housing options.

As you start to look for an apartment or house to rent, be ready to answer questions about your credit, any criminal record and references. If you are going to have a roommate, your roommate will have to give the same information. A landlord will probably want proof that you earn enough money to pay rent. The landlord may also run a "credit check." Credit checks show whether you owe money on any loans or credit cards and whether you have been late paying bills. If this is your first time on your own, you probably will have a "clean" credit report showing no loans, credit cards or bill payment history. If there are problems on your report, you need to get them fixed as soon as possible.

See "Credit" beginning on page 99 for more information on credit reports, including how you can get a copy of your credit report for free.

If you have a criminal record, you should understand exactly what is in your record and what you might need to tell someone about, and what will show up on your criminal history, especially if your juvenile records were sealed. Many bigger apartment complexes will run a criminal background report and are often unwilling to rent to people with a criminal history, you may need to look for other types of housing.

Your housing choices depend on what you will be doing. Some programs, like JobCorps and AmeriCorps, provide housing. If you are going to college, the school may have places to live on-campus called dormitories or "dorms." Sometimes, they also offer apartments for families. If you live in a dorm, however, you will need to have a plan for where you will stay during school holidays because dorms usually close during those times. (See "Returning to Extended Foster Care" on page 17 about returning to foster care during school breaks.) Don't forget to ask the financial aid office and other offices at your college if the college offers special housing assistance to former foster youth.



Housing Benefits to Youth Leaving Foster Care

Transitional Living Allowance (TLA)

When you leave foster care, you can receive a \$1000 Transitional Allowance (TLA). To get the TLA you must:

- Complete the Life Skills class (*also known as PAL class—see page 24*),
- Have a job or be actively looking for a job (unless you are medically unable to work, which includes receiving SSI), or be in school or a training program and,
- Be a U. S. citizen or have legal immigrant status.

You must work with your PAL worker to get the TLA. You can't get more than \$500 in a month and can only receive \$1000 total. If you are entering the military or Job Corps, the total benefit is \$500. If you have a disability that prevents independent living and are moving into a supervised setting which is paid for by another source, the total benefit is \$500.

Aftercare Room and Board Assistance

If you are between 18 and 21 years old and aged out of the foster care system at age 18 or older, then you may be able to get up to \$500 per month for rent, utilities, deposits for utilities and housing, and groceries.

To qualify you must:

- Be working with your Aftercare worker,
- Have a job or be actively looking for a job (unless you are medically unable to work, which includes receiving SSI), or be in school or a training program and,
- Be a U.S. citizen or have legal immigrant status.

The maximum amount that you can receive under this program is \$3,000. Aftercare funds are not an automatic benefit and you will need to show that you have the need. You will not be given cash; the funds will be in form of gift cards for groceries or payments to landlords or utility companies.

You can find CPS requirements for TLA and Aftercare Room and Board in the CPS Handbook sections 10240–56 at www.dfps.state.tx.us/handbooks/CPS.

Public Housing

Most public housing assistance is made under a program called “Section 8” housing. The waiting list for public housing, at times called HUD or “Section 8” housing, can sometimes be very long. Some public housing agencies have special programs for aged out foster youth or young adults in crisis that are easier to get into. Talk to your Aftercare case worker and PAL worker about applying for those special programs.

If there is no special program you qualify for and you would like to see if you are eligible for public housing assistance, contact your local public housing office. You can find your local public housing office through the “Find My Local Public Housing Agency (PHA)” link at www.hud.gov or by calling (800)955-2232. To apply for assistance from public housing, you will need to set up an appointment. Be sure to ask what you need to take with you to the appointment. You should expect to bring a completed public housing application, the names and dates of birth of people you will be living with, proper identification, contact information of current and past landlords and proof of your income.

Public housing will review your application and the other information they asked you to bring to determine how much financial help for housing they can give you. If you qualify for assistance and you receive a voucher to use to pay for housing, public housing should then be able to give you a list of apartments or houses in your area that accept the assistance. You

should also check other sources, like online apartment rental sites, for possible rentals. Be sure to ask the public housing office how long you might expect to wait before receiving assistance. You can find more information about public housing by visiting www.hud.gov/topics/rental_assistance.

Rental Assistance Program for Aged Out Foster Youth with Disabilities

The Section 811 Project Rental Assistance (PRA) Program is a rental assistance program available in some metropolitan areas for aged out foster youth who have disabilities and receive SSI. For assistance in applying for the program, contact your regional CPS Developmental Disability Specialist. See www.tdhca.state.tx.us/section-811-pra for additional program information.

Additional Housing Assistance

Texas has several foster youth Transition Centers located throughout the state. Each center offers information regarding housing assistance, group housing and shelter. *Look at the Transition Center section beginning on page 29 for more information.*

Emergency Housing and Shelters

If you face eviction or are homeless, many groups can help. There are many faith-based organizations and other groups that assist homeless youth, especially those who have left the foster care system. A few of these groups are:

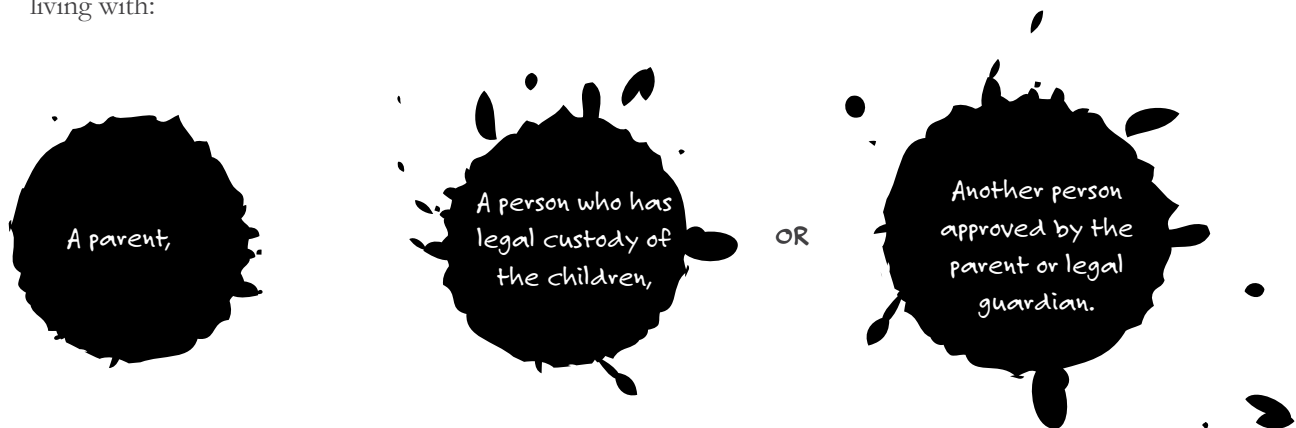
LOCATION	AGENCY	CONTACT INFO
Austin	Lifeworks	www.lifeworksaustin.org (512)735-2400
Galveston (near Houston)	The Children's Center, Inc	www.thechildrenscenterinc.org (844)763-8861
New Braunfels (between Austin and San Antonio)	Connections	www.connectionsnonprofit.org (830)629-6571
Plano	City House	www.cityhouse.org (972)424-4626
San Antonio	Roy Maas' Youth Alternatives	www.rmya.org (210)340-7933
Waco area (Bell, Coryell, Falls, Services Freestone, Lampasas, Limestone, McLennan and Milam Counties)	Central Texas Youth	www.centraltexasyouthservices.com (800)421-TEEN (8336)

If you need help, but do not recognize a center in your area, then please contact your Aftercare case manager, local Transition Center, your regional PAL office (*see how to contact your PAL worker on page 23*), local transition centers, or any of the groups above. You may also contact your local HUD office to find out about other available emergency shelters. If you are a pregnant woman or young mother, there may also be special housing options available to you so let those you contact for help know you are pregnant.

Covenant House may also be able to help you find a safe place to live. Go to www.covenanthouse.org and click on “Get Help” to find the closest shelter to you. There is a Resource Guide Database at texasfosteryouth.org (in the housing section resources) which has a list organized by city of some of the agencies that help with shelter, housing, food, health and social services.

Fair Housing

The Fair Housing Act says that landlords cannot discriminate. This means that they cannot refuse to rent to you (or rent to you on different terms—such as higher rent) because of your race, color, national origin, religion, sex, family status or handicap. It applies to most housing and to all HUD-approved housing. Most landlords also can’t discriminate against pregnant women or families with children under the age of 18 living with:



If you think your rights have been violated, you should fill out a Housing Discrimination Complaint Form and turn it in to your local HUD office. You only have one year after a landlord violated your rights to file a complaint with HUD. You may sue someone that you believe violated your rights. You may also call TFYJP at (877)313-3688 for assistance or advice.

Renting and Your Rights

Leases

A lease is an agreement that lets you rent an apartment or house. It explains what you have to do (like pay rent, take care of the place and stay for a certain amount of time) and what the landlord has to do (like make repairs). If you or the landlord does not do what the lease says, that is called a “breach” and there can be consequences. As long as you do what the lease says, the landlord can’t make you leave until the lease runs out.

Unless a lease is for longer than one year, it does not have to be in writing. Generally, a written lease is better because it provides:



Because most printed leases favor the landlord, it is important that you fully understand the lease. Never sign a lease without reading and understanding it first. Insist that you be given a copy of the lease immediately after you and the landlord sign it. If the landlord says they do not have a way to make a copy, you should immediately take it to a place where you can make a copy and then return it to the landlord. Keep your copy in a safe place.

Before Moving In

Before moving in, you and your landlord will need to sign the lease. You probably will need to pay the first month's rent and a security deposit. If you pay in cash, you must get a receipt signed by the landlord that says when and how much you paid.

Security deposits are discussed beginning on page 59.

Just before moving in, you also need to walk through the apartment or house with your landlord and find any problems with the place you are renting, such as holes in the wall, dirty carpets, or appliances that don't work. If you do not point out any problems immediately, the landlord may hold you responsible for those problems—even if you did not cause them. You and the landlord should make a list of these problems and you should get a copy immediately. You can also require that any serious problems be fixed before you move in. Take pictures of the place before you move in to have proof of what it looked like and save them some place else besides your phone. This can be handy when you move out.

Terminating Your Lease

Leases are generally month-to-month or for a specific period of time (for example, six months or yearly). The period of time is called the "term" of the lease. Leases for a specific period of time require that you lease the apartment or house for that whole time. If you have a written lease, it should discuss the steps you need to take to end or "terminate" the lease. Most leases will require you to notify your landlord at least 30 days before you want to end the lease, but some leases may require you to give your notice even earlier. Remember, even if you terminate the lease, if it is during the term, you probably will still owe the rent.

FINDING A PLACE TO LIVE

If your lease is month-to-month, unless your lease says something different, you must give written notice one month before you want to end the lease. For example, if you were trying to decide whether you wanted to move out of your apartment by the end of January, you would need to tell your landlord before January 1st or else you have to pay rent (even if you move out) through February. It is best (and often required) that you give written notice that you are going to move out and that you keep a copy of your notice.

If your lease is for a term, then you must be prepared to pay the rent for that entire period, even if you move out. Some landlords will allow you to terminate your lease early by paying an extra fee (usually one or more months rent), but you should check your lease carefully. Also, even if you sign a lease for a certain number of months, do not assume it simply ends at the end of that period—usually, it switches to a month-to-month lease. For example, if you sign a six-month lease on January 1st, do not assume that you can just move out on June 30th. You probably need to give written notice by June 1st that you will be moving out at the end of June. If you don't, then chances are that your lease will switch to month-to-month and you will be stuck paying rent through July.

A month-to-month lease is a lease that only requires you to rent the apartment for one month at a time. On the plus side, you can get out of this type of lease quickly. On the negative side, your landlord can increase your rent at almost any time or decide not to renew your lease, which could happen if the landlord finds someone willing to lease the same place for a longer time or for more money.

If you break a lease before it ends, you could be sued for unpaid rent, advertising expenses and other costs of re-renting the apartment and the landlord's attorney fees and costs. Of course, you will always be responsible for any damage to the apartment. All of this can show up on your credit report and make it difficult to rent another apartment.

Roommates

If you have a roommate, it's a good idea to write down a list of responsibilities and then sign the list. The list should talk about things that can cause problems between roommates, like how much of the rent and utilities you will each pay, whether food will be shared, whether guests (especially overnight guests) are allowed, and cleaning duties. Making a list will give you both a chance to work out any differences before you lease together and could really help if your roommate skips out and leaves you with the rent and bills.

Some foster youth live in group homes or boarding houses. Often these places are not licensed. Be careful of your privacy, protecting your property, and drug use by other residents.

If you sign a lease with a roommate and your roommate moves out, you probably will be responsible for paying the full rent to the landlord because each person that signs the lease agrees to pay the full rent. If you have to pay your roommate's portion of the rent, then you have the right to get your roommate to repay their share, but you may have to sue them to get the money. If you sue, having a signed agreement with your roommate could be helpful. However, even if you win your lawsuit, it may be difficult to collect the money from your former roommate unless they are well off financially.

Landlord Rights

A landlord may come into your place at reasonable times (in other words, during the day and not very often) to inspect, make repairs or show the place to other people who are interested in renting it when you move out. The landlord may enter at unusual times if necessary to deal with an emergency, like a broken water pipe or gas leak. A landlord should not enter your place for other reasons. A landlord cannot ask you to pay your rent in things other than money.

A landlord can refuse to rent an apartment to you for reasons that are not related to race, color, national origin, religion, sex, family status or handicap. Depending on what your lease says, your landlord may be able to keep you from letting other people move in who are not on the lease.

Security Deposits

Usually, when you sign a lease, you must pay the first month's rent and make a security deposit. The security deposit is often equal to one month's rent—so when you sign the lease, you should expect to need money equal to two month's rent. The security deposit is to protect the landlord for any damages that you cause to the apartment or house you are renting.

When you move out, you should take all of your things with you, clean the place really well and then ask for a walkthrough with your landlord. The walkthrough will let you be there if the landlord finds any problems with your place. Ideally, you should also take pictures of the place when you leave in case there is any argument about whether you caused the damage. You can compare any problems the landlord points out to the list you made with the landlord, and any pictures you took, when you moved in. Your landlord can keep all or part of your security deposit to cover damages.

Your landlord can't keep any money to fix ordinary "wear and tear", such as walls needing to be repainted and carpets needing regular cleaning. When moving out, you should write down your new address, give it to your landlord and keep a copy of the notice so you have proof you gave the landlord the information. If you and your landlord have used email to communicate during the lease, you can also email the new address in addition to a printed notice. If you give your new address to your landlord and have no overdue rent, the landlord must return your entire security deposit back *within 30 days* after you move out. If your landlord keeps any part of your security deposit for damages, they must give

Your Responsibilities as a Tenant

You must pay your rent on time. You can't damage the property. You must tell your landlord about any problems with the place you are renting. You must understand and follow your lease. There may be other rules that you need to follow, like limits on the number of people who can stay in your apartment or house, no pets, no smoking and even limits on the number of holes you can put in the walls to hang pictures. Also remember that if it's not in writing, then it can be difficult to prove. So, if your landlord says not to worry about some thing in a lease because they never enforce it or says you can move out at any time, then be sure to get those things in writing.

FINDING A PLACE TO LIVE

you a list clearly explaining why they kept that amount and they must return any money left over. The landlord could be responsible for paying you damages (which means, extra money) if they wrongfully keep any of your deposit. If your landlord refuses to return your deposit, you will need to sue your landlord in court. For more information see www.housing-rights.org/security_dep.html.

Generally you can't say that your security deposit is for your last month's rent and refuse to pay your last month's rent. Finally, if you cause more damage to your apartment than what is covered by your security deposit, then your landlord can ask you for extra money—and sue you to collect if you refuse to pay. (So don't "trash" the apartment on your way out, no matter how bad the landlord may have been! If you do that, the landlord could even call the police for vandalism.)

Renters Insurance

You may want to get renters insurance to protect your things in case they are stolen or damaged in a fire or other event. A landlord's insurance policy only provides coverage to the building, not to any of your belongings. You can contact any local insurance agent to get prices for this type of insurance.

Rental Payments

If you do not pay your rent when it is due, your landlord may give you a notice telling you either to pay or move out within a few days.

If you do not move out when required, the landlord can file an eviction lawsuit to have a judge order you out (and then have law enforcement move you out). But you cannot be forced to move out before a court case has been filed and a hearing held.

Before telling you to leave, your landlord may give you notice that your rent is late. If your rent is late, you may also owe a late fee.

If you are evicted, you must still pay rent for however much time was left on your lease unless a court orders otherwise. In some cases, a landlord may even have the right to keep and sell some of your property inside the place you were renting to pay for what you owe.

Repairs

Landlords generally must work quickly to fix a problem if:

You tell the person to whom you normally pay rent about the problem

You are not late paying your rent,

The problem could injure you or is unsafe, and

The problem is not caused by you, your roommates or guests.

If the cost to repair is minor, the lease may require that you fix it, such as replacing ordinary light bulbs and pest control. If there is a problem that is so bad that the apartment is not livable (like no water, kitchen appliances do not work, or no heating) and your landlord refuses to quickly fix the problem, then you should find a lawyer. You can find your local free legal aid provider at www.texaslawhelp.org, as well as information about what steps you should take. The landlord must provide security and safety devices like deadbolt locks, peep holes in the front door and smoke detectors.

Budgeting

To live successfully on your own, you must budget. Having a budget means planning so that you will not spend more than you earn and will even be able to save. You must plan for monthly costs, including rent, rent increases, utility bills, car expenses (including insurance) and groceries. At first, you may want to run out and buy new furniture, TVs, computers, appliances and other nice things when you get your own place and a little money, but you should hold back. These things are expensive and you probably need to save some money before you spend too much. Some places may try to rent these things to you for a “low weekly amount” but are really asking you to pay many times what the thing is worth. Others may try to give you credit or loan you money on outrageous terms. Instead of getting yourself into more debt or financial trouble, you should ask friends for any furniture they don’t want or shop at second-hand stores and yard sales until you are on your feet. It is important to save your money so you have more living places to choose from and are better prepared when an emergency pops up.

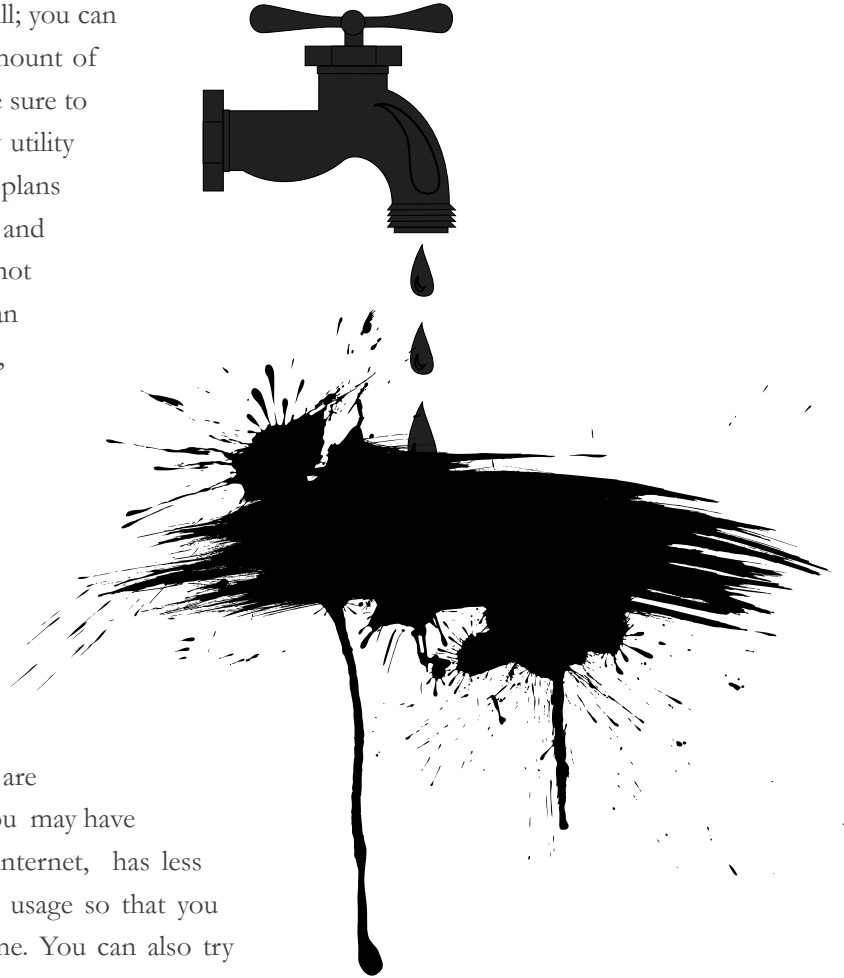


Utilities

When you rent a place you usually have to turn on some utilities, such as water, electricity, gas, and cable/internet. Sometimes some of these are included as part of your rent, so find out what is included from your landlord. Once you have a signed lease, you will need to contact each utility provider and sign up for service. Often they require a deposit, which can be a lot of money, and require for you to provide identification. You will also have to pay the monthly utility bill; you can keep these bills down by reducing the amount of heat, air conditioning or water you use. Be sure to include the cost of deposits and monthly utility fees in your budget as you make your plans to make sure you can afford the rent and utilities. Remember that cable/internet is not a necessity and you should be sure you can afford it before signing up for the service, which can be expensive.

You need to have cell phone service to communicate with important people like case workers, employers or 911. If your cell phone service is frequently turned off because you run out of minutes or can't pay your bill, you won't be able to handle your responsibilities. When you are budgeting your money for a cell phone, you may have to settle for a plan that does not have internet, has less text messages or minutes and limit your usage so that you can have a phone that works all the time. You can also try to get a free phone with voice minutes, texting, and possibly data from the federal Lifeline program; this is commonly called the Obama Phone program. Find out more about it at www.obamaphone.com.

When you move out, be sure to contact the utility companies and make arrangements to have the utilities turned off and the final bill and deposit refund sent to your new address.



Marriage, Divorce & Children

Marriage Laws

When you and your spouse-to-be (the person you want to marry) are at least 18 years old, you can get married. If you are under 18, you can only get married if you are emancipated, meaning a judge has removed your “disabilities of minority,” which makes you an adult for legal purposes, including making your own decisions and supporting yourself. It is not easy to obtain an emancipation court order.



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Effect of Marriage

Marriage is a serious commitment with important, emotional and legal consequences. While the emotional issues are beyond this guide, you should certainly discuss your marriage plans with a trusted adult. Many churches also offer free counseling for couples planning to get married. Generally, the counseling tries to help you succeed in marriage by planning things with your future spouse ahead of time—getting you both to think and talk about topics ranging from money to children to in-laws before they can cause problems. On the legal side, marriage creates a contract between a couple. A marriage can only legally end by getting a divorce.

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How to Marry

There are two ways to get married in Texas—through a ceremony and by “common law” marriage.

Marriage by Ceremony

To have a marriage by ceremony, you and your future spouse need to get a marriage license and then be married by an authorized official in a ceremony.

- ♥ The county clerk’s office gives out marriage licenses. You and your future spouse will need to show proper identification and pay a fee. You must get the license between three and thirty days before your ceremony.
- ♥ Any authorized person may perform the ceremony. Authorized persons include judges, some other government officials and many clergymen.

MARRIAGE, DIVORCE & CHILDREN

Common Law (*Informal*) Marriage

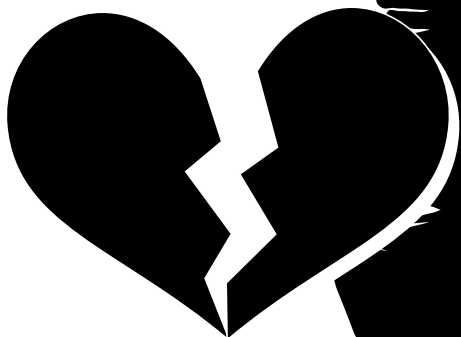
A legal marriage between a couple can be created in Texas simply by:

- ♥ Agreeing with each other to be married,
- ♥ Living together as a married couple in Texas, and
- ♥ Telling others that they are married.

You can also fill out a “Declaration of Informal Marriage” at the county clerk’s office to create proof of your common law marriage. A common law marriage has the same effect and consequences as a marriage by ceremony. If you are under the age of 18, you can’t have a common law marriage.

Divorce

A marriage by ceremony or a common law marriage can only be legally ended by divorce. A divorce is a legal process that involves a judge. As part of the divorce, the judge will divide up any property that the two of you own, divide any bills or loans that are owed, set amounts that one spouse must pay to the other spouse after the divorce for support (often called “alimony” or, in Texas, “spousal maintenance”), and determine what rights parents have about children of the marriage including custody, visitation and child support. Texas Law Help, www.texaslawhelp.org, has information about family law and free legal assistance in your area.



Parental Rights and Responsibilities

If you are a parent, you have the responsibility to provide support for your children until they are adults even if they live with somebody else. You cannot abuse or neglect your children and must protect them from harm. If there are any questions about whether a man is the father of a child, then the court can order medical DNA tests on the man, the mother and the child to find out.

A court may terminate a parent’s rights to be with or visit his or her child for many reasons, including abandonment of the child or the mother when she is pregnant, failure to support that child, child abuse or neglect and other serious grounds.



Abuse

If you or your children are being abused, you should immediately call the police. You should also keep accurate, detailed records of your and your children's injuries, medical reports, treatments, witnesses, police involvement, doctors and hospital staff. You should go to your local domestic violence shelter if you need a safe place to stay or other services and assistance.

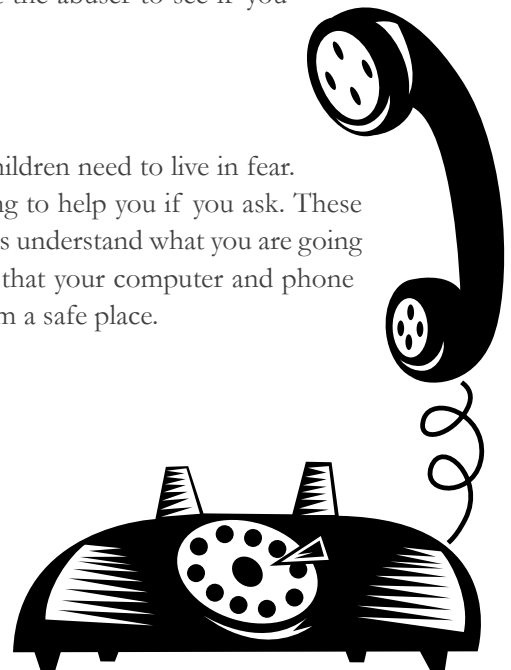
If you have already filed for a divorce, the court in charge of your divorce can also issue a protective order.

An abused spouse or the parent of an abused child does not have to get a divorce to get a court's help. Even if you are not married, you can still get help from a court if you are being abused. The court can issue a "protective order" to protect the person being abused from the abuser. The protective order will require the abuser to stay away from you and your child, could limit phone calls and require the abuser to support you (without seeing or contacting you). A protective order also will make it easier for the police to protect you or your child. If you want to get a protective order, then visit your county's courthouse and ask where to apply for a protective order. The police may also be able to tell you, as can the Texas Council on Family Violence, *listed on page 66*. There is no cost for a protective order.

Once you report the abuse, the police and district or county attorney can bring a criminal charge against the abuser if there is enough evidence. You will need to cooperate with the police and the district or county attorney in order for them to press charges. You could also sue the abuser for personal injuries. You should discuss this option with a lawyer who can explain the process and look at the evidence against the abuser to see if you have a good case.

Abuse Hotlines and Community Outreach

The most important thing is that neither you nor your children need to live in fear. The abuse is not your fault. There are many places willing to help you if you ask. These agencies can point you in the right direction. These groups understand what you are going through and are even willing just to talk. But remember that your computer and phone can be monitored—so please be sure to contact help from a safe place.



TEXAS COUNCIL ON FAMILY VIOLENCE

At the Texas Council on Family Violence website you can find information about and resources from your local family violence support provider. You can contact your local family violence support provider for help escaping the abuse and also to receive other services and assistance.

Visit www.tcfv.org or contact them by phone at (800)525-1978

DOMESTIC VIOLENCE HOTLINE

There is also a domestic violence hotline that operates 24 hours a day/7 days a week.

Contact (800)799-7233 (if hearing impaired, contact (800)787-3224).

You can also contact them via chat at www.thehotline.org and find other information.

LoveIsRespect.org

You can also visit and contact LoveIsRespect.org, which provides assistance to teens and young adults. You can

CHAT from the site, text LOVEIS to 22522.

They are available 24/7/365. You can call (866)311-9474.

If hearing impaired, contact (866)331- 8453.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

Healthcare

After you leave foster care, you will be responsible for the costs of your medical care. Things like seeing a doctor, paying for a prescription, and getting emergency room care are very expensive. If you don't have health insurance after you leave foster care, it will be very difficult to pay for medical care. Those who don't have health insurance often are unable to get medical care because they don't have the ability to pay for it. Fortunately, most aged out foster youth between the ages of 18 to 26 qualify for a special free health insurance program for aged foster youth. As you prepare to turn 18 and make the transition out of foster care, you should be sure you become familiar with the health insurance for former foster youth. This health insurance is often called **Medicaid**. The state of Texas provides Medicaid health insurance to several categories of low income people, and one category is aged out foster youth.

Health Insurance (Medicaid) for Aged Out Texas Foster Youth

Health insurance is complicated for everyone. In this Guide we are including some information that should help you understand what to expect as an aged out foster youth. We have more detailed and regularly updated information at www.texasfosteryouth.org.

Medicaid While You are Still in Foster Care

If you are 18 and older and stay in extended foster care, including supervised independent living, or return to foster care, you are covered by Texas' foster youth health insurance, which is often called Star Health or Medicaid. Your CPS caseworker should take care of making sure you are on the insurance. However, since you are an adult, it will be up to you to schedule doctor appointments, make your medical decisions, and address questions about your insurance with the health insurance company and doctor.

As you sort out health insurance options and issues be sure to get help from an adult who knows something about health insurance choices and issues. Your Aftercare case manager or PAL worker are good people to contact for help. You can also contact the Texas Foster Youth Justice Project toll free at (877)313-3688 if you need guidance about how to apply or legal assistance if you are denied the foster youth health insurance.

Former Foster Care Children's (FFCC) Medicaid Program

The Former Foster Care Children's (FFCC) Program is a type of free Medicaid insurance that most aged out foster youth are covered by.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

You can get the FFCC Medicaid Insurance if:

- You are under the age of 26—coverage goes until the end of the month of your 26th birthday.
- You were in the conservatorship of the Texas' CPS Texas on your 18th birthday. (Conservatorship means that there is a court order saying Texas' CPS is in charge of you).
- You were receiving foster youth Medicaid when you turned 18.
- You are a US citizen or, if you are under the age of 21 and not a citizen, you are a legal permanent resident (green card holder) or other specified immigrant category (*see Immigrants and Foster Youth Health Insurance in this section for more details*).
- You currently live in Texas.

If you are under the age of 21 and do not qualify for the FFCC program because you were not receiving Medicaid when you turned 18, you may qualify for the **Medicaid for Transitioning Foster Care Youth (MTFCY) Program**. The most common reason someone was not receiving Medicaid when they turned 18 is because they were in prison or jail. The rules for MTFCY are:

- You are under the age of 21—coverage goes until the end of the month of your 21st birthday.
- You were in the conservatorship of the Texas' CPS Texas on your 18th birthday. (Conservatorship means that there is a court order saying Texas' CPS is in charge of you—CPS can still be your conservator even if you are incarcerated).
- You are a US citizen or you are a legal permanent resident (green card holder) or other specified immigrant category (*see Immigrants and Foster Youth Health Insurance in this section for more details*).
- You do not have adequate health coverage.
- You have household income at or below 400% of the Federal Poverty Level (in 2017, this was \$4,020 per month for an individual).
- You must currently live in Texas.

MTFCY ends when you turn 21 and you will no longer qualify for any aged out foster youth Medicaid program.

Healthcare Plans Available to Aged Out Foster Youth

Once you have qualified for either the **Former Foster Care Children's (FFCC) Medicaid Program** or the **Medicaid for Transitioning Foster Care Youth (MTFCY) Program**, you will then get a healthcare plan with another name. Health insurance is confusing!

STAR Health—This healthcare plan covers both aged out foster youth between the ages of 18 and 20 as well as current foster youth (which includes youth in extended foster care). Coverage ends the month of your 21st birthday and is provided through the Superior HealthPlan Network.

STAR Health coverage is the same no matter where you live in Texas; this means that if you move within Texas, your same health insurance plan will go with you. You can find more information about STAR Health at: www.dfps.state.tx.us/child_protection/medical_services/guide-star.asp and at www.fostercaretx.com. You can choose to switch from STAR Health to another healthcare plan called, very confusingly, STAR. Some young adults find there are limited providers available under STAR Health that serve young adults and request to change to STAR.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

STAR—This healthcare plan covers aged out foster youth between the ages of 21 and 25. Coverage will go through until the end of the month of your 26th birthday. Depending on what county you live in, there are also different STAR insurance plans to choose from, such as Blue Cross Blue Shield, and Sendero. If you move to a new county in Texas, you may have to change plans depending on what options are available in your county. You can find more information about STAR and what plans are available in your county at: hhs.texas.gov/services/health/medicaid-chip/programs/star-medicaid-managed-care-program.

When you are deciding what STAR plan to pick or if you decide to switch from STAR Health to STAR, you should carefully review the providers on each plan. Be sure to check if your doctor takes that plan and if there are providers and services near where you live. You should also see what extra services, also called “value-added” services, are offered by the plan.

Immigrants and Foster Youth Health Insurance

What if I am not a citizen?

If you are a lawful permanent resident (have a green card) or have a certain other specific immigration status, you can get the aged out foster youth insurance until your 21st birthday. But after you turn 21, you may not be able to continue getting the aged out foster youth insurance. You can only qualify for it if you have been a lawful permanent resident for at least 5 years and you or your parents have 40 quarters of work history with the Social Security Administration or meet some other very limited requirements. If you become a U.S. citizen, you can qualify for the aged out foster youth health insurance even after you turn 21.

What if I am undocumented?

Undocumented aged foster youth are not eligible for the Medicaid programs for aged out foster youth. However, CPS is required to help foster youth try to obtain legal immigration status before they age out of foster care. If this has NOT been taken care of for you yet, you need IMMEDIATE help, before you leave foster care.

Immigration law is complicated and even more complicated when it comes to aged out foster youth health insurance! If you are not a citizen, you should contact the Texas Foster Youth Justice Project for more guidance about your eligibility for the insurance. You should also see the Special Immigrant Juvenile Status, Green Card and Becoming a U.S. Citizen section, *starting on page 83*, for other important information about being a non-citizen.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

Applying for Health Insurance (Medicaid)

You should receive information about health insurance while you are still in foster care from your CPS caseworkers, Preparation for Adult Living (PAL) staff, Youth Specialists during Circles of Support, PAL Life Skills training, Aging Out Seminars and other conferences. *One of the most important things* you should do before you leave foster care is make sure your CPS caseworker and PAL worker have the address you will be moving to or receiving mail at after you leave foster care. You should give them plenty of notice of when you plan to leave so that they have time to complete the paperwork. A few weeks after you leave care, be sure to call 2-1-1 and ask to speak to a foster youth specialist about your Medicaid to make sure it is active and they have a current address for you.

If you have already left foster care, you can apply for FFCC on your own, but keep in mind that having a PAL or Aftercare worker help you with the application is a great idea!

The best way to apply for aged out foster youth health insurance/Medicaid is to do it online at www.YourTexasBenefits.com. Click on “Apply for benefits” and either create an account or log in to your existing account. **You should write down your login information and keep it safe!** When the application asks you to pick the program you want to apply for, make sure you select that you are a “Person who (1) is age 25 or younger, and (2) was age 18 or older when they were in foster care.” Once you finish filling out the application, you can submit it electronically.

Another way to apply for the Medicaid is to print and mail your application; you will need to fill out one of the following forms:

- H1205 if you just want to apply for aged out foster youth Medicaid, or
- Form H1010 if you want to apply for both Medicaid and SNAP (food stamps). **But we recommend you apply for aged out foster youth Medicaid with form H1205 and then apply for SNAP once you have been approved for Medicaid so your Medicaid application won't be denied because of all the extra paperwork you have to provide to show you are eligible for SNAP**

You can get these forms by calling 2-1-1, going to your closest Texas Benefits Office (find offices online at www.yourtexasbenefits.com) or downloading and printing the form at www.yourtexasbenefits.com. You should mark “Yes” to the question, “Were you in foster care at age 18 or older?” You will have to mail your application to Health and Human Services or take it to the closest Texas Benefits Office. You can find more detailed information about how to apply at www.texasfosteryouth.org.

Medical Records

Once you turn 18, you are the person responsible for making decisions about your medical care. You can even be responsible for this starting at the age of 16 if you ask the court to give you the right to make healthcare decisions and the court gives it to you. You'll need good information about your medical history. Before you leave foster care, make sure that you have copies of your medical records which you are supposed to be given by your caseworker. The Health Passport should have information about all the providers you have seen, prescribed medications and limited information about the services you received while in foster care. If you want a complete medical record from a specific doctor or facility you have to contact that office. You should also ask for records from your CPS file that include your past and present treatment information and any records with information about health issues in your birth family.

How to Call 2-1-1 and Get Help from Medicaid

Many aged out foster youth have experienced problems with the Medicaid program ending their benefits and telling them that they are not eligible for Medicaid. The notices Medicaid sends out are very confusing. They also have problems getting into their **YourTexasBenefits.com** accounts because of special security items in place for foster children. To get help from the right people at Medicaid, follow these steps:

1. Call 2-1-1 or (877)541-7905 between 8 a.m.–6 p.m. Central Standard Time Monday–Friday, with the aged out foster youth on the phone with you.
2. Select your language (*English is 1*).
3. Select 2 (*State Benefit Programs*).
4. Select 1 (*Help with SNAP...Medicaid*).
5. Select 1 to enter your Social Security Number and date of birth (*two digit month, two digit date, four digit year- example, 01021993*), or select 2 to enter your case number. (*If you only know the Social Security number and date of birth, enter 2 when it asks you to enter the case number*).
6. Select Option 4 (*Another Question not already listed*).
7. Select Option 4 (*Question Not Listed*).
8. Wait for a live person—and say **“I NEED TO TALK TO A FOSTER YOUTH SPECIALIST.”** Keep asking to speak to the **SPECIAL FOSTER YOUTH MEDICAID STAFF**. *Ask for a supervisor to assist if necessary.*
9. You should reach someone who can assist with your problem. If you don't get help, you can find more information about who can help you by contacting the Texas Foster Youth Justice Project at (877)313-3688.

Renewing Your Health Insurance

Once you have FFCC Medicaid (or MTFCY), you will have to renew it every twelve months. The Health and Human Services Commission (HHSC) will mail you a renewal letter 3 to 4 months before your benefits are set to end each year. The letter will be mailed to the address they have on file for you. This is why it is so important to keep your address updated! The envelope will say “Time Sensitive,” and you only have 10 days to respond. If you have moved, you may be asked to provide documentation of your new address. If HHSC does not get a response from you by end of your 11th month of coverage, your health insurance benefits will end! So respond as soon as possible so you don't lose your Medicaid. You do not want to get sick or hurt and show up to the doctor's office or emergency room only to find out you do not have health insurance. Health care is very expensive if you don't have insurance.

You can renew your Medicaid by:

- Checking and submitting your renewal at **www>YourTexasBenefits.com**;
- Calling 2-1-1 or (877)541-7905; or
- Completing the forms on the renewal letter and returning it by mail or fax.

If you know your Medicaid is expiring in two months or less and you haven't gotten a renewal letter yet, you can still go online or call 2-1-1 to renew it. Be sure to check that your address is up to date at this time.

Proof of Address—Medicaid often wants some proof that you live in Texas. If you don't have any leases or bills or other documents that show your current mailing address, you can have someone who is familiar with your situation complete a form that says you live in Texas. You can find a form, a Medicaid Residency Verification Letter, that they can use at **www.texasfosteryouth.org/legal-resources-for-youth/medical-issues-health-insurance/**.

There is a Your Texas Benefit Mobile app available. This is a great way to upload documents Medicaid needs, change your address, and check the status of your benefits. Visit **www.yourtexasbenefits.com** to get the app. If you have trouble accessing your account, call 2-1-1 and ask for a foster youth specialist.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

IMPORTANT REMINDERS

- ✱ Always keep your address up to date with Medicaid. The easiest way to do this is online at www.YourTexasBenefits.com and clicking on Report a Change under Case facts, by calling 2-1-1 or (877)541-7905 or using the Your Texas Benefits mobile app. Failing to keep your address up to date may result in your benefits being cut off. Besides not getting renewal letters, if any mail is returned to the agency, they will cut off your insurance.
- ✱ If you move a lot and cannot keep your address up to date, you should talk to a trusted adult about accepting mail for you. Most Aftercare Caseworkers will do this for you. You could also ask a relative, mentor, or CASA worker. Don't use your friend's apartment address as often the post office won't deliver mail to someone not on the lease.
- ✱ You can find more detailed, regularly updated information about health insurance and Medicaid at www.texasfosteryouth.org. You can also contact the Texas Foster Youth Justice Project toll free at (877)313-3688 with questions or for legal assistance in getting your health insurance.

What if I move outside of Texas?

If you aged out of care in Texas and move to another state, you cannot get Texas FFCC or MTFYC. A few states will provide FFCC Medicaid to foster youth who live in the state but did not age out in the same state. You should check to see if your new state has coverage. Ask your Texas PAL Worker to help you, or contact the Texas Foster Youth Justice Project toll free at (877)313-3688 to get your state coordinator's contact information.

If you ever move back to Texas and meet the eligibility requirements, you can apply for aged out foster youth Medicaid again.

What if I was placed out of state while I was in Texas foster care? What if I was placed in a Texas foster care placement by CPS in another state?

Sometimes when a child is placed into foster care in their home state, they are later placed in a foster home or with a relative in another state under a set of rules called the Interstate Compact on the Placement of Children (ICPC). If you now live in Texas and you were placed inside of Texas under the ICPC or you entered foster care in Texas and you were placed in another state, you can qualify for the FFCC program until you turn 21. Contact the State PAL office at (512)438-5442 or the Foster Youth Justice Project toll free at (877)313-3688 to see if you are considered an ICPC youth.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

What if I was in foster care in another state and move to Texas?

Texas does not provide aged out foster youth Medicaid to someone who aged out in another state, unless you were under the conservatorship of Texas' CPS when you aged out of care and were placed in the other state under the Interstate Compact on the Placement of Children (ICPC).

Dental Coverage

Medicaid only provides dental services to those 20 years old and under. If you have dental issues, it is very important to get them taken care of before your 21st birthday. Some dental issues may take several months to fix, so get started early! Dental insurance through Medicaid covers check-ups, fillings, crowns, and emergency dental services. Dental insurance can even cover braces and other orthodontic treatments that are “medically necessary.” You should talk to your dentist about the services you think you need and ask to be referred to a specialist, if necessary.

After you turn 21, you will only get dental coverage if you choose a STAR plan with a “Value Added Service” covering dental work. Keep in mind that the dental work it covers is very limited.

You can find more information about dental coverage at www.texasfosteryouth.org.

Finding a Doctor

You will have two different medical cards—your Medicaid identification card, and the card for the provider of your healthcare plan. If you are under 21 and enrolled in STAR Health, the name of your provider is Superior HealthPlan. If you are enrolled in STAR, the name of your provider of your healthcare plan will be different depending on where you live and which plan you choose.

The back of your cards will have important phone numbers that you can call for help. They may also have a website where you can go to search for a doctor or find out other information.

Before you make an appointment to see a doctor, you should talk to their office and make sure they accept your insurance. Sometimes a website will say that a doctor accepts your insurance, but the doctor actually no longer does. Be sure to give them the full name of the provider of your health care plan—listed on your provider card and documents you should be mailed about your healthcare plan. Many plans have names that are very similar, so be careful.

It can sometimes be hard to find a doctor because not everyone accepts Medicaid insurance. For this reason, you should try to find a Primary Care Physician (“PCP”) and have your first visit long before you need one. That way, if you get sick or hurt, you will know immediately who to call.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

If you have **STAR Health**, the plan's website is www.fostercaretx.com. You can search for a doctor or click on the "Resources" link to get important phone numbers and review your member handbook. If you cannot find a doctor in your area, call STAR Health at (866)912-6293 and ask to speak to a Service Manager in the Foster Care Department.

Other Health Insurance Options

Hopefully you will be covered by the Medicaid health insurance for aged out foster youth until you turn 26 years old. However, if you are certain you do not qualify for it, or you are 26 or older, you will need to try to obtain health insurance from another source.

In Texas, Medicaid generally does not cover most adults unless you are disabled or elderly and receive SSI, are pregnant, or are receiving TANF. If you fall in one of those categories, you can apply for Medicaid—pretty much the same way you apply for the aged out foster youth Medicaid. Regularly seeing a doctor during a pregnancy is very important for the health of your baby, so if you don't have health insurance, apply for Medicaid as soon as you know you're pregnant.

If you can't get Medicaid, you should see if you can get health insurance through the federal government healthcare exchange at www.healthcare.gov. Depending on your income, you may qualify for a federal government subsidy that could pay some or most of the cost of the health insurance. You can apply online or you can go to a local site and get help applying. To find a local site, check localhelp.healthcare.gov/#/ or call (800)318-2596. You should know that if the healthcare exchange determines that your family income is too low, you won't qualify for a federal government subsidy. The federal government program calls for Texas to cover low income people with Medicaid; however Texas has not expanded Medicaid and is not providing Medicaid health insurance coverage to most low income adults. If you do have insurance from the federal government healthcare exchange, you need to reapply every year between November 1 and December 15.

You might be able to get health insurance through your employer, but with employer insurance you often have to pay a portion of the cost. When applying for jobs, you may also want to ask about health insurance. Many large businesses offer healthcare plans to their employees, including part-time employees. If you work in a profession that is part of a union, then it is also likely that some medical benefits are provided. If you attend college, you may have a student health insurance plan you can buy. There are also resources, like www.texashealthoptions.com, to help you understand your medical insurance choices.

HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

Penalty for not Having Health Insurance

If you do not have health insurance, you may have to pay a penalty. The penalty is calculated when you file your income tax return. If you qualify as low income, you don't have to pay a penalty. Other exemptions include having a financial hardship, not making enough money to require filing a tax return, being incarcerated for an extended period of time, or not being a legal resident of the United States. You can find more information at: www.healthcare.gov/fees-exemptions.

Health insurance in America is changing a lot so other options might become available. Check www.texasfosteryouth.org and www.healthcare.gov for updates. You should also try applying at www.healthcare.gov each year between November 1 and December 15 as your eligibility could change. You can also reapply at www.healthcare.gov whenever your income changes or you have a major life event like having a baby or getting married.

Health Insurance for Your Children

If you cannot afford private insurance for your children, then your children may be able to get free or low cost health insurance through Children's Medicaid and the Children's Health Insurance Program (CHIP). For more information call visit www.chipmedicaid.org or call 2-1-1 or call (877)541-7905.



HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

Food Stamps (SNAP Food Benefits)

Under the Supplemental Nutrition Assistance Program (SNAP), also called food stamps, young adults living in Texas may be eligible to receive an electronic debit card to buy groceries. To qualify you must show financial need and meet other criteria.

If you are between the ages of 18 and 50 and you do not have a child, then expect some limits on your ability to get food stamps. You probably can't get food stamp benefits for more than three months in a three-year period unless you work at least 20 hours a week, participate in a training program or go to school. There are some exceptions to these requirements, such as for a person who has a disability or is pregnant. It is very important that you report any change in your income every month to the program; you can be charged with fraud if you don't.

For more information on this program, visit the "SNAP food benefits" at www.yourtexasbenefits.com, dial 2-1-1 in Texas, or visit your local Texas Health and Human Services office.

Temporary Assistance for Needy Families (TANF)

If you have children, you may be eligible for a monthly cash payment through the Temporary Assistance for Needy Families program. These payments are made to needy single and two parent families. The amount of each family's payment depends on a few things, including income, assets and need. The maximum payment for a family of three is around \$286 per month.

You may be eligible for a one-time \$1,000 cash payment through the One-time TANF (or OT-TANF) program. OT-TANF helps families that meet certain crisis criteria. In order to get this payment, families must meet the TANF guidelines and can't already be receiving any TANF benefits. Once you receive this one-time payment, you are not eligible to receive TANF payments for the next 12 months.

For more information on TANF, visit the "TANF Cash Help" link under "How to Get Help" at www.hhsc.state.tx.us, visit www.yourtexasbenefits.com, dial 2-1-1 in Texas, or visit your local Texas Health and Human Services office.

Social Security and SSI Benefits

There are different types of Social Security and SSI Benefits. Those who are under 18, or who are under 19 and in high school full time, can receive social security benefits based on their parent's social security earnings if their parent is disabled, retired or deceased; this is called Retirement, Survivors, and Disability Insurance (RSDI) benefits. Even if your parent's rights were terminated you can receive these benefits. While you are in foster care, these benefits go to the Texas Department of Family and Protective Services to pay for your foster care. In the unlikely event that the benefits are more than the cost of your foster care, or the Department receives benefits while you have run away from foster care, the Department is supposed to put the funds in a special account and use them for additional expenses you have or, when you leave foster care after you turn 18, release them to you or the Social Security Administration. If you get Social Security RSDI benefits and you have a disability, you can apply to continue to receive RSDI after you turn 18. You will need to show you are disabled and you must be unmarried. If you receive RSDI and get married, you will lose the benefits.

SSI stands for Supplemental Security Income. It is for disabled or elderly people, with limited income and resources; disabled children can receive it as well. While you are in foster care, if you receive SSI benefits your money goes to the Texas Department of Family Services to pay for your foster care or the benefits might be suspended. If you receive SSI, when you turn 18, you may be notified by the Social Security Administration that you would need to prove to them again that you are disabled; it is important that you provide the needed documentation of your disability and attend any evaluation appointments they schedule for you. If you have disabilities and don't already receive SSI, you should ask your caseworker about applying for SSI well before you leave care. Often, it can take a long time, even years, to establish with the Social Security Administration that someone is disabled, although some disabilities can be more easily established. Your caseworker should have a DFPS SSI coordinator assist with preparing the application and taking the necessary steps to obtain SSI and/or RSDI. If you receive RSDI but the amount of the benefit is low, you should qualify to get some additional SSI benefits and the SSI specialist should assist with that. The maximum amount of SSI benefits in 2018 is \$750.

Be sure to get a copy of documentation from the Social Security Administration that shows what benefits you receive. Your caseworker should request this from the SSI coordinator. Do not rely on people just telling you that you have it as often they are wrong. Applying for these benefits can be complicated, particularly providing the necessary documentation to establish that you have a disability. If you are applying for SSI after you leave foster care, be sure to get help from your Aftercare case manager or another caring adult throughout the application process.



HEALTH INSURANCE (MEDICAID) AND OTHER PUBLIC BENEFITS

Your school records and evaluations related to special education can be very important to helping establish your disability. You should request them within four years of leaving school or the school may not have them anymore. *(See page 34 for more information about IEP Plans and Special Education.)*

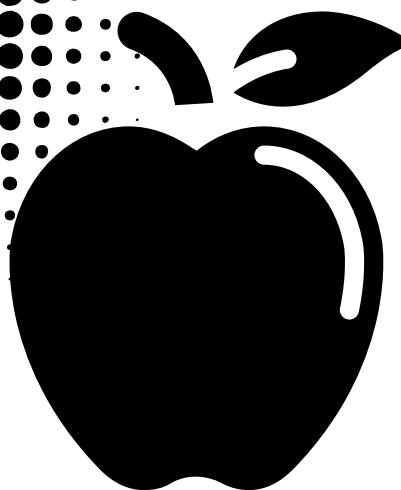
If you stay in foster care after you turn 18, you will need to sign over your RSDI or SSI benefits. If your benefits exceed the cost of your care, the money will be put in a personal account for you to use for expenses.

For more information about Social Security and SSI benefits visit www.socialsecurity.gov.

Other Social Services Resources

On the www.211texas.org website, you can find programs in your area that can help with your needs, including health care, food, housing, rental assistance, utility bill assistance, counseling and child care. You can also get this information by dialing 2-1-1 on any phone in Texas. Another helpful website is www.auntbertha.com.

YourTexasBenefits.com offers online access to Texas Health and Human Services benefits including Medicaid, Food Stamps (SNAP), Temporary Assistance for Needy Families (TANF) and Children's Health Insurance. You can also dial 2-1-1 on any phone in Texas to get this information.



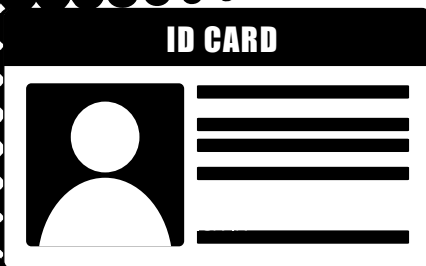
IDENTIFICATION DOCUMENTS: DRIVER'S LICENSE, BIRTH CERTIFICATE, PHOTO ID AND SOCIAL SECURITY CARD

Get Your Identification Documents by Age 16

By the day you turn 16, your caseworker is required to get you your certified birth certificate (not a photo copy), your Social Security card, and a Texas Identification card. They should all be in the same name, and that should be the name that you use. If they are in different names they won't be accepted as identification. If you were ever adopted and then put back into foster care, there is a good chance that some of your identification documents might have the wrong name listed on them.

You should only carry your Texas identification card or driver's license with you; the other documents should be kept in a safe place and taken out only when required for employment paperwork or other situations that require showing them for official purposes. Your foster care placement should keep them in a safe place for you, but you should have access to them to show to an employer when you start a job. Be sure to give them back to your placement for safe keeping after you use them. If you leave your placement, be sure you get the documents to take with you. If you lose these documents, it can be difficult, time-consuming and expensive to replace them. If you don't get these documents or they are not in the correct name, you need to demand that you get them and let everyone (your case manager, CASA, attorney ad litem, the judge, foster parent, and PAL worker) (*see page 23 for PAL information*) know that you need them. You will not be able to function in the adult world without these documents and it is often much easier to get the necessary court order and take other important steps before you turn 18. If you can't find help getting them, or the names on them are not correct, call the Texas Foster Youth Justice Project at (877)313-3688.

If you get these documents and they are not in the correct or same name, you need to demand that you get them and let everyone (your case manager, CASA, attorney ad litem, the judge, foster parent and PAL worker) (*See page 23 for PAL information*) know that you need them. All of them are required by the law to make sure that you get them. You will not be able to function in the adult world without these documents and it is often much easier to get the necessary court order to fix a name and take other important steps before you turn 18. If you can't find help in getting them, or the names are not correct, call the Texas Foster Youth Justice Project at (877)313- 3688.



IDENTIFICATION DOCUMENTS: DRIVER'S LICENSE, BIRTH CERTIFICATE, PHOTO ID AND SOCIAL SECURITY CARD

Driver's License vs. Texas Photo ID Card

Having an official ID with your picture is very important. Employers, healthcare providers, landlords, banks, schools, voting sites, stores, public benefits, bus stations, airports, and many more places will require your official ID. Many people use their driver's license for this. However, while you are in foster care, it may be difficult to get a driver's license. If you can't get a driver's license, then you should get an official Texas ID card.

The Texas Department of Public Safety (or DPS) issues driver's licenses and photo IDs in Texas. Texas photo IDs are just as good as a driver's license—except, of course, it does not give you the right to drive. You will need to follow some steps to get a driver's license or photo ID. We discuss some of these steps below, but it's best to visit the “Driver License” link at the DPS website (www.txdps.state.tx.us) to see what they need before you apply. A helpful brochure that includes information on obtaining your ID and License can be found at www.dps.texas.gov/internetforms/Forms/DL-57.pdf. *Important! Many DPS offices let you schedule appointments online. You should definitely do this for taking a driver's license tests and it even can be helpful for getting an ID card.*

Getting a Driver's License While in Foster Care and Under 18

To take driver's education or get a Texas driver's license while you are in foster care and under 18, you must meet the DPS requirements mentioned later in this section and get special permission from your caseworker's supervisor. You will also need to either be covered under your foster parent's insurance policy or buy car insurance. CPS does not provide insurance to foster youth. It is illegal to drive without insurance; you can get expensive tickets and fines. CPS can also decide that you should no longer have your license and can have DPS take it away.













IDENTIFICATION DOCUMENTS: DRIVER'S LICENSE, BIRTH CERTIFICATE, PHOTO ID AND SOCIAL SECURITY CARD

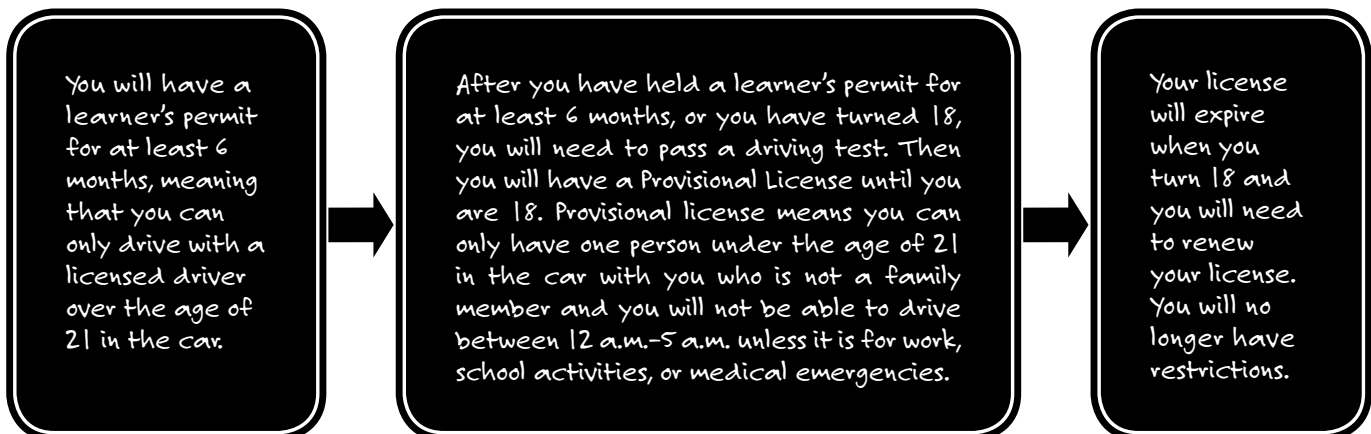
Driver's License—Under Age 18

To get a driver's license if you are under 18, you must show DPS:

Tip- find more information about foster youth getting licenses in section 6554 of the CPS Handbook. There are links to a Fact Sheet, a Guide and forms!

-  Proof of driver education (either through a course or “parent taught”),
-  Proof of being enrolled in and going to high school including a VOE (Verification of Enrollment) Form, proof of high school graduation and/ or a GED certificate,
-  Your Social Security card,
-  Proof that you are a US citizen or have lawful presence in the US,
-  Proof of your identity,
-  The Foster Youth Driver License Fee Waiver Letter Form 2042 (you should get this from your caseworker) and,
-  A completed Texas Residency Affidavit which your foster parent or facility must sign, the form can be found at dps.texas.gov/internetforms/Forms/DL-5.pdf. If you are in a foster home your foster parent must accompany you and bring two documents that show their address in Texas. If you are in a facility, the placement must sign the form before a notary public but does not need to accompany you.
-  Your foster parent or caseworker must go with you to sign the application in front of DPS staff,
-  A car to take the driving test that has current registration and inspection stickers and insurance,
-  Certificate showing you have completed the Impact Texas Teen Driver (ITTD) 2 hour video program within 90 days of the date you take your driving skills test. You can watch the video at impacttexasdrivers.dps.texas.gov/

You will also need to pass a vision test. If you are still in foster care, you will also need to do the things talked about in “Getting a Driver's License While in Foster Care and Under 18” earlier in this section. If you are under 18 years old, then you will be in the Texas graduated driver license program. This means that your rights to drive will change as you get more experience behind the wheel. Basically:



IDENTIFICATION DOCUMENTS: DRIVER'S LICENSE, BIRTH CERTIFICATE, PHOTO ID AND SOCIAL SECURITY CARD

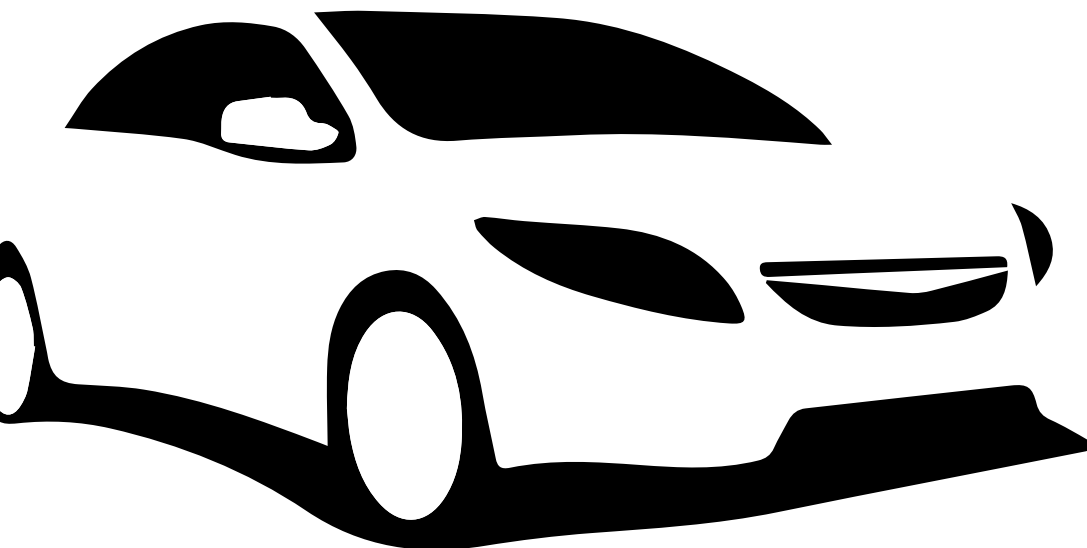
Driver's License—Age 18 and Older

If you don't have a driver's license when you turn 18, then you can go to the local DPS office to apply for one. Be sure to bring the proper identification including your Social Security card, proof of identity, proof of citizenship, proof of residing in Texas for at least 30 days, (you can use the [dps.texas.gov/internetforms/Forms/DL-5.pdf](https://www.dps.texas.gov/internetforms/Forms/DL-5.pdf) if you don't have documents showing your address), a car to take your driving test in that has current registration and inspections stickers and insurance, proof of completion of an adult driver education class, and money for the fees unless you are still in foster care and bring the Foster Youth Driver License Fee Waiver Letter (Form 2042) that you will need to request from your caseworker. You should call the local DPS office or visit the DPS website before going to apply to find out exactly what you need to bring. When you apply, you will also need to pass a rules test, a signs test, a vision exam and an actual driving test. You can find more information and links on the Texas Foster Youth Justice Project's legal resource page on Drivers Licenses: texasfosteryouth.org/legal-resources/legal-resources-for-youth/legal-documents/.

Taking Driving Test

You may be able to take a driving test at an authorized driving school. If you pass the test there, you will still need to go to DPS to get your license. Some schools may even have a car you can use for the test for a fee. For more information about the **Third Party Skills Testing Program** see www.dps.texas.gov/DriverLicense/tpstPrgm.htm

You can find more information and links about identification documents, including a Texas Photo ID card and Driver's Licenses at texasfosteryouth.org/legal-resources/legal-resources-for-youth/legal-documents/.



SPECIAL IMMIGRATION JUVENILE STATUS AND BECOMING U.S. CITIZEN

Special Immigrant Juvenile Status, Green Card and becoming a U.S. Citizen

If you are in foster care and are not a U.S. citizen, a legal resident or you do not know whether you are a citizen or legal immigrant, you should talk to your caseworker and attorney about your immigration status. If you are told that you are a legal immigrant or citizen, demand to be shown the actual document that shows your status. You should also be able to use the document for employment and other places such as the college financial aid office which requires you to show you have legal immigration status. If your caseworker does not have it, they need to get help from the CPS regional immigration specialists. If you are told there is an immigration case underway, you should ask to see a copy of the application and see the date that it was submitted to the government. If you are not getting clear answers or if you have any other questions, you should contact the Texas Foster Youth Justice Project. If you have already aged out of foster care and are still undocumented, you should contact the Texas Foster Youth Justice Project IMMEDIATELY at (877)313-3688.

SIJS is a way for undocumented foster youth to become lawful permanent residents of the United States, which is sometimes called getting a “green card,” but the card is no longer green. To be eligible for SIJS status, you must be under 21 years old and not married. While you are still under the court’s oversight, the CPS court must issue an order that it is not in your best interest to go back to your home country and that you can’t be reunited with a parent because of some serious reason, like abuse, neglect or abandonment. It can take a year or more to finish this process and get a green card. This is not something that should wait until you are almost 18, and it can be started at much younger ages—as soon as the court finds you cannot be returned to your parent. If you are not a U.S. citizen and don’t have a green card, you could be deported from the U.S., and won’t be able to legally work or receive most other government benefits including many for aging out foster youth.

Obtaining SIJS status and then your green card is a two part process. The application process includes filling out several forms, having your fingerprints and photographs taken and getting a special medical examination. You may also be interviewed by United States Citizenship and Immigration Services (USCIS). While you may have to help provide information for the forms, someone with experience on immigration matters should be completing the paperwork. You should get your caseworker and the attorney overseeing the process to explain what each step is and list who is responsible for completing each task. If your caseworker is not able to fully explain what is going on, insist that attorney talk to you about what is happening. Unfortunately, in the past some SIJS applications were not completed by CPS for foster youth on time. Let the Court, your CASA and attorney know about concerns about delays and contact that Texas Foster Youth Justice Project if there continues to be delays or if you have concerns.

When you turn 18, if you do not have your green card yet, don’t leave foster care. The court might not be able to issue the order and CPS will probably stop assisting you in applying for SIJS and the green card. USCIS might deny your application on the basis that you are not in foster care anymore and do not need the protection.

SPECIAL IMMIGRATION JUVENILE STATUS AND BECOMING U.S. CITIZEN

Remember that applying for SIJS status is similar to turning yourself into USCIS. If your SIJS case is denied, immigration has the right to put you into deportation proceedings, which means they can start the process to return you to your home country even if you don't want to go. It is very important that you discuss everything about your case with your caseworker and attorney and to be completely honest with them when you answer their questions. A criminal record, particularly offenses from when you are 17 or older may keep you from getting a green card. You must disclose all adult and juvenile offenses on the forms. A history of illegal drug usage can also prevent you from getting a green card. Your caseworker and attorney will need to look over your case carefully before filing for SIJS status.

Once you have your green card, you have the right to live and work permanently in the U.S. However, you can still lose your immigration status and be deported if you commit certain crimes, including drug related offenses. Also, when you get a green card, you should never tell anyone you are a U.S. citizen. That can keep you from ever becoming a citizen or lead to you getting deported. You also have the right to apply for U.S. citizenship five years after receiving your green card(usually, you must be at least 18 years old). There is a high fee to pay to apply for citizenship but this fee can be waived while you are in foster care or in certain other situations.

Once you have legal immigrant status or become a U.S. citizen after getting SIJS status, you will not be able to help your parents immigrate to the U.S. The law bans those that get SIJS from immigrating their parents. If you want to help a parent immigrate, talk to the immigration attorney about whether there are any other immigration options for you.

Other Possible Ways to Adjust Your Immigration Status:

- Victim of Violent Crime (U-Visa).
- Abused by parent or spouse who is a U.S. citizen or permanent residence (VAWA Self-Petition).
- Trafficking Victim—somebody forced or tricked to do work without pay or have sex for something of value.
- Spouse or parent has a green card and applies for you.
- Brother or sister is a U.S. Citizen and applies for you.
- Deferred Action for Childhood Arrivals (DACA)—this program ended in September 2017. If you have a current DACA status you will lose it when your DACA approval period expires and you will not be able to renew it. However, there are court cases challenging the decision to end the program.

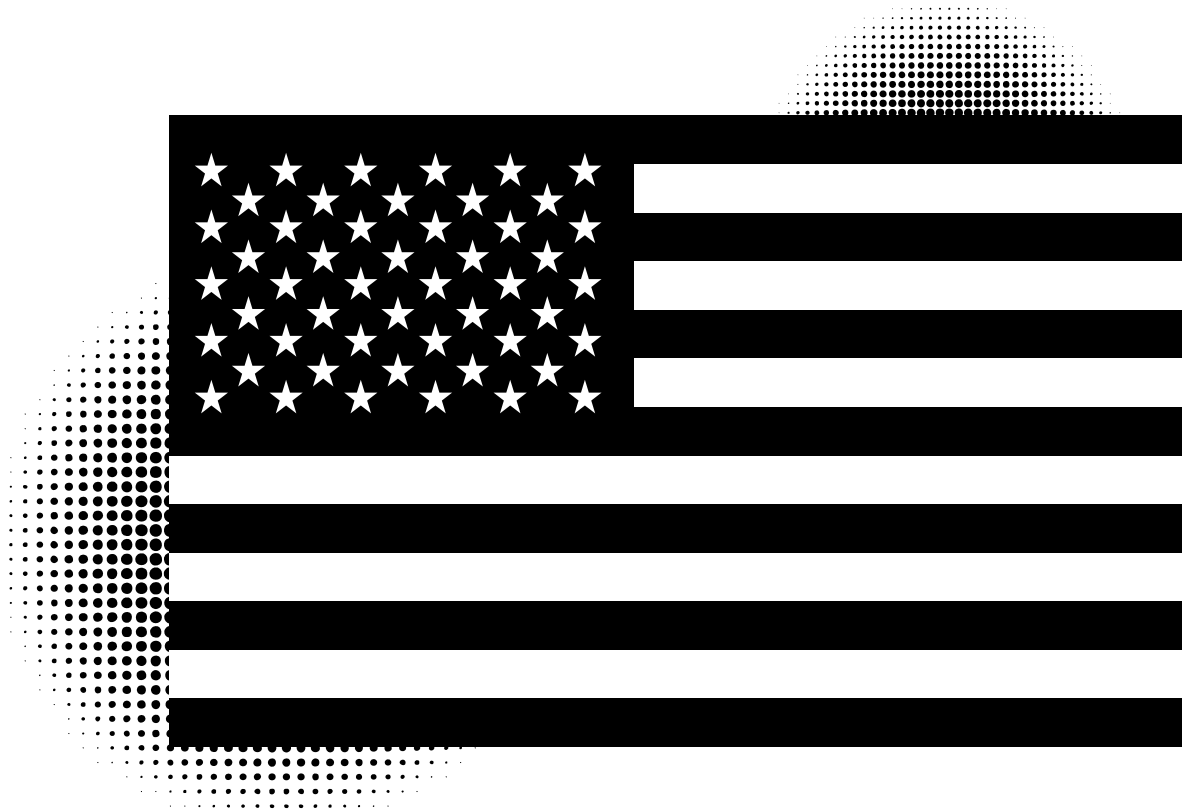
Many of these programs have very stringent guidelines. The ones involving your relatives assisting you will probably require you to return to your home country for an extended period of time and your previous illegal entry into the U.S. could disqualify you.

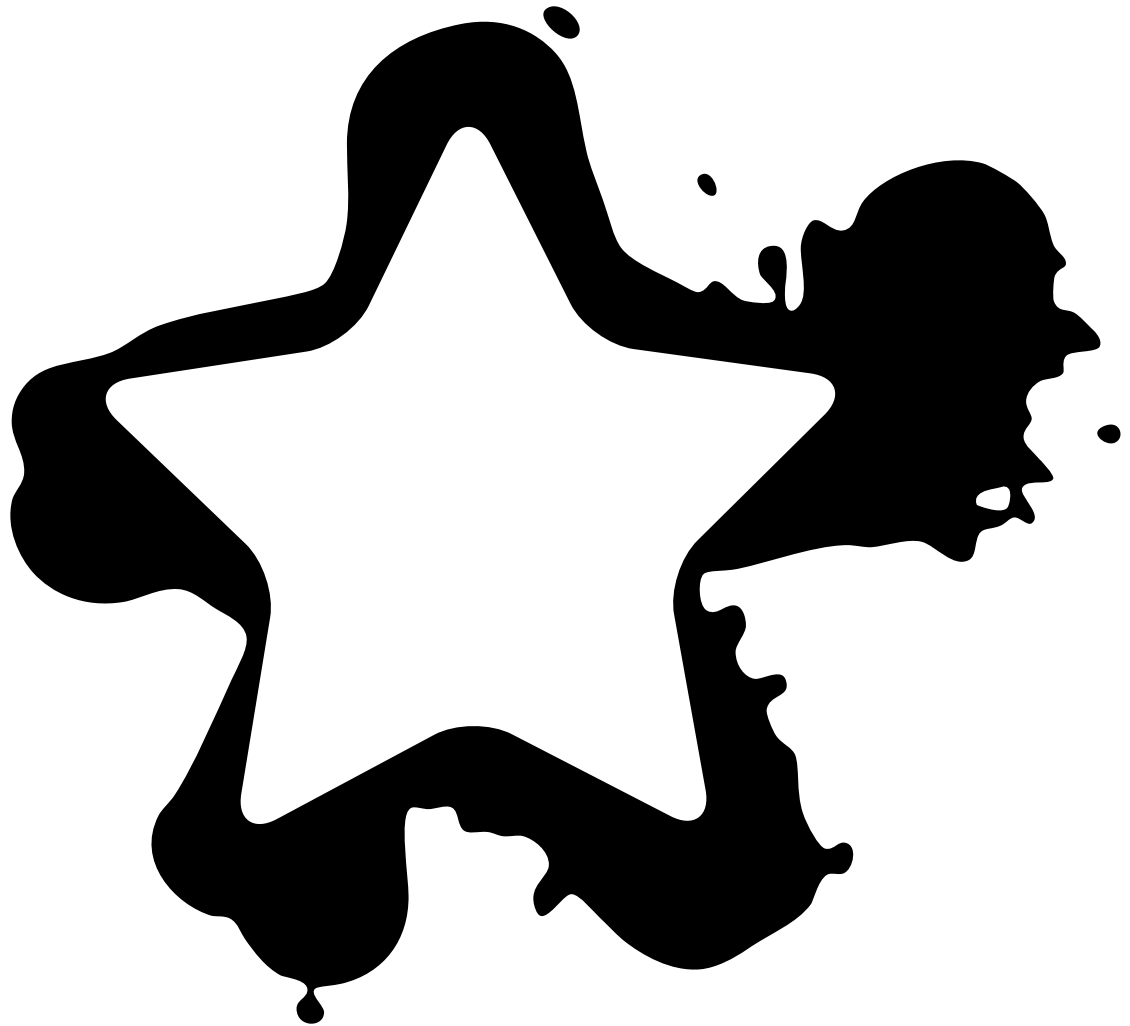
Immigration law is complicated. You must discuss your personal situation with an experienced immigration attorney to determine what options you have.

SPECIAL IMMIGRATION JUVENILE STATUS AND BECOMING U.S. CITIZEN

Your green card will expire 10 years after it was issued. You will need to renew it or apply to become a citizen; both of these take many months and cost hundreds of dollars. This means you need to start several months before your green card expires. You can find more information about what is needed at www.uscis.gov. If you do not get your green card renewed by the time it expires and you have not become a U.S. citizen, you will not have documentation that you can legally work in the U.S. and will not be able to get financial aid, renew a driver's license or do many other things that require you are a legal immigrant. There are low cost non-profit agencies that can assist you with the application to become a citizen or renew your green card. You can find one in your area at texaslawhelp.org/legal-help/legal-help-finder. If you have a criminal record or have trouble understanding the forms, you should seek the help of these agencies or an immigration attorney.

To learn more about green cards, SIJS status and immigrant rights, visit www.ilrc.org or www.uscis.gov.





SELECTIVE SERVICE MANDATORY REGISTRATION FOR MEN

Selective Service—Mandatory Registration For Men

Nearly all male U.S. citizens, and any male legal residents living in the U.S., who are 18 through 25 years old, must register with Selective Service. You are first able to register with the Selective Service within 30 days of your 18th birthday. Females are not required to register.

Simply *registering with the Selective Service is not the same as volunteering to join the military.* The Selective Service registry is used only if the U.S. has a military draft. (The U.S. has not had a draft since 1973). In a draft, men are chosen for mandatory military service by random numbers and their year of birth. If there were a draft and if you were chosen, then, before actually joining the military, you would be examined for fitness for service. Also, if there is a draft, men who object to war and killing on moral or religious grounds can apply as a “conscientious objector.” If approved, he can serve in a different role.

You can register for Selective Service online (www.sss.gov), at any post office, by mail, at the Department of Public Safety when you apply for or renew your driver’s license or Texas ID card and at most high schools. The form has no space for claiming any exemptions, such as conscientious objection. You can write on the bottom of the registration card: “I am a conscientious objector.” You will receive a confirmation from the Selective Service within 30 to 90 days after registering. If you do not receive confirmation, you should contact the Selective Service System at (847)688-6888. You can check www.sss.gov to see if you are registered. You should keep your registration card in a safe place with your other identification documents; not only is it proof that you registered, it can be used to help establish your identity. Any time you move before you turn 26, you are also required to update your address with the Selective Service.



There are serious consequences if you don't register for Selective Service. If you do not register, you can be fined up to \$250,000 and imprisoned for up to five years, although no one has been charged since 1986. Plus, if you don't register, then you will not be eligible for financial aid for school, federal job training and government jobs. Male immigrants are not eligible for citizenship if they do not register. If you do not register before you turn 26, then you may never be able to get some of those benefits, even if you do not find out the registration was needed for the program many years after you are 26 years old and it is too late to register.



Voting

Voting Information

When you turn 18, you can vote! To be eligible to vote in Texas, you must first register. You can register to vote in Texas if you are:

- 🗳️ A United States citizen,
- 🗳️ At least 18 years old on election day,
- 🗳️ Not a convicted felon (unless you have completed your sentence, probation and/or parole), and
- 🗳️ Not declared mentally incompetent by a court.



Here's how you register:

- You must be at least 17 years and 10 months old on the date you apply.
- Get an application from the Voter Registrar's Office in your county, the Secretary of State's Office, a library, a post office or your high school. You can also register to vote when you apply for or renew your driver's license or Texas identification card. You can print an application form online at the Texas Secretary of State site: www.sos.state.tx.us/elections/voter/reqvr.shtml.
- Fill out the application and drop it in the mail—most application forms will have free postage. Your application must be postmarked or received by the Voter Registrar's office at least 30 days before the election.
- When the state receives your application, it will mail a voter registration card. Sign this card and keep it with you when you go to the polls on election day and bring your Texas identification card or driver's license when you go to vote.
- Keep your voter registration card in a safe place; it can be a helpful document to show as identification.

If you move, you will need to update your voter's registration card.

For more information, contact:





Criminal Laws For Those Under 18

Smoking



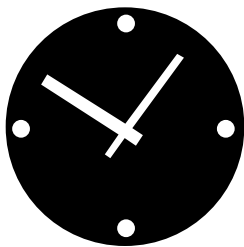
After you turn 18, it is legal for you to purchase, possess, and use tobacco and e-cigarette products. If you are under 18 and caught with or using tobacco and e-cigarette products, you may be fined, forced to attend a tobacco awareness class, and have your driver's license suspended.

Tattoos

You may get a tattoo if you are 18. If you are under 18 and lie about your age to get a tattoo, you may be fined or sent to jail!



Curfews



Most nighttime and school hour curfews do not apply after you turn 18. Curfews that apply to everyone, such as at a park, will still apply.

Criminal and Juvenile Court and Records

If you are arrested or ticketed for a crime you could end up spending time in jail, being on probation, performing community services or paying a fine. Any sort of criminal history—an arrest, deferred adjudication, a conviction—is very likely to end up on your “criminal record.” This is true even if it is for something minor in the juvenile court when you were a minor. Your “criminal record” will be accessed and reviewed by potential employers and landlords, and even colleges and can keep you from getting a job renting an apartment, being admitted into a school, or getting food stamps. Certain charges on a criminal history can prevent you from getting certified or licensed for all sorts of jobs, including those in law enforcement or health care. There is a lot of misinformation about what will or can show up on your criminal record. It is important for you to understand that most of your history probably will show up unless you go to court and get the court to take special action to have it taken out of your record. For some types of things, a judge will not have authority to remove it from your record. It is best if you never get in trouble with the law, and if you do, that you don’t get in trouble again. Important! Once you are 17 years old, if you commit a crime you will go to the adult jail and your court case will be in the adult court system. Even if you are under 17, for serious crimes, you can be certified as an adult and the case will be handled in adult criminal court, which means consequences will be more severe.

Juvenile Court and Records

Juvenile records are for anything of a criminal nature that you did before you were 17 years old. Who has access to the records and whether records can be sealed or expunged (erased) depends on what court the case was in and the type of crime. If the case is in a juvenile court or with juvenile probation, some juvenile records can be sealed, meaning they are no longer accessible to anyone. Sealing records is a complicated process and the rules have changed recently. Some records are sealed by the court after a certain period of time and some records require you to ask the court to seal them. Before you can ask the court to seal a record, certain things must happen, such as a certain amount of time passing and no further criminal convictions.

Some criminal matters involving those under the age of 17 are in justice of the peace or municipal court. These cases usually involve more minor criminal matters called Class-C Misdemeanors. The rules regarding expunging these are different than the rules of juvenile court. If you are convicted in one of these cases, you may be ordered to pay a fine. It is important to tell the judge that you are in foster care or were at the time of the crime and under state law you are considered “indigent,” meaning you are poor and can’t be ordered to pay the fine (Texas Code of Criminal Procedure 45.0491).

If you had some sort of criminal matter that was never resolved, it may come back as a bigger issue if you don’t show up for court. For many foster youth this happens with justice of the peace or municipal court cases. They received a Class-C misdemeanor for something like a fight, shoplifting or curfew violation, and didn’t go to court for it because they moved foster care placements. Then they never told anyone about the ticket, or those that were supposed to help them take care of it, such as their foster parent or caseworker, did not follow through on it. Then a warrant is issued for their arrest and a hold is placed on them getting a driver’s license. Don’t assume no news is good news. Ask your caseworker, attorney ad litem, CASA and foster parent to help you find out what happened to those cases you had, even if it was for something minor. Contact the Texas Foster Youth Justice Project at (877)313-3688 for assistance in determining what you can do about a criminal record.

Criminal Records

For those crimes that you commit when you are 17 or older, you will have an adult criminal record. Getting something off your adult criminal record is called expunction. Most adult criminal records will be on your record forever; the law does not allow you to get them off your record unless you are found not guilty, you get a pardon from the Texas governor who only grants a few each year, or you obtain deferred adjudication for some minor crimes and a specified amount of time has passed. You need to have a lawyer review your case to see if you can expunge your record, and to handle filing an expunction request with the court. Before you enter a plea of guilty or deferred adjudication discuss with your attorney what will go on your criminal record, if it will be at all possible to get it off and if so, how you will get it off. You should fully understand the long term consequences before you agree to any plea; a criminal record will come up when you apply for employment, apartments, colleges and licenses for jobs. Remember these criminal proceedings do not automatically go away.

Drinking Laws

Underage Drinking

If you are under the age of 21, it is illegal for you to:



Buy,



Try to buy,



Carry,

OR



Drink

any alcoholic beverage. In addition, if you are under the age of 21, it is illegal for you to be drunk in public and the consequences are more severe than if you are over 21 and drunk in public. It is also illegal to use a false ID or lie about your age to try to get alcoholic beverages.

If you break any of those laws, then you face these consequences:



Class C misdemeanor, punishable by a fine of up to \$500,



Attendance at an alcohol awareness class,



8 to 40 hours community service, and



Loss of your driver's license for 30 to 180 days.

If you are 17 or older and it's your third violation, then you could be fined up to \$2,000, jailed for up to 180 days, or both. Your driver's license will also be suspended.

If you have been convicted of breaking the underage alcohol laws before and if you do not attend the alcohol awareness training, then your driver's license will be suspended for one year.

Penalties for Providing Alcohol to a Minor

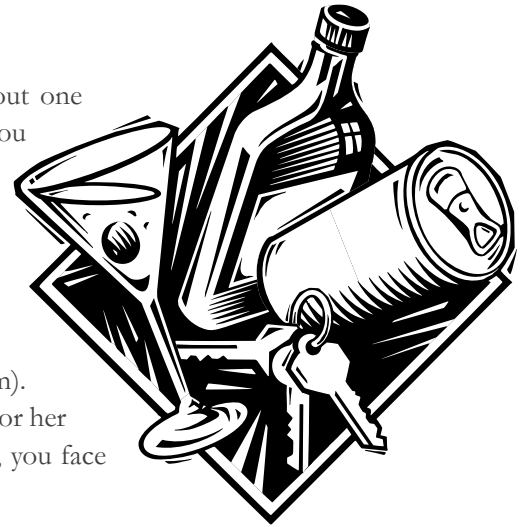
If you give alcohol to someone under 21, then you can get into a lot of trouble. The punishment for giving or even offering alcoholic beverages to someone under 21 years old is a class A misdemeanor that can be punished by a fine of up to \$4,000, jail for up to a year, or both. Your driver's license will also be suspended for 180 days.

If you give alcohol to someone and that person hurts someone else—like if he or she gets in a car accident—then you can also be held responsible.

Zero Tolerance Law

By now you have heard about the dangers of drinking and driving. About one person is killed every 30 minutes in an alcohol-related car accident. If you drink and drive, you risk your own safety, the safety of everyone in your car and the safety of everyone else on the road. If you hurt someone while driving drunk, you may face serious criminal charges, including homicide.

Even if you do not hurt anyone, there are still serious consequences for driving while under the influence of alcohol. It is illegal for adults over 21 to drive while intoxicated (exceeding the legal limit for alcohol in your system). It is also illegal for anyone under 21 to drive while having any alcohol in his or her system. If you are under 21 years old and drive after drinking any alcohol, you face these consequences:



1st

First offense:

- * Class C misdemeanor, punishable by a fine up to \$500
- * Attendance at an alcohol awareness class
- * 20 to 40 hours of mandatory community service
- * Loss of your driver's license for 60–180 days

2nd

Second offense:

- * Class C misdemeanor, punishable by a fine up to \$500
- * Attendance at an alcohol awareness class
- * 40 to 60 hours of mandatory community service
- * Loss of your driver's license for 120 days–2 years

3rd

Third offense:

- * Class C misdemeanor, punishable by a fine up to \$500
- * Attendance at an alcohol awareness class
- * 40 to 60 hours of mandatory community service
- * Loss of your driver's license for 180 days–2 years

If you are 17 or older, depending on the number of prior offenses, the fine can be up to \$2,000–\$10,000, you can be jailed for up to 10 years, and driver license suspension for up to 2 years.

The penalties for drunk driving are much more strict and, even if you are under the age of 17, you can be charged with drunk driving.

Managing Your Money & Banking

Unless you are planning to stuff all your cash under a mattress or in the old piggy bank (both bad ideas), you may need to open some type of checking and/or savings account at a bank. Some employers may require you to have a bank account so they can “direct deposit” your paycheck. Direct Deposit means that they will deposit your money directly into your bank account instead of giving you an actual check. If you are getting paid by a check, having a bank account will help you avoid check cashing fees that are charged by banks, supermarkets and check cashing stores: 1% or 2% of your check can end up being a lot of money. The good news is that there are more bank options available today than ever before, but that also means that the number of choices can be confusing. The agency that provides Aftercare case management services in the area where you live can help you get a bank account.



Picking a Bank or Credit Union

There is probably a bank with a branch office near where you live or work. A “branch” simply means a bank location you can walk into and rather than an automated teller machine (ATM). Although so much banking these days can be done on the Internet, at an ATM or over the phone, it is still useful to be able to walk into an actual place where you can speak face-to-face with a bank employee.

Opening an Account

The big part of choosing a bank or credit union is selecting the one that offers the best account for you, which really depends on your needs and what you will use it for. Don’t assume that all banks are the same or offer the same accounts—they don’t.

Some questions to ask yourself when choosing an account:

- Do you need to be able to write checks (to pay rent, bills, etc.)?
- Do you need checks cashed?
- How do you plan to get your cash out when you need it (ATM or visit a bank branch)?
- Are you good at keeping track of your balance?
- How much money do you have and expect to have? Will you need loans as well?
- Would you like to be review your account online and pay your bills electronically?

Checking and Savings Accounts

Banks usually offer two basic account types: checking and savings. Checking accounts should allow you to take money out more often without fees than a savings account, but savings accounts will pay you a greater interest rate for money that you have in your account. (“Interest” is the money banks pay you for having money in your account at their bank or the amount they charge you to borrow money.) It probably makes the most sense to start with a checking account and, if there are no extra fees, to also open a savings account.

If you have a separate savings account, it will be easier for you to set aside money for important things, like saving for a car or for emergencies (a very good idea). By doing this, you can learn the concept of “paying yourself first”—that is, automatically putting some money into savings before you’re tempted to spend it. Start small if you have to (a few dollars from each paycheck quickly adds up) and gradually build up.

Ask the banks about these things when choosing an account:

1

Minimum Balances: Some accounts require you to maintain a minimum balance. That means you must have at least a certain amount of money in the account at all times. If your account ever goes below that amount, then you’ll get charged a fee.

2

Service Charges: Some accounts charge you a monthly fee no matter what. But why bother paying that service charge every month if you can avoid it? There are enough good banks that don’t charge fees that it often does not make sense to pay for one that does. Some examples of service charges are: fees for checks, check cashing fees, deposit fees, wire transfer fees, fees to use a teller, overdraft fees and online banking fees.

3

ATM Services: Your bank will most likely charge you a fee for using ATMs that don’t belong to them, and some will limit the number of times you can take out cash from your bank’s own ATMs (if you go over that number, you’ll have to pay an additional fee at some banks). So although they’re convenient, ATM’s can be expensive. Although rare, some banks offer free ATMs and will even refund you any charges that other banks charge to use their ATMs. If you think you will use ATMs a lot, be sure to ask about these fees.

4

Overdraft Fees: An overdraft is when you take out more money from your account than you have in it, like when you write checks adding up to more money than you have in your account. If you have an overdraft, the bank will charge you fees. These fees can quickly add up to hundreds of dollars. So you really need to understand how the bank handles overdrafts, mainly because young adults are more likely to have overdrafts. On a related note, if your check “bounces” because you don’t have enough money in your account, the person to whom you wrote the check may charge you fees on top of what you owe them for the check amount. If you don’t pay them, then the police can charge you with theft. Bouncing checks can result in you having a criminal record, which may also keep you from getting a job or renting an apartment.

Credit Cards and Debit Cards

Once you are an adult, and sometimes even sooner, you may be offered credit cards. Many young adults quickly get into trouble by getting these cards without understanding what happens if they charge purchases but don't pay their bill in full each month. If you charge a purchase and do not pay your full credit card balance each month, you'll be charged a very high rate of interest on the unpaid amount. As a result, the amount you owe is likely to grow faster than you can repay. Sometimes, you might even pay more in interest than you paid for whatever you bought with the credit card!

The best advice when starting out usually is to avoid the credit card trap altogether and wait until you are on your feet before getting a credit card. When you decide to get one, it is best to get one through a reputable bank to avoid the scams. Always check to see how much interest you'll pay if you don't pay your balance in full every month. Some credit card companies have lower interest rates, so it's a good idea to look at different companies' rates to see what's available.

A debit card is slightly different from a credit card. Most ATM cards are debit cards. A debit card is like a credit card, meaning you can "charge" purchases, but differs because the amount you charge is immediately taken out of your bank account. So, with a debit card, you will not have a monthly bill to pay. However, if you do not carefully track your spending, you could end up with an overdraft if you "charge" (or withdraw cash) and write checks for more than you have in your account.

Money Orders

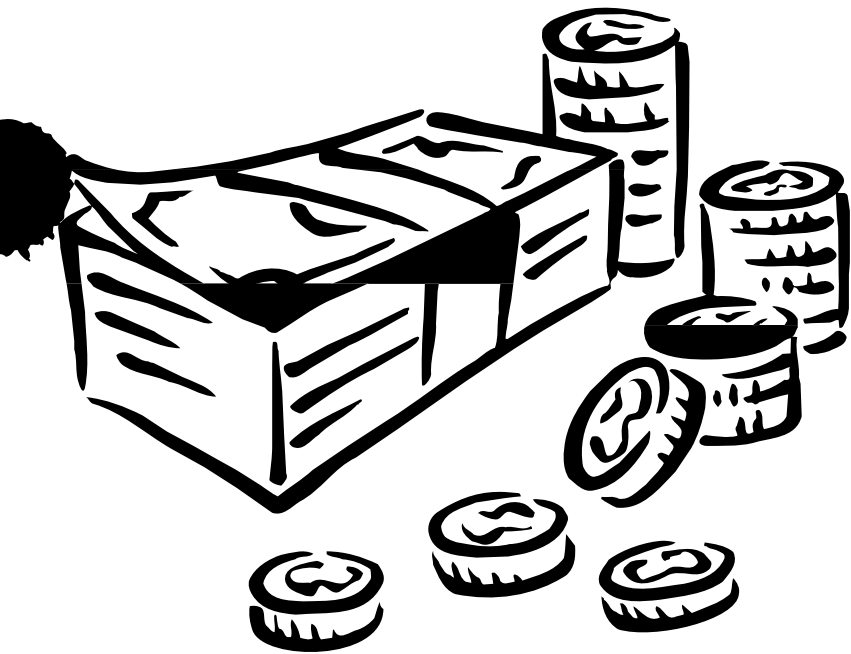
If you need to pay bills and do not have a checking account, you can get a money order at a grocery store or bank. Remember to keep a copy to prove you gave them the money in case they say you didn't.



Payday Loans, Check Cashing, and Pawn Shops

More and more businesses are offering check-cashing services and payday loans. These businesses often charge much more than a bank would charge for cashing the same check.

Many of these places also offer “payday loans”—loans of a small amount that you agree to pay out of your next paycheck. When you take out one of these loans, you are usually asked to give them a check that is dated the date of your next payday. The lender will then cash that check as soon as your next payday happens. However, they will charge very large fees, usually about \$15 for each \$100 you borrow. In other words, if they loan you \$200 until your next paycheck (which is probably less than 2 weeks away), then they will charge you \$230. It is also important to understand that just because you date a check for two weeks later, that does not stop someone from cashing it before then. If you use these payday loans, it can be hard to catch up due to all the fees you have to pay. Please think hard about whether a payday loan is the best choice for you. You are probably better off waiting until your next paycheck to buy what you want instead of getting a payday loan.



Check cashers may charge you \$3 to get your own money. Banks and grocery stores will often cash checks for free.

Pawnshops may give you a little cash for your television, but if you don't pay them back you will lose your television. This may seem like an easy way to get money quickly, but often does not turn out to be a good idea. If you lost your pawn ticket or have problems, call (800)538-1579 or visit www.occ.state.tx.us.



Credit

What is a credit report?

A credit report is a report of a person's financial history. This report is used by companies that lend money to help them determine your ability to repay borrowed money, as well as landlords to see if you will be likely to pay your rent, and by some employers to see how responsible and financially stable you are.

By regularly checking your credit report, you can be sure that it is accurate and watch for identity theft. "Identity theft" is when someone uses your name, Social Security number, and other personal information such as renting apartments and getting utilities, cell phone, credit cards and cable services in your name. Former foster youth are particularly at risk of identity theft because so many people have had access to their personal information to do things like set up a cell phone plan, turn on utilities and cables service, obtain credit cards, and even rent apartments or get a job in your name. You can get a *free* copy of your credit report from all three credit reporting agencies at www.annualcreditreport.com, or by calling (877)322-8228. You can also send your request by mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You will be asked to provide your name, address, Social Security number and date of birth and may be asked other questions to verify your identity.

When you are between the ages of 14–17, CPS is required to run a credit report for you every year and review it. You have the right to review the report as well. If there are any problems with the information on the report, your caseworker is supposed to work with the state CPS office to fix the problems and discuss it with you. If you are 18 or older and in extended foster care, your case worker is supposed to help you run your free credit reports and review it. If there are problems, your caseworker should tell you about how you can try to fix them, but it will be up to you to take the needed steps. Once you leave foster care, you should continue to request your credit report from all three agencies every year. You can request each report at different times of the year so you will catch anything that comes up during the year.

Your credit report will be broken into a few main sections:

- § Information about you, including your name, birth date, Social Security number, employer and spouse. It may list your history of jobs, home ownership, income and previous addresses.
- § Payment history includes a list of your accounts with different creditors (like landlords, utilities and credit card companies), how much credit you have, and whether you are current on your payments. If you have an overdue account, it will be listed here.
- § List of all creditors or potential employers who have asked for your credit report. If you do not recognize these, it could be a sign of identity theft.
- § Public record information including bankruptcies, foreclosures and tax liens.

Why does credit matter?

Many people don't realize or understand what a credit report or credit score is, or how much it can affect your life. People will use your credit history when deciding whether to rent you an apartment, give you a loan or hire you for a job. It can also affect how much you'll pay for interest charges, insurance and even cell phone contracts.

NOTE: not all credit reports are the same. You should compare the three different reports and check all for any issues.

Correcting Credit Reports and Fixing Bad Credit Scores

Once you get your credit report, check for anything that is wrong. Your credit report should give information on how to work with the credit reporting agencies to fix any errors. If you find problems on your credit report that make you believe that you have been the victim of identify theft, then you must contact the credit reporting agencies immediately. You can get assistance from the Texas Foster Youth Justice Project at (877)313-3688. If you may have been the victim of identity theft, then you may also need to close any bank accounts or credit cards that you currently have open as well as contact the Federal Trade Commission (FTC) and the local police. The FTC website at www.ftc.gov/idtheft can give you more information about the steps you should take.

If you feel like you can't get your finances under control, think about talking to a professional credit counselor. Many credit unions, military bases and colleges offer nonprofit counseling programs that help you work with your creditors to come up with a payment plan you can afford. Many creditors are willing to accept smaller payments if you are working to create a plan to repay your debt with a reputable program.

Once you are sure that all of the information on your credit report is accurate, there is no quick or easy way to fix a bad or mediocre credit score. While infomercials or websites may say they can fix credit scores if you pay them, the only legal way to fix your credit score is by improving your credit habits over time. Credit reporting companies report most negative information for seven years and list bankruptcy information for 7–10 years depending on the type of bankruptcy.

What is a credit score?

Your credit score is used to predict whether you will pay your bills. You can check your credit report score when you run your free credit report. But you must pay to get your credit score. Businesses and banks use credit scores to help determine whether to give you credit (such as a loan or credit card) and how much to charge you for it. It takes information about your bill paying history and how much money you owe, and uses a formula to award points for each factor. The score, which can range between 300 and 850, is used to predict how likely you are to repay the loan and make the payments on time. Any score over 700 should let you get the best interest rates for loans. The lower your score, the more difficult it is to get a loan or credit card. Since it costs money to get your credit score, you should only consider doing it when you are planning to rent an apartment or apply for a bank loan.

Appendix A

CPS Rights of Children and Youth in Foster Care

As a child or youth in foster care, I have the right to:

Safety and Care

1. Be told:
 - Why am I in foster care?
 - What will happen to me?
 - What is happening to my family (including brothers and sisters)?
 - How is CPS planning for my future?
2. Good care and treatment that meets my needs in the most family-like setting possible. This means I have the right to live in a safe, healthy, and comfortable place. And I am protected from getting hurt, treated with respect, and have some privacy for personal needs.
3. Be told the rules by a person at the place where I am living.
4. Be free from abuse, neglect, exploitation, and harassment from any person in the household or facility where I live.
5. Be treated fairly.

Family and Other Contacts

6. Live with my siblings who are also in foster care, if possible. If I am not living with my siblings, I have the right to know why. If there are no safety or other compelling reasons why I cannot live with my siblings, it is my caseworker's job to try and find a home where I can live with my siblings.
7. Visit and have regular contact with my family, including my brothers and sisters (unless a court order or case plan doesn't allow it) and to have my worker explain any restrictions to me and write them in my record. I have the right to file a court petition to request access to my sibling(s) if I have been separated from my sibling(s) because of an action by DFPS.
8. Visit and have contact with persons outside the foster care system. These visitors can be, but are not limited to teachers, church members, mentors, and friends.

Have a Normal Life

9. Speak and be spoken to in my own language when possible. This includes Braille if I am blind or sign language if I am deaf. If my foster parents or caregiver does not know my language, CPS will give me a plan to meet my needs to communicate.
10. Go to school and get an education that fits my age and individual needs.
11. Have my religious need met.
12. Participate in childhood activities that are appropriate for my age and maturity, including youth leadership development, foster family activities, and unsupervised childhood and extracurricular activities (including playing sports, playing in the band, going on field trips, spending time with friends, etc.).

CPS RIGHTS OF CHILDREN AND YOUTH IN FOSTER CARE

13. Privacy, including sending and receiving unopened mail, making and receiving private phone calls, and keeping a personal journal, unless an appropriate professional or court says that restrictions are necessary for my best interest.
14. Personal care, hygiene, and grooming products and training on how to use them.
15. Comfortable clothing for my age and size and similar to clothing worn by other children in my community. I also have the right to clothing that protects me against the weather. If I am a teenager, I should have the reasonable opportunity to select my own clothing.
16. Have my personal items and gifts at my home and to get additional things within reasonable limits, as planned for and discussed by my caregiver and caseworker, and based on my caregiver's ability.
17. Personal space in my bedroom to store my clothes and belongings.
18. Be informed of search policies (going through my personal items). I have the right to be told if certain items are forbidden (or if I am not allowed to have them) and why. If my belongings are removed, it must be documented.
19. Healthy foods in healthy portions for my age and activity level.
20. Seek employment, get paid for work done at my placement (except for routine chores or work assigned as fair and reasonable discipline), keep my own money, and have my own bank account in my own name, depending on my age or level of maturity.
21. Give my permission in writing before taking part in any publicity or fund raising activity for the place where I live, including the use of my photograph.
22. Refuse to make public statements showing my gratitude to a foster home, child-placing agency, or operation.
23. Not get pressured to get an abortion, give up my child for adoption, or to parent my child, if applicable.

Discipline

24. Be free of any harsh, cruel, unusual, unnecessary, demeaning, or humiliating punishment. This means I should never:
 - Be shaken, hit, spanked, or threatened with being shaken, hit, spanked
 - Be forced to do unproductive work
 - Be denied food, sleep, access to a bathroom, mail, or family visits
 - Have myself or my family made fun of, or
 - Be threatened with losing my placement or shelter
 - Be treated in a way meant to embarrass, control, harm, intimidate, or isolate me by use of physical force, rumors, threats or inappropriate comments.
25. Be disciplined in a manner that is appropriate to how mature I am, my developmental level, and my medical condition. I must be told why I was disciplined. Discipline does not include the use of restraint, seclusion, corporal punishment, or threat of corporal punishment.
26. Be informed of emergency behavioral intervention policies in writing. I have the right to know how they will control me if I cannot control my behavior, and to know how they will keep me and those around me safe.

CPS RIGHTS OF CHILDREN AND YOUTH IN FOSTER CARE

Plans for Me While in Care

27. See my caseworker at least once a month and in private.
28. Receive a complete plan that addresses my needs and services, including transition activities when I am 14 or older that plans for my life as an adult, to include a career, college or help enrolling in an educational or vocational job training program. I also have the right to a copy or summary of my plan and the right to review it.
29. Actively participate in creating my plan for services and permanent living arrangements. I have the right to ask someone to act on my behalf or to support me in my participation. At age 14, I have the right to invite two or more additional people of my choosing, that are not my foster parent or caseworker, to participate in my case planning meetings.

If I am an older youth:

30. If I am age 14 or older, I have the right to one or more Circle of Support Conferences or Transition Planning Meetings.
31. If I am age 14 or older, I have the right to be told about services, programs and benefits available to me when I leave care (PAL, Education and Training Voucher program, College Tuition and Fee Waiver, STAR Health-Medicaid, Extended Foster Care, etc.).
32. If I am age 16 or older, I have the right to attend Preparation for Adult Living (PAL) classes and other state and regional activities as required or appropriate to my plan for services.
33. If I am age 16 or older, I have the right to get help in obtaining a place to live and information on the cost of housing when aging out of care, so that I can plan for my future independence.

Medical

34. Good medical, dental, and vision care, and mental health and developmental services that adequately meet my needs. I have the right to also request that the care or services be separate from adults (other than young adults) who are receiving services.
35. Not be forced to take unnecessary or too much medication.
36. Be involved in decisions about my medical care:
 - I may consent to my own treatment in some cases if allowed by the health care provider. For example, the law allows me to consent to my own counseling for suicide prevention, drug or alcohol problems, or sexual, physical or emotional abuse, and I can agree to be treated for serious contagious or communicable diseases.
 - If I am pregnant and unmarried, I can agree to hospital, medical or surgical treatment, other than abortion, related to the pregnancy. If I have a child who is in my legal care, I can consent to all medical care for my child.
 - If I am 16 years old or older, I have the right to ask a judge to legally authorize me to make some or all of my own medical decisions, such as which kinds of medications I should take.

Legal/Courts

37. Contact and speak privately to: my caseworker, attorneys, ad litem, probation officer, court appointed special advocate (CASA), and Disability Rights of Texas at any time.
38. Go to court hearings and speak to the judge, including talking to the judge about where I am living and what I like to see happen to me and my family.

Records

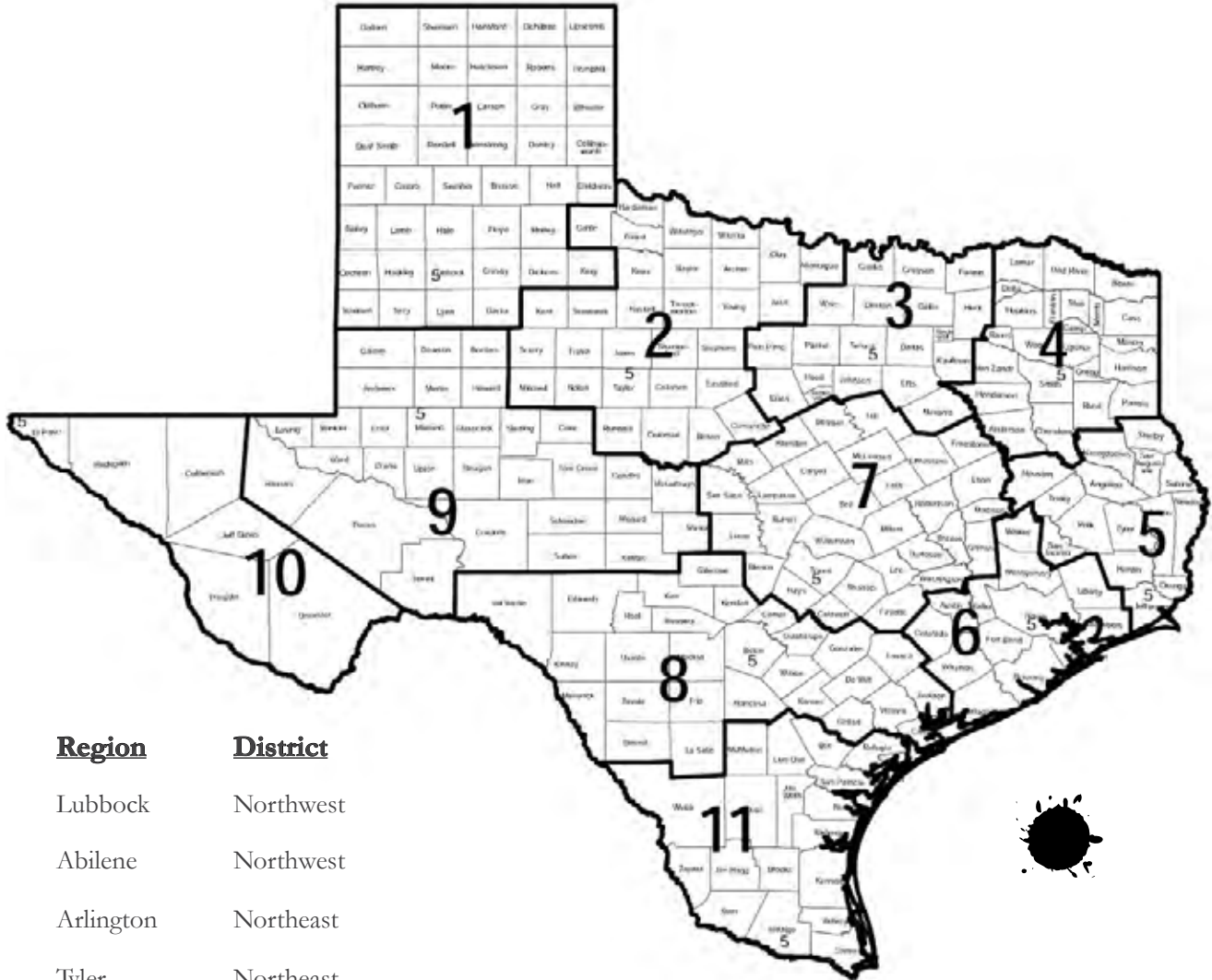
39. Expect that my records and personal information will be kept private and will be discussed only when it is about my care.
40. A copy of the CPS Rights of Children and Youth in Foster Care and that they be explained to me in my primary language or in any means that successfully explains it to me.
41. Have a credit report run annually beginning at age 14, be informed of the results, and receive assistance in interpreting the report and disputing any inaccuracies.
42. Receive help with getting my driver's license, social security card, birth certificate, and state ID card if I am age 16 or older.
43. Get necessary personal information within 30 days of leaving care, including my immunization records, proof of Medicaid enrollment, information about how to set up a Medical Power of Attorney and information contained in my education portfolio and health passport.

Complaints

44. Make calls, reports, or complaints without being punished, threatened with punishment, or retaliated against; and I have the right to make any of these calls privately and if I choose and the call center permits it. Depending on the nature of the complaint, I have the right to call:
 - The DFPS Texas Abuse/Neglect Hotline at 1-800-252-5400.
 - The HHSC Ombudsman for Children and Youth currently in Foster Care at 1-844-286-0769.
 - The DFPS Office of Consumer Affairs at 1-800-720-7777.
 - Disability Rights of Texas at 1-800-252-9108.
45. To get information from my caseworker, attorney, CASA, or any other individual in my case about where I can make my complaint if I have one.



Appendix B DFPS Regions



#	<u>Region</u>	<u>District</u>
1	Lubbock	Northwest
2	Abilene	Northwest
3	Arlington	Northeast
4	Tyler	Northeast
5	Beaumont	Southeast
6	Houston	Southeast
7	Austin	Northwest
8	San Antonio	Southwest
9	Midland	Northwest
10	El Paso	Southwest
11	Edinburg	Southwest



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