

Texas Foster Youth Justice Project

www.TexasFosterYouth.org

A Guide For Those “Aging Out” Of Foster Care In Texas

Second Edition



2010 EDITION

About the Texas Foster Youth Justice Project

The Texas Foster Youth Justice Project helps current and former foster youth in Texas. We help foster youth understand their legal rights. We provide legal advice, assistance, guidance and representation in enforcing foster youth rights and resolving legal problems. We also educate the general public about the legal needs and concerns of foster youth. Texas RioGrande Legal Aid created this project in 2007 with the support of 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. This guide is made possible through a collaboration of Texas C-BAR and generous volunteers from Skadden, Arps, Slate, Meagher & Flom LLP.

You can contact us at:

Texas Foster Youth Justice Project

4920 N. IH-35

Austin, Texas 78751

phone: (877) 313-3688

fax: 512-447-3940

email: info@texasfosteryouth.org

website: www.texasfosteryouth.org

DISCLAIMER AND LIMIT OF LIABILITY

It is your responsibility to confirm all information provided in this manual. This manual is not intended to constitute legal advice. Texas Foster Youth Justice Project is providing this manual free of charge and for informational purposes only. Texas RioGrande Legal Aid, its officers, directors, employees or volunteers do not represent or warrant the accuracy of any information contained in this manual and are not liable for the consequences of, including any damages that you may incur as a result of, your reliance on this manual. You should also understand that the information discussed in this manual might have changed since the publication, further underscoring the importance that you confirm the information provided.

© Texas RioGrande Legal Aid, 2010



TABLE OF CONTENTS

Table of Contents

INTRODUCTION	1
YOUR RIGHTS IN FOSTER CARE	3
Access to Records, Your Caseworker and the Court System	4
Visiting Your Brothers and Sisters	5
Open a Bank Account and Save Money	5
Participation in the Preparation for Adult Living (PAL) Program.....	5
GETTING READY TO LIVE ON YOUR OWN	7
“Aging Out” and Extended Foster Care.....	7
Planning for Your Life after Foster Care.....	7
Circle of Support.....	8
Transition Plan Meetings.....	8
Preparation for Adult Living (PAL) Program	8
Other Resources.....	13
EDUCATION	15
High School.....	15
Independent Education Plans (IEP)	15
General Education Development (GED) Certificate.....	16
After High School	18
Applying for College and Vocational Schools.....	18
Financial Aid	19
State Tuition and Fee Waiver	20
Educational Training Voucher (ETV) Program	20
Other College Assistance	21
Learning a Profession Outside of College.....	22
Mentors.....	22
EMPLOYMENT	23
Training	23
Job Assistance Programs	23

TABLE OF CONTENTS

Finding a Job	27
Employment Issues	28
Savings.....	30
Taxes.....	30
FINDING A PLACE TO LIVE	33
Housing Benefits to Youth Leaving Foster Care.....	34
Fair Housing	36
Renting and Your Rights.....	36
Utilities.....	42
MARRIAGE, DIVORCE AND CHILDREN	43
Marriage Laws	43
Parental Rights and Responsibilities.....	44
Abuse.....	45
HEALTHCARE.....	47
Transitional Medicaid	47
Health Insurance for Children and Pregnant Women	48
Private Healthcare Coverage	48
Food Stamps	49
Temporary Assistance for Needy Families (TANF)	49
Social Security and SSI	50
Other Healthcare Resources.....	50
IDENTIFICATION DOCUMENTS:	
Driver's License, Birth Certificate, Photo ID and Social Security Card	51
Getting a Driver's License While in Foster Care.....	51
Driver's License – Under Age 18.....	51
Driver's License – Age 18 and Older	52
Identification Card	52
SPECIAL IMMIGRATION JUVENILE STATUS AND GREEN CARDS.....	53
SELECTIVE SERVICE – MANDATORY REGISTRATION FOR MEN	55

TABLE OF CONTENTS

VOTING	57
Voting Information	57
CRIMINAL LAWS FOR THOSE UNDER 18	59
Smoking	59
Tattoos	59
Curfews	59
Criminal and Juvenile Records	60
DRINKING LAWS	61
Underage Drinking	61
Penalties for Providing Alcohol to a Minor	61
Zero Tolerance Law	62
MANAGING YOUR MONEY AND BANKING	63
Picking a Bank or Credit Union	63
Opening an Account	63
Checking and Savings Accounts	64
Credit Cards and Debit Cards	65
Money Orders	66
Payday Loans, Check Cashing, and Pawn Shops	66
CREDIT	67
Why does credit matter?	67
What is a credit report?	67
What is a credit score?	68
Correcting Credit Reports and Fixing Bad Credit Scores	68
APPENDIX A – Rights in Foster Care	69
APPENDIX B – DFPS Regions	73
APPENDIX C – Court Checklist for Youth Aging Out of Foster Care	75
APPENDIX D – Useful Resources	77



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 willing to help you succeed.

You probably have many questions about leaving foster care, like: 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 manual is designed to give you an overview of the things that you must think about as you get ready to leave the foster care system. This manual is written for youth in the Texas foster care system who are either U.S. citizens or legal residents—if this does not describe you, then you should talk to your own caseworker about what you need to do before you leave foster care. 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 manual cannot cover everything and laws are always changing, if you have questions you may talk to your caseworker, PAL coordinator and the various governmental agencies to find out how these laws apply to you and your plans. Throughout this manual, we provide the contact information for the groups that we discuss. Of course, Texas Foster Youth Justice Project and its volunteers are always available to help you out as well.

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

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, like the rights to:

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, sexual, emotional and all other abuse;

Attend religious services and activities of your choice; and

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.)

Be free from physical punishment;

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

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

If any of your rights are being violated, you may talk to your caseworker, a teacher or another adult that 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, you may contact the Texas Department of Family and Protective Services (or DFPS) at (800) 720-7777. DFPS manages the foster care system in Texas—you may know it as Child Protective Services or CPS. If you or someone you know is being abused, you can call 911 in an emergency. To report abuse or neglect that is not an emergency, you can call (800) 252-5400. The Texas Foster Youth Justice Project is available to provide free and confidential legal services. You can call TFYJP at (877) 313-3688.

Access to Records, Your Caseworker and the Court System

If you are at least 10 years old, then you have the right to see your DFPS case record. A case record includes all records that DFPS has about you and your placement in foster care. It also includes any information about 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, most former foster youth report that they never get 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 4885, which you can find at: http://www.dfps.state.tx.us/site_map/forms.asp. You should then mail it certified mail, return receipt requested, to the Record Redaction Unit in the CPS region where you entered the foster care system. You can find your region on the map in Appendix B. You are entitled to one free copy of your records and 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.

DFPS records are confidential—this means that they are private.¹ In most cases, only you and your caseworker may look at your DFPS records unless a court orders that someone else can see them. Courts will let others see your records only if they think it's for your benefit. There are a few important exceptions. For example, medical information may be shared with your doctor. Some people, including your parent or foster parent, may get a copy of your records without a court order.

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.

¹ §261.201(a) of the Texas Family Code

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. 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. Even if you are in a Texas Youth Commission facility, 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.

You also have the right to be at your court hearings and to speak with the judge. A judge is required to review your case every six months while you are in foster care. You have the right to go to these review hearings. Before you leave foster care, you will have a final court hearing. It is important that you be at this final hearing. At this final hearing, you should ask the judge and your caseworker any questions that you have about leaving foster care and your rights to additional help. You should ask your caseworker about this final hearing well before your 18th birthday so that you can be prepared to ask any questions. Your court case can stay open or be reopened until you turn 21 if there are additional things that you need CPS to do- this is called extended jurisdiction and you don't have to stay in foster care to get it.

At this hearing, you can also ask the judge to seal your legal records. Basically, if your records are sealed, then nobody can see them without permission from the judge. The judge and your caseworker can better explain what it means to "seal your records" and whether you are required to give any part of your sealed records to anyone else in the future.

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) unless a judge decides 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 final 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 to help you see them. Once you leave foster care, the PAL program (see page 8 for internet link to PAL staff) should be able to help you find siblings who are still in foster care or aged out of care in the last 5 years or so.

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 other trusted adult's help with opening an account. However, the money in your account belongs only to you.

See "Savings" starting on page 30 for more details.

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—like a car) worth more than \$10,000, or more than \$2,000 if you are receiving Supplemental Security Income (or SSI).



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 6.



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. You should know, though, that there is support available to help you get ready to live on your own.

“Aging Out” and Extended Foster Care

Generally, you will leave foster care once you turn 18. This is known as “aging out.” There are a lot of youth, though, who choose to stay in foster care longer. You may be able to stay in foster care if you are:

- Under 22 and going to high school or attending a program leading toward a high school diploma or high school equivalency certificate (GED)
- Under 21 and
 - ★ Attending college;
 - ★ Attending postsecondary vocational or technical program;
 - ★ Participating in a program or activity that helps you get employment skills;
 - ★ Working at least 80 hours a month; or
 - ★ Can’t do any of the above due to a documented medical condition.

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.

The options for youth born **before** September 30, 1992 may be more limited. For more information contact the Texas Foster Youth Justice Project at (877)313-3688, info@texasfosteryouth.org. Whether or not you stay in foster care, until you are 21 you can request that the court with jurisdiction over your case keep your case open or reopen it to make sure you receive the services you are supposed to receive.

Planning for Your Life after Foster Care

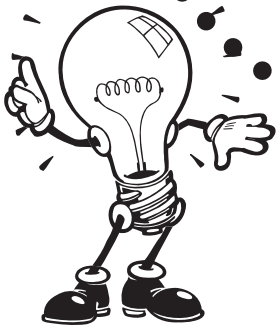
Once you turn 16, you should meet with your caseworker to begin planning to leave foster care. (If your caseworker does not bring up the issue, then you should!) If you are confined in the Texas Youth Corrections System, you should still receive PAL program services. Call TFYJP if no PAL services are offered in your facility.

Your caseworker should also work with your foster parents or caregivers, your attorney or guardian ad litem and the PAL staff or provider. 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” through the Circle of Support or Transition Plan Meetings.

See “Preparation for Adult Living (PAL) Program” beginning on page 8 for more information.

Circle of Support

If possible, you will have a Circle of Support that helps you plan for leaving foster care. The Circle of Support is a group of caring adults you would like to be part of your support system. These adults could be your foster parents, teachers, relatives, church members or other mentors. Your caseworker must approve your list before they are invited to join your Circle of Support. A Circle of Support worker, who is different from your caseworker, will help with the Circle of Support process and meetings.



Transition Plan Meetings

If, for any reason, a Circle of Support can't be created, then your caseworker will set up Transition Plan Meetings. Transition Plan Meetings are similar to the Circle of Support, but at first will only be your caseworker and you. The goal of these meetings is to make a plan for you to live on your own. In addition, you will also work with your caseworker to develop a list of caring adults that can help.

Preparation for Adult Living (PAL) Program

The Preparation for Adult Living (PAL) program is the main program to help with your transition from foster care. DFPS runs the PAL program. The services offered by the PAL program, which are described below, include figuring out skills that you need to live on your own, teaching you those skills, and giving you financial help to get started. You will also be given a PAL coordinator to help you with your transition.

The PAL program has two parts. The first part, *In-Care*, helps youth aged 14 to 18 who are still in foster care. The second part, *Aftercare*, helps youth aged 18 though 21.

You can receive financial help by finishing enough PAL training. It is very important that you talk to your caseworker before you turn 16 to get more information about the PAL program. You can also find out how to contact the regional PAL coordinators at:

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

Some of the PAL services are:

Independent Living Skills Assessment and Training - Around your 16th birthday, DFPS must measure how ready you are to live on your own by giving you a test. If they don't, ask your caseworker about this testing. Based on their evaluation, you will receive training in key areas, especially in those areas where DFPS believes you need the most help. The training may cover personal and interpersonal skills, job skills, housing, transportation, health, planning for the future, and money management.²

Supportive Services - The PAL program also provides or arranges:

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

Financial Services

- ★ If you participate in the PAL program, you may receive a “transitional living allowance” once you leave foster care. To get this allowance, you must finish the required amount of PAL training. The total transitional living allowance can't be over \$1,000, and you can't get more than \$500 in a month. You can find more information about this allowance beginning on page 34.
- ★ If you left foster care at age 18 or older and have not turned 21 yet, then you may also be able to get an “aftercare allowance” of up to \$500 a month for rent, rental deposits, utilities and groceries. There is a limit on this allowance—you cannot receive more than \$3,000 total. You can find more information about this aftercare allowance beginning on page 34.

² Some foster youth report that they have not received this testing and training. However, DFPS (www.dfps.state.tx.us/child_protection/preparation_for_adult_living/default.asp) requires this under PAL policy. You should speak with your caseworker if you do not receive these services.

Other PAL Activities

A few additional PAL programs are:

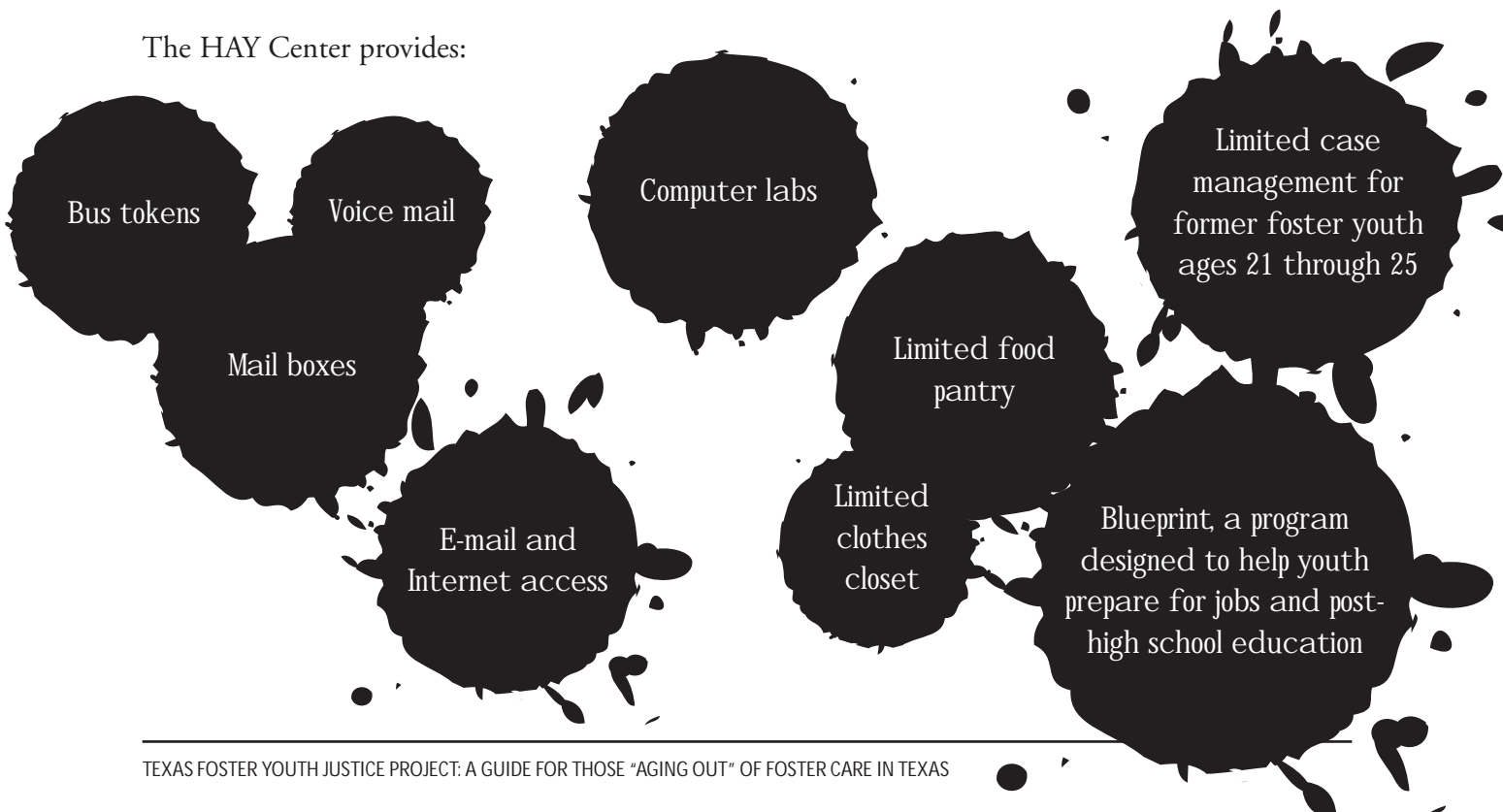
- ❖ PEAKS Camps - PEAKS (which stands for Physical and Environmental Activities for Knowledge and Skills) is a five-day camp for foster youth aged 12 to 18. Youth must go with an adult, ideally their caseworker. The camps are aimed at increasing self-esteem, improving communication and problem-solving skills and having fun.

- ❖ Statewide Teen Conference - The Statewide Teen Conference is held each year at a college campus for around 175 foster youth. Youth must go with an adult, ideally their caseworker. The three-day conference includes workshops on issues that foster youth preparing for adulthood have to deal with.
- ❖ PAL College Conference - Texas A&M at Commerce holds a college weekend each spring. The two-day conference offers workshops on attending college and helps each youth to fill out financial aid and other college forms. Other colleges, including Austin Community College, offer similar programs. You should talk to the college admissions or financial aid office at the colleges that interest you to see if they have a similar program.
- ❖ Statewide Youth Leadership Committee (Youth Advisory Board) - The Statewide Youth Leadership Committee looks at issues and makes recommendations for improving services to children in foster care. One foster youth from each region sits on the committee.
- ❖ Regional Activities - From time to time, there may be other activities in your area, like teen conferences, wilderness trips, mentor programs, support groups, job development workshops and youth forums. Ask your caseworker or PAL coordinator for more details.

HAY Center

If you are in the Houston area, you can contact the Houston Alumni and Youth (HAY) Center. The HAY Center is a part of the Harris County PAL program. The HAY Center is a cutting-edge facility designed to be a fun place for older foster youth to hang out and meet others going through the same things. The HAY Center also offers many free resources and services to current and former foster youth. Plus, many different groups that work with youth "aging out" offer their services to the HAY Center, too. You can reach the HAY Center at (713) 600-2800 or www.reg6palhouston.org.

The HAY Center provides:



The HAY Center works with a lot of other groups to make it easy for you to use their services. Many of these groups even offer their services at the HAY Center, including:

- * PAL program services,
- * Circles of Support meetings,
- * Classes to teach you the skills needed to hold a job and to find a job, matching you with a job and giving other job-related help and advice,
- * Mental health counseling and workshops,
- * Help for drug and alcohol addiction, including testing and counseling,
- * Help with getting into an alternative high school,
- * College support services, including help with applying for financial aid and choosing the right college program for you,
- * Information about the U.S. military and all that it offers,
- * Information about AmeriCorps, which hires selected youth to work in communities around the U.S. that need help, like tutoring disadvantaged youth, building housing and assisting with health services (See page 26 for more information about AmeriCorps),
- * Meetings for probation supervision, and
- * Legal clinics.

Other Assistance Centers

Even if you don't live around Houston, there still may be a center nearby that helps youth who leave the Texas foster care program. Due to the success of the HAY Center, other similar centers have been opened in Beaumont, El Paso, and the Belton-Killeen-Temple area. A few of the centers in Texas are:

<u>REGION</u>	<u>NAME OF CENTER</u>	<u>PHONE</u>	<u>WEB</u>
Austin Area	LifeWorks Youth Resource Center	(512) 735-2404	www.lifeworksaustin.org
Beaumont Area	Fostering Youth Independence (FYI) Center	(409) 833-1971	fyicenterbeaumont.org
Belton Area	Central Texas Youth Services Project Future	(254) 933-2707	www.centraltexasyouthservices.org
Corpus Christi Area	Foster Youth Life Investment Partners (FYLIP)	(361) 334-2010	www.fylip.org
Dallas Area	Transition Resource Action Center (TRAC)	(866) 466-8722 – Toll free (214) 370-9300 – Dallas	www.traconline.org

<u>REGION</u>	<u>NAME OF CENTER</u>	<u>PHONE</u>	<u>WEB</u>
El Paso Area	El Paso Pride Center	(915) 533-4200	<i>(None available at time of printing)</i>
Houston Area	Houston Alumni and Youth (HAY) Center	(713) 884-3300	www.haycenter.org
Kingsville Area	Institute for Rural Development	(361) 592-1303	<i>(None available at time of printing)</i>
San Antonio Area	San Antonio Field Office of Casey Family Program	(800) 498-1297 – Toll free (210) 616-0813 – San Antonio	www.casey.org/friendsandfamilies/communities/caseyoffices/sanantonio
	Casey Family Services	(210) 354-3200 (877) 982-2739	www.casey.org/locations/texas/sanantonio/CTSC.htm
San Antonio and Kerrville Areas	Baptist Child and Family Services (BCFS)	(210) 733-7932 – San Antonio (830) 896-0993 – Kerrville	<i>(None available at time of printing)</i>

If you are not sure whether there is a center in your area, then please ask your caseworker, PAL coordinator or contact any of the centers listed above. See page 8 for internet link to PAL staff.

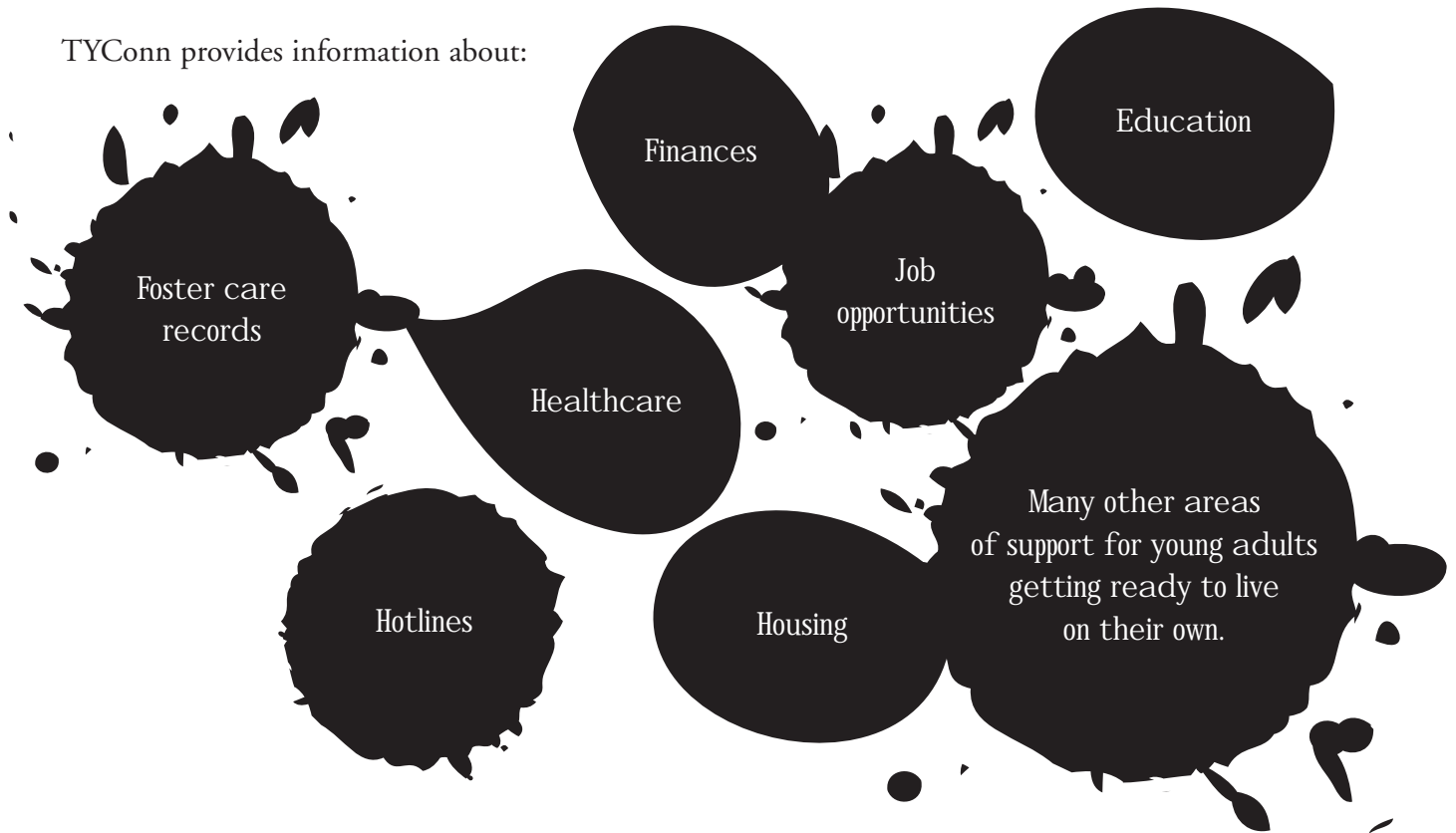
Alumni Impacting Many (AIM)

AIM is a group of young adults that grew up in the foster care system. Having gone from foster care to adulthood themselves, they are dedicated to helping other foster youth be successful when they exit foster care. AIM is a HAY Center partner and can be reached through the HAY Center at (713) 884-3300.

Other Resources

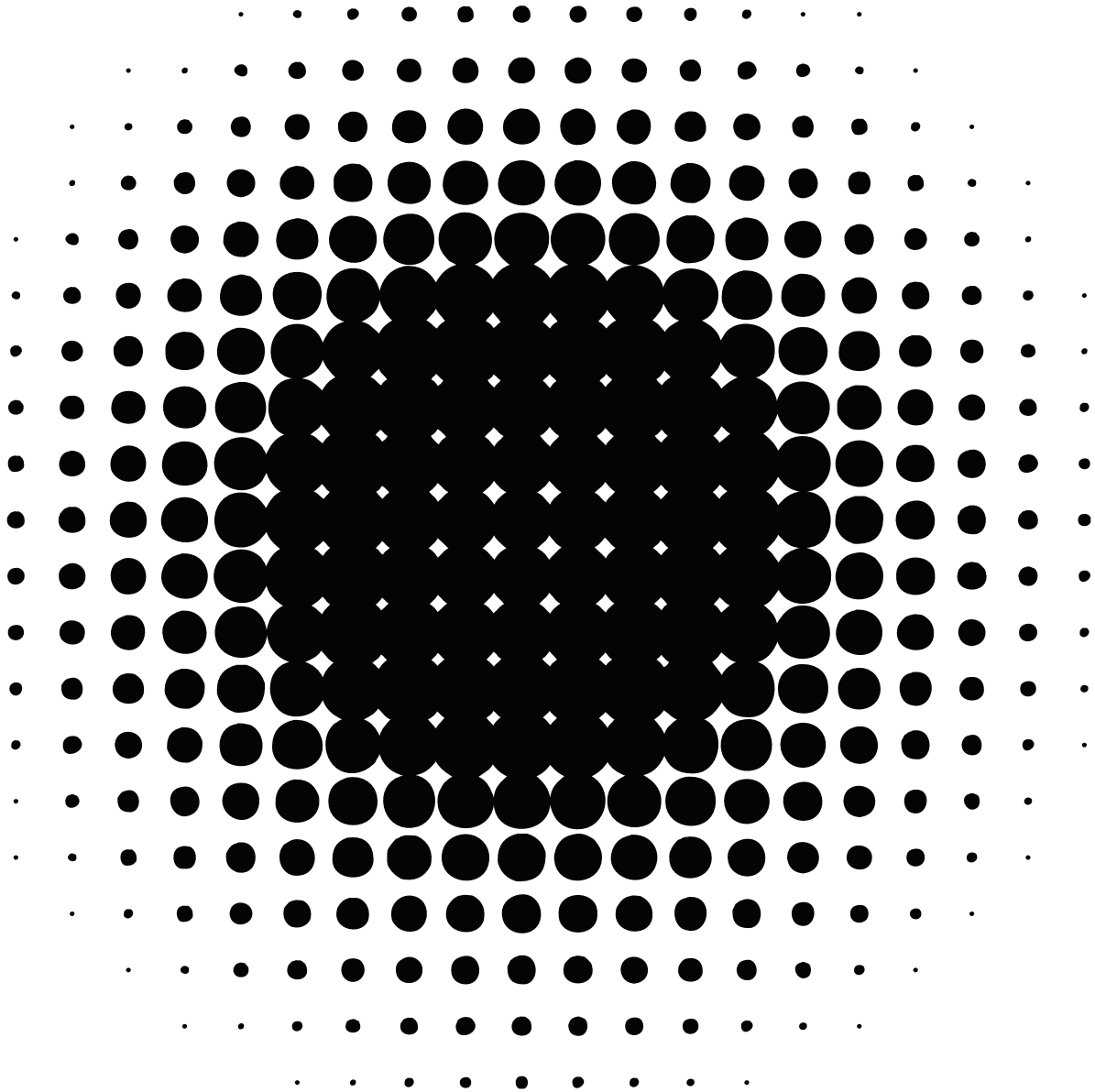
Texas Youth Connection (or TYConn) is a project of DFPS that works with foster youth and youth who are looking for general tips and information. Visit www.texasyouthconnection.org for more information.

TYConn provides information about:



The Texas Youth Hotline is another place foster youth and former foster youth who are under 21 years old can go for help. You can call the hotline at (800) 210-2278 and get telephone counseling, information, referrals and help with finding services in your area for young adults.

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



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. The law changed in 2009 and made it much easier for foster youth who are 18 or older to voluntarily stay in foster care while they are getting an education. (The options for youth born before September 30, 1992 to stay in foster care after the age of 18 may be more limited. For more information contact the Texas Foster Youth Justice Project at (877)313-3688, info@texasfosteryouth.org.)

See “General Education Development (GED) Test” beginning on page 16 for information about getting a GED certificate.

You have the right to stay in foster care past the age of 18 in the following cases:³

³ Texas Family Code § 264.101.

1 If you are going to high school full time or are in another program (including an Independent Education Plan program talked about below) that will let you receive a high school diploma or are in a GED Program, then you can stay in foster care as long as you stay in high school or that program or until the last day of the month you turn 22, whichever comes first.

If you are attending college or a postsecondary vocational or technical program or participating in a program or activity that helps you get employment skills, you can stay in foster care until the last day of the month you turn 21.

2

3 Even if you have completed an educational program or are no longer attending it, you can stay in foster care as long as you are working at least 80 hours a month; or can't be in an educational or training program or can't work due to a documented medical condition. This means you should be working at a part-time job well before you finish school, because it not only gives you important skills and income, it will allow you to stay in foster care for some time right after you finish your education and get your life organized.

While you can ask to return to foster care after you leave, if you meet one of the necessary conditions, you should know that it is often very difficult to find a foster care placement for those that want to return. **It is much easier to voluntarily stay in foster care then to try to return to it.** Staying in foster care will help you save up your transitional money benefits for when you are really prepared to move out on your own.

While in college, some groups or foster parents will even help you find a place to stay over the summer and holidays (like Christmas) if your dorm closes and you don't have some other place to go. You should talk to your foster parents and caseworker to figure out your options.

Independent 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 not in special education, then this section does not apply to you.) If you are a student with learning or other disabilities and you do not have an IEP, please tell your caseworker, foster parents and school supervisors and request an IEP evaluation. 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 public school 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 IEP meetings with your IEP team. The IEP team includes you, someone from the school system, your foster parents, a special education teacher, a regular education teacher, a person to help explain your IEP evaluation results, a person to help with services that will help you leave school and anyone else with knowledge about you. The IEP team must review your IEP at least once a year. You and your foster parents should also talk about your IEP at other times.

Beginning at age 14, your IEP must list the classes you need to take to reach your goals. Beginning at age 16, 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 or your IEP team is meeting your goals, you should talk to your caseworker.

General Education Development (GED) Certificate

If you don't finish high school but still want a high school diploma, you should contact your old high school about whether you can take classes that would let you finish. If that option does not work for you, then you should think about getting a GED certificate.

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.

To get your GED certificate, you must pass five tests in reading, writing, math, science and social studies and get an overall passing score. The test is given over two days and is available in English and Spanish. It is made up of multiple-choice questions and an essay. If you pass part of the test but not all of it, you may only need to retake the parts that you didn't pass. To take a retest, you must wait six months between tests or have a letter signed by a certified teacher stating that you should be allowed to retest before the end of the six-month period.

For information about the GED, contact the Texas Education Agency GED Unit at (512) 463-9292 or visit www.tea.state.tx.us/ged.

Eligibility

You may take the GED test if you are:

At least 18
years old,

A resident of
Texas,

Not enrolled in
high school, and

Not a
high school
graduate.

Some people do not have to meet all of these requirements. You should talk with your case-worker or PAL coordinator if you are not sure whether you are eligible to take the test.

Registration and Costs

The GED exam is offered at many places all around Texas. To find the testing center nearest you, visit the “GED Test Centers” link at www.tea.state.tx.us/ged. Once you choose a testing center, you should ask the center for an application and ask about their fees. 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 TEA website. Test fees are different for each location and can range from \$50 to \$100 for first time test takers. You should talk to your caseworker to see if DFPS or another program can pay these fees for you. 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. The PAL program offers help in preparing you for each of the GED tests.

There are many groups that offer free guides on the Internet to help you study for the GED test, including:

- ✦ Steck Vaughn offers free online practice tests and study material in English and Spanish (www.steckvaughn.harcourtachieve.com/en-US/gedpractice),
- ✦ InterLingua Publishing offers free study material in English and Spanish (www.spanishged.org), and
- ✦ Diversified Computer Services offers free study material in English and Spanish (www.gedonline.org).

In addition, other places offer private tutoring and group classes for a fee. You can find some of these places by searching the Internet, but you should check the qualifications of these providers carefully. Your testing center may also have suggestions for test preparation, or you can talk to your PAL coordinator about GED classes.

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 you pay for this education.

If you have a physical or mental disability, the Texas Department of Assistive and Rehabilitative Services (or DARS) can help you with counseling, training and job placement assistance, as well as other services after you leave high school.

To help get you started on planning for life after high school, visit www.twc.state.tx.us/svcs/youthinit/youth_links.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, 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. Schools usually want your test scores before the application deadline. You should speak with your caseworker and school guidance counselor about registering for and taking these tests in time to meet all deadlines. The PAL program may help you to pay for the costs of getting ready for and taking these tests. Your PAL coordinator can tell you more about that assistance.

For more information, see "Training and Placement Assistance If You Have a Disability" beginning on page 26.

Financial Aid

Financial aid basically means money for paying 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. There's even a good chance that you can go to a Texas college or vocational school for free! (See "State Tuition and Fee Waiver" on page 20.)

Basically, 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 can help you find these funds. For more information, you can also visit www.studentaid.ed.gov, www.edfund.org/students or www.fastweb.com. You may also want to visit www.twc.state.tx.us/svcs/youthinit/youth_links.html for helpful information about financial aid programs.

To apply for financial aid, your first step is to fill out one of the following forms: FAFSA or TASFA. FAFSA stands for Free Application for Federal Student Aid. 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 and 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 January 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. PAL staff should be able to assist you. (See page 8 for internet link to PAL staff.)

If you are a Texas resident but not a U.S. citizen, 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. Follow the "FAFSA or TASFA" link under "Paying for College" at www.collegefortexans.com to see which form you should use.

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 or applications. Understand that applying to school usually is 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 and if you 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.

State Tuition and Fee Waiver

Many former foster youth may go to publicly funded Texas vocational schools, colleges or universities without having to pay tuition or fees, including for dual credit high school and college courses.⁴ You may be able to get free tuition if you were in the conservatorship of DFPS:

⁴ §54.211 of the Texas Education Code.

On the day before your 18th birthday,

On the day you graduated from high school or got your GED,

On or after your 14th birthday, if you were eligible for adoption on or after that day,

OR

During an academic term in which you took dual credit course or other course for which a high school student earns joint high school and college credit

If you qualify for free tuition and fees, then you must also enroll in a qualifying vocational school, college or university, no later than your 25th birthday.

A list of qualifying schools can be found at the “Applying for College” link at www.collegefortexans.com; only the Public Institutions are covered by the tuition and fee waiver.

To apply for the State Tuition and Fee Waiver, you must fill out a FAFSA or TASFA 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 PAL staff; see page 8 for internet link to PAL staff

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 tuition, housing, food, books, childcare, 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 “State Tuition and Fee Waiver” above.) 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 Department of Assistive and Rehabilitative Services (or DARS).

For more information, see “Training and Placement Assistance If You Have a Disability” beginning on page 26.

Generally, you should be able to receive funds under the ETV Program if:

You are 16 or 17 and in DFPS foster care and likely to stay in care until you are 18,

You are not yet 21 but aged out of DFPS foster care,

OR

You are not yet 21 and were adopted from DFPS foster care after turning 16.

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

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. You can find out more about the ETV program by contacting your PAL Coordinator or by visiting www.bcfs.net/NetCommunity/Page.aspx?epid=988.

Other College Assistance

You may be eligible for scholarships and/or housing assistance that some Texas colleges and universities offer to former foster youth. Please visit www.dfps.state.tx.us/Child_Protection/Preparation_For_Adult_Living/default.asp or ask your caseworker or PAL coordinator for more information.

Several 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.

You may also be eligible for a scholarship through the Casey Family Scholars Program. This program is operated by the Orphan Foundation of America (or OFA). It provides scholarships of up to \$10,000 per year to people under the age of 25 who have spent at least 12 months in foster care and who were not adopted out of foster care. The scholarships are awarded for college or vocational/technical training and can be renewed each year you are in school based on your progress and financial need. You can visit the “Scholarships” link under “Programs” at www.orphan.org for more information on this scholarship program.

If you were released from the Texas Youth Commission, you may qualify for Aftercare Educational Funding. Contact the TYC district office at www.tyc.state.tx.us for more information.

You can also find out about scholarships for foster youth by visiting www.dfps.state.tx.us/child_protection/preparation_for_adult_living/other_scholarships.asp.

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 ask. Plus, if you have a physical or mental disability, you could also qualify for vocational training and assistance from the Texas Department of Assistive and Rehabilitative Services (or DARS).

For more information, see “Educational Training Voucher (ETV) Program” beginning on page 20.

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.

For more information, see “Training and Placement Assistance If You Have a Disability” beginning on page 26.

You can also learn skills for a trade outside of a 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 “Apprenticeship” link at www.careervoyages.gov for more information.

Mentors

During the PAL process, you will work with your Circle of Support or transition team to set goals and make a plan for meeting those goals. Those same people can also help you prepare for college or vocational training. Once you go to college or enter a vocational program, your school may offer guidance counselors to help you adjust to your new life. Other groups, like the OFA, offer mentoring programs for former foster youth in college or vocational schools. Please visit www.orphan.org for additional information on OFA’s mentor program.



Employment

Training

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 coordinator or similar local centers should be able to tell you about basic classes that teach you how to interview for, apply for and handle a job. You will need to look 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 Ansell-Casey Life Skills Assessment, which is an easy-to-use on-line test that provides instant, private feedback. Visit the “Assessments” link at www.caseylifeskills.org/pages/assess/assess_aclsa.htm to access this resource.

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.

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 www.twc.state.tx.us/svcs/youthinit/youth_links.html.

See the following Texas Workforce Commission site for some helpful resources for youth on training and employment.

www.twc.state.tx.us/svcs/youthinit/youth_links.html.

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.



Job Corps

Job Corps is a free program that helps youth aged 16 through 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 how long it will take to finish 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.dol.gov or call (800) 733-5627.

YouthBuild

YouthBuild is a program that trains unemployed, out-of-school young adults aged 16 through 24 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 eight YouthBuild programs:

LOCATION

Austin

NAME AND ADDRESS OF CENTER

American Youth Works
216 East 4th Street
Austin, TX 78701

(512) 236-6100

American Youth Works
1901 E. Ben White Blvd
Austin, TX 78741

(512) 744-1900

Brownsville YouthBuild Brownsville (956) 548-2302
815 Arthur St
Brownsville, TX 78521

Dallas YouthBuild Dallas (214) 372-4620
2721 Lyola St
Dallas, TX 75241

El Paso La Fe YouthBuild Academy (915) 533-6800
52 S. Ochoa St
El Paso, TX 79901

New Waverly New Waverly YouthBuild (936) 344-6677
143 Forest Service Rd. #233
New Waverly, TX 77358-0515

San Antonio Alamo City YouthBuild (210) 223-3131
1215 W. Poplar St
P.O. Box 7844
San Antonio, TX 78207-0844

YouthBuild San Antonio (210) 804-1786
George Gervin Youth Center, Inc
6903 S. Sunbelt Dr
San Antonio, TX 78218-3336

Visit www.youthbuild.org for more information, or to see if a new YouthBuild program was added in your area. 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 provides programs to youth aged 17 or older who work full or part-time in nonprofit, faith-based and government organizations. An allowance is provided to all young adults in the programs. Some programs provide housing. The programs last ten to twelve months. You may also be able to get additional money for college if you finish the AmeriCorps program.

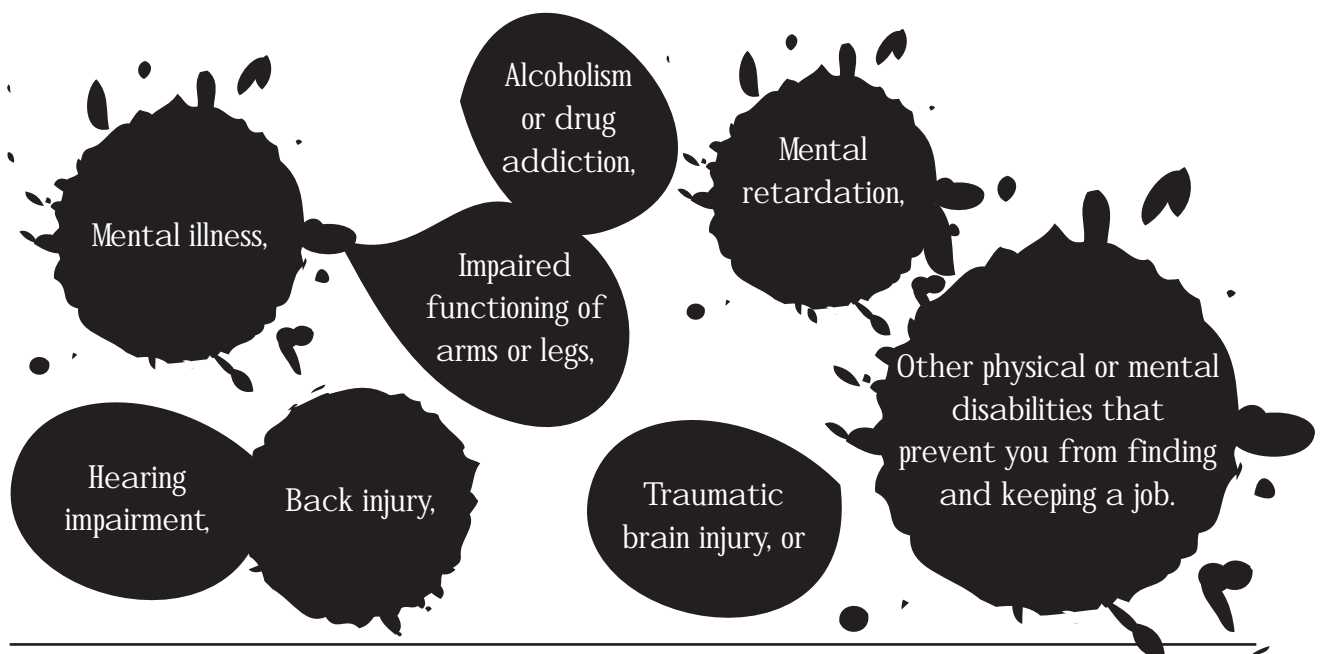
AmeriCorps also offers a few other programs in Texas:

- 🏠 **SeniorCorps:** High school seniors all over Texas contribute their time and talents in one of three SeniorCorps programs. Volunteering for this program while in high school is a great way to get job references and experience.
- 🏠 **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 ten month, full-time residential program for youth between the ages of 18 and 24. Participants work with charities and government groups to complete service projects.

Visit www.americorps.org 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 Department of Assistive and Rehabilitative Services (or DARS) offers a Vocational Rehabilitation (or VR) program that 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:



If you qualify, 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 plan the jump from school to work. 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 you qualify for the VR program, contact the DARS office nearest you and ask for an appointment with one of the counselors. To find the nearest DARS office, call (800) 628-5115 or get a list of all of the DARS offices at www.dars.state.tx.us/drs/DRSoffices.asp.

More information about the VR program, including its services and how to apply, get the Vocational Rehabilitation Guide to Applicants at www.dars.state.tx.us/drs/VRguide_english.pdf.

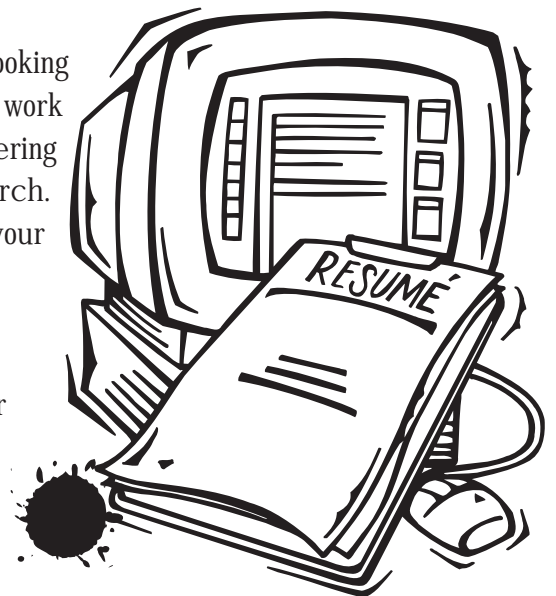
Finding a Job

To find a job, you can look online (www.careerbuilder.com, www.monster.com and www.hotjobs.com are some of the major sites), check the classified ads in the local newspaper or just visit places where you think you would like to work and ask if they are accepting applications. 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 applying for a job, you will need proper identification and your Social Security number. 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.

One problem facing many young people is that employers are looking to hire people with experience, but you may not have any work experience yet! A great way to gain experience 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.

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.



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.

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.

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.

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 if your employer does not have to say “yes” to every request, it 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 have a 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 your health.

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 \$6.55 per hour and is expected to increase to \$7.25 per hour on July 24, 2009. Understand that, because of taxes, 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.

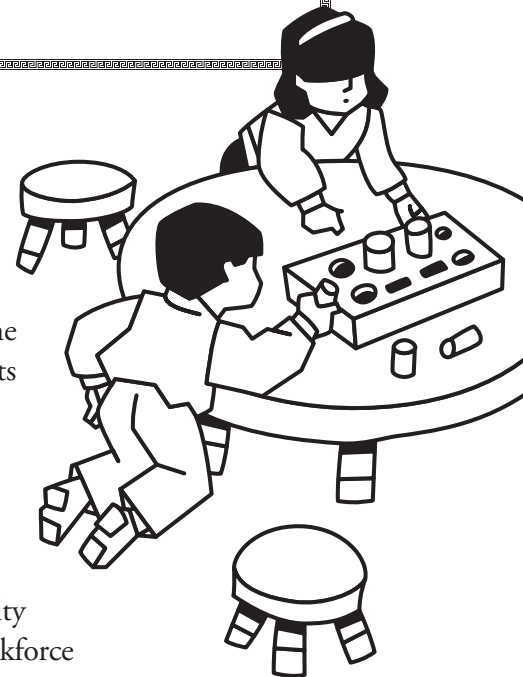
6 Time and a half for overtime. If you work more than 40 hours per work week, you should be paid time and a half. See www.dol.gov for more information.

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 youth.eeoc.gov or contact the Civil Rights Division of the Texas Workforce Commission at (888) 452-4778 or by visiting their website by following the "Civil Rights Division" link at www.twc.state.tx.us.

Child Care

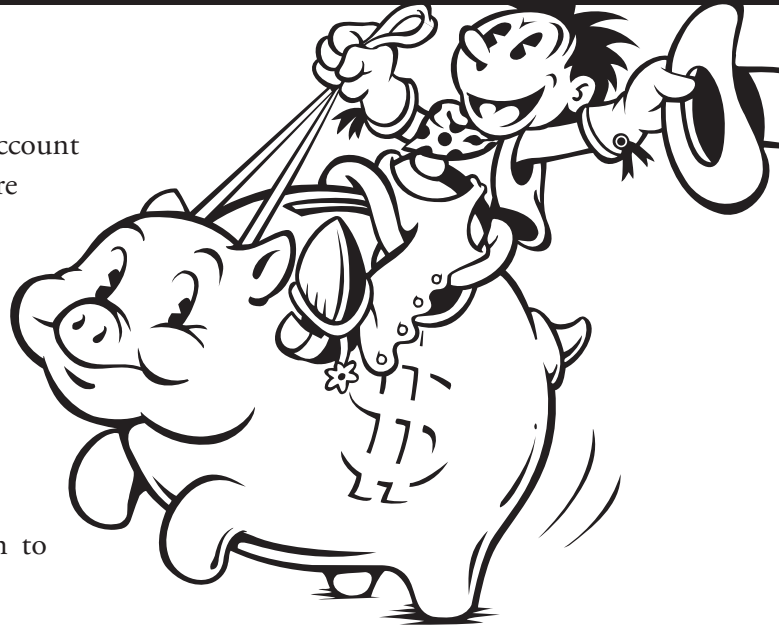
If you have children but don't have or can't afford a safe place for them to stay while you are at work, going to school or looking for a job, there are programs that can help. The Texas Workforce Commission operates the Child Care Management Services program, which helps eligible parents with the costs of child care. The local Texas Workforce Center can tell you if you are eligible for these benefits. You can find your local center by following the "Texas Workforce Centers and Services" link at www.twc.state.tx.us. You can also find your local center by contacting the Texas Information and Referral Network by calling 211 in Texas or by visiting www.211texas.org. Foster youth and former foster youth are a priority to receive child care assistance. Discuss it with your local Texas Workforce Commission and have them check the local workforce development board contract.



Savings

Once you have a job, you may want to open a bank account where you can 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.

For more information about saving money, see “Managing Your Money and Banking” beginning on page 63.



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. In 2008, this amount was \$10,000 or, if you receive SSI benefits, then it is \$2,000. 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 a tax return. Remember that filing a tax return does not mean that you have to pay taxes. For people just starting out, 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.

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.

You should discuss taxes with the family with whom you are living (or lived with during the past year) 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 counseling for low-income persons in the early part of each year. Call 211 to find volunteer income tax assistance (VITA) sites near you. Your caseworker or PAL coordinator may be able to point you to a tax counseling center in your area.

A stylized graphic with a distressed, ink-splattered appearance. The words "INCOME TAX" are written in large, bold, black letters across the top. Below this, the word "APRIL" is written in a similar style on the left, and "DAY 15" is written on the right. The word "DAY" is enclosed in a thick black oval. The entire graphic is surrounded by black ink splatters.



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.

See “Aging Out’ and Extended Foster Care” beginning on page 7 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. While your Circle of Support or transition planning meetings and places like the HAY Center can provide guidance, you can also teach yourself about renting. Visit www.fyi3.com and the “Resources for Renters” link at www.taa.org, which give helpful information for people looking to rent their first apartment.

Review “Housing Benefits to Youth Leaving Foster Care” on page 34 for more information on housing options.

See “Credit” beginning on page 67 for more information on credit reports, including how you can get a copy of your credit report for free.

As you start to look for an apartment or house to rent, be ready to answer questions about your credit, criminal record and references. A landlord probably will want proof that you earn enough money to pay rent. The landlord may also run a “credit check.” If you are going to have a roommate, your roommate will have to give the same information. 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 “Access to Records, Your Caseworker and the Court System” beginning on page 4 for information about sealing your records.

If you have a criminal record, you should understand exactly what is in your record and what you might need to tell someone about, especially if your records were sealed by a judge when you left foster care.

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. Don’t forget to ask the financial aid office of your college if the college offers special housing assistance to former foster youth.



Housing Benefits to Youth Leaving Foster Care

Transitional Living Allowance

If you go through the PAL program, you may be able to get a transitional living allowance once you leave foster care. Your eligibility will depend on how much of the PAL program you finished, whether you are moving into a place that is acceptable, if you have a job (or actively looking for a job) or in school and how long you have been out of foster care. The maximum amount of this allowance is \$1,000 and no monthly payment can exceed \$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, rent deposit, utilities and food/groceries. To qualify, you must show financial need and either have a job (or actively looking for a job) or be in school. The maximum amount that you can receive under this program is \$3,000. Keep in mind that Aftercare funds are not an automatic benefit and may not be paid unless you can show an emergency need. Also, you will generally not be given cash, instead the funds will be in form of gift cards for groceries or payments to landlords or utility companies.

HUD Assistance

If you will be living on your own, you may be able to get help from the U.S. Department of Housing and Urban Development (or HUD). Most housing assistance from HUD is made under a program called “Section 8.” To see if you are eligible for HUD housing assistance (including Section 8), contact your local HUD office. You can find your local HUD office through the “Rental” link at www.hud.gov or by calling (800) 569-4287.

To apply for assistance from HUD, 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 HUD application; the names, dates of birth and your relationship to all persons that you will be living with; proper identification; contact information of current and past landlords and proof of your income.

HUD 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 HUD assistance, HUD should also be able to give you a list of apartments or houses in your area that accept HUD assistance. You should also check other sources, like the newspaper, for apartments or houses that will accept HUD assistance. The waiting list for HUD assistance in some areas is very long. Be sure to ask the HUD office how long you might expect to wait before receiving assistance.

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 under “Preparation for Adult Living (PAL) Program” beginning on page 8 for the contact information for these centers.

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
(512) 735-2400

www.lifeworksweb.org

Galveston (near Houston)

The Children’s Center, Inc.

www.thechildrenscenterinc.org
(409) 765-5212

New Braunfels
(between Austin and San Antonio)

Connections

www.connectionsnonprofit.org
(830) 629-6571

Plano

Collin Intervention to Youth, Inc. www.cityhouse.org
(972) 424-4626

San Antonio
(210) 340-7933

Roy Maas’ Youth Alternatives www.rmya.org

Waco area – Bell, Coryell, Falls, Freestone, Lampasas, Limestone, McLennan and Milam Counties

Central Texas Youth Services www.centraltexasyouthservices.org
(800) 421-TEEN (8336)

FINDING A PLACE TO LIVE

If you need help, but do not recognize a center in your area, then please contact your caseworker, your PAL coordinator, 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. You should ask about Second Chance Homes at your local HUD office or at www.hud.gov or maternity group homes at www.harborhouse.org.

Finally, Covenant House (www.covenanthouse.org or (800) 999-9999) may also be able to help you find a safe place to live.

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:

A parent,

A person who has legal custody of the children,

OR

Another person approved by the parent or legal guardian.

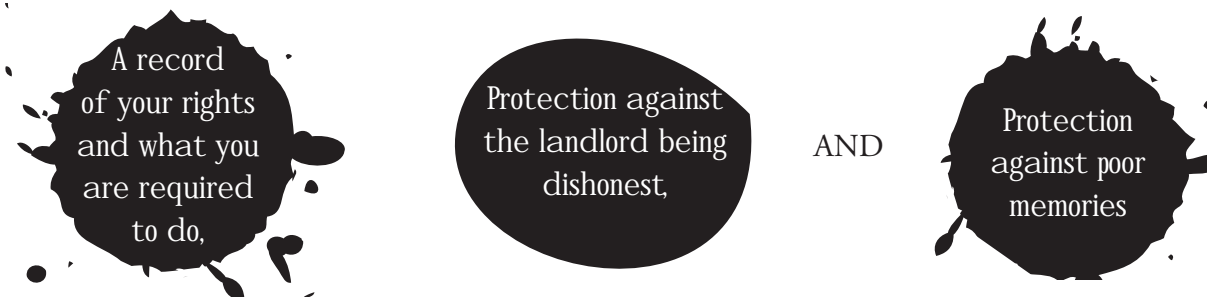
If you think your rights have been violated, you should fill out a Housing Discrimination Complaint Form and turn it in to your local HUD office. You only have one year after a landlord violated your rights to file a complaint with HUD. You may sue someone that you believe violated your rights. You may 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, then 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 gives:



Because most printed leases favor the landlord, it is important that you fully understand the lease. Some of the resources mentioned above can help you to understand the lease *before* you sign it. Never sign a lease without reading and understanding it first.

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. Be sure to get a copy of the lease signed by your landlord! 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 39.

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. You can also require that any serious problems be fixed before you move in. Some people even take pictures of the place before they move in to have proof of what it looked like. 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.

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

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.

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.

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.

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.

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. Doing this 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 his or her share, but you may have to sue him (or her) to get the money. If you sue, having a signed agreement with your roommate could be helpful.

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.

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, including those taken 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 and give it to your landlord. 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

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 something 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

deposit for damages, he must give you a list clearly explaining why he kept that amount and he must return any money left over. The landlord could be responsible for paying you damages (which means, extra money) if he wrongfully keeps any of your deposit.

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.)

Renter's Insurance

You may want to get renter's insurance to protect your things in case they are stolen, damaged in a fire or some other damage. 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 the police move you out).

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. There are many free legal clinics that can help you with landlord problems if you can't afford a lawyer. Finally, the landlord must provide security and safety devices, like deadbolt locks, peep holes in the front door and smoke detectors.

Budgeting

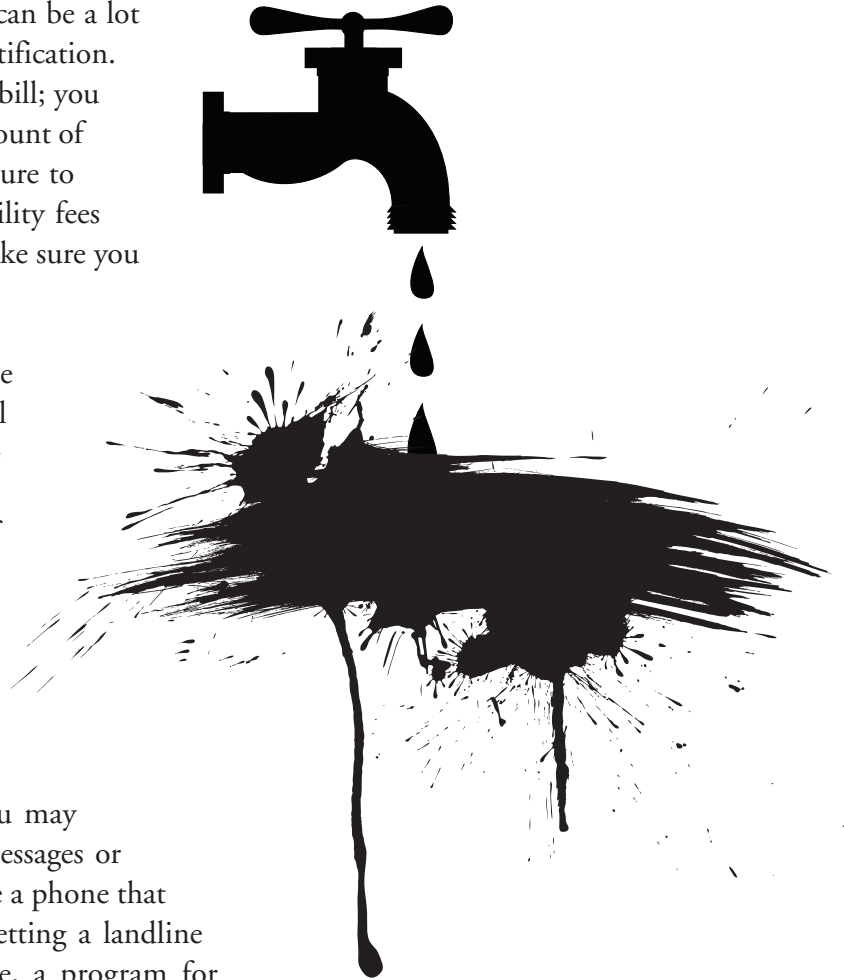
To live successfully on your own, you must budget. Having a budget means planning so that you will not spend more than you earn and will even be able to save. You must plan for monthly costs, including rent, rent increases, utility bills, car expenses (including insurance) and groceries. At first, you 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 telephone. 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.

Some people choose to not put in home telephone service when they have a cell phone. This can be a way to save some money. But if your cell phone service is frequently turned off because you run out of minutes or can't pay your bill, you don't have a good way to communicate with important people like case managers, employers or 911 and this can make it difficult for you to handle your responsibilities. When you are budgeting your money for a cell phone, you may have to settle for a plan that has less text messages or minutes and limit your usage so you can have a phone that works all the time. You can also consider getting a landline phone for your apartment through Lifeline, a program for low-income people which reduces the monthly telephone rate. To find out more about Lifeline, call (866)454-8387; also ask Lifeline about the Link-Up program that covers some of the cost of installing phone service.



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 either of you is between 16 or 18 years old, then that person may only get married if his or her parent *or* a judge agree. Below 16 years, that person will need the consent of a judge to get married.



Effect of Marriage

Marriage is a serious commitment with important consequences—emotionally and legally. While the emotional issues are beyond this manual, 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 man and a woman. A marriage can only legally end by getting a divorce.

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 3 and 30 days before your ceremony.
- ♥ Any authorized person may perform the ceremony. Authorized persons include judges, some other government officials and many clergymen.

Common Law Marriage

A legal marriage between a man and a woman can be created in Texas simply by:

- ♥ Agreeing to be married,
- ♥ Living together in Texas as husband and wife, and
- ♥ Telling others that you are husband and wife.

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”), set amounts that one spouse must pay to support any children and determine the rights of each spouse to visit the children. There are many free legal clinics that help low-income couples with their divorces.

**Parental Rights and Responsibilities**

If you are a parent, you have the responsibility to provide support for your children until they are adults. 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 your child (or whether you are the father of the child), then the court can order medical tests on the man 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.

An abused spouse or the parent of an abused child does *not* have to try 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 but could also 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 46. There is no cost for a protective order.

Once you report the abuse, the police and district 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 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.

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



TEXAS COUNCIL ON FAMILY VIOLENCE

The Texas Council on Family Violence assists Texas domestic violence shelters and can assist you in locating a shelter in your area. A domestic violence shelter is a place where someone being abused can go to escape the abuse.

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

National Teen Dating Abuse Helpline

You can also call the National Teen Dating Abuse Helpline at (866) 331-9474
(if hearing impaired, contact (866) 331-8453).

Healthcare

After foster care, you will be responsible for the costs of your medical care. There are programs to help pay these costs so that you can continue to see the doctor and get necessary medicines, but it will be up to you to apply for these benefits.

Transitional Medicaid

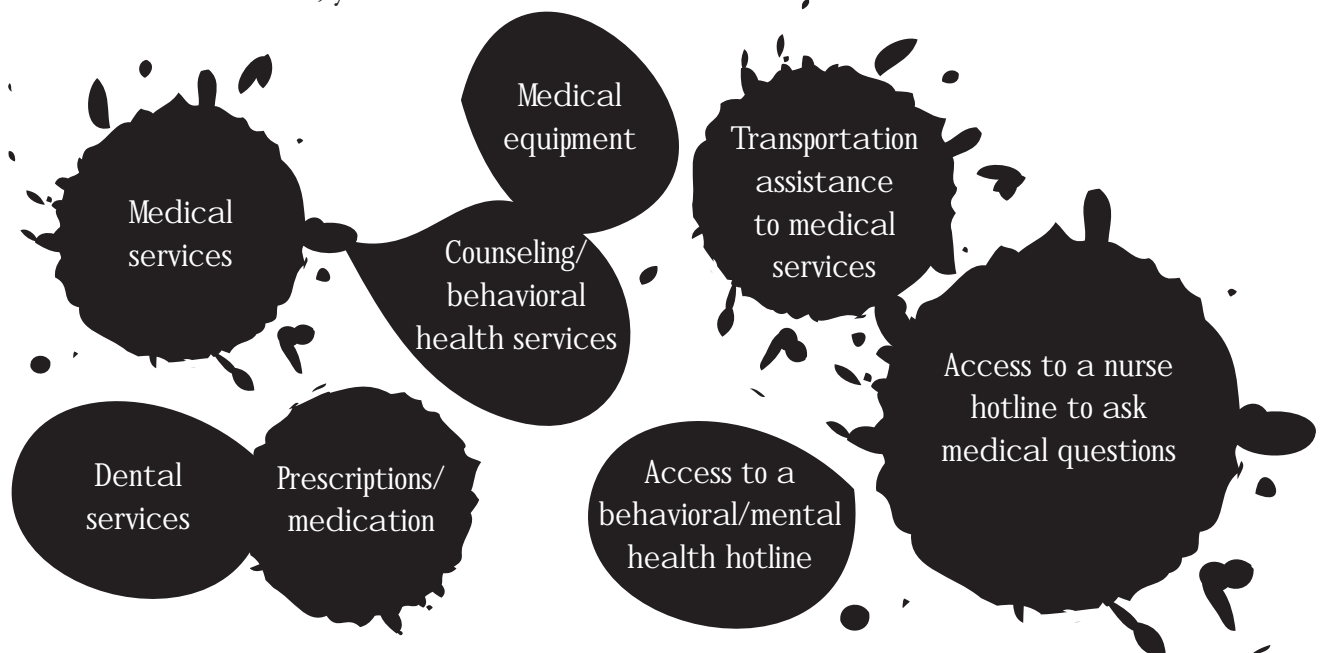
If you remain in Texas, you will continue to be eligible for Medicaid coverage until your 21st birthday if:

- 👍 You are a U.S. citizen or other legal resident,
- 👍 You do not have other insurance, such as through a family member or work,
- 👍 Your total cash and other assets (like a car) are valued at less than \$10,000, and
- 👍 Your income is less than four times the federal poverty level for one person, which in 2008 would have meant that you must earn less than about \$3,610 per month.

This type of Medicaid is called “transitional Medicaid.” Medicaid **IS** *health insurance* and this health insurance is also called Star Health.

Your caseworker should work with a Medicaid eligibility specialist to get you covered under transitional Medicaid when you age out of foster care. Please ask your caseworker whether this has been done.

With transitional Medicaid, you can receive:



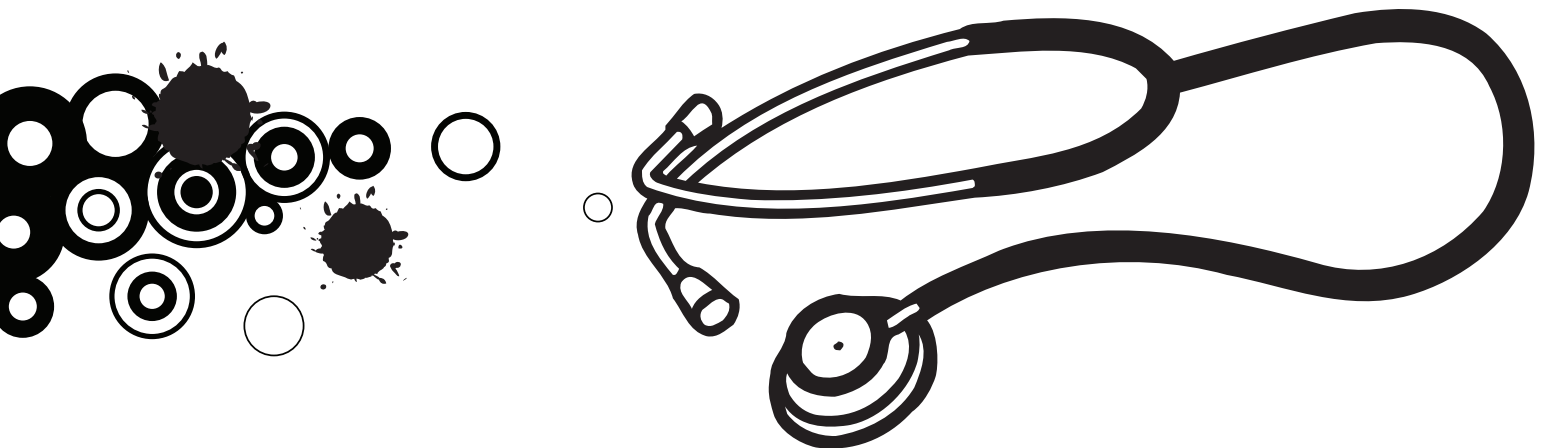
Once you have transitional Medicaid, you will have to renew it every twelve months. The Medicaid program should mail you a renewal form each year. If you do not receive a renewal form at least one month before your transitional coverage is set to end, then you should contact Health and Human Services Commission Centralized Benefits Services at (800) 248-1078 ext. 8126 (or ask for assistance with transitional Medicaid for youth aging out of foster care). You can also call this number if you need to change your address or have other questions about your Medicaid eligibility. It is your responsibility to renew! Once you turn 21, however, you will no longer be eligible for the transitional Medicaid program. However, you may be eligible for another health insurance program., the **Former Foster Care in Higher Education (FFCHE) Program.** As a former foster youth, you can continue to receive health insurance when you are 21 and 22 if you meet the transitional Medicaid requirements on page 47 and you are enrolled in college, community college, junior college, technical institute or university (trade schools do not count). To apply call (800)248-1078 or 2-1-1 and ask for a FFCHE application - form H1868.

Health Insurance for Children and Pregnant Women

If you earn too much money to qualify for Medicaid but cannot afford private insurance for your children, then your children may be able to get health insurance through the Children's Health Insurance Program (CHIP). CHIP coverage provides eligible children with coverage for most health services, including regular checkups, immunizations, prescription drugs, lab tests, X-rays, hospital visits and more.

If you are pregnant, uninsured and not eligible for Medicaid, you may qualify for CHIP perinatal benefits. Coverage starts before the child is born and continues after the child's birth.

For more information on CHIP, call (877) KIDS-NOW (or (877) 543-7669) or visit www.chipmedicaid.com.



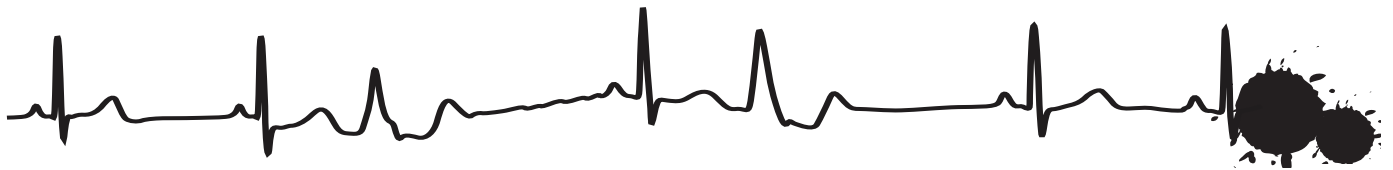
Private Healthcare Coverage

Even if you do not qualify for transitional Medicaid, you still may be able to get health insurance through your college or vocational school. Remember that if you qualify for the ETV program, you can use your \$5,000 allowance to help pay for medical insurance.

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. Please understand, though, that even if your employer offers medical insurance, it probably won't be free. You will be expected to pay part or even all of the cost of the insurance, but it may be cheaper than if you tried to get a health insurance policy on your own or if you had to pay medical expenses without insurance.

It is often tempting for many young adults to choose not to have health insurance because they're in good health and don't expect future medical problems. However, serious physical injury or medical conditions can occur when least expected and can be extremely expensive.

There are many resources, like www.texashealthoptions.com, to help you understand your medical insurance choices.



Food Stamps

Under the food stamp program, young adults living in Texas may be eligible to receive an electronic debit card to buy groceries. To qualify, you must, among other things, show financial need.

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.

For more information on this program, visit the "Food Stamp Program" link under "How to Get Help" at www.bhsc.state.tx.us, visit www.yourtexasbenefits.com, or dial 211 in Texas.

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 in 2008 was \$267 per month for a family of two parents and one child.

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 "Temporary Assistance for Needy Families (TANF)" link under "How to Get Help" at www.hhsc.state.tx.us, visit www.yourtexasbenefits.com, dial 211 in Texas, or visit your local office of the Texas Department of Human Services.

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, the Department is supposed to put the funds in a special account and use them for additional expenses you have and release them to you when you turn 18. Those who are covered by RSDI who become disabled before the age of 22 can receive RSDI benefits as an adult, but they must remain unmarried.

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. Generally if a child in foster care is receiving SSI benefits, they are suspended while they are in foster care because of the complicated foster care funding rules. Because the eligibility rules for SSI change once someone is 18 or older, even if someone was receiving SSI in the past, they will need to reapply for the benefits. 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. If you have disabilities, you should ask your caseworker about applying for SSI well before you leave care.

Applying for these benefits can be complicated, particularly providing the necessary documentation to establish that you have a disability. Be sure to get help from your case manager or another caring adult throughout the application process

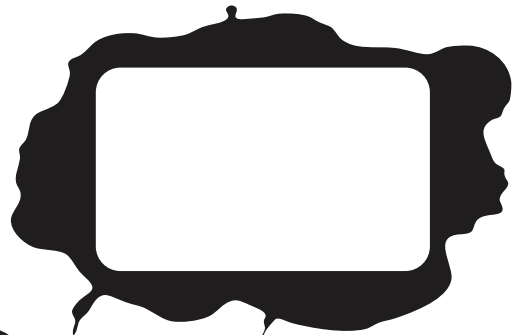
If you stay in foster care after you turn 18, you will need to sign over your RSDI or SSI benefits. If your benefits exceed the cost of your care, the money will be put in a personal account for you to use for expenses. If the amount in the account becomes too high you can become ineligible for foster care, so talk with your case manager about how much you can save. For more information visit www.socialsecurity.gov.

Other Healthcare Resources

On the Finding Help in Texas website (www.211texas.org), you can search for 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 211 on any phone in Texas.

YourTexasBenefits.com offers online access to Texas Health and Human Services Commission benefits including Medicaid, food stamps, Temporary Assistance for Needy Families (TANF) and Children's Health Insurance. You can also dial 211 on any phone in Texas to get this information.





Get Your Identification Documents by Age 16

By the day you turn 16, your case worker 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.) 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. 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 know (your case manager, CASA, attorney ad litem, the judge, foster parent) that you need them. You will not be able to function in the adult world without these documents. If you don't get help getting them, call the Texas Foster Youth Justice Project at 877-313-3688. 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.

Driver's License, Photo Id & Other Records

Having an official ID with your picture is very important. Airports, banks, stores, voting sites, schools and even some employers will ask for 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. So, 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) or call your local DPS office to ask what they need before you apply.







Getting a Driver's License While in Foster Care

To get a Texas driver's license while you are in foster care, you must meet the DPS requirements below and get special permission from your caseworker's supervisor. Not all foster youth are allowed to get a car. You need your caseworkers approval. Then you will need car insurance. It is illegal to drive without insurance, and DFPS does not provide car insurance to foster youth. Your PAL training should teach you about car insurance and owning and maintaining a car.

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:

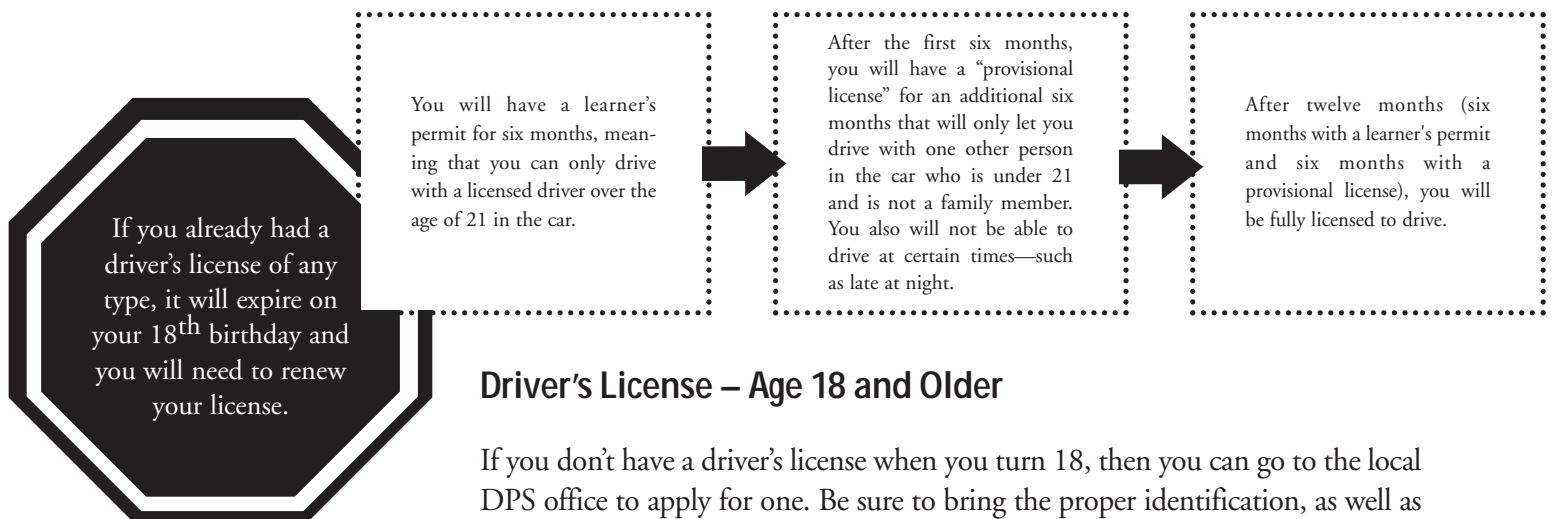
-  Proof of driver education (either through a course or “parent taught”),
-  Proof of being enrolled in and going to high school (or proof of high school graduation or GED certificate),
-  Your Social Security Card,
-  Proof of your identity,
-  A copy of court order appointing the state as your managing conservatory, and
-  The application signed by a supervisor of the caseworkers.

You will also need to bring money to pay the application fee.⁵ You will also need to pass a vision exam and a written driving test. Of course, 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” above.

⁵ The application fee for 2008 is \$24 if you are 18 years old or older and \$5 if you are under 18 years old. They charge an additional \$10 to take the driver's test.

Before going to apply for a driver's license, you should call the local DPS office to find out exactly what you need to bring with you.

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:



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, as well as money for the fee. 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.

Identification Card

If you are not able to get a driver's license, you should get a Texas identification card. This is a photo ID card that has the same benefits of establishing your identity but does not allow you to drive. These cards are issued by the DPS. You will need to show the right documents and pay a fee to get one of these cards.

Special Immigration Juvenile Status And Green Cards

If you are in foster care and are not a U.S. citizen or legal resident, you should talk to your caseworker and attorney about Special Immigrant Juvenile Status (or SIJS). If your attorney is not familiar with immigration law, you should ask for a new attorney that knows about immigration issues. The Department of Family and Protective Services is supposed to help you take care of your immigration status, the process takes a long time and it must be completed before you leave the foster care system.

SIJS is a way for undocumented foster youth to become lawful permanent residents of the United States, sometimes called getting a “green card,” though the card is no longer green. To be eligible for SIJS status, you must be under 21 years old and not married. Also, the juvenile court must find that it is not in your best interest to go back to your home country and that you can’t be reunited with either parent because of some serious reason, like abuse, neglect or abandonment. During the permanent resident process, you must remain under juvenile court supervision. It could take a couple of months to several years to finish this process and get a green card. **You should start this process early because you can’t get SIJS status once you have been “emancipated,” which usually happens when you turn 18 years old but could happen earlier if a court orders it.** Remember, 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.

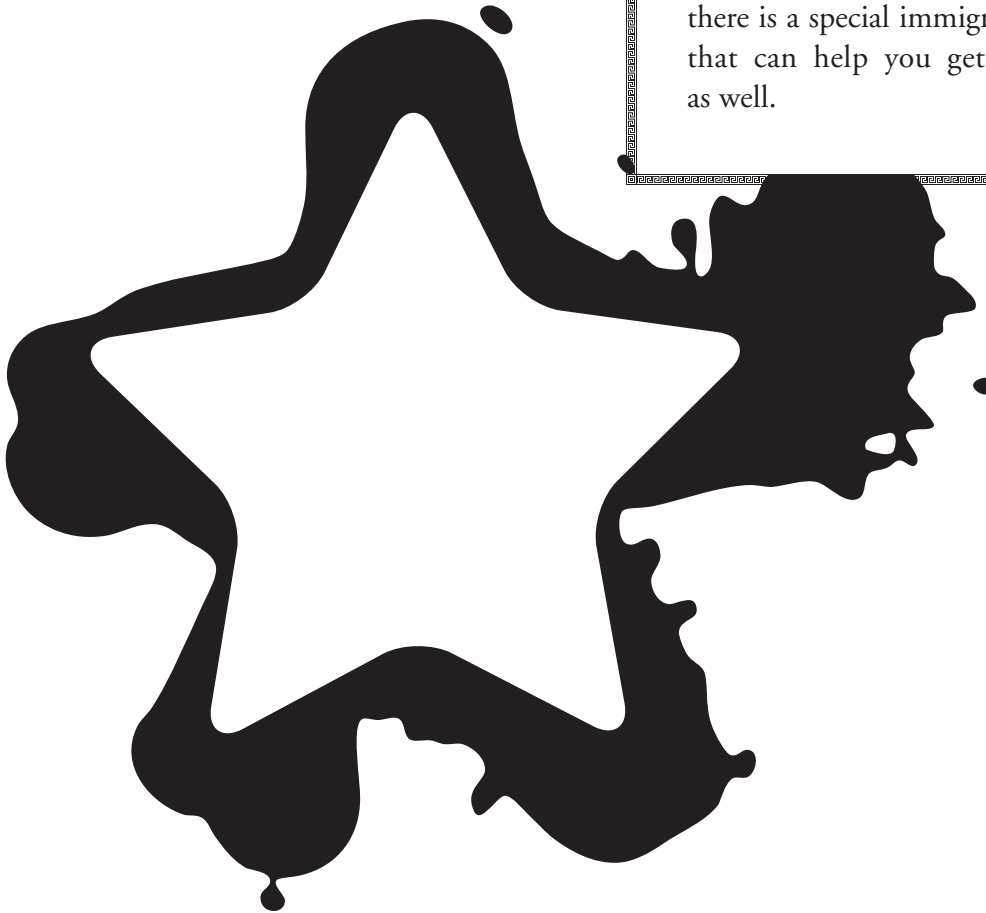
The application process includes filling out several forms (I-360), having your fingerprints and photographs taken and getting a medical examination. You should get your caseworker and attorney to explain the process and help you fill out the forms. Remember that applying for SIJS status is similar to turning yourself into U.S. Immigration and Customs Enforcement (or ICE). If your SIJS case is denied, immigration has the right to put you into deportation proceedings, which mean 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 may keep you from getting a green card. Your caseworker and attorney will need to look over your case carefully before filing for SIJS status. If ICE already knows you are in the U.S., they should close your case while you apply for SIJS status and your green card. If your status is granted, your case stays closed. But, if your status is not granted, immigration can reopen your case for deportation.

SPECIAL IMMIGRATION JUVENILE STATUS AND GREEN CARDS

Once you have your green card, you have the right to live and work permanently in the U.S. You also have the right to apply for U.S. citizenship five years later (usually, you must be at least 18 years old). You should talk to your caseworker and lawyer about any risks or issues of having SIJS status. Please understand that if you become a U.S. citizen after getting SIJS status, you can't simply move your natural parents to the U.S. Your lawyer can tell you if there are other ways to get a green card.

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

For example, if your spouse or parent has a green card, they may be able to help you get yours, even if you don't live with them. Also, if your brother or sister is a U.S. citizen, they can help you too. If you were the victim of a violent crime or were abused by a parent or spouse who is a U.S. citizen or permanent resident, then there are special programs that may also be able to help you get a green card. If you are a trafficking victim, somebody who was brought to the U.S. to be forced to work for little or no wages, or to be a prostitute or involved in the sex trade, there is a special immigration program that can help you get a green card as well.



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.

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” and, if approved, 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 Motor Vehicles when you apply for or renew your driver’s license or 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.” Make a photocopy of the card and mail a copy to yourself the same day you mail it to the Selective Service. 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 (888) 655-1825. 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 don't 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 also are not eligible for citizenship without registering. If you don't register before you turn 26, then you may never be able to get some of those benefits.



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: first, 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. Fill out the application and drop it in the mail—postage is free to you. 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 identification card. Sign this card and keep it with you when you go to the polls on election day or, if you lose it, bring your official photo ID when you go to vote.

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

For more information, contact:





Criminal Laws For Those Under 18

Smoking



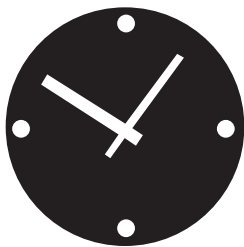
After you turn 18, it is legal for you to purchase, possess, and use tobacco products. If you are under 18, you may be fined, forced to attend a tobacco awareness class, and have your driver's license suspended.

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.

Criminal and Juvenile Records

Any sort of criminal record, from an arrest, to deferred adjudication, to 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. Your “criminal record” will be accessed by potential employers and landlords, and can prevent you from pursuing all sorts of types of jobs because your record keeps you from getting certified or licensed. There is a lot of misinformation about what will or can show up on your criminal record and it is important that you 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. And for some type 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.

Juvenile Records

Juvenile records are for anything of a criminal nature that you did before you were 17 years old. Sometimes, even if you are under 17, you can be certified as an adult and the case will be handled in adult criminal court, which means the consequences will be more severe and even more difficult to get off your record.

Some juvenile records can be sealed, meaning they are no longer accessible to anyone.

Sealing records is a complicated process and it does not happen automatically. 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. For more information about sealing records, see Sealing Juvenile Court Records in Texas in the resources section of www.texasfosteryouth.org.

If you had some sort of juvenile matter that was never resolved, it may come back as a bigger issue once you are over 18, when the court can take much stronger action against you and have you arrested without notice. Often foster youth don’t complete a juvenile case because they moved foster care placements or those that were supposed to help them take care of it, such as their case manager, don’t follow through on it. Don’t assume that no news is good news. Ask your case manager, attorney ad litem, CASA, and foster parent to help you find out what happened to those juvenile cases you had, even if it was just for something like fighting at school.

Criminal Records

For those crimes that you allegedly 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 or you get a pardon from the Texas governor, who only grants a few each year. 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. 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. 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, then your driver's license will be suspended for one year if you do not attend the alcohol awareness training.

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 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 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 days

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

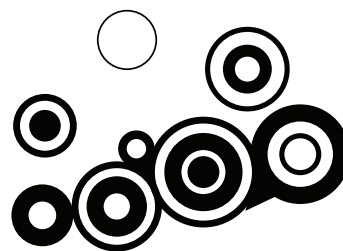
2nd

Third offense:

3rd

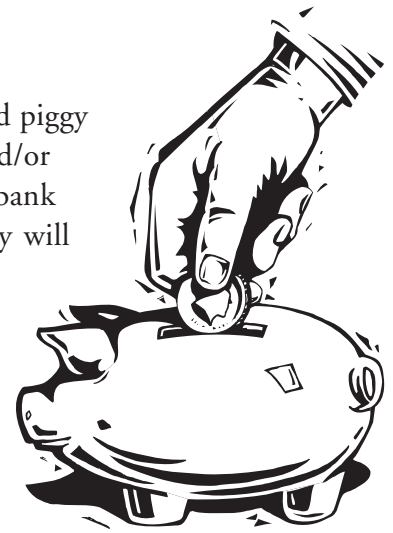
- * Class C misdemeanor, punishable by a fine up to \$500
- * Attendance at an alcohol awareness class
- * 40 to 60 hours of mandatory community service
- * Loss of your driver's license for 180 days

If you are 17 or older, the fine can be up to \$2,000, and you may be jailed for up to 180 days, or both.



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 want 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. This 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 not have to pay 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. Opening a bank account is not for everyone.



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 not simply 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?

Ask the banks about these things when choosing an account:

1ST

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.

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.

2ND

3RD

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.

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.

4TH

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. Some organizations have individual development accounts to help you double your savings.

For information, contact
RAISE Texas at
(512) 477-4431 ext 129 or
www.covenantcapital.org.

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 and then not understanding what will happen if they charge purchases and 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 the amount you charge is immediately taken out of your bank account. So, with a debit card, you will not have a month-

ly bill to pay, but 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.



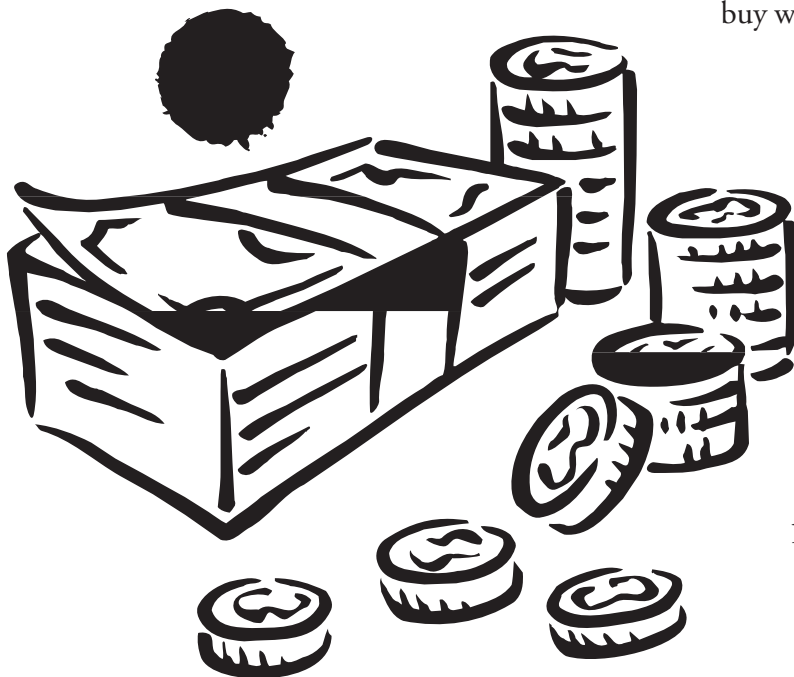
Money Orders

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 if 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. So, please think hard about whether a payday loan is the best choice. 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 1-800-538-1579 or www.occc.state.tx.us.

Credit

What is a credit report?

By being aware of your credit score and by regularly checking your credit report, you can be sure that the accounts and balances listed are accurate and up-to-date. This step is also important to protect against “identity theft,” which is when someone uses your name and Social Security number to take out loans and credit cards in your name. You can get a *free* copy of your report from all three credit reporting agencies from 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.

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 on interest charges, insurance and even cell phone contracts.

When you get your credit report, you will also get a list of everyone who has requested your credit report within the last year, or the last two years if the requests were related to jobs. It is important to review this list because any strange inquiries could also be a sign of identity theft.

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.
- § Public record information including bankruptcies, foreclosures and tax liens.

What is a credit score?

Your credit score is basically used to predict whether you will pay your bills. When you check your credit report, you should also consider checking your credit score. However, unlike the credit report, you must pay to get your credit score. A credit score is a tool businesses and banks use 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 facts from your credit report, like 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.



Correcting Credit Reports and Fixing Bad Credit Scores

Once you get your credit report, check for anything that is wrong. Your credit report should tell you 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. 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.

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 10 years.

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.

Appendix A

Rights of Children and Youth in Foster Care

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

1. To good care and treatment that meets my needs in the least restrictive setting available. This means I have the right to live in a safe, healthy, and comfortable place. And I am protected from harm, treated with respect, and have some privacy for personal needs.
2. To know
 - Why am I in foster care?
 - What will happen to me?
 - What is happening to my family (including brothers and sisters) and how CPS is planning for my future?
3. To 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 do not know my language, CPS will give me a plan to meet my needs to communicate.
4. To be free from abuse, neglect and exploitation.
5. To fair treatment, whatever my gender, gender identity, race, ethnicity, religion, national origin, disability, medical problems, or sexual orientation.
6. To not receive any harsh, cruel, unusual, unnecessary, demeaning, or humiliating punishment. This includes not being shaken, hit, spanked, or threatened, forced to do unproductive work, be denied food, sleep, access to a bathroom, mail, or family visits as punishment. I will not receive remarks that make fun of me or my family or any threats of losing my placement or shelter.
7. To 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.
8. To attend my choice of community, school, and religious services and activities to the extent that it is right for me, as planned for and discussed by my caregiver and caseworker, and based on my caregiver's ability.
9. To go to school and receive an education that fits my age and individual needs.
10. To be trained in personal care, hygiene, and grooming.
11. To comfortable clothing similar to clothing worn by other children in my community.
12. To clothing that does a good job of protecting me against natural elements such as rain, snow, wind, cold, sun, and insects.
13. To have personal possessions at my home and to get additional things within reasonable limits, as planned for and discussed by my caregiver and caseworker, and based on caregiver's ability.
14. To personal space in my bedroom to store my clothes and belongings.
15. To healthy foods in healthy portions proper for my age and activity level.
16. To good quality medical, dental, and vision care, developmental and mental health services that are at least adequate enough for my needs.

APPENDIX A

RIGHTS OF CHILDREN AND YOUTH IN FOSTER CARE

17. To be free from unnecessary or too much medication.
18. To 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.
19. To contact my caseworker, attorneys, ad litem, probation officer, CASA, and Advocacy, Inc. at any time. I can communicate with my caseworker, CASA, Advocacy, Inc. or my attorney ad litem without limits.
20. To see my caseworker at least monthly and in private if necessary.
21. To actively participate in creating my plan for my services and permanent living arrangement, and in meetings where my medical services are reviewed, as appropriate. To be given a copy or summary of my plan and to review. I have the right to ask someone to act on my behalf or to support me in my participation.
22. To go to my court hearing and speak to the judge.
23. To speak to the judge at a court hearing that affects where I have been placed including status hearings, permanency hearings, or placement review hearings.
24. To expect that my records and personal information will be kept private and will be discussed only when it is about my care.
25. To have visitors, to keep a personal journal, to send and receive unopened mail, and to make and receive private phone calls unless appropriate professionals or a court says that restrictions are necessary for my best interests.
26. To get paid for any work done, except for routine chores or work assigned as fair and/or reasonable discipline.
27. To give my permission in writing before taking part in any publicity or fund raising activity for where I am placed or the agency, including the use of my photograph.
28. To not be forced to make public statements showing my gratitude to the foster home or agency.
29. To receive, refuse, or request treatment for physical, emotional, mental health, or chemical dependency needs separately from adults (other than young adults) who are receiving services.
30. To call the Texas Abuse/Neglect Hotline at 1-800-252-5400 to report abuse, neglect, exploitation, or violation of personal rights without fear of punishment, interference, coercion, or retaliation.
31. To complain to the DFPS Consumer Affairs Office at 1-800-720-7777 and/or Advocacy, Inc. at 1-800-252-9108 if I feel any of my rights have been violated or ignored. To be free from threats of punishment for making complaints and have the right to make an anonymous complaint if I choose.
32. To be told in writing of the name, address, phone number and purpose of the Texas Protection and Advocacy System for disability assistance.
33. To not get pressured to get an abortion, give up my child for adoption, or to parent my child, if applicable.
34. To hire independent mental health professionals, medical professionals, and attorneys at my own expense.
35. To understand and have a copy of the rights of children and youth in foster care.

Appendix A-2 (Youth 16 and older)

When I am age 16 and older in foster care, I also have the right:

1. To attend Preparation for Adult Living (PAL) classes and activities as appropriate to my case plan.
2. To a comprehensive transition plan that includes planning for my career and help to enroll in an educational or vocational job training program.
3. To be told about educational opportunities when I leave care.
4. To get help in obtaining an independent residence when aging out.
5. To one or more Circle of Support Conferences or Transition Planning Meetings.
6. To take part in youth leadership development opportunities.
7. To consent to all or some of my medical care as authorized by the court and based on my maturity level. For example, if the court authorizes, I may give consent:
 - to diagnose and treat an infectious, contagious, or communicable disease
 - to examine and treat drug addiction
 - for counseling related to preventing suicide, drug addiction, or sexual, physical, or emotional abuse
 - for hospital, medical, or surgical treatment (other than abortion) related to the pregnancy if I am unmarried and pregnant

If I consent to any medical care on my own, without the court or DFPS involved, then I am legally responsible for paying for my own medical care.

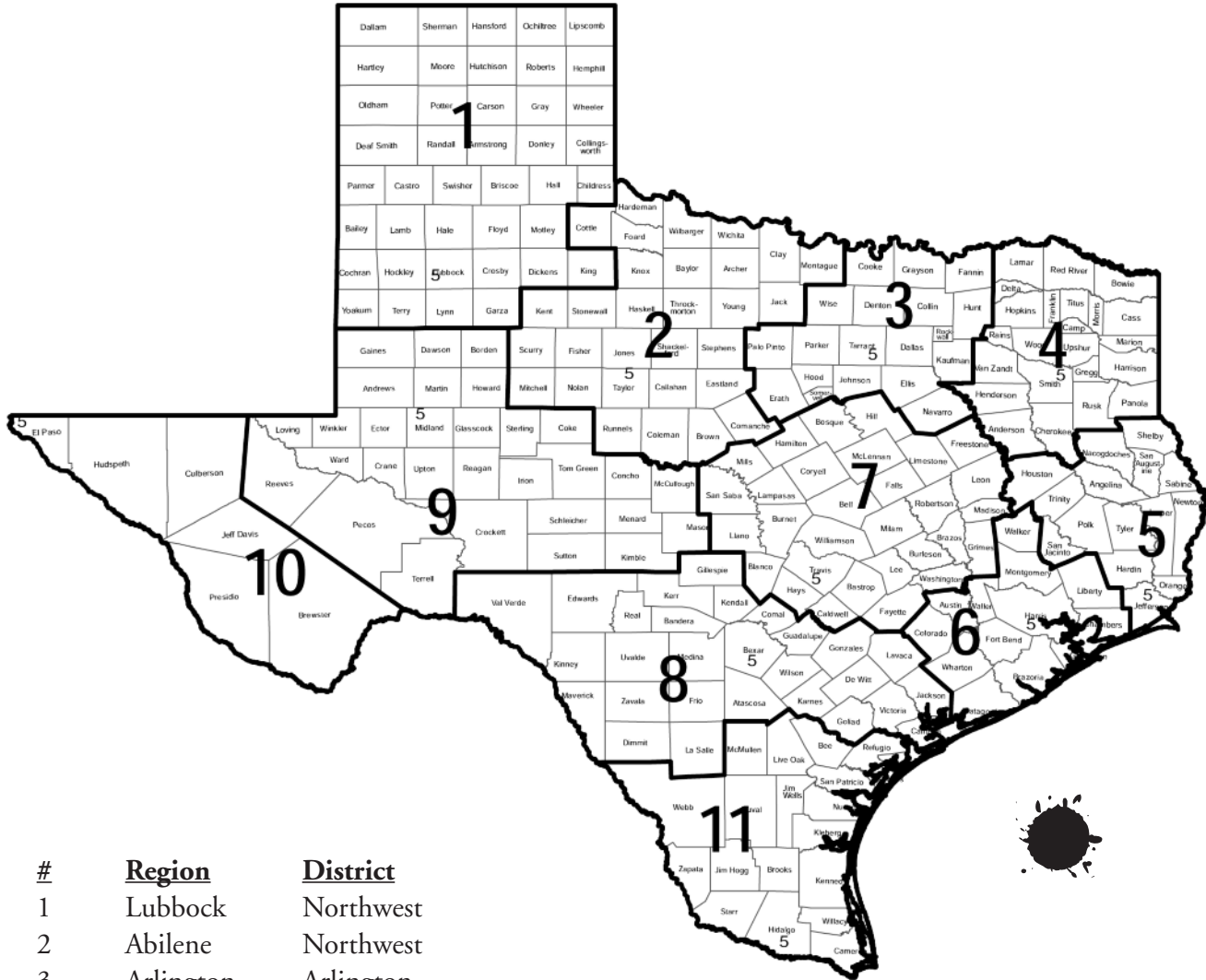
8. To request a hearing from a court to determine if I have the capacity to consent to medical care (Sec 266.010).
9. To help with getting my driver's license, social security number, birth certificate, and state ID card.
10. To seek proper employment, keep my own money, and have my own bank account in my own name, depending on my case plan and age or level of maturity.
11. To get necessary personal information within 30 days of leaving care, including my birth certificate, immunization records, and information contained in my education portfolio and health passport.



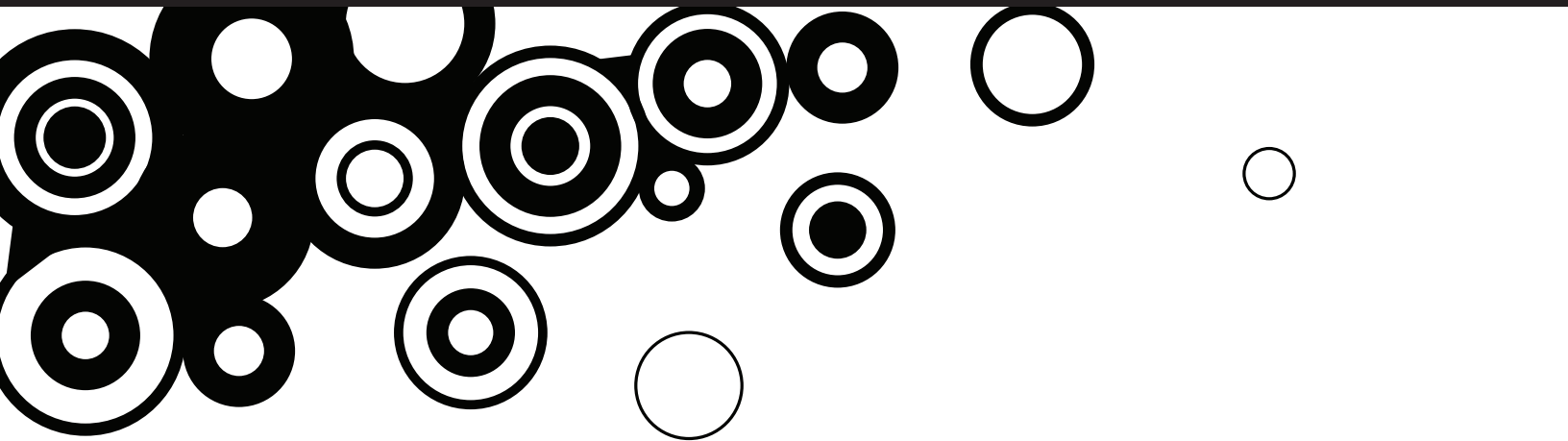


Appendix B

DFPS Regions



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



Appendix C

Court Checklist for Youth Aging Out of Foster Care

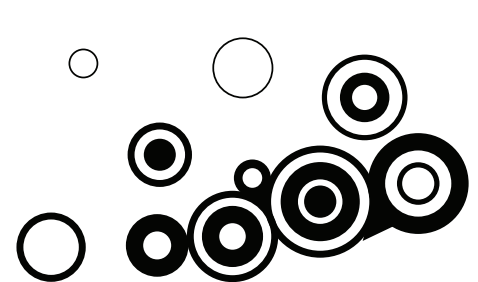
Before a youth's foster care case is closed, the Texas Department of Family and Protective Services caseworker assigned to the case should provide the youth with the following items.

General Information

- _____ Original birth certificate.
- _____ Original Social Security card.
- _____ Identification card or driver's license.
- _____ Immigration documents.
- _____ A copy of the final court order and case file.
- _____ A copy of the CPS file on a computer disk.
- _____ Any information relating to the youth's personal bank account or any trust funds established on behalf of the youth.
- _____ Any information regarding child support.
- _____ Information explaining how to obtain Section 8 or Subsidized Housing.

Education Information

- _____ Official school records from all schools attended.
- _____ Last report card.
- _____ Official high school transcript.
- _____ For special education students:
 - _____ The youth's most recent ARD report
 - _____ The youth's most recent evaluation.
- _____ Information on how the youth can continue working towards graduation until the age of 21.
- _____ If a youth is not graduating from high school, information about getting a GED and Job Corps.
- _____ Verification from PAL coordinator or Aftercare Case Manager of eligibility for:
 - _____ Transitional Living Allowance
 - _____ Aftercare Room and Board Assistance
 - _____ Education and Training Voucher Program
 - _____ College Tuition and Fee Waiver
- _____ Detailed instructions on how to access the services including contact phone number, forms to be used, and where to find them on the internet.
- _____ Information on the appeal process if the youth does not receive the Transitional Living Allowance or another benefit.
- _____ Contact information of the youth's PAL coordinator and Aftercare Case Manager.



Medical Information

- _____ Complete medical and dental reports, exams, and logs.
- _____ Complete list of psychoactive medication prescribed and administered at any time in the child's history.
- _____ Information regarding Supplemental Security Insurance (SSI) or any other type of disability, such as Home and Community-Based Services (HCS) and other Medicaid waiver programs.
- _____ Original Medicaid card.
- _____ Record of immunizations.
- _____ Details on the follow-up medical, dental, psychiatric, and therapy appointments that are scheduled or need to be scheduled.
- _____ Adequate supply of medication including instructions on how to access refills, a copy of any paperwork that must be submitted, names of participating pharmacies or locations where medications can be obtained?
- _____ Psychological evaluations (if applicable).
- _____ Information on how to obtain affordable mental health and medical care.

Employment/Job Training

- _____ Information on enrolling in a job training program.
- _____ If the youth is disabled, information about applying for services from the Department of Assistive and Rehabilitative Services (DARS).

The DFPS caseworker should have also completed and filed the following:

- _____ Petition for Special Immigrant Juvenile Status, U.S. Citizenship and Immigration Services Form I-360
- _____ Transitional Medicaid application or other health insurance form
- _____ Supplemental Security Insurance (SSI) application
- _____ Department of Assistive and Rehabilitative Services application, if youth is disabled
- _____ Applications for public assistance such as food stamps
- _____ Application for services from the Department of Assistive and Rehabilitative Services (DARS), if the youth is disabled.



Appendix D

Useful Resources

1.

Texas Foster Care Handbook for Youth is available

http://www.dfps.state.tx.us/Documents/Child_Protection/pdf/foster-care-handbook.pdf

2.

Street Smart Guides are available at www.texasfosteryouth.org or at www.texasbar.org.

Street Smart Austin: Know Your Rights!

Street Smart Corpus Christi: Know Your Rights!

Street Smart Dallas: Know Your Rights!

Street Smart El Paso: Know Your Rights!

Street Smart Houston: Know Your Rights!

Street Smart San Antonio: Know Your Rights!

3.

Sealing Juvenile Court Records in Texas is available at www.texasfosteryouth.org

