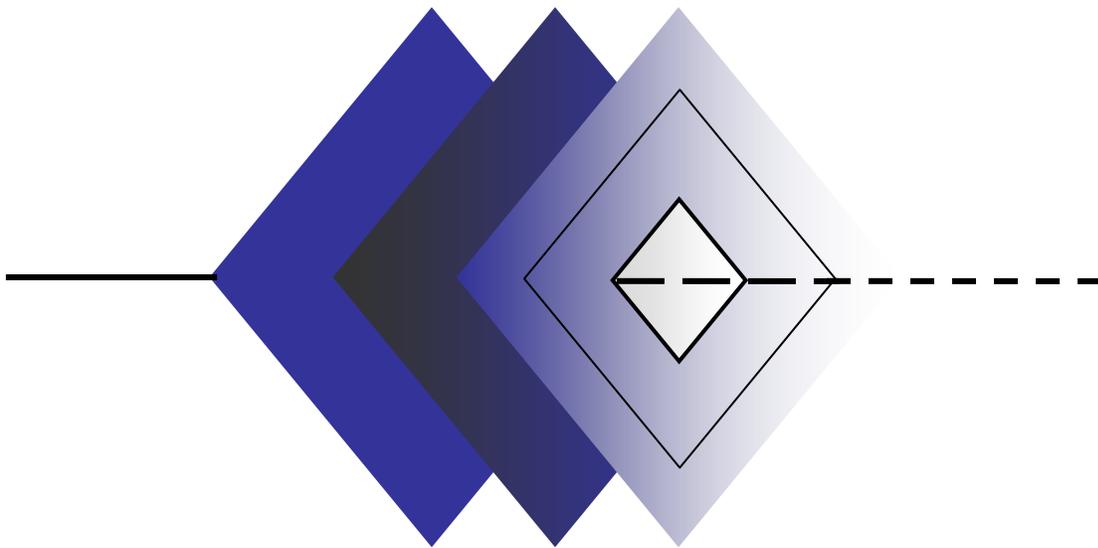


Minnesota Department of Corrections



Making a Successful Transition

Adult Pre-Release Handbook

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**MINNESOTA DEPARTMENT OF CORRECTIONS
ADULT OFFENDER
PRE-RELEASE HANDBOOK
THIRD EDITION—2005**

**Minnesota Department of Corrections
1450 Energy Park Drive, Suite 200
St. Paul Minnesota, 55108-5219
(651) 642-0200
TTY (651) 643-3589**

This information will be provided in alternative format upon request. A PDF format is also available at <http://www.doc.state.mn.us/publications/publications.htm>.

Introduction

Potential Barriers

All of the areas listed below can interfere with your success in establishing a stable life once you are released. Use the checklist to help you determine which areas may be a problem for you. When you have completed this exercise, look at the areas and start developing a plan to address them. This will help you decide what you need to do now to assist in your transition to life on the outside. Dealing with these issues before release may also help make them less overwhelming.

ISSUES TO FACE UPON RELEASE	This is a possible problem for me.	I can take care of this.	I need help with this.
Chemical Abuse			
Lack of Money			
Transportation			
Day Care			
Family Problems			
Housing			
Clothing			
Medical			
Telephone			
Job Skills			
Education			

Be aware that any of these areas may interfere with a successful plan. Don't ignore them. Life planning takes patience and commitment.

Getting Organized

Create a list of items that you will need to make your transition a successful one.

Item	Yes	No
Social Security Card		
Birth Certificate		
Driver's License/Insurance		
Credit Report		
State Identification Card		
Resume		
Housing		
Medical Care		
Support Groups		
Child Support Issues		
Clothing		
Transportation		
Food		
Education		
Veteran's Assistance		
Employment		
Legal Assistance		
Other		
Other		
Other		

Chapter 1: Identification

Proper identification is required to cash a check, take a driver's test, or get a job. Forms of acceptable identification are:

- **Birth Certificate**
- **Social Security Card**
- **Driver's License**
- **Valid Passport**
- **Marriage Certificate**
- **Court Order or Judgments**

Birth Certificate

A birth certificate provides proof of when and where you were born. A certified copy of your birth certificate can be useful when providing identity in certain situations, such as applying for a driver's license, retirement benefits, passport, or assistance programs.

You may request an application form and requirements for a certified copy of your birth certificate from your caseworker. Application information needed includes:

- **Your full birth name (first, middle, last)**
- **Date of birth**
- **City of Birth (if known)**
- **Father's name**
- **Mother's name, including maiden name (as recorded at time of birth)**

There is a fee charged for the certified copy, but funding is available. Ask your caseworker for assistance and information.

Most states require your signature be notarized if you are requesting a copy of your birth certificate by mail. Notaries are available at all Minnesota correctional facilities. Once you are released, you may locate notaries in your community by searching the local Yellow Pages.

Social Security Card

Social security is a part of almost everyone's life, no matter what your age. If you never have applied for a social security card and are over 18, you must apply in person. If you would like a free duplicate card, you must request an application from your caseworker or transition staff. Your caseworker can send a form letter to accompany the application, verifying your name.

Minnesota State Driver's License and ID Card Requirements

To apply for a Minnesota driver's license, identification card, or instruction permit, you may present:

- A Minnesota driver's license, instruction permit, or state identification card that is current or expired for:
 - Five years or less if it has a photo.
 - One year or less if it *does not* have a photo.
- If you *do not* have one of the items listed above, you must present one **primary** and one **secondary** document. The primary document must contain your full legal name (first, middle, last) and the month, day, and year of your birth.

If your full legal name is different than the name on your primary document or Minnesota driver's license, instruction permit, or state identification card, you must also present a certified copy of a marriage certificate or a certified copy of a divorce decree or other court order. The divorce decree or other court order must specify the name change. The name that will appear on your new Minnesota driver's license, instruction permit, or state identification card is the name that is on your primary document or legal name change document.

Documents are subject to verification and may not be accepted if altered.

Any document that is not in English must be accompanied by an approved English translation.

Any documents listed previously or a primary document listed on the next page that does not contain your full legal name or only contains a middle initial means that you must also present **another primary or secondary document** that indicates your **full legal name**.

If your license is stolen or lost but still valid (and not within three months of expiring) you can get a duplicate by mail. Your request should be sent to the following address:

**Driver and Vehicle Services
445 Minnesota Street, Suite 180
St. Paul, MN 55101-5180**

Primary Documents

- Certified copy of a birth certificate issued by a government bureau of vital statistics or board of health in the United States (U.S.), District of Columbia, Guam, Puerto Rico, or the U.S. Virgin Islands.
- Certificate of Birth Abroad (FS-545 or DS-1350) issued by the U.S. Department of State.
- Report of Birth Abroad of a United States Citizen (FS-240) issued by a U.S. embassy.
- Certified copy of an adoption certificate from a U.S. court.
- Unexpired identification card (Form DD-2), issued by the U.S. Department of Defense.
- Unexpired U.S. passport.
- Unexpired passport from a country other than the U.S. with an unexpired I-551 stamp or an unexpired I-94 arrival and departure form.
- One of the following unexpired documents issued by the U.S. Department of Justice:
 - Certificate of Naturalization (N-550, N-570, or N-578)
 - Certificate of Citizenship (N-560, N-561, or N-645)
 - US Citizen Identification card (I-179 or I-197)
 - Permanent Resident or Resident Alien card (I-551 or I-151)
 - Northern Mariana card (I-873)
 - American Indian card (I-872)
 - Employment Authorization card with photo (I-688, I-688A, I-688B, or I-766)
 - Re-entry Permit/Refugee Travel Document (I-571)
- A Canadian birth certificate or naturalization certificate with a valid I-94 form attached. Must be presented with a photo **Secondary Document** issued by a Canadian government agency.

Secondary Documents

- Another primary document.
- Photo driver's license, state identification card, or permit issued by a U.S. state other than Minnesota, the District of Columbia, Guam, Puerto Rico, the U.S. Virgin Islands, or a Canadian province or territory, that is current or expired for five years or less.
- Certified copy of a U.S. or Canadian court order with full legal name and date of birth.
- Employee photo identification card from a government jurisdiction in the U.S. or Canada.
- Certified copy of a birth certificate from a government jurisdiction other than the U.S., the District of Columbia, Guam, Puerto Rico, or the U.S. Virgin Islands.
- Current identification card (DD-1173 or DD-214) issued by the U.S. Department of Defense.
- Certified copy of a government-issued marriage certificate.
- Unexpired color-photo permit to carry a firearm or concealed weapon, issued by a U.S. police department or sheriff.
- Current pilot's license issued by the Federal Aviation Administration.
- Certified secondary or post-secondary school transcript containing full legal name and date of birth.
- U.S. nonmetal, non-laminated social security card or Canadian social insurance card.
- Current secondary school student identification cards with student's name, photograph, and date of birth or unique identification number.

Understanding Chapter 1: Identification

1. A birth certificate provides proof of what two things?

2. Where do you go to get a Social Security Application form?

3. List three forms of acceptable identification.

4. How do you obtain an application for duplicate license?

5. How do you get information about your driving license requirements?

Chapter 2: Housing

Finding a place to live will be difficult for some. For others, there will be no choice because of Department of Corrections requirements. Some may be mandated to a halfway house or required to return to the county where the crime was committed.

If you have no restrictions on where you live, think hard before deciding to move back into your old neighborhood. There may be people and activities there to pull you back into committing crimes.

Some will have a supportive friend, relative, or family member to live with and housing may not be a major concern, while others will need to explore different options.

When looking for housing, keep in mind where it is located relative to your work, what transportation is available, and what stores are in the area.

Temporary Shelter Providers and Referral Agencies

- **United Way 2-1-1, formerly First Call for Help**, is a service that can assist you in finding temporary shelter like the ones listed below. Resources are accessible to you through the library transition resource center, the Internet (after your release), and by dialing 211.
- **Community Action Agencies** provide services to reduce the effects of poverty in the community. Many provide energy assistance, winterization, housing, and emergency shelter services. These agencies are also a good source of information and referral for related services.
- **County Social Services Agencies** administer low-income financial assistance programs such as the Minnesota Family Investment Program (MFIP) and General Assistance, as well as other assistance programs such as Medical Assistance, Emergency Assistance, and Food Stamps. They may provide referrals for overnight shelter. There are strict state and federal guidelines for the above programs so immediate monetary assistance may not be possible.
- **Drop-In Centers** provide a variety of services, which may include food, clothing, and support. The centers serve as sources of information, and daytime shelter. Availability is limited to larger metro areas.
- **Emergency and Overnight Shelters** offer lodging for a short period of time (usually one or two nights) until other arrangements can be made through the county or other programs. You may use 2-1-1 (First Call for Help) to help locate these shelters. Metro-wide Engagement on Shelter & Housing (MESH) also offers a directory of shelters in the metro area that have immediate openings; call 1-888-234-1329 for this listing. There is no charge for staying at most emergency shelters. Some charity-sponsored shelters may require that you participate in their programs to use their shelter.
- **Salvation Army Units**—provide shelter vouchers to individuals in need. They may also help out with meals and other essential needs.

Types of Housing

Transitional/Halfway Housing—some offenders are mandated to this type of housing as a condition of their release and to provide some structure as the offender adjusts to life on the outside. If space is available, others may also live there, provided they meet the shelter’s guidelines. You may use 2-1-1 (First Call for Help) to help you locate transitional housing in your area or you may want to ask your caseworker for assistance.

- May provide shelter for up to one year.
- Expects you to be accountable at all times and cooperate with any programming identified by the referring agency.
- Provides opportunity to ease back into the community by gaining employment, accumulating savings, developing a plan of working toward independent living, and establishing community support services.
- Includes support services (such as counseling and job search help) in addition to food and shelter.
- Provides you time to save money for your own place. Costs will depend on services provided.

Sober Housing—is NOT a treatment program and often will not accept sex offenders.

- Provides long-term support, allowing residents to stabilize and develop healthy relationships with other people pursuing similar goals.
- Generally, the only requirements are sobriety and lawful means of paying bills. Often, there is no second chance—a resident who “uses” one time will be “out.”
- Is much less expensive than an apartment and makes saving money for more independent living easier.

Notes:

Renting—Be sure to consider all expenses such as application fee, security deposit, utilities not included in rent, etc.

- Search for listings in local newspapers, network with friends and family, and utilize apartment referral services.
- Be sure you understand terms of lease before signing.
- People with criminal records may not be allowed to reside in some apartment complexes, mobile home parks, etc. Price range is variable depending upon the type of building, location, and number of roommates.
- Will probably be required to sign a lease, meaning you must follow terms of the contract.
- Check with the property manager before you pay an application fee. It goes toward a background check, and may simply make you ineligible to rent.

Single Resident Occupancy—(SRO) is only for single, childless adults.

- SRO is usually furnished housing with shared bath or kitchen facilities that is made available to income eligible individuals at reduced rates.

Buying a Home—This is usually not an option for many offenders, but may be appropriate for some, especially when renting is too challenging.

- First-time home buying programs may be available. Neighborhood associations can usually help you find these grants.
- Military veterans may qualify for home buying assistance.
- A variety of organizations sponsor homebuyer workshops and provide counseling.

Obtain a copy of the Minnesota Attorney General booklet that covers steps involved in buying a home—available in the library transition resource center.

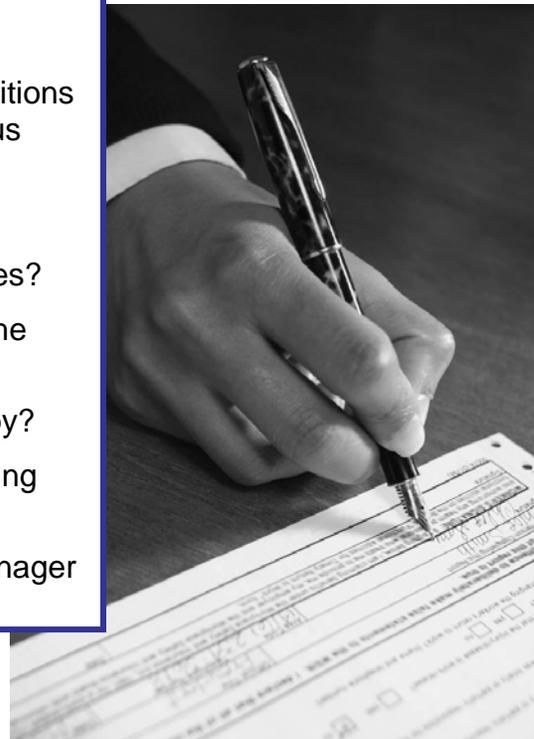


What Property Managers Look for in Tenants

- **Past Rental History**—Know names and addresses of those you rented from in the past. Before you apply, be sure to take care of any unlawful detainers.
- **Employment History**—Name, address and phone number of your employer, as well as your monthly income (generally rent should not exceed one third of your income).
- **Credit History**—Property managers do check into your on-time and late payments. Try to clean up any outstanding bills from creditors. If you have a copy of your credit report, it is helpful to bring it with you.
- **Criminal History**—Most property managers do a criminal history check. They may ask you if an offense was committed in a residence. An honest, straightforward response is best.

Questions to Consider Before Signing a Lease

- How long is the lease?
- How much notice is required (30 or 60 days) before moving?
- What is the penalty for moving out before the lease is up?
- Is there a security deposit for the apartment/rental unit and what is the amount?
- What are the property manager's conditions for full return of the security deposit plus interest at the time of moving out?
- Are any utilities included in the rent?
- Is there a security deposit for the utilities?
- What is the average monthly cost for the utilities in the apartment/rental unit?
- Is public transportation available nearby?
- Where are the nearest schools, shopping centers, etc.?
- For what reasons can the property manager evict you? With how much notice?



Rental Expenses

Property Address				
Rent (per month)				
Security Deposit				
Heat				
Gas/ Electricity				
Parking/ Garage				
Garbage				
Other				
Other				
Total Cost				



Tenant's Rights and Responsibilities

You have the following responsibilities as a tenant:

- Your property manager can require references from you.
- You must pay rent on time.
- You must follow all legal clauses in your lease.
- You must not disturb other tenants.
- You must give proper written notice when you want to move out.
- You must pay for damages beyond normal wear and tear to your apartment.

As a tenant in Minnesota, you have the following rights:

- Your property manager must follow your lease.
- Your property manager must keep your apartment free from health and safety hazards.
- Your property manager must keep your apartment in good repair.
- Structures, fixtures, plumbing, and furnished equipment must be kept working.
- You have the right to call health /safety inspectors to inspect your apartment.
- Your building must be insulated and weatherized.
- You have the right to peaceful and undisturbed possession of your apartment.
- You have the right to privacy.
- Your property manager cannot enter without your permission without giving you notice unless the lease says he/she can or in the event of an emergency.
- Your property manager must give you his/her name and address.
- Your property manager may not end or change the lease without giving you written notice.
- Your property manager cannot evict or retaliate against you for exercising your rights.
- Your property manager cannot shut off utilities or lock you out of your apartment.
- Your property manager cannot force you to leave your apartment without going to court.
- Your property manager cannot hold your personal belongings for non-payment of rent.
- Your property manager must provide certificates of rent paid so you can claim a tax credit.
- You are entitled to the return of your security deposit, with interest, within three weeks after you move. Be sure to give your property manager a forwarding address. However, your property manager may retain any amount of the security deposit that is reasonable to pay for unpaid rent if the property manager gives you a written explanation within three weeks. Your property manager cannot charge you for normal wear and tear to the apartment.

Buying a Home

Buying a home may not be possible for some time after release—until you have saved enough for a sufficient down payment and meet income eligibility guidelines. But for many people, home ownership is within reach and may even be more affordable than renting. This basic information can help you plan for the time when home buying is an option. The first step in choosing a home is figuring out how much you can afford to spend. As a general guide, you can buy a home with a value of two or three times your annual household income, depending on your savings and debts.

Mortgage

Taking out a mortgage is probably the biggest concern facing future homeowners. Lenders ask questions about how much you make, your credit, and your collateral, because the house you can afford is largely a question of how big of a loan you can afford. Lenders use the questions to decide how much to lend you, which is sometimes less than you hope for!

Put yourself in the lender's shoes: If you were going to lend people money, what would you want to know about them? You would certainly want to know 1) if they make enough money to pay you back, 2) if they have been trustworthy in the past, and 3) if they are unable to pay back the money, do they have something else of value to repay their debt (collateral).

There are two main types of mortgages:

Fixed-rate mortgages have interest and principal that never change. Property taxes and insurance may increase, but the monthly payments are stable for life of the mortgage—30 years, 20 years, 15 years, or less.

Adjustable-rate mortgages (ARMS) generally begin at an interest rate that is 2-3% below a similar fixed rate mortgage, but the rate changes at specified intervals, depending on varying market conditions. This type starts with lower payments but may increase as interest rates change.

Mortgage Payment

Mortgage payments include three parts: a payment on the principal of the loan (the amount borrowed); a payment on the interest; and payments into an account (escrow) that your lender maintains to pay for things like property taxes and homeowners insurance. This is called P.I.T.I. (Principal-Interest-Taxes-Insurance). For example, a \$100,000 loan at 7% interest for 30 years would cost \$665.00 principal and interest. You must add a minimum of \$250 to cover costs for insurance and property taxes making the grand total \$915.00 per month.

Do you make enough to pay the lender back?

Your lender will want to know not only how much money you have, but how much you will be likely to make over the next 30 years—the usual mortgage term. Also, what are your other debts? Do you owe money for credit card charges or other loans? Do you have any other assets such as personal property like a boat or a car?

Ideally, you will want to come up with at least 20% of the value of your new home as a down payment, to avoid additional expenses like mortgage insurance payments. But you may qualify for special programs for first-time homebuyers that will get you into a home for little, if any, down payment.

Closing Costs

The price you pay for a home does not include the costs of the transaction that are called closing costs. They can add to a significant sum and must be factored into the total cost. Following are price ranges for various common closing costs:

- **Title search fee (\$50-\$150)**
- **Title insurance (\$100-\$600)**
- **Attorney's fee (\$100-\$700)**
- **Appraisal fee (\$200-\$300)**
- **Recording fees, transfer taxes (\$50-100)**
- **Credit report (\$25-\$75)**
- **Lender's origination fee (1-3% of loan amount—minimum of \$1000 for \$100,000 loan)**
- **Reserves for home insurance and property taxes (amount varies)**
- **Interest paid in advance (if applicable)**

Have you been trustworthy in the past?

What is your credit rating? You can request credit reports from a major credit reporting agency. Credit reports are a compilation of your personal financial history and will reveal whether or not, you have a track record of paying your bills on time. If not, there are ways to clean up your credit that will make you more attractive to lenders. Pay bills on time—if you had a problem that's been corrected, and your payments have been on time for a year or more, your credit will probably be considered satisfactory.

What is collateral, and do I have any?

Collateral is another word for assets or something of value. The house you buy will generally be considered collateral for your mortgage. As a result, in case you can't pay the monthly loan payments, the lender can decide to do something really nasty: foreclose on the mortgage and repossess the house! You will find yourself out on the street, your house now belongs to the lender, and it is very unlikely that anyone will ever loan you money again.

Considerations from your Point of View

Your timeline

To determine whether you should buy a new home, think about how long you are planning to stay in it. It generally doesn't make economic sense to buy if you are only planning to stay there for a couple of years. That is because you pay fees both in buying and in selling your house, which could make a short-term purchase too costly.

Your comfort zone

Before you borrow \$90,000, \$150,000 or whatever you need for your mortgage, figure out whether you can really afford it. Just because the bank will loan it to you, doesn't mean that you will live your life in such a way as to be able to pay it back. Are you willing to give up certain expenditures or status symbols to make the house a reality? Your house payment is just one piece of your personal financial puzzle.

Is owning a home in your future?

The advantages of owning a home are feeling a sense of ownership that brings security and peace of mind, as well as stable housing costs, increase in property value over time and tax benefits. Home ownership requires responsibility in making payments and in maintenance and repairs as well as commitment to the community. Only you can decide if home ownership is for you.

Questions You Need to Consider

Describe your rental history. List any evictions, unlawful detainers, or problems you have had with property managers.

Where do you plan on living in the future?

Do you have family or friends that would allow you to stay with them temporarily?

Do you have children living with you? If so, list the ages, gender, and any special housing requirements.

What do you need in regard to housing (services, space, location, etc.)?

What money do you have available for housing and how will you pay each month's rent?

What special housing conditions will be placed on you by the Department of Corrections?

Understanding Chapter 2: Housing

1. What are the 3 numbers you would dial to access the United Way First Call for Help?

2. What is transitional housing (half-way housing)?

3. What does SRO mean?

4. What is a Security Deposit?

5. A property manager can enter your apartment without permission. True or False

6. What are some advantages to owning your own home?

Chapter 3: Employment

Personal Skills

Employers will pay close attention to these. List five skills you have. They may be personal skills (loyal, good communicator, good work ethic, etc.) or technical skills (data processing, public speaking, artistic, etc.).

1	
2	
3	
4	
5	

Job Search Strategies

List three job search strategies you have used in the past.

1	
2	
3	

Which of the three job search strategies was most successful for you? Why?

What were the disadvantages of the job search strategies you used in the past?

Matching Your Skills to the Job

In considering your resume, employers will be interested in the skills you can bring to a position. There are three categories, technical/job skills, self-management skills, and transferable skills.

Technical or Job Skills

Technical or job skills are acquired through learning and on-the-job training/specific skills acquired for specific jobs. The following are examples of technical or job skills.

- welding
- taking blood pressure
- carpentry
- automobile repair
- keyboarding

Self-Management Skills

Self-management skills are very similar to personality traits. If you are a person who is always on time, you are punctual. Other examples include being logical, creative, friendly, organized, and helpful. Think about who you are and how you go about your life to determine your self-management skills.

Key Self-management Skills

<input type="checkbox"/> accepts supervision	<input type="checkbox"/> gets along with others	<input type="checkbox"/> hard worker
<input type="checkbox"/> good attendance	<input type="checkbox"/> completes work on time	<input type="checkbox"/> punctual
<input type="checkbox"/> honest	<input type="checkbox"/> productive	<input type="checkbox"/> enthusiastic

Other Self-Management Skills

<input type="checkbox"/> ambitious	<input type="checkbox"/> dependable	<input type="checkbox"/> loyal	<input type="checkbox"/> mature
<input type="checkbox"/> capable	<input type="checkbox"/> energetic	<input type="checkbox"/> flexible	<input type="checkbox"/> efficient
<input type="checkbox"/> responsible	<input type="checkbox"/> independent	<input type="checkbox"/> intelligent	<input type="checkbox"/> cheerful
<input type="checkbox"/> competent	<input type="checkbox"/> creative	<input type="checkbox"/> friendly	<input type="checkbox"/> good-natured
<input type="checkbox"/> conscientious	<input type="checkbox"/> patient	<input type="checkbox"/> imaginative	<input type="checkbox"/> open-minded
<input type="checkbox"/> reliable	<input type="checkbox"/> helpful	<input type="checkbox"/> industrious	<input type="checkbox"/> problem-solver
<input type="checkbox"/> modest	<input type="checkbox"/> sincere	<input type="checkbox"/> flexible	<input type="checkbox"/> sense of humor
<input type="checkbox"/> motivated	<input type="checkbox"/> versatile	<input type="checkbox"/> patient	<input type="checkbox"/> learn quickly
<input type="checkbox"/> resourceful	<input type="checkbox"/> trustworthy	<input type="checkbox"/> tactful	<input type="checkbox"/> well-organized
<input type="checkbox"/> eager	<input type="checkbox"/> enthusiastic	<input type="checkbox"/> thrifty	<input type="checkbox"/> self-confident

Transferable Skills

Transferable skills are similar to job skills, but tend to be more general. These skills can be easily “transferred” from one type of job to another. Customer service and conflict resolution are examples that can be used in a variety of job types.

Key Transferable Skills

___ instruct others	___ meet deadlines	___ organize/mange projects
___ budget money	___ meet the public	___ public speaking
___ manage people	___ negotiate	___ communication skills

Skills Working with Things

___ assemble things	___ good with hands	___ use complex equipment
___ construct/build	___ inspect things	___ operate tools/machines
___ drive/operate vehicles	___ repair things	

Skills Working with Data

___ analyze data	___ audit records	___ check for accuracy
___ budget	___ calculate/computer	___ detail-oriented
___ compare	___ manage money	___ keep financial records
___ research/investigate	___ take inventory	___ locate information
___ evaluate	___ observe/inspect	___ record facts

Skills Working with Words and Ideas

___ communicate verbally	___ design	___ public speaking
___ correspond	___ inventive	___ remember information
___ create new ideas	___ logical	___ write clearly

Skills Working with People

<input type="checkbox"/> administrator	<input type="checkbox"/> instruct	<input type="checkbox"/> perceptive
<input type="checkbox"/> advise	<input type="checkbox"/> interview skills	<input type="checkbox"/> persuade
<input type="checkbox"/> care for others	<input type="checkbox"/> kind/understanding	<input type="checkbox"/> pleasant
<input type="checkbox"/> help others	<input type="checkbox"/> listen	<input type="checkbox"/> sensitive
<input type="checkbox"/> coach	<input type="checkbox"/> negotiate	<input type="checkbox"/> tactful
<input type="checkbox"/> counsel	<input type="checkbox"/> outgoing	<input type="checkbox"/> tolerant
<input type="checkbox"/> diplomatic	<input type="checkbox"/> patient	<input type="checkbox"/> trusting

Leadership Skills

<input type="checkbox"/> arrange social events	<input type="checkbox"/> initiate new tasks	<input type="checkbox"/> negotiate agreements
<input type="checkbox"/> competitive	<input type="checkbox"/> make decisions	<input type="checkbox"/> plan events
<input type="checkbox"/> delegate	<input type="checkbox"/> manage/direct others	<input type="checkbox"/> results-oriented
<input type="checkbox"/> explanation to others	<input type="checkbox"/> mediate problems	<input type="checkbox"/> risk-taker
<input type="checkbox"/> influence others	<input type="checkbox"/> motivate team members	<input type="checkbox"/> self-confident
<input type="checkbox"/> solve problems	<input type="checkbox"/> self-motivated	

Creative/Artistic Skills

<input type="checkbox"/> artistic/expressive	<input type="checkbox"/> perform, act	<input type="checkbox"/> drawing, art
<input type="checkbox"/> dance	<input type="checkbox"/> present artistic ideas	

List your additional technical, self-management, and transferable skills:

Employment History

Fill out the following profile worksheet. You may need to write or call someone to research accurate names and addresses. Minnesota phone directories and a Minnesota Business Directory are available in the library transition resource center for your use.

Personal History:

Name: _____ Phone #: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Work History #1

Company: _____

Supervisor: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employment Dates: _____

Position: _____

Duties: _____

Work History #2:

Company: _____

Supervisor: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employment Dates: _____

Position: _____

Duties: _____

Work History #3:

Company: _____

Supervisor: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employment Dates: _____

Position: _____

Duties: _____

Work History #4:

Company: _____

Supervisor: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Employment Dates: _____

Position: _____

Duties: _____



Education History Worksheet

When people think of education, school comes to mind. However, school is not the only source of obtaining knowledge. You may have had other types of training in your lifetime such as CPR, parenting, or operating a forklift. Keep this in mind when completing this section.

Education History #1:

School/Class: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Degree/Certificate/Date: _____

Education History #2:

School/Class: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Degree/Certificate/Date: _____

Education History #3:

School/Class: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Degree/Certificate/Date: _____

Education History #4:

School/Class: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Degree/Certificate/Date: _____

Applications

Sometimes a company's policy may require you to fill out an application before being considered for a job. An application allows an employer to compare you to other applicants.

- **Read the directions carefully.**
- **Keep it as neat as possible; re-do poorly done applications, if possible.**
- **If an application is mailed to you, make a photocopy. Fill out the copy first, and then rewrite your information on the original.**
- **Provide positive information.**
- **Hobbies and interests that you list could relate to what the employer is looking for or could include tasks needed on the job, requiring less training by the employer.**
- **Application request for "pay desired" is best left "negotiable" or "open."**
- **If possible, do not indicate a specific title for position desired—leave it broader.**
- **Do not use lazy responses such as "see resume" or "same."**
- **Include volunteer work as it shows that you are responsible and may include skills needed for the job.**
- **Criminal record checks by employers are common. The employer may even ask you to sign a release form to allow them to look beyond what is just public record.**

Application for Employment

We consider applicants for all positions without regard to race, color, religion, sex, national origin, age, marital or veteran status, the presence of non-job-related medical condition or handicap, or any other legally-protected status.

(Please Print)

Position(s) applied for:		Date of Application
How did you learn about us?		
Advertisement <input type="checkbox"/>	Friend <input type="checkbox"/>	Walk-in <input type="checkbox"/>
Employment Agency <input type="checkbox"/>	Relative <input type="checkbox"/>	
Other _____		
Last Name		First Name
Middle Name		
Address		City
State	ZIP	
Phone Number(s)		Social Security Number

If you are under 18 years of age, can you provide required proof of your eligibility to work?

Yes No

Have you ever filed an application with us before?

Yes No

If yes, give date _____

Have you ever been employed with us before?

Yes No

If yes, give date _____

Are you currently employed?

Yes No

May we contact your present employer?

Yes No

Are you prevented from lawfully becoming employed in this country because of visa or immigration status?

Yes No

Proof of citizenship or immigration status will be required upon employment

On what date would you be available for work? _____

Are you able to work Full-Time Part-Time Shift work Temporary

Are you currently on "lay-off" status and subject to recall?

Yes No

Can you travel if a job requires it?

Yes No

Have you been convicted of a felony?

Yes No

Conviction will not necessarily disqualify an applicant from employment

If yes, please explain:

We Are an Equal Opportunity Employer

Education

	Elementary School	High School	Undergraduate College / University	Graduate / Professional
School name and location				
Years completed	4 5 6 7 8	9 10 11 12	1 2 3 4	1 2 3 4
Diploma / Degree				
Describe course of study				
Describe any specialized training, apprenticeship, skills and extra-curricular activities.				
Describe any honors received.				
State any additional information you feel may be helpful to us in considering your application.				
Indicate any foreign languages you can speak, read and / or write				
	Fluent	Good	Fair	
Speak				
Read				
Write				
List professional, trade, business, or civic activities and offices held You may exclude memberships that would reveal sex, race, religion, national origin, age, ancestry, or handicap or other protected status				

References

Give name, address, and telephone number of three references who are not related to you and are not previous employers.

1 _____

2 _____

3 _____

Have you ever had any job-related training in the US Military? Yes No
If yes, please describe _____

Are you physically or otherwise unable to perform the duties of the job for which you are applying? Yes No

Employment Experiences

Start with your present or last job. Include any job-related military service assignments and volunteer activities. You may exclude organizations that indicate race, color, religion, gender, handicap, or other protected status.

Employer #1		Dates Employed		Work Performed
		From	To	
Address				
Telephone Number(s)		Hourly Rate/ Salary		
		Starting	Final	
Job title	Supervisor			
Reason for leaving				
Employer #2		Dates Employed		Work Performed
		From	To	
Address				
Telephone Number(s)		Hourly Rate/ Salary		
		Starting	Final	
Job title	Supervisor			
Reason for leaving				
Employer #3		Dates Employed		Work Performed
		From	To	
Address				
Telephone Number(s)		Hourly Rate/ Salary		
		Starting	Final	
Job title	Supervisor			
Reason for leaving				
Employer #4		Dates Employed		Work Performed
		From	To	
Address				
Telephone Number(s)		Hourly Rate/ Salary		
		Starting	Final	
Job title	Supervisor			
Reason for leaving				

Special Skills and Qualifications

Applicant's Statement

I certify that answers given are true and complete to the best of my knowledge. I authorize investigation of all statements contained in this application for employment as may be necessary in arriving at an employment decision. This application for employment shall be considered active for a period of time not to exceed 45 days. Any applicant wishing to be considered for employment beyond this time period should inquire as to whether applications are being accepted at that time. I hereby understand and acknowledge that, unless otherwise defined by applicable law, any employment relationship with this organization is of an "at will" nature, which means that the employee may resign at any time and the employer may discharge employee at any time with or without cause. It is further understood that this "at will" employment relationship may not be changed by any written document or by conduct unless such change is specifically acknowledged in writing by an authorized executive of this organization. In the event of employment, I understand that false or misleading information given in my application or interview(s) may result in my discharge.

I also understand that I am required to abide by all rules and regulations of the employer.

FOR PERSONNEL DEPARTMENT USE ONLY

Arrange Interview Yes No

Remarks

Interviewer Date

Employed Yes No Date of Employment _____

Job Title _____ Hourly Rate/Salary _____ Department _____

By _____

Name and Title

Date

Resumes and Applications

A good resume is an important job search tool and “sells” your employment skills to a prospective employer.

Tips for an Effective Resume

- 1. Try to Use a Computer**—There are computer programs that make it much easier to prepare your resume. Your local library, work force center, or “quick print” shop can help. Practice on the computer in the library transition resource center.
- 2. Be Specific**—Don’t waste valuable space with overused, general statements. An example of a general or “flowery” statement is: “A challenging position enabling me to contribute to organizational goals while offering an opportunity for growth and advancement.” Be direct and to the point in identifying your accomplishments.
- 3. One or Two Pages**—If your career justifies a two-page resume, go ahead and create a document that explains the full range of your experiences and accomplishments. On the other hand, don’t ramble on about unrelated experiences. Ask yourself, “Will this statement help me land an interview?” Every word should sell you.
- 4. Avoid Use of Personal Pronouns**—There should be no mention of “I” or “me” and only limited use of articles such as, “a,” “an,” and “the.” Also, do not use abbreviations.
- 5. List Only Necessary Information**—Do not include your interests unless they are related to the job. For example, if applying for a position as a ski instructor, list cross-country skiing as a hobby. Personal information such as date of birth, marital status, height and weight, and salary or wages should not be on the resume.
- 6. Center or Align Headings**—All headings should be easy to locate and consistent in layout.
- 7. Avoid Making Excuses**—Don’t include the reasons you are no longer working at each job listed on your resume. The phrases, “company sold,” “boss was an idiot,” and “left to make more money” have no place on your resume. Be positive.
- 8. Check for Typos**—Check for typos, grammatical errors, and coffee stains. Use the spell check feature on the computer and ask one or two friends to review the resume to find mistakes you might have missed.
- 9. Use Quality Copy Paper**—Don’t try to save money by printing your resume on cheap copy paper instead of good quality stock. A resume should be printed on paper with a high percentage of cotton fiber; it should also be mailed in an envelope with a high percentage of cotton fiber. You can find resume paper and envelopes at any store that sells office supplies. Inspect copies for smudges and marks before distributing.

Getting your Resume Out

- Resumes should be sent to a person by name; make the extra effort to find out the name and title of the appropriate person.
- If you are asked to send a resume to Personnel or Human Resources, also send a resume to the person in charge of the department for which you want to work. Though the personnel staff executes the screening, the department manager has the final hiring authority.
- Always send your resume with a cover letter.
- When directly contacting employers, always have a copy of your resume available and offer it to them.
- When applying for a job with an employment application, you may want to attach your resume. Always take the time to completely fill out the application. NEVER write on the application, “see resume.”
- Give a copy of your resume to your references as it provides information about you and helps them talk to an employer about your qualifications.
- Always phone the employer before or after sending your resume. Be courteous and professional and sell your qualifications.
- Always bring extra copies of your resume to an interview.
- Finally, follow up, follow up, follow up! It is no use mailing resumes if you do not take the time to follow up your efforts.

Functional or Skills Resume

- Emphasizes your abilities and often doesn't mention employers and job titles.
- Helps mask limited experience or gaps in your employment record.
- Places attention on results you can produce—emphasizes your skills and how you can use them.
- Looks different than more common resumes, and potential employers may find it harder to read or assume that you are trying to hide something.

Action Verbs

Use the following list of action verbs on your resume to describe your skills, and what your job requirements and activities were in your previous jobs.

Accomplished	Corrected	Grew	Organized	Solved
Accelerated	Corresponded	Guaranteed	Originated	Staffed
Achieved	Counseled	Guarded	Oversaw	Started
Activated	Created	Guided		Streamlined
Actuated	Criticized		Performed	Strengthened
Addressed	Cut	Halved	Planned	Stressed
Administered		Hastened	Prepared	
Advertised	Decreased	Headed	Prescribed	
Advised	Delegated	Heightened	Presented	Stretched
Analyzed	Demonstrated	Helped	Procured	Structured
Approved	Designed	Hired	Produced	Studied
Arranged	Determined		Programmed	Succeeded
Assembled	Developed	Identified	Promoted	Summarized
Assisted	Devised	Illuminated	Proposed	Supervised
Attracted	Diagnosed	Illustrated	Protected	Supplied
Audited	Diagrammed	Implemented	Provided	Synthesized
Authored	Directed	Improved	Purchased	Systemized
	Disciplined	Improvised		
Backed	Discovered	Initiated	Realized	Taught
Began	Disseminated	Innovated	Received	Terminated
Bid	Distributed	Interpreted	Recommended	Tested
Brought	Documented	Installed	Reconciled	Took over
Budgeted	Doubled	Instituted	Recorded	Tracked
Built	Drafted	Instructed	Recruited	Traded
	Drew up	Introduced	Redesigned	Trained
Calculated		Invented	Reduced	Transferred
Caught	Earned	Investigated	Rendered	Transformed
Charted	Edited	Interviewed	Reorganized	Translated
Closed	Enhanced		Replaced	Triggered
Collected	Enlarged	Launched	Represented	Tripled
Compiled	Established	Led	Researched	Trimmed
Completed	Evaluated	Logged	Restored	Traced
Composed	Executed		Reviewed	
Compounded	Expanded	Maintained	Revised	Uncovered
Conceived	Expedited	Managed	Revitalized	Unified
Consulted		Maximized	Routed	Unraveled
Conducted	Facilitated	Minimized		Upgraded
Confined	Filed	Modernized	Safeguarded	Utilized
Consolidated	Forecasted	Modified	Scheduled	
Constructed	Formulated	Motivated	Secured	Vacated
Consulted	Founded		Selected	Verified
Contracted		Negotiated	Served	
Consulted	Galvanized		Serviced	Won
Contracted	Gathered	Obtained	Set up	Worked
Contributed	Generated	Opened	Shut down	Wrote
Controlled	Ghostwrote	Operated	Simplified	
Converted	Governed	Optimized	Slashed	
Coordinated	Graduated	Ordered	Sold	

Functional Resume

Paper color such as off-white can get more attention for your resume. Odd colors, however, may look unprofessional.

Johnny G. Doe
5656 110th Street
Huntington, Ohio 59123
(234) 555 – 1123

Always include a daytime telephone number.

OBJECTIVE: To be a baker in a food service setting.

Be concise when listing specific descriptions.

EXPERTISE:

- Able to work from scratch or with mixes
- Experience making uniform breads, buns, Danish, and sweet rolls in large quantities
- Expertise creating raised and cake donuts
- Developed a variety of cakes and icings from scratch
- Maintained clean work environment

Keep to one page if possible but no more than two pages. Use action verbs.

ABILITIES:

- Experience using bread molder, bun rounder, sheeter, and donut fryer
- Able to operate reel, rack, and conventional ovens
- Work with horizontal and spiral bread mixers and bread and bun slicers
- Experience with proof boxes
- Possess basic computer skills

STRENGTHS:

- Capable of effectively supervising others
- Able to troubleshoot problems
- Offer good customer relations
- Work well alone or with others
- Quick to learn new skills
- Dependable, reliable, and self-motivated

You may add a section: References available upon request. Be prepared to produce the references.

WORK HISTORY:

1996-present: MCF- Moose Lake, Painter
1990-1996: MCF- Faribault, Baker

List major study focus, degrees, licenses, certificates and/or any coursework applicable.

EDUCATION:

1990-1994: Central Minnesota Vocational School
1999: RSAT Transitional Program

REFERENCES AVAILABLE UPON REQUEST

List everything in order with dates

Sally M. Sample
1001 Ram Road Fort Collins, CO 80525
(970) 555-1234 sallysample@colostate.edu

Summary of Qualifications

- Three years experience in retail management, with specialty in purchasing and floor display design.
- Utilized strong communication skills in a variety of professional settings.
- Enthusiastic dedication to excellent customer service.

Education

2000-2002 **MA Speech Communications**
Colorado State University, Fort Collins, CO
GPA 3.6/4.0

1995-1999 **BA Anthropology**
Arkansas State University, Jonesboro, AR
GPA 3.5/4.0
Dean's List

List jobs separately with skills acquired at each job listed below.

Professional Experience

2001-2002 **Assistant Office Manager**
Department of Speech Communications, Colorado State University, Fort Collins, CO

Managed departmental supplies budget, oversaw office purchasing and inventory, overhauled department-wide filing system, supervised part-time staff.

1999 **Intern**
Sharkey's Community Grocery Corporate Headquarters, Washington, DC

Assisted company publicist with writing press releases, designing weekly advertisements, and managing customer databases. Developed research methods for determining customer preference for shopping hours.

1997-1999 **Assistant Night Manager**
Sharkey's Community Grocery, Jonesboro, AR

Purchased, stocked and maintained dairy and ice-cream sections, oversaw point of purchase display construction, scheduled twenty part-time employees.

Skills

Computer Skills: Microsoft Word, Excel, Corel Draw, Paint Shop Pro, QuickBooks, Oracle Small Business, basic HTML knowledge

Special Skills: Thorough knowledge of MMORPG and single-player gaming systems, thorough knowledge of Internet applications.

List additional skills, activities, and achievements not acquired on the job.

Name:
Address:
City/State/Zip:
Telephone:

Objective:

Expertise (skills):

Abilities:

Strengths:

Work History (including your job at the institution):

Education:

Cover Letters

A cover letter works well alongside a resume. It introduces you, your skills, and your experiences. Always include a brief, professional, and positive cover letter when sending a resume.

Sample Cover Letter

January 1, 2003

Address the letter to a person by name.

William Barnett
Supervising Engineer
Montgomery Water Company
P.O. Box 1875
Montgomery, Alabama 26134

Explain purpose of your letter. Identify the position you are applying for and how

Tell why you are qualified.

Dear Mr. Barnett:

Please accept this letter of application for the chemical engineer position recently advertised.

My experience includes managerial and practical engineering work in both the water treatment and chemical industries. It is my intention to pursue a position where I can utilize my past experience and education.

The enclosed resume highlights my qualifications. I will call your office next week to schedule an interview to discuss the industry and any future openings you may have at Montgomery Water Company.

Thank you for your consideration.

Thank them for considering you.

Sincerely,

Juanita Hartly
1986 Glen Street
Dothan, Alabama 26134
Phone (205) 555-1754

Always include a daytime telephone number.

Enclosure: resume

If this is a pre-interview letter, enclose resume.

Thank You Letters

A well written thank you letter helps you stand apart from the crowd. It thanks the interviewer or job search contacts for what they did, and at the same time, puts your name in front of the employer again. The extra effort in writing a thank you letter shows that you are someone that will take time to show appreciation for the efforts of others.

May 30, 2001

Nancy K. Doe
Personnel Director
Dexter Manufacturing Company
Dexter, Maine 04930

Dear Ms. Doe:

Thank you for interviewing me last Wednesday for the position of Line Quality Inspector. I believe Dexter Manufacturing Company and I have a lot in common!

The information you provided about your community was very helpful. Relocating to such a beautiful area is very appealing.

As you requested, my references and transcripts are enclosed. I look forward to meeting with you again. Until then, don't hesitate to call me with any further questions regarding my candidacy for this position.

Sincerely,

Ray T. Simmons
268 6th Ave.
Laconia, New Hampshire 03246
(397) 222-1111

Follow up quickly. Send a letter the same day if possible.

Indicate specifically the reason for the thank you.

A thank you letter should be short and friendly. Be sure to use proper grammar and correct spelling.

Always include a daytime telephone number.

Let them know that you are available at their convenience and you are happy to supply any information needed.

A personal letter can be handwritten. If your handwriting is not neat and legible, type it.

Job Searches

Statistics show that nearly two-thirds of all positions in the workforce are filled by “hidden” job-seeking methods. Below are descriptions of both “traditional” and “hidden” job-seeking methods.

Job-Seeking Methods

- **Help-Wanted Ads in the Newspaper**—only 15 percent of all jobs available are listed in the help wanted ads, and competition is fierce because almost everyone reads them.
- **Sending out Resumes**—almost all job search books recommend it, but doing that alone as a job search method does not work very well.
- **Private Employment Agencies**—charge fees for finding you a job. The fees range from 10 to 15 percent of your annual income.
- **Local Government Workforce Centers**—post job openings and will post your resume for potential employers. They also provide assistance in resume writing. Workforce centers have a number of useful publications to help you choose a career.
- **Job Clubs**—various community agencies and local churches host job club meetings in their facilities. The meetings provide job leads, job search tips, and support.
- **Warm Contact**—let it be known to others that you are seeking employment. Let friends, relatives, neighbors, former employers, former co-workers, church members, etc., know that you are looking for a job.
- **Cold Contact**—means going directly to possible employers. This requires a lot of time and traveling around town. Cold contacts may not be easy for most, but remember the worst that can happen is that they will say no.



- **Public Library**—is a great resource for job seekers. It has directories for local, state, and national organizations, businesses, and corporations. Most libraries also have out-of-town newspapers and phone directories for assistance as well.
- **School Placement Offices**—at private, trade, technical, and vocational schools. Some prospective employers notify these schools of openings, and schools may reserve these prospects for their own students.
- **Trade Magazines and Journals**—often list jobs available in their field. Review only current issues.
- **Accept an Entry-Level Position**—to get your foot in the door and then volunteer to help with more responsible positions within the business.
- **Temporary Help Agencies**—are a fast source of income and supply you with helpful experience, even though the pay may be lower and fewer benefits offered. Many times the temporary job can turn into a full-time position.
- **Volunteer Work**—shows employers a positive work ethic and may serve as a foot in the door to a potential employer. It is also an excellent opportunity to network. If you are volunteering for an organization, ask your volunteer coordinator to be a job reference for you.
- **Internet**—allows you to browse at your convenience at home and most public libraries. You can find many different websites containing possible employment opportunities. Be sure you have no special release conditions prohibiting your use of the Internet.
- **Job Card**—Below is an example of a pocket-sized card to leave with an employer. These are especially handy for “drop in” or cold contacts for employment.

<p>Name: Lana Loftus</p> <p>Telephone: (612) 555-6873</p> <p>Position: Computer Technician</p> <p>Skills & Experience: Two-year degree in Computer Science, Two-year degree in Business Management. Worked as the supervising technician for Steffen's Mortgage Company (five years). Type 80 words per minute. Excellent problem-solving skills. Very motivated. Able to manage multiple tasks at the same time.</p> <p>Comments: I am able to start immediately and willing to travel or relocate if necessary. I will also work over-time hours as needed.</p>
--

Job Search

Complete the following three job search worksheets. Look for three specific job openings in the community that match your skills and interests. Unfortunately, being incarcerated limits available resources to newspapers, library references, trade magazines, and journals.

Example:

Seeking Method: *Employment Weekly Newspaper*

Company: *Steffen's Custom Motorcycles*

Contact Person: *Mr. Olson*

Applying Position: *Custom Motorcycle Technician*

Address: *123 45th Street North*

City: *Bloomington* State: *MN* Zip: *55420*

Phone: *612-555-5555*

Job Search #1:

Seeking Method: _____

Company: _____

Contact Person: _____

Applying Position: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Job Search #2:

Seeking Method: _____

Company: _____

Contact Person: _____

Applying Position: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Job Search #3:

Seeking Method: _____

Company: _____

Contact Person: _____

Applying Position: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Notes: _____

Reference Worksheet

An employer may want to contact someone who has knowledge of your job performance and/or character. It is important when filling out a job application to have your reference's permission before using his or her name. References should be chosen from a professional standing rather than personal relationships, if possible. List three potential references you might use.

Reference #1:

Name: _____

Occupation: _____

Professional Relationship: _____

City, State: _____

Phone: _____

Reference #2:

Name: _____

Occupation: _____

Professional Relationship: _____

City, State: _____

Phone: _____

Reference #3:

Name: _____

Occupation: _____

Professional Relationship: _____

City, State: _____

Phone: _____

Telephone Etiquette

It is almost guaranteed that you will talk to a professional employer on the telephone at some point in the hiring process. In an extensive job search you will be using the telephone to conduct research, cold-call employers, make networking contacts, schedule meetings, and interview. Your first phone call to a potential employer can often mean the difference between getting an interview and being overlooked as a candidate.

- Whenever your first contact with an employer is by telephone, always be courteous to whoever answers the phone. The support staff is often who decides whether calls should be put through, and it is not uncommon for supervisors themselves to answer the phone.
- Wear a smile on the telephone—they may not see it, but they will hear it.
- In general, it's best to make calls in the morning when people are alert and not yet involved in the day's events.
- If you can't get past a shrewd receptionist, try before 8:00 a.m., during lunch, after 5:00 p.m., or Saturday morning. If you still can't get through, ask for the receptionist's assistance.
- If you were referred by a mutual contact, give that person's name to the receptionist.
- The first rule of telephone etiquette is to be prepared. Know whom you want to speak to and what you want to say. If you sound hesitant or unsure of yourself, you may have more difficulty getting past the person answering the phone.
- Outline in writing what you want to say. This is important in the early stages of cold calling or when the call is very important. As you gain confidence, you will "script" most of your calls in your head.
- Make sure there are no distracting noises in the background; crying children, loud lawnmowers, kitchen noise, barking dogs, etc., will detract from your professionalism.
- Like it or not, voice mail is a part of our lives. Speaking to a machine adds a new dimension to telephone skills. Knowing what you will say if you get someone's voice mail and having a "script" ready will enable you to leave a simple, clear, and concise message. Your message should be 30 seconds or less and include a phone number with area code.
- Do not ask a potential employer to hold while you answer, "call waiting."



Discussing Your Conviction Record

Be aware that the law prohibits felons from holding some types of jobs. However, there are many jobs available for offenders. Remember it is most important to tell the truth.

For many just out of prison and applying for a job, the most difficult part is facing the question on the application, “Have you ever been convicted of a felony?” Let’s say the employer needs someone with your energy and skills. He or she says “I see that you checked ‘yes’ on the felony question. Can you please tell me about that?” What will you say?

Three Choices for Discussing Your Record

1. Tell the truth—always the best choice.
2. Lie about it—and get disqualified or fined.
3. Avoid the subject—refusing to discuss it will “kill” the interview.

Steps to Discussing your Conviction Record

Step 1: Own it. Take responsibility for your actions

Show them you are owning up to your behavior. Statements should begin with “I.” Placing blame on someone or something else (it wasn’t my fault or I didn’t know) is the worst thing you can do. Suggested openers could be: In the past...

- I made some bad choices.
- I made bad judgments.
- I made a bad decision.
- I did something I shouldn’t have.

Step 2: State the positive changes you have made since the conviction:

- Completed GED.
- Completed a Critical Thinking Skills course.
- Paid restitution.
- Participated in counseling or treatment. Maintained aftercare.

Step 3: Tell them what you have learned or realized:

- Express your regret and speak about the lessons you have learned.
- I’m not proud of what I’ve done; I’m sorry it ever happened.
- I wanted fast money and now I see it was wrong.
- I wish I had realized sooner just how immature and irresponsible I was being.
- I lost sight of what was really important; my priorities were really mixed up.

Step 4: Talk about the new goals you have and how that part of your life is over.

- I now have new goals in life. I’m very focused on establishing a successful career. I’m moving forward and am willing to work hard to make it happen. I can’t un-do the past, but I did learn from it and will not repeat the same mistake.

If Asked—Were you Incarcerated?

- I did spend some time at an adult correctional facility for some bad choices I made.
- I used the time to take advantage of education offered and by participating in various courses (name a few) and volunteering to work while I was there.
- My time there helped me to focus and set new goals.
- I'm ready to work hard and do a good job.
- Remember: Once you get the job, the word may get out that you are an ex-offender. Stay professional – never discuss your past with fellow workers.

Don't lie!

Don't give details!

Don't get defensive!

Don't volunteer information!

Keep answers brief and to the point!



Minnesota Bonding Program

Fidelity bonding is employee dishonesty insurance that protects employers against theft of money and property by employees. This insurance is a job placement tool because, in effect, it guarantees the job honesty of the applicant. It helps market the applicant's strengths to the employer, and can apply to any job. The Minnesota Bonding Program (MBP) provides individual fidelity bonds to employers for job applicants who may be denied coverage by commercial carriers because of a:

- Record of arrest, conviction, or imprisonment
- History of alcohol or drug abuse
- Lack of employment history
- Dishonorable discharge
- Poor credit history

Either the job applicant or the prospective employer (on behalf of the applicant) may make the initial contact with a local Minnesota Workforce Center to apply for bond insurance coverage. Minnesota Bonding Program pamphlets are available in the library transition resource center.

Minnesota Work Opportunity Tax Credit

This is a program that lets an employer reduce his or her taxes by hiring individuals in certain "targeted" groups. Ex-felons are one of these groups! The employer can deduct a percentage of the first \$6,000 in wages paid to you directly from his or her taxes. None of this comes out of your pocket. In fact, it helps your chances of being hired, providing that the employer knows of this program. You may receive a pre-certification for this program before you leave a Minnesota correctional facility. Ask about it. You will need it to be eligible for the program. Minnesota Work Opportunity Tax Credit pamphlets are available in the library transition resource center.

Questions Interviewers May Ask You

- Why should I hire you?
- Why do you think you might like this particular job?
- Why would you like to work for this company?
- Tell me about yourself.
- What are your main strengths? (skills, abilities, etc.)
- What do you consider your main weakness?
- Describe a time when you did not get along with a supervisor, teacher, or co-worker and how you handled the situation.
- What would you like to be doing five years from now?
- Tell me about your last job (likes and dislikes).
- How do you work under pressure?
- Tell me about any work gaps in your employment history.
- Have you ever been fired or asked to leave a job?
- Have you ever been convicted of a felony?
- What are your salary expectations?
- When would you be able to start work?
- Would you be willing to work overtime and/or weekends?
- Can you travel; do you have a car for travel?
- What can you offer our company?
- Do you have any questions? Always have at least one question!



**All interview questions are really asking the same question:
Why are you the best person for the job?**

Things to Remember for Completing Applications On-site

- Take along a copy of information and dates that you might need to complete the application, rather than trying to remember them and making mistakes on the application.
- Remember that false information given on an application may be grounds for dismissal even after you have been employed for any length of time.
- Take “white-out” or an erasable pen, as well as a small dictionary, with you when completing applications.

Face-to-Face Contacts

Creating a Good First Impression

People form an opinion of someone they meet in the first two to four minutes. For that reason, it is important that you pay attention to detail to create the best first impression you can. Some factors that affect the impression you make are appearance (hair, clothes, hygiene, jewelry, make-up), movement, mannerisms, personal space, and speaking manner. A weak or too firm handshake makes a negative impression. You should practice shaking hands before an interview. To help enhance your chances of making a favorable impression, follow the basic rules discussed below.



Communicate Your Best Image through Appearance

Dress appropriately. Keep your dress understated, conservative, and neat. If you're unsure about what to wear, a good rule of thumb is to dress slightly better than you would to report to the job every day. For example, if blue jeans are acceptable attire at the work place, you could wear casual dress pants to a job interview with such an organization. You can determine the dress code in a work place by asking or observing, if it is a public place. If you are still unsure, a suit in a dark or neutral color is almost always a good choice. Some social service agencies provide appropriate interview clothing to those in need.

Dress for Success

It is helpful to try a “dress rehearsal” before a job interview. You can increase your confidence by seeing your put-together, professional self; you can be assured that the clothing is clean and in good repair; and you can ask the opinion of a friend or relative.

Women should avoid:

- **Hair that is over styled, teased, or moussed. It is best to keep hair conservatively styled.**
- **Dangling or large earrings.**
- **Too many earrings, rings, necklaces, or bracelets.**
- **Too much make-up. Too little is always better than too much.**
- **Too much perfume - none is better.**
- **Low-cut, tight, or short apparel.**
- **Exposed undergarment.**
- **Leather or suede apparel.**
- **Ruffles, bows, or fringe (they do not project a professional or businesslike image).**
- **Patterned nylons. Plain nylons are best.**
- **Very high heels.**
- **Glittery, silver, gold, or open-toe shoes.**
- **Showing tattoos or body piercings--cover with clothing or make-up if possible.**

Men should avoid:

- **Earrings, bracelets, pinkie rings, or similar jewelry.**
- **Too much aftershave or cologne - none is better.**
- **Unbuttoned shirts.**
- **Tee shirts.**
- **Patterned tee shirts under dress shirts.**
- **White socks with dress pants. Wear dark colored dress socks.**
- **White pants.**
- **Novelty or leather ties.**
- **Sneakers.**
- **Showing tattoos or body piercings—cover with clothing or make-up if possible.**

Communicate Your Best Image by Being Prepared

- **Arrive early.** Plan your schedule and route so you arrive 10-15 minutes prior to the appointment. Allow time to stop in the building's bathroom, if there is a public one, for a last-minute check on your appearance.
- **Be prepared.** Bring a black pen, extra copies of your resume, your reference list, copies of licenses, driving record (for jobs requiring it), and social security or alien card.
- **Bring any other documentation** supporting your qualifications (portfolio, work samples, references, etc.).
- **Introduce yourself politely** using your first and last name and stating the first and last name of the individual you are to see.
- Do not chew gum.
- **Do not smoke.** It is best not to smoke just before an interview as many people find the smell on your clothes and hair offensive.
- **Say, "It's nice to meet you"** in your initial greeting to the interviewer. Shake hands firmly.
- **Address the interviewer as Mr. _____ or Ms. _____** unless you are requested to do otherwise. Don't assume that if the interviewer calls you by your first name you are both on a first-name basis!
- **Be willing to make a bit of small talk,** possibly about the weather, about the interviewer's good directions, or about traffic on the way to the interview.
- **Speak clearly,** and in a positive, audible manner – but don't be too loud.

Notes:

Interview Do's and Don'ts

Do—Do—Do

- Do bring a pen.
- Do arrive early to show how organized, prepared, and dependable you are.
- Do greet everyone including the receptionist in a courteous, friendly way.
- Do smile and show a positive attitude; be enthusiastic.
- Do greet the interviewer by name (not first name!).
- Do look the interviewer in the eye.
- Do offer a firm handshake and introduce yourself.
- Do wait for the interviewer to ask you to be seated.
- Do speak clearly and loud enough to be easily heard.
- Do relax if you can; remember the interviewer may be as nervous as you are.
- Do sit still.
- Do thank participants for their time, smile, and shake hands when the interview is over.
- Do depart in a positive manner.
- Do send a thank-you letter recapping your interest in the job.

Don't—Don't—Don't

- Don't chew gum or smoke; even if the interviewer does.
- Don't put anything on the interviewer's desk (elbows, purse, notebooks, etc.).
- Don't play nervously with your keys, rings, or pens.
- Don't slouch or look tired.
- Don't mumble or speak too softly.
- Don't avoid looking the interviewer in the eyes.
- Don't look too scared or nervous.
- Don't argue or act defensive or secretive.
- Don't talk too much or too little.
- Don't wear a hat or dark glasses.
- Don't talk about personal problems.
- Don't talk negatively about past schooling, jobs, or supervisors.
- Don't ask the interviewer if the company is stable or unstable.
- Don't fidget.
- Don't use slang.

Communicate Your Best Attitude

- **Sit straight and relatively still.** Avoid distracting wiggling or jiggling of your hands or legs or tapping and clicking of a pen.
- **Fold your hands comfortably in your lap** or on top of your resume materials. Do not cross your arms over your chest (makes you appear disagreeable) or spread them across the back of the chair or couch (makes you appear too relaxed, lazy, or disinterested).
- **Maintain good eye contact.**
- **Show reserved confidence.** Let the interviewer start the dialogue. Listen carefully.
- **Avoid interrupting,** even if the interviewer does most of the talking.
- **Ask questions** if you don't understand something.
- Be positive and upbeat in your remarks.
- **Avoid complaining** about a previous job or employer. Whether or not your remarks are true, you won't appear professional if you "harp" on these subjects.
- **Avoid criticizing** or disagreeing with the interviewer.
- **Tell the employer about your skills.** If you don't, no one else will! Don't make the employer work harder than you during the interview.
- **Welcome all questions** and give direct, honest answers. Take your time by developing the answer in your head before you respond.
- **Try to plan ahead for tough questions** and practice your answers before the interview.
- **For women, crossing your legs is acceptable,** but wear a skirt of appropriate length to do so.



Communicate Your Best Image by Finishing Strong

- **Don't overstay your time.**
- **If you want the job, say so!** Summarize why you are qualified. This is the time to state strengths and qualities you may have forgotten to emphasize earlier.
- **Thank the interviewer for his or her time and interest** and extend your hand for a strong parting handshake.
- **Be proactive in your follow-up.** Ask how you will be notified or arrange to call the employer to learn their decision.
- **Send thank-you letters or notes** within 24 hours to each person with whom you interviewed.
- **Use each interview as a building block for the next one.** You may go through many interviews before you connect with the right job. *It is not what happened at the last interview that is important, but what happens at this one!*



Reasons Employers Give for Not Hiring an Applicant

- Sarcastic or defensive responses.
- Boastful or “know it all” attitude.
- Over aggressive or high-pressure type.
- Makes excuses or lies about unfavorable facts in record.
- Seems unprepared for interview—late, cannot answer questions, etc.
- Poor grooming or personal appearance.
- Immature or ill-mannered behavior.
- Speaks negatively of former co-workers, school, or other people.
- Lazy or low on energy.
- Talks about personal problems.
- Radical ideas—politics, religion, dress, life-style, etc.
- Seems overly concerned about salary and benefits.
- Shows no interest in company or job.
- Undecided—appears to rely on others to make their decisions.
- Doesn’t ask any questions about the job.
- Poor work history—a “job hopper.”
- Fails to make good eye contact.
- Limp handshake.
- Lack of confidence—poor posture, shy, etc.
- Unable to take criticism.
- Appears to have trouble getting along with others.



Job Survival Skills

There are things you can do to increase your chances of success on a new job. If you want to do well, you may need to change the way you act and some of your attitudes. Employers say more people lose their job because they do not use good work habits rather than because they are not able to do the job. The following list of suggestions is based on feedback from employers.

- **Positive attitude**—do not carry negative feelings into your new workplace. Take care of them elsewhere.
- **Always be on time**—Set an alarm clock to help you get up. Allow a few extra minutes for traffic problems and getting children to daycare. Reliability and dependability gain the trust and respect of your employers.
- **Good attendance and promptness** are always important. Ask your supervisor for the proper method of informing him/her in the event you will be unavoidably late or out sick. Unreliability may disrupt the work of other people who have to make up for your absence and sets a bad example—employers place this problem high on the list of reasons for firing people.
- **Honesty**—Employers don't want to pay someone who steals from them or can't be trusted. Dishonesty is one of the top reasons employers give for firing an employee.
- **Know and follow** all office rules, policies, and procedures. Read the employee manuals.
- **Follow directions and get along with your supervisor**—in a battle with a supervisor, you will almost always lose! This is one of the top three reasons people get fired.
- **Listen and Learn.** Be open to new ways of doing things, even if you were taught differently in school or on a different job.
- **Work efficiently.** Working too slowly or making too many mistakes is a major reason for job failure. You can see why—unproductive employees cost more than they earn!
- **Treat co-workers with respect, courtesy, and dignity.** Know your employer's harassment policy—monitor your own behavior and act early if you feel you have been placed in an uncomfortable position. Harassment can occur at any time and any place (before and after work, on and off work premises). Harassment can be verbal, physical, or visual and can occur whenever employees interact with each other, supervisors, customers, vendors, and other third parties.



Communication

- **Be a team player.** Be willing to help. Try to fit in with the team.
- **Ask for help** when you need it. If you make a mistake, let your supervisor know immediately.
- **When you need to talk** with your supervisor, ask when would be a good time to meet.
- **Follow the proper chain of command.** Discuss items with your supervisor first.

Getting Along with Others

- **Treat everyone with courtesy and respect.**
- **Always be friendly to everyone.** Be willing to go the extra mile. This creates goodwill with employers, co-workers, and customers.
- **Do not express your opinions, biases, or prejudices** about others while you are at work. Respecting differences is a priority in the workplace.
- **Accept criticism** as constructive. Do not become defensive or take criticism personally.
- **Keep your emotions under control.** The job is not the place to express or show your opinions or feelings.
- **Find a mentor**, someone who knows the company and the job well enough to coach you or show you the ropes.
- **Realize playing politics or power games** could be dangerous and backfire on you.
- **Show appreciation.** Let your supervisor and co-workers know you appreciate their training, support, input, feedback, etc.
- **Be willing** to do more than you are asked to do.

Personal

- **Be clean and well groomed.** Wear clean and job-appropriate clothes. Avoid wearing strong perfumes or colognes.
- **Be willing to learn new skills.** Keep a record of classes you are taking that relate to the job and review with your supervisor at an appropriate time.
- **Find positive and upbeat co-workers** as new friends. Avoid negative, critical, and gossiping people.
- **Keep your personal life and problems at home.** If you are having trouble working out personal problems, seek out counseling, support groups, or employee assistance programs.
- **Prior to starting the job,** try to have all appointments with doctors, dentists, etc., out of the way. Have your transportation and day care lined up so you do not immediately have to take time off. Have an emergency plan for day care and transportation.
- **Be patient with yourself and your employer.** It takes time to get used to, learn, and like a new job.



When You Make a Mistake (on the job or in life)

To err is human; we've all been guilty of mistakes large and small. Remember the following when the inevitable mistake occurs:

- First take a deep breath. Do not run, hide, get angry, or blame others. Move from “stewing” about what cannot be undone to figuring out what needs to be done next and right away.
- Figure out what went wrong, how it went wrong, and what to do about it. Think clearly and gather information so that you can solve the problem and make amends.
- Be a problem-solver. Whether it was a minor embarrassment or a major disaster, think of yourself as a problem-solver and explain to your supervisor how you will avoid a repeat.
- Tell your supervisor the mistake. Keep emotion to a minimum – be straightforward, clear, and direct, “This is what happened and I’m sorry. I know we have to deal with this, and this is what I recommend.”
- Listen to your boss’s response. Be prepared to hear everything, including anger, criticism, silence, etc. Above all, do not argue or offer excuses.
- Apologize and accept responsibility. Grace under fire can win you new respect.
- Check for causes of repeat mistakes. Try to change it so you can be in control in the future.
- The longer you wait to deal with a mistake, the harder it will be to correct it.



Understanding Chapter 3: Employment

1. What are three positive changes you have made in your life, if asked at a job interview?

2. What are you going to say when asked if you were incarcerated?

3. Give two examples of questions you may ask a potential employer.

4. What reasons might an employer not hire you? How will you address these?

5. Why should you dress to impress for a job interview?

Chapter 4: Transportation

Walking- You can make your plans so that you live within walking or bicycling distance from work, shopping, and all of your family and recreational activities. If you are going to live miles from your work or recreation, you will need motorized transportation.

The Bus- If you are going to Minneapolis, St. Paul, and a number of large towns in Minnesota, you will be able to take the bus. All cities with bus systems have free bus schedules available.

The Twin Cities bus system has a website at www.metrotransit.org and hotline at 612-373-3333 which helps you plan trips, get news, help, schedules, and bus passes.

This table from Metro Transit's Web Site lists Twin Cities' bus fares. All rides within the downtown zone are 50¢. Buying a "Super Saver" card will also save you money. If you are taking more than one bus ride or will be back on the bus soon, request a transfer. Transfers are good for rides on any metro bus within two and a half hours after you purchase your ticket.

Busses accept \$1 bills and U.S. coins, including \$1 coins. Bus fare boxes and drivers cannot make change.

Bus Fares			
		Non-Rush Hours	Rush Hours
Adults (ages 13 –64)	Local Fare	\$1.50	\$2.00
	Express Fare	\$2.00	\$2.75
Seniors (65+) and Youth (6-12)	Local Fare	\$.50	\$2.00
	Express Fare	\$.50	\$2.75
Persons with disabilities	Any Trip	\$.50	\$.50

Rush hours: Monday – Friday 6:00 – 9:00 a.m. & 3:00 – 6:30 p.m. except holidays

Fares are subject to change. IDs required for Seniors, Youth, and Persons with disabilities.

Taxi cabs charge per trip, not per person. If possible, pool with family and friends. Cabs also charge for waiting, sometimes up to \$25 an hour. Cabs are the most expensive, so check the bus routes before calling a cab or call the bus hotline to see if one runs through the area.

Cab Fare	
Meter starts	\$2.50
Every mile after	\$1.60

Minimum fare is \$4.00. Prices may vary and are subject to change.

Light Rail Transit

- **Location:** Runs along route 55, connecting downtown Minneapolis, Minneapolis/St. Paul International Airport and the Mall of America in Bloomington.
- **Stations:** 17 locations - Warehouse District/Hennepin Ave; Nicollet Mall; Government Plaza; Downtown East/Metrodome; Cedar-Riverside; Franklin Avenue; Lake Street/Midtown; 38th Street; 46th Street; 50th Street/Minnehaha Park; V. A. Medical Center; Fort Snelling; Lindbergh Terminal; Humphrey Terminal; American Boulevard; Bloomington Corporate Center; Mall of America.
- **Light Rail Vehicles:** Each car can carry 187 passengers at full capacity. Equipped with luggage racks and bicycle storage hangers.
- **Accessibility:** Fully ADA compliant. Low-floor vehicles don't require stairs. Wheelchair access at each doorway.



Light Rail Costs	
Rush hours: Monday – Friday 6:00 – 9:00 a.m. & 3:00 – 6:30 p.m. except holidays	
Non-Rush Hour	\$1.50
Rush Hour	\$2.00
Persons with Disabilities	\$.50

Fares are subject to change. IDs required for Seniors, Youth, and Persons with disabilities.

Buying a Car

At one time, a brand new car was a better value than a used vehicle in terms of overall dependability. However, cars of the last decade are built so much better and last so much longer that buying new mostly means the extra money goes for depreciation and that new car smell. For about half the cost of a new car, you can buy a seven- to eight-year old used vehicle in good condition that still offers years of service and includes many standard safety features.

The Internet is a wonderful tool for the used-car buyer. You can read expert reviews on older vehicles, then, type in a make, model, year, and mileage to receive a professional estimate of a particular car's worth. For example, the Kelly Blue Book breaks prices down by method of sale (dealer or private party) and car condition (poor, fair, good, or excellent).

Once you have found a car that interests you, take it to an independent mechanic. For about \$50-\$75, many mechanics will check out a car's major systems, give you a list of work that the car needs, and estimate how much these repairs are likely to cost. This is good "lemon insurance" and may also help you get a better deal if there are significant repairs to be made.

Insurance Costs

The cost of owning a car today is much more than the price on the window. Before you can drive your car you must also purchase insurance. It is required by law and protects you from paying costly bills in the unfortunate event of an accident. Insurance costs widely vary, ranging from \$30.00 a month to \$300.00 a month. The cost is calculated by a number of factors including the year of the car, the make and model of the car, your age, your gender, and your driving record.

There are two types of car insurance:

Full Coverage – will cover all bills of all drivers in the accident, including you. This type of insurance costs more per month but may save you money in the event of an accident.

Liability – will cover the bills of the other driver in the event that you cause an accident but will not pay anything to you if you are hurt or your car is damaged. This type of insurance costs you less per month, but may be more costly in the event of an accident as you must pay to fix the damages to your car.

The following tips may help when choosing the right car for you:

1. **Go with low mileage if at all possible.** Lower miles are a benefit if you resell and should mean more time before repairs are necessary. Try to avoid cars with excessive mileage (more than 15,000 miles per year).
2. **Learn about previous owner(s).** Find out the number of previous owners. Ideally, a two year-old car should have one owner, and a five-year old car shouldn't have more than two owners. If it has more owners, it may be a warning sign. Beware of missing or inconsistent service records.
3. **Do your homework.** Research everything about the vehicles you have in mind. Read up on current trade-in and market values; safety ratings; consumer and professional reviews of the vehicles; and the options, mileage adjustment, and condition of the cars.
4. **Investigate the lease and rental market.** There are many excellent lease return cars on the used-car market, especially cars driven by an individual for personal use or in a company.
5. **Get everything in writing,** especially price, terms, repairs, and/or trade-ins. This should be clearly written into the sales agreement.
6. **Make sure you can afford to own the car once you have bought it.** The True Cost to Own (TCO) takes into account all ownership and operation costs for five years, giving the breakdown year by year. If possible, research these costs on the Internet. The purchase price is the tip of the iceberg, and the TCO reveals all costs such as:
 - Depreciation
 - Loan/ Interest
 - Taxes and fees
 - Insurance premiums
 - Fuel costs
 - Maintenance and repairs associated with buying, owning, and operating a car over a five-year period

Check the library transition resource center for additional information regarding car purchases.

Understanding Chapter 4: Transportation

1. List 3 forms of transportation.

2. What are the 2 types of car insurance?

3. What does the Pre-release Handbook recommend you do when you find a car that you want to purchase?

4. What other costs are involved in owning a car?



Chapter 5: Money Management

Penny for Your Thoughts

Can money really buy happiness? Did your parents talk openly with you about money? Did your parents argue about money when it was time to pay the bills each month? What would you do with an extra \$500 every month? Is a father's most important role in a family to make a good living?

These are all very personal questions that affect how we feel about money. Talking about our feelings as they pertain to our financial affairs can sometimes be very uncomfortable and unpleasant. The truth of the matter is that we can't afford not to discuss our feelings when it comes to our finances and money management.

If we have a better understanding of our feelings and attitudes towards money, then we have a better ability to understand our choices, as well as an increased ability to manage our money successfully.

Some people say they find money management and credit to be completely terrifying, a constant source of worry and strife. On the other side of the coin (no pun intended!), some claim that money is the key to their happiness and that it provides the material goods and services that they work so hard for.

The bottom line is this: Our choices and decisions about money stem from our feelings and attitudes about money. If we feel intimidated, frustrated, or confused about our personal finances, then chances are we're not going to have a very fruitful or productive financial life.; If we don't set goals, or think that money management and credit is important, there is a good chance that an individual will experience some form of consistent financial crisis. This can manifest itself in one of two ways: Financial crisis and Personal crisis.

A **Financial crisis** would pertain to bounced checks, collections calls, overspending, borrowing from one thing to pay another, to name a few.

A **Personal crisis** would be chronic worry, loss of sleep, short temper, marital stress and just basic unhappiness. Unfortunately, both sets of crisis seem to show up in an individual's life if they aren't living according to their income and value system.

Believe it or not, we were formulating our own opinions and feelings about money long before we ever knew its crucial role that it plays in our lives as adults. Someone who grew up in poverty is going to have a different view of money and money management than someone that grew up wealthy. It is your personal responsibility to determine what your unique relationship is with money and money management to help you feel confident in your financial resources.

A Look at Your Spending Habits

People have all different ways of dealing with money. Some like to organize their money and plan for the future. Others prefer to spend their money without planning—they focus on today and don't look ahead to what tomorrow may bring. There aren't "right" or "wrong" ways of dealing with money, but planning tends to give people a feeling of more control over their money and their lives. Ask yourself:

- Does your money always seem to disappear long before the next check?
- Do you often wonder where your money went?
- Do you ever run out of food or gas between paychecks?
- Do you often get collection notices for past due bills?
- Do you need to buy things you can't seem to afford?
- Do you pay some of your bills late every month?
- Do you need to borrow money to make ends meet each month?
- Do you owe a lot of money on credit cards?

If your answer to any of these questions is "yes," a plan can help you manage your money and avoid some of these problems. The first step in making a spending and saving plan is to start keeping track of where your money is going right now. You have to know how much you are spending and what you are spending it on before you can make a plan.

Wants Versus Needs

As difficult as prison may be, there is security in not having to make too many choices, especially with money. Once you are “on the streets,” you will be earning money, deciding how to spend it, and will have expenses you did not have in prison. You will have to decide between “wants” and “needs”—what is a “want” to one person may be the “need” of another.

- How do you decide what to buy? What do you absolutely need? What can you do without for the time being? A wise man once said, “Most problems in life can be figured out by sitting down with a paper and pencil.” Here’s your chance.
- Use the pages included in this chapter as a sample budget. Complete it the best you can, and then ask a friend to check your numbers. Check the newspapers for apartment rent figures, the Sunday paper grocery ad for the cost of food, etc. This will be your budget for your first month out of prison.
- Make your numbers as realistic as possible. When you are released, this will help you create a budget plan of how and where to spend your money appropriately. Write the actual amounts that you spend next to your budgeted numbers so when you make your budget about it will be accurate.
- Some bills you will pay every six months or once a year. Budget these expenses by including one month’s cost of the bill in each month’s budget. For example, if your car insurance premium is due twice a year and is \$360, then budget 1/6 of that bill ($1/6$ of $\$360 = \60) every month and put that amount into your savings until you need it.
- Keep this book and use your filled out sample budget pages in this chapter as a guide. Purchase a budget book when these pages run out. Keeping a budget will help you organize your life and avoid running up expenses you cannot afford.
- Remember to keep receipts from purchases. Keep them in a folder or a place that you will not lose them. Sit down once a week and, using your receipts and/or checkbook, update your budget.
- Before you go shopping, consult your budget to see how much money you can spend. For purchases like groceries, do you shopping once a week or every two weeks. This will make it easier to limit how much you spend. Try not to buy on impulse. However, if you do, make sure to keep the receipt and enter the amount into your budget. Also, try not to grocery shop when you are hungry.
- Before you go shopping, make a list of what you intend to buy and how much you can afford to spend. Look for sales, discounts, deals, and coupons.
- If you have a pocket calculator, keep track of the cost of items as you select them. This will help you choose the right mix of items to stay within your budget. Using a calculator and adding up the cost of your purchases as you shop is a good way to avoid impulse shopping. If you leave the store with the items that you came for and money left in your pocket, congratulate yourself.

Your Gate Money and Savings

At your release you will receive \$100 gate money, plus any money you have saved (Technical release violators do not receive gate money). You should begin your budgeting with this money. Think about needs you will have immediately upon release. Avoid the temptation to spend this impulsively, as fun money. Include it in your overall budget plan.

Keeping Track of Your Spending

The first step in making a spending and saving plan is to start keeping track of where your money is going. You have to know what you are spending and what you are spending it on before you can make a spending and savings plan.

As soon as possible, start writing down everything that you spend by cash, check, and credit card.

- When you write a check, write down the date, item, and amount in your checkbook.
- When you spend cash, write down the date, item, and amount in a notebook or calendar.

You need to keep track of your spending for at least one month before you can get a good picture of where your money goes. At the end of the month, total the amount you have spend for each spending category.

For example, for January your list might look like this:

	Date	Item	Amount
#1	Jan 1, 2002	Rent (1bdm)	\$550.00
#2	Jan 1, 2002	Video rental	4.50
#3	Jan 2, 2002	Bus pass	30.00
#4	Jan 5, 2002	Groceries	45.00
#5	Jan 7, 2002	Shoe polish	5.00
#6	Jan 10, 2002	Shampoo	4.50
#7	Jan 12, 2002	Gas	21.50
#8	Jan 15, 2002	Electric Bill	45.50
#9	Jan 18, 2002	Groceries	75.00

At the end of January, you would add these nine items together to get the following category totals:

January Total by Category		
Housing and Utilities	Items 1 & 8	\$595.50
Food and Beverage	Items 4 & 9	120.00
Transportation	Items 3 & 7	51.50
Personal	Items 5 & 6	9.50
Entertainment	Item 2	4.50
Total		\$781.000

Creating a Realistic Budget Plan

These are some basic expense classifications and guidelines suggested for planning your budget.

Housing (20-30%)

- Rent
- Mortgage payments
- Repairs and improvements
- Property taxes

Utilities (4-7%)

- Gas and electric
- Waste disposal
- Water
- Telephone

Food (15-20%)

- All food items
- Restaurant & meals delivered
- Pet foods

Family Necessities (2-4%)

- Laundry and dry cleaning
- Toiletries and cosmetics
- Barber and hairdresser
- Postage and stationary
- Minor home furnishings

Medical (2-8%)

- Insurance
- Medicine
- Hospital, doctor, and dentist bills

Automobile and Transportation (6-30%)

- Purchase and installment payments
- Gas and oil
- Insurance
- Repairs
- Rental, taxi, and bus fare

Clothing (3-10%)

- All clothing purchases, alterations, repairs, and dry cleaning

Recreation and Entertainment (2-6%)

- Admissions
- Games and hobbies
- Musical collections
- Sporting goods
- Vacations

Personal Improvement*

- Books, magazines, and newspapers
- Tuitions and course fees

Savings and Investments (5-9%)

- Long term saving/ investment goals
- Emergency funds

Outlay for Fixed Assets (2-8%)

- Major purchases or installment payments on appliances, garden equipment, and furniture
- Repairs (appliance, TV)

Gifts, Church, and Charity*

Life Insurance*

Taxes*

Child Care*

Legal Services*

Unspecified Debt Repayments*

Union/ Professional*

*These categories have no suggested limits since costs vary greatly from person to person.

All percents are estimated and can vary due to income levels, family size, and personal choice.

The Case of the Missing Money

Do you have any missing money? Think about your daily routine. Do you get a snack from a vending machine every afternoon? Do you buy a pack of cigarettes every day? Do you play the lottery every week? These are all examples of “missing money” that will eat away at your spending plan. To see where you money is going, record these items below. Then you can either make changes or include this cash in your spending plan. Otherwise, it will continue to disappear.

For example: Each workday, Lon buys three snacks from a vending machine.

Cupcake twin pack	\$1.00
Bag of potato chips	.75
Can of pop	.65

Just three snacks add up to a few dollars a day. Although this doesn't seem like much, over a period of time it grows.

Every day	\$2.40
Every five days	12.00
Every four weeks	48.00
Every year	\$576.00

Item	Cost per day	Cost per week	Cost per month	Cost per year

Smart Changes to Save Dollars

Stretch your paycheck by looking for smart ways to spend less.

Plan ahead and shop around.

- Plan your spending carefully, especially for expensive items.
- Comparison-shop before you buy. Check catalogs, thrifty classified ads, garage sales, and secondhand and discount stores.
- Do most of your food shopping at discount grocery stores. Save convenience stores for emergencies. Don't get fast food just because you haven't planned ahead. Save it for a treat.
- Look for sales and specials on food staples, soap, paper products, and personal items. Use coupons if they help you save on things you would buy anyway.
- Eat before you go to the store. Don't shop for food when you're hungry.
- Make a list of what you need before you go grocery shopping and stick to it. Don't buy anything that isn't on your list, unless it is a good buy and you will use the item(s).
- Check around for lower cost insurance, but make sure the company is reputable.
- Buy clothes that go with the items you already have. Mix and match outfits.

Use wisely.

- Make the items you buy last longer by taking proper care of them.
- Use food promptly to avoid spoilage. Talk to your children about now wasting food.
- Do regular car maintenance, such as oil changes. Tuning up your car and inflating the tires properly will improve your gas mileage.
- Wash your car yourself (a clean car rusts less).
- Pay your bills on time to avoid finance charges and late fees.

Don't buy.

- When you think of buying something, ask yourself: Do I really need this item, or is there something else I would rather do with the money?
- Be able to say no to yourself, your children, and salespeople whenever you feel pressured into buying something.
- Check your phone bill. If you have any custom-calling services (like Call Waiting), do you really need them? Basic service costs the least.
- Check your cable television bill. Do you really need more than the basic plan? Do you need cable television at all?

Substitute.

- Buy one all-purpose cleaner for floors, walls, woodwork, and appliances.
- Use less expensive homemade cleaners. You can use baking soda to scrub sinks and countertops and a vinegar and water solution for cleaning glass.
- Find out if a lower-priced brand works as well as the one you usually buy.
- Instead of taking the family to a movie, rent one from the store, check one out from the library, or borrow one from a friend.
- Instead of going to the mall, play games together.
- Instead of going to a restaurant, get prepared food from the grocery store deli.
- Take the city bus wherever possible. If you use the bus a lot, buy a bus pass. For short trips, walk or ride a bike.

Find it free.

- Many items are available for free. You can borrow books, CDs, music tapes, and videos (and sometimes even games, toys, and pictures) from the library.
- Check the local newspaper for free or low-cost activities for the family.
- Get your exercise in public playgrounds or parks.
- Check if you're eligible for free or discounted classes, food, or meals (such as community or school meals, WIC, food stamps, or senior meals).
- Find out about all the health care benefits to which you are entitled.

Keep track of the little things that can add up.

- Record how you are spending the cash in your wallet.
- Reduce your spending on snacks, magazines, phone calls, and lottery tickets.
- Turn off the radio and television when no one is using them.
- Teach your children to turn off lights when they are the last person to leave a room.

Be creative.

- What are some other smart ways you could limit your spending?

Monthly Budget			
Income	Budgeted	Actual	Difference (+ or -)
Job #1			
Job #2			
Other Income			
<i>Total Income</i>			
Fixed Expenses			
Rent/Mortgage			
Home Owner's/Renter's Insurance			
Property Taxes			
Credit Card Payment Minimum			
Health Insurance Premium			
Telephone			
Utilities			
Child Support/Childcare			
Supervision Fees			
Variable Expenses			
Food—Groceries			
Food—Meals out			
Toiletries, Household Items			
Clothing			
Medical Expenses			
Entertainment			
Transportation			
Car payment			
Bus fares			
Gas			
Repairs and Maintenance			
Auto Insurance Premium			
Parking			
Savings			
Total Expenses			
Balance			

Banking

Ask these important questions of any bank or credit union before opening an account:

- ***What is the minimum I need to open an account?***
- ***What is the interest rate on the account and the minimum balance I must keep in order to earn interest?***
- ***Is there any monthly fee and is there any way to avoid monthly fees, such as maintaining a minimum balance?***
- ***What happens if my account balance falls below the minimum requirement?***
- ***Is there a charge for each check or no charge up to a certain number of checks (such as 10 checks per month)?***
If there are a limited number of checks per month, how much is the charge for going over that number? If you write a lot of checks, an account that has no monthly fee or per-check charge is for you.
- ***Is there a fee for using an ATM?*** A non-network ATM is a privately owned ATM that charges a fee for using its services. A non-network ATM will have a notice posted on the machine stating the transaction fees. Depending on your bank they may also charge you a fee for using a non-network ATM. You can find out by asking a bank representative or by reading your bank contract.

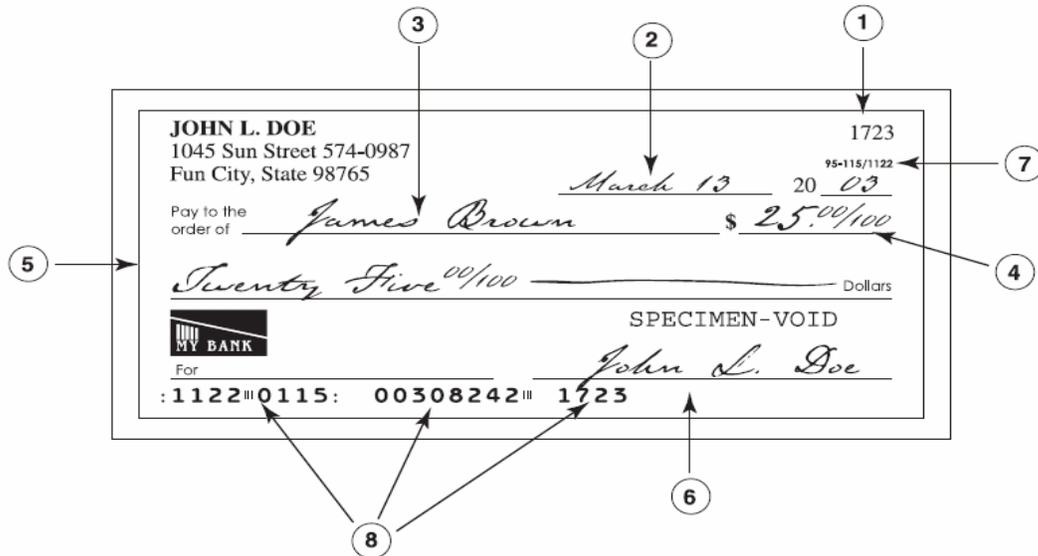
Depositing Money into a Checking Account

322-21 1610		1 Your First Bank <i>Anytown, USA</i>								2
		4		CASH		CURRENCY				
						COINS				3
1 DATE _____				LIST CHECKS SINGLY						5
SIGN HERE IN TELLER'S PRESENCE FOR CASH RECEIVED										6
				TOTAL FROM OTHER SIDE						7
				TOTAL						8
				LESS CASH RECEIVED						9
				NET DEPOSIT						
:9124 6027 486586519 30937 3620000 108										

1. Write the date you are making the deposit in this blank.
2. If you are depositing cash, write the total amount here.
3. If you are depositing coins, write the total amount here.
4. If you are depositing a check, write the check number, which is the number printed in the upper corner of the check.
5. Write the amount of the check here.
6. If you are depositing more checks than can be listed on the front, continue to list them on the back, and write the total amount of the checks on the back in this blank.
7. Write the total amount you are depositing here.
8. If you are making a deposit at a bank with a teller and want to receive cash back from your deposit, write the amount you want in this field.
9. Write the total amount you want deposited (total amount minus cash received).

Notes:

Steps to take when Writing Out a Check



1. Check number. Checks come pre-numbered when you receive them. Numbering helps in balancing your account or spotting a lost or stolen check.
2. Date. Enter the date you are writing the check.
3. Pay to the Order of. Enter the name of the person or company to whom the check is written.
4. Amount of check in numerals. Enter the amount of the check, in numbers. Don't leave any space between the pre-printed dollar symbol (\$) and the numbers indicating the amount of the check. There should be no room for someone to add extra numbers.
5. Amount of check in words. Enter the amount of the check in words. Start writing at the far left side of the line. Follow the dollar amount by the word "and." Then write the amount of cents over the number 100. Draw a line from the end of the 100 to the end of the line.
6. Signature. Sign your check exactly the way you signed your name on the signature card you filled out when you opened your account.
7. Bank numbers. These numbers are so that the check can be delivered to the bank after your purchase.
8. Identification numbers. These numbers are used to identify the bank, your account number, and the check number. They are printed in special magnetic ink that machines can read.

The Proper Way to Endorse a Check

blank endorsement

Anyone can cash check

A diagram of a check with a blank endorsement. The top left corner is a trapezoidal shape representing the endorsement area, containing the handwritten signature "John Doe". The rest of the check is a rectangle with the following fields: "#127" and "322-21/1610" in the top right; a horizontal line followed by "19" in the middle right; "\$" followed by a horizontal line in the bottom right; "DOLLARS" in the bottom right; and "7534964 127" in the bottom left corner.

restrictive endorsement

More secure than blank endorsement

A diagram of a check with a restrictive endorsement. The top left corner is a trapezoidal shape containing the text "For deposit only" and "Acc# 0417-678" above the handwritten signature "John Doe". The rest of the check is a rectangle with the following fields: "#127" and "322-21/1610" in the top right; a horizontal line followed by "19" in the middle right; "\$" followed by a horizontal line in the bottom right; "DOLLARS" in the bottom right; and "7534964 127" in the bottom left corner.

special (or full) endorsement

Transfer check to another party

A diagram of a check with a special endorsement. The top left corner is a trapezoidal shape containing the text "Pay to the order of Jane Smith" above the handwritten signature "John Doe". The rest of the check is a rectangle with the following fields: "#127" and "322-21/1610" in the top right; a horizontal line followed by "19" in the middle right; "\$" followed by a horizontal line in the bottom right; "DOLLARS" in the bottom right; and "7534964 127" in the bottom left corner.

Keeping Track of your Bank Transactions

(a) Keeping a Running Balance: Check Transaction

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT		DEPOSIT AMOUNT	BALANCE	
						366	97
161	6/4	Sound Out	216	30		216	30
		new tape deck				150	67

(b) Keeping a Running Balance: ATM Cards

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT		DEPOSIT AMOUNT	BALANCE	
						366	97
161	6/4	Sound Out	216	30		216	30
		new tape deck				150	67
ATM	6/18	withdrawal	35	00		35	00
		spending money				115	67

(c) Keeping a Running Balance: Check Cards

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT		DEPOSIT AMOUNT	BALANCE	
						366	97
161	6/4	Sound Out	216	30		216	30
		new tape deck				150	67
ATM	6/18	withdrawal	35	00		35	00
		spending money				115	67
ChkCrd	6/18	check card	55	00		55	00
		Foodland groceries				60	67

Reading a Monthly Checking Account Statement



Your name

STATEMENT FOR

Jane Doe
4 Primrose Lane
Anytown, USA

Dates that this statement covers

THIS STATEMENT COVERS
12/20/99 through 1/18/00

CHECKING ACCOUNT 0471-678	<u>Previous Statement Balance On 12/19/99</u>	<u>612.04</u>
	Total of 3 Deposits For	1,980.68 +
	Total of 10 Withdrawals For	1,705.25 -
	Total Service Charges	3.50 -
	<u>New Balance</u>	<u>883.97 +</u>

Account activity during the month

CHECKS AND OTHER DEBITS	CHECK	DATE PAID	AMOUNT	CHECK	DATE PAID	AMOUNT
	181	12/24	15.00	184	12/17	1232.27
	182	1/04	17.00	* 186	12/31	54.47
	183	12/26	217.54	187	1/03	53.97
	Monthly Maintenance Charge				1/18	3.50
	Withdrawal #00281 at ATM #423A				12/24	40.00
	Withdrawal #02628 at ATM #423A				12/31	20.00
	Withdrawal #08744 at ATM #430E				1/15	20.00
	Withdrawal #02456 Check Card				1/16	35.00

DEPOSITS AND OTHER CREDITS		DATE POSTED	AMOUNT
	Transfer from 4039-557 at ATM #423C	12/27	1200.00
	Customer Deposit at ATM#423A on 1/12	1/14	521.78
	Direct Deposit from #05323 on 1/17	1/18	258.90

ATM LOCATIONS USED
 423A: 2500 Centre Plaza, Anytown, USA
 423C: 2500 Centre Plaza, Anytown, USA
 430E: 945 Hamilton Ave., Big City, USA

THANK YOU FOR BANKING WITH Your First Bank

Reconciling a Checking Account

When you get your bank statement, sit down with your statement and your checkbook to make sure that your checking account record is correct and that the bank has not made any errors. Following the directions listed below will help you keep an accurate record of your account.

1. Obtain the current balance from your checking statement.
2. Add any deposits that you have recorded in your checking register that were made after the date on the statement.
3. Subtract any outstanding checks (checks you have written but have not yet cleared the banking system or were written after the day of the statement).
4. Compare the results with the current balance in your check register.

Note: The balance in your check register should be adjusted to include a) deductions for service fees or other charges; and b) additions for direct deposits and interest earned.

Some other important things to consider as you look for a checking account include:

- **Convenience**
 - Bank location
 - Disability access and services
 - Hours
 - Online banking
 - ATM availability
- **Check clearing**—what are the policies? Some banks put a “hold” on deposits that are personal checks, with a longer hold for out-of-state checks; others may give you instant access to only part of a deposit (for example, the first \$100) until the check clears. Remember, banks usually subtract from your balance any checks you have written against your account BEFORE adding any deposits to your account, even though the bank received all on the same day.
- **Fees for services, overdrafts, etc.** Some banks have very steep fees for “bounced” checks (written by you or to you). Banks vary in the amount charged for using their or other bank’s automatic teller machines (ATMs) or even for returning your cancelled checks to you each month.
- **Cost for personalized checks from the bank** (some banks charge as much as \$25 for a box of 200 checks). Mail-order printing services offer lower-cost checks.



Electronic Banking

If you are interested in using these services, here are some examples:

1. Direct deposit of earnings into accounts.
2. Automatic payments to utility companies/other businesses deducted from your checking account as pre-arranged by you.
3. Telephone teller allows you to authorize certain transactions and access account information over the phone. Fees usually apply to these transactions—access is from anywhere there is a touch-tone phone.
4. Online banking offers time-saving , cost-effective way to check balances, pay bills, transfer funds, compare savings plans, and apply for loans on the Internet (provided you have computer access).
5. Automated Teller Machines (ATMs)/debit card services offer an easy way to complete simple banking transactions such as deposits and withdrawals.

- ATM machines are usually conveniently located outside banks, shopping malls, supermarkets, and convenience stores. They allow 24-hour access to your account, but that also means you can be tempted with overspending and impulse buying.
- ATM convenience is a pricey one—on average, the fee a bank charges you to use another institution’s ATM is \$1.50. That’s on top of the average \$2.00 that other institutions charge you to use their ATMs. Use your own bank’s machines if at all possible and take out larger sums less frequently to avoid repeat fees on numerous smaller withdrawals.
- To use an ATM machine or debit card, you need your card and personal identification number (PIN). Never write your PIN on the card or keep it with the card. If you give your card and PIN to someone, you are responsible for any withdrawals, even if you didn’t authorize them. Guard your PIN carefully. Tell the bank right away if your card has been lost or stolen.
- If you have an ATM card with a Mastercard or Visa logo on it, you also have a debit card connected directly to your bank account. When you use it, money goes from your account to the company you are paying. It can be used wherever Mastercard or Visa cards are accepted.
- If you apply to open a bank account and are rejected, it is probably because your name is listed in a database of the major national account verification company. This service helps banks screen out applicants who have mishandled bank accounts in the past. A financial institution may require that you open a savings account before allowing you to open a checking account with them if you have been screened as a poor risk.
- You can get a free copy of your file if you have been denied a bank account in the past 60 days because of information provided by an account verification company. Ask the bank to give you the address or telephone number of the company.

Electronic Banking Services

Electronic banking services can be very convenient. It can also cost you money.

Electronic banking is not a substitute for an accurate record in your checkbook.

- **Direct Deposit**—earnings (or government payments) automatically deposited into bank accounts, saving time, effort, and money.
- **Automatic payments**—utility companies, loan payments, and other business use an automatic payment system with bills paid through direct withdrawal from a bank account.
- **Automatic teller machines (ATMs)**—allow customers to withdraw cash and conduct banking transactions; some ATMs sell bus passes and postage stamps.
- **Point of sale transactions**—acceptance of ATM/check cards at retail stores and restaurants for payment of goods and services.
- **Online banking**—Banks with websites allow customers to check balances, pay bills, transfer funds, compare savings plans, and apply for loans all on the Internet.

What is Credit?

If you have ever taken out a loan to buy something—a car, for example—you were given credit. Credit means you are using someone else's money to pay for things. It also means you are making a promise to repay the money (the loan) to the person or company that loaned you the money.

Good credit means that you make your loan payments on time and repay your debts as promised. Good credit is important because it makes it more likely that you will get a new loan in the future when you want to make a major purchase, such as a car or home. When you have a good credit record, lenders feel more confident that you are willing and able to pay back the new loan.

Buying on Credit—How much can you afford?

As a general rule, there are two methods you may use.

Method 1

Usually credit payment (excluding mortgage payments) should be no more than 12 to 15% of your take-home pay.

My take home pay \$_____ X 15% (.15) = \$_____

Method 2

For safe credit use, fill out the following worksheet to see how much you can safely spend on credit payments each month.

A) Your monthly take-home pay/ income	\$
B) Housing (mortgage/ rent), insurance	\$
C) Utilities (phone, electric, gas, waste, cable TV)	\$
D) Food	\$
E) Clothing	\$
F) Transportation (gas, repairs, insurance)	\$
G) Medical expenses (insurance, dental, medications)	\$
H) Child care and other fixed monthly expenses	\$
I) Total Monthly Expenses (add together items above B-H)	\$
J) Monthly Spendable Income (subtract I from A)	\$
K) Divide Monthly Spendable Income (J) by 3	\$

Note: Method 2 generally gives you less spendable income than Method 1. For most consumers, the second method is the safest way to guard against overspending.

Comparing the Cost of Buying on Credit

- Rent-to-own contracts and catalog or television ads that feature monthly payments may look like a good deal. You don't have to make a deposit or have a good credit history. However, this kind of credit is expensive and may cost two to four times as much as paying cash or charging the item.
- When you buy from a store with an installment plan, you can pay on an average of 18% interest. For example, if you purchase an item for \$177 over a period of 12 months, you will pay \$27 in interest charges.
- Many people only make minimum payments on their charge accounts each month. This means you will pay much more for your original purchase. For example: You owe a department store \$500 for a new TV set. Every month, you pay the minimum amount due, \$12.50. At this rate, it will take you 5 years (60 months) to pay off the loan, if you don't charge anything else on the account.
- If you make only the minimum payments, you will actually end up paying \$762 for the TV set, instead of the \$550 it would have cost you if you paid it off in one year.

View the graph below to see how the length of time a loan is paid back can make a difference on the total cost of a purchase.

Original Loan	Interest Rate	Length of Loan	# of Payments	Loan Paid	Interest Paid	Real Cost
\$500	18%	5 years	60	\$500	\$262.00	\$762.00
		4 years	48	\$500	\$205.12	\$705.12
		3 years	36	\$500	\$176.08	\$676.08
		2 years	24	\$500	\$99.04	\$599.04
		1 year	12	\$500	\$50.00	\$550.00

Remember, make more than the minimum payment.

Pay off as much as you can, as fast as you can. It will save you money!

Credit Reports

A credit report is a record of how you have paid off your credit card debt and other loans. A credit report shows how much debt you have, if you have made payments on time, or if you have not paid back some loans. Credit reports do not show information about your race, religion, medical history, personal lifestyle, political preference, criminal records, or any other information unrelated to credit. Credit reports are compiled by national credit-reporting agencies. The typical credit report includes three types of information:

1. Identifying Information:

Your name, address, phone number, social security number, date of birth, and current and previous employers. This information comes from your credit application.

2. Credit Information:

Specific details about your credit cards, student loans, and other loans. This information includes the date opened, credit limit or loan amount, balance, and monthly payment. The report also shows your payment history during the past several years and the names of anyone else responsible for paying the account, such as a spouse or co-signer. Late payments, skipped payments, accounts turned over to a collection agency, and repossessions appear here. This information comes from companies with whom you do business.

3. Inquiries Information:

The name of those who obtained a copy of your credit report and how often you have applied for credit in the past two years.



Does the fact that I was incarcerated show up on my credit report?

No. Being incarcerated for any length of time will not appear on your credit report. Nor will any felony or misdemeanor appear on the credit bureau.

Your Credit Score

A credit score is a number that is calculated based on your credit history to give lenders a simpler and quicker way to decide to lend or not to lend to people who are applying for credit or loans. Points are based on information in the credit report. It's the credit score that makes it possible to get instant credit at places like electronics stores and department stores.

700 or above	<i>Excellent</i>
650 or above	<i>Good</i>
600 or less	<i>Needs Improvement</i>
500 or less	<i>Very Low</i>

If your credit score is 700 or above, you will most likely qualify for any loan or credit you apply for. If your credit is 650 or above, you will likely qualify, but will not receive the best rate available. If your credit is below 500, do not attempt to get any credit until you take steps to improve your credit rating.

Why is my credit rating so important?

Whether it's a new home, car, cell phone, or a line of credit at your local shopping mall, your credit rating is the tool that any potential lender has for determining your credit worthiness. All creditors want to minimize their risk while maximizing their profits, and therefore will be more likely to extend credit to a person who has shown consistent ability to pay their bills on time and to successfully manage credit without overspending or defaulting on their payments.

Another reason a good credit rating is important is the ever increasing predatory lending industry. These are agencies or lenders that prey on consumers with low credit scores and take advantage of them by charging very high interest, high fees, and giving payments that are not affordable. These agencies and lenders most often hurt your credit even more while making a nice commission for themselves. Beware.

Ways to Improve Credit

There are some steps you may take on your own to improve your credit:



- **Pay your loans first**, before you spend money on entertainment and activities.
- **Pay your total credit card bill(s) every month.** If you cannot do this, cut them up and use them only for emergencies.
- **Charge less than your credit limit** on your credit card.
- **Apply for only the credit you need.** Every time you apply for credit (whether you are accepted or declined) will show up on your credit report. Too many applications will make lenders hesitant of your application.
- **Choose a credit card that offers a low interest rate** and a low (or no) annual fee. Don't pay an upfront fee. It's different from an annual fee, and is often a scam.
- **Pay more than the minimum amount due each month.** If you pay the minimum amount due, you will quickly build up interest.
- **Use your credit cards to establish good credit.** Using the credit card and paying off the balance each month shows you can manage money well.
- **Look for different ways to cut into your everyday expenses.** This will give you money to pay off credit card balances and loan payments early. Be careful when you pay off loans, however. Some repayment plans penalize you for paying off too soon. Be sure to ask the lender first.
- **Keep track of your bills and past due notices.** Just because you haven't received a bill after a few months doesn't mean the bill does not exist. Some hospitals and doctors will stop sending bills after a few months and turn it over to a collection agency. These will always show up on a credit report.
- **Check your credit report for any unpaid debts.** If you have any, make arrangements to pay them off before you apply for another loan.

Ways to Create a Credit History

Some people prefer to pay cash for all their purchases. However, this does not create a positive credit history. If you have *never* taken out a loan or have *never* had a credit card, you may not have any credit history. This may become a big problem when you want to apply for a home mortgage because you do not have any credit history. You can create a credit report of your own by putting together your own personal credit history. This is called a non-traditional credit history. This is a way to show your lender that you have been responsible for paying your bills on time. You may use these suggestions when it is time to create your own credit report:

- Keep copies of your bills including rent, telephone, electric, insurance, cable, etc.
- Keep copies of cancelled checks that you used to pay your bills.
- Ask your property manager and utility providers to give you a letter stating that your payments have been made on time.
- Show your record of bills, payments, and letters to lenders to prove that you have been paying your bills on time. A record of two years would be ideal.
- You may consider asking your bank to give you a “secured” credit card. This card might be backed by your savings account. Be sure you understand the terms of this type of card because there may be fees involved. Be sure to use the card and make the payments.
- You may qualify for department store credit cards. The limit may start out small but will be raised after you show your ability to make the payments. Try to pay the balance each month; this will make a difference on your credit report.

Be aware that if you have a joint account with your spouse, any debt that results is your responsibility, even if you were not aware of the charges. Before getting a joint account, you may want to ask a non-profit credit-counseling agency for assistance.

How to Order a Credit Report

The best way to know what your credit report shows is to order one and review it carefully. It's a good idea to order your credit report once a year to make sure there are no errors on it. You can contact the three major credit bureaus at the following addresses.

Experian PO Box 9600 Allen, TX 75013 1-888-397-3742 www.experian.com	Equifax PO Box 740241 Atlanta, GA 30374 1-800-685-1111 www.credit.equifax.com	Trans Union PO Box 1000 Chester, PA 19022 1-800-916-8800 www.transunion.com
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How to Correct Errors on Your Credit Report

Credit reports should be accurate, but it is important to make sure they are. If there are errors or outdated information on your credit report, it could hurt your chances of getting a new loan. The good news is that you have the right to have the mistakes corrected at no charge to you. Here's how:

- The credit report may include information on how to correct errors. Follow the instructions that you get with the credit report to tell the credit-reporting agency about the mistake.
- A phone call to the agency alerting it of the error often will take care of the problem.
- If additional information is needed to correct the error, the credit-reporting agency will tell you what to send. For example, the agency may ask for copies of cancelled checks or other payment information. If you have kept good records of this information, it will be much easier to show them where the mistake was made.
- You may also wish to explain the problem in a brief letter. The credit-reporting agency must investigate your complaint within 30 days and get back to you with the results. If the agency finds that the information in the credit report is inaccurate, the creditor must notify the other major credit-reporting agencies of the error so they can correct their information. If the credit-reporting agency does not find an error and you still believe your credit report is inaccurate, you can contact the creditor directly to try to straighten out the problem. You also have the right to explain your side of the story on the credit report if the issue still remains unsolved. You may write up to 100 words to explain the situation. The statement will appear on your credit report.

Getting Help

If you are having problems paying your debts, call your creditors to discuss your options. Call them before you miss a payment. This may be a difficult step, but it is less embarrassing than receiving phone calls demanding payment.

If you owe money to any businesses, it may be time for expert help. Consider going to a nonprofit credit-counseling organization. These organizations can work with you and your creditors to set up a repayment plan. They will provide this service for no or little cost to you. Don't get these confused with credit-repair companies that offer to fix your credit history for a fee. It can't be done. To check a company's reputation, call the Better Business Bureau or the State Attorney General's Office.

Debt Collection

The purpose of debt collections is to remind the borrower that a debt is owed and to make sure that it gets paid. When a bill is not paid as agreed, the creditor will attempt to remind you of the debt through late fees on statements, letters, phone calls, and legal action.

There is not a debtor's prison in the United States. The extent to which a creditor could take legal action would be to withhold wages or to place a lien on any property or assets you currently own or may acquire in the future. All of these legal processes take a considerable period of time for a creditor to execute. The legal processes are infrequently pursued because of the financial return for the creditor is usually small.

What will happen if I don't pay?

You will not hear from most creditors until payment is several days late. Many creditors will contact you once payment is more than 30 days late, while others take more immediate action. The immediacy of the collections effort will depend on the type of debt, the amount of debt, and the collections policies of the creditor or collection agency.

When a payment first becomes late, most creditors will send letters requesting payment. If letters fail to get your attention, telephone calls are usually the next step. This is at times followed by personal visits and legal actions if the debts are not taken care of in a timely manner.

How to collections agencies work?

Internal collections departments, collections handled by the debt owners, usually handle early-stage collection activities. After a certain time period has passed, the creditor may decide that it is more cost effective to sell the debt at a loss to an outside collection agency or an attorney instead of continuing collections internally. A collections agency or attorney will buy the debt at a low price and makes money based on the amount they are able to collect.

Your Legal Rights

If you start receiving attention from debt collectors, you still have legal rights.

How may a debt collector contact you?

A collector may make contact in person, by mail, telephone, telegram, or fax. However, a debt collector is barred by law from making contact at inconvenient times or places, such as before 8 a.m. or after 9 p.m. unless you agree. A debt collector also cannot contact you at work if the collector knows that your employer disapproves. In addition, a collector may not discuss debt with a third party such as an employer, neighbor, or relative.

Can you stop a debt collector from contacting you?

Yes—you can stop a debt collector from contacting you by writing a certified letter telling the collector to stop. Once the collector receives the letter, he or she may not make contact with you again except to say there will be no further contact to notify you that the debt collector or creditor intends to take some specific action. However, sending such a letter to a collector does not erase any debt. The debt collector or original creditor could still sue you.

FDCPA

The Fair Debt Collections Practices Act prohibits debt collectors from engaging in unfair, deceptive, or abusive practices while collecting these debts.

The FDCPA applies to personal, family, and household debts. This includes money owed for secured debts, such as a car loans. The FDCPA also applies to unsecured debt including medical bills or charge accounts such as credit cards.

If you feel that you are subject to unfair debt collections practices, you need to contact a local credit counseling agency to assist you in being able to adequately deal with the collections amount. A reputable, non-profit consumer credit counseling agency can give insight as to the best ways to go about dealing with the debt so you can move on.

Bankruptcy

If your loss of income has made your debt impossible to handle, as a last resort you may need to consider filing for personal bankruptcy. You don't have to be absolutely broke to file a petition; you may be coping with only one major debt and little hope of repayment. The purpose of bankruptcy must not be fraudulent. While it is not necessary to have a lawyer file the petition, you may want to seek legal advice about the details of exemptions and method of filing which best fit your situation. Legal fees are often required in advance, so be organized with your facts and papers and request a half-hour consultation. The court filing fees must be paid in advance.

Alternative High-Cost Financial Services

Check Cashing Outlets: Charge high fees just to have a paycheck or government check cashed, sometimes 2-3 percent (that's a \$10-\$15 charge for a \$500 check).

Check Deferral Services: Allow customers to get a cash advance on their paycheck. However, these short-term loans are very expensive. A \$200 two-week advance may cost over \$30.

Pawn Shops: Charge very high interest rates for loans based on the value of tangible assets, such as jewelry or other valuable items.

Understanding Chapter 5: Money Management

1. What 2 things will you have to consider when spending your money?

2. What will be your biggest expenses on your budget?

3. What are some ways in which you can save money?

4. What things should you consider when choosing a bank?

5. What is credit?

6. How can you improve your credit?

Chapter 6: Education

Education and Marketable Skills

So you want to work? Who is going to hire you? What can you do that an employer will pay you for doing? The skills you possess that someone will pay you for are marketable skills. Knowing how to frame a house is a marketable skill. Typing 50 words per minute and knowing Microsoft Word are examples of marketable skills. Programming a computer is a marketable skill.

However, going to school does not just teach you specific skills, such as how to program a computer or how to frame a house. Continuing your education will help you develop other marketable skills. Basic abilities in problem solving, verbal skills, mathematical skills, as well as general scientific/technical skills, management skills, critical thinking, medical knowledge, and human service skills are important in the job market.

Use the Minnesota Careers publication by the Minnesota Department of Economic Security to research high-paying jobs in fast growing areas of employment, the required skills needed, and the placement outlook. This publication is available in the library transition resource center.

Apprenticeships, Practical Education On-the-Job

Many jobs, especially in the construction trades, offer apprenticeships. An apprentice works at the occupation he or she wants to learn. The apprentice learns along the way and receives pay increases with increasing skill. Getting into an apprenticeship can be competitive. You will start at less than half of the salary that the job will eventually pay, work full-time, and get paid to go to school. Typically it takes about five years to work up to full salary. There were over 3,000 new apprenticeships in 2000. There are over 8,000 apprentices working in Minnesota today.

Apprenticeship training is available in selected trades at correctional facilities. Apprenticeship training does not guarantee job placement upon the offender's release. Hiring decisions and credit for on-the-job training remain the final decision of the employer and associated union, but training does improve the offender's opportunities and likelihood of finding employment in the trade.

Part-Time Student Options

After getting released from a correctional facility, most offenders need to focus upon getting themselves reestablished with employment so that they can support themselves. This does not mean that you cannot continue your education. It is possible to work a job and attend school part-time. Many schools offer evening and weekend programs, and these programs often qualify for financial aid. If your release requirements do not restrict Internet access, check out some of the excellent educational opportunities offered on the Internet.

Often, it is not easy being a part-time student. However, education is the key to a better life. It may take longer to reach your goals by attending school part-time, but it is well worth the rewards. Remember – **Knowledge is power.**

Acceptance and Enrollment

Each school may have different requirements for enrollment in their programs. As a rule, colleges and technical schools require a high school diploma or GED certificate. Schools may require testing such as an ACT or SAT, which will demonstrate your knowledge of a broad range of academic subjects.

1. Most schools require a non-refundable fee for processing your application.
2. You will need to supply a copy of your high school transcript or GED certificate. Write for what you need now if you don't have it with you.
3. Most schools will have you speak to an advisor to help set up your class schedule. You may need to take additional placement testing.
4. It is a requirement that students' immunizations be up-to-date.
5. Make sure that you know when your classes will start.

You can research school offerings using the computer in the library transition resource center. If a school interests you, use the skills that you have learned to write and ask for an application form and college admission packet.

When your application form arrives, fill it out and send it back to the school you have chosen. You may need to visit the school for an interview once your application has been returned. Keep a notebook with the dates for any necessary school visits, class registration, visiting with guidance counselors, and the date classes start.

Financial Aid

Private schools cost more than public schools. Four-year colleges cost more than trade and technical schools.

Most people do not have the money to go to school without help from family, working full or part-time, getting loans, or being granted a scholarship.

When you receive a grant or a scholarship, an institution gives you money for your schooling. Usually the money is paid directly to the school. You do not have to pay anything back.

To get a scholarship or grant you need to do at least one of the following:

1. Demonstrate ability by getting high grades or by competing in a contest.
2. Demonstrate need by showing that you don't have the means to pay for schooling.
3. Show that you belong to a group for which grants and scholarships are available.

The best way to find out about scholarships and grants is to contact the **Financial Aid Office** at the school you want to attend.

To get a loan for your education you will also have to demonstrate need. Getting loans is not as competitive as getting a scholarship. After you graduate you will have to pay back your loans and any applicable interest.

Focus on Financial Aid is available in the library transition resource center. This publication has extensive information on the kinds of financial aid available and how to get it.



FAFSA—Free Application for Federal Student Aid

The FAFSA Form is the first step to take to get financial aid for school. You can fill out one of these forms while still in prison. The library transition resource center has these forms.

Read the direction sheet which is titled “What is FAFSA?” on one side and “What Does Your School Want You To Know?” on the other. *Make sure that you apply early.* When you decide on a school, read their admissions forms to see if the school uses any different or additional forms for Financial Aid. After you fill out and mail the FAFSA form, you will receive a Student Aid Report (SAR) by mail. Check this for errors. Correct any mistakes in the SAR form and send corrections to the address indicated on the form.

The federal government considers your financial need for schooling to be the cost of attending school minus the “**expected family contribution.**” In filling out this form you will be telling how much money you make and how much your family makes. If an individual and/or the individual’s family have high incomes or a lot of money, he or she will be eligible for less financial aid.

In order to be eligible for Financial Aid, you must be registered for Selective Service. Be aware that a drug conviction may make you ineligible for some Financial Aid. Situations are handled on a case by case basis. More information may be requested of you to determine your eligibility.

Work Programs

- Many schools offer work/study programs where you work part-time and go to school part-time. In work/study programs you will continue to pay tuition and other expenses for your education. However, you will learn and get paid while working at your chosen occupation.

Loans

- Federal Subsidized Stafford Loan Program
- Federal Unsubsidized Stafford Loan
- Federal Direct Student Loans
- Federal Parent Loans for Undergraduate Students (PLUS)
- Student Educational Loan Fund (SELF)
- Federal Perkins Loan Program

Veterans of United States Military Service may be eligible for:

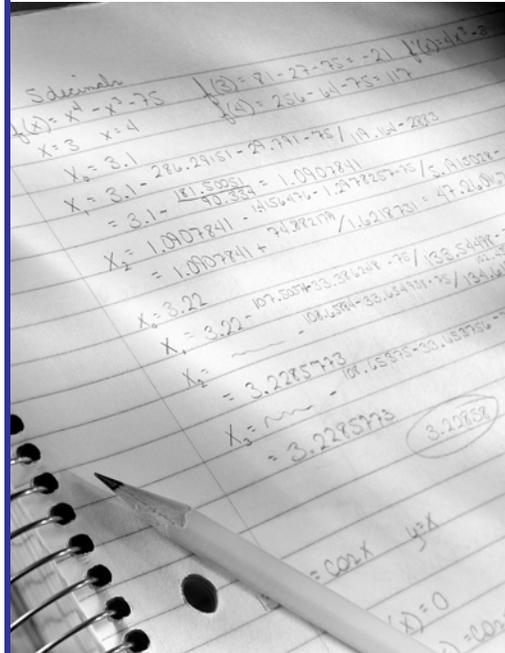
- Veteran's Education Assistance Program
- Montgomery GI Bill
- Operation Desert Shield/Desert Storm Veteran's Programs
- National Guard Benefits
- Minnesota Veterans' Dependents Assistance Programs
- Minnesota Educational Assistance for War Orphans and Veterans

Private Funds

- Check with the financial aid office at the school you expect to attend.

Tax Benefits

- Hope Scholarship Tax Credit
- Lifetime Learning Tax Credit
- Student Loan Interest Deduction
- Employer-Paid Tuition Assistance
- Series EE Savings Bond interest for tuition and fees
- Education Individual Retirement Account
- Minnesota College Savings Plan
- Penalty-Free IRA Withdrawals
- State Grant Savings Allowance



Understanding Chapter 6: Education

1. What is an example of a marketable skill?

2. What is an apprenticeship?

3. What is the name of the federal financial aid form?

4. Do you have to pay back a grant?

5. What is one way that you can get a grant or scholarship?

Chapter 7: Health & Life Skills

The Four Corners of Fitness

1. Exercise

- Relaxes muscles where tension has accumulated.
- Improves health and endurance.
- Clears minds.
- Improves self-image.
- Builds resistance to fatigue.
- Positively channels stress.



2. Eating Right

- Eat a variety of foods.
- Maintain a healthy weight.
- Drink plenty of water.
- Select a diet low in fat, saturated fat, and cholesterol.
- Choose a diet with plenty of vegetables, fruits, and whole grain products.
- Consume salt and sugar in moderation.

3. Relaxation

- Decreases wear and tear on your body.
- Increases self-control and ability to handle stressful situations (ACT instead of REACT).
- Helps control muscle tension by recognizing the difference between tense and relaxed.
- Increases total body awareness.

4. Emotional Fitness

- Choose how stress can affect you—make it a wise choice.
- Be responsible for your own self-talk, emotions, and outcomes.
Everything we do, everything we say, is the result of our thinking.
- Negative thinking is a heavy burden—it literally bends the body and drains energy every bit as much as carrying a heavy weight.

Physical Activity

It has been shown that frequent physical activity reduces your risk of heart disease and high blood pressure, as well as depression. Staying physically active will help you keep your weight down and feel better about yourself. Any level of exercise, from a mile walk three times a week to daily running, has conditioning value and can simply make life more enjoyable.

Here is a visual display of how much and what types of exercises are good for you. A lifetime commitment to routine exercise is physically healthy and a safe choice for something to do in your free time.



Diet

A healthy diet is the building block of a healthy life. The illustration below shows the basic food groups necessary for good nutrition.



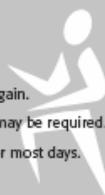
GRAINS Make half your grains whole	VEGETABLES Vary your veggies	FRUITS Focus on fruits	MILK Get your calcium-rich foods	MEAT & BEANS Go lean with protein
<p>Eat at least 3 oz. of whole-grain cereals, breads, crackers, rice, or pasta every day</p> <p>1 oz. is about 1 slice of bread, about 1 cup of breakfast cereal, or 1/2 cup of cooked rice, cereal, or pasta</p>	<p>Eat more dark-green veggies like broccoli, spinach, and other dark leafy greens</p> <p>Eat more orange vegetables like carrots and sweetpotatoes</p> <p>Eat more dry beans and peas like pinto beans, kidney beans, and lentils</p>	<p>Eat a variety of fruit</p> <p>Choose fresh, frozen, canned, or dried fruit</p> <p>Go easy on fruit juices</p>	<p>Go low-fat or fat-free when you choose milk, yogurt, and other milk products</p> <p>If you don't or can't consume milk, choose lactose-free products or other calcium sources such as fortified foods and beverages</p>	<p>Choose low-fat or lean meats and poultry</p> <p>Bake it, broil it, or grill it</p> <p>Vary your protein routine – choose more fish, beans, peas, nuts, and seeds</p>

For a 2,000-calorie diet, you need the amounts below from each food group. To find the amounts that are right for you, go to MyPyramid.gov.

Eat 6 oz. every day	Eat 2½ cups every day	Eat 2 cups every day	Get 3 cups every day; for kids aged 2 to 8, it's 2	Eat 5½ oz. every day
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Find your balance between food and physical activity

- Be sure to stay within your daily calorie needs.
- Be physically active for at least 30 minutes most days of the week.
- About 60 minutes a day of physical activity may be needed to prevent weight gain.
- For sustaining weight loss, at least 60 to 90 minutes a day of physical activity may be required.
- Children and teenagers should be physically active for 60 minutes every day, or most days.



Know the limits on fats, sugars, and salt (sodium)

- Make most of your fat sources from fish, nuts, and vegetable oils.
- Limit solid fats like butter, stick margarine, shortening, and lard, as well as foods that contain these.
- Check the Nutrition Facts label to keep saturated fats, trans fats, and sodium low.
- Choose food and beverages low in added sugars. Added sugars contribute calories with few, if any, nutrients.



U.S. Department of Agriculture
Center for Nutrition Policy and Promotion
April 2005
CNPP-15



USDA is an equal opportunity provider and employer.

Dental Health

Remember to follow these tips to maintain a healthy smile:

1. **Brush your teeth carefully at least twice every 24 hours.** Ideally, you should brush after every meal. At the very least, brush once a day and always before you go to bed.
2. **Floss your teeth daily.** Flossing cleans those areas your toothbrush can't reach.
3. **Eat a well-balanced diet!**
4. **Don't smoke or chew tobacco!** It promotes serious dental problems such as gum disease and oral cancer.
5. **Check your gums regularly for signs of disease**—red, puffy gums or gums that bleed even slightly when you brush or floss. Notify your dentist if any of these signs appear.
6. **If you wear full or partial dentures, clean your dentures daily.** Be sure to remove stains and plaque that may build up and irritate your gums. Also remember to take your dentures out when you sleep to help your gum tissue stay healthy.
7. **See your dentist regularly for checkups and professional cleanings.**



Life-Long Health Concerns

Here are some things to do to reduce your risk of disease.

- Quit smoking or chewing tobacco.
- Check your cholesterol. If it is too high, follow your doctor's advice on a diet and/or medication.
- Check your blood pressure. Treat if it is high. Treating high blood pressure helps prevent heart problems and strokes.
- Be physically active. A regular program of exercise reduces your risk of a heart attack by 35 to 55 percent. Try to get at least 20-30 minutes of moderate physical activity on most days.
- Maintain a healthy weight. Being overweight increases your risk of developing diabetes, hypertension, and high cholesterol, which in turn increases your risk of heart disease.
- Practice moderate or no consumption of alcohol.
- Get plenty of rest.



Avoidance of Automobile Accidents

A low-risk driver is 1,000 times less likely to die in a car accident than a high-risk driver.

High Risk

- Age 18
- Intoxicated
- Male
- Light truck
- Not wearing seat belt

Low Risk

- Age 40
- Sober
- Female
- Always wears seat belt

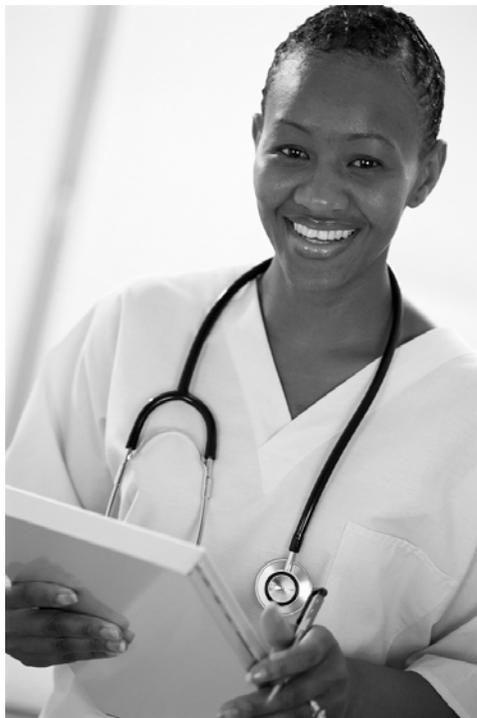
The most important auto accident factors are age, intoxication, and wearing a seat belt. Age is an important factor because older drivers tend to drive much more responsibly than younger drivers. They use better judgment to avoid accidents. Drive carefully, use your seat belt, and do not drink and drive

Immunizations

If you have questions or concerns about immunizations once you are released, please contact your health care provider or city or county health department.

You may also dial 2-1-1 to obtain assistance.

- All adults require tetanus and diphtheria immunizations at 10-year intervals.
- All adults aged 65 or older, as well as anyone aged 2-64 who have diabetes or chronic heart, lung, liver or kidney disorders, need protection against pneumococcal disease. Normally only one immunization is needed, which is good for life. Consult with your health care provider or city or county health department.
- Influenza vaccination is recommended for older adults, pregnant women, and persons with chronic diseases. This vaccine is given yearly, due to new strains of the virus not covered by previous vaccines.
- Hepatitis B vaccine is recommended for adults in certain high-risk groups



Depression

Feeling “down” from time to time is normal. Feeling “down” all of the time is not. You can become depressed because of things that happen in your life, such as loss of a loved one, losing your job, or losing your freedom when sent to prison. For some people, not accomplishing life goals can lead to depression. Physical illness can also lead to depression. Some types of depression run in families as well. Depression affects people of all ages, races, and social classes. For some, it will be a one-time event and for others it may recur. Some 19 million Americans suffer from it each year.

Symptoms of depression are:

- Persistent sad, anxious, or “empty” mood
- Feelings of hopelessness, pessimism
- Feelings of guilt, worthlessness, helplessness
- Loss of interest or pleasure in hobbies and activities that were once enjoyed, including sex
- Decreased energy, fatigue, being “slowed down”
- Difficulty concentrating, remembering, making decisions
- Insomnia, early-morning awakening, or oversleeping
- Appetite and/or weight loss or overeating and weight gain
- Thoughts of harming self or others
- Restlessness; irritability
- Persistent physical symptoms that do not respond to treatment, such as headaches, digestive disorders, and chronic pain

If you have a few or many of the above symptoms that last for days at a time, you may need to be treated. Depression is normally a very treatable illness—medications, counseling, and life style changes can all help to relieve symptoms. Depression is made worse by the use of alcohol or sedating drugs to “treat” depression. It can become a vicious circle of suffering with depression resulting from excessive drinking. Sometimes people consider harming themselves because they see no other way out of their situation. It is important to seek help from a medical doctor, psychologist, psychiatrist, clinic, or anyone skilled in dealing with depression.

If you need help to find mental health resources, dial 2-1-1. If you are afraid you may harm yourself or others, dial 9-1-1 immediately.

Sexually Transmitted Diseases (STDs)

Of the top ten most frequently reported diseases in 1995 in the United States, five are sexually transmitted diseases (STDs). The term STD is not specific for any one disease but represents more than 25 infectious organisms spread through sexual activity and the dozens of disease symptoms they cause.

STDs are almost always spread from person to person by sexual contact. Some STDs such as Hepatitis B and C virus infections and HIV infections are also spread by blood-to-blood contact, particularly among intravenous drug users through contaminated needles, etc. Pregnant women with infections may pass their infections to infants before birth, during birth, or through breast-feeding.

If you:

- Are afraid you might have a sexually-transmitted disease;
- Have questions about tests or treatments; or
- Need to find a doctor or clinic;

Call the National STD Hotline at 1-800-227-8922. Trained health professionals are available to answer your questions and provide referrals 24 hours a day, seven days a week. All calls are private, personal, and confidential.

Human Immunodeficiency Virus (HIV) & Acquired Immunodeficiency Syndrome (AIDS)

The only way to determine for sure whether you are infected is to be tested for HIV. You cannot rely on symptoms to know whether you are infected. AIDS is caused by infection with a virus called HIV. As with HIV, you cannot rely on symptoms alone to diagnose AIDS. A medical doctor makes the diagnosis based on certain clinical criteria.

If you test positive for HIV, the sooner you take steps to protect your health the better. Early medical treatment and a healthy lifestyle can help you stay well.

Early medical care can delay the onset of AIDS and prevent some life-threatening conditions. HIV can weaken the immune system to the point that it has difficulty fighting off certain infections. Your immune system can be weakened by: smoking cigarettes, drinking too much alcohol, and using illegal drugs.

Stress Reducers

- Procrastination is stressful. Don't put off until tomorrow what you can do today.
- Don't put up with things that don't work; get them fixed or throw them away!
- Don't rely on memory; make lists, write down appointments, keep a calendar.
- Surround yourself with positive people!
- Don't just put it down – put it away!
- Become more flexible; laugh at yourself!
- Be prepared to wait; take reading material and read the time away.
- Accentuate the positive – use positive self-talk!
- Do one thing at a time. Plan and prioritize.
- Simplify. Simplify. Simplify.
- Forget about counting to 10. Count to 1000!
- Take care of the todays the best that you can, and the yesterdays and tomorrows will take care of themselves.
- Forgive. Forgive. Forgive.
- Turn “needs” into preferences. Our basic needs are food, water and keeping warm. Everything else is a preference. Don't get attached to preferences.
- Get up 15 minutes earlier in the morning. The inevitable morning mishaps will be less stressful.
- Get plenty of sleep.
- Eat healthy.
- Exercise daily.
- Learn something new.
- Relax daily and take time to do something you enjoy.
- Moderation – make one change at a time. Many changes add stress.



Rules for Handling Conflict

- ***Don't fight to win.*** Nobody wins. Remember you are fighting to solve the problem, not to win. Be willing to negotiate or give-in when necessary.
- ***Be sure that you understand exactly what the problem is.*** If you are not sure why you are having a conflict, discuss it.
- ***Take care of the problem when it comes up.*** Don't let it get too big to handle. Even if the problem seems small, if you don't deal with it when it happens, the problem will only get bigger.
- ***Talk about only one conflict at a time.*** Don't bring up old problems that have happened in the past. Stick to the problem that you are having at the moment.
- ***Don't blame others for problems you are having with someone else.*** If you are mad at your brother, don't yell at your best friend. Directly tell each person what is bothering you.
- ***Think before you speak.*** If you say mean things to your family and friends or speak sarcastically to them even though you are just teasing, you are really hurting them. If you have something constructive to say, be sure you say it in a way that will be helpful and not harmful.
- ***Never strike another person to get your way.*** Physical violence or abuse (hitting, punching, kicking, shaking, or slapping) is **NEVER** acceptable behavior.
- ***Try writing down your feelings.*** If the person that you are having a conflict with will not discuss the problem, or you are not comfortable enough to talk to him or her about it, write a letter. You can decide later if you want to mail it. Even if you are not able to talk it over with another person, you will understand more about how you feel when you have read your words over again.
- ***Listen to what the other person has to say.*** Each person involved has his or her own point of view and should have the chance to express it.
- ***When the fight is over, drop it.*** Forgive and forget. Don't keep bringing up the fight or hold onto your anger once the argument is over, even if it was not resolved the way you wanted.

Low-Cost Leisure Activities

- **Spend time outdoors**— a walk in the park, neighborhood, or wilderness relaxes and increases energy at the same time.
- **Take a class** (craft, adult education, self-improvement, etc.) – learning new things is a great way to relax, and when we accomplish something we feel better about ourselves, thus relieving stress.
- **Become involved in a cause** – volunteer.
- **Play sports** – You can join a community team or simply play with family or friends.
- **Join a support group.**
- **Listen to music**— Music is used for fun, for releasing tension, for comfort, for getting away from yourself, and for uplifting the spirit, as well as inspiring you into action.
- **Read a book.**
- **Exercise.**
- **Check local newspapers** for free or low-cost activities.
- **Go to the library**— books, CDs, cassettes, videos, and sometimes even games, toys, and pictures can be borrowed from the library.
- **Gardening** (even in a small space) relieves tensions, promotes exercise, and soothes nerves.



Understanding Chapter 7: Health and Life Skills

1. List 3 benefits of exercising.

2. What are the basic 5 food groups?

3. What can you do to maintain a healthy smile?

4. Who is most at risk for car accidents?

5. What are some signs of depression?

6. List some stress reducers that you will use on the outside.

7. How often do you need a tetanus shot?

Chapter 8: Family and Friend Relationships

Just as you had to adjust to life in prison, you will have to adjust to life as you return to a free world. You cannot expect to feel comfortable in the real world for quite a while, but the following suggestions will help.

- Begin by appreciating the small things that other take for granted—such as privacy, being able to come and go as you please, etc.
- Avoid talking about life behind bars as your only conversation topic—practice making “small talk” about daily happenings instead. Begin visualizing positive ways to react to possible situations.
- Don’t try to catch up on what you have missed; you cannot re-live time lost.
- Be patient—know that you have to take small steps toward a new way of living.
- Gradually you will feel more “here” than “there” (prison).

Family Relationship Changes

- You can’t expect to just walk back into a family’s life without adjustments on both sides. A partner may have learned to do things around the house (budgeting, grocery shopping, car repair, etc.) that you did before. Once you return, who does them?
- Children may get used to living without their mom or dad. You may be rejected as a disciplinarian/parent or role model because of your “ex-con” status or just because you haven’t been around.
- Your children aren’t the same as when you left—don’t try to treat them the way you did before you left. You can’t treat a child like you would an infant or a teenager like you would a child. Show your children that you care about their needs, are interested in what they are doing, and that you are willing to spend time with them.
- A divorce or child custody proceeding may have occurred and significantly affected the family as you once knew it.
- Your relationships with your parents will change, or maybe already has changed, because of aging.

Show your family that you understand how you have hurt them

Allow members of your family to share painful memories with you.
Admit you were wrong.
Ask for forgiveness.

If asked about your incarceration, answer questions honestly. ***Do not tell people it was “no big deal.”*** Acting “tough” about your experience does a serious disservice to your family and friends. Let them know that being incarcerated is no way to spend your life. As your family learns to trust you, they will be able to start treating you like your crime and imprisonment didn't happen.



Former Friends/Associates

Let go of a negative past and look forward to a positive future!

That may mean no longer associating with old friends that have not changed. If your former associates are still into drugs, violence, and stealing, you need to find new friends!

Don't be pulled back into your former lifestyle!
Remember that it's YOU who comes back to prison!

Rebuilding the family can be likened to a spider's web

“Although it is made of thin, delicate strands, the web is not easily broken. However, a web gets torn every day by the insects that kick around in it, and a spider must rebuild when it gets full of holes.”

E.B. White

Your Parents

Will you be living with your parents following release? Is their advancing age becoming a factor in your relationship with them? If so, it is essential that you prepare yourself for a changed, more supportive role with them. You may even find yourself caring for other relatives and friends.

Families are a primary source for the caregiving of an older adult. In fact, the National Alliance for Caregiving estimates that one in four households are providing care for someone who is at least 50 years old and has a disabling condition.



Will you be a Caregiver?

You may be a spouse, son or daughter, neighbor, close friend, or distant relative that is helping someone maintain their independence. You may be young or old yourself. It doesn't really matter your relationship or your age. As a caregiver, you are making concessions and personal sacrifices to provide care for another person. The 21st century will be marked by a dramatic increase in the size of the older population as the baby boomer generation ages and helps elders and, in turn, will need assistance.

The job of caregiving can evolve slowly, over a long period of time, or suddenly, in the case of an accident or an illness. Caregiving can mean having an elder live with you, or live hundreds of miles away, with you dealing with issues from a distance.

Take this simple test to see if you identify yourself as a caregiver:

- Will you do errands like shopping, telephoning, arranging for health care?
- Will you travel to and from your relative's home more often than usual?
- Will you provide social activities?
- Will you supervise medications and arrange medical visits?
- Will you listen, talk, and provide emotional support?
- Will you provide round-the-clock supervision?
- Will you supervise others who provide direct care?
- Will you maintain two homes—your own and that of your relative?
- Will you assist in personal care like lifting, bathing, dressing, or feeding?
- Will you manage financial/legal affairs?

If you answer “yes” to one or more of these questions, you are a caregiver. The wide range of needs defies definition. Whether you provide around-the-clock assistance or are just becoming aware of the needs, you are still a caregiver. You are responsible, to some degree, for another person's well being. At any point on the continuum of caregiving, the challenges and demands can become too great. It can cause emotional and physical exhaustion, depression, marital, and family problems as well as work conflicts.

One solution is to access resources to help you in this job. Locally, an entry point is the Senior Linkage Line (1-800-333-2433). It is an easy way to find community resources and support in Minnesota. If you live a distance from your family member, the national toll-free line—Elder Care Locator (1-800-677-1116) can locate resources in the area where they reside as well as local Area Agencies on Aging. They can direct you to local resources in your area that will support your efforts to do a successful job of caregiving.

More information on eldercare and aging is available in the library transition center.

Seven Characteristics of Strong Families

The following are simple reminders as to what is important in keeping a family strong. You aren't expected to have all characteristics in your family, but begin by concentrating on one or two:

1. Appreciation

At least once a week show appreciation to your children or spouse when they are being good or you see your relationship growing stronger.

2. Democratic Decision-Making

It is important to involve all members of the family in making decisions.

3. Flexibility and Openness to Change

Change is unavoidable.

4. Communication

Family members share their feelings, hopes, dreams, fears, joys, sorrows, experiences, and needs. We communicate by our words, with our bodies, and by our behavior.

5. Shared Values

Values provide direction and meaning to life—parents have to know what they expect of their children and how to communicate this clearly.



6. Quality Time Together

The family bond is valued and efforts are made to make time for family activities and interaction.

7. Connection with Others

Building and maintaining supportive relationships between family members and others in the community helps families cope with stress and crises.

Source: Building Family Strengths, A Tool Kit for Families—University of Minnesota Extension Service

Tips for Incarcerated Parents

- Establish and maintain a positive relationship with the other parent of your child. Even if your relationship has ended, try to find ways to connect respectfully for the sake of the child.
- Make a plan of how you can connect with each of your children and follow the plan.
- Be honest with your children regarding why you aren't living with them, but respect their ability to understand, depending on their age.
- Let children know how important they are to you, but remember they may not necessarily respond as you might want. They may be angry because you did something wrong and cannot be there with them.
- Be prepared to make amends, and say you are sorry.
- Take your time. Don't expect big changes from family members overnight.
- As much as possible, find ways to support your child emotionally, financially, and spiritually.
- Be consistent in your approach and contact schedule. Your children need to be able to rely on you to call or write regularly.
- Observe family celebrations, special occasions, and cultural events from the inside.
- Make gifts, if you are able, using the classroom, carpentry, craft, or metal shop.
- Create a game to play long distance. Make up a story for the children to finish. Draw pictures and make them into a coloring book that tells a story. It may help if they have a stuffed animal to hug or talk to when they miss you.
- Focus on clearing up any outstanding legal problems before your release, especially things like unpaid fines and tickets which can affect your driver's license. If you have court-ordered child support obligations, contact the child support officer assigned to your case.
- Develop a realistic plan to reconnect with your child after you are released.
- Connect with others inside who share your situation as a parent behind bars trying to connect with their children.
- Don't be afraid to ask for counseling from the prison psychologist, chaplain, or your caseworker.
- If possible, take some time to read about becoming a better parent. Look in the library transition resource center for parenting information.



If your offense history includes victimization of children, you may have restrictions prohibiting contact with them. Abide by these rules.

Child Support

The information in this section has been compiled with the cooperation of the Minnesota Child Support Enforcement Division of the Minnesota Department of Human Services. This resource gives you general information about child support and is not legal advice. Since child support is a serious issue, you may wish to contact an attorney.

- Every child needs financial and emotional support.
- Every child has the right to this support from both parents.
- Devoted parents can be a loving and supporting force in a child's life. Even when parents don't live together, they need to work together to support their child.
- You make the difference in your children's lives.
- Regardless of economic status, education, race, or cultural background, many people lack one important skill—how to be a parent. In previous generations, the most critical qualification of being a good parent was being a good provider. Children also need parents as nurturers, teachers, and role models.
- Children whose parents are actively involved in their lives do better in school than children who don't have both parents around. They are less prone to depression, have better social skills, and are more likely to become good parents themselves.
- Millions of children never get a change at life. Children who aren't taught any morals and values, are neglected by their parents, or live in homes affected by drugs and alcohol face barriers in life. Typically, these are the children that grow up with no sense of responsibility and feelings of low self-worth. They end up abusing drugs and alcohol, committing serious crimes, and going to prison.
- You can prepare and give your child a better life regardless of your age, education, or income level by learning how to relate to your child in positive, healthy ways.

What is Child Support?

Child support is money some parents pay to other people to support their children. The court orders the support. The support may be part of an interim, temporary, permanent, or modified court order in a:

- Divorce or legal separation
- Paternity action
- Child custody action
- Order for protection
- Separate child support action



Most support is collected by withholding income from parent’s paychecks.

With income withholding, employers collect child support payments and send the funds to the Minnesota Child Support Payment Center. The state processes and sends the payments, either by check or electronic transfer, to the custodial parents.

How is the amount of child support determined?

In Minnesota, child support is determined using the guidelines established in the state law. Child support guidelines are based on monthly income. The maximum monthly net income used is \$6,975.

Notes:

Guidelines for Setting Child Support

Child support guidelines are reviewed every four years by the Child Support Enforcement Division of the Minnesota Department of Human Services.

Number of Children	1	2	3	4	5	6	7
\$550 or less	Based on the non-custodial parent's ability to provide support at these income levels, or at higher levels, if the obligated person has the earning ability						
\$551-600	16%	19%	22%	25%	28%	30%	32%
\$601-\$650	17	21	24	27	29	32	34
\$651-700	18	22	25	28	31	34	36
\$701-750	19	23	27	30	33	36	38
\$751-800	20	24	28	31	35	38	40
\$801-\$850	21	25	29	33	36	40	42
\$851-900	22	27	31	34	38	41	44
\$901-950	23	28	32	36	40	43	46
\$951-1000	24	29	34	38	41	45	48
\$1000-5935	25	30	35	39	43	47	50

Net Income

Net income is defined as all income received in a month minus:

- Federal and state income taxes
- Social security deductions
- Reasonable pension deductions
- Union dues
- Dependent insurance premiums
- Individual health insurance premiums or actual medical expenses
- Any existing child support or maintenance order

Who establishes support orders?

The child support office or a parent may ask the court to issue a support order. The court generally orders the non-custodial parent to provide support for the child who is living with the other parent. The court order sets the amount of child support, medical support, and child care support the parent must provide.

Can a child support order be changed?

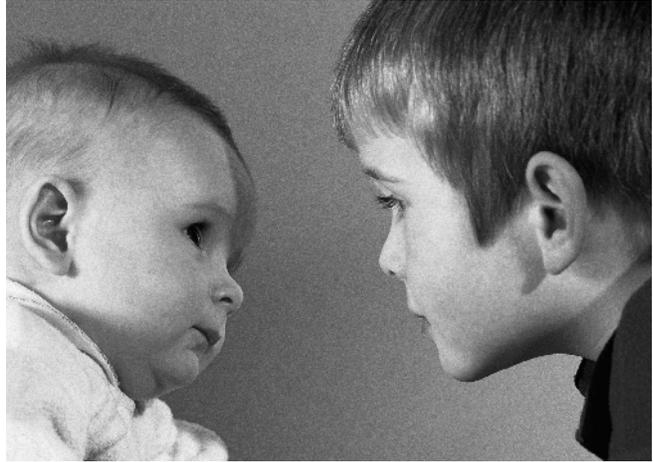
The two ways a child support order can be changed are through modification and cost-of-living adjustments. Every two years, the Child Support Office automatically makes a cost-of-living adjustment.

Modification

Either parent may request, in writing, that the child support office review the child support order. The request should state reasons for the review. County child support staff determines whether the existing order meets review requirements. If it does, the staff will complete the review and present the modification request to the court. If the requirements for review are not met, the county child support office notifies the parent who requested the review. If the parent still wants the review, they parent can file a motion asking the court to review the order.

Court orders can be changed if there is:

- a substantial increase or decrease in either parent's earnings
- a substantial increase or decrease in the financial need of a parent or child
- a change in a child or parent's cost-of-living
- a change in custody
- a change that make the terms of the original order unreasonable or unfair



There is a substantial change in circumstances if:

- Based on the non-custodial parent's income, changing the current order would result in a child support amount that is at least 20 percent and at least \$50 higher or lower than the current order.
- Medical support provisions are no longer workable.
- Health coverage ordered is not available to the child for whom the order is established.
- The current order is for a percentage of income, not a fixed dollar amount.
- Extraordinary medical expenses for the child occur.
- There are changes in child care needs because of work or education needs of the custodial parent.

Notes:

Use this letter format to request a review of child support financial obligations:

Date: _____

Minnesota Department of Human Services
Child Support Enforcement Division
444 Lafayette Road
St. Paul, MN 55155-3846

Dear Sir/Madam:

- I am currently incarcerated at _____. My incarceration resulted in a substantial decrease in earnings, which makes my existing child support order unreasonable and unfair. I request that the child support agency review my case. If the review process shows that the case meets the criteria for agency review, I request that the county initiate a modification action.
- Currently, I have prison wages of \$_____ per hour. I am working _____ hours per week.
- Currently, I have no prison wages.
- Currently, I have income from other sources. Please list:

- While incarcerated for an offense not related to child support, I lacked the financial resources to comply with the terms of the existing order. Therefore, I request that the court remove arrears that accrued during the incarceration and stay interest charging until my release.
- I made the following attempts to manage my obligation while incarcerated (Please explain):

- The enclosed "Status History Report" shows admit and release dates related to my current sentence and all former incarceration dates.
- Upon my release from prison, I will update my Child Support Officer about my efforts to obtain employment. Once employed, I will provide evidence of my earnings and deductions, including court-ordered restitution and fines. I understand the information will be used to calculate my new obligation.
- Once I obtain employment after my release, I intend to make a significant contribution to my child's basic support, medical support, and childcare support as ordered by the court.

Sincerely,
Print Name

Social Security #

Signature

Admit Date

OID #

Anticipated Release Date:

A person can receive child support if:

- The person is the parent of a minor child or is the person who has court-ordered custody of a minor child.
- The minor child lives in the person's household.
- The child is financially dependent on that person.
- One or both of the child's parents are absent from the home.
- The court has ordered a person to pay child support.

Child support services include:

- Locating parents
- Establishing parentage
- Establishing and enforcing court orders for child support, medical support, and child care support
- Reviewing and asking the court to modify orders for support when appropriate
- Adjusting support orders based on the cost-of-living index
- Enforcing support orders
- Working with other states to enforce support orders
- Collecting and processing payments



These services are available to:

- Parents of minor children if one parent does not live with the child
- Parents who pay court-ordered child support
- People who have court-ordered, physical custody of a minor child
- People who receive public assistance for a minor child who lives in their home

Help for Both Parents

Either parent, with or without custody of their children, may get child support services.

Parents can apply for services at their child support office. They are charged a one-time fee of \$25. When you apply for services, you also agree to pay a one-percent cost recovery fee on your payments or on your obligation.

Parents who receive public assistance for a child whose other parent does not live with them are automatically referred for services. They are not charged a fee.

Child Support Offices do not help with:

- Divorces
- Visitation and custody
- Spousal maintenance (alimony)
- Legal advice or counseling

Child Support Offices use these and other tools to enforce support orders:

- Intercepting federal and state income tax refunds, state property tax refunds and lottery winnings
- Reporting unpaid child support to credit bureaus
- Requiring employers to report new hires to a state office to match with child support obligations
- Suspending driver's, occupational, and recreational licenses
- Denying passports
- Obtaining contempt of court orders



There are two other types of support that can be ordered:

Medical Support

In Minnesota, children must be covered by the health and dental insurance policies of the parent who has the better policy. If neither parent has insurance, the court may order a parent to:

- Purchase insurance
- Cover reasonable and necessary medical expenses
- Pay a minimum of \$50 per month (in addition to the child support amount) toward the cost of insurance or medical expenses.
- Pay a portion of uninsured medical or dental expenses.

Child Care Support

The court must review child support expenses that occur when the custodial parent works or goes to school. Using each parent's income, the court decides each parent's responsibility. The court may order the non-custodial parent to pay some of these expenses unless the ordered amount would be substantially unfair to the non-custodial parent.

What Incarcerated Parents Need to Know about Child Support

- It is your responsibility to notify your child support office that you are incarcerated.
- Do not assume that your child support office knows you are incarcerated.
- If you have a court-ordered child support amount due each month, you are responsible to pay that amount.
- If you do not pay the full amount each month, the child support office considers the unpaid amount past due. The past due amount is called arrears. Once you have a past-due child support, federal law prohibits the court from reducing the amount of child support arrears you owe.
- If you cannot pay the full amount of the court-ordered child support, you must request a review of your case. You must request this review in writing.
- The county support officer assigned to your case will determine if your current financial situation meets the requirements for review.

Understanding Chapter 8: Family and Friend Relationships

1. What are some ways that you can show your family that you understand how you have hurt them?

2. What is a caregiver?

3. What are some activities you can do to create “quality time?”

4. What is child support?

5. It is YOUR responsibility to notify the child support office that you are incarcerated?

6. What do you do if you cannot pay the full amount of child support?

7. Can child support orders be changed?

Chapter 9: Restorative Justice

What is restorative justice?

Restorative justice is a different way of thinking about crime and our response to it—it focuses on the **harm** caused by the crime and requires offenders to take responsibility for their actions and to assume a role in remedying that harm, often using creative forms of making amends. Offenders are provided opportunities and encouragement to understand the harm they have caused to victims and the community and to develop plans for taking appropriate responsibility.

Examples of restorative justice practices include:

- community service projects;
- victim or community impact panels;
- victim empathy groups or classes;
- financial restitution to victims;
- family group conferencing;
- peacemaking circles;
- victim-offender mediation and dialogue.

The measure of success in restorative justice is not how much punishment has been inflicted, but rather how much harm to the victim, community, and offender has been repaired. Offenders in denial for years about the harm they caused, who never considered the victims, who previously had no empathy for the victims, can change and grow by having a chance to hear of the harm, to accept responsibility, to apologize, to ask for forgiveness, and to make efforts at restoring the victims of their offense.

Victim Awareness

All of us have been a victim of a hurtful act at some time in our lives. Each year many people have property that is stolen from them or suffer from physical injuries because someone assaulted them. Many of these people are deeply upset about what has happened to them and may face many months or years of pain before their lives can feel “normal” again. A good way to help you understand how your victims felt when you hurt them is to remember how you felt when you were victimized. If you remember the pain and feelings you experienced, you can understand what your victim(s) felt. To feel another person’s pain and to take responsibility for that pain is very difficult to do. But doing so is an important step towards the restorative justice concept which values:

- **truth-telling**
- **accountability**
- **making amends (reparation)**
- **opportunities for healing for all parties**

“...the prevention of crime, the rehabilitation of persons, and the reconstruction of community are not three ideas. They are one idea, spoken in three different ways.”

Robert Woodson, “A Summons to Life”

Literature describing restorative justice in more detail is available in the library transition resource center.

Notes:

Understanding Chapter 9: Restorative Justice

1. What is an example of restorative justice?

2. Restorative justice focuses on how much punishment has been inflicted.
True or False?

3. What is one way in which you can demonstrate restorative justice?

4. What is victim awareness?

Chapter 10: Living Under Supervision

Your caseworker, supervision agent, and you will develop a reasonable release plan, including an approved residence and conditions of release. You have a responsibility to find yourself a residence by informing your caseworker of any possible address locations that would be available to you upon release. Your agent will monitor your compliance with the conditions of release and your progress in meeting the goals of supervision.

If you are aware that you have personal identification documents (such as driver's license, birth certificate, or social security card) in your file, be sure to remind your caseworker or send a note to the records unit to have these documents included with your release paperwork.

Be sure that you understand the conditions of release before you are released.

If you have questions, ask your caseworker. Before you leave prison, you will be signing paperwork that states you have been read and had explained to you the conditions of release and that you fully understand all the rules, regulations, and conditions in the document. At the time you actually leave the prison, you will receive copies of these documents.

Notes:

Standard Conditions of Release

All offenders on parole or supervised release must comply with the following standard conditions of release.

1. *The offender must go directly to the residence specified and report to the agent/designee by telephone or by personal visit within 24 hours of release or as specifically directed by the agent/designee.*

If an offender is mandated for residential placement, the offender will be transported directly to the residential facility as specified and will immediately report to the staff on duty.

If the offender fails to report as directed, a fugitive warrant will be issued (as per department policy 106.150, "Warrants") and the offender may be returned to custody up to expiration of sentence.

2. *The offender must reside at the approved residence and may not change residence until approved by the agent/designee. The offender will keep the agent/designee informed of his/her activities. Daily activities must be constructive and include those designed to obtain/maintain employment and/or attend a treatment or education program as directed by agent/designee.*
3. *The offender will submit reports as required by the agent/designee and will respond promptly to any communication regarding release. The offender will maintain contact with the agent/designee as directed.*
4. *The offender will at all times follow the instructions of the agent/designee.*
5. *The offender will refrain from the use or possession of intoxicants and will not use or possess narcotics, alcohol, or other drugs, preparations, or substances as defined by Minnesota Statutes, Chapter 152, except those prescribed for the offender by a licensed physician or approved by the agent/designee. The offender will not possess or allow in his/her residence any drug paraphernalia or mood altering substances not prescribed by a physician. The offender will submit to breathalyzer, urinalysis, and/or other approved methods of chemical analysis as directed by the agent/designee.*
6. *The offender must not purchase or otherwise obtain or have in possession any type of firearm or dangerous weapon.*
7. *Conviction of petty misdemeanor, misdemeanor, gross misdemeanor, or felony punishable by fine or confinement; Repeated convictions of traffic offenses other than parking; Involvement in any activity defined as criminal by any municipal, local, state, or federal law constitutes a violation of release and may result in revocation. Acknowledgement in the form of a confession under oath in open court before a judge may be considered a conviction for the purpose of this condition. A finding of probable cause by a court of competent jurisdiction; A signed criminal complaint; A grand jury indictment, will all be considered grounds to hold the offender in custody unless and until the offender is found not guilty.*

8. *The offender will inform the agent/designee, either by direct or indirect contact, within 24 hours of any court appearance and/or contact with law enforcement.*
9. *The offender will not leave the State of Minnesota without written approval from the agent/designee and then only under the terms and conditions prescribed in writing.*
10. *The offender will not engage in any assaultive, abusive, or violent behavior, including harassment, stalking, or threats of violence.*
11. *The offender will not have direct or indirect contact with victim(s) or current or previous offense(s) without prior documented approval of agent/designee.*
12. *If restitution is ordered as part of the sentence, the offender will make payments as directed by the agent/designee.*
13. *The offender will submit at any time to an unannounced visit and/or search of the offender's person, vehicle or premises by the agent/designee.*

A request to restructure the conditions of release contained herein must be submitted in writing by the offender to the agent/designee. The Executive Officer of Hearings and Release or designee will have the final authority to grant or deny restructuring of the above conditions of release and any such changes will be set forth in writing.

There are a number of special conditions that may be added, designed specifically for the individual offender. These special conditions may include but are not limited to: residential placement, intensive supervision, electronic monitoring, day reporting, special programming, limitations on activities, and limitations on contact with specific individuals and/or groups of individuals. There are also special conditions for offenders released to another authority.

Notes:

Supervision Fees

For many years releasees have been paying part of their release costs, such as cost of treatment and electronic monitoring.

A supervision fee is assessed on the date of release and annually on the anniversary date. Releasees with less than one year of supervision remaining are assessed a flat fee through the end of their supervision period. All payments must be made by money order or cashier's check to the agent or agency support staff. The amount owed is subject to collection by the DOC/or county and can be recovered even from the releasee's income tax refunds. To recover unpaid fees, the DOC/or county must follow the revenue recapture process, which provides for notice and gives the releasee the right to contest the claim.

The supervision fee may be waived under certain circumstances. If the releasee has a restitution obligation too large to be paid over the course of the supervision term or if the releasee does not have the monetary resources, the agent may recommend the releasee to community work service (CWS). Every hour of CWS is worth \$5 off the fee obligation so approximately two hours of CWS every month would cover the cost.

Registration/Predatory Offender

Many states (Minnesota included) have laws requiring people convicted of certain types of offenses to register with law enforcement. Many of these states' registration laws are not limited just to sexual offenders (Minnesota included). It's YOUR responsibility to know what these laws are and how they affect you. Ignorance of the law is no excuse. Failure to comply with these laws has serious consequences, and in many states failure to register is a felony.

It is also important to note that many offenders will be required to register for a period of time up to, and including, lifetime registration. This varies from state to state and according to the offense committed. While you are under supervised release, your agent will assist you in getting properly registered. However, after you are off supervision it is YOUR responsibility to keep your registration current and comply with all applicable laws if you relocate to another state.

Frequently Asked Questions about Registration

If the original charges are dismissed and I am re-charged with a non-registerable offense, am I still required to register?

Yes, the duty to register is based on the original charges. As long as you are convicted of an offense arising from the same set of circumstances, you are required to register, regardless of dismissing or amending the original complaint.

Can a judge order that an offender does not have to register?

No, pursuant to M. S. 243.166, subd. 2, "The court may not modify the person's duty to register in the pronounced sentence or disposition order."

If a register offense is expunged from my criminal record, am I still required to register?

Pursuant to M. S. 609.04 subd. 4, a conviction for which registration is required may not be expunged.

Why isn't a risk level assigned to every offender?

The State of Minnesota began registering predatory offenders in 1991. Community notification did not take place until January 1997. Only those offenders who have been sentenced to prison and released after January 1, 1997, have been assigned a risk level. In other words, there are over 8,000 offenders who were registered prior to the community notification law taking effect.

What if a citizen requests information on a registered offender?

Information in the Predatory Offender Registration (POR) database is managed by the Bureau of Criminal Apprehension (BCA). This information is available to law enforcement agencies only. The amount of information regarding predatory offenders that can be provided to citizens is determined by the risk level assigned to an offender by the Department of Corrections. A risk level 3 permits the local law enforcement agency to conduct community notification meetings.

What if I am homeless and cannot provide an address for registration?

Effective June 3, 2005, registrants who do not have a primary address are required to report to the law enforcement agency with jurisdiction where they will be staying to complete the Weekly Check-In Form. On the form, the registrant will be required to describe the location where they will be staying with as much specificity as possible. Registrants are required to report to the law enforcement agency within 24 hours of when they no longer have a primary address. The registrant will be required to return to the law enforcement agency on a weekly basis, between the hours of 9 am and 5 pm to complete the Weekly Check-In Form until a primary address is obtained. If the registrant begins staying at a new location he/she is required to report to the law enforcement agency with jurisdiction in the new location within 24 hours.

Am I still required to register even after my supervision has expired?

Yes, you are required to register for 10 years or the duration of your supervision, whichever is longer. Most offenders are required to register for a number of years after they have expired from supervision. For example, an offender sentenced to five years of probation would be required to register for an additional five years after supervision has been expired.

What if I receive a legal name change?

If you receive a legal name change, your supervising agent must forward a certified copy of the court record to the BCA Predatory Offender Registration Unit so that your file can be updated. Future information forwarded to the BCA should reflect both your current and previous names. You must sign all BCA documents using your legal name.

Ways to Create Problems for Yourself

Use drugs and/or alcohol.
Be unaccountable/irresponsible.
Skip support group meetings.
Be secretive and/or lie.
Abscond.
Don't have a place to live.
No support system in place.
Sexualize women/children.
Break the rules.
Disrespect your PO.
Deny your offenses.
Don't deal with feelings.
Don't report to PO—miss appointments.
Don't work.
Contact past victims.
Leave house when you're not supposed to.
Break curfew.
Isolate yourself.
Think you can do it all on your own.
Get involved with enablers.
Stay involved with people who will support your criminal thinking and behavior.
Be complacent.

Blame others for your problems—play victim.
Stay depressed.
Skip your prescribed medication.
Break the law.
Ignore your feelings.
Go somewhere, or stay somewhere that your offense is likely to re-occur.
Don't follow your relapse prevention plan.
Stay angry and resentful.
Don't seek help when you need it.
Move without permission.
Bottle up emotions.
Engage in high-risk behaviors.
Sexualize your emotional needs.
Think, "It doesn't matter."
Think, "What's the use in trying"—give up.
Fail to plan your life.
Don't believe in yourself or your ability to succeed.
Think, "I won't get caught this time."
Physically abuse someone.
Make a mistake—and stop reporting to your PO because you are afraid.

****Adopted from the Ramsey County Corrections Intensive Group Supervision Program for Sex Offenders, 1998****

Ways to Succeed in Your Supervision Program

Report to your PO as directed—even when you’ve made a mistake.

Follow the rules.

Put 100% in everything you do.

Be responsible.

Be respectful of others.

Don’t steal.

Keep your bills paid.

Ask your friends to help keep you in line.

Stay drug free and sober.

Open yourself up to people—talk about feelings.

Don’t threaten people.

Raise your standards for the people with whom you spend time.

Have a positive attitude—use positive self-talk.

Always do what you say you will do.

Be where you say you are going to be.

Ask for help when needed.

Develop victim empathy.

Have achievable goals in your life.

Admit to yourself what you know.

Admit to yourself when you don’t know.

Learn to say NO.

Live an honest life.

Work on doing good.

Stay in touch with supportive friends/family.

Keep your guard up.

Take time to think things through.

Stay on prescribed medications.

Take life in small bites—one day at a time.

Work on your own self-doubts.

Follow your relapse prevention plan.

Stay away from all high-risk situations.

Stay away from all past victims.

Don’t argue with PO—treat them with respect.

Focus on tasks ahead.

Believe in yourself and your ability to succeed.

Make a plan—follow the plan.

Comply with authority.

Stay involved with all support meetings.

Develop a meaningful job.

Invest in your education.

Live a balanced life.

Follow your conditions of release.

Maintain your support system.

Develop satisfying hobbies.

Want to succeed.

Be willing to accept criticism.

Practice healthy behavior.

Appreciate your spouse/partner and family.

***Adapted from Ramsey County
Corrections Intensive Group
Supervision Program for Sex
Offenders.**

Understanding Chapter 10: Living Under Supervision

1. How many hours do you have before you need to call your agent/designee upon release?

2. What warrant will be issued if you fail to report as directed?

3. Can you leave the State of Minnesota?

4. What is a supervision fee?

5. Who is responsible for knowing the laws of registration?

6. List 3 ways to succeed in your supervision program.
