

# Transitioning from Care



**A GUIDE FOR CAREGIVERS**

Second Edition

# Dedication



## **Bryan Kelly**

The following work is fondly  
dedicated to  
Bryan.

As a member of the advisory  
committee, Bryan lent us his  
energy, vision, and inspiration  
as he helped guide the creation  
of this transition tool up until  
his untimely passing in May, 2012.

Bryan was passionately devoted to  
children and youth in care as  
well as those who care for them,  
and, as such, will be remembered  
and missed.



**A special thank you to the steering committee  
which provided, not only direction, but a  
treasure of insight and inspiration to this  
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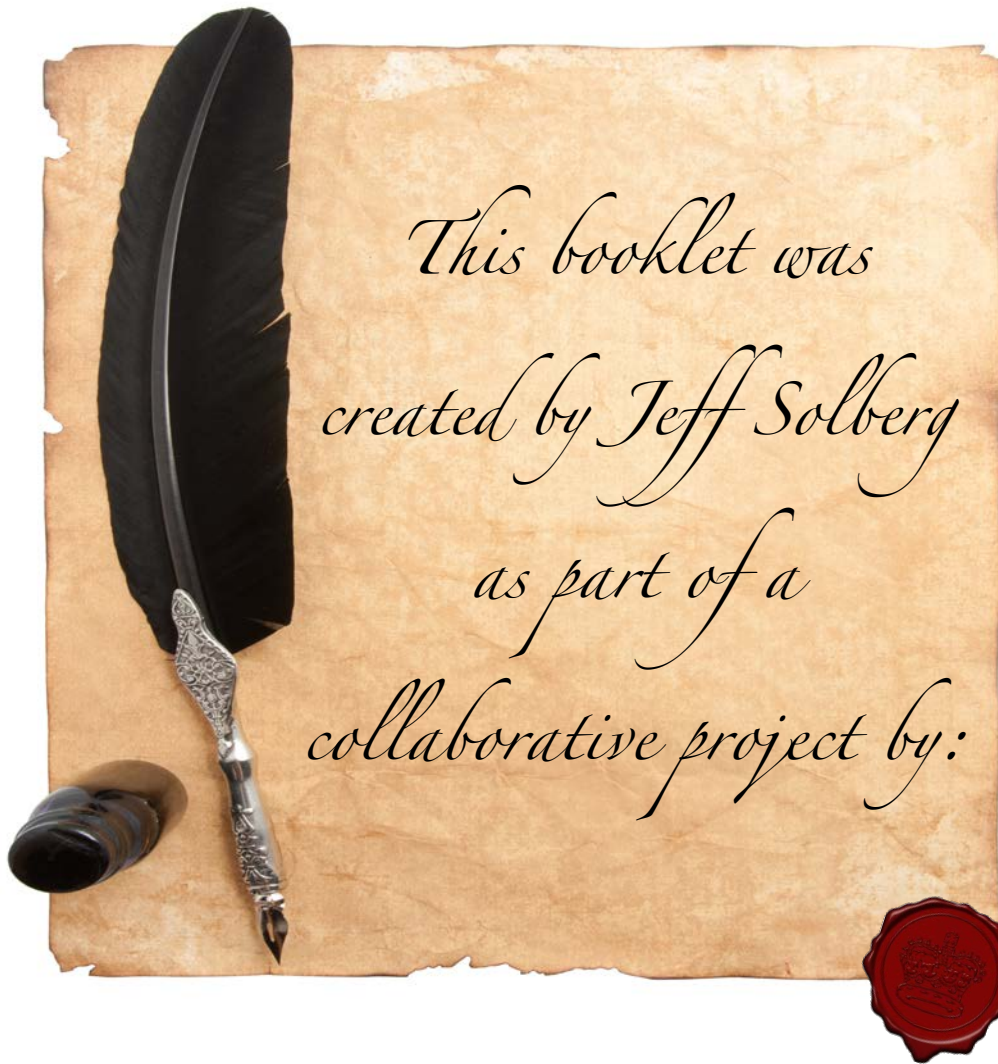
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This group has gone above and beyond the call of duty, driven by a deep desire to create better outcomes for youth in care and their caregivers. On behalf of these youth and their caregivers, and for the direction given me during the development of this resource, I thank you!



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created by Jeff Solberg  
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**Captain's Log: May, 2014.**

**Objective: Transitioning youth in care into adulthood**

Hello and welcome aboard. Are you ready for the journey?

If you are reading this, you have most likely found yourself in the unique position of preparing to help guide a youth in your care into adulthood, readying them to launch their own journey into what often seems like a foggy unknown up ahead. Or maybe you have already started down that path and are thinking you would like a map with a little more detail.

Either way, it is my hope that this booklet becomes a kind of map, something to provide you with a clearer picture of the twists, turns, detours, and options on the path ahead. You and I both know from experience that a little planning can go a long way in helping us achieve our desired destination. With a good map, the path ahead becomes a little less intimidating, and we embark a little more confidently knowing we have prepared for the journey as much as we can.

Before we start, I want to take a moment to thank the many caseworkers, case managers, youth workers, youth mentors and foster or kinship parents, and many others that have taken the time to share experiences with me. Thank you! It has been a privilege to hear your personal experiences, insight and wisdom, and I am grateful for all that you have shared with me.

Sincerely,

**Jeff Solberg**

## Why This Book?

### Watch out, CLIFF ahead!

When the average Canadian turns 18, the usual feelings they experience can probably be summed up as excitement and anticipation. They may feel a sense of energy from reaching a milestone which is expected to bring good things, including a certain level of freedom. More often than not this is something youth look forward to.



Not so for the average youth leaving care.

### Youth in care need intentional, informed guidance to prepare them.

For youth leaving care, 18 often feels like a cliff – a black hole full of unknown and dread. “Cliff” is a term that youth in care have used, but is echoed by many caseworkers who say the fears are real and well founded. In his special report, Alberta’s Child and Youth Advocate cites a University of Victoria Study that found nearly half of the youth studied were homeless at some point within the first 18 months of leaving care.

On the other hand, children raised in their natural or biological families more often have the chance to venture into life at their own pace. They have the opportunity to make mistakes, to experiment, to leave in stages. They may leave and come home or leave but spend most of their time at home. These children are rightly taking advantage of the typical privileges that having a loving family normally provides. Privileges such as free home cooked meals and laundry facilities, but more importantly, the real privileges of a financial security net, emotional support and encouragement from those who love them.

For youth in care – it can seem like everything stops at 18 – all the support, all the relationships, all the help, all the hope.

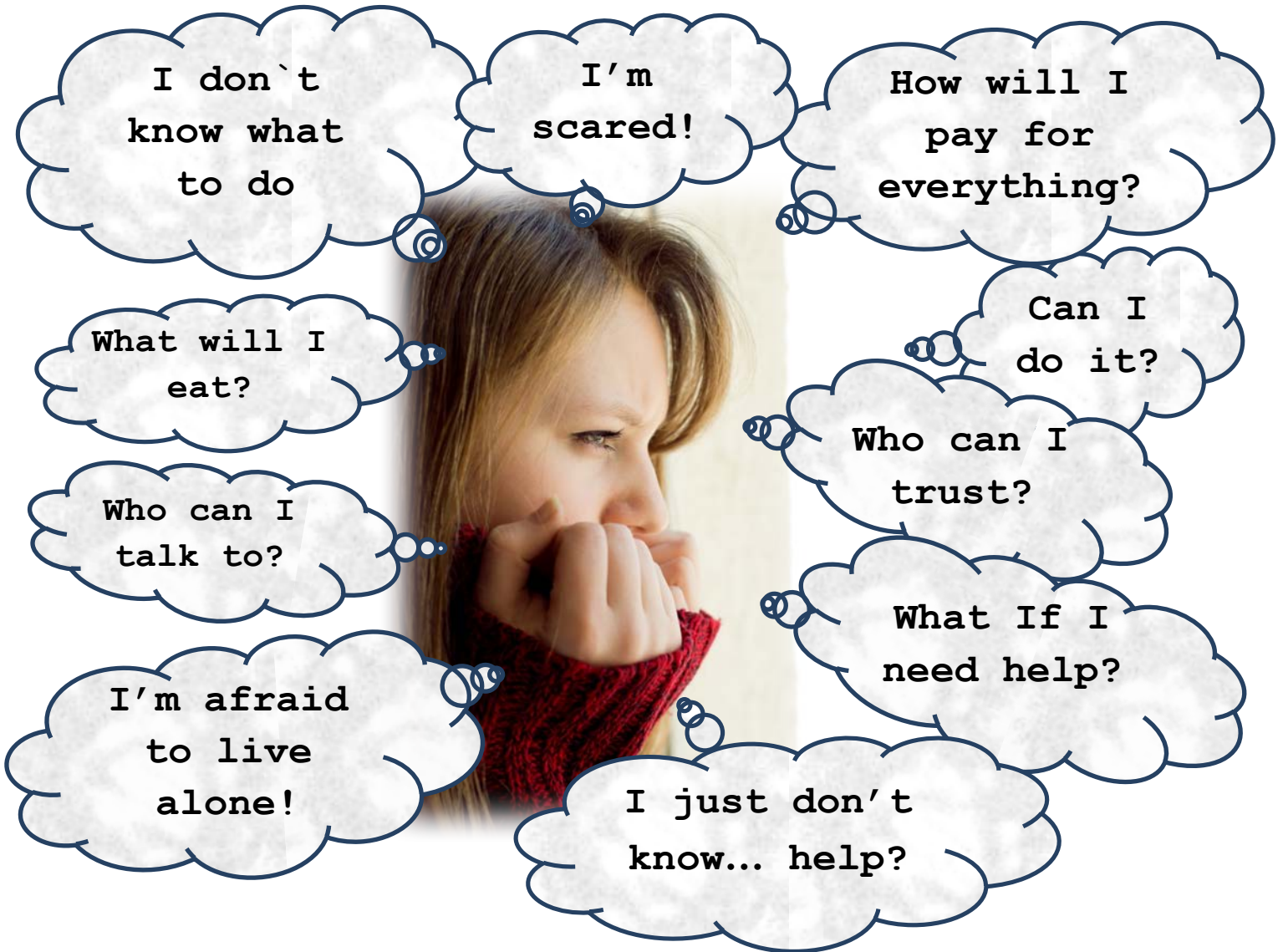


**“You go from a place of someone always taking care of you to fending for yourself at 18”**

**“The biggest struggle?  
Facing the world by yourself”**

These statements, and many more like them, were spoken by some of the 140 Alberta youth who shared their experiences and feelings with the Office of the Child and Youth Advocate (2013) during focus groups conducted in 2011 and 2012.

A foster mother with many years of experience in helping youth transition from care told me that, in the year leading up to the 18<sup>th</sup> birthday, youth in care often “implode” or fall apart from the fear of what is coming – fear of the cliff. As they approach 18, their minds can become consumed with concerns.



**Caregivers often feel just as frustrated and in the dark as the youth.**

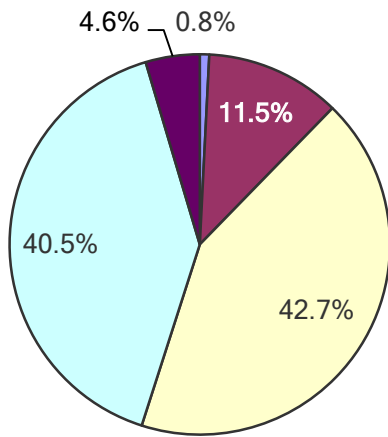
Responding to an online survey regarding the transition process for youth in their care, many shared about the difficulties they've experienced in finding answers, accessing resources, and facing the *cliff* with a youth who is clearly not ready to live independently.

**On the following pages you will find some of the highlights from the online survey which was made available to foster and kinship parents during the second half of 2013.**



**Survey Question:**

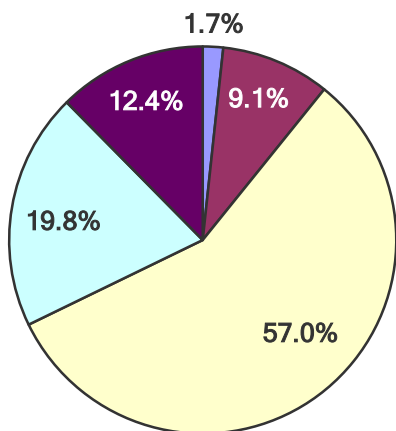
Which of the following statements would best characterize your relationship with the children placed in your home?



- Professional, with little bonding or emotional attachment
- Professional, yet relationship based
- We have a strong "family" sense of bonding and attachment
- No different than if they were our own biological children
- Other

**Survey Question:**

There is a possibility that youth in your care may not yet have achieved all of the goals they created in their transition plan by the time they turn 18. Considering this, which of the following statements would most accurately characterize your feelings under these circumstances?

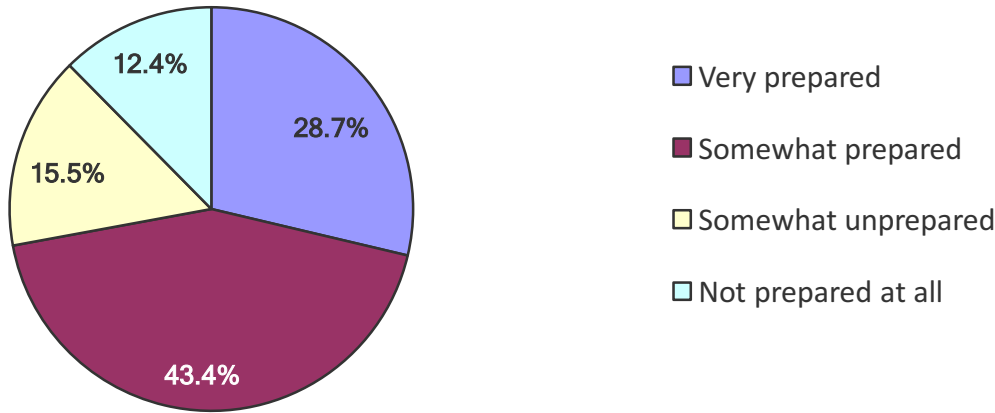


- I would expect the youth to leave immediately upon turning 18
- I would prefer the youth moved out (into an appropriate housing arrangement) as soon as practical and possible upon turning 18
- I would be willing to allow the youth to live in our home past the age of 18, at least until all goals outlined in the transition plan are met, but would hope to receive both Caseworker and financial support
- I would allow the youth in my care to remain past the age of 18, up until they are ready for the next step in their life, with or without receiving continued support
- Other

As you can see from these two charts, foster and kinship families demonstrate a very strong commitment and bond with the youth they care for, expressed by the type of relationships they have with the children in their care, as well as the commitment to helping the youth through to the end of the process.

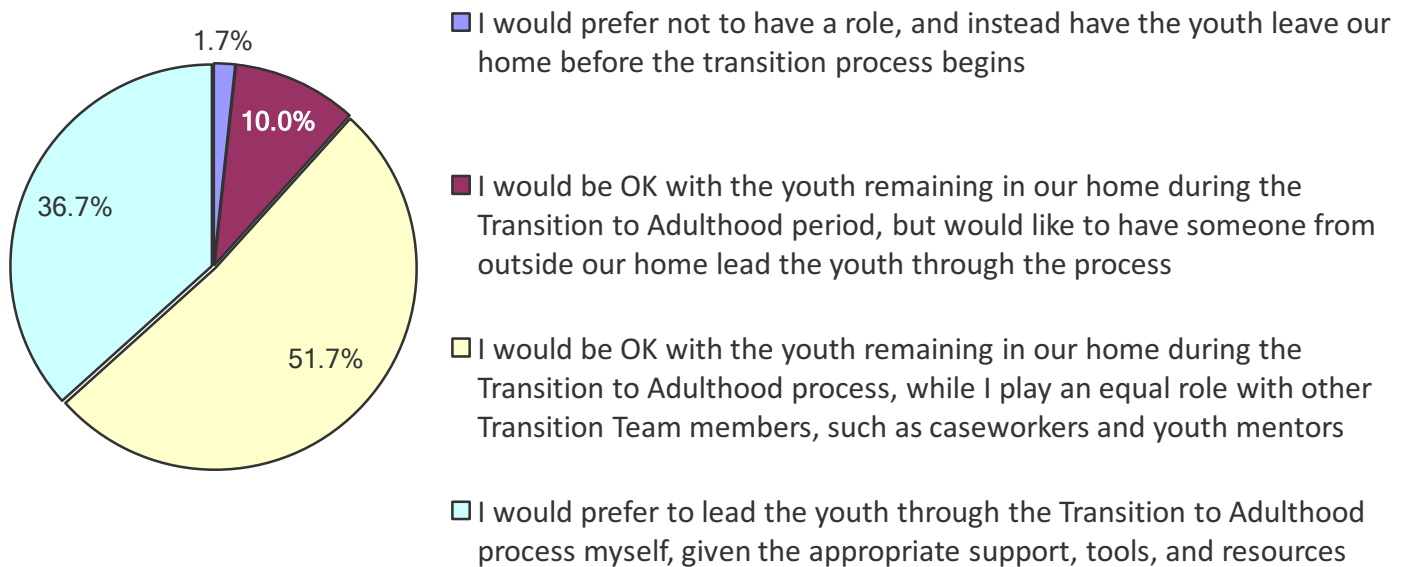
**Survey Question:**

Do you feel adequately prepared to guide the children in your care through the transition process?



**Survey Question:**

Ideally, what role would you prefer to take during the *Transition to Adulthood* period for the children in your care?



While only 28% were very confident that they were prepared to lead youth through the transition process, another 43% felt somewhat prepared. Judging by the answers to the next question, a full 88% revealed a commitment to being a part of the process either as a part of a team or even leading the process themselves. The level of commitment that has been demonstrated by both foster and kinship homes is incredible.

**Foster and kinship Parents shared the following comments about their feelings in regards to preparation for transitioning youth from care:**

“We have only led one (biological) child through this stage before. It's a tough thing to do, even if you do feel you are prepared. I don't care who you are, you are totally responsible.”

“I am constantly learning and taking courses through McMan.”

“This is hard to answer. I have guided my four now-adult bio-kids into adulthood, but I don't know if there will be differences in the transition process with the foster children, especially since one has FASD. I just don't know what to expect, since these are uncharted waters. Since I've had these kids from birth, it feels no different so far, but I don't know if things will change when they enter adolescence.”

“I have never transitioned a child and I am currently doing so with a child that has recently turned 18 in my care. The process has been painstakingly difficult due to having three workers in less than one year, no real guidance on what to do, misinformation on PDD and AISH and when to apply, no real concrete answers on who will provide for the child, future placement in the community, supports, lack of referrals to adults services i.e.: psychiatric, transitioning left to the last minute even though original worker said it needed to be started at 16 ...”

Foster and kinship parents definitely are not taking the process lightly; those who have not yet done it themselves revealed that they are thinking about it, and in many cases, are not quite sure what to expect. Many of the children they are caring for struggle with cognitive disabilities or delays, adding extra concern. As one caregiver noted, they are taking as many classes as possible to understand the challenge and be as prepared as they are able. Transition to adulthood can become more complex with misinformation or changes in supports (e.g. changes in support workers and/or caseworkers).

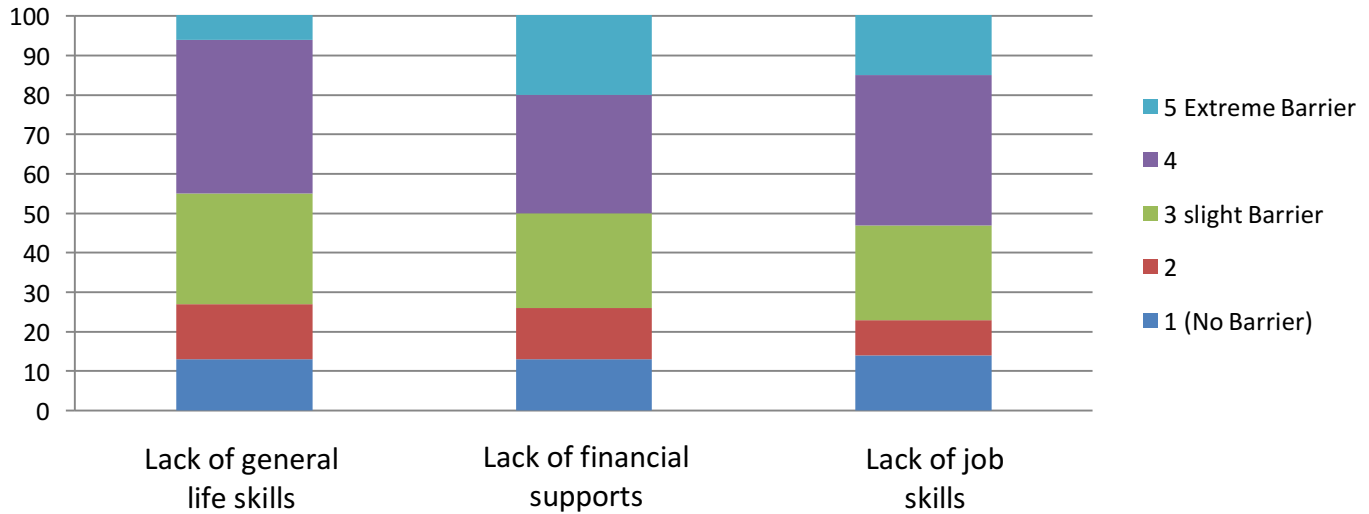
**This highlights an important question; whose responsibility is it?** The caseworker is responsible to start the process within strict timelines and make you aware of all the options. However, the plan created will assign responsibility for achieving each task or goal within the plan to the various team members.

Working together as a team (e.g. caregiver, caseworker, support worker, youth, etc.) will ensure the youth's best interests are being considered. All members of the team have different skills, knowledge, and experience. By being an active member advocating within the team, you will help ensure the youth's needs are being addressed.

If you feel the youth's needs are not being addressed in a timely manner, be open about it. Ask if there is someone available within the department who could be in a better position to assist with moving the process forward. As an advocate for the youth, you are in the best position to ask for further assistance from people outside of the immediate team.

### Survey Question

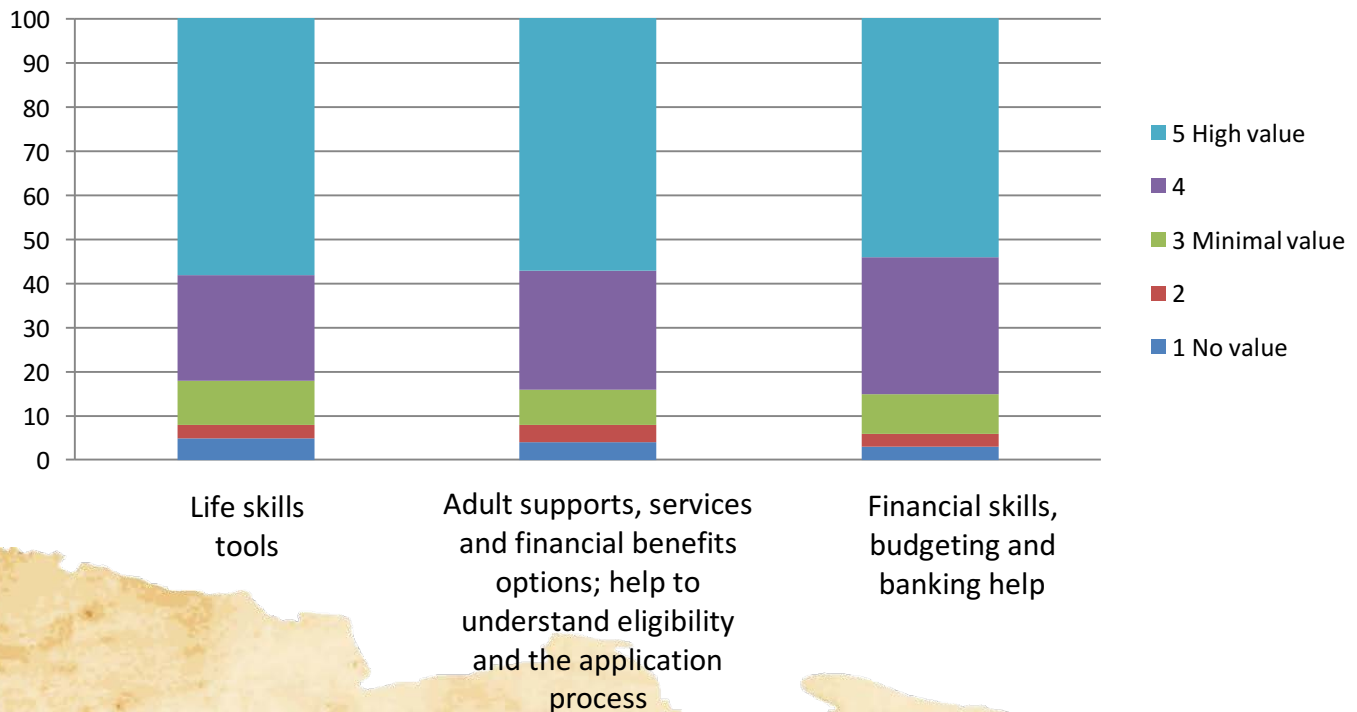
Barriers to transitions: Please indicate the extent to which you would identify any of the following as possible barriers to successfully transitioning youth in your care into adulthood:



Not surprisingly, when asked what resources would benefit them and the youth in their care the most during the transition process, the answers reflected the same three concerns noted above.

### Survey Question:

Tools Desired: Please rate the value of the items from the following list based on how much you feel you and the youth in your care would benefit from them as you prepare to transition (the youth) into adulthood:



The vast majority of caregivers surveyed expressed a strong desire to help the youth in their care through the transition process, but had many questions and concerns. Where to start? What are the options? Where can I get the tools I need? What are the youth in care entitled to and what is the policy surrounding this all?

**We hope that this guide will provide the tools you are looking for and the answers to the questions you may have. We also hope this guide will be an encouragement to you as you prepare to lead the wonderful kids in your care into adulthood.**

**With that I leave you with these final bits of advice provided by foster parents in the online survey:**

“Perhaps independence readiness is something that needs to start at an earlier age (like age 13 or 14), that the focus from early teen is empowering youth in making choices in a safe setting so that if they do choose to move out at an early age, they at least have a few skills going into that. They can practice cooking, meal planning, budgeting and exploring job options and thinking about their future, past care, at an early age.”

**1. CONNECTION:** The most important thing for youth who have transitioned out of our home has been that they may be 18 or 19, but still need to have a connection, a safe haven if you will, because they will make mistakes (this is how we learn) and they need to have that parent back up. Usually the foster parents etc. are the one thing that has stayed stable for them and they will always look to them, usually for guidance.

**2. FINANCIAL SUPPORT:** Critical but, as with any young adult starting off, it needs to be regulated by an adult.

**3. EDUCATION ON TRANSITIONING:** I would like to see a class where foster parent and young adult attend together (say in their last year of high school or 17th year of age). This would help the young adult to feel secure and understand that their parents are there to support them.

**4. WHEN IS THE RIGHT TIME:** Some kids are just not ready at age 18, so if they need more time or attend school in the city where they live let's give them that time to stay with their caregivers.”

## Why this book?

### Youth in care & their caregivers both spoke clearly on what they wanted

#### Youth:

- ↪ Access to programs and support
- ↪ Connections to supportive adults in the community
- ↪ Resources to help them become independent

#### Caregivers:

- ↪ The tools needed to develop essential life skills and financial responsibility
- ↪ Information about services, programs, and funding available
- ↪ Help in guiding the youth through the process

**This booklet will provide the tools, resources, and information** needed for caregivers to help youth access the programs, make the connections, and understand what resources are available.

#### Starting on time and using the tools and information in this guide will help you:

- ↪ **Increase** your youth's chances for **success**
- ↪ **Take** some of the **fear out** of turning 18
- ↪ **Understand** the youth's **rights** and **options** according to Child & Family Services Policy
- ↪ **Identify** what **resources** are available and how to **access them**
- ↪ **Understand** important **time frames** so opportunities are not missed
- ↪ **Use** the **tools** provided to **better prepare** youth for adulthood
- ↪ **Understand** the **road ahead** so as to better prepare for it



# Two Questions Before The Journey Begins

## BEFORE YOU START...

There are a couple **IMPORTANT QUESTIONS** you need to ask:

- 1 What are the final transition goals?
- 2 Am I prepared to go the distance?



### #1 - **DEPENDANT** or **INDEPENDENT**?

If you have attended any training for caregivers, you have likely heard that **over 50% of youth in care have some form of cognitive disability.**

Fetal Alcohol Spectrum Disorder (FASD) alone affects over 50% of children in care to some degree. The effects of childhood trauma and neglect have left a mark on many youth in care, as well.

### Independence is not 'all-or-nothing'



Ann Streissguth (1997) noted in her study of people living with FASD that 80% required “some” level of a dependant living arrangement.

People with FASD or other cognitive disabilities are all affected to different degrees and the level of assistance needed can swing from very minimal assistance all the way to living with someone who takes responsibility for all the critical aspects of that individual’s life.

## Where does the youth in your care fit in this picture?

This is the big question, and one that is not easily answered. If you have had the child in your care for a number of years, you are going to have the best sense of where the youth comes out on this question, but **don't think you need to make this decision alone!**



### Discuss the question of independence with the youth's Caseworker AS EARLY AS POSSIBLE!

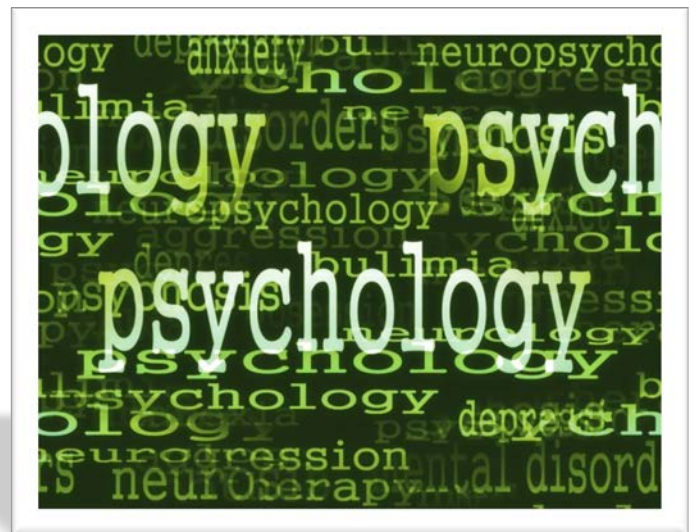
By discussing this early, you:

- Have more time to get appropriate assessments and supporting documents
- Have time to prepare the child for the reality



### Obtaining Necessary Assessments:

If the youth in your care will require some level of support after reaching 18, most programs, including **PDD** (Persons with Developmental Disabilities), **AISH** (Assured Income for the Severely Handicapped), **SFA** (Support and Financial Assistance agreement) will require supporting documentation and/or histories.



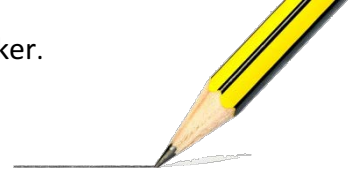
For more detailed information about these support programs, please [see Adult Services](#) on page 53.



## START AT AGE 14



**Assessments take significant time to schedule and complete** and in some cases need to be available by 16 years of age. It is important that you start the process of obtaining assessments on time. Ask the youth's caseworker what assessments are recommended and arrange for the appropriate assessments which may include: Psycho-Educational, Neuropsych, Psychological IQ testing, Full Medical Exam, and others as recommended by the Caseworker.



### By 16 Years of age...

**A history of school reports, assessments, diagnoses and medical reports, your experiences,** and the caseworker's information, all need to be considered in order to address this question. It is critical that, if you feel there may be concerns about the youth's ability to live independently, you discuss this with the child's caseworker as soon as possible.

### Decide early:

#### **Are you preparing the youth for independent or dependant living?**

The strategies you use as the child grows will be different depending on how you answer this question. If a youth will require some form of assistance, start as early as possible to get them comfortable with the idea of having others involved in decisions about their lives.

Make plans to pursue the assessments by the age of 14 and obtain the reports needed to support that goal. The earlier the idea of support becomes a normal part of the conversation, the more likely it is that the idea becomes an accepted reality in your child's life.

**When you acclimate the youth to the idea of others helping him or her, it just evolves over time into "the way it is".**

## #2 - Are you prepared to go the distance?


By going the distance, I mean, can you prepared to continue supporting the youth while he or she works through the transition process? It is important **to take time to do some serious self-reflection on this question**. The sooner you know the answer to this question, the better the outcome will be for the youth and for yourself.

Online  
Survey,  
2013

We asked FOSTER and KINSHIP parents this:

**“Ideally, what role would you prefer to take during the Transition to Adulthood period for the children in your care?”**

The results:

- I would prefer not to have a role, and instead have the youth leave **1.7%** our home before the Transition to Adult process begins 
- I would be OK with the youth remaining in our home during the **10%** Transition to Adulthood period, but would like to have someone from outside our home lead the youth through the process
- I would be OK with the youth remaining in our home during the **51.7%** Transition to Adulthood process, while I play an equal role with other Transition Team members, such as caseworkers and youth mentors
- I would prefer to lead the youth through the Transition to **35.5%** Adulthood process myself, given the appropriate support, tools and resources

**Less than 2%** of Foster and Kinship parents surveyed felt that they did not want to continue to care for a youth transitioning to adulthood.

**If you are unsure, talk to your caseworker!**

## What if the answer is **NO**?

If you have come to the decision that you cannot lead the child in your care into adulthood, **the sooner you make this decision the better it is.**

If the child is going to be in care until he/she is 18 (or longer), the youth should be allowed the opportunity to move as early as possible to a placement where he or she can develop a relationship with the caregivers that will guide him/her through the process.

**Talk to the youth's Caseworker** about this question, along with any thoughts or feelings you have regarding it, as well as options available to you. Do this as soon as you make this decision, regardless of the child's age.



## Understanding the Transition Plan

### The *Transition to Independence Plan*: What is it?

When we use the term "***Transition to Independence Plan***" we are referring to the Child and Family Services' formal and systematic approach of **organizing** and **recording** a youth's goals for adulthood across all of life's major domains along with **plans to achieve these goals.**

These include cultural, social, employment, education and living arrangement goals, as well as any others that are relevant.

The plan will develop projected time frames for achieving goals, identify desired outcomes and assign responsibility for various aspects of the plan.

If you haven't seen a *Transition to Independence Plan*, it looks much like the "*Concurrent Plan*" that most Foster and Kinship Parents are familiar with.

**Transition to Independence Plan**

Use for a child involved in any one of the following: Custody Agreement with a Youth; Enhancement Agreement with a Youth; Support and Financial Assistance Agreement; Permanent Guardianship Order for a Youth; Permanent Guardianship Agreement for a Youth.

**Identifying Information**

Name of Youth (include a person between the ages of 18 and 22 years)	Date of Birth (yy/mm/dd)	I.D. Number	Legal Authority
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**Statement of Youth's Dreams, Goals and Ambitions**

The statement below is a general description by the youth of his/her vision of their future as it relates to overall dreams, goals and ambitions, including related education, training needs and career options.

**Statement**

**Description of Goals, Tasks and Timetable of Transition Plan for Independence**

Life Skills Development	Goals	Tasks (include how task will contribute toward progress in relation to goal)	Who will complete?	Signs of Achievement	Date to be completed (yy/mm/dd)	Date to be reviewed (yy/mm/dd)

Education and Employment Development	Goals	Tasks (include how task will contribute toward progress in relation to goal)	Who will complete?	Signs of Achievement	Date to be completed (yy/mm/dd)	Date to be reviewed (yy/mm/dd)

Page 1 of 3

File Section 3



The official *POLICY* regarding Transition Planning regularly uses the word “**INDEPENDENCE**” to refer to the goal or intended outcome of the planning. As noted in the previous chapter however, for some youth the goal is not independence. In these cases consider using a word other than independence which is accurate but does not embarrass the youth when discussing goals. I prefer to talk of the **Transition to ADULTHOOD** plan for these youth.



## Transition Plan Highlights:

- ☞ **Policy requires a transition plan be developed**
- ☞ **Needs to be *completed* BY AGE 16**
- ☞ **Is NEGOTIATED between caseworker and youth**
- ☞ **Identifies both immediate and future goals**
- ☞ **Used as framework or foundation in developing specific plans to prepare youth for adulthood**
- ☞ **Clarifies department’s expectations of the youth**
- ☞ **Is developed around youth’s personal goals and dreams**
- ☞ **Relies on a “team” and will identify mentors and role models and assign responsibilities to team members.**
- ☞ **Will identify whether funds or savings are held in trust for the youth and how and when they can be accessed**
- ☞ **Will encourage connections with biological family where appropriate**
- ☞ **Will culminate in the development of a document that is signed by the youth**
- ☞ **Will identify specific milestones to be used for tracking progress and be reviewed on a 3 month schedule**

## Who is responsible?

**It is the responsibility of the youth's caseworker to initiate the planning process and insure that the plan is created by the youth's 16<sup>th</sup> birthday.**

However, caseworkers typically have large caseloads, therefore as a member of the case team, you may need to advocate for this transition planning early. As noted earlier, if the youth will require some level of support after turning 18, there are a significant number of tasks that need to be started by 14 years old. The best strategy is to be proactive and contact your caseworker when the youth is 15½ if there are no concerns about independence and by 14 if there are concerns about living independently.

## The Process

### 1) Review What You Know

The process typically will start with a review of what is known about the youth; information and documentation including a good sense of his or her history, the cultural, familial, spiritual heritage, and functioning level.

### 2) Outline Expectations

The youth's caseworker, in collaboration with the team, will outline any expectations of the youth. These expectations may include any of the following and more:

- ✦ Financial contributions
- ✦ Attendance at school, employment or day program
- ✦ Use of resources identified
- ✦ Youth's participation in regular reviews of plans
- ✦ Schedule of contacts for youth to make
- ✦ Medical updates (as required)
- ✦ Obtaining receipts for items that are utilized in the transition (rent or resources)
- ✦ Consents to contact people as required (school, etc.).

### 3) Identify Goals & Needs

The caseworker will work together with the youth and team to identify the dreams, goals, desires, and ambitions of the youth and then discuss what supports (formal and informal) are necessary to achieve the goals.

**Strike while the iron is hot:** This is the time to put it all on the table. Goals, desires, hopes, dreams; these can and should include anything that is important to the young person, including family reunification and/or connections, personal pursuits, educational goals, employment goals, skill development, cultural and spiritual goals, leisure goals, and anything else the youth perceives as important. Put these on the table and into the plan right from the beginning. By doing so, they can be pursued in a meaningful way with the support needed to achieve them.

**Lay the groundwork early** for these questions; do not make the mistake of waiting until the caseworker and family are sitting around the table eating homemade cookies and drinking tea to approach the youth about goals and dreams for the first time.

Waiting is more likely to lead to an uncomfortable silence and a lot of “I don’t know” answers. Anytime during the child’s life is the right time, including everyday natural conversation. What does the young person like to do? Does he/she have natural skills that would lend themselves to a certain field of work? The young person will see these questions as a sign of interest, which they are. But it is a caregiver being purposeful, knowing that all too soon these questions will loom large for the youth and the family. By keeping your eyes open and asking these questions, you can hopefully start to see patterns for a range of issues from personal time to work possibilities, education, and life in general.



#### 4) Build a Support Team

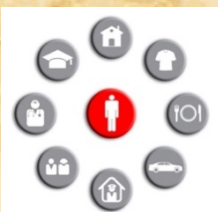
The plan will focus on building a support circle that identifies and develops cultural, spiritual, familial, and healthy community connections. One person I spoke with referred to this concept as a “Communi-Care” circle that encompasses the youth, and personally, I like that visual (Female caseworker, DFNA). A group that includes a wide range of people that are willing and able to guide or mentor a youth, each one in their unique area.

**A foster mother in the Edmonton area** talked with me about this; in her experience, *there are many people who are glad for the opportunity to offer support, guidance and mentorship to a young person in a particular area.* This mother said she makes the initial contact to discuss the idea, then meets with the two together to discuss and formalize the arrangement, then leaves it to them to work out further meetings as needed. Mentors can focus on areas like finance, work, relationships, and community involvement and just about anything else that is important. (Female Foster Parent, Edmonton)



**The idea is to build a team that can help the youth across a broad spectrum of life issues.**

There is a [tool](#) included on page 67 designed to help you identify individuals who can support youth in obtaining their goals.



These supporting people may be from formal organizations, community contacts, friends of the family, or contacts from church and other organizations. They are qualified by a willingness to have a mentoring relationship with the youth.



It is important to set the guidelines for mentoring relationships; what each person's role is as well as when, where, and how contact should be made. It is a good idea to schedule a few of the first visits; otherwise, a youth may feel awkward and not initiate the contact.



## 5) Create a List of Life Skills to Work On

A **list of life skills** that needs to be developed will include traditional skills like cooking, budgeting, etc., but also soft skills, such as relationships, job interviewing, coping skills, etc. To assess the current skills of the youth in your care use the [tool](#) in this booklet on page 78.

## 6) Make a List of all Necessary ID's and Personal Documents

List everything that need to be obtained, such as government issued picture ID, a driver's license (if possible and feasible), birth certificate, passport, Social Insurance Number, and any others that are identified as important. For a more comprehensive list of possible documents, licenses, cards or ID's you may want to consider, see page 60.



## 7) Assets and Trust Funds

The youth's caseworker will discuss any assets or funds being held for the youth, including the amount and the circumstances under which they can be accessed. If the youth is Indigenous, the caseworker will invite a band designate to attend the meeting.

The caseworker will want to have discussions around appropriate uses, investing options, estate planning, budgeting, and generally hit on good uses for the money.

**CAUTION:** Quite a few caseworkers I've spoken with raised concerns regarding the results of youth who, not being prepared, spend the money quickly. A couple of examples shared with me include:

- A youth purchased a new pickup, only to crash and total it within the first week, after which he bought another new pickup, which was also wrecked.
- A youth who spent his entire trust fund – many thousands of dollars, on a huge week-long party that involved everyone he knew. After a week, the money and the friends were both gone. Without making plans on how the money will be managed, invested, or used, it is easy for the money to disappear quickly.



Another concern raised by a caseworker about youth receiving lump sums of money is the sudden appearance of relatives, close or distant, who have not had much to do with the youth all of their lives. Some people, aware of the fact that a youth is coming into funds, will take advantage of this. ***This can be really difficult for a youth, who may struggle with his/her desire to be close to relatives*** and may need additional supports at this time (eg. mentoring, counselling).

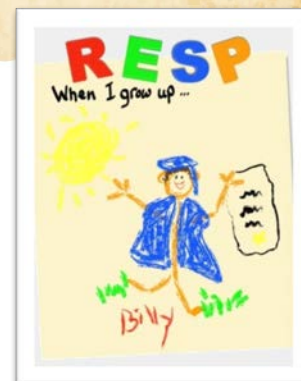
## 8) Education and Employment

As part of the discussions regarding goals and dreams, the case worker will raise the options for education and employment. ***The proverbial "What do you want to be when you grow up?" is then followed by concrete plans on how to obtain the dreams, goals, or desires.***

There are many options, including the Advancing Futures Bursary, which can help your youth receive the upgrading, training, or education they want in order to pursue their own goals.

There may also be a Registered Education Savings Plan (RESP) being held for the youth. If so, discuss the amount they are eligible for and how to access the funds.

**The youth's caseworker will share detailed information about any RESP's and also the Advancing Futures Bursary during the planning process.** For more information about the Advancing Futures Bursary, see page 50 in the [Legislation and Policy](#) section.



## 9) Placement Objectives



There are many options: renting a room, a suite, a house, an apartment, or staying where they are and paying room and board. Where the discussions go will be based on the discussions you have had regarding the youth's functioning level and readiness for independence.

That said, the caseworker's objective will be to develop *Specific* placement objectives to cover transition time as well as adulthood. While policy calls for plans to be targeted towards independent living, this will be modified to meet the youth's personal abilities.

If an alternate placement is needed to meet long term needs, this will be discussed as well. A discussion about placement objectives will identify location, the type of living situation, cost associated, and timing involved.

**At this stage, the ideas can start to become very real for the youth and frightening.** Starting at this age helps by identifying the needs and allowing time to learn, develop, and grow into new realities and new opportunities. Remember, if the youth is not ready at 18 and has not achieved his/her transition plan objectives, there are options.

**As much as possible, keep these discussions positive.** This can be very frightening for the youth, and the fears and worries can lead a youth to self-destruct as the pressure starts to mount.

## 10) Putting it All Together

It will be the responsibility of the youth's caseworker to complete the actual document that makes up the "Transition to Independence Plan". **The value of what is in the plan will be a result of the combined efforts of all involved.** As mentioned earlier, **engage the youth earlier in his life with life skills lessons, the development of mentoring relationships, community connections.** By helping the youth to see his/ her strengths and have success, this process is much less frightening, even for youth with fewer abilities.

## 11) Monitoring Transition Plan Progress

The caseworker is expected to review the plan for participation and progress and amend the plan as needed every three months. If critical events occur, the team will need to review and discuss issues sooner than the three months.

From the caseworker's perspective, these reviews are designed to make sure goals are worked towards and being met, and that plans and goals identified remain relevant.



**To the youth, monitoring their progress can feel like “compliance checks”, which may lead him/her to feel pressured and aggravated.** It is more than compliance – this is the caseworker’s only window into what is happening and with the right communication and a good foundation being laid earlier in the youth’s life, these checks can positively reinforce the accomplishments of the youth.

At the age of 17, the case worker will want to establish targets for when service ends. If it appears that the youth will need support past the age of 18, this is the time to discuss the **Support and Financial Assistance agreement (SFA)**.

As noted earlier, *if the youth has barriers to independence caused by disabilities or other issues related to life in care, the window for some of the other programs is small and needs to be considered on time.* If the youth will need **PDD** (Persons With Developmental Disabilities) or **AISH** (Assured Income for the Severely Handicapped), *the process should started by the age of 14*, in order to insure that the required assessments and reports are obtained in time.

If by the age of 18, the youth continues to require support, he or she can enter into a formal Support and Financial Assistance agreement (SFA), to guarantee the goals and objectives in the plan can continue to be addressed and pursued. **Application should be completed before youth turns 18 to ensure minimal interruption.**

## How the “Pros” are Having Success

During my research on transitions in Alberta, I have had the opportunity of talking with quite a few organizations who are actively engaged in transitioning youth (either in or from care) to adulthood.

While these groups serve a range of clients with different needs according to their individual organizational mandates, **it quickly became clear that all of these groups had a number of strategies in common.**



I also had the opportunity of hearing from quite a few foster/kinship parents who have been involved for years in transitioning youth in care to adulthood. Not surprisingly, ***the successful strategies used by these foster and kinship parents had many similarities to those used by the Professional organizations I reviewed.***

These are common traits, or strategies, that they all attributed to success, and it is these I'd like to highlight.



### For SUCCESS: The “HOW” is as important as the “WHAT”

If you ask *WHAT* the professional organizations and foster/kinship parents are doing to have success, you find that they are essentially doing many of the same things that those who are not having success are doing.

#### The “WHAT”

1. Assess youth's abilities
2. Teach essential life-skills and life knowledge
3. Work out a source of income or support
4. Find a place to live
5. Set up supports as needed

This resource is a road map that outlines in detail these steps, or the “what” of transitioning if you will, of creating and completing the Transitioning to Independence Plan.



## Talk about the “HOW”

This resource would be incomplete if it simply outlined **what** was involved in the transition plan, without highlighting the proven “**HOW**” strategies of those who are having success. The magic is definitely found in the *how*!

**You have heard it said**  
***“It’s simple but not easy”***

Quitting smoking is a good example of a simple act that is complicated and difficult to execute. Hopefully, by sharing the “HOW” strategies of those having success, we can make the work a little easier and the outcome more successful. By considering how best to engage the process and the youth, we hope to help move the job beyond the checkboxes and onto a track that has led to success for many.

**In a perfect world, it is *Still* difficult to transition into adulthood!**

I know this from my experiences as a teen and also from raising my own children, all of whom have now more or less found their way into adulthood. Some take a faster track to independence and adulthood, while others take a more meandering, bumpy path, needing more ongoing involvement and support from parents or caregivers.

Let us face it – we are not breaking news when we suggest that the world of foster care, kinship care, or government care of any kind is not the perfect platform for launching kids into life. **Governments are the first to admit that they do not make good parents.** This is not meant to be derogatory; it is just the way it is. Governments are good at policies and taxes, but **good parenting is an after-hours-in-the-trenches business that is accomplished by hard working parents not policies.**

The truth is, **youth in care not only face the normal challenges all kids face growing up, but often face many extra challenges.** They have difficulties from disabilities; lingering effects of childhood trauma; confusion and frustrations caused by a disconnection with families, communities, and cultures; or developmental delays caused by the experience of growing up in care. We know that children raised in care often struggle with “stack-attack” and issues that conspire to make the transition more challenging.



## Looking at the Common Traits of Successful Transition Programs

- 1) **Meet youth where they are**
- 2) **Relationship centered**
- 3) **Youth's goals and desires key to planning**
- 4) **Develop support network around youth**
- 5) **Address the whole Person**
- 6) **Prioritize**
- 7) **Provide meaningful activity**
- 8) **Expect mistakes and allow for do-overs**

### Meet youth where they are



When it comes to the future of youth you care for, you may already have developed some pretty good ideas of what should or should not happen, or what appropriate and realistic goals and time frames would look like. However, if these conflict with the youth's abilities or the youth's sense of readiness, you could end up in a situation where your efforts to move things along actually put the plan into reverse gear.

They may be hindered or stalled by developmental or emotional issues or have misgivings or fears about the future or struggle with limitations that make achieving goals or projected time frames difficult, or impossible.

**Successful programs meet the youth where they are and move out from there, building on strengths and abilities and taking care not to set a youth up for failure by imposing expectations that do not fit their abilities, personalities, or personal goals.**

The youth we are helping, **youth in care, are a unique and interesting bunch to say the least.** As we consider building a transition plan, we need to consider their uniqueness. Their personal likes and dislikes, abilities and disabilities, delays, cultural and familial backgrounds all become part of the puzzle.

A youth struggling to move forward, to embrace change and growth and learn the necessary tools to conquer adult life, can be frustrated by many things and we may slow the pace of growth, placing them on a schedule that doesn't mesh with our own timeline and expectations – causing everyone frustrations.

The approach we use with one young person may work well with that individual but lead to failure for another. Therefore, it is important to build a plan that respects who and where they are.

## Relationship Centered

Those I spoke with who lead youth through the transition process professionally have all noted how important it is to focus on building a solid relationship. This is considered important enough that under some circumstances transition planning and transition work are placed on hold while relationship is built. According to experienced transition guides, it is virtually hopeless to try to proceed until you have developed a relationship and rapport with the youth (Male Youth FASD Transition Worker, Lethbridge. Female Transition Worker, Medicine Hat).

John Maxwell (2007), a well-known author and corporate leadership trainer has often said that **“people don’t care how much you know, until they know how much you care”**. This is especially true of youth raised in care that may well have their own set of issues regarding relationships and trust. **If you already have a solid relationship with the youth you are trying to lead, you are ahead of the professionals**, who often must put goals on hold to focus on relationship building.



"Hey, guys, can I hang out with you?"

The difficulty of trying to lead a youth through the transition process can be increased by the fact that while you are trying to lead the transition process, you are also leading changes in your own relationship with the youth. It is expected, even with youth with developmental disabilities that our relationships evolve from that of adult to child, to that of an adult/mentor to young adult, and finally that of adult to adult. These changes can be trying at the best of times, and to be successful, one must be willing to allow a youth to grow into new roles.

As challenges arise, do not be afraid to talk about the changes taking place in the relationship, about what those changes mean, including changes in roles and in responsibility. There are times when good talks help build relationships, but there are times when we need to actually talk *about* relationships. In fact, there are times when it is important to talk about how we talk about relationships. If the evolution of the relationship is causing difficulties, you may want to consider enlisting the help of a counselor to help guide you through the process.

## Youth’s goals and desires key to planning

This may seem like an obvious statement, but it becomes more challenging when the youth’s goals and desires are vague or fall short of hitting what you know to be important targets.

For instance, you may be thinking basement suite, upgrading at school, and a bus pass, while the youth is thinking apartment with friends, driver’s license, using your car, and occasional part time jobs. Or maybe the youth is thinking friends and fun and nothing more. Whether a youth’s goals are realistic or not, this is still a good place to start, as it respects the youth and gives value to his/her thoughts and dreams.



Many youth, with good coaching, will come up with relatively realistic goals, for their own future. When this is the case, it becomes a matter of validating these ideas and helping them determine the path that helps them to reach their goals from where they are.

But what happens when the youth's goals or dreams are outrageous or silly? One youth worker suggested that, **when a youth has unrealistic goals or goals that don't meet the needs of building towards a functioning future, rather than shoot these ideas down, add to them.** For instance, if the youth wants to be a rap star, instead of saying how ridiculous that is, you could instead agree that would be amazing and ask what we need to do to get there. How about a part time job to support the effort, maybe music lessons, and work towards a place to live while on the path to stardom? **Build outward from the youth's dreams and help them tie some realistic and valuable tasks and goals to their dreams.**



One Foster Mother told me that she starts between the ages of 14 and 16 to talk with the youth about a car.  
“Wouldn't it be awesome to own a car by the time you are 18?”  
“What kind of car would you like? How much does a car like that cost?”  
By getting the youth to pick something concrete she has placed a marker on the path that she uses to help the youth determine what steps need to be taken between that date and the date set to achieve the goal.  
(Female Foster Parent, Edmonton)



## Develop support network around youth

**Every successful program I reviewed emphasised the importance of building a support network around a youth.** This network can include anyone and everyone willing to play a role in the development and future of the youth. This could be a great place to encourage participation and support from bio families. Ideally, the support network should include people from key domains such as culture, faith, finances, work, and relationships. Keys to successful support networks include:

- **Personal Mentors**

Formalize mentoring relationships so the youth does not feel intimidated or bothersome making contact. Outline expectations of mentor and mentee, including when and how contact should be made. Start off by making one or two scheduled contacts. The first couple might be simple phone calls to say “hi” and break the ice.

- **Professional Organizations**

Start in the early teens or younger to introduce youth to various support networks such as the YMCA, youth groups, cadets, employment or educational supports, etc. This way they feel like they know

these groups and understand what they can offer, and they will feel much more comfortable accessing them in the future.

There were a number of groups I interviewed who served youth under 18 but said that occasionally youth over 18, whom they'd served in the past, called for advice because of the relationship they have. Every single one of these organizations said they are happy to get these calls and help the youth unofficially, even if it is just offering a supportive ear and direction to an appropriate resource.

There are so many potential supports available that I could not begin to list them all. They can include professional organizations such as youth groups, youth clubs, cadets, youth employment services, Big Brothers Big Sisters, and so on. This list can also include individuals such as elders, spiritual or religious leaders, neighbors, friends of the family, tribal band leaders, and so many others.



## More Tips from a Foster Mom



The strategy of one foster mother I interviewed is to make a formal list of mentors for the youth to keep, and then introduce the youth to them *AS MENTORS*. She said that together they outline what areas this person can help in and set times when they can call or visit. Her strategy is to create mentor relationships for all the youth she transitions out of her house for critical areas like finances, relationships, and cultural connections when appropriate. By formalizing the relationship the youth is not left wondering if they dare call or worry about bothering someone who they think might not care. This foster parent noted that the person who mentors them about finances can give them straight advice without a conflict of interest, and the youth are more likely to take the advice from the mentor than from her, which avoids conflict and allows her to maintain her own role. (Female Foster Parent, Lethbridge)

## Whole Person Approach



Yes, it is important to get to the nuts and bolts of transitioning- the life skills, the pursuit of goals, income, housing, and so on. But the professionals will also tell you how important it is to remember that the youth, just like everyone's favorite green ogre, is a person of layers.

The many individuals from the transition programs with whom I spoke all talked of the importance of reaching out to the **whole person**. Create activity that meets the spiritual and emotional needs, by means of vital relationships making time for happiness-seeking experiences and some old-fashioned good times.

One youth mentor noted that by adding recreation and socialization with spiritual or cultural pursuits, the youth is much more likely to remain positive and better able to focus on the more difficult, if not occasionally mundane tasks like life skills, job searches, and so on.



## Prioritize

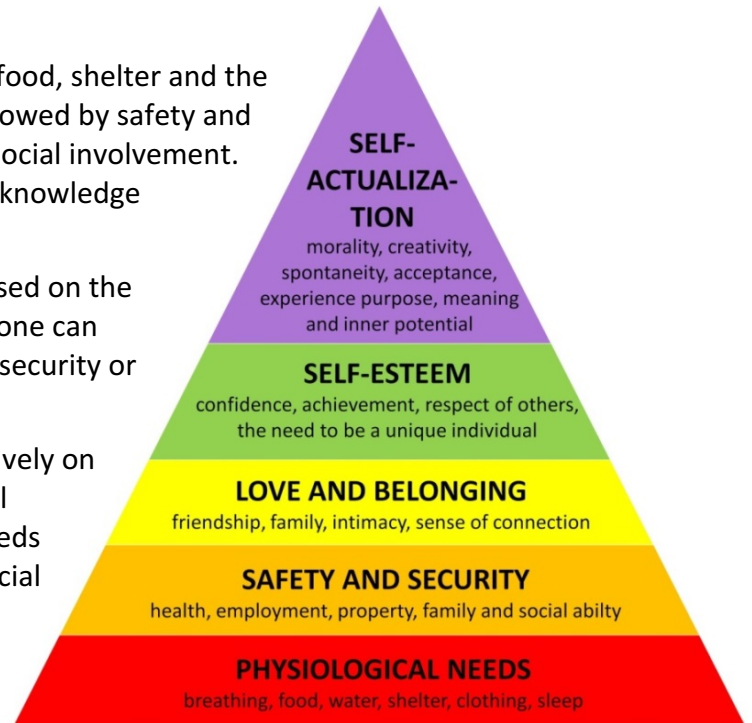
During my review of professional transition programs, one group used the term "Maslow's Hierarchy of Needs" to describe their prioritization strategy. However, **all of the organizations involved in transitioning youth from care were following a prioritization list** that mirrored Maslow's Hierarchy of Needs.

By this I mean that the first focus is always basic needs; food, shelter and the physiological needs. Once these are secure, they are followed by safety and security issues such as health, employment, family and social involvement. Then, when all of these are addressed, life skills and life knowledge development can be addressed.

This may seem obvious, but it is easy to become so focused on the "goals" and "skills" that we can forget how much stress one can experience when the basics of life, like food and shelter security or a sense of belonging, remain elusive.

To sum up Maslow's ideas, a person cannot focus effectively on the higher issues of self-development if the fundamental needs are not secure. These ties back to meeting the needs of the whole person. Humans need security, family, social relevance, connections, personal value and success in mastering the tasks at hand.

The priority list you create will depend on the youth. If homelessness is imminent, this will drive the priority list. If their placement is secure, one can attend to other issues, such as employment, social skills, friendships, and community connections. **The lesson here from the professionals is to not force an agenda of growth on a youth if his/her mind is consumed with issues of basic security.** Start with the basic needs and move upwards on the scale.





## Provide Meaningful Activity

A number of professionals I spoke with talked of the importance of providing meaningful activity for young people during the transition process. This activity not only fills time, which, if you've ever had teenagers sitting around, you realize is important but also provides many other benefits as well. Benefits include:

- Adding value to a youth's life
- Boosting self-esteem
- Providing opportunities to master new challenges
- Creating positive exposure in the community
- Increasing a network of contacts



Many youth workers said they use volunteer opportunities such as feeding animals and walking dogs at the shelter, helping at the local soup kitchen, or helping at the local "Y". Not only does this allow for personal development, growth and connections, but allows a young person to gain some experience that can be used on a resume. It truly is a win-win in most cases.

## Expect Mistakes and Allow for Do-Overs



When a youth creates a Transition to Independence Plan, the completed document will outline a lot of specific expectations for the youth. Not only will they be expected to identify and achieve goals and reach specific objectives but also will be expected to do it all within specific timeline.

During workshops with youth transitioning from care held by the Office of the Child and Youth Advocate in 2013, **youth raised a concern about what can be described as a difficult tightrope they had to walk. If they were too successful, they risked being aged out and not supported anymore, but if they made mistakes or failed, supports could also be discontinued.** This led to what they felt were impossible expectations which created frustration with the whole process. When a youth feels like it is impossible to meet expectations, he/she is at risk of giving up.

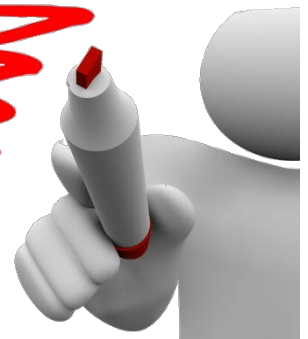
When children are raised in natural families, they have the freedom to make mistakes and learn from them. For instance, if a teenager living with his natural family were to lose a job because he/she ignored the alarm clock, he likely will not risk being kicked out of the house but instead be given the chance to learn from the natural consequences.

Learning from our mistakes is an important part of growth and development for everyone, and youth that are transitioning out of care are no exception. It is important to remember this truth and allow room for mistakes and do-overs.

## Advice from a Foster Parent

In order to make mistakes, one must have the ability to make his own choices and decisions, with a real opportunity for both success and failure. Don't wait until a youth is preparing for independence and then suddenly drop a large amount of responsibility on him/her across a range of life domains. Instead, start when

re-do



the decisions and responsibilities have the least potential impact, and slowly transfer small, manageable amounts of responsibility and independence so a child grows into them.

**This can start early in the adolescent years or even younger.** A foster parent I interviewed said that he starts around the age of ten with decisions like how and where to use discretionary money and what types of extracurricular programs the child wants to be involved in (Male Foster Parent, Lethbridge). Then when the youth hit adolescence, he allows them to make choices, with some minimal rules, for their own clothing and hair care and other personal items. He starts by providing a budgeted amount for these purchases then walking them through the process by breaking the year down into seasons and helping them figure out what items are needed.



This particular foster dad says that he makes it a fun time by looking over flyers together, which often leads to some razzing and banter about styles and choices, and then finishes with a shopping trip that becomes a fun outing together.

This exercise, when started early enough in a youth's life, not only provides an opportunity to exercise independence, but also gain confidence, while providing opportunity for relationship building.

Another foster parent talked about making the youth responsible for waking himself with his own alarm clock starting between the ages of 10 and 12. Generally consider ways to provide the opportunity to make decisions and take responsibility for small aspects of one's life in small increments and experience the consequences of the decisions.

## What About Cognitive Disabilities?

Some of the strategies noted above definitely fall into the realm of standard parenting technique. But **what happens when the youth has a cognitive disability such as FASD and does not fit the standard mold?** Things do become more challenging, but the goal is still the same- help the youth find strategies to manage life. When a youth has FASD or other disabilities that limit cognitive abilities, one must discover what areas the youth is capable of being responsible for and what areas he/she needs assistance in.

**There is no exact recipe for this as every child is different, and ability will vary across the entire spectrum. In the end, the youth may require a level of support which can range from minimal to full trusteeship and guardianship.**

It becomes a bit of trial and error to find what areas a youth needs support in. **The hope is to create a life where the youth is as responsible as possible for him or herself** and has the most independence and allowance for the most expression of individuality as possible.

### Summary:

**How** we approach the transition period and process is just as important as the nuts-and-bolts details of the plan itself and will definitely impact the outcome. Start early and create a plan with the youth that builds around his/her own dreams and hopes and consider the tips above offered by the professionals.

For more information regarding *Guardians* and *Trustees*, please see page 57 in the [Adult Services](#) section.



# Managing Cultural Diversity

## Strategies for Youth from Indigenous and Other Distinctive Cultures

### The Challenge

**Most of us can scarcely imagine how traumatic and devastating it would be to be removed from our home as a child**, to have our entire world disappear in a moment. Moved, not only from everything and everyone you knew, not only to a new home, but possibly a new language, among a new race, a new culture.

**Children who find themselves in care wake up every day in a strange home, in a strange place, among a strange or foreign people.**

Well-meaning foster families make great efforts to help these children become comfortable and settle in, but at the end of the day the loss is undeniable. And while losing one's family would be devastating enough for any child, the loss is much greater when it includes a move from a particular culture and community to another. The child experiences a complete disconnect from everything familiar- his/her community, history, traditions, customs, values, and family. The disruption and loss of these key foundations of identity can conspire to confuse or even destroy a child's sense of identity and self-worth.

**Children can feel like a boat perpetually drifting between two continents; able to see both yet never able to reach either, hopelessly lost at sea.**



This disconnect not only affects a child's sense of identity, but can also make it awkward or even impossible to return to his/her community later in life. Trying to re-enter a traditionally distinctive community after being removed as a child can be likened to you and I trying to move to a foreign country and facing the many unknown rules and nuances of the foreign culture. Children, when returning, feel like foreigners struggling to understand and find their places because, in fact, they are foreigners.

As foster parents, our desire is to minimize the traumatic effects of this removal as much as possible. By maintaining connections with family, and communities, we can keep the fragile roots of identity within a child intact.

**Maintaining a connection with family living in a different community can be challenging, however extremely important and rewarding for both the youth and community.**

A non-Indigenous family can feel like foreigners when entering Indigenous communities. If you stop to think of it, this is exactly what we want to avoid for Indigenous youth who choose to return to their community. Developing connections early will help youth feel comfortable and successful.



## Indigenous Youth

If we are part of the dominant race and culture in our society, our own preconceptions, when combined with a lack of knowledge of Indigenous history, can make it difficult to see the issue for what it truly is. To understand the current climate that is contributing to Indigenous children coming into care, we need a clear picture of the circumstances that led to this point. Without this, we might assume that children are only removed when it is not safe for them to be where they are and are always better off overall if removed from their environment and raised in a 'better' community.

The trouble is this, on a case by case basis this may appear true, but when viewing the larger picture, from a historical perspective, one could easily conclude that long standing government policies of assimilation are still in play in these current cases. In other words, accurate historical context might instead lead us to conclude that **the present system is unwittingly riding the momentum created by many years of heavy-handed treatment, and perpetuating the forced assimilation of the Indigenous community.**

Therefore, foster and kinship parents are faced with the daunting challenge of meeting the individual needs of the child for care and safety, belonging and love, while respecting and maintaining the integrity of the child's ethnic and cultural identity.

## Winds of Change Blowing Slowly

In recent history, a number of steps have been taken to address the injustices suffered by the Indigenous People of Canada. Legislation has changed, policy has changed and social attitudes continue to evolve. Unfortunately, the devastating effects experienced by First Nations families have remained constant in spite of the changes.

The Royal Commission's Report (1996), notes that legislative changes from the early 1950's, intending to address appalling human rights issues, actually led to the now infamous and tragic "60's scoop".



Bruce Raynor / Shutterstock.com

Even as residential schools slowly closed across the nation, First Nations children were being taken or "scooped" from their homes by the thousands, often adopted out, sometimes to other countries, many never to return. Others bounced around hopelessly lost in perpetual foster care.

Now, less than 20 years after the last residential school in Canada closed and about 60 years after Legislative changes began to address these human rights issues, The Canadian Press (2011) [reports](#) that **now there are easily more than twice as many Indigenous children in government care then were in residential schools in the 1940s and 50s.** The report cites former Auditor General Sheila Fraser, noting that **First Nations children were 8 times more likely to be in care then other Canadian children.**

Tom Chief Calf, a Manager in the Lethbridge area Child and Family Services, noted during discussions with me that **the percentage of children from Indigenous families range between 67% - 69% of all kids in care**, depending on whether you are looking at a particular region or at the province as a whole.

In my research on youth transitioning from care in Alberta, I had the opportunity of gaining some insight regarding Indigenous youth in care from Gerald Fox who is currently a Foster Care Supervisor with Piikani Child and Family Services. Gerald focuses on strategies to help maintain a youth's cultural identity and uniqueness, emphasizing the importance of connecting youth to a supportive circle which includes people from the child's community who can mentor, guide or support the youth in positive ways. **By creating a strong circle of trusted individuals, the youth not only benefits from mentorship in key areas, but also the opportunity to create lasting relationships and maintain authentic cultural connections to help them retain a sense of belonging and identity.**



## Letter from a First Nations Foster Care Supervisor

The following are excerpts from a letter shared by Mr. Fox regarding some of the challenges of transitioning Indigenous youth

*Repatriating Aboriginal Children back to the native Community*

*(February 2014)*

*Repatriation; It is a very sensitive issue to work around. These Aboriginal children when they have been raised in a non-native community, feel like an outsider when they go back to the community they are from. Unless there has been regular contact with family members, you have to tread real carefully so you don't scare them away. This is one of the important concerns to keep in mind.*

*How do you integrate a child back into a community? There are a number of ways to do this. It seems to reflect differently on every individual child and their demographics. Different tribes utilize different practices. One of the ways is to start early and keep the child connected to his people and relatives. It also depends on how old the child was when he or she was apprehended and put into care. Some individuals when apprehended at young age may be scared to return to their community. It is very important to keep a child connected to his or her community while in care, particularly if this child was apprehended at a young age. Not enough emphasis could be put on the importance of this approach.*

*Another suggestion would be for the child to obtain an Aboriginal Name from one of the Elders in the community they came from. Usually when this occurs, it is considered a celebration and most Natives will celebrate with a feast and ideally, biological family should be a part of this celebration.*

*Another approach would also be to have the child do face painting. It is usually a respected Elder in the community that would perform this ceremony. A traditional token of appreciation is usually shown by giving the Elder some tobacco or some money. In some cases, both, depending on the generosity of the giver. It also is what is feasible for*

*the individual. An Elder will never tell the participant what they should give. This is always up to the person giving. In the Blackfoot practice, a child may obtain several names during his or her life.*

*Visitations also play an important part of keeping the child connected to family and the community. If a child never has an opportunity to meet his/her siblings and close relatives, those relatives may not even realize that this person exists.*

*While the child is in care, it is extremely important to keep this child connected to his/her culture. Native Pow-Wow's, Round Dances and other native celebrations are a good place to start. Of particular interest, the Band Delegated Person, or Band Designate, would be a good contact to start. She or he could arrange for family reunions that help bridge the gap between both parties. The Band Designate may also provide a tour of the community and introduce the Child in Need to other significant people in the community. It is one of the responsibilities for the Band Designate to repatriate individuals back to their appropriate place where they came from. As previously mentioned, it is very important to work with this individual. In an ideal setting it would be nice for all involved to contact the appropriate Band Designate at the very start of apprehending the child. The Band Designate may be able to connect the worker with some important relatives or immediate healthy family that can care for this individual. This could save the department a lot of time and mean less movement for the child in care.*

*Keeping the child connected to his or her community is vital for the child particularly when the child is aging out of care. In some cases, the child will return to the community when they have aged out and usually this is a big hurdle for the individual.*

*When a child is removed from his or her family they often go through a grief and loss period. Particularly if this is the child's first time in care, this can be one of the leading factors why children in care can be so hard to care for. This child will act out and in some cases be moved to several if not numerous placements while in care. The family connection in the Native Community is very important for the children that are apprehended. They will act out to be moved from the placement, thinking that it might bring them back home. In most cases this is not what happens. They will be moved to another placement and another placement, often resulting in the child feeling ungrounded. This can lead to AWOL's and in some cases brushing with the legal system. It is not a new problem and society is aware that a lot of these children are affected in some way or another. Examples include FASD, being born with addiction issues, or being medically fragile, and then a specialized home needs to be utilized.*

*Another option for (Aboriginal) children in care, is returning them back to a native community even if it's not their own. Examples are if a child is unable to return to his or her community having exhausted family reunification, an option may be to place the child in a neighboring Native Community. It is a comforting feeling that on the provincial level this is being recognized.*

*Another option of interest would be when a foster parent is requiring respite; they may want to seek out healthy family members or individuals from the child's community to provide respite. This would be a win-win situation for all. The child gets that opportunity to see for themselves the community that they come from.*

*Often, when a child is aging out, they want to return to their communities. This could start at a very young age when a child runs from the foster home and returns to their community. It can be very challenging for the people caring for that child including the caseworker working with the child. This often leads to police and biological family's involvement, and there is always that danger of the young child being harmed while AWOLing.*

*In addition to what has been mentioned, I think that it is absolutely very important to reemphasise the involvement of the Band Designate in a case involving the permanency of an Aboriginal Child. At present, the*

*involvement of the Band Designate is still in the development period. The Band Designates role is now being recognized and the full potential of their involvement have yet to be realized. Their role is crucial and it would play as a very important segment in transitioning your youth back into the community. If fully utilizing their services, this would illuminate a big aspect of this (Transition to Independence) project.*

*I realize that it would only be pertaining to the Aboriginal Community and not to all of the remaining 35% of children in care. Therefore emphasis should also be put on the forefront of the general population starting with a good solid permanent plan. All stakeholders are vital in this exercise. Relatives or other individuals that have or play a significant role in that child's life should be involved. Preparing a Child to become successful in life will be the great importance of education. If education can't be a consideration, then preparing them for the work force would be another alternative. In some cases life skills would be helpful in addressing budgeting and other important areas. Preparing them for a trade would also be a helpful tool. All the considerations and more can be streamlined during the permanency plan. As the old saying goes, the Youth don't plan to fail, they just fail to plan.*

*Respectfully,*

*Mr. Gerald M. Fox*



## **Where to Start**

### **1) Register eligible Indigenous youth**

Indigenous youth need to be registered, both nationally and locally, to be eligible to receive certain benefits for which they are entitled. While this may have already happened, it is important to verify this with the child's caseworker to make sure. To access online information about registration with Indigenous and Northern Affairs Canada (INAC) for a Certificate of Indian Status and the Indian Registry System, click [HERE](#). For status with the child's local Band, contact the child's caseworker or the Band Designate.

### **2) Band Designate**

The Band Designate's role includes helping Foster and Kinship families who are caring for Indigenous children to create positive and healthy connections within the child's natural family and community. This can include family unknown to the foster parents or a wide range of individuals or organizations such as youth mentors, Elders, religious and spiritual leaders, camp leaders, caseworkers, and many others.

If you think of the types of mentors you may want to have in the youth's life – financial, relationship, spiritual, career, and so on, many of these may be available from within the youth's community of origin. Whether professional or volunteer, the Band Designate may be able to help you connect with the right people to provide culturally authentic opportunities and experiences that will support the youth as they navigate the challenging road into adulthood. At the end of this section you will find a list of all the Band Designates throughout Alberta.

### **3) Caseworkers**

The youth's caseworker may also have valuable leads both within and without the youth's community as well. Lean on the caseworker for help by using the connections with both organizations and individuals that they have already developed.

## 4) Community Events and Connections



There are a number of fun community events held throughout the year in Alberta's First Nations Communities. Foster and kinship parents are encouraged to attend with their youth and join in. By attending these, the youth has the opportunity of developing positive impressions and relationships within his community. If you are a foster or kinship parent from outside the First Nation Community, by attending yourself you have the opportunity to demonstrate healthy and accepting attitudes that can go a long way in bridging any possible divides between the two worlds.

### Ideas for Community Connections

- Book a tour of the youth's home community or reserve
- Take part in Ceremonies, such as Naming Ceremonies, face painting, etc.
- Attend community events such as Powwows, circle dances, fairs, community BBQ's, or family reunions
- Find trusted people to mentor the youth

TIP: Paid or unpaid, on or off the reserve, a formal mentoring relationship can provide hands on support across life's domains from culturally appropriate perspectives. Use mentors as part of the larger group of supports built around your youth. Formalize the mentorship relationship by outlining specific areas of interest that the youth can contact the individual about and set up some formal contact guidelines.



## 5) Family

As Gerald pointed out in his letter, youth will often attempt to return to the community they are from, searching for the place they lost within their family. After all, this is their family, and they have likely spent a significant number of years imagining this reunion and building expectations that, in the end, may be difficult to fulfill. If a youth *does not* have connections within his/her family or community, he/she is at risk for making the easiest connections, which can lead to the 'wrong crowd'. So help the youth to know the 'right' crowd!

When children have the opportunity to build and maintain relationships within their family and communities they are more likely to make smart, safe choices and not feel like they need to accept the easy friendships in order to fit in.



## Alberta foster mom shares how natural family became her biggest allies



It did not start that way; in the beginning she said she was uncomfortable whenever she had to interact with the family, whether it was during visits, community events, or chance meetings. She noticed that the biological family appeared uncomfortable as well. This, she said, created a scenario where the child often appeared stuck in the middle, unsure how to act or react between her foster family and her natural family.

The foster mother guessed that the child felt a bit like a traitor for the new relationships she developed with her foster family. To help the child she decided that whatever it took, she would befriend the family, as much as possible and **always made a point to treat them and talk about them with respect.** She also made sure to keep in touch with

the family, including regular visits, phone calls, sharing of pictures, and invitations for important events like judo tournaments, track meets, and so on.

Over time, a genuine relationship developed with a number of family members. While the two families from two different communities maintained a thin veneer of formality in the relationship, there was a genuine two-way regard and appreciation that ultimately benefited both families and the child.

**Over time, the Foster Mother found herself calling various family members for support.** For instance, when the challenges of adolescence roared in like a lion and the child's behaviours became challenging both at home and at school, foster mom turned to Grandfather, whom the child both loved and revered. **It was Grandfather's gentle talks and admonition to her as well as his personal interest and involvement that helped the young person appreciate the value of following direction and respecting both the foster mother and school staff.**

I do not intend to oversimplify the issues related to seeking support from family or to make it sound easy. There are many reasons that this can be challenging for the foster, kinship and biological families as well as for the child. But, as mentioned, a youth will often seek out their family, and by maintaining connections, we help the child in so many ways, not only in their younger years, but also as they reach the age where they are considering where to live as an adult. By maintaining connections with supportive, healthy family, we are providing.



# Historical Context

*Canada part of a wave of change  
that swept the world*



**If you are 25 years old or older, you have lived through some significant historical shifts around the world in regards to race relations.**

It was as recent as 1994 in fact that Nelson Mandela was elected as the President of South Africa, and shortly after that apartheid finally suffered its long overdue death blow.

Only thirty years before this Martin Luther King Jr. shared the historic, "I Have a Dream" speech which he famously delivered on the steps of the Lincoln Memorial, signalling the beginning of the end of national segregation policies and institutional discrimination in America.

"I have fought against white domination, and I have fought against black domination. I have cherished the ideal of a democratic and free society in which all persons will live together in harmony and with equal opportunities."  
Nelson Mandela

*"Our Indian legislation generally rests on the principle that the Aborigines are to be kept in a condition of tutelage and treated as **wards** or children of the state..."*

*Department of the Interior, Annual Report for the year ended 30th June, 1876  
(Parliament, Sessional Papers, No. 11, 1877), p. xiv.)*

**In our generation, Indigenous and non-Indigenous alike have the opportunity of making history** in Alberta regarding these racial and cultural issues. Both policy and public awareness are focusing light on the injustices of the past and creating an opportunity for change. It took many generations of bad policy and discriminatory treatment to create the situation we have inherited, and we know change will not come overnight. However, **the power of change is in our hands** and is within the reach of this generation to achieve better outcomes for the children in our care. We can all do our small part to effect change, one life at a time. So in light of what we know, let us consider how we will help these youth remain connected to their families, their cultures, and their communities. History will eventually judge our efforts.



## Band Designate Listing

### Treaty 6: Edmonton Area

<b>Treaty 6 First Nation</b>	<b>First Nations Designates</b>	<b>Current Contact #</b>
<b>Alexander First Nation</b>	Loiselle Arcand	Ph: 780-939-2700
<b>Alexis Nakota Sioux Nation</b>	Annebelle Kootenay	Ph: 587-783-6823
<b>Beaver Lake Cree Nation</b>	Teresa Steinhauer, Director, Tribal Chief Child and Family Services Society W	Ph: 780-645-6634
<b>Cold Lake First Nations</b>	Leona Metchewais	Ph: 780-594-7183, ext. 244
<b>Enoch Cree Nation</b>	Freida Peacock	Ph: 780-470-3491
<b>Ermineskin Cree Nation</b>	Marilyn Littlechild	Ph: 780-585-3941
<b>Frog Lake First Nation</b>	Annie Stanley Tribal Chief Child and Family Services Society E	Ph: 780-826-7676 780-943-2886
<b>Goodfish Lake First Nation</b>	Teresa Steinhauer, Director, Tribal Chief Child and Family Services Society W	Ph: 780-645-6634
<b>Heart Lake First Nation</b>	Teresa Steinhauer, Director, Tribal Chief Child and Family Services Society W	Ph: 780-645-6634
<b>Kehewin Cree Nation</b>	Kathleen Gadwa, Director, Tribal Chief Child and Family Services Society East	Ph: 780-826-7676
<b>Louis Bull First Nation</b>	Donna Twins-Hardy	Ph: 780-585-2125
<b>Montana First Nation</b>	Donna Twins-Hardy	Ph: 780-585-2125
<b>O'Chiese First Nation</b>	Joanne Gladeau	Ph: 403-989-3949
<b>Paul First Nation</b>	Lorna Rabbit	Ph: 780-892-3497
<b>Saddle Lake First Nation</b>	Denise Steinhauer, Saddle Lake-Wah KohTo Win Child Care Society	Ph: 780-736-2344
<b>Samson Cree Nation</b>	Geraldine Omeasoo, Kasohkowew Child Wellness Society	Ph: 780-989-3740
<b>Sunchild First Nation</b>	Chrystal Littlechild	Ph: 780-481-7390

## Band Designate Listing

### Treaty 7: From Red Deer and South

Treaty 7 First Nation	First Nations Designates	Current Contact #
<b>Blood Tribe</b>	Deb Hellwig	Ph: 403-737-2900 Toll Free: 1-800-527-8627
<b>Piikani Nation</b>	Beatrice Little Moustache	Ph: 403-965-2390 Toll Free: 1-866-965-2390
<b>Siksika Nation</b>	Clifford Many Heads	Ph: 403-764-4360 Toll Free: 1-888-734-5140
<b>Stoney First Nation</b>		
○ <b>Bearspaw Band</b>	Diane Dickson	Ph: 587-439-8320
○ <b>Chiniki Band</b>	Colleen Crawler	Ph: 587-577-0723
○ <b>Wesley Band</b>	Doreen Kaquitts	Ph: 587-582-9152
<b>Tsuu T'ina Nation</b>	Melissa Cutknife	Ph: 403-281-4455



## Band Designate Listing

### Treaty 8: Northern Regions

<b>Treaty 8 First Nation</b>	<b>First Nations Designates</b>	<b>Current Contact #</b>
<b>Athabasca Chipewyan First Nation</b>	Pauline White	Ph: 780-697-3730 ext 226
<b>Beaver First Nation</b>	Henry Francis	Ph: 780-927-3544
<b>Bigstone Cree Nation</b>	Gloria Favel	Ph: 780-891-2225 Fax: 780-891-2655
<b>Chipewyan Prairie First Nations</b>	Mara Nookoo	Ph: 780-559-2375
<b>Dene Tha' First Nation</b>	Darlene Ahnassay	Ph: 780-926-2422
<b>Driftpile First Nation</b>	Debbie LaRiviere-Willier, Director, Lesser Slave Lake Indian Regional Council	Ph: 780-523-4401
<b>Duncan's First Nation</b>	Charline Cardinal, Director, Western Cree Tribal Council CYFE Agency	Ph: 780-524-5978
<b>Fort McKay First Nation</b>	Doreen Jackson, Director, Athabasca Tribal Council CFS	Ph: 780-713-3437
<b>Fort McMurray First Nation</b>	Doreen Jackson, Director, Athabasca Tribal Council CFS	Ph: 780-713-3437
<b>Horse Lake First Nation</b>	Charline Cardinal, Director, Western Cree Tribal Council CYFE Agency	Ph: 780-534-5978
<b>Kapawe'no First Nation</b>	Debbie LaRiviere-Willier, Director, Lesser Slave Lake Indian Regional Council	Ph: 780-523-4401
<b>Little Red River Cree Nation</b>	Lena Nanooch, Little Red River Cree Nation Mamawi Awasis Society	Ph: 780-759-2020
<b>Loon River Cree First Nation</b>	Erica Jagodzinsky, Director, KTC CFS	Ph: 780-767-2116
<b>Lubicon Lake First Nation</b>	Edna Laboucan	Ph: 780-629-2356
<b>Mikisew Cree First Nation</b>	No Band Designate	Ph: 780-791-6538
<b>Peerless trout First Nation</b>	Erica Jagodzinsky, Director, KTC CFS	Ph: 780-767-2116

## Band Designate Listing

### Treaty 8: Northern Regions (Continued)

Treaty 8 First Nation	First Nations Designates	Current Contact #
<b>Sawridge First Nation</b>	Debbie LaRiviere-Willier, Director, Lesser Slave Lake Indian Regional Council	Ph: 780-523-4401
<b>Sturgeon Lake Cree Nation</b>	Charline Cardinal, Director, Western Cree Tribal Council CYFE Agency	Ph: 780-524-5978
<b>Sucker Creek First Nation</b>	Debbie LaRiviere-Willier, Director, Lesser Slave Lake Indian Regional Council	Ph: 780-523-4401
<b>Swan River First Nation</b>	Debbie LaRiviere-Willier, Director, Lesser Slave Lake Indian Regional Council	Ph: 780-523-4401
<b>Tallcree First Nation</b>	Shawna Kutt	Ph: 780-927-3727
<b>Whitefish Lake First Nation</b>	Erica Jagodzinsky, Director, KTC CFS	Ph: 780-767-2116
<b>Woodland Cree First Nation</b>	Erica Jagodzinsky, Director, KTC CFS	Ph: 780-767-2116

## Useful Links

Aboriginal Affairs and  
Northern Development  
Canada

### Indigenous and Northern Affairs Canada

National Indian Registry System (IRS) / Certificate of Indian Status (CIS).

<http://www.aadnc-aandc.gc.ca/eng/1100100032463/1100100032464>



### The Métis Nation of Alberta

Link to Alberta Métis Nation Registry and Membership Page.

<http://www.albertametis.com/MNAHome/MNA-Membership.aspx>



### First Nations Child & Family Caring Society of Canada

Resources to support First Nations communities to empower children, youth, and families.

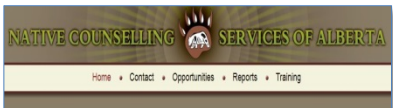
<http://www.fncaingsociety.com/main>



### First Nations Information Project

Directory of First Nations Friendship Centers throughout Alberta

<http://www.aboriginalcanada.com/culture/natfcdir.htm#2>



### Native Counselling Services of Alberta

Provides programs for Court work, Family and Community Wellness, Parent Link, homelessness, and housing in Alberta

<http://www.ncsa.ca/online/>



### Alberta Mentoring Partnership

Extensive Directory of Mentoring Program Partners throughout Alberta

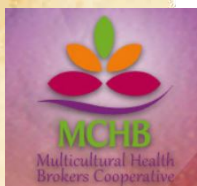
<http://albertamentors.ca/amp-partners/>



### Alberta Government

List of programs and services available from the Alberta Government

<http://www.programs.alberta.ca/Living/Dynamic.aspx?N=770+173>

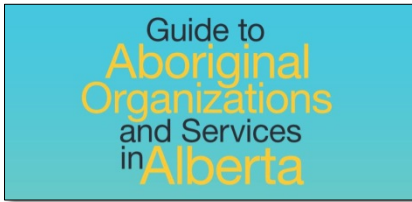


### Multicultural Health Brokers Coop

For families that may need help or support to bridge gaps between the knowledge brought from their home country and Canada's health, social services, education, justice, immigration and employment support systems.

<http://mchb.org/>

## Useful Links



### Guide to Indigenous Organizations and Services in Alberta

A listing of First Nation, Métis, and Indigenous organizations and services in Alberta. Also included are national and umbrella organizations with offices located elsewhere, restricted to non-profit only.

[http://www.aboriginal.alberta.ca/documents/2012\\_AboriginalOrganizationGuide.pdf](http://www.aboriginal.alberta.ca/documents/2012_AboriginalOrganizationGuide.pdf)

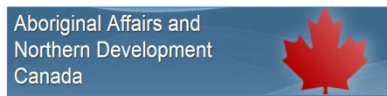


### Inform Alberta

Alberta's Province Wide Service Directory

[http://informalberta.ca/public/common/search.do?geoLocation=calgary\\_map.html](http://informalberta.ca/public/common/search.do?geoLocation=calgary_map.html)

## Educational



### Indigenous and Northern Affairs Canada

Information on residential schools including links to video, photos, the Truth and Reconciliation Commission, Canadian Statement of Apology, and others



### Information and links regarding the 60's scoop

<http://www.originscanada.org/aboriginal-resources/the-stolen-generation/>



### Report of the Royal Commission on Aboriginal Peoples (1996)

<https://www.aadnc-aandc.gc.ca/eng/1307458586498/1307458751962>



### Project of Heart

Project of Heart is a collaborative, hand- on, inter-generational learning tool that leads you on an artistic journey of seeking truth about the history of Indigenous people in Canada.

<http://poh.jungle.ca/>



# Useful Links

## Calgary



### Calgary Street Survival Guide

Links to a variety of helpful services available to challenged and low income individuals facing daily struggles in Calgary.

<http://www.calgary.ca/CSPS/CNS/Pages/Publications-guides-and-directories/Street-Survival-Guide.aspx>



### Calgary Youth Services Guide

Links to a variety of helpful community services available to youth in Calgary.

<http://www.calgary.ca/CSPS/CNS/Pages/Children-and-youth/Youth-Services-Guide.aspx>

### Calgary Aboriginal Services Guide

Relating to Calgary's First Nations, Métis and Inuit Communities

### Calgary Aboriginal Services Guide

a listing of services available to aboriginal people in Calgary. <http://www.calgary.ca/CSPS/CNS/Pages/First-Nations-Metis-and-Inuit-Peoples/Calgary-Aboriginal-Services-Guide.aspx>

## Edmonton



### 211 Edmonton

Single access point for anyone wishing to access services for health, community resources, government assistance for basic needs, employment resources, and others

<http://www.211edmonton.com/>

### 211 Aboriginal Support Listing

[http://www.211edmonton.com/upload/2013-11\\_211ResourceList\\_Aboriginal.pdf](http://www.211edmonton.com/upload/2013-11_211ResourceList_Aboriginal.pdf)



### Edmonton Open Data Catalogue

Extensive and searchable database of programs for youth in Edmonton

<https://data.edmonton.ca/Community-Services/Youth-Services-Directory/px79-vegt>

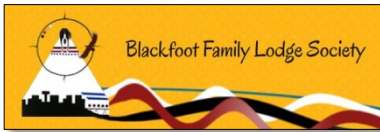
# Useful Links

## Lethbridge



### Lethbridge Community Links

A listing of services available including housing, education, employment, and many others. <http://community-links.ca/ServicesDirectory/BrowseByService.aspx?r=lethbridge>



### Blackfoot Family Lodge Society

Offers housing and other supports to women in a cultural and compassionate manner. <http://bfls.org/>



### Aboriginal Opportunities Employment Center

Offers employment services to youth (18-30 years old) and people with special needs living in Lethbridge. Services include Information on training opportunities and funding supports for training/skill enhancement. [www.acleth.com](http://www.acleth.com) (may need to enter this link manually into web browser)

## Medicine Hat

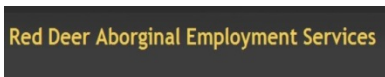


### Medicine Hat Youth Action Society

Links for a wide variety of youth focused resources including health, shelter, youth centers, counselling, relationships, employment, and more.

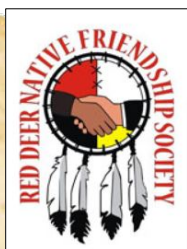
<http://www.mhyas.com/Resources-Links.html>

## Red Deer



### Red Deer Aboriginal Employment Services

Provides culturally appropriate employment assisted services to Indigenous People in Red Deer and Surrounding areas. <http://www.rdaes.com/>



### Red Deer Native Friendship Society

Offers a variety of programs to Indigenous youth including housing, employment, culture and others. <http://www.reddeernativefriendship.com/>

# Legislation and Policy Related to Transitions

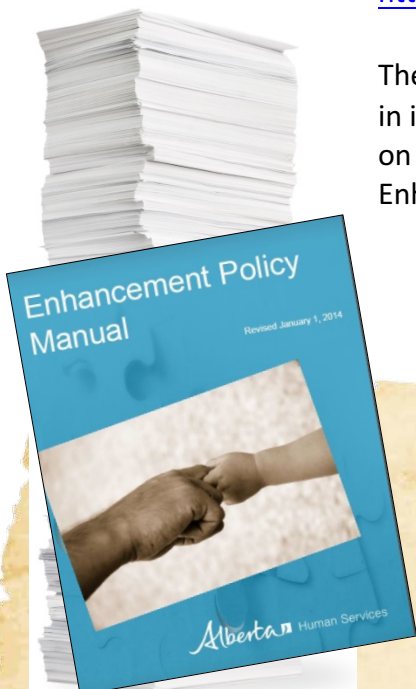
## What guides decisions made within Child and Family Services?

The **Child Intervention Practice Framework** is a set of guiding principles and elements of leading practice to guide decision making. The framework supports an environment where family strengths are recognized, and infants, children and youth are respected and supported. Casework is guided through the following six principles:

- Aboriginal Experience** – Aboriginal peoples have always had their own ways of ensuring that vulnerable members, including children, are safe, protected and nurtured. We honour this by recognizing their expertise in matters concerning their children, youth and families.
- Preserve Family** – We believe children and youth should be safe, healthy and live with their families, therefore we focus on preserving and reuniting families and building on the capacity of extended family and communities to support children, youth and families.
- Strengths-based** – Our approach is reflective, culturally responsive and strengths-based. Because all families have strengths and resources, we recognize and support the right and responsibility of parents to share in the decision-making process for them and their children.
- Connection** – Children and youth are supported to maintain relationships that are important to them, be connected to their own culture, practice their religious or spiritual beliefs and, for those with involvement, have a plan for their care where they are included in the decision-making process.
- Collaboration** – We are child-focused and family-centred. We collaborate with families, community agencies, and other stakeholders in building positive, respectful partnerships across integrated multidisciplinary teams and providing individualized, flexible and timely services to support these efforts.
- Continuous Improvement** – Our casework is transparent and we share information appropriately. Our approach is outcome oriented and evidence-based therefore we support innovative practice, evaluate our performance and strive for continuous improvement.

<http://www.humanservices.alberta.ca/abuse-bullying/17242.html>

The Alberta Government has made the [Enhancement Policy Manual](#) (EPM) available in its entirety online for your convenience. However, for the purpose of this resource on transitions I will highlight points from the relevant sections within the Enhancement Policy Manual and provide links to the information source.



## Caution!

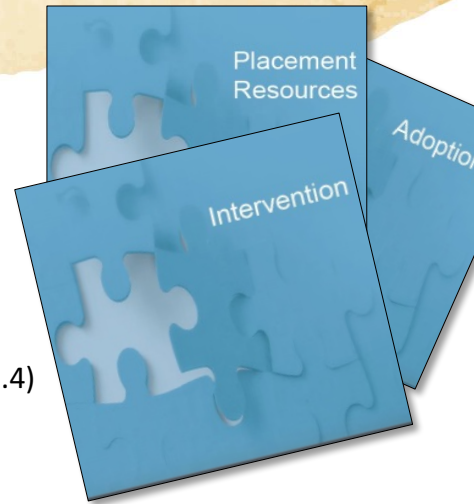
**The Policy document is identified as an internet resource, and with a whopping 1,044 pages, this seems like a good strategy!**

If you want to print particular areas, you can specify a print range to avoid printing the entire document.



The **Enhancement Policy Manual** consists of three main sections;

1. Intervention
2. Placement Resources
3. Adoption



## Policy Relating to Youth Transitioning From Care

Found in the **INTERVENTION** section in Chapter 4, Section 2, subsection 4 (4.2.4)

### ➤ 4.2.4 Transition to Independence Plan

This section provides links to the following related sections:

- 5.2.6 Support and Financial Assistance agreement (SFA)
- 4.2.7 Transition Planning for Youth with Disabilities
- 9.3.3 Driver's Licence
- 9.4.6 Advancing Futures Bursary
- 9.4.7 Registered Education Savings Plan (RESP)

## Highlights

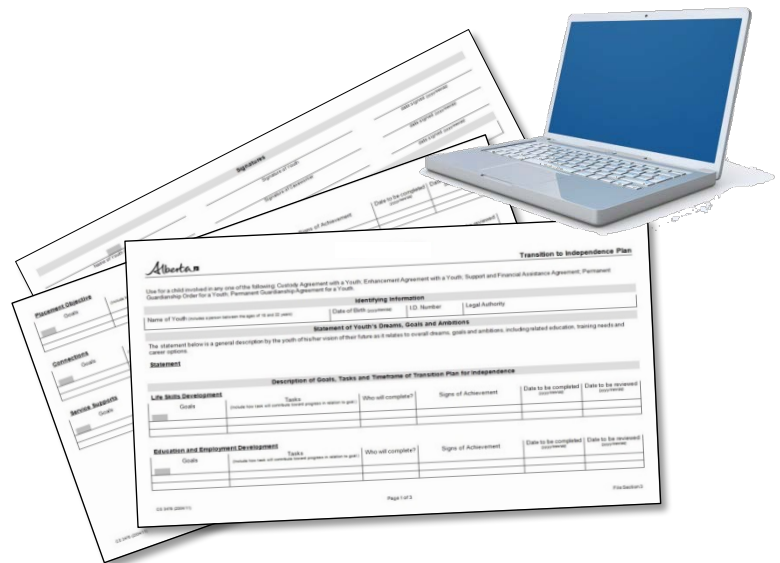
### Transition to Independence Plan

(Section 4.2.4, pg. 201 in the Enhancement Policy Manual)

This section of policy outlines the responsibility of the caseworker to create a plan, in cooperation with the youth that reflects the youth's personal goals, ambitions and dreams, identifies the supports needed to accomplish them, and creates a plan of how to achieve these.

**The Transition to Independence Plan can be a bit of a proverbial two-edged sword for a youth** since it

identifies the youth's goals and dreams, but also details responsibilities and expectations for the youth. These, if not met, can put future support for the youth at risk and become a point of contention with the Child and Family Services Authority.



The **Transition to Independence Plan** has already been outlined in detail, therefore for more information I invite you to review the section "[Understanding the Transition Plan](#)" found on page 14.

## Support & Financial Assistance Agreement (SFA)

(Section 5.2.6, pg. 253 in the Intervention Section of the Enhancement Policy Manual)

- Finances for living accommodations, basic needs and other services that assist youth in meeting their transitional goals
- Health Care and financial assistance for employment training/education (up to 20 years of age)
- Costs to cover programs associated with completing the Transition to Independence Plan.
- Mentorship or other fees (paid to caregivers) as negotiated within the plan



**Talk to the case worker before the youth is 17 years old in order to make preparations to complete this agreement on time. The actual agreement isn't signed until the youth turns 18, but it is important that all the footwork is done prior to this.**

### Ages 18 to 24

Policy allows for a youth to continue to receive services and support past the age of 18, up to the age of 24. This is not foster or kinship care, and as such foster and kinship parents will not receive the same fees they did while the youth was under 18. However, **the supports and services the youth does receive is provided based on the unique needs of each youth and is negotiated between the youth and the youth's Caseworker.**

**How the youth and their caregivers advocate for themselves regarding the SFA can play a large role in the outcome.**

Currently (as of the writing), in the Edmonton region, youth in care are automatically enrolled in the SFA, and must OPT OUT if they no longer want supports. In other regions, youth who want to receive SFA need to pursue the agreement.

**Agreements can be signed for a maximum of nine months**, but the length of the agreements are negotiated and can vary. Therefore, agreements can be resigned and supports continued, when conditions are met, until the youth is 24.

A recent trend found not only in Alberta but also across Canada, the United States, Australia and regions in Europe see governments recognizing the need to support youth leaving care past the age of 18. To this end we are seeing the various regions across Alberta exploring and expanding the types of services and supports that are offered to youth leaving care through the SFA.



While **room and board agreements have been the most common arrangement with the SFA**, in some cases foster parent rates as well as mentorship fees have been applied as a *fee for service*. Again, this will be determined during negotiations. If you believe the youth in your care needs more supports than are being offered, it would be

appropriate to talk to the supervisor or even manager involved with the file. **It is going to fall onto you as the person advocating for the youth to make the best case for the supports you feel are needed.**

## Driver's Licence

(Section 9.3.3, pg. 514 in the Intervention Section of the Enhancement Policy Manual)

For many teens a driver's license is synonymous with freedom. However, for children in care, obtaining a driver's license can be a challenge because of the unique circumstances of youth in care. Challenges can include multiple placements and placement instability, developmental delays or disabilities, as well as the lack of funding and support to accomplish this common milestone.

**Alberta does support the goal of obtaining a license for youth in care in a number of ways.**

First, the policy allows for a caseworker to seek permission from the youth's parent or guardian in the case that guardianship is shared.

Second, while policy advises that a youth should make plans to cover costs themselves, it contains a provision that allows the youth to access the recreation fund to cover costs.

Finally, **a youth in care may have the costs of a Driver's Training Course covered** by their caseworker, with the approval of the case supervisor, assuming the training is provided by an accredited driver-training course.

You will want to approach your caseworker about this on time to allow for all the appropriate discussions to take place and the required approvals to be obtained. In some cases, obtaining a driver's license may be out of the reach of a child due to uncontrollable circumstances.



That being said, a **license is within reach for many people, even when there are disabilities.** I personally know of a number of youth who either have or are suspected of having FASD who have been able to obtain a driver's license. Discuss this with the youth's caseworker and with the youth.

Once a youth has received the approval to obtain their class 7 (graduated) licenses, they will not need further approval to upgrade to a class 5 license.

## Advancing Futures Bursary

(Section 9.4.6, pg. 535 in the Intervention Section of the Enhancement Policy Manual)



**The Advancing Futures Bursary is an excellent program offered by the Alberta Government especially for youth in care,** designed to help youth pursue a wide range of training or educational options in order to achieve their dreams and fulfill their ambitions.

The bursary can be applied towards learning a trade, or earning a degree, diploma, licence, or certificate. In fact, it may also be used to complete high school or obtain a General Equivalency Diploma (GED) or even general upgrading. Youth who do not qualify for college, university or trade schools may also use it to cover the costs of trans-vocational training.

### Expenses covered

- **Program Costs and Tuition**
- **Living Expenses (for months while in school)**
- **Health Care (for months while in school)**
- **Child Care (in approved child care facility or family day home)**

**The Bursary will cover up to \$40,000 (in total) towards a youth's education or training, but it MUST be accessed before a youth's 25<sup>th</sup> birthday.**

Funding will cover the costs of the program, and also provide a living allowance to cover rent, utilities, groceries, transportation, telephone, clothing, and personal hygiene products.

At the time of writing, the living expense component covers applicants according to the following schedule:

Student Type	Single Student	Student with 1 child	Student with 2 children	Student with 3 children	Student with 4 children
Full-time	\$941.00	\$1628.00	\$2077.00	\$2526.00	\$2975.00
Part-time	\$470.50	\$814.00	\$1038.50	\$1263.00	\$1487.50



Youth with special circumstances that require extra monthly funding can submit a letter outlining their needs, which are considered on a case by case basis.

The Alberta Adult Health Benefit program will pay for health services that are not available through standard Alberta Health Care insurance, such as eyeglasses, prescription drugs, and dental care.



It is the obligation of the youth's caseworker to inform the youth about the Bursary program on time. There are very stringent timelines for applying, so if there is an interest in this program you should not wait for the caseworker to approach the youth. **Applications for the Bursary program MUST be submitted by June 1 in the calendar year he or she is applying for.** The only exception to this deadline is for trades programs, for which applications will be accepted throughout the year, **as long as it is received 8 weeks before the start of the program.** The application will take 6 to 8 weeks to process.



### LINKS to Advancing Futures Bursary program:

- For details on the Advancing Futures Bursary, click [HERE](#)
- For an application form, click [HERE](#)

### Registered Education Savings Plan (RESP)

(Section 9.4.7, pg. 538 in the Intervention Section of the Enhancement Policy Manual)

**The government has created Registered Education Savings Accounts on behalf of youth that have been in permanent care.**

Whether or not there is one for the youth you care for depends on a variety of eligibility criteria. The youth's case worker will be able to verify if there is a fund and how much is available to the youth.

The fund could contain hundreds of dollars, depending on when it was created. Once an RESP has been created for a youth, grant funding from several other sources may have been added to it, including funds from the **Alberta Centennial Education Savings Plan (ACES)**, **Canada Learning Bond (CLB)**, and the **Canada Educational Savings Grant (CESG)**.

These funds are only available to youth who had entered care before 2016. These funds are made available to the youth between the ages of 18-26. If the youth has not utilized these funds by the age of 26, they are rolled back into the programs that contributed them.

The RESP is managed by the Royal Bank of Canada (RBC) and to access them a youth will need a Redemption Authorization from Human Services.





## Ownership of the RESP

Human Services is the subscriber of the child's RESP, but this can be changed when:

- The child becomes the subject of an adoption order
- The child becomes the subject of a private guardianship order post permanent guardianship
- The child is returned to the biological parent and the permanent guardianship status is rescinded by the court.

If any of these apply, contact your caseworker who will direct you to the appropriate forms.



## Adult Services

The following pages contain links to and information about a number of resources that may benefit the youth in your care as he/she prepares to transition into adulthood.

### Advancing Futures Bursary

#### For more information:

Phone: 1-780-415-0085. For toll-free access, dial 310-0000 (Alberta Right Number) first then 780-415-0085.

Internet Access: <http://humanservices.alberta.ca/family-community/15616.html>

The **Advancing Futures Bursary** is designed to help youth pursue a wide range of training or educational options in order to achieve a successful vocation.

The **bursary can be applied towards earning a degree, diploma, licence or certificate, or learning a trade.** In fact, it may also be used to complete high school or obtain a General Equivalency Diploma (GED) or general upgrading. Youth who do not qualify for college, university, or trade schools may also use it to cover the costs of trans-vocational training.

#### Program Highlights:

- Will cover costs up to a maximum \$40,000
- Expenses covered may include program tuition, living expenses (including rent, utilities, and groceries), transportation, and child care (in an approved child care facility or family day home).
- Funds must be used accessed prior to a youth's 25<sup>th</sup> birthday.
- The Alberta Adult Health Benefit will provide additional health coverage for eyeglasses, prescription drugs, and dental care.
- Youth with special circumstances that require extra monthly funding can submit a letter outlining their needs which are considered on a case by case basis.
- **STRICT DEADLINE:** the completed application must be received by JUNE 1 of the year the youth wishes to attend school, except in the case of applications to trades programs. For trades programs, applications are accepted throughout the year, as long as they are received at least 8 weeks before the start of the program.



More information about the Advancing Futures Bursary can be found in the [Policy](#) section of this resource on page 50.

### Support and Financial Assistance agreement (SFA)

For more information, contact your caseworker.

The SFA is designed to support youth who are leaving government care and who may not have completed their transition to independence plan or need additional supports to achieve their goals.

## Program Highlights:

- Available to youth between the ages of 18 – 24.
- The amount provided and items covered are all determined in negotiations with the youth and caregivers. Room and board plus a small amount for personal items are not uncommon arrangements.
- Caseworkers have the ability to negotiate fees with caregivers if they are providing a service.
- Agreements are signed for a maximum of nine months, but the length of them are negotiated.
- Health Care is provided (up to 20 years of age)
- Costs may be covered for programs associated with completing the *Transition to Independence Plan*.

If the youth will need to utilize the SFA, it is important to discuss this with the caseworker long before the youth turns 18. It is recommended that the youth start the process at a minimum of 17 ½ years of age, in order to have the process completed and the application signed and submitted on the youths 18<sup>th</sup> birthday.

More information about the *Support and Financial Assistance agreement* can be found in the [Policy](#) section of this booklet on page 48.

## Persons with Developmental Disabilities (PDD)

### For more information:

Internet Access: <http://humanservices.alberta.ca/disability-services/pdd.html>

Links to regional offices: <http://humanservices.alberta.ca/services-near-you/pdd-office-locations.html>

PDD funds **programs and services** to adult Albertans with developmental disabilities and is NOT an income replacement program. However, applicants often struggle with rigid eligibility criterion that may exclude many who could potentially benefit from the services.

In order to qualify for and receive PDD, you need to be aware of the following guidelines in order to have the documents needed to support the application:

- At 14 years old ask the caseworker to arrange for the required assessments. these may include psych-ed, neuropsych, psychological, IQ testing or others. It takes a significant amount of time to schedule and complete these assessments, which need to be submitted with the application at 16.
- Start the application process at 15½ years old in order to have the application completed and submitted by the 16<sup>th</sup> birthday.

## Assured Income for the Severely Handicapped (AISH)

### For more information:

- Alberta Supports contact number: 1-877-644-9992
- Main AISH access point: <http://humanservices.alberta.ca/disability-services/aish.html>

The **AISH** program provides financial and health-related assistance to eligible adults with disabilities. The disability must be permanent and substantially limit the person's ability to earn a living. AISH clients may also be eligible to receive supplemental assistance (a child benefit and personal benefits) through the AISH program.

## Program Highlights:

- AISH provides a maximum monthly living allowance of \$1,588. (as of Dec 20, 2013)
- AISH provides health benefits, including prescription drugs, essential diabetic supplies, optical, dental, and emergency ambulance services.
- At 14 years old ask caseworker to arrange for appropriate assessments (see PDD note above).
- At 17 start application process; you may apply **one year** before youth turns 18.

## Income Support

### For more information:

Internet access: <http://humanservices.alberta.ca/financial-support/689.html>

Income Support 24 hour contact number: 1-866-644-5135

**Income Support** provides financial assistance to Albertans who do not have the resources to meet their basic needs, like food, clothing, and shelter.

### Program Highlights:

- Income Support is intended to be temporary.
- There are four categories under which one may qualify for Income Support:
  - Cannot work due to chronic health problems or other barriers to employment.
  - Looking for work, working but not earning enough, or temporarily unable to work.
  - Need training to acquire a job.
  - Faced with an unexpected, one-time emergency that is no fault of his/her own (e.g., sudden eviction due to fire)
- While transitioning from care is not specifically a category for eligibility, a youth may find themselves in a situation where an unexpected emergency, as noted above, will make them eligible for short term support.
- Eligible Income Supports recipients will also be provided with health benefits as well as assistance in finding and training for a job.

## Community Housing

### For more information:

Internet access: [http://www.municipalaffairs.alberta.ca/community\\_housing.cfm](http://www.municipalaffairs.alberta.ca/community_housing.cfm)

Internet access: <http://housing.alberta.ca/522.cfm>

The Community Housing Program provides subsidized rental housing to low-income families, senior citizens, and individuals with special needs who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply.

## Program Highlights:

- Management and tenant selection is determined by the local housing operators.
- Applicants are given priority based on need, as determined by income, assets, and current housing condition.
- A tenant's rent, which includes heat, water, and sewer expenses, is based on 30 percent of a household's adjusted income.
- The tenant is responsible for electricity, telephone and cable television, as well as any additional services they may request (e.g., parking).

## Housing First

For more information, contact your closest *Housing Management Body*:

- Wood Buffalo <http://www.wbhadc.ca/>
- Edmonton <http://crhc.ca/>
- Grand Prairie <http://www.grandespirit.org/>
- Red Deer <http://www.reddeer.ca/OnlineServices/A+-+Z+Directory/AZDirectory.aspx?InquiryID=59>
- Calgary <http://www.calgary.ca/CS/OLSH/Pages/Calgary-Housing-Company/Calgary-Housing-Company.aspx>
- Lethbridge <http://lethbridgehousing.ca/>
- Medicine Hat <http://www.mhchs.ca/>
- Each region manages their housing program according to the needs of the local community, and programs are currently evolving to better meet the needs of Albertans, so it is important to contact the local program as soon as possible if housing services are required to avoid missing opportunities.

## Alberta Shelters

### For more information:

Internet Access: <http://humanservices.alberta.ca/homelessness/14633.html>

There are many shelters throughout Alberta providing short-term, and in some cases long-term, shelter.

## FASD Programs

### For more information:

Internet Access: <http://humanservices.alberta.ca/disability-services/14853.html>

Human Services supports programs and services designed to prevent FASD and serve Albertans of all ages who are affected by FASD, including:

- Employment services, disability services, and financial support.

## Alberta Works

### For more information:

Internet Access: <http://humanservices.alberta.ca/financial-support/3171.html>

Alberta Works provides employment services, training supports, and cost of living support to help Albertans find and keep work.

## Alberta Adult Health Benefit

### For more information:

Internet Access: <http://humanservices.alberta.ca/financial-support/2085.html>

Provide health benefits for individuals in need who do not receive health benefits from another program (such as AISH).

## Office of the Public Guardian & Trustee

### For more information:

Phone toll free: 1-877-427-4525.

Internet Access: <http://humanservices.alberta.ca/guardianship-trusteeship.html>

### Public Guardians:

Public Guardians provide decision making mechanisms for individuals who are unable to make personal, non-financial decisions for themselves. Public Guardians do not manage income or finances.

### Program Highlights:

- Decision making can cover some or all of the following areas:
  - Health care, where and with whom an individual may live, who an individual associates with, social activities, educational and vocational training, employment, legal matters or any other matters the court determines is necessary.
- Often a family member or trusted friend is granted Guardianship.
- The decision to grant Guardianship is made by the court.
- The level of decision making directed by the Guardian depends on the needs of the individual

### Decision making options

- **Supported Decision Making**
  - If an adult has the capacity to make his/her own decisions but they would like some help, they can sign a form that authorizes someone they trust to be their “supporter”. The adult can give their supporter legal permission to access relevant information that might otherwise be protected under privacy laws. The supporter might also help the adult think through the decision-making process and communicate decisions, if necessary.
  - A supported decision-making authorization would be helpful for capable individuals who face complex personal decisions, people whose first language is not English and people with mild disabilities.

- **Co-Decision Making**

- If an adult's ability to make decisions is significantly impaired but they can make decisions with good support, a co-decision-making order may be an alternative to guardianship. With a co-decision-making order, the adult and their co-decision-maker make decisions together. The adult must agree to the arrangement, as well as the person who is appointed as their co-decision-maker. Co-decision-making is appropriate for family and close friends.

- **Guardianship**

- If an adult lacks the capacity to make personal decisions, the Court may appoint a guardian to make personal decisions for them. A guardian can make personal decisions for the adult, depending upon the adult's needs. Usually a family member or friend applies for guardianship, but if no one is willing or available the Office of the Public Guardian can perform that role.

## **Public Trustees:**

Public Trustees provide assistance for individuals who require assistance with budgeting money received from various government programs and with payment of monthly expenses.

### **Program highlights**

- **Provincial and federal benefit programs allow an "informal trustee" to be appointed, usually by having the proposed informal trustee sign a form known as an Undertaking.**
- An informal trustee can be appointed to manage the benefits received from Assured Income for the Severely Handicapped (AISH) or Human Resources and Employment (Income Support) among others.
- Potential informal trustees include family members, friends, landlords and representatives of care facilities.
- The Public Trustee *will not* act as *informal trustee* except under the AISH Benefits Administration Program.

# Step by Step Putting it all Together



## 1 Answer These Two Critical [Questions](#)

- Is independence really the goal?
- Am I prepared to go the distance?

## 2 Lead, Support, or Follow: Determine Your Role

You can lead the process, be a supportive team member in achieving the goals, or follow the process as someone else leads. Communicate your decision to the caseworker as soon as you have determined what role you are best suited to take in the process. There is not one right answer, or one preferred role, as each person has a different comfort and ability level regarding leading teenagers into adulthood, and one's circumstances need to be weighed carefully as well.

## 3 Identify Final Goal for Youth

After considering whether or not independent living is the goal for adult living based on your youth's abilities, it is important to make sure everyone is on the same page with the decision, including the caseworker, the supervisor and the youth as well. As Stephon Covey (2004) is fond of saying, "begin with the end in mind."



## 4 Get Your Bearings

Review the *Transition Plan Age Matrix* (Below)

Find your child's current age and work backwards to see what should be accomplished already for your child's age. If the youth has missed important milestones or steps, make plans to accomplish or obtain these. Talk with caseworker about ways to obtain or accomplish missing steps.

## 5 Start the Journey



Start collecting the various documents, ID's and reports needed. (See list on the following page)

Use the [Life Skills Assessment and Planning Tool](#) to determine where to focus, listing the skills needing attention and create a schedule to achieve goals in a timely manner.

Use the [Communi-Care Planner](#) to help you identify individuals who will support the youth going forward in key areas such as relationships, spiritual matters, financial advice, work and career planning, cultural matters, educational pursuits, and so on.

Take a look at the [Transition to Independence Plan](#) overview. Prepare for success by exposing youth to the ideas early and allowing them time to think of the issues. Plant the seeds to prepare for the life-goal questions within the plan.



## Remember to:

- Contact the caseworker to discuss booking any needed assessments.
- Schedule a meeting with the caseworker to discuss the *Transition to Independence Plan* soon enough to allow time for the plan to be completed by the youth's 16<sup>th</sup> birthday.
- Start the process of actively gathering the documents, reports, assessments, and identification needed to complete the youth's portfolio of file needs (see below).

## Work the plan, but remember to have fun.

Growing up can be frightening, and it all happens so fast that before you know it the time is past. So take time to enjoy the process and help the youth in your care to do the same. Consider creating some type of reward system that creates incentives for achieving milestone and allow the youth the joy of earning perks by achieving their goals.

## Organizing your Files:

Following is a listing of items to consider adding to the youth's file as he/she prepares to enter adulthood.

- Records of all diagnosis
- All assessments (such as neuropsych, psych-ed., full scale IQ, psychological, adaptive skills)
- Health records
- School records
- Letters of recommendation and reference letters
- Achievements and awards won, earned or received
- As much history and information as possible on natural family
- Documents regarding the *Registered Educational Savings Plans* and *Trust Funds* held for youth
- Birth certificate
- Alberta health card
- Medical and dental coverage information and card
- Social insurance number (SIN) and card
- Treaty card, Band registration, national registration with Indian Affairs
- Government issued ID card
- Driver's License
- Passport and/or citizenship card
- Bank information
- Bank card
- Win card (for hunting & fishing)
- Concurrent plan
- Transition to Independence Plan

# Transition Plan Age Matrix

Age	Goal
<b>0-9</b>	<b>Ages 0 – 10 Belonging, Safety, Connections</b> Focus this time on providing child with sense of belonging and opportunity to experiences successes. Seek connections with family, culture, and community that support and strengthen the child’s sense of self and unique identity.  <b>Age 9 - Registered Disability Savings Account</b> Check with Caseworker to determine if child is eligible.
<b>10</b>	<b>Ages 10 to 12 – Life Skills Foundations</b> Plant the seeds of money management by splitting allowance between savings and spending money, setting short term goals for savings.  <b>Ages 11 to 12 - Guardianship &amp; Trusteeship</b> Initial discussions with caseworker if appropriate.
<b>12</b>	<b>Open a Bank Account</b> With a savings component and debit card access. Split money 50/50 between the two. With limited debit access and secure savings, money management principles become rewarding and good money habits start to grow.  <b>Disability Considerations</b> Youth who will need lifelong supports will benefit from gradual, subtle exposure to the idea of receiving and accepting assistance at an early age to help them become accustomed to the idea and avoid rejecting the idea if surprised by it later in their teens.  <b>Life Skills</b> Think purposely about life skills; will youth need more time than others to master the various skills? Developing life skills can be introduced as demonstrating and gaining independence.  <b>Future Support Circle</b> Think about the types of mentors and go-to people that may benefit the particular youth across life’s domains; relationships, finances, education, job and career, religion, culture. This is a good age to start to make connections that can become beneficial to the youth later.  <b>Community Connections</b> Find activities that develop connections and build confidence such as Scouts, Big Brothers Big Sisters Club, the Duke of Edinburgh Program, Cadets, faith based groups.

## Age

## Goal

### 13

#### **Ages 13-14 Volunteering Opportunities**

Volunteering provides an opportunity to develop skills, meet people, gain confidence and build connections. Experience gained can be used later when developing resumes and filling out job applications.

#### **Ages 13-14 Discuss Assessments Needs**

If you suspect the youth may need supports past 18, talk with the youth's caseworker about obtaining the required assessments.

### 14

#### **Disabilities? 14 is Critical Crossroad**

You should have answered the question by now regarding whether you believe the youth will be able to become independent, or eventually live either dependant or semi-independent after turning 18. If the youth will likely not become independent, then it is important that you start at 14 to lay the foundation for receiving supports in the future. Pay close attention to the following milestones regarding assessment and application processes from 14 and beyond in this timeline. Timing is critical to receiving benefits, and missing these milestones can lead to benefits being delayed or possibly missed altogether. However, if for some reason the process has not started by this time and it looks like it may not be completed by the youth's 18<sup>th</sup> birthday, don't panic; ask his/her caseworker about obtaining support through other programs, such as the SFA.

#### **Book Assessments**

Ask your caseworker to book assessments as needed to receive support benefits after the youth turns 18. It takes a significant amount of time to schedule and complete the assessments, so don't delay. Your caseworker will advise you on which assessments are needed, and may include psych-ed., neuropsych, psychological, full-scale IQ, adaptive skills and others. Reports will be needed by the youth's 16<sup>th</sup> birthday.

#### **Start Gathering ID's and Important Cards**

It is important to start obtaining and filing the various cards and ID's that we all need as adults, which may include a SIN card, birth certificate, Indian status card as well as proof of registration with youth's local band (if Indigenous), Alberta health services card, government issued ID, citizenship card or passport, bank card, WIN card, as well as any others you find to be important.

#### **Organize Youth's Files to Support Transition**

This is a good time to start to organize the files to support the youth's transition to adulthood. Files might include records of all assessments, diagnosis, health records, school records, achievements worth noting, awards won or received, letters of recommendation, reference letter, a list of volunteer activities and contacts, a section for ID's and cards, contact information for important people, as much information as possible regarding the youth's natural family, reports from caseworkers including the *Concurrent Plan* and the youth's history in care. These records will support the youth's pursuit of financial support and educational funding and will allow you to pass this critical information to the youth when he/she turns 18.

#### **Volunteer Opportunities**

Continue seeking out volunteer opportunities. Volunteering builds confidence and relationships as well as networks and work experience; all this translates well to resumes and job applications.

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**14 Continue Life Skills Development**

(Cont.)

You have already taken steps to lay the foundation of good money handling strategies and other life skills; continue on this path, being purposeful about teaching skills and transferring responsibility based on individual ability to manage the responsibility.

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**15 Life Skills Assessment**

Use the *Life Skills Assessment Tool* provided in this resource to evaluate the youth's abilities and formalize a plan to develop the needed skills. Keep in mind that youth with cognitive disabilities or other delays will need more time to grasp individual lessons, and in some cases, may not be able to achieve certain skills at all.

**Post-Secondary or Vocational Training**

Start discussions about goals and opportunities for education. An *Educational Savings Plan* may belong to the youth, and the *Advancing Futures Bursary* may be used for upgrading, college, university, technical or vocational school, trades programs, etc.

**15 ½ - Start Working on the Transition to Independence Plan**

Contact and discuss the formal *Transition to Independence Plan* with the youth's caseworker. This plan needs to be completed by the youth's 16<sup>th</sup> birthday, and the more thought that is put into this plan, the better it will serve the youth and his/her caregivers.

**15 ½ Contact PDD (Persons with Developmental Disabilities)**

If the youth will likely need support in his/her daily adult life, you need to start discussions with the case worker when the youth 15½ in order to complete the application process in time. The process is long and involved and delaying can affect whether your youth receives benefits or has them delayed or missed altogether.

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**16 Youth Support Circle**

Part of the Transition to Independence Plan will focus on developing a strong support network around the youth. The support network a youth has plays a huge role in his/her ability to successfully transition into adulthood, and some foster parents go as far as to create formal mentoring agreements with trusted individuals, which can be helpful in some cases. By doing so one can outline what areas the mentor will support a youth in and set parameters around contact guidelines. Other supports may be less formal, like family and friends, while some will be professional, like school advisor, counselors, or clergy. Use the "*Communicare Worksheet*" tool at the end of this section to get you started. It is important that both the youth and those in the support circle understand the relationship and expectations.

**Talk About Educational Opportunities**

As you did at 15, continue to expose the youth to opportunities for education and training. At some point you may want to book a tour of a school or training institute.

**Discuss Potential Registered Educational Savings Plans (RESP) with Caseworker**

As mentioned earlier, there is a possibility that one or more savings plans have been established in the youth's name. Your caseworker will have all the details.

## Age

## Goal

**16**  
(Cont.)

### **Have All Documents and ID's Needed on File**

Including reports, assessments, records and ID cards. See list at the end of this section for ideas.

### **Complete the Transition to Independence Plan**

The plan is to be completed and signed by 16.

### **PDD Intake Form (Application)**

If the youth is applying for PDD, the application needs to be completed, signed, and submitted at 16.

### **Guardianship / Trusteeship**

Discuss the idea of a guardian and/or trustee in detail with the caseworker and then with the youth. Youth who have significant developmental disabilities or delays are often much more successful in life when they have the benefit of a guardian and/or trustee.

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## **17 PDD Eligibility Determined by 17**

If the youth applied for PDD, their eligibility for the program will be determined by their 17<sup>th</sup> birthday, if not sooner. Meeting the criteria for eligibility can be difficult however, so be prepared to discuss alternatives to PDD support with the PDD representative and the youth's caseworker.

### **Review Transition to Independence Plan**

At 17 the youth's caseworker will want to review the plan, insuring that the youth is making progress, completing the tasks assigned, and adjust the goals if needed.

### **Start Collecting Household Items**

Seventeen is a good age to start collecting household items such as furnishings, kitchen items and all the other things one needs to start a home. Foster parents have indicated that friends, relatives, member of the youth's support circle and even caseworkers may have leads on free, used items. Often, people are happy to be able to contribute and enjoy the chance to benefit a person who has been special to them.

### **June 1: Deadline for Advancing Futures Bursary Application**

If the youth is planning to use the *Advancing Futures Bursary* funding that is available to them, be aware that the deadline for receiving applications is JUNE 1<sup>st</sup> of the year they are planning to attend. However, if the youth is planning on using the funds for a trades program the deadline will be in relation to the start date of the training. Contact the Bursary program for more details.

### **17 + 1 day; begin Application for Guardianship / Trusteeship**

If you've determined that the youth will benefit from a Guardian and/or a Trustee, start working on the application process immediately after the youth turns 17. If the youth is Indigenous, consult with his or her band about guardianship.

## Age

## Goal

**17**

### **17½ - Confirm Living Arrangements & Program Eligibility**

(Cont.) For Adult programs, all documents required for service need to be completed and submitted. Living arrangements past the youth's 18<sup>th</sup> birthday need to be confirmed. Many foster parents have talked about the risks associated with this time in a youth's life, noting that the many uncertainties and pressure of the unknown can lead a youth to implode and derail the process. By confirming living arrangements and other supports, we alleviate some of these pressures and allow a youth to focus on completing school and the work outlined in the Transition to Independence Plan.

### **17½ - Start AISH Application Process (Assured Income for the Severely Handicapped)**

The application can take some time to work through, so contact the AISH program at 17½ to get the ball rolling.

### **17 ½ - Start the "Supports for Financial Assistance" Agreement Application Process**

The Supports for Financial Assistance Agreement can provide financial supports for a youth who has aged out of foster or kinship care, but continues to need support. The youth's caseworker will have details and help you in the process. The amount of support provided is based on negotiated rates, not foster or kinship rates, and can vary depending on individual circumstances as well as the local Child and Family Services practices. It has been common to receive "room and board" funding, but the department has a significant amount of latitude to negotiate the supports needed, including mentoring rates for whoever is leading the youth through the transition training.

### **17¾ - Submit Application for AISH**

**18**

### **Submit "Supports for Financial Assistance Agreement" Application**

While the application cannot be processed or eligibility officially determined before the youth is 18, all of the work should be done and eligibility unofficially predetermined before the 18<sup>th</sup> birthday in order to avoid delays.

### **AISH Eligibility Determined by 18**

If you were able to get through the application process according to schedule, you will have confirmation of AISH eligibility by the 18<sup>th</sup> birthday.

### **Guardianship & Trusteeship in Place**

If you were able to get through the application process according to schedule, you will have guardianship in place by the 18<sup>th</sup> birthday.

### **Strong Network of Supports Surround Youth**

As the youth boldly ventures into the future, it is important to have a network of support clearly defined and in working order.

**18**

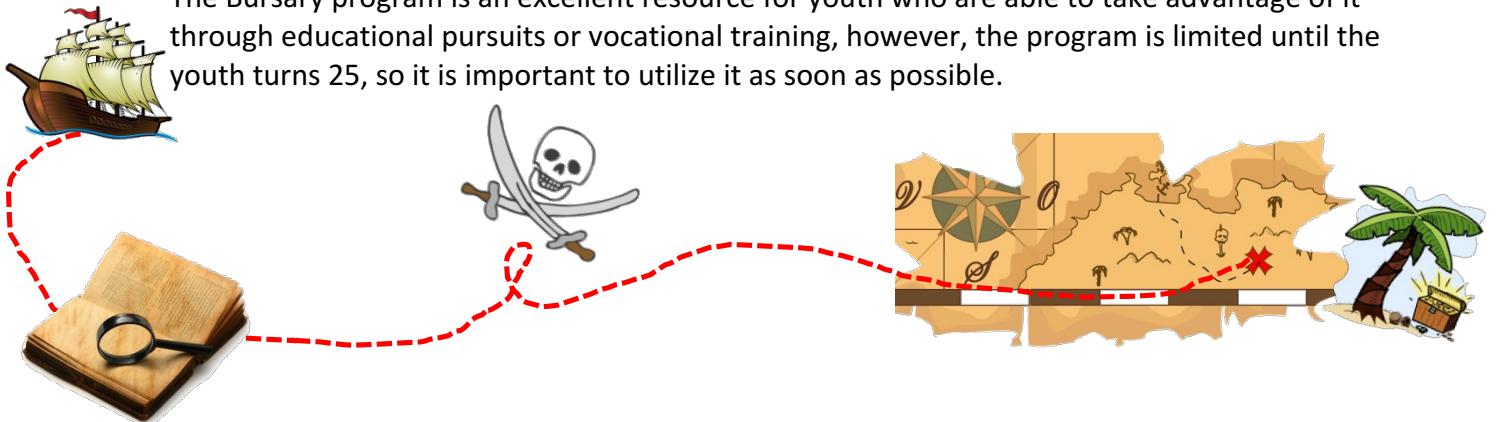
**SFA Agreement Re-signed and Reviewed as Scheduled**

(Cont.)

The “**Support and Financial Assistance**” agreement requires that it be reviewed and re-signed at a minimum of every 9 months. Keep in mind that the longer the period is that is covered within the agreement, the more the youth will be able to focus on important tasks at hand, instead of worrying about the expiration of their support agreement.

**Advancing Futures Bursary available until 25**

The Bursary program is an excellent resource for youth who are able to take advantage of it through educational pursuits or vocational training, however, the program is limited until the youth turns 25, so it is important to utilize it as soon as possible.



# Creating a Communi-Care Circle to Support Youth

Youth are much more successful when they are surrounded by people who can help to support, direct, and mentor them as they face new and unfamiliar challenges.

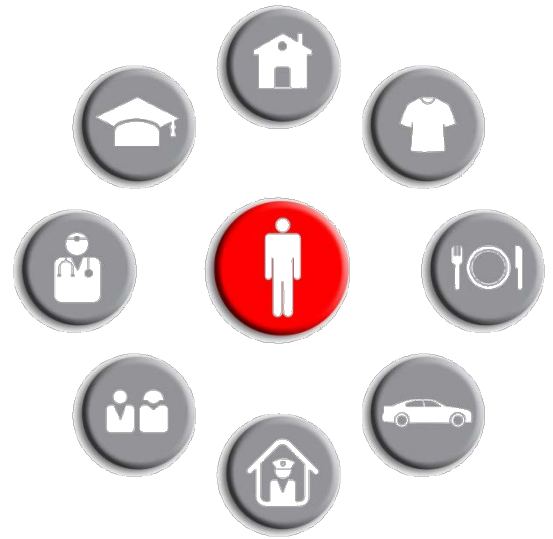
While everyone might readily agree that it is a good idea to surround a youth with support, what is the likelihood of it happening without intentionally focusing on the idea and becoming purposeful in our efforts?

## How do you make it happen?

Start by identifying the need; what areas of life will the youth benefit the most from if he or she had someone to go to in order to ask questions, seek direction or look for advice?

Some common and obvious areas may include:

- School (including college or vocational training)
- Money and financial matters
- Relationships
- Work and career advice
- Social skills
- Cultural and community awareness
- For Indigenous youth – trusted Indigenous connections both inside and outside the youth's community of origin
- Family connection



A strong circle of support can play a huge role in a young person's ability to successfully transition into adulthood. Some foster parents go so far as to create formal mentoring agreements with trusted individuals which include formal introductions and guidelines about what the mentor is available to discuss and appropriate times and means to contact them.

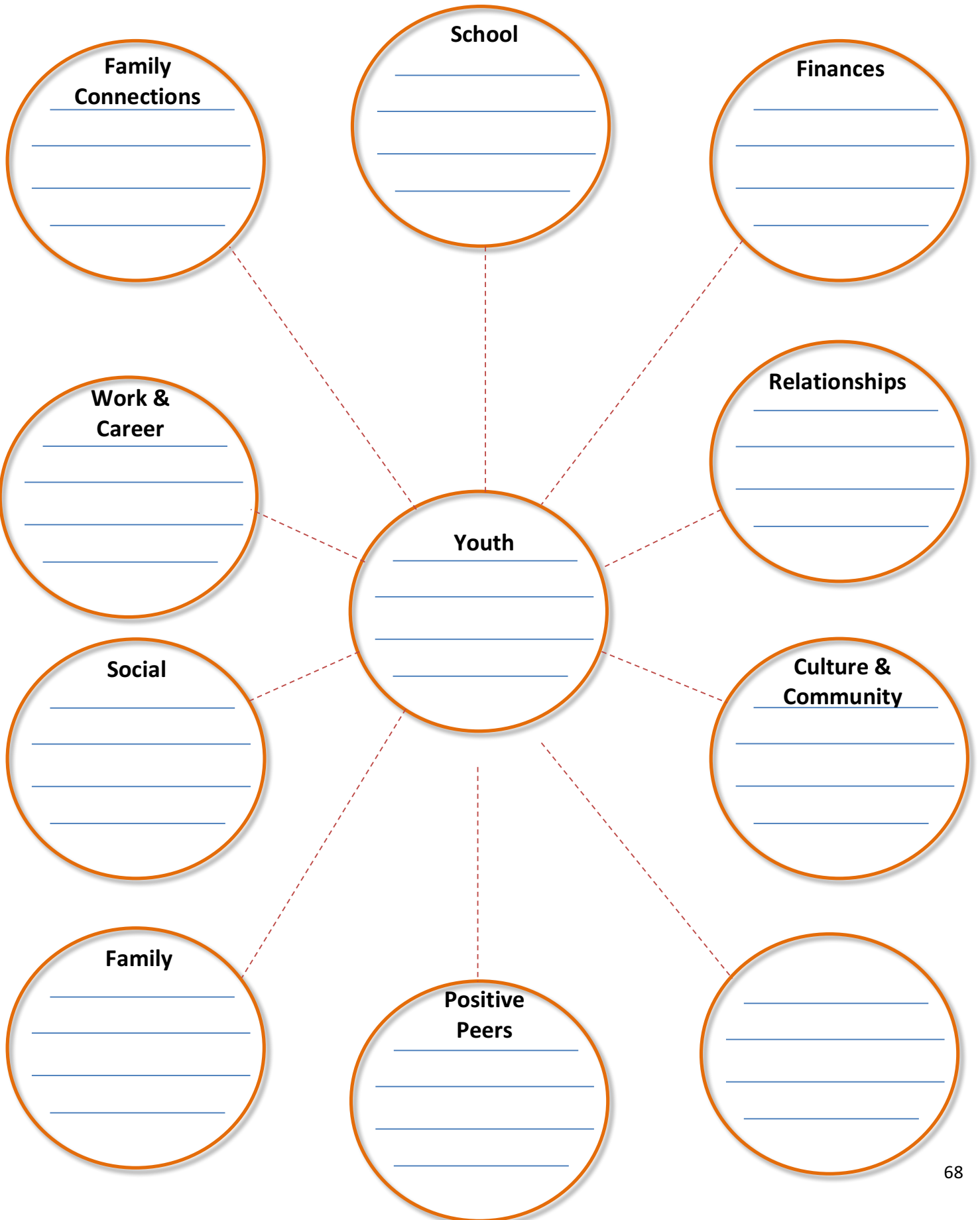
Other supports may be less formal, like family or friends of the family, while some may come from professionals such as school advisors, counselors, clergy, or elders. Use the "**Communi-Care Worksheet**" tool on the next page to get you started.

Remember that it is important that both the youth and those identified within their support circle understand the relationship as well as any expectations and rules that may guide contact. These might include rules about when to call or visit, frequency of calls, and areas a mentor may discuss.

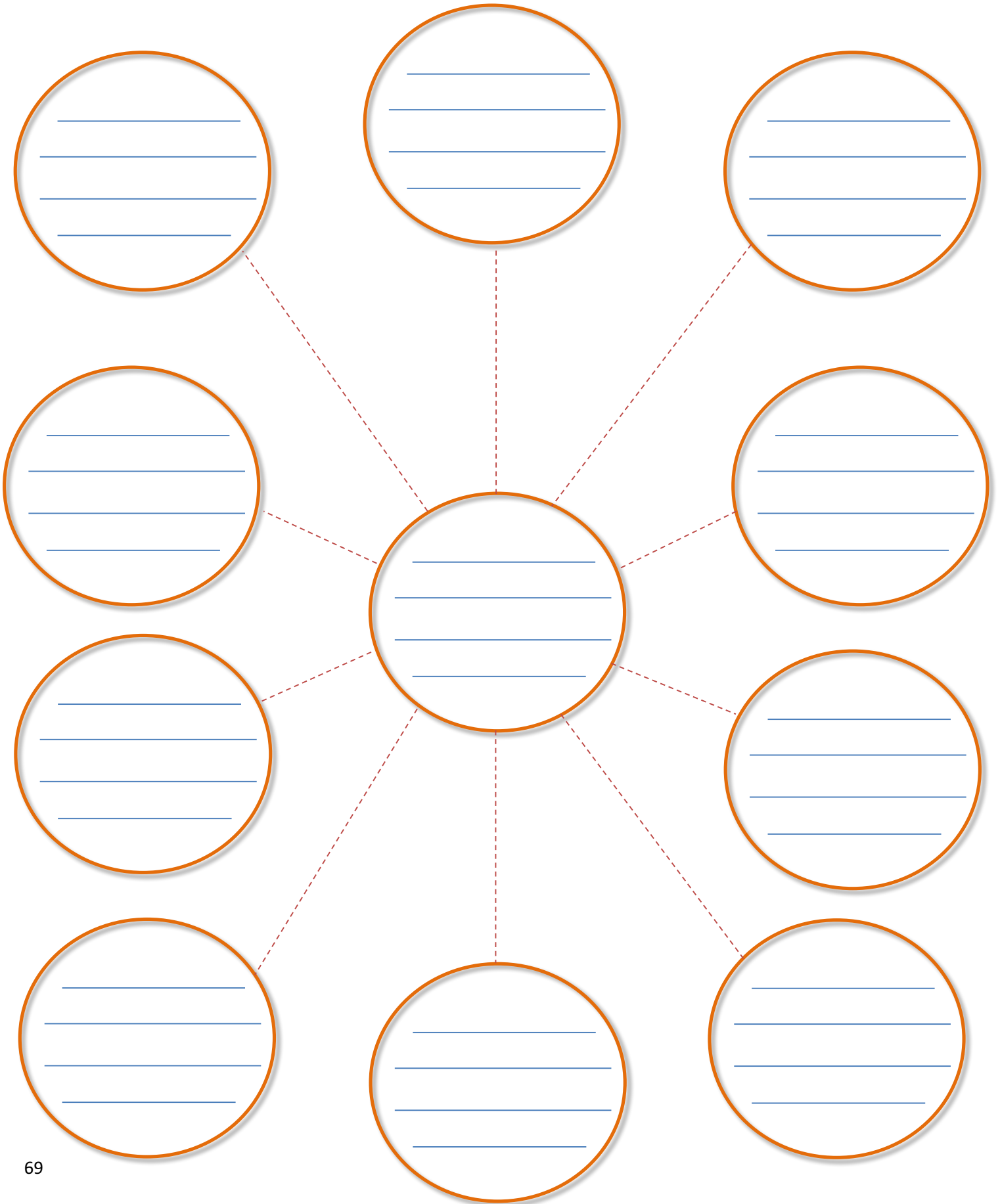
If you take the time to meet with the mentor and youth together and discuss the arrangement, it will make the youth much more comfortable than if he/she is just handed a piece of paper with a name and phone number, and told to call this person if he/she has any questions. Your youth will be made to feel comfortable and safe with a new mentor by a planned meeting and will be more likely to seek advice and direction thereafter. After you have made the connection, schedule the next couple of meetings to insure follow up.



# Communi-Care Circle



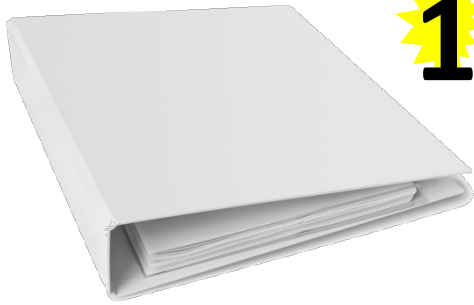
# Communi-Care Circle



# Life Skills Assessment & Tools: How to Use This Section

This section is designed to be **completed by the youth together with his or her caregiver**. When completed, this section will become a go-to resource that will help youth complete their **Transition to Independence Plan**, providing a one-stop resource with all the goals, plans, and life skills needed including a schedule to guide activity and worksheets to help break down individual tasks.

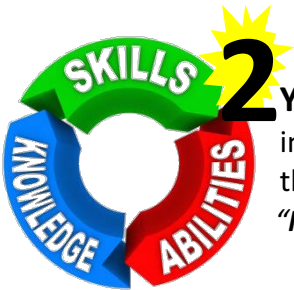
For success, follow these steps:



**1**

**Create a Binder and put in tabbed dividers using the following labels:**

- Transition Plan
- Life Skills Assessment
- “To-Do” List
- Schedule
- Tasks Sheets
- Resources



**2**

**Youth completes the Life Skills Assessment tool**, preferably with an adult. The tool includes a list of questions regarding the youth’s awareness and abilities associated with the basic life skills and life knowledge, with the option of selecting “Yes”, “Not Sure” or “No” to each.

*ABC 123		Youth: BRANDON	notes	Check when done
A	1	Bank assessments with caseworker	Done - will hear back supposedly by June to find out when	<input checked="" type="checkbox"/>
A	4	Take drivers test	Need to ask caseworker if they can help me pay for this	<input type="checkbox"/>
C	2	Learn how to maintain a vehicle for when I get one	Mum has a budget tool on her computer	<input type="checkbox"/>
B	1	Learn to budget money	Uncle John can help with this	<input type="checkbox"/>
A	2	Learn to use bus system		<input type="checkbox"/>
A	3	Make a resume		<input type="checkbox"/>

**3**

**Record all items from the Life Skills Assessment pages that are checked as “Not Sure” or “No” on the “To-Do List”** (The red and yellow boxes).

**Add goals or tasks from the Transition to Independence Plan onto the “To-Do List”** This effectively creates a master list of all tasks and goals, making it easier for everyone to see what needs to be accomplished and plan accordingly and to track and record progress.

**4**

**Prioritize the “To-Do List”** Following the simple directions on the To-Do page.

**Create a schedule to accomplish items.** Use the schedules provided or an alternative planning system you are comfortable with to plan for the completion of the tasks on the list. When a particular task is more complicated use the “Task Sheet” to break the task down, identify resources needed, or indicate people that need to be involved.

**5**

**Refer to the “Resources” section** for ideas and for links to additional resources.

# “To-Do” List

## Getting the most out of this tool:

When completed, this will become the complete list of skills, knowledge, and tasks that you have identified as areas of focus for the youth preparing to transition to adulthood.

1. Start by listing **ALL of the life skills** that were identified in the *Life Skills Assessment Tool* to which the youth answered either “NOT SURE” or “NO.” Print and use as many sheets as needed.
2. **Add other life skills or life knowledge** that either you or the youth feel are important but were not specifically identified in the assessment. At this point, just list them all them in any order. The purpose is to create a master list of skills and tasks in order to help you and the youth know what you are focusing on to facilitate the scheduling of these in the available time frame.
3. **IMPORTANT: Add** other items to this list that the youth needs to accomplish to complete the transition plan. These can include obtaining government ID’s, applying for AISH or PDD, obtaining medical or psychological assessments, or any other task you have identified as important to the transition process. Some of these may be found in the Transition to Independence Plan provided by the youth’s caseworker.
4. **Prioritizing the list:** Now that you have a complete list of the life skills, life knowledge, and tasks for the youth to focus on, use the two columns on the far left side of the list to prioritize them. Following is an example of how to prioritize the listings:

- a. **In the first column** (farthest left) go through the entire list and mark either an “**A**”, “**B**” or “**C**”, depending on a combination of the urgency and importance of the item.

- i. **A:** mark “A” for those tasks that are either urgent, critical or both
- ii. **B:** Important, not urgent
- iii. **C:** lower importance, not urgent

- b. Once all items are marked with either an A, B or C in the first column, use the second column to identify the order you want to approach the tasks and skills **using numbers (1,2,3 etc.)**.

- i. **Starting with all of the items marked “A”** first; assign a **1** to the item you want to accomplish first, then **2** for the next item, and so on. When you are done, the items will be listed as A1, A2, A3, etc.
- ii. Do the same for all the items marked “B” and then the ones marked “C”.

**Congratulations!** you now have not only created a list of the tasks you need to accomplish and the skills you need to develop in order to complete the *Transition to Independence Plan*, but you have them prioritized and are ready to start scheduling.

5. **Do not think you have to accomplish the listed tasks or goals all at once.** Look at the time remaining before the youth becomes an adult (18<sup>th</sup> birthday) and space the items out, prioritizing important tasks such as seeking assessments and applying for services within required time frames.

“To-Do” List		Youth: <u>BRANDON</u>	Check when done
ABC123	List of identified tasks or skills	notes	
A 1	Book assessments with caseworker	Done - will hear back supposedly by June to find out when	✓
A 4	Take drivers test	Need to ask caseworker if they can help me pay for this	
C 2	Learn how to maintain a vehicle for when I get one		
B 1	Learn to budget money	Mom has a budget tool on her computer	
A 2	Learn to use bus system		
A 3	Make a resume	Uncle John can help with this	











# Task Schedule (Monthly)

Use this calendar to schedule monthly life skills activities.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

Month: \_\_\_\_\_

# Life Skills Task Sheet

Task to work on: \_\_\_\_\_  
\_\_\_\_\_

Skills required prior to completing: \_\_\_\_\_  
\_\_\_\_\_

Items required to complete task: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Goal: \_\_\_\_\_  
\_\_\_\_\_

Youth comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Parent comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date Completed: _____
Youth's initials: _____
Parent's initials: _____

# Life Skills Assessment Tool

## Income

### “Show me the money!”

When starting to plan for life after 18, the first priority has to be income. Why? Whether one is considering a future education, budgeting expenses, planning for housing, or just making a grocery list, the task is difficult if not impossible without some idea of what amount of income is available.



Take a moment to consider the following statements. If you do not know the answer yet, do not panic.



**Do you know where your money will come from when you are an adult?**

Yes

Not Sure

No

Check all that apply.

If you are not sure, you can put a question mark in the box to indicate you want to think about it more.

- I will have a full time job.
- I will have a part time job.
- I will receive support through education or training funding.
- I will receive some form of income support benefits.

**Will all of your income come from one source?**  YES  NO

**YES** Do you know how much money you will get each month? \$ \_\_\_\_\_

**NO** If you have more than one source of income, do you know what the combined income will be?

Monthly total estimated income (Add these together) {

- 1<sup>st</sup> Source per month \$ \_\_\_\_\_
- 2<sup>nd</sup> Source per month \$ \_\_\_\_\_
- 3<sup>rd</sup> Source per month \$ \_\_\_\_\_

TOTAL: \$ \_\_\_\_\_

At this point, you may or may not have given much thought about future income. Do not panic.

There are a number of questions you may ask yourself when considering income: will I need support because of a disability? Is there financial help available for education or job training? Will I want to work part or full time even if I receive some form of support? If I start working now, what should I do with the money?

After completing the Life Skills Inventory, you can review a number of financial support options in the [Legislation and Policy](#), [Adult Services](#), or the Career, Education and Training part of the [Life Skills Resources](#) section.

# Budgeting

Budgeting concepts and tools can be difficult to master.

Below are a number of key concepts involved with budgeting and planning. Use them to gauge your awareness of the subject.

Check the appropriate boxes below in response to the statements:



	Yes	Not Sure	No
I know what a budget is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to make a budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever used a budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to prioritize a budget based on what is most important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can identify important budget items which do not occur every month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to plan for irregular budget expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to make a shopping list	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can read a bill to determine how much I owe and when to pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to pay bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know ways to reduce monthly expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know when, where and how to file taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know why I need to file taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

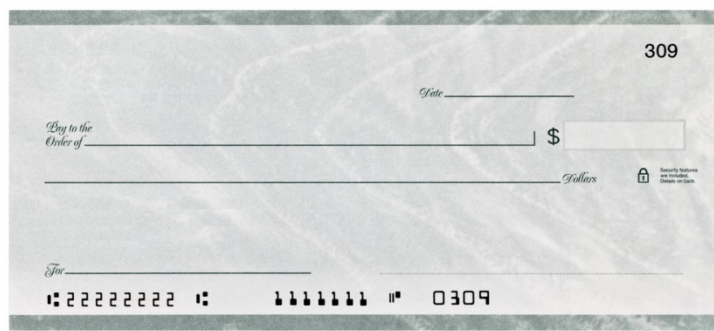
# Bank Accounts

The ability to use the tools a bank offers can really make a person's life much easier. This starts with knowing what is available, then deciding which tools best suit your needs and then learning how to use these tools.



Use the following list to identify your awareness of the various banking tools and concepts.

	Yes	Not Sure	No
I have a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what type of account it is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to write a cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to use a debit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to balance a chequing account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the difference between a chequing and savings account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to put money into my account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know to how to check the balance on my accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand fees & costs associated with bank accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to access and use accounts online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Credit

The idea of having a credit card can be enticing, yet anyone with experience will tell you that the fastest way to make someone's life difficult, if not impossible, is by using credit. Buy now, pay tomorrow- it sounds good, but with many store or bank cards averaging between 20% and 30% interest, it is very easy to get into a position where minimum payments only cover the interest and the payments never get smaller or go away, crippling a person in so many ways.



Use the following questions to gauge your awareness of credit:

	Yes	Not Sure	No
I know what credit cards are and how they work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how much interest is charged on credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I realize that credit card payments cover interest first, then principle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand what a credit rating is, and how my actions affect it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what happens if I make my payment late	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the risks of payday loans, rent-to-own, and other loans that have high interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Did you know?

If you owe \$2,500.00 on a credit card and are being charged interest at a 20% rate, and make only the minimum payment allowed, it will take you 16 years and 8 months to pay it off, and will cost an ADDITIONAL \$2,865.61 in interest, for a total payback of \$5,365.61!

By increasing the minimum payment to \$100 per month, the debt will be paid in 11 years plus a month instead of the 16 years/8 months, and you will experience substantial savings in the total amount repaid.



# Trust Funds

Some youth find themselves in the unique position of having a trust fund waiting for them when they turn a certain age. These savings can seem like a lot of money to a youth just hitting adulthood, leading to a false sense of security about the future. This can lead to one feeling like the future is all set and delay the important tasks associated with finding a steady source of income or support.

Use the following questions to gauge your awareness of the issues involved with trust funds and decide whether you will benefit from planning ahead regarding potential trust funds.



	Yes	Not Sure	No
I have money being held in trust for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know who is holding the fund for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know when and how I will receive this money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have already made smart plans for that money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how my plans for this money will help me have success in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is a chance that I could accidentally spend all this money in a way that makes me feel bad when it is gone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It would be smart to get trusted advice or professional guidance to help me manage and invest this money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know somebody I can trust to help me make smart decisions about how to spend or use this money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Your caseworker will be able to tell you if there are Trust Funds of any kind that may be held in your name, as well as when and how you can access them. These may include a number of different types of savings including Registered Educational Savings Plans or Trusts that have been established in your name. For more information regarding potential Trust Funds please go to page 52 in the [Legislation and Policy](#) section.**

# Housing

Finding affordable, safe housing matched to your needs can be a challenge. If you are hoping to receive some type of financial support or financial aid, it can be even more challenging to find the right place at the right time due to guidelines or limitations of the agency providing the support. Finding housing involves more than just finding a place and requires some planning and preparation.

Use the following questionnaire as you consider where you will live after turning 18.

	Yes	Not Sure	No
I know what the total cost will be to move into my own place and get it set up with necessary furnishings and household items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what expenses I will need to include when calculating the monthly cost of living in my own place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to make my monthly bills smaller to save money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what will happen if I pay my bills late	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what will happen if I do not pay my bills at all	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to find a place to live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there programs in my area to help me find and/or pay for housing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Employment

Whether you are starting your first job to get some extra spending money, saving up for your first car, or looking for a full time job that will help you pay the bills and support yourself, the whole process can be both exciting and a little nerve racking. While a job can provide some much needed income, it can also provide an opportunity to meet people and make new friends while creating a sense of accomplishment and self-worth. There is a lot involved in work and the working world, and it is a good idea to cover some of these bases as you consider the idea of heading out and looking for work.

	Yes	Not Sure	No
I know what kind of job I would like	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am prepared for a job interview	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to look for job listings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get help when looking for a job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am prepared to fill out a job application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get help filling out a job application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to make a resume	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get help making a resume	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what the minimum wage is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can fill out a TD1 tax form when I get a job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what deductions will come off of my cheque for taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what the information on a paystub means	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Education & Training

Education or job training can be the ticket to the future you want. However, there are many different avenues and opportunities you can pursue and many possibilities to consider.

In order to get a start on the process, take a minute to think about the following questions regarding education and training and check the boxes that apply.

	Yes	Not Sure	No
I want to graduate from high school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what I need to do to finish high school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I will need more education or training to perform the job I want	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I want to continue my education after graduating from high school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what kind of education, training or skills I will need for the job I want, and where to get it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the difference in college, university, and vocational training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what the “Trades” are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what an apprenticeship is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get employment, education, or training advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how I will pay for the training or education I want	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am familiar with Alberta’s Advanced Education Bursary program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Whether you are hoping to complete high school, take upgrading, pursue a college or university education, or receive job-specific training for the job you want, there are a lot of resources and information to help you as you make plans for your education and/or training. To get started, you will find more information on page 50 in the [Legislation and Policy](#) Section.

# Relationships

Creating and maintaining good relationships can be challenging; the good news is that with a little focus we can learn to sharpen our relationship skills and strengthen and grow relationships with the people that matter to us.

Use the following statements to gauge your current relationship strengths to help determine what relationship skills or goals you want to focus on as you approach adulthood.

	Yes	Not Sure	No
I have a family member I can get into contact with if I want to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a family member I can spend the holidays with if I choose	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can describe where I fit and what my role is in my family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know both the strengths and weaknesses of family members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand how roles and relationships change as people get older	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have friends that make me feel worthwhile and valued for who I am	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can talk about hard things with loved ones without getting mad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to treat people with respect, even if I disagree with them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand that the way I treat people affects my relationships with them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Relationships (continued...)

	Yes	Not Sure	No
I know the signs of an unhealthy relationship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My relationships are free of yelling, hitting, pushing, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can stick up for myself in a positive way if someone is hurting me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to end a relationship in a positive way if it is not healthy or desirable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have someone I can go to if I do not feel safe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

It has been said that life is about relationships. When you look back on life, you come to realize that one's success or happiness is often described through good relationships, or at least made possible by the good relationships that supported us. Positive relationships can magnify the joy of each day; provide a net to catch us when we struggle and a shield from the harshness of the world around us.

It would be hard to underestimate the value of good relationships, but good relationships do not just happen on their own. They need work, and by work I mean taking responsibility for our relationships and giving them the attention they need to grow. Relationship skills, like other skills, come when we decide they are important to us and take it upon ourselves to develop them.

# Transportation

One way or the other, everyone needs to get from point A to point B, and there are a lot of options to choose from. Getting a driver's license and a car are great goals but are not always practical or immediately possible.

Public transportation, on the other hand, can be very handy as an alternative to owning a vehicle or as a temporary arrangement while one's plan for owning a vehicle is pursued.

Using public transportation can be tricky; transferring between busses or trains, reading route information, and planning one's life around the various public transportation schedules can be challenging to anyone.

Check the appropriate boxes for the statements below to gauge your own knowledge.

	Yes	Not Sure	No
I have a driver's license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I plan to get a driver's license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I want to own my own car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what steps I need to take to own my own car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what types of public transportation are available in my area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to use the public transportation system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get the local bus, subway or transit schedule	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can read and understand a transportation schedule and tell when and where to catch a particular bus or subway/transit train.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to transfer from one bus or train to another	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to use a taxi	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know whether there are free or discounted bus, subway or transit passes available for students or youth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Cooking

Learning how to make our own meals is an important part of growing up. You may be tempted to write it off as a boring chore, but before you do, stop and ask yourself why so many people come to enjoy cooking.

Learning to cook provides a creative outlet as well as a source of relaxation. Cooking also affords freedom and control to make healthy food choices.

Check the appropriate boxes for the following statements to gauge your own skill level:

	Yes	Not Sure	No
I know what foods make a healthy breakfast	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what foods make a healthy lunch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what foods make a healthy supper	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what food borne illness (food poisoning) is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to handle and store raw food to avoid food borne illnesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to tell when food is old and needs to be thrown out	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to store leftovers and how long they can be stored	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can read and follow a recipe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to use a stove and an oven	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what can happen if I cook with oil that is too hot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to organize meal preparation so that foods with different cooking times are ready to eat at same time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Household

There is an old story about a child who thought he had magic drawers, because every time he opened them, they were full of clean clothes. That would be nice, wouldn't it? Unfortunately, one's clothes do not clean themselves any more than the rest of the house cleans itself.

Taking care of our living space does not have to become the nightmare chore that controls our lives. By learning how to make our regular chores part of our daily routine, we can eliminate them from piling up to the point that they discourage us.

Before you move on, ask yourself the following questions:

1. Do I enjoy it *more* when my living space is clean, organized and fresh smelling?
2. When I get dressed, do I *prefer* my clothes be clean and fresh?

Accomplishing these chores does not have to take up all our time – they just require enough practice integrating them into our daily schedule that they become routine.

Check the appropriate boxes below to see how well you understand the skills required to maintain your own living space.

	Yes	Not Sure	No
I know how to clean each room of the house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how often each room of the house needs to be cleaned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what cleaning products to use to clean the living areas and the bedroom, bathroom and kitchen areas of a house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to wash dishes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to do my own laundry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the risks of mixing different cleaning chemicals when I am cleaning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to keep the yard areas maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Health

Some health issues are a one-time occurrence; others can be with us for a lifetime. Preparing for adulthood includes becoming responsible for your own health. Check the boxes below according to your current knowledge and abilities and to see what areas you may want to address as you prepare for adulthood.

	Yes	Not Sure	No
I have a regular doctor and dentist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have an Alberta Health Care Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a dental benefits card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know my biological family's medical history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have physical or mental health issues that will need ongoing attention after I turn 18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have plans for taking care of these ongoing issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I use medications regularly, and have a system to help me remember to take them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know who I can talk to if I need help dealing with illness, or have questions about medical, mental, or emotional issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I would benefit from someone helping me manage my health issues after I turn 18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know someone who can help me with health concerns after I turn 18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Sexual Health

Who should a young person turn to for advice and guidance? Parents of course can be a great source of good information and advice, and there are other valuable resources that one can turn to as well. A family doctor, the local health clinic, or dedicated sexual health services are all prepared to help educate and raise awareness on these issues. There are also many useful online resources.

As a young person, keep in mind that your questions are important, and you need not be embarrassed about looking for the answers. Everyone, at some point, needs to learn about sexual health issues. You will find that parents or guardians generally want to make sure you get the best information and direction available.

Take a moment to consider the statements on this and the next page:

	Yes	Not Sure	No
I know what sexually transmitted diseases (STD's) or sexually transmitted infections (STI's) are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how someone catches an STI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to avoid catching an STI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the possible symptoms of STI's	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do STI's always have symptoms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what to do or who to talk to if I think I have been exposed to an STI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the risk to myself and my future partners if an STI goes untreated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to avoid getting (or getting someone else) pregnant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to get information on sexual health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to turn down sexual advances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to get away from harmful, risky, or dangerous situations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the difference between sexual orientation and gender identity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Hygiene, Diet and Fitness

The following list of daily life skills may seem basic, but don't underestimate their potential impact on one's life! As young people grow up, they naturally start to make more decisions about these daily issues, becoming more responsible for these various aspects of life.

With this in mind, use the following statements to gauge your awareness of these basic life skills and life knowledge to determine where you may want to give further focus.

	Yes	Not Sure	No
I know how often I need to bathe and brush my teeth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to shave, safely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how often I need to change both outer and under clothes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what kinds of foods I need to eat to be healthy and feel good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how much food I should eat each day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the risks of over (or under) eating or eating the wrong foods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a good fitness routine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what eating disorders are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the signs of eating disorders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Drugs & Alcohol

There are many current studies indicating that alcohol, drug, and even tobacco use is on the rise among teens. Friends might say, “It’s no big deal” or “what can it hurt”, but really, is this good advice? The many lives ruined and the many families struggling or broken from the effects of these substances would suggest that this is not good advice. Maybe it’s time to take a candid, honest look at the concerns.

Use the following statements to gauge your own awareness and help you make informed decisions about these issues.

	Yes	Not Sure	No
I know and understand what the law says about alcohol use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the various legal risks associated with drinking alcohol	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I realize the various health dangers associated with drinking alcohol	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what Fetal Alcohol Spectrum Disorder (FASD) is and what causes it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can name many ways that drinking can negatively impact my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand the laws concerning drug use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the legal risks associated with using drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I realize the health dangers associated with using drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how using drugs can impact my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the signs of dependency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know who to talk to if I am worried about alcohol, drug or tobacco use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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# Budgeting

I know; this is a bowl of excitement for you, right?

However, budgeting is one of those things in life we all do to some extent or another whether we think about it or not.

For example, have you ever asked yourself any of the following:

- 📊 Should I take the 0% interest balance transfer on my credit card with the fee, or is it cheaper to just leave the debt where it is?
- 📊 What do I need to save to take the vacation I want this year?
- 📊 What is my best deal: buying a car or leasing, and what will the total cost to operate the car be when I am done?



We budget not only our money and resources, but also our time. Why? Because everyone has a limited amount of both time and money to spend, and budgeting helps us make sure that we end up with enough time and money to do the things that really matter to us.

Budgeting simply means that we take the time to think about how much time or money we have and make sure it is enough for the things we need and the things we

want and doing so in a way that helps us achieve our own goals.

When you think of passing your budgeting experience on to a young person, there are a number of factors that will need to be systematically considered, including:

- 📊 **Basic budget knowledge**
- 📊 **Budgeting skills and strategies**
- 📊 **Budgeting tools**



## Budgeting Knowledge

Where do you start? Good budgeting training starts long before a child realizes he/she is being trained. I know tricky, right? As soon as a child starts receiving his/her own money through allowances, gifts or odd jobs, that child has the opportunity of learning and practicing how to manage and make plans for his/her money.

## Start small

Don't wait until a young person is already living on her own or about to move out and face loads of bills to pay and heaps of responsibilities before budgeting lessons start. Doing this is the fastest way to enroll your young person into the school of hard knocks. And let us be honest- do not we all prefer our lessons to be easily learned and fun? Start with an allowance when a child is old enough to step up to the store counter and put his/her money down. Help then embrace the idea of spending some now and saving some for later, bigger purchases. These bigger purchases become the payoff that helps younger people embrace saving and planning.

## Take nothing for granted

My wife has often reminded me that my own teenaged children do not automatically know what we know, and we cannot assume they have even a beginning knowledge of various aspects and issues related to this topic.

For instance, even the terms we use when we talk budgets may be outside of a youth's vocabulary, so that when we talk to youth, they have no clue what we are really saying; words as simple as income and expenses, savings, estimate, budgeting, or net income for example. It is easy to assume everyone knows what these mean, but many will not, at least within this context. Will the youth tell you they do not understand, or will they, out of fear of looking dumb, nod and say they understand? Therefore, it is important to start small and take nothing for granted and be prepared to explain the simple details and words as we get into talks, using language based on the understanding level of the recipient.



## Pay yourself first



"Pay yourself first" is an old saying that is as true today as it has ever been. The first thing you budget for is savings. Put something away for yourself. It can be as little as five dollars per week, but when one puts money away, even a little, not only are dollars starting to add up, but there is a learning experience that, once it becomes a habit, will benefit the individual for a lifetime. It is not uncommon for people to believe that there is not enough money to budget savings, but more often than not, this is a result of habit and discipline, rather than lack of income.

This is a strategy that can be implemented any time in a child's life and the earlier the better. Start with the allowance and discuss what the child wants now, and in the future. By allowing for immediate spending money but also putting some away for bigger goals and dreams, good habits grow and solid life strategies are learned and become habit.

## Watch for these budget pitfalls:

### 1) Over-Spending

Ok, when you are budgeting, how do you do it? Should one accept all expenses as a given, then hope income covers it? This is a dangerous idea that suggests that there are certain levels of living or lifestyle, if you will, that are to be expected, and the money just has to be there. Unfortunately, this is not always the case. You will only have so much money, and need to start budgeting by determining income first, then determining which expenses are affordable. This can lead to hard truths when one considers there may not be enough money for everything one wants. This leads us to think about budgets in a way that recognizes we need to prioritize expenses.

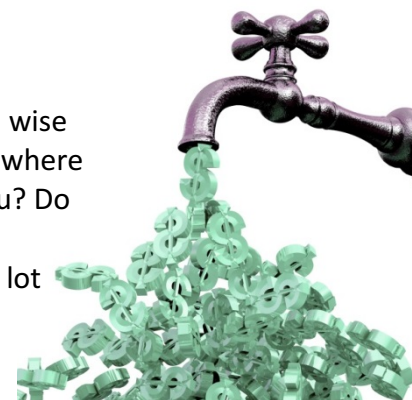


### 2) Robbing Peter to Pay Paul

When we fail to budget a monthly amount for expenses that occur irregularly or infrequently, we are setting ourselves up for trouble. For instance, we all know that a vehicle needs maintenance, but not necessarily every month. Coaching is in order to help a person grasp the idea of allocating money in the budget on a monthly basis in order to insure these irregular expenses are covered. Otherwise, we find ourselves spending what seems like extra money, only to find we need it later and end up having to “rob Peter to pay Paul”.

## Budgeting Skills and Strategies

Roy H. Williams once said that a smart person learns from his mistakes, while a wise person learns from the mistake of others. Budgeting is exactly the type of skill where it is better to learn from others’ experience. What style of budget works for you? Do you prefer computer based, paper and pencil, weekly, monthly, annual, or a combination of all? Do you prefer detailed or simple budget plans? There are a lot of options, and the answers depend on the person doing the budgeting and his/her style, ability, skill level, and needs. A friend of mine used the “envelope” method early in his life. By this I mean he took money each month and put it in separate envelopes each marked with the category it was budgeted for, i.e. auto-maintenance, groceries, etc. He did this to avoid the opportunity of spending money on stuff he had not budgeted for. This is a simplification of the budget process, but when you stop and think about it, it is a bit of genius. When a young person has a pool of money in the bank, it is easy to think it is all “extra.”



## Budget Styles

One can use a preformatted budget that is printed, or a simple pad of paper and pencil. But to be successful at it, one must *use it!* A good budget includes income and projected expenses and covers items pertinent to the user. For instance, a teenager is more likely to budget for movies, clothes, and CD’s than for mortgages, GIC’s, and vacations. A good budget allows room to add, expand, or change categories. Another consideration is whether to budget monthly or weekly. While most budgets tend to look at a month at a time, the reality is that our income and expenses often come in at different times in the month, so beginning budgeters should use a budget that breaks the month into weeks. A budget should also allow for expenses to be prioritized or ranked by importance. For example, shelter and food should logically be ranked ahead of internet and smokes. What are the “musts” of your budget? If there is not enough money, one can determine which items are least

important and make changes accordingly. Again, remember to start early, start small, and budget in a manner appropriate for the age and developmental stage of the young person.

## Look Forward by Looking Back

We get much better at projecting our future when we take a look at our past experiences. For instance, it is easy to estimate \$25 for “dining out”, but when we look back and actually track our many small purchases we may just discover that we spend much more. If you look back and track *all* of the coffees, pop and odd snacks that *you* purchased on any given month, would you be in for a surprise? We get busy in life and tend to stop counting the one and two dollar purchases, but for a young person with a very limited budget, this money can be significant. At the very least, it is a good exercise, early in the process, to track these expenses because it is not uncommon to discover that these small expenses actually add up to double, triple or even quadruple the projected or expected amount. Examining our habits, helps us become better at budgeting for our expenses, and being honest with ourselves so that we can be more purposeful about what we spend our time and money on. This leads to the next suggestion:

## Keep Receipts and Bank Statements

If we want to use our past experiences to become better predictors of our future, we need to track expenditures. There are a number of ways to do this, including journals and ledgers, but realistically, it is not likely many of us will keep ledgers for our expenses, so how much less likely is it that a young person will? However, it is relatively easy to get into the habit of asking for a receipt for everything, and then at the end of the day, throwing all our receipts into a file, a jar, or whatever works for the individual. These receipts can be gone over and expenses recorded at the end of the month and compared with projected, budgeted expenses.

## Stretching Dollars



It is a safe bet that young people will not be interested in or motivated to stretch dollars or save money until it is their own money. Think of the ways you stretch dollars, turning off lights, combining multiple stops into one trip, and so on.



We learn many strategies that become second

nature to us. The key word is “learn.” We cannot assume that our young people will have these skills automatically; in fact, we can be fairly sure they do not.

So stop and think about all the strategies you have used, and think of ways to share these. Your strategies may include using coupons, shopping the sales flyers, buying off peak season, using free store loyalty cards that give instant savings and earn points, and others. And do not forget the old rule of making a list and sticking to it. Everyone knows that if you go into a grocery store hungry and without a list, you are going to spend more.

Keep in mind that none of these ideas will make sense until a young person is using and saving their own money, so the sooner a person is responsible for their own money and gets to experience the consequences of using it wisely, (or not) the sooner he/she will begin to get it.



## Budgeting Tools

If the internet can be credited for anything good, it has to be the amazing quantity of tools available, including budgeting tools. I will provide some links to get you started as well as a few sample budget tools you can print.

Before starting with the tools, make sure your young person understands the basic terms and concepts and has had a chance to exercise some simple budgeting strategies.

Remember when helping a young person learn and understand budgeting, there are concepts we may take for granted that they may just not understand. These include ideas like prioritizing expenses and eliminating the unaffordable ones. Another idea to consider is budgeting weekly at the beginning of the process, because even though we may have enough monthly income to cover the expenses, sometimes the expenses occur in the month before the income! As adults, we have found ways to get around this, but for a young person this can become a very challenging hiccup.



## Keeping it all Organized



When we consider budget tools, let us think about some way to store all the budget related items in one place. One good idea is to make a three ring binder where budget and banking work is done. It can include a pouch or file for receipts, coupons, and other related items. This binder can then be stored safely and securely while still providing quick, easy access by keeping everything together in one place.

## Budgeting and financial tools:

### Tools for teaching financial literacy skills

<http://lifeafterieps.com/tools-for-teaching-financial-literacy-skills/>

A great US based resource by Mary Mazzoni that provides a wide range of financial training tools online, including reality check calculators and games to increase awareness and financial literacy, as well as other excellent tools and resources.

### Family Education

<http://printables.familyeducation.com/teen/money-management/57920.html>

An excellent and free printable budget form that can be used online or printed.

### The Financial Consumer Agency of Canada

<http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/Pages/home-accueil.aspx>

From the Financial Consumer Agency of Canada, a link to an excellent online (11-module) learning program that can be self-directed or used with a mentor and teaches youth financial skills they can carry with them throughout their lives.

# Monthly Budget Worksheet



Income	\$ Estimated Amount \$	\$ Actual Amount \$
My Job		
My Allowance		
Other		
<b>Total Income:</b>		

Expenses	\$ Estimated Amount \$	\$ Actual Amount \$
Savings		
Rent/Housing		
Groceries		
Medical/Dental/Prescriptions		
Car Payment		
Car Insurance		
Car registration/Licensing		
Public Transportation		
School Tuition, Books, Fees		
Student Loans		
Credit Cards		
Other Loans		
Internet, TV		
Cell Phone/ Home Phone		
Sports/Gym		
Entertainment, Fun		
Clothing		
Laundry		
Personal Grooming		
Pets/Pet Supplies		
Household Items		
Gifts		
Charitable Donations		
Miscellaneous		
<b>Total Expenses:</b>		

	\$ Estimated Amount \$	\$ Actual Amount \$
Total Income		
(Subtract) Total Expenses		
<b>Net Income</b>		



# Weekly Budget Worksheet

Use this worksheet if you need to balance income and expenses that occur at different times in the month.

Income	\$ Estimated Week 1	\$ Estimated Week 2	\$ Estimated Week 3	\$ Estimated Week 4	\$ Actual Entire Month
My Job					
My Allowance					
Other					
<b>Total Income:</b>					

Expenses	\$ Estimated Week 1	\$ Estimated Week 2	\$ Estimated Week 3	\$ Estimated Week 4	\$ Actual Entire Month
Savings					
Rent/Housing					
Groceries					
Medical/Dental/Prescriptions					
Car Payment					
Car Insurance					
Car registration/Licensing					
Public Transportation					
School Tuition, Books, Fees					
Student Loans					
Credit Cards					
Other Loans					
Internet, TV					
Cell Phone/ Home Phone					
Sports/Gym					
Entertainment, Fun					
Clothing					
Laundry					
Personal Grooming					
Pets/Pet Supplies					
Household Items					
Gifts					
Charitable Donations					
Miscellaneous					
<b>Total Expenses:</b>					

	\$ Estimated Week 1	\$ Estimated Week 2	\$ Estimated Week 3	\$ Estimated Week 4	\$ Actual (Entire Month)
<b>Total Income:</b>					
<b>(Subtract) Total Expenses:</b>					
<b>Net Income:</b>					

# Monthly Budget Worksheet



Income	\$ Estimated Amount \$	\$ Actual Amount \$
<b>Total Income:</b>		

Expenses	\$ Estimated Amount \$	\$ Actual Amount \$
<b>Total Expenses:</b>		

	\$ Estimated Amount \$	\$ Actual Amount \$
Total Income		
(Subtract) Total Expenses		
Net Income		

# Weekly Budget Worksheet



Use this worksheet if you need to balance income and expenses that occur at different times in the month.

Income	\$ Estimated Week 1	\$ Estimated Week 2	\$ Estimated Week 3	\$ Estimated Week 4	\$ Actual Entire Month
<b>Total Income:</b>					

Expenses	\$ Estimated Week 1	\$ Estimated Week 1	\$ Estimated Week 1	\$ Estimated Week 1	\$ Actual Entire Month
<b>Total Expenses:</b>					

	\$ Estimated Week 1	\$ Estimated Week 1	\$ Estimated Week 1	\$ Estimated Week 1	\$ Actual (Entire Month)
<b>Total Income:</b>					
<b>(Subtract) Total Expenses:</b>					
<b>Net Income:</b>					

# Banking & Credit

## KISS – Keep It Simple Silly

Like with all life skills, the idea is to start early and start simple. Allow a youth to grow into the knowledge through experience rather than marching him or her down to the bank three months before his/her eighteenth birthday to load up on brochures, options, and information.

There is a wide range of information and skills to be picked up that can be overwhelming when a young person is expected to not only gain it all at once but use it all at once as well.

When you introduce bank account access early enough in a youth's life, he/she will be excited to have an account, even one with limited access. A debit card with access to \$25 a week will seem like big stuff to a twelve year old, but wait until the youth is well into his/he teens and he/she will be more likely to resent any type of limitations that restrict access to the account.



## Dependant VS. Independent: Which Road?

How you introduce banking, money management, and access to cash into a youth's life will vary depending on the end goal. If the goal for your youth is independent living, you will want to consider a different set of knowledge, lessons, and ideas than if the youth will need some level of dependant living.

While dependant living is not the goal for anyone, it is a reality for a number of youth who will find his/her most success in life when they accept some external help and control in their lives.

So while the introduction to banking may start similarly, the goals and experiences will ultimately look quite different as noted here:

### Goal: Independent Living

- 📱 Starts with shared access with guardian, eventually having sole access to accounts
- 📱 Starts with limited access to funds, with progressively increasing access to and control of funds
- 📱 Increasing responsibility for management of funds
- 📱 Lessons in and eventual access to online banking
- 📱 Lessons in cheque writing
- 📱 Introduction to credit

### Goal; Dependant Living

- 📱 Starts with joint access to account shared with guardian, may remain joint access throughout life
- 📱 Limited access to fund amounts, doesn't change
- 📱 Final responsibility to manage funds start with guardian, becomes shared responsibility
- 📱 Will not likely have access to online banking
- 📱 May not use cheques or credit

## Types of accounts

Common accounts include savings, chequing and a combination of the two which has some interest available. Let's face it though. The value of a savings account for a young person may not be the amount of interest paid, but rather the access restrictions.

### Free is good!

Many banks offer free (no fee) student or child's accounts. These are great starters, but come with restrictions that you need to be aware of. It is not uncommon to see these accounts offer a very limited number of daily and monthly transactions and have limits on daily transaction amounts that may limit the amount available per transaction as well as the amount available per day.

### Watch for extra fees

It pays to know the number of transactions available per month and make sure that as the youth ages this number remains adequate for his/her needs, as the fees for going over are often relatively high. It would not be difficult to imagine a scenario where a young person expects to find a bit of cash in their account, only to discover that their account has been overdrawn by fees. This becomes even truer as a young person moves from a free student or child account into a full account. It may make sense to help a young person be aware of this during the first few months of owning their own full, paid account.

### Where to start

The key here once again is starting young enough that the individual isn't incensed at the idea of sharing and limiting access. A twelve year old will appreciate a debit card, even if it has restrictions. In all likelihood, his daily limit will probably be far more than his actual cash available.

Start with two accounts – one for saving with no card or cheque access, and one for spending money with limited debit access. Then discuss with the young person how much to save and how much to allow for spending. Carol, a Foster mother whom I interviewed in the Edmonton area, says she steers her youth to a 50/50 split between saving and spending and uses the youth's own dreams to create goals and motivate them. Often the dream is to own a car –almost a rite of passage in North America. As young people write down their dreams and calculate the time needed to achieve them, they make dreams into goals and watch work pay off as increased savings, something to be proud of and excited about. This motivates them to focus on and enjoy the earning process as they see their dreams become achievable.



Carol's strategy of setting goals with their finances and working towards them does a lot more than just save the youth's money. By doing this, young people develop confidence and trust in themselves. This confidence can positively affect many areas of their lives, be it social skills, attitudes about work and school, etc.

## Credit

If the long term goal is independent living, then at some point the young person is going to be introduced to the concept and option of credit. And who do you want to introduce your youth to credit- his parents, or the solicitor at the store who will get him/her to sign up for a high interest card by offering freebies?

Credit is useful but can be the beginning of the end for a person unprepared for it. There are a number of concepts that a young person needs to be aware of before considering credit.



### Interest VS. Principle

Young people may be surprised to discover that by paying the minimum payment, their payment is in fact covering almost all interest and very little principle. How surprised would they be to discover that a \$500 computer tablet actually costs them \$1,500 before it is paid? Or that when using rent to own outlets, items may need to be replaced before they are even paid off? By delaying a purchase to save for it, a young person might spend half the money in the long run.

When a young person embarks on the journey to credit land, it is time to understand the ramifications of paying minimum payment and of not making payments at all. At this stage, a review of the credit rating system and how an individual's experiences change one's credit rating is in order.

### Credit rules to live by:

- 1. Never use credit for living expenses**  
If you need to use credit to cover daily living costs (rent, food, etc.) then you are living above your means and something needs to change.
- 2. When unable to pay balance in full, quit using card until it is paid.**
- 3. Avoid rent-to-own & payday loan type services**  
These services end up being extremely expensive and are often a sign that a person is struggling financially.





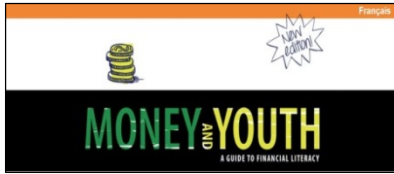
# Useful Links



## Canadian Bankers Association

<http://www.yourmoney.cba.ca/parents/inside/>

Site includes tools for parents and kids, including games and interactive strategies to increase banking and money management awareness. Also has a list of many of the common youth and student accounts available at the most common banking institutions.



## Canadian Foundation for Economic Education

<http://moneyandyouth.cfee.org/en/linksstudents.php>

Site offers many links and resources to help you educate your children about money, banking and money management. Geared to teens and preteens.



## Government of Canada

<http://www.youth.gc.ca/eng/topics/money/banking.shtml>

Basic information about banking. Part of the Government of Canada's youth portal.



## Credit Cards.ca

<http://www.creditcards.ca/credit-card-news/three-things-teens-should-know-about-credit-1264.php>

Information for teens about credit as well as information about credit cards, rates, and options.

# Housing

When turning 18, your youth may be ready for their own place, or they may not. Judging by the trends of youth today, which are likely to transition slowly through a series excursion into independent living, it is more likely that your youth will not be fully ready to “launch”, independent of all supports, by their 18<sup>th</sup> birthday.

Independent living is a challenge for youth who have not been in government care; youth who have been in care often find this time even more challenging, given the number of obstacles and challenges that have been added as a part of their unconventional upbringing, which can leave the youth with wide range of potential delays.

Getting your first place can be exciting and frightening. There are many things to consider, and the more planning done in advance, the smoother the transition will be. Below are some ideas to get you started and a couple of worksheets that will help you consider some of the items needed and costs involved.

The choice of a first living arrangement will of course depend on the ultimate goal. If the youth is intending to attend college or technical school, the process will be different then if he or she is applying for support.



## 1 Determine goal

- A. Dependant living arrangement
- B. Semi-independent living arrangement
- C. Independent living arrangement

## 2 Start planning transition on time, according to identified goal

- When the goal is dependant or semi-dependant living:
  - Start discussions with the case worker when the youth between 15 and 16. This is not too early, as there will be a number of things to consider, including who will be responsible for finding a room, coordinating team efforts, and providing various aspects of ongoing support.
  - Determine expected timelines for obtaining funding and acquiring accommodations and set follow-up meetings in advance to track progress.
  - Determine how much support is needed and pursue financial supports (PDD/AISH/SFA)
  - Start Identifying individuals who will make up the youth’s support network and identifying and preparing them for their roles in supporting the youth.
- As soon as possible, Look to your life skills assessment and calendar; make sure you are on track to acquire the life skills identified.
- Use the tools below (the “Moving Out Cost Projector” the “Monthly Home Cost Budget” and the “Moving out Planner”) to determine the resources needed to move out.

- How well do you know your local housing market? **Different communities have different housing cycles that can make hunting for a place a challenge and catch you off guard if you are unaware of them.** For instance, if you are locating in a college or university town, you will likely find it difficult to find inexpensive housing for an individual in the fall, right before school starts. Knowing the housing trends in your area will help you plan.
- Ask your caseworker about local organizations that assist youth or individuals with low incomes find housing. See links to some [housing](#) resources here.
- Remember to look for housing that will support the future daily routine of the youth. If he or she will be attending school or working, this will affect the location of your search. If the youth will be utilizing public transportation, consider looking for a place with easy access to that transportation as well as essential shopping.
- Involve the youth in the search for a place. If the new place is a basement suite with upstairs neighbors or part of a complex, take time to meet the potential neighbors to make sure there are not any or potential conflicts or concerns.

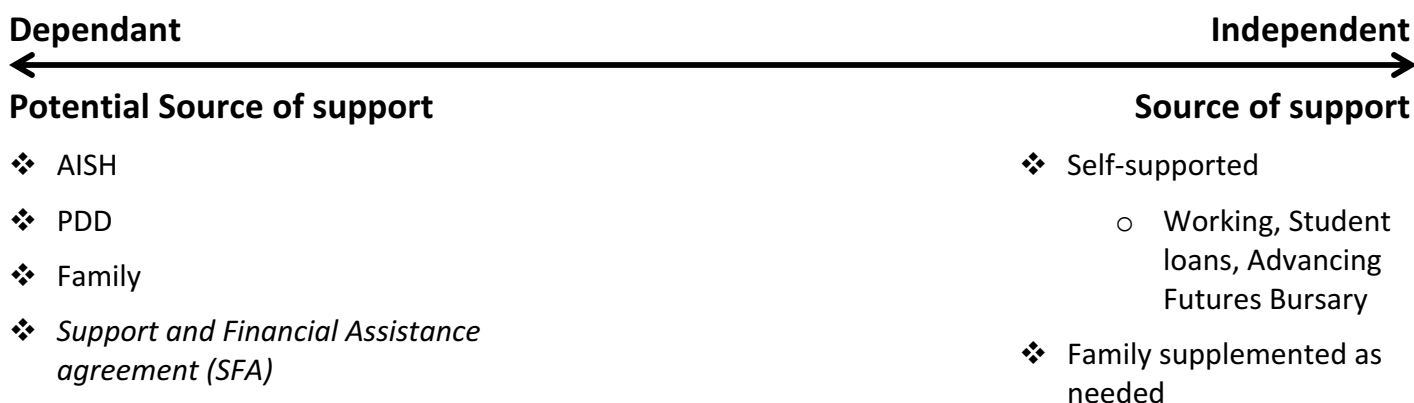
### 3 Allow time

When possible, consider making arrangements for housing that leaves enough time for the youth to become adjusted to and comfortable with the new setting. If you think it would be beneficial, move the youth into the new setting slowly, as some youth may benefit from a slower transition process that allows them to adjust slowly, over time.

This could include:

- ❖ Cooking meals and spending time during the day at the new place, while sleeping at home, until adjusted and comfortable.
- ❖ Spending some nights at the new place before moving out completely, sharing time between the new place and the old place.

**Generally speaking, your youth’s first adult living arrangement will fall somewhere in the continuum below, ranging between fully independent or fully dependant.**



Dependant ←	Semi-Independent	Independent →
<b>Living/housing options</b>	<b>Living/housing options</b>	<b>Living/housing options</b>
<ul style="list-style-type: none"> <li>❖ Supported Living: room, suite, apartment, or house administrated by contracted agency. Arrangements may include some level of daily supports, supported by Guardian and/or Trustee</li> <li>❖ SFA – supported room and board</li> </ul>	<ul style="list-style-type: none"> <li>❖ Single room or apartment/suite provided through Supported Independent Living (SIL) agreement. For 16 -18 year olds, administrated by contracted agency, provides room and board and focuses on goals of independence or semi-independence as determined by needs identified through case conferencing</li> </ul>	<ul style="list-style-type: none"> <li>❖ Single room/room and board               <ul style="list-style-type: none"> <li>○ With family or otherwise</li> </ul> </li> <li>❖ Apartment or suite</li> <li>❖ Student housing</li> </ul>

Remember to review the **Age Matrix** (starting on page 61 in the “[Step by Step: Putting it all Together](#)” section) to understand the steps **involved if you are planning on pursuing supports through a program like PDD, AISH or the SFA**, to cover the cost of housing. The process of applying for and determining eligibility to these programs is lengthy and needs to be started on time.

**Finding a place to live and moving in is only one part of the equation; once there, a number of important issues come up that a young person needs to be aware of.** Consider these issues as you prepare the youth to live in his/her own place:

- What happens if the rental payment is made late, or isn’t paid at all?
- What happens if the payment for utilities or other services such as cable, satellite, or internet is late or missed altogether?
- What is involved in taking care of and maintaining a residence?
- Are there ways to reduce the monthly cost of a residence?
- How does one calculate the total monthly costs?
- What happens if expenses exceed the income?

These questions highlight some of the important life skills involved with moving into one’s own place. It would be easy to assume that a young person would know the answer to these questions, but how would they? Items like utilities or convenience services like internet and cable seem automatic to youth, who usually have no idea about how much these things can cost individually, let alone how they can add up when lumped together into a budget. Youth often make the mistake of expecting to pick up life where their family left off when it comes to living standards, not realizing that internet, cable service, and phones are not a given.

When working through life skills with the youth, bring these topics up. Youth may assume that, if they do not pay rent, they can pay double the following month, or they may even realize the possibility of eviction. However, they need to be aware that the problem becomes much worse and can haunt them for years as

those checking references for a new place will be wary, not to mention that it will most likely impact their credit rating. When utilities or convenience services are paid late, it can affect credit ratings and may also lead to large penalties and fees and substantial deposits being required to restart the services.

**Learning all that goes into taking care of one’s own home takes time and experience and will vary depending on location.** Questions and ensuing discussions might revolve around:

- Who is responsible for yard and home maintenance, and what happens if there is a problem with leaking plumbing or a circuit breaker flips off?
- Expectations of keeping one’s place clean and maintained to a specified standard to avoid problems with landlords or others who may share common areas such as yards, parking, or entrances and foyers.
- Tips to reduce monthly costs such as turning lights, TV’s, radios and DVD players off, keeping the heat turned down, closing windows, turning porch lights off, and so on.
- Choosing between a home phone and a cell phone.

None of these skills and knowledge comes as naturally as one might think. They did not for me when I moved out for the first time, and they probably did not for you either.

**Monthly Home Cost Calculator**

	Rent \$	
	Electric \$	
	Natural Gas \$	
	Water/Sewer \$	
	Garbage pick-up \$	
	Parking \$	
	Insurance \$	
	Usage/facility fees \$	
	Phone \$	
	Cable/Satellite \$	
	Internet \$	
other	\$	
Other	\$	
other	\$	
<b>Total Monthly Cost \$</b>		

## Moving Out Cost Projector

Item Needed	Item Cost	Notes, Ideas & Comments
First month's rent	\$	
Last month's rent	\$	
Security/damage deposit	\$	
Food	\$	
Cost of moving	\$	
Miscellaneous	\$	
Living room items needed		
	\$	
	\$	
	\$	
	\$	
	\$	
Bedroom items needed		
	\$	
	\$	
	\$	
	\$	
	\$	
Bathroom/Household		
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Kitchen items needed		
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

TOTAL COST: \$

# Moving Out Planner

Item Needed For New Place	Will Buy	Get as Gift	Have Already	Notes
Living room				
Bedroom				
Kitchen				
Bathroom/Household				



# **Employment Education & Training**

Many people will talk about their first jobs fondly, regardless of the fact that they most likely earned the least money when compared to any other point in their lives. In fact, many will work as hard as or harder in those first jobs than they will later, even though they are earning less money. Why is that?

A first job is an exciting experience for youth who have the opportunity to earn money, their own money, while taking their place outside of home for the first time. What should a young person consider or know before taking the plunge?

## **Volunteering**

Have you heard someone talk about the frustration of applying for work because they have no work experience or history to add to an application or resume? By volunteering earlier in life, youth have the opportunity of gaining experiences, they can use to demonstrate abilities to prospective employers, contacts that will likely write reference letters, and may even extend a job offer. Your caseworker or local youth worker will likely have leads to volunteer opportunities or be able to steer you to someone who does. Volunteer opportunities may include feeding animals and walking dogs at the local animal shelter, working at the local soup kitchen, helping with group activities at the local “Y”, assisting at summer camps or vacation Bible Schools, or shoveling snow and mowing lawns for elderly people in the community. Look around and be creative; volunteering not only provide experience and references but allows a young person to “give back”, which can help to positively shape their perspective on life.

## **Being Prepared for First Job**

Having had the opportunity of working as a Human Resource Manager for a number of years, I can tell you from experience that youth often fall into one of two categories when hired for their first “real” job. The first category is youth who will NOT speak up under any circumstances. Whether they are afraid to say something because they might lose their job or are just shy, this group of youth is vulnerable to being taken advantage of and they put themselves at risk because they will not say something, even if they are uncomfortable. The second group is the youth who come in to a workplace expecting raises, large paycheques, and long breaks. These youth expect to use their cell phone all day to receive text messages, take calls, and update Facebook.

Do not hesitate to give a teenager a pep talk about the unwritten rules of work; who to approach if there is a problem, what to do if he/she does not feel safe, what to expect if he/she pulls out a phone too often and so on. Young people may also struggle to understand the deductions on a pay cheque- why money is taken and where it goes, when they will get it back, and so on. You can remedy this by simply taking their first cheque and explaining the deductions.



## One Foster Mother's Strategy:

One of the foster Mothers that I had the opportunity of interviewing for this booklet shared a story with me that is worth passing on.

This mom was caring for a teenage boy who, at 16, wanted to find a job, but who also struggled with the many challenges associated with FASD. Everything started well, and after a couple of months the foster mom was, pleasantly surprised with how things were working out. Even though he was a good kid, she expected the challenges of FASD to cause problems. And they finally did. There was a situation where the youth was confronted by a customer for something that was not his fault, and the teenager reacted by storming out and running off before his shift was over.

The manager called the house looking for him, but reached the foster mom who, sensing something was up started asking questions. The manager said he felt like he needed to let the youth go over his reaction, saying he was very surprised because it just didn't seem to be like him. The mom asked if she could talk with the manager in person before he made the decision, and he agreed. After hanging up, she connected with the caseworker and asked if she could talk to the manager about the youth's issues – to help the manager understand the uniqueness of the young man. The caseworker cautiously agreed, providing some directions on how to do so without breaching expectations of confidentiality. The mom then talked to the boy, who had been very shaken up and was feeling helpless and stupid. He also agreed to let her talk to the manager on his behalf.



The mother spent some time advocating for the youth by helping the manager understand the youth's disability, both the weaknesses and strengths. The manager, who really liked the young guy, not only took him back but ended up becoming a mentor to the youth over the next number of years, creating a strong and supportive relationship that both parties felt was worthwhile.

This foster mother has transitioned many teens, and the majority of them ended up working at a number of businesses where the mother also got to know the person in charge, and advocates for the youth. Even though most of the youth that came through her home had FASD, they were mostly successful in their first jobs at these businesses. In fact, the foster mom actually received a call from the manager, who wonders if she had any more youth who needed work. So, in spite of their disabilities, this employer preferred to hire these youth. Why? The foster mother tells me it was because she and the whole family supported the youth at work – helping them to be timely, to understand expectations, and so on. Despite their disabilities, these youth were more successful than other youth simply because of their outstanding support system.

## Advocate for Youth

The bottom line is this- as parents and caregivers we can help to tilt the tables back in the direction of the youth we care for by advocating for them. Do not be afraid to talk with managers and those our youth interact with, with discretion and direction from the caseworker of course, in order to help them understand the youth.

## Prepare for the Application and Interview Process

Finding someone to help the youth with a resume or helping them yourself is a good start. However, many companies will get around the resume by having a job seeker fill out an application, often on the spot.

**You may want to create a cheat sheet for the jobseeker that provides all of the typical application information, including:**

- **Personal information** such as date of birth, social insurance number, address, phone numbers, and a contact person. Sometimes employers will ask applicants if there is anything that would limit them from performing certain duties, and youth often feel like they have to put everything down. Talking with you about this beforehand will help them be prepared to address these types of questions. It may be illegal to discriminate based on a disability, but that doesn't stop companies from trying to get as much information as possible.
- **Previous employers** including dates worked,
- Reason for leaving, and possibly even the wages earned.
- **References**, both personal and professional
- **Education** details
- **Gap details** "information about the period between jobs" (This may not be as critical for a teenager as it is for a mature job seeker, but it may come up out of habit, and it is a good idea to be prepared).
- This cheat sheet can accompany the jobseeker to give him or her confidence in filling out applications on the spot.



**Application for Employment**

accommodations for persons with disabilities in the hiring process. If your disability please let us know, and we will provide assistance.

ng		Date of Application	Date of Application
First Name		Middle Initial	
City			
ou 18 years of age or over?			
es <input type="checkbox"/> No		If No, Date of Birth	Education

## Youth Employment Services

All larger cities and many smaller towns have employment services specifically geared towards the 18-24 year old age group. Some offer temp-job opportunities and others help youth develop job skills, create a resume, and look for work. If you are unaware of the services available in your community, ask your caseworker, and he/she should be able to direct you to them.

## Education and Training

**There are many things to consider when thinking about a young person's education, not the least of which is finishing high school.** This can be challenging for youth in care, as the year they graduate is usually the year they age out of foster care. Many foster parents indicated in an online survey that this has created a real problem for their youth who are trying to focus on all the normal things that come up in one's senior year, but end up being overwhelmed by issues important to social services. Social services will require your youth to

attend meetings, make important decision about life for which they may not feel prepared, complete transition plans, and signing documents. Your youth will face funding issues and the potential of losing all supports before they graduate. In other words, they can be overcome by the looming “cliff” and feel like they are falling off, all while trying to finish their senior year.

To be forewarned is to be forearmed; you cannot change the system, but you can **get ahead of the game** by taking care of many of the transition items in time and helping the young person manage all the expectations.

**The Good News: Advancing Futures Bursary.** The Advancing Futures Bursary is an excellent tool especially for youth leaving government care. It will provide up to \$40,000 towards the youth’s education or training, including costs associated with living. The Advancing Futures Bursary **can be applied towards earning a degree, diploma, licence or certificate, or learning a trade.** In fact, it may also be used to complete high school or obtain a General Equivalency Diploma (GED) or general upgrading. Youth who do not qualify for college, university or trade schools may also use it to cover the costs of trans-vocational training.

The only difficulty about this is the stringent deadline; **applications MUST be filed by JUNE 1** of the year the youth intends to attend school. For more information about the Advancing Futures Bursary Program, see page 50 in the [Policy](#) section.

### **Supporting Success through Mentors**

Youth in care often enter the adult world with many challenges unique to those who have been part of what is sometimes referred to as the ‘system’. Some of these challenges include, developmental delays or other cognitive challenges. This does not mean they cannot be successful when attending school or technical training, learning a trade, or effectively pursue some other training – they can. However, while all kids entering adulthood can benefit from a strong support system and mentors, it is even truer for youth leaving care. When caregivers surround youth with supports, people they can turn to when they struggle, do not understand something, or have questions, they are far more likely to navigate the challenging times.

This is especially true for young people when they are entering a new and probably frightening school. One particular foster parent talked about meeting with a school mentor. This mentor, especially in the early going, can help a youth person find their way around, figure out where classes and parking are, how to use the library and school network and online systems, find tutors, and so on. There are many new and frightening challenges for a young person entering the adult education system, be it university, college or vocational schools, and extending the support circle into the school will only decrease the impact of the challenges while increasing the youth’s chances of success.

# Hygiene, Diet & Fitness



**This section may seem to some to fall under the category of basic knowledge, and it does, but the lessons are important nonetheless, and caregivers can cover these lessons without much difficulty or time.**

It is no secret that diet, hygiene, and fitness can all affect one's appearance positively or negatively. While we all want to maximize our appearance, we should also want to be healthy, and to do so we need to look at the topic of hygiene, fitness and diet through the lens of health first.

## Hygiene

The question is why do we commit so much time to all of these hygiene rituals? If we do our hygiene for improved looks only, we may end up with teeth like those in the picture above. Fortunately, people can focus on and achieve better health and maintaining appearance standards simultaneously. It all starts with questioning why we do what we do.



If you want to direct your teen to an online resource, there are many to choose from, such as this one from WebMD. <http://www.webmd.com/parenting/features/teen-hygiene>

## Diet & Fitness

There are many excellent resources available regarding diet and fitness, but they are only effective when they are used! If you are looking for a place to start in order to guide a youth in your care through lessons on both diet and fitness, Health Canada offers excellent resources that cover both in a format that is designed for teens.



<http://www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php>

# Drugs & Alcohol

**Talking with teens about drug and alcohol use can be difficult;** some may categorize you as a “grown-up” and automatically assume you are out of touch, or simply are not cool and lack the “street-cred” needed to talk about it.

Do not let this discourage you; **teens count on parents or caregivers being ‘not cool’ and being the anchor that keeps them from dangerous waters.** You may worry about the influence of your teen’s peers, but remember, you have influence also and probably more than you think.

So take the time to talk about the subject. If you are looking for some help or resources on the subject, there are many excellent ones to choose from online, and you will find a number of links at the end of this section to get you started.

If the teen in your care is already experimenting with or regularly using drugs and/or alcohol, you should talk with your caseworker about it as soon as possible, if you have not already. They will help put together a plan to address the issues and to access the supports needed, based on the individual.

Keep in mind that **people who have FASD can be highly suggestible**, therefore you might consider connecting with your caseworker and/or the local FASD support group to get ideas and guidance on how to talk to affected teens. The provincial FASD webpage will have links to local FASD supports in your area, along with many other resources for people living with FASD.



<http://fasd.alberta.ca/>

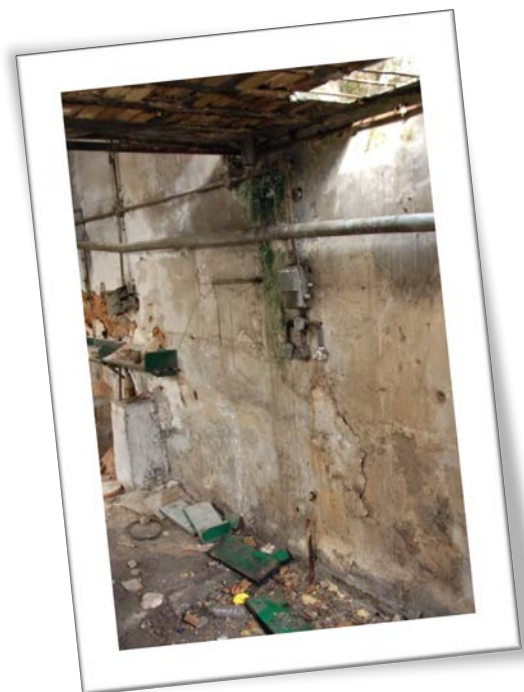
## Legal Issues and Impact on Life and Health

There are a lot of reasons not to use drugs and alcohol, not the least of which are the potential legal ramifications or the impact these may have on one’s life or health. Teens may know that drinking and driving is illegal but may not be aware of some of the other concerns, such as:

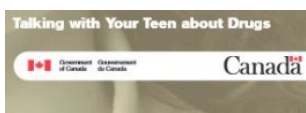
- Criminal record: A drug conviction can lead to an individual *never* being allowed to cross the border to another country. Ever. Forget going to the states, or vacationing in Mexico.
- If a youth has turned 18 but continues to drink with friends *under* 18, they can be charged as an adult who is contributing to the delinquency of or interfering with a minor.



- Criminal convictions can keep a person from getting the job they want later in life.
- Drinking and drug use can affect our immediate health, but can also lead to problems that affect us later in life such as infertility, organ failure, cancer, and others.
- When teens are part of a peer group that is making poor decisions, it may be assumed by observers that they are just like their peers. This can lead to lost opportunities and also the loss of genuinely good friends, who do not want to be part of that group.
- The brain continues to actively grow and develop until a person is about 25 years old, and using drugs or drinking can affect that development, either delaying it or permanently diminishing function and ability.
- Drinking causes permanent brain injury to unborn children (FASD).
- A lifestyle of drinking and drug use can and often does lead to poverty and homelessness.



**Following are resources to help guide talks with teens about drug and alcohol use.**



**National Anti-Drug Strategy:**  
 Talking With Your Teen About Drugs  
<http://www.nationalantidrugstrategy.gc.ca/pdf/parents/talking-aborder.pdf>



**Alberta Health Services:**  
*How do I talk to my teenager about drugs?*  
<http://www.albertahealthservices.ca/AddictionsSubstanceAbuse/if-tch-talk-to-teen-about-drugs.pdf>



**Canadian Public Health Association:**  
 How can I talk to my teen about drugs and alcohol? A Guide For Parents  
<http://www.cpha.ca/en/portals/substance/prevention/faq02.aspx>



**RCMP**  
 Kids and Drugs: A Parent's Guide  
<http://www.rcmp-grc.gc.ca/docas-ssdco/guide-kid-enf/kids-enfants-enf-kid-eng.pdf>



**My Health Alberta**  
 Helping Your Child Avoid Tobacco, Drugs, and Alcohol  
<https://myhealth.alberta.ca/health/Pages/conditions.aspx?hwid=aa70565>

# Health & Sexuality

## Getting the essentials out of the way

There are a number of health related tasks that need to be completed before a young person ages out of care. These should be included in the goals contained in the official Transition to Independence Plan.

### These include:

- **Have one`s own doctor and dentist;** make sure the youth is registered with a doctor and dentist of their own. These professionals should have all relevant records for the individual.
- **Obtain an Alberta Health Card,** which is then available to the youth as part of his/her file of records and information you are preparing for them.



- **Obtain as much medical history** on the youth`s biological family as possible, such as instances of cancer, heart disease, diabetes and any other conditions that an individual should be aware of when they are talking to their own health professional.

- **Arrange for medical and dental coverage** for the youth to cover them after they turn 18. Some services for adults, such as AISH and the Supports for Financial Assistance Agreement include these. The Advancing Futures Bursary Program also includes medical and dental insurance as long as the individual is receiving support under that specific program. If the youth is Indigenous,

talk with the caseworker about coverage and services specific to them, and obtain the appropriate documentation in preparation of the youth`s 18<sup>th</sup> birthday. For more information, please see the [Adult Services](#) section starting on page 53.

- **Mental Health Adult Services;** if the youth is receiving services from Alberta Mental Health, they will need to move to adult services. This process is not as automatic as one would hope and may require some time to work through the details. By the time the youth is 17, talk to both their caseworker and contact Mental Health Services to ensure that the process is started on time.
- **Trustees and Guardians;** in some cases, adults, due to a disability or other issues, require supports which may include help remembering to take medications or making and keeping medical and other appointments. These supports can range from very minimal to quite extensive and can be arranged formally or informally with a guardian or trustee. For more information about guardians and trustees, including the time frame and steps to obtaining one or both, please see Guardian and Trustee information in the “[Adult Services](#)” section, then refer to the Age Matrix starting on page 61 in the “[Step by Step: Putting it all Together](#)” section.

## Sexuality

Countless books and resources have been created that deal with the many facets of sexuality, including resources directed at teens, and rightly so as there truly are many issues to cover when discussing sexuality with young people.



**Societal attitudes and norms** have evolved over recent years, and the list of issues that adolescent people are asked to understand, accept, and deal with has expanded considerably, making it a challenge for parents and caregivers to find the time and resources to talk about everything they need to.



To add to the complexity and challenges is the fact that sexuality involves both health issues and moral questions. In some cases, foster and kinship parents have a value system that differs to some degree from that of the youth they care for or from the family and culture from which they came. When this happens, **you may need significant input from multiple sources**

**to navigate the challenges, leaning on the group wisdom to work through issues related to the subject.** This team could include the caseworker, the youth themselves, and potentially individuals from the child's biological family. You may need guidance regarding cultural and spiritual issues associated with the youth's community of origin.

## Value Systems



As teens advance through adolescence, the topic of sexuality starts to focus less on text-book biology and more sharply on sex itself, with questions about dating, what age is OK to start having sex, masturbation, birth control, pornography, sexting, sexual orientation, gender identity, etc.

Any one of these topics would be weighty by themselves, but can become a formidable mountain when considering them in light of the fact that you may be raising a child that has a value or belief system that differs from your own. The point here is not about judging anyone's value system to be right or wrong, better or worse, but that coming from different value systems leads to having different ideas about these issues, and working through these differences productively will take a commitment to the process and an acceptance of the others that can and do have different values.

**If you have raised or are raising children of your own**, this knowledge and these lessons may have been simpler - more implicit and less formal, because children raised within their natural families do come to understand many of these issues by growing up and looking at them through the lens of your particular world view. With children in care, the process is more complicated and can benefit from a more purposeful, intentional approach to the subject. This writer encourages you to embrace the issues from the standpoint of raising a child that is potentially faced with the challenge of blending value systems while simultaneously trying to grow up, be careful to acknowledge that in our unique multicultural society, it isn't about the right value system, but about the acceptance of different value systems.





## Other Important Considerations:

Youth may find themselves in situations that could potentially lead to sexual interaction without specifically planning for it, and when not expecting to be there they may not know how to react in order to get them out of the situation. Would the youth in your care know how to get out of such a situation?

**Following are a few of the basic skills and knowledge that all budding teenagers should be aware of before dating or mingling unsupervised.**

- **Know the cause and effect of sexually transmitted infections or Diseases** (HIV, Hepatitis, Syphilis, Warts, Herpes, Gonorrhea, HPV, etc.). Just the statistical data related to the number of sexually active teens who have been infected would be enough to frighten anyone, but the goal is not fear, but knowledge. Sexually transmitted diseases and infections do NOT always have symptoms, giving youth a false sense of security. Youth who are sexually active are at risk and need reliable information.
- **Know how to say NO to unwanted advances.** While they might have thought about it, the youth may have never been in a situation that has led to sexual activity. Lacking the experience to know how quickly things can escalate, or those other parties may have different expectations for the encounter, sets up a dangerous scenario.
- **Know how to avoid or get themselves OUT of situations** that are risky or cause discomfort. Both this point and the previous one are very important and would benefit from discussions and role playing. It is one thing to say, “I would just leave, or just say no”, but to be prepared by actually thinking of the words one would use and having practiced them, will increase both awareness and the likelihood of the teen actually using the strategy when the situation does arise.
- **Know the cause and effect of pregnancy.** Becoming or making someone else pregnant could be life changing for a teen.



## Resources on the topic of sexuality;

teachingsexualhealth.ca  
comprehensive, accessible, innovative

Teachingsexualhealth.ca is an innovative website developed by Alberta educators and health professionals. <http://www.teachingsexualhealth.ca/>



Alberta Health Services Teaching Sexual Health, Parent Package for Ages 7-12. [http://www.tascc.ca/wp-content/uploads/2010/11/parentpackage\\_7\\_12yrs.pdf](http://www.tascc.ca/wp-content/uploads/2010/11/parentpackage_7_12yrs.pdf)

# Relationships

## It Takes Two to Tango

In previous chapters of this booklet, foster and kinship parents have been encouraged to create a buffer around teenagers leaving care by creating a supportive circle of trusted individuals to mentor and coach the youth during their first steps into adulthood – a “Communi-Care” circle if you will.



But relationships are two way streets and it is important that youth understand how their own actions and behaviours affect relationships. This is a challenging task with teenagers who, based on their developmental stage, may be naturally self-absorbed or have low self-awareness.



Youth benefit from good examples, but may lack the skill needed to connect the dots of those good examples to understand how one’s actions affect relationships. Whether we use the “*love-bank*” analogy or another illustration, it is important to teach young people that good relationships are built over time through hard work and continued maintenance. They are not the result of finding “the-one” or assuming that it will just “click” with the right person.

## What does the term “Love Bank” mean?

Fey Ferris (2011), a marriage and family counselor, describes the love bank concept this way:

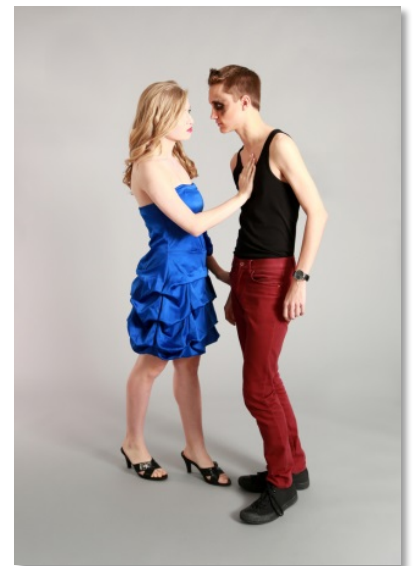
The Love Bank idea is that when you meet someone and you’re interested in them you open a love bank account with them and they hopefully open one with you. Then, you proceed to make deposits. For example, you laugh at their jokes, you smile, tilt your head and listen, ask questions, go for coffee, buy coffee for them, buy them flowers, go out for dinner and a movie, etc. After a certain number of deposits have been made and the bank account is sufficiently rich, you “fall in love”.

Of course, if we can make deposits, then we can also make withdrawals. For example, you show up late, or not at all, you talk about yourself and never ask a question, or you do not listen, you don’t do something you said you would, you don’t offer to help, you insult, you start a fight, you raise your voice, etc.

Of course, the love bank concept is true of all relationships, not only the romantic ones.

## Knowing the Signs

Speaking of clicking (or not), it would be hard to overstate the value of teaching a young person not only **what a relationship should look like**, but what one should not look like as well. Their life skills assessment asks them if all of their relationships are free of hitting, pushing, and screaming, as well as whether they know the signs of an abusive relationship. These are topics that are much easier to talk about before the person is involved in a bad relationship, then afterwards, and while not easy, they are important to broach.



## Speaking of self-awareness

At what age would you expect a young person to be able to discern between friends that add value to one's life and ones that do not? Usually somewhere in the teens, people start to notice things about their friends that are positive and negative and become more selective about the friends they choose, choosing to associate with people who share similar values and ideals.



Sometimes however, these skills need to be coached, which can be difficult with youth who are bent on independence and figuring things out for themselves. Nonetheless, these are important lessons, and parents and caregivers can get ahead of the game by helping their teen become involved in programs and organizations that are designed to build character and maturity such as scouts, faith based youth groups, the Duke of Edinburgh Program, cadets, or others. By exposing teens to these positive programs, they are exposing them to others who encourage growing in positive ways and providing the opportunity to cultivate relationships that reinforce growth and good character.

## Being Alone



Youth who leave care and get their own place may find themselves in the unique position of being, or at least *feeling*, completely alone. Having left behind a 'borrowed' family, and lacking any healthy natural family these teens can become vulnerable and isolated.

As your teen prepares for independence, keep this in mind, even prepare for it by filling in the blanks on the "Communi-Care" circle to ensure that the following bases are covered:

- Youth has someone they can call when they are down or depressed.
- Youth has someone they can call in an emergency, even if it's the middle of the night.
- Youth has someone they can be with for holidays and special occasions.
- Youth has friends who value them for the right reasons.

## When Support Circles are not enough

A disproportionate number of youth in care have the added challenge of living with a cognitive disability such as FASD. Keeping this in mind can help us as we consider teaching relationship skills to a youth whose developmental age may not be consistent with his/her biological age. We may expect them to "get it" when in fact it may take longer for some to do so. **Some youth may benefit from having a Guardianship relationship** established (either formal or informal) to help them navigate life, which may help some to avoid becoming a victim or an unfortunate statistic.

For more information on the Public Guardian or Public Trustee programs, please refer to the [Adult Services](#) section starting on page 53 in this resource.

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