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People see official documents every day. We use them in every part of our lives. We get bills in the mail. We use checks or money orders to pay our bills. We might have to show our birth certificate. We may need to apply for a social security card. Maybe you want a driver’s license. It is important to know what to do with these documents.

Vocabulary: Here are some words you will find throughout this lesson.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td>official</td>
<td>properly authorized</td>
</tr>
<tr>
<td>document</td>
<td>a written or printed paper used to give evidence or information</td>
</tr>
<tr>
<td>identification</td>
<td>proof that someone is who he or she claims to be</td>
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<tr>
<td>application</td>
<td>a written request, as for assistance, employment, or admission to a school</td>
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Documents like your birth certificate or social security card must be kept in a safe place. These papers identify who you are. Other documents such as checks must also be kept in a safe place. Those are like money. It is important to keep them safe and to know where they are at all times.

In this lesson, we will look at the following documents:

- a birth certificate
- a social security card
- a bank account application
- a check
- a money order
- an electric bill
- a phone bill
- a gas bill

Your Identification (also called an ID)

Let’s begin by looking at important documents you may have right now.

Do you have a birth certificate? ______

Where do you keep it? ________________________________________________
If you have a birth certificate, it might look like this one.

As you can see, a birth certificate will have the child’s name on it. It tells when and where the baby was born. It also has the names of the baby’s parents. It tells when and where they were born too. It has a file/registration number on it. This paper was filed with the Department of Health. There will be a copy of it at the village office.
Look carefully at the sample birth certificate and then answer the following questions:

1. What is this baby’s name? ________________________________

2. This is a famous baby. Who is he? ________________________________

3. Where was he born? ________________________________

4. What was his father’s name? ________________________________

5. What was his mother’s name? ________________________________

6. What is the file number? ________________________________

Now look at your birth certificate. Can you find the same information on your document?

→ What is your full name? ________________________________

→ Where were you born? ________________________________

→ Where was your father born? ________________________________

→ Where was your mother born? ________________________________

If you do not have a birth certificate, it is important that you get one and keep it safe. You can ask your parents if they have it. You can also go to the town where you were born. They will keep it on file at the village office.
Another form of identification is a social security card. Do you have a social security card? In the United States, children get social security cards at birth. If you were not born here, you may need to apply for one. If you need one, you will have to go to your local Social Security Administration office to apply for a card. There may be an office near you.

A social security card assigns a nine-digit number to your name. Employers need it to give you a paycheck. Schools and other agencies will also ask for a social security card. Look at the example below.

If you have a social security card, keep it in a safe place so no one can take it. Your birth certificate and social security card are two forms of identification that you can use to apply for jobs, tests, or bank accounts. Other documents that identify you may be a driver’s license, a green card, or a passport. All of these documents must be kept safe.
Money Matters

Let’s look at how to use your identification to apply for a checking or savings account. When you get a paycheck from your job or someone else gives you money, what do you do with it? Many people like to keep their money in a savings or checking account at the bank. If you go to the bank and ask to start an account they will give you an application to fill out. Look at the partial application below.

A. Purpose of Application
   □ Open new account   □ Update existing account Information

B. Account Information
   Name: _____________________________________________
   SSN/Tax ID#: __________________ Birth date: ____________
   Address: __________________________________________
   Phone number: ___________ Email: ____________________

C. Account Type
   □ Individual   □ JTW/RS   □ IRS   □ Custodian for minor   □ Other

D. Employment Information

   Name of Employer: __________________________________
   Years employed: _______ Position: _____________________
   Type of Business: ________________________________
   Employer’s address: ________________________________
An application for a bank account can be hard to fill out. If you have questions, you should ask the person who gave you the application. You will need to show the bank your forms of identification.

Practice filling out bank forms by completing the form shown below. Use your information for the form.

Once you have a checking account you can use checks to pay your bills. A check will allow the bank to subtract a certain amount of money out of your account. You would use a checking account to pay debts such as the electric bill or phone bill. If you wanted to go out to eat or shop, you would probably use cash. Below is an example of a check.
You would order your checks from the bank. Once you do that, they will have your name and address on them. They will also show the bank’s information. This is how you complete a check:

**How to complete a check:**

1. Write the date on the line that says “Date.”
2. Who are you giving the money to? Write that name on the line that says “PAY TO.”
3. In the box, you would write the amount of the check in numbers. If you are writing a check for $56.25, that is the amount you would write on the check.
4. On the next line (the one that ends with the word “dollars”), you will write the amount of the check in words.
5. You must sign the check on the line in the bottom right. This gives the bank permission to remove the money from your account.
6. If you would like to remember why you wrote the check, you can put a note on the line that says “memo,” but this is not required.

Here is an example of a completed check.
If you do not have a checking account, you may use a money order to pay your bills. You can get a money order from the post office, many stores, or a bank. A money order looks a lot like a check. Look at the sample below.

When you get a money order, you must give the clerk cash and she will complete part of the money order for you. She will use a machine to stamp in how much the money order is worth. You will have to complete the rest. It is like filling in a check.

Fill in the sample check below with the following information.

✓ Use today’s date.
✓ You are writing a check to the Energy Efficient Electric Company.
✓ The check is for $42.10.
✓ You are paying your electric bill.
✓ Don’t forget to sign it.

It is important to keep checks and money orders safe. They are the same as cash.
Bills

Now that we know how to pay our bills, let’s look at some of the bills you may get in the mail. Do you already have a list of bills that you pay? What bills do you pay every month?  _______________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________

If you are like most people, your bills may include electric, water, gas, rent, and phone. Some people have extra bills. They may be paying off credit card debt or they may be paying for a new car. The bills that come in the mail are also official documents. They are an agreement between you and the service provider. The company will provide you with a service such as water or heat and you promise to pay for that service. It is important to put these bills in a safe place and pay them when they are due. If you forget to pay them, you may lose that service. It would not be nice to wake up one morning and have no water to make your coffee or to be able to take a shower.
Here are some examples of bills you may get in the mail.

Quick Bill Summary

Jan 22 - Feb 21

Previous Balance (see back for details) $40.71
Payment – Thank You $–40.71
Balance Forward $0.00
Monthly Access Charges $32.39
Usage Charges
- Voice $0.00
- Messaging $20
Verizon Wireless’ Surcharges
- and Other Charges & Credits $3.33
Taxes, Governmental Surcharges & Fees $4.36
Total Current Charges $40.28

Total Charges Due by March 16, 2013 $40.28
Let's take a closer look at these bills and try to understand them. This is a cell phone bill. This is only the first page of the bill. It is fairly easy to understand. The rest of the phone bill can be difficult to read and understand. Use this bill to answer the following questions.

### Quick Bill Summary

- **Jan 22 - Feb 21**
- **Previous Balance (see back for details)**: $40.71
- **Payment – Thank You**: $-40.71
- **Balance Forward**: $0.00
- **Monthly Access Charges**: $32.39
- **Usage Charges**
  - Voice: $0.00
  - Messaging: $2.20
- **Verizon Wireless’ Surcharges and Other Charges & Credits**: $3.33
- **Taxes, Governmental Surcharges & Fees**: $4.36
- **Total Current Charges**: $40.28

**Total Charges Due by March 16, 2013**: $40.28

7. What is the total amount due? ___________________________ 

8. Who do you make the check out to? ___________________________ 

9. How much are the taxes on this bill? ___________________________ 

10. Was this bill paid on time last month? ___________________________ 

11. How do you know? ___________________________ 

12. When is this bill due? ___________________________

Good job! Now let’s look at a more complicated bill.
This is an electric bill. These bills can be difficult to read. Look at all the information written on this bill. Look at the bill carefully. Read it over slowly. Use this bill to answer the following questions.

13. What time period is this bill for? _______________________________________

14. What is the total for electric delivery charges? __________________________

15. What is the total for electric supply charges? ____________________________

16. When is this bill due? _______________________________________________
17. At the bottom of the bill is a “Usage Chart.” This gives a history of how much electricity this household used during the year. Is this history based on actual or estimated usage? 

________________________________________________________________

18. What does the chart tell you about changes in the family’s pattern of usage in recent months? _________________________________________

19. What month did they use the most electricity? _________________________

20. What month did they use the least electricity? _________________________

Let’s look at our last sample bill. This is a propane bill. Propane is a type of gas and can be used to heat a home. Other types of fuel people use to heat their homes are oil, natural gas, and wood. This bill is a simple bill. This bill is called an invoice. The word “invoice” means the same as the word “bill.” Look the bill over and then answer the questions.
21. What is the name of the company who provides the propane? _______________
22. Where is this company located? ________________________________
23. When does the bill have to be paid? ____________________________
24. How much does the propane cost per gallon (unit price)? ____________
25. How much is the bill? ________________________________
26. What is propane? _______________________________________

Summary

In this lesson, you have learned about two forms of identification: a birth certificate and a social security card. You have also learned about bank accounts, checks, and money orders. Finally, you were able to look at some bills and learn how to read and understand them. All of these things are official documents. These documents are written evidence of events or agreements. You must keep official documents safe.
End of Lesson 1
Driving Responsibilities

Words to know:
√ learner’s permit
√ DMV
√ BAC
√ title
√ registration
√ bill of sale
√ proof of insurance
√ license
√ license plate

Driving! The happiness that comes with the freedom of driving yourself where you need to go is endless for many people. A milestone in many young lives is getting a learner’s permit and then a license. Driving is a great privilege and a great responsibility. There are many things to consider when you make the decision that you want to drive.

First, you must take the test to get a learner’s permit. This takes hours of study. After you get your learner’s permit, you will need someone with a driver’s license who is old enough to help you learn how to operate a vehicle and to learn the rules of the road. After you get your driver’s license, you will probably want to buy a car and with that decision comes more responsibility. You must pick the right car and then keep it running and carry insurance on it.
A Learner's Permit

You want to drive? The first thing you must do is to get your *learner's permit*. You must go to your local *Department of Motor Vehicles (DMV)* and pick up a driver's manual. Many states will also have a copy of their manual on the Internet. In this manual you see chapters on different topics like traffic signs, intersections, passing, parallel parking, defensive driving, and the use of alcohol and other drugs. The manual helps you learn the rules of the road. Many of these topics you might already know. For example, everyone knows you must not drink or take drugs and drive a car. You could cause an accident and hurt someone or even take someone's life. You probably also know many of the street signs already.
Do the exercise below and see how many signs and rules you recognize. Fill in the blank explaining what each sign or rule means.

1. ________________  
2. ________________  
3. ________________  
4. ________________  
5. ________________  
6. ________________  

7. What does a flashing red light at an intersection mean? ____________________

8. What type of pavement marking is used to show you which lane you must use for a turn? ________________________________________________________________

9. What does “right-of-way” mean? _________________________________________

10. What do you do when an ambulance is behind you with its lights flashing?  
______________________________________________________________________
How did you do? Do you think you are ready to take the test? Be careful, the written test can be very hard.

After you have studied the manual and feel that you are ready to take the test to get your learner’s permit, you must go to the DMV office and take the written test. You will have to take your identification (ID). The DMV office will charge you a fee to take the test, so you will need to bring money with you. The office will also give you a vision test. This usually means that you will need to look into a special machine and read a line of letters, numbers, and symbols. After this, you will be able to take the written test. It will be multiple-choice. Once you finish the test an employee of the department will correct it and, if you pass it, will give you a learner’s permit. If you fail it you must take the test again. States charge different amounts for their tests and have different rules about how often you can take the learner's permit test if you fail it. Check with the office in your town to learn that information.

Check your understanding. Put the following steps in order.

Number them from 1 (the first step) to 6 (the last step). The first one is done for you.

11. _____ Take the written test.
12. _____ Pay.
13. _____ Take your ID to the motor vehicle office.
14. _____ Pick up a driver’s manual.
15. _____ Take a vision test.
16. _____ Receive your learner’s permit.
Now that you have a learner’s permit, what do you do next? The first thing to do is to find another driver with good skills. She will ride with you and teach you how to operate a vehicle. She will teach you the rules of the road. Many states have rules that define “another driver with good skills.” Many states require the teaching driver to be at least 21 years old. You will need to check with your state for those rules.

If you do not have someone who can teach you how to drive, you can go to a driving school. Many public schools offer driver’s education. If you are not in school, you can go to a driving school that may be in or near your town. The teachers at the school will take you out in a car and get you the practice you need to be a good driver.

Once you are ready, you will need to return to the DMV office and make an appointment to take your driver’s test. This test will be taken in a car. You will need to have a parent or friend, with a car, come to the test with you. You will need to bring your identification. You will need to bring your learner’s permit too. It is a good idea to check at the DMV office what official document you will need to give to the person giving you the test. If you do not have those documents, you may not be able to test.

Once your tester arrives, he will sit in the front passenger’s seat and give you instructions on where to drive and what to do. He will be checking to see if you know what the road signs mean and if you can parallel park, can turn corners, and drive with traffic. If you have mastered all these skills, then you will pass the test and receive a driver’s license.

How close are you to being ready?
Alcohol/drugs and driving

It is illegal for you to drink alcohol or use drugs and drive a motor vehicle. Not only is it illegal, it is the WRONG thing to do. When you drink or use drugs and drive a car, you could have a serious accident that could hurt you, someone you love, or a stranger. Driving is a responsibility. That means you have agreed to follow the rules of the road. You promised to be careful in a car so that you don’t injure yourself or someone else. All states have laws against driving when you have been drinking.

Why do you think it is important not to drink or use drugs and drive?

_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
If you drink or use drugs and drive, you may have to pay the consequences. If you have an accident or the police pull you over and think you have been drinking, they will conduct a blood alcohol test (BAC). Your blood alcohol test (BAC) is the percentage of alcohol in your blood and is usually tested by a chemical test of breath, blood or urine. A BAC of .08 or higher shows that you are intoxicated. Your BAC is affected by how many alcoholic drinks you have, how much time passes between drinks, and your weight. It is not safe to drink or use drugs and drive. The penalties are steep. In New York State, for example, they have a zero-tolerance law for drivers under the age of 21. If you are caught driving while under the influence, you will lose your license. If you are over 21, the penalties range from fines, to jail time, to loss of license. You worked hard to get your license. Be smart. Don’t drink or use drugs and drive.

How smart are you? Take the test below and see how you do. Answer each question true or false.

17. _____ Alcohol slows your reaction time when driving.

18. _____ Marijuana, a cold remedy, or a sleeping pill can affect your driving ability.

19. _____ Non-prescription drugs do not affect your driving.

20. _____ Taking another drug while drinking alcoholic beverages has no effect on you.

21. _____ Your blood alcohol content (BAC) depends on your body weight, the number of drinks you have, and the time that passes between them.

22. _____ Fines, the loss of your license, and a possible jail term are some of the consequences of driving under the influence of alcohol or other drugs.
Buying and Maintaining a Car

Many people who have their license also like to own a car, but cars are a big responsibility. They cost a lot of money. Once you buy the car, you have to get insurance. You have to put gas in it. You have to put tires on it. You must fix the parts that break like the engine, the muffler, and the brakes.

Now that you are ready to buy a car, what type of car would you like? Do you need a big car, a little car, an SUV, a truck, or a car that gets good gas mileage? What type of vehicle do you need?

- Do you need a car to get to work?
- Do you need a car that can seat a lot of people?
- Do you need a car that gets good gas mileage?

Would you rather have an SUV? They do not get as good gas mileage as a car, but they have more room and are rugged.

Or would you prefer a truck or a sports car? Trucks can haul lots of things, but there is only room for a couple of people. A sports car is nice. It will amaze your friends. Sports cars cost a lot of money. The insurance on them is very high, too.
Make a list of the things you need from a vehicle.

_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________

What type of vehicle will work best for you? ________________________________

Once you know what type of a vehicle you want, you need to look for one. You can go to a car dealership. You can look for it in the paper. You can ask friends about cars for sale. You may have to take a loan out from a bank or maybe you have enough cash to pay for it. You will also have to go to an insurance agency and get insurance on your car.

There is a lot of paperwork you have to do to put a vehicle on the road. If you buy your vehicle from a car dealership, they will do the paperwork for you. If you buy your vehicle from a person, you will need to go back to the DMV. You will need to apply for a new Title (certificate of ownership), a registration, and a license plate. You will need to bring a bill of sale, your proof of insurance, and money. The DMV will charge you for all of these things. The papers you get from the DMV are official documents. You will need to keep them and your driver’s license safe.
After you buy a car it is important that you take care of it so that it is safe to drive. The DMV will make you get an inspection on your vehicle. You will have to get an inspection every year. You have to take it to a mechanic for the inspection. If your car is not safe to drive, it will not pass inspection. You will have to take it off the road.

The mechanic will check the engine of your car. The engine must have a good battery, oil, and anti-freeze. He will check things like the spark plugs, air filter, and transmission. It must meet pollution control laws.

The mechanic will also check the body of the vehicle. It must have good tires. It must have safe seat belts. It must have a quiet muffler. It must have working lights. If your vehicle is missing any of these things, then you will have to pay to have them fixed. To have your car fixed can be very expensive.

After the mechanic says that your car has passed inspection, then you can drive it on the road. Remember that you will need money for gas. If you drive your car a lot this may add up to a lot of money. Most cars have tanks that hold about 15 gallons of gas. If you multiply 15 gallons times $4 per gallon for gas, it will cost you $60 to fill your gas tank.
Many people learn that they must get a job in order to have a car. Many people get a car because they have a job. They like to drive themselves to work. They do not like taking the bus or train. Cars are very expensive. It is a serious decision to buy one.

23. Why do you think it is a good idea to own a vehicle?

________________________________________________________________

________________________________________________________________

24. Why do you think it might be a good idea NOT to own a vehicle?

________________________________________________________________

________________________________________________________________

25. What type of vehicle do you think you can afford? Why?

________________________________________________________________

________________________________________________________________
Notes:

End of Lesson 2
Understanding Health Issues

Words to know:
√ general practitioner
√ prescriptions
√ pharmacist
√ chemical

Wouldn’t it be a wonderful world if no one ever got sick or hurt? Think of all the fun we could have. If we eat healthy foods and take care to wash our hands and be aware of disease and illness, we can stay healthy. Sometimes, no matter how hard we try, we will get sick. When we do, we need to find a doctor. We need to make an appointment. We may need to get medications. It is important that we know how to take the medications. Sometimes the instructions on the label can be confusing.

Once in a while it is not illness that sends us to the doctor. Sometimes we get injured. If you or someone in your family gets hurt and needs to go to the hospital, you need to know how to find it. You need to know where to go so that you don’t waste time.

This lesson will help you understand how to stay healthy. It will help show you how to find a doctor and make an appointment. We will talk about how to get a
prescription filled. We will look at the directions on the prescription bottles and try to understand them. We will talk about over-the-counter medications and how to find a hospital in the event that you or a loved one needs emergency medical services.

Next, this lesson will talk about the many dangerous chemicals that we come in contact with every day at home and at work. We will talk about how to keep ourselves safe.

**Staying Healthy**

Do you know how to stay healthy? It is something we have to be aware of every day. The first thing we can do is eat healthy foods. Doctors are discovering that many foods are like medicines. They can help the body fight disease and stay healthy. The United States Department of Agriculture (USDA) came out with a new picture for helping us eat better. It is called “my plate.” Look closely at the picture.

The picture shows that we should have lots of vegetables, some fruits, and equal amounts of grain and protein. It shows we should have a little dairy, like milk or cheese, on the side. You do not see oils or sweets in this picture. The USDA suggests that you leave those things out of your diet.

In addition to eating well, you should wash your hands a lot with soap and warm water. Doctors say that you should wash your hands with the soap for 20 seconds before rinsing it off with the water. Twenty seconds is the same as singing *Row, Row, Row your Boat* two times. If you do not know this song, find a song that you can sing in 20 seconds. It makes hand-washing more fun. Wash your hands several times during the day. Wash them after you sneeze or after using public items like a shopping cart.
One way to keep other people healthy is to cover your mouth when you cough or sneeze. If you have a tissue, you should use it to cover your mouth or nose. Many germs will die on your tissue and won’t be spread from person to person.

**Finding a doctor**

Sometimes, no matter what we do, we are going to get sick. When this happens, we need to find a doctor. If you do not already have a doctor, you should ask family and friends if they can help you find one. The hospital in your area can also give you a list of doctors who are taking new patients. It is best to find a doctor when you are not sick because then you can look around. You will want to start with a **family doctor**, which is also called a **general practitioner**. These are doctors that can treat many illnesses or send you to a specialist if you have a special problem.

Once you get a doctor’s name, call their office. Ask if they take your insurance. Ask how much they charge for an office visit. If they take your insurance, make an appointment to be seen—even if you are not sick. Doctors like to get to know their patients. They can treat you better if they know about your health condition.

Talk to family and friends and get the names, addresses, and phone numbers of three doctors you might want to go to see. If you have a doctor already, list his name first.

(1) ___________________________ phone ___________________________  
Address ___________________________

(2) ___________________________ phone ___________________________  
Address ___________________________

(3) ___________________________ phone ___________________________  
Address ___________________________
Do these doctors live close to your house? _________________________________

How long would it take you to get to the doctor’s office? ______________________

How would you get there? _______________________________________________

On a separate sheet of paper, draw a map from your house to the doctor’s office.
Draw a map for each doctor.

Once you get in to see a doctor it is important that you tell her everything that is
wrong with you. Make a list at home and take it with you. If you do not understand the
doctor, ask her to explain what is wrong with you. These are the questions you must
ask a doctor. You want to understand these answers before you leave the office.

✓ What is my main problem?
✓ What do I need to do?
✓ Why is it important for me to do this?

Prescriptions

Sometimes the doctor will need to give you medicine to feel better. She will give
you a *prescription* to take to the pharmacy and have filled. A prescription is a
doctor’s order for medicine. There are pharmacies in many stores. Ask your family
and friends what pharmacy they use. Check to see if the pharmacy accepts your
insurance. If you do not have insurance, talk to your doctor about giving you a
prescription for a generic brand of medicine. These types of medicines cost less
money. If you want to know how much your medicine will cost, ask the clerk at the
counter. He will be able to tell you the cost before they get your medicine.

Once you have your medicine, you will need to take it as directed by the doctor.
Sometimes these instructions can be confusing. If you don’t understand the
directions, ask the clerk at the pharmacy to explain it to you.
Let’s look at some directions that may be confusing.

- Take 1 tsp. twice daily
  
  Question: Does “tsp.” mean teaspoon or tablespoon?___________________
  
  Question: What time of day do you need to take the medicine?___________

- Take one tablet by mouth every day
  
  Question: Do you take this medicine in the morning or at night?___________
  
  Question: Do you think it matters?__________________________________

As you can see, prescriptions can be very confusing. For question one, “tsp.” means teaspoon. It is a smaller amount than a tablespoon. A tablespoon is three times bigger than a teaspoon. Because it says “take twice a day,” the patient should try to take the medicine twelve hours apart. So the patient should take the medicine once at 7 or 8 o’clock in the morning and then again at 7 or 8 o’clock at night.

For question two, the label doesn’t tell you when to take the medicine. The medicine is supposed to be taken in the morning. The medicine should be taken one half hour before eating anything. The doctor gave the patient the extra information. The bottle did not have all the information on it.

Many times prescriptions will come with warning labels. It is important to read the warning labels. They are always on bright colored paper. Look at the labels below. Always pay attention to the labels on your prescription bottles. They give you extra information about the medicine.
It is important to take the medicine correctly. If you don’t, the medicine could make you sicker. If you don’t understand something on the label, talk to your doctor or the pharmacist about it. The pharmacist is the person licensed to prepare and distribute prescription drugs.

**Over-the-counter medicines**

You do not need a prescription for all medications. Some of them you can buy off the store shelves. Medicines like aspirin or cold remedies or allergy tablets can be bought in any store. These items are still medicines. Each medicine has a label you must read. The label will tell you how to take the medicine. It will also give you warnings about the medicine. A warning tells you how the medicine can hurt you.

Let’s look at a label from a medicine sold over-the-counter.
The label tells you what symptoms the medicine helps. It gives you the warnings about how this medicine could hurt you. It tells you how you should take this medicine.

Look closely at the label and answer the following questions.

1. List two things this label warns you about:
   a. ________________________________________________________________
   b. ________________________________________________________________

2. If you are 10 years old, how much medicine should you take? ______________

3. What type of medicine do you think this is? (hint: look at the list of symptoms it helps) __________________________________________________________

All medicines can be dangerous. Many medicines can make you sick or slow down your driving skills. If you do not understand the warnings on the package, you can ask the pharmacist to explain it to you. The pharmacist can also help you make a decision about what medicine to take. He can also tell you what medicines NOT to take together. If you have questions, don’t be afraid to ask. It is best to be safe.

Look in your medicine cupboard at home. Choose three medications that you can buy at the store. Choose medicines like cough syrup, ibuprofen, or allergy tablets. If you do not have any medication at home, take a field trip to a local store. Write the names of the medicines below. Write down at least one warning they have on their package.

(1) Medicine name: ___________________________________________________
    Warning: __________________________________________________________
(2) Medicine name: ___________________________________________________
    Warning: __________________________________________________________________

(3) Medicine name: ___________________________________________________
    Warning: __________________________________________________________________

Finding a hospital

Do you know where the hospital is in your town? Do you have more than one? Which is the closest to you? These seem like unimportant questions until you or someone you know gets injured and needs to make a trip to the emergency room.

If you or a family member had an accident at home that required stitches, would you know what to do? How would you get to the hospital? Would you ride the bus? Would you take a cab? Would you take your own car or call an ambulance? How you answer this may depend on the injury or the medical emergency. If the injury is bad enough, you may need to get to the hospital in a hurry.

Draw a map from your house to the hospital. Mark the location of the emergency department. If you have never been there, go now and check it out.

Once you reach the hospital, you will not need to worry about getting a doctor. There is always a doctor on-call and he, or his assistants, will take care of you. Be sure that you understand his orders when you leave. Don’t forget to ask those three important questions before going home:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?
Dangerous chemicals

Every day you handle dangerous chemicals. Chemicals are substances made by chemistry. We use them at home and at work. Think about all of the cleaning bottles you have under your sink or in your kitchen cabinet. Did you know that window cleaner can be a dangerous chemical? What about bleach? Did you know that was dangerous? Check your cupboards for chemicals that you think would be dangerous and list them below. If you need help, read the labels.

(1) __________________________________________
(2) __________________________________________
(3) __________________________________________
(4) __________________________________________
(5) __________________________________________

Did you find five? Good job! Were you surprised to find out that some of these things were dangerous?

Think about work for a minute. If you have a job, can you think of any products there that might be dangerous? If you do not have a job, think about a job as a worker on a farm. Can you think of any products that might be harmful? Are there pesticides in the field? Are there medications, like flea spray, you must put on animals? Are there cleaners you use for the equipment or the stalls? Do you fix vehicles? Do you think gas and oil are dangerous chemicals? It is important to be aware of all the chemicals you deal with on a daily basis. You must protect yourself from them to keep yourself healthy.
List two dangerous chemicals you may find at work.

(1) ________________________________________________________________

(2) ________________________________________________________________

How to protect yourself

There are many ways to keep yourself safe when working with chemicals. Listed below are some good things to do.

✔ Read the warning labels. Just like on a bottle of medication, the warning label will let you how to handle the chemical in a safe way. Many chemicals will have a skull and crossbones picture on the label. This tells you and the chemical is dangerous and to be careful.

✔ Wear protective clothing. It can be a pair of overalls or a special pair of jeans and tee shirt. You will want to take special care of the clothes. Wash them separately from the rest of the laundry.

✔ Wear disposable gloves to keep the chemicals off your hands.

✔ Do not eat or drink near chemicals.

✔ Wash your hands, face, and bare skin after working with chemicals. Be sure to use lots of soap and fresh water. Take a shower if your whole body has been in contact with the chemical. Use shampoo on your hair.

✔ Always keep medicines and chemicals in a safe place and away from children.
Responsible Decision Making

The last topic we will talk about is making good decisions about boyfriends and girlfriends. It is important to respect each other and to make decisions that will keep you safe and healthy. Here is a list to things to think about when you are dating.

**Talking:** Talk to your boyfriend or girlfriend about your relationship. Do you agree to date just each other? Do you want to date other people, too? Do you just want to kiss and hold hands? Do you think you will have sex? Do you both want to have sex? If not, then you need to set limits. “No” means no. You shouldn’t push another person to do something they do not want to do.

**Respect:** It is important to respect the limits that you agree to set. Listen to what your boyfriend or girlfriend is saying. Do not try to make someone do something they do not want to do. Respect the wishes of your partner.

**Diseases:** People can get many diseases from having sex with each other. You might have heard of diseases like HIV/AIDS, herpes, and gonorrhea. If you and your partner agree to have sex, you should visit a doctor or the Health Department. You should be tested for diseases. A doctor or nurse can talk to you about ways to stay healthy.

**Babies:** Having sex can make babies. Do you want to have a baby right now? Children are a big responsibility and will change your life forever. Be sure to talk to a doctor or nurse about ways not to have a baby.
Protection: If you choose to have sex, you need to talk to a doctor or nurse. They will tell you how to keep yourself safe and healthy. They can tell you how to keep from having a baby. If you do not have a doctor, you can go to the Health Department. They will be able to provide you with information.

Notes:

End of Lesson 3
Finding Work

Words to know:
√ résumé
√ application
√ interview

Many people like working, but almost everyone hates looking for a job. It can be hard to find a job. Sometimes a person doesn’t know what type of job he wants to do. She doesn’t know where to look for a job. He doesn’t know how to fill out an application. She doesn’t have a résumé. He doesn’t know how to dress or what to say. It is the same for most people.

In this lesson we will look at all the things we must do to get a job. You will find out what type of job you would like to work at. You will complete a résumé (ray –zoo–may). You will complete a job application. We will talk about where to look for a job. You will learn what to wear when looking for a job. You will learn what questions to ask. Once you have all of this information, you will find it easier to look for a job.

Have you ever had a job before? If you have, how did you get it? Did a friend or family member help you? Many times that is the way we start a new job. Sometimes we don’t realize that we have a job at all. Have you ever babysat your brothers or sisters or the neighbor kids? Have you helped dad work on the car? Have you helped the neighbor cut the grass or take out the garbage? All of these things are jobs.
Maybe you did not get paid to do them, but they gave you experience. You can list work experiences on your résumé and application. These experiences can help you decide what you want to do for a job.

**What Do You Want To Do**

Sometimes it is hard to find a job because you don’t know what you would like to do. You can find many interest surveys on the Internet. If you do not have the Internet at home, go to the library and use the computers there. Take a test to help you decide what you would be good at. Here are some sites you can visit. They have interest surveys tests. They will not cost you any money.

- [https://careerzone.ny.gov](https://careerzone.ny.gov)
- [www.careerpath.com](http://www.careerpath.com)
- [www.test.personality-project.org](http://www.test.personality-project.org)
- [www.testq.com](http://www.testq.com)

If you cannot use the Internet, go to the closest Employment office. They will be able to give you an interest test also. Taking career interest tests can be fun. Here are some of the questions you might have to answer.

- Do you like to work with people?
- Do you like to read fiction or non-fiction?
- Can you do math in your head?
- Do you make decisions carefully or quickly?
- Do you prefer to be alone or in a group?
- Can you make friends quickly at a party?
- Do you like to create pictures and stories?
- Do you like to use your hands when you work?

Wasn’t that fun? Why not give it a try.
Résumés

Once you decide what job you want, it is a good idea to make a résumé. A résumé is a brief summary of a person’s background and education. On a separate sheet of paper, make a résumé which looks like the one below. Just answer the questions on this sample and you will have your own résumé. Get a friend or teacher to help you.

Your Name
Street Address
City, State, Zip Code
Phone Number
Email Address

Education (if you haven’t finished school, just list the dates you attended)

High School Name – School City, State
Dates of attendance

Work Experience
(if you haven’t worked, list experience you have had in life like babysitting, working on cars, etc.)

Company Name, Dates of Employment
- Job Title, description, responsibilities
Company Name, Dates of Employment
- Job Title, description, responsibilities

Achievements

- List academic and other achievements

Activities

- List volunteer experience, sports, clubs, etc. as well as dates of involvement
- List volunteer experience, sports, clubs, etc. as well as dates of involvement

Skills

- List computer, language, or other personal skills here
- List computer, language, or other personal skills here
Applications

Sometimes you may not need to turn in a résumé. Sometimes the employer will want you to complete their application. An application is a written request, as for assistance, employment, or admission to a school. Since most applications are alike, it is a good idea to fill out a sample application and take it with you. Fill out the sample application below.

**Application for Employment**

[ ] is an Equal Opportunity Educational Institution and EEO/Affirmative Action Employer committed to excellence through diversity. Employment offers are made on the basis of qualifications, and without regard to race, sex, religion, national or ethnic origin, disability, age, veteran status, or sexual orientation.

**PLEASE TYPE OR PRINT.** Complete the entire application. You may attach a résumé, but you must still complete all questions; or your application will be deemed incomplete and may not be considered. Please fill out each box (don’t just indicate “See Résumé.”) Applications with missing or invalid job numbers will not be considered for any position.

<table>
<thead>
<tr>
<th>Position Applying for:</th>
<th>Name (Last, First, Middle):</th>
<th>Other names under which you have attended school or been employed:</th>
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<table>
<thead>
<tr>
<th>Street Address:</th>
<th>City, State, Zip:</th>
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<thead>
<tr>
<th>Social Security Number:</th>
<th>Home Phone:</th>
<th>Work Phone:</th>
<th>Other Phone:</th>
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<td></td>
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</table>

Are you eligible to work in the United States? □ Yes □ No
Are you 18 years of age or older? □ Yes □ No If NO, what is your current age?
If required for position, do you have a valid driver’s license? □ Yes □ No If YES, State of issuance, license #, and expiration date:

How did you learn about this employment opportunity? Check all that apply:
- [ ] Job Bulletin (Posting) /Walk-in
- [ ] Website
- [ ] Dept. of Labor
- [ ] Ad in magazine
- [ ] Referral by employee
- [ ] Ad in newspaper
- [ ] Other:

**EDUCATION**

<table>
<thead>
<tr>
<th>Name of School</th>
<th>City/State</th>
<th>Did you graduate?</th>
<th>If NO, # of years left to graduate</th>
<th>If YES, date of graduation</th>
<th>Degree received</th>
<th>Major</th>
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<tbody>
<tr>
<td>High School</td>
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<td>GED</td>
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<tr>
<td>Other School</td>
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<td>College</td>
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</table>

(continued next page)
**SKILLS:** Please list technical skills, clerical skills, trade skills, etc., relevant to this position. Include relevant computer systems and software packages of which you have a working knowledge, and note your level of proficiency (basic, intermediate, expert).

**WORK EXPERIENCE**—Please detail your entire work history. Begin with your current or most recent employer. If you held multiple positions with the same organization, detail each position separately. Attach additional sheets if necessary. Omission of prior employment may be considered falsification of information. Please explain any gaps in employment. Include full-time military or volunteer commitments. **PLEASE DO NOT** complete this information with the notation “See Résumé.” **PLEASE NOTE:** We reserve the right to contact all current and former employers for reference information.
Getting More Education

A good education leads to a good job. It is hard to find a job without a high school diploma. College graduates make more money than high school graduates. Some jobs need extra training. Have you thought about being a truck driver, nurse, or secretary? These jobs require hands-on training. If you don't like to study in books, a hands-on school may be perfect for you. Here are some careers that require hands-on training. If you are interested in a job like this, ask your teacher for more information.

Certified Nursing Assistant
Average salary
$21,800/year

Truck Driver
Average salary
$37,770

Secretary/Assistant
Average salary
$30,830

Auto Mechanic
Average salary
$40,380/year
Job Hunting

There are many ways to look for a job. You can ask a friend. You can go to the Employment office. You can read the ads in a newspaper. You can look at store windows. Sometimes when a store needs a worker, they will place a “Help Wanted” sign in the window. You can even look on the Internet. Let’s take a closer look at some of the ways you can find work.

Ask a friend: Ask your family and friends if they know where you might get a job. When a company is hiring new employees, old employees usually know about it. Friends can give you leads on jobs.

Employment office: Find the employment office near you and stop in. They have workers who make it their business to know about jobs. They will ask you what education and training you have. They will look through all of their jobs. They will match you with a job you may like. It is their job to help you find a job.

Newspaper ads: Have you ever seen an ad like the one below? Companies put ads in the newspaper when they need to hire new employees. It tells you how to apply for their job. In this ad, the employer wants you to come to his store to apply for the job.

Store Windows: Many times when a store is looking for help, they will place a “Help Wanted” sign in the window. Look at the example below. If you see a sign in the window, you should go into the store or restaurant and ask to see the owner or manager. They will be able to give you an application. It is important to have your résumé or sample application with you when you apply. Remember to dress nicely.
Look on the Internet: There are many places you can go on the Internet to look for jobs. The Employment office might know of some that are good for your area. Below is a list of sites you can check out.

- www.careerbuilder.com
- www.AllRetailJobs.com
- www.HotJobs.com
- www.gojobs.com
- www.WorkplaceDiversity.com
- www.indeed.com
- www.usajobs.gov
- www.monster.com
- www.jobs.com
- www.jobmarket.nytimes.com/pages/jobs

Applying for the job

There are many ways to apply for a job. You can send in a résumé. You can fill out a form on the Internet. You can stop by in person and talk to the manager. Here are some things to keep in mind when you apply for a job.

Use your best handwriting on applications. The employer will think you are a sloppy person if you turn in an application that is not written in your best handwriting. Do not make marks on the application. Do not spill coffee or juice on it. Keep it safe and clean. If you make a mess of the application, ask for another one. Do not scribble out information. If you make a mistake, put ONE line through it and then write the correct information above it.

Use your résumé. In this lesson, you have made a résumé. Have someone type it for you on the computer if you did not already do that. Make copies on good, clean paper and take your résumé with you. It gives you something to hand to the employer.
It is something extra that you can hand in with your application. It shows that you are serious about getting a job. It shows that you have put extra effort into getting a job.

Always wear your best clothes. If you spend a day looking for a job, make sure you look your best. Make sure your clothes are clean and mended. Don’t wear clothes that have rips in them. Make sure that your hair is washed and combed. Brush your teeth and put on deodorant. The best things to wear are black pants and a clean white shirt. If you are a girl, you can also wear a black skirt and white shirt or a nice dress. If you do not have these things, you can wear anything that is clean and neat.

**Interviewing for the job**

You have applied for the job. The boss calls and wants to interview you. An interview is a conversation between the employer and a potential employee. What do you do now? Interviewing can be scary. You want to look perfect when you go. You want to say the right thing. You want to follow these tips.

Always wear your best clothes. Make sure you look your best. Make sure your clothes are clean and mended. Don’t wear clothes that have rips in them. Make sure that your hair is washed and combed. Brush your teeth and put on deodorant. The best things to wear are black pants and a clean white shirt. If you are a girl, you can also wear a black skirt and white shirt. If you do not have these things, you can wear anything that is clean and neat. Yes, you have read this before. That is how important it is. Always look your best.
Learn about the company. Search the Internet for information about the place. Ask friends, family, and neighbors what they know about the business. Write down three questions you would like to ask the people who interview you. This shows that you are interested in working for them.

Do practice interviews. Below are some basic interview questions. Practice interviewing with a friend or family member. Be sure to smile and to look that person in the eye.

- Tell me about yourself.
- What are your strengths?
- What are your weaknesses?
- Why do you want this job?
- Where would you like to be in your career five years from now?
- What attracted you to this company?
- Why should we hire you?
- What did you like least about your last job?
- When were you most satisfied in your job?
- What can you do for us that other candidates can’t?
- What were the responsibilities of your last position?
- Why are you leaving your present job?
- What do you know about our company?
- Do you have any questions for me?

Send a thank you note. It is a good practice to send a thank you note to employers. It is a nice thing to do. It gets your name in front of them one more time. It may make the difference between getting the job and losing the job.

Be prepared. Be confident. Good luck!

End of Lesson 4
Finding Housing

Do you own your home? Do you rent? Is your home part of the job you have? Many people who rent wish they could own their own home. Many people do not want to own a home. Whether you own your home or rent an apartment, there are many responsibilities that come with living on your own.

In this lesson, we will talk about where to look for housing. Have you read a rental ad? Do you understand them? Sometimes they use abbreviations that can be confusing. We will learn where to look for the ads and how to read them.

In this lesson, we will talk about what rights you have as a renter. Did you know that your landlord has to keep your apartment safe and livable? He must make repairs on the property or he must have you order the repairs.

Many landlords like you to sign a lease. A lease is a contract between you and the landlord. You want to be sure to read the whole lease. You want to be able to understand the lease. We will look at a simple lease and try to understand it together.
We will look at how to maintain an apartment or house. Your landlord has responsibilities, but so do you. We will look at how you can keep your house safe.

Finally, we will talk about your community responsibilities. We will also talk about getting along with your neighbors. If you want good neighbors, you must be a good neighbor.

**To Rent or To Buy**

Many people would rather rent housing instead of buying it. When you rent an apartment or a house, it is the landlord’s responsibility to take care of the property. He must mow the lawn and fix things when they break. He must plow your driveway in the winter if it snows.

If you own your home, then you take on that responsibility. You must pay the mortgage. You must pay the taxes. You must fix all the things that break. You must mow your lawn. You must shovel snow if you live where there is snow. There is always something to do around a house.

This lesson will talk about renting a place to live. If you would like to buy a house, it will cost a lot of money. There may be programs in your community that will help you with the process. You would start by talking to a bank or a real estate agent.

**Apartment for Rent**

There are many ways to find an apartment or a house for rent. You can look through a newspaper. You can look on the Internet. You can call a real estate agent. You can talk to friends or family. Most people will look in the newspaper for a place to live. Usually an ad will tell you where the apartment is located. It will tell you how many bedrooms it has. It will tell you how much the rent is. It will tell you if you can have pets or not. It will tell you what **utilities** you will need to pay for. **Utilities** are service bills like electric, gas, water, and garbage removal. The ad will tell you if you need a security deposit. A security deposit is separate money you pay the landlord. It is used if you cause damage to the apartment. It is used if you violate the lease. Let’s look at some rental ads.
This ad tells us that the apartment is in Silver Springs. It tells us that there is one bedroom. The rent is $450.00 per month. “Plus utilities” means that you must pay the extra bills like electric, gas, water, and garbage removal. This ad tells us that you cannot have pets. Finally, the ad lets you know that the apartment will be ready September 1st.

Now you try it. Read the ad below and then answer the questions.

FOR RENT: Silver Springs. 1 bedroom lower. $450/mo plus utilities. 1 month security. NO PETS. Available Sept. 1. 555-555-5555

1. What is for rent here? ____________________________________________
2. How many bedrooms are there? ________________________________
3. What town is this home in? ________________________________
4. What is the rent? __________________________________________
5. Can you have pets? __________________________________________
6. If you needed more information, who would you call? ______________

Try this one!

2 bedroom mobil home for rent in Cheyenne. 2.5 car garage. No pets. Call 555-234-6666

7. Is this apartment upstairs or downstairs? ______________________________
8. What extras come with it? ______________________________________
9. What is the rent? __________________________________________
10. How much is the “security”? _________________________________
11. What is a “security”? _______________________________________

Good job! You understand rental ads. Now you can look for a place to live.
Renters' rights

Because the landlord is renting you his property he has lots of rights. If you do not pay your rent, he can ask you to move. If you damage the property, he can make you pay for it. But renters have rights too. The rights of renters change from state to state, but below are some common rights that many states have.

- It is illegal to deny housing to a tenant on the grounds of race, color, sex, religion, disability, family status, or national origin.

- Apartments must be safe. They must be clean. They must be weatherproofed. They must have water, electricity, and heat. (You may have to pay for these utilities.)

- A landlord should make repairs in a reasonable time. Some landlords will tell the tenant to order repairs. The tenant takes the cost of repairs out of the rent.

- A landlord must tell you before he comes into your apartment. Usually he can only come into your house to make repairs or in case of an emergency.

- If the apartment becomes unsafe, you might be able to break the lease. This means that the apartment does not meet health or safety conditions.

- Security deposits are not deductible for "normal wear and tear."

- Most states make the landlord refund unused security deposits within 14 to 30 days after the tenant leaves.

- A landlord cannot change the locks. He cannot shut off your utilities. He cannot evict you without notice. Eviction requires a court order.
Signing a Lease

Many landlords want you to sign a lease. A lease is a contract between you and the landlord. It tells you what he expects from you. Usually it is good for one year. Below is a simple lease. Many leases are much more complicated than this one. Be prepared for your lease to look different. Let’s look at this one.

Rental Agreement and Lease

This rental agreement is made between: __________________________ (Landlord) and ____________________________ (Tenant) for the property on: _____________________________________________(Address) ____________________________ (City, State, and Zip Code)

The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of $400.00 a month, payable on the first. ____________________________ (Tenant) is responsible for the Electric, Gas, and Telephone.

Snow removal, trash, and lawn care are provided by the Landlord.

________________________ (Tenant) is responsible for insuring his/her personal property.

________________________ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral, or hazardous purposes.

________________________ (Tenant) may have/may not have animals, for an additional deposit of $__________________.

__________________________ (Tenant)                          (Date)                          (Phone)

____________________________ (Landlord) (Date)                          (Phone)
Always read a lease all the way through. Let's take this one apart and talk about it.

This rental agreement is made between:
________________________ (Landlord) and
________________________ (Tenant)

This gives us the name of the two people making the agreement. You and the landlord.

For the property on:
______________________________ (Address)
______________________________ (City, State, and Zip Code)

This tells us where the apartment or house is located.

The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of $400.00 a month, payable on the first.

This is very important. This says that you are signing a lease for one (1) year. This means that you agree to live in this house for one year. It also says that the lease will “automatically” renew every year. That can be a dangerous thing if you want to move. You may want to ask the landlord to take that phrase out of the lease before signing it. This sentence also tells you that the rent is $400.00 a month. It tells you that the rent is due on the first of every month. There is a lot of information in this sentence. It is important to read every word and make sure you understand it.

_________________________ (Tenant) is responsible for the Electric, Gas, and Telephone.

This sentence lets you know that you have to pay for the utilities (services). It lists them here for you. Sometimes your landlord will pay for some of your utilities. They will tell you if they do by adding the line “__________is included.”
Snow removal, trash, and lawn care are provided by the Landlord.

This sentence lets you know what the landlord will do to the property so you do not need to worry about it.

_________________________ (Tenant) is responsible for insuring her personal property.

This is a very important sentence. It lets the tenant know that she must get insurance for her personal property. That means that you must go to an insurance agent and get coverage for all of your personal items. This would be for your clothes. This would also cover your furniture. It covers your television. It covers your dishes and pans and silverware. It covers anything that you own. It would be very hard on you if there was a fire and you lost all of your personal items. It is a good idea to get insurance. It is called renter’s insurance.

_________________________ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral, or hazardous purposes.

This sentence tells you that you cannot do anything illegal on the property. They do not want you to make or grow drugs. They do not want you to sell drugs. They do not want you to have wild parties. If you do these things, the landlord may be able to take you to court. He may be able to have you arrested.

_________________________ (Tenant) may have/may not have animals, for an additional deposit of $__________________.

This landlord may or may not allow you to have animals. He must circle one of the options. If he allows you to have animals, you will have to pay extra on your security deposit.
Maintaining Your Apartment

“Maintaining” is a big word which means you will keep you house clean and safe. It is a big responsibility. If you rent an apartment or house, your landlord will do some things. You will do some things. He may mow the lawn, but you need to keep your apartment clean.

It is your responsibility to clean the inside and outside of your house. You must do your dishes. Dirty dishes call pests like mice and flies. These pests can make you sick. You must clean your kitchen. You must take care of your garbage. You must do your laundry. You must keep your bathroom clean.

You should keep your apartment neat on the outside, too. Do not leave garbage lying around. Keep your sidewalks clean and safe for people to walk on. If you have a porch, do not let it get cluttered with trash. A landlord can evict you from your home if you do not keep it clean.

Maintaining your apartment or house means that you will pay your bills on time. If you do not have electric or water you cannot keep your house clean or safe. You must have heat in the winter. These things keep you safe and healthy. If you cannot pay your bills, find help. There are agencies that can help you with your bills.
You must call the landlord if there is a problem. This also keeps you safe and healthy. If there was a leak in your pipe and you did not call the landlord, it could get worse. The leak could ruin the floor. It could get wet and grow mold. If you do not have money for heat and you lose your heat, you must tell your landlord. Without heat, the pipes could freeze. It is important to take care of your apartment or house.

**Community Responsibility**

When you rent an apartment or house, you are moving into a community. You want to make sure to pick the right community. Ask the landlord or real estate agent what the community is like. Talk to the neighbors. Drive through the community and look at the other houses. Watch how people act with each other. You want to make sure that you are going to be happy in your new home. Here are some things to think about.


Follow the rules. It is important to follow the rules of your community. When you walk your dog, do you have to clean up after him? Do people like you to stay off their lawns? Do they like it quiet at night? Do your neighbors like you to park in your driveway or on the street? What type of rules would you like people to follow in your neighborhood? _________________________________

Neighbors. If you move into a community where people are very friendly, you will make many new friends. This is good if you like people. Some people like to be alone. If you like to be alone, you do not want to move into a building where everyone knows everyone else. Do you like lots of people or do you like to be alone? ________

Whether you like to be with people or alone, you must deal with your neighbors.
Getting Along with Your Neighbors

Everyone has neighbors. Sometimes you will meet people you like and they will become friends. Sometimes you will not like them. Here are some things you can do to get along with the neighbors—whether you like them or not.

Respect them. Keep your hands off of their property. That includes anything they own. Do not touch their cars. Do not ride their bikes. Do not borrow something until you ask. You would not like them touching your things. Do not touch their things.

Respect them. If your neighbors like it quiet at night, then do not have big parties at night. If they like parties and you like parties, then have a party and invite them. If they complain to you, listen to what they say. Talk to them when a problem comes up.

Respect them. Do you have a neighbor who is old? Is she raking her leaves? Could you help her with that? Is one of your neighbors bringing in groceries and trying to watch her children? Could you help her with that? Try to be nice to your neighbors. Wave and smile when you see them. Everybody likes a good neighbor.

Respect your neighbor and he will respect you.
Communicating
With Others

Words to know:
√ communicate
√ persuade
√ cover letter

Talk, talk, talk. Some people talk all day long. Do you know anyone who can’t stop talking? Some people don’t talk at all. They like to be quiet. They may like to watch people instead. In our world, communicating is very important, but not all communication is done through talking. Sometimes we write. Sometimes it is neither talking nor writing. Did you know that we can talk without saying a word? You do it every day. It is called body language.

In this lesson, we will talk about talking. When we speak, we speak to different people in different ways. We talk to friends differently than we talk to a judge or a police officer. There is a reason for that.

Writing is another form of communication. Like talking, when we write it should be different for different people. You should not write an email to a friend like you would write an email to your boss.

Then there is a type of talking called body language. We use body language all the time. We use body language even when we are talking. It is important to be
aware of our body language. Your mouth can be saying one thing and your body language can be saying another. If this happens, it causes confusion.

Sometimes people still write letters. It is important to know how to write a letter. You may have to write a letter to a friend. You may have to write a letter to an employer. There is a difference. It is good to know how to write a business letter.

Communication can be used in different ways. We need to be responsible about how we communicate.

Talking

Some people talk a lot. Some people don’t talk at all. We talk every day. Why do we talk? It sounds like a silly question, but it is important to know why. We talk for different reasons. We may talk to inform. We may talk to discuss. We may talk to soothe. We may talk to persuade, or convince. We use different words and a different tone of voice for each reason we speak. Let’s look at them.

We talk to inform. When you talk to inform, you use common words. Your tone of voice can be calm or excited. How would you tell your family that breakfast is ready? How would you tell your friends about an accident you saw? How would you talk to the man who came to fix your pipes? For each situation, you would sound different.

We talk to discuss. When we talk to discuss, we may use special words. We may use special words like “project” or “testing” or “solution.” We should use a calm tone of voice. We are usually talking about a problem. If we take turns listening and speaking, we can share ideas. We can solve the problem. It is important not to lose your temper and start shouting. Once we shout at each other, we are not discussing. Now we are arguing. You cannot fix the problem if you do not listen to the other person.

We talk to soothe. When we talk to soothe, we usually use very simple words or sounds like “shh.” We use a very calm tone of voice. Think about when you talk to a
baby. We talk low and soft. Sometimes we whisper. We use the same tone when we talk to a friend who is crying. We talk like this to frightened animals, too.

We talk to persuade. If you are trying to persuade someone, you want them to do something for you. You use pleasant words that may exaggerate the way you feel. For example, many people use the word “please.” They draw it out and say, “pleeeeeease.” Think of when you were a child. Did you ever do that when you wanted your mom to buy you a toy or candy? When you talk to persuade your tone of voice varies from sweet to whiny. It’s all about getting you the biggest, best thing ever. What tone of voice do you use when you want to persuade someone?

The Words We Use

We use different words with different people. This is the right thing to do. You do not want to talk to the police or a judge like you talk to your friends. When you change the way you use your words, you change the way you interact with people. Some words show respect, like the words “sir,” or “ma’am.” Some words are rude and cause fights. Some people like to argue so they use mean words a lot. Mean words do not help when you are talking to a person of authority or if you are trying to persuade someone.

Friends and family. When you talk to friends, you use your common words—words you use every day with everyone. This language will include slang like “Holy cow,” or “Whatcha doin’?” It may also include swear words. You may use a language that you and your family or friends are comfortable with and know well.

Public meetings. When you talk in public like at a school or church, you use words that are in the middle of common language and formal language. You may still be relaxed so you use your common vocabulary. You may use slang, but probably not as much as you do with your friends. You probably say “please” and “thank you” more than you do with your family. You may be very polite. You should not
use swearwords in public. Swear words make you sound uneducated. Swear words will give people a bad idea of who you are.

**Formal meetings.** Sometimes you must talk with people of authority, like a doctor, a policeman, a waitress, or a teacher. You should use words that show respect, like “sir” or “ma’am.” You may use your common vocabulary, but you don’t usually use slang. You are polite. You don’t swear. If a policeman or judge asks you to stop swearing, and you don’t, they can put you in jail. You should talk in a normal tone of voice and not yell or scream at these people.

Below is a list of phrases. On the line beside it write if you would use the phrase with family and friends (FF), in a public place (PP), or with a person with authority (PA).

1. *Whatcha doin’?*  
2. *Thank you ma’am.*  
3. *What’s up, doc?*  
4. *Yes, sir. I understand.*  
5. *You are such a pest.*  
6. *May I help you?*  
7. *I didn’t see the accident, sir.*  
8. *Hey, stop that you brat.*  
10. *May I have more cola, please?*

**Body Language**

“Never underestimate the importance of body language” is a sentence you hear a lot. It was even used in the Disney film, The Little Mermaid. Google it on the Internet.
and you get pages of articles with that sentence in it. It is popular because it is true. We use body language to convey feelings and information every day. Don’t believe me?

Look at the pictures below. Can you tell how these people are feeling?

11. 

______________________________

12. 

______________________________

13. 

______________________________

14. 

______________________________

15. 

______________________________
A woman enters a room and slams the door. She stands there with her arms folded across her chest. How do you think she feels? _______________________

You ask if everything is okay. She says, “Yes, I’m fine.” Do you believe her? __________ Why or why not? ____________________________

This is an example of how body language can disagree with verbal language. If you want to give a clear message, your body language must match your verbal language or people can get confused. People will read body language before they listen to what you are saying. Here are some more examples.

Your child gets into the flour container. You are mad because there is flour all over the kitchen. You are yelling at him. You have a smile on your face because he is covered in flour and you think he is very cute. What does your child do? Does he cry because you are yelling at him? Does he laugh because he sees the smile on your face? ____________________________

You go to the store to buy a washer. You like the big, fancy washer that you know you cannot afford. The salesperson sees you and comes over. He asks if you are interested in the big, fancy washer. You say, “no.” You hesitate when you say that. You look at the big, fancy washer before you turn to look at the washers you know you can afford. What does the salesman do? ____________________________

See how body language is important? It is more important than words. Why do you think that is true? ____________________________
Communicating with Writing

For most people, writing is like talking. You either like to write a lot or you don’t like to write at all. What you write will be different for who you are writing it for. There is informal writing which is what you do when you send a text message. There is also formal writing which is what you do if you are sending an email to your boss. Let’s look at the different types of writing.

Texting

When you text a message to someone, it is usually very informal. You will use special texting language. Do you use the abbreviations below? Do you know what they mean? Can you figure them out?

16. B4 ______________________ 19. bcz ______________________
17. cu soon ______________________ 20. lol ______________________
18. u2? ______________________ 21. luv ______________________

Although it is fun to text each other, this is not the type of writing we do in an email or a letter. In emails and letters, you want to use proper English and spell it correctly.

Emails

Emails can be formal or informal. You must keep in mind who you are writing to. With friends you can add emotion icons and bright colored fonts and crazy font shapes and symbols. When you are emailing your boss or a teacher or a company, you cannot do those things. You should email those people in black font color. You should not add emotion icons. You should use a standard font. Times New Roman is the most popular font. This is good to use when you write a business email.
Letters and notes

Because of the technology we have in the world, people do not send a lot of letters through the mail like we used to. We still write them though. One of the most common letters we write is a **cover letter**. This is a letter we send with our résumé when we are applying for a job. We can send it through the mail. We can send it through our email. Below is a sample of a cover letter. See how formal it looks.

There is a specific way to write a formal letter.

---

Your address goes here  
January 20, 2015

Mr. Jack Jones  
Car World  
124 Any Street  
Any Town, Any State

Dear Mr. Jones:

Please accept this letter and the enclosed résumé as an application for the job of secretary which was listed in this week’s Daily News. I am a good candidate for several reasons.

I have worked as a secretary for nine years. I have many skills which are listed below.

- Type 70 words a minute
- File quickly and accurately
- Strong telephone etiquette skills
- Excellent people skills

I am a good secretary and have three references. I can use these skills to help keep customers and employees happy at Car World. I would like to work for your company.

I am interested in interviewing for this position. I will call in three days to follow-up on this letter. If you would like to contact me, please call 555-345-9876.

Thank you for your time and consideration.

Sincerely,

Sally Smith

enc
Now you try it. Pretend you are applying for a job as a cashier for Yummy’s Supermarkets. You will send your letter to Mr. Mark Manning. You can use any address. Use the sample letter to help you complete your letter. What skills do you think a cashier would need? List them below. It will make it easier to write your letter.

**Skills a cashier needs**

- good math skills
- 
- 
- 
- 

**Advertising**

Cover letters and résumés are a form of advertising. They are trying to persuade someone to hire you. When you write cover letters and résumés, you want to use language that is positive. You want to sound skilled. You want to point out what you can do for the company. Look at advertisements you see on TV. They all want you to buy their products. They always use positive words to describe their products. They tell you what they can do for you. Have you ever seen the commercials for ZUMBA? They make it sound like fun. They use great music. They use bright colors. They show people who are smiling. They tell you it is easy. They tell you that exercise is good for you. This excites you and you want to start Zumba dancing so you buy the video. Don’t you want an employer to get excited and hire you?
Social Media

Social media like blogs, Facebook, Twitter, and dating sites are very popular now. They are fun to read. Many people read them. You should be careful what you write on those sites. Be careful how you write it. Everyone can read what you write. If you write something cruel, you could hurt someone’s feelings. If you write something false, someone could take you to court. Many times an employer will look for you on Facebook before he hires you. Your profile on Facebook, and what you write, lets an employer know what your personality may be like. Don’t let them see an unkind person. Don’t let me see a bad person. Always be careful what you write on these sites.

Responsibility

The one thing that we have not talked about is responsibility. You need to be responsible for what you say and write. If you say something nasty out of anger, you can hurt someone’s feelings. If you say something that is not true, you can hurt their feelings. Sometimes they can take you to court. If you say or write something about other people, then you are gossiping. Gossip can ruin relationships.

Think before you speak or write.

End of Unit 5
Fill-in-the-blank. Fill in each blank using the word bank below.

[5 points each; 50 points total]

<table>
<thead>
<tr>
<th>prescriptions</th>
<th>inspected</th>
<th>drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>renter's rights</td>
<td>body language</td>
<td>money order</td>
</tr>
<tr>
<td>utilities</td>
<td>alcohol</td>
<td>resume</td>
</tr>
<tr>
<td>birth certificate</td>
<td>communication</td>
<td>security deposit</td>
</tr>
</tbody>
</table>

1. Services, such as electricity, provided to your home by a company can also be called _________________________________.

2. A ________________________________ is separate money you give a landlord. It is used to pay for damage you may cause to the apartment.

3. Talking is a form of _________________________________.

4. “A landlord cannot shut off your utilities” is an example of a _________________________________.

5. A _________________________________ is an official document that registers your birth.

6. The most important form of communication is _________________________________.

7. It is important to get your car ________________________________ after you buy it.

8. A ________________________________ is a form of application that can be used to apply for a job.
9. ___________ and ______________ can affect the way you drive.

10. ______________________ can have bright colored warning labels on the bottle.

Matching. Match the vocabulary word with the correct definition.

[5 points each; 50 points total]

11. _____ official a. formal request in writing
12. _____ responsibility b. convince
13. _____ general practitioner c. family doctor
14. _____ identification d. properly authorized
15. _____ interview e. regard shown toward a person
16. _____ application f. accountability and obligation
17. _____ prescription g. in-person visit with an applicant
18. _____ respect h. establishes the identity or a person
19. _____ designated driver i. a doctor’s order for medication
20. _____ persuade j. a person willing to not drink and to drive you home.

End of Unit 5 Life Skills Test ✱
ACRES Life Skills
Unit 5 Test Answer Key

Total = 100 pts.

Fill-in-the-blank
5 pts. each; total = 50 pts.

1. utilities
2. security deposit
3. communication
4. renter’s rights
5. birth certificate
6. body language
7. inspected
8. resume
9. drugs, alcohol
10. prescriptions

Matching
5 pts. each; total = 50 pts.

11. D
12. F
13. C
14. H
15. G
16. A
17. I
18. E
19. J
20. B

End of Unit 5 Life Skills Test Answer Key