

## **Introduction to the Series: Reentry TIPSHEETS for Women**

The series, Reentry TIPSHEETS for Women, is designed to help correctional staff and other supportive stakeholders, who are working with women during the pre-release planning process and during reentry to address their needs as they transition to the community. The tipsheets are an important resource for staff to use as a component of their ongoing discussions with the woman during her reentry planning process, and as a reminder of discussions and plans that have been identified during her period of incarceration. They are not intended to be handouts merely given to women on their way out the jail or prison door. Of necessity the Reentry TIPSHEETS for Women cover each topic generally and provide links to national resources. They will be most helpful when they can be paired with specific, on-the-ground resources that are available in the communities where each returning women lives.

The twelve TIPSHEETS in the series include:

**Career Exploration and Training Tipsheet:** Discover Your Interests, Skills and Career Training Choices

**Education Tipsheet:** Planning Now for Your Educational Needs

**Employment Tipsheet:** Planning Now for Getting a Job

**Family Re-unification Tipsheet:** Preparing Yourself to Return to Your Children

**Financial Literacy Tipsheet:** Planning Now for Future Financial Independence

    Basic Monthly Budget Planning Sheet

    Glossary of Commonly Used Terms

**Finding Housing Tipsheet:** Finding a Safe Stable Place to Live

**Identification and Personal Records Tipsheet:** Planning Now to Have Critical Documents and ID

**Mentoring Tipsheet:** Mentor-A Coach to Help You Win at Life

**Physical Health Tipsheet:** Leading a Healthy Lifestyle

**Self Empowerment and Self Esteem Tipsheet:** Becoming the Woman You Want to Be

**Transportation Tipsheet:** Getting Around Town

**Your Mental Health Tipsheet:** Your Mental and Emotional Health

The Reentry TIPSHEETS for Women were prepared by Coffey Consulting, LLP under a contract with the US Department of Labor. They are a collaborative product of the Women and Reentry Working group, a subcommittee of the Federal Interagency Reentry Council. The purpose of the Reentry Council, convened by the Attorney General at the Department of Justice, is to enlist the help of agencies across the Federal government to remove federal barriers to successful reentry, so that motivated individuals - who have served their time and paid their debts - are able to compete for a job, attain stable housing, support their children and their families, and contribute to their communities.

# CAREER EXPLORATION AND TRAINING *tipsheet*

*Discover your Interests, Skills and Career Training Choices*



## Questions to think about:

- Do I know what kinds of jobs and careers I would like or not like?
- What jobs have I had in the past?
- What did I like or not like about past jobs?
- Have I taken any career assessments to help me think about my interests and skills?
- Can I use skills I learned in prison or within the juvenile justice system in a real job?

Most Americans work until they are 65 or older. So taking small steps toward a job and career you like and can grow in will make you happier. You will probably earn more money and be more stable in your family and community.

## Career Development for any person has **4** major steps:

1. Self Exploration Who am I? What are my interest, skills, and abilities?
2. Career Exploration Learn more about the types of jobs, careers, and training that interest me.  
**DO THE HOMEWORK!**
3. Job Exploration. Work on my job search to find jobs based on my interests, skills, training, and experience.  
Also think about my skill types.
  - *Hard technical skills* are things like computer programming or typing.
  - *Soft skills* are things like communication, getting along with people, showing up on time, and so on.
  - *Transferable skills* are learned in one place and can be used in other jobs.  
For example, the skill of using a cash register I learned while waitressing might help me work in a store.
4. Planning next steps Set short-term goals that can be reached quickly and longer-term goals that will take more time to achieve. The short-term goals should be steps that lead to the longer-term goal. Short-term goals could include learning what I need to do to reach my longer-term goal, and finding out who can help.

This Tipsheet will only focus on discovering who **YOU** really are as you explore careers. American Job Centers near you can help you learn about the many careers and training programs that may be right for you. This is the start of planning for what your future really can be! (Read the Employment Tipsheet for job search strategies and resources.)

## Before Your Release

You don't need to wait until you are out. You can do a lot to prepare before you leave. Here are some questions to ask:

**What?** What is my job goal? What do I want to do? What kind of job do I want for now? For the long run?

**How?** How can I get this job? What do I need to do? Do I need training or more school? How can I write my resume to get this job? What will my criminal record (RAP sheet) mean for my goal?

**Where?** Where do I need to go for help in reaching my goal? Do I need to go to a job center? Will I need a job-training program? Will I need to go to community college or trade school? Is there a re-entry program or job agency that can help me?

**Who?** Who do I need to involve in my goal? Are there family, friends, or community members who can help? What about religious groups or people who have helped me before? Can I get help from mentors or other people who are working with me?

- Most prisons offer some type of career exploration services. Sign up for the classes that will help you learn more about your interests, abilities, and skills.
- Orientation and Assessment: Hopefully before your release or soon thereafter, someone will tell you about the services they offer. You may be asked to sign up and tell them some basic things about yourself. For example, your work history, education and where you live. You might be asked to take several survey assessments. Don't worry, these just help figure out what you are best at. That way they can find a good job match for you. The kind of assessments they might give might be ready and math, things you like to do, or your skills in certain areas.
- Write down things you're interested in and that are important to you.
- Think about any prison job or good work experience from before. What skills did you use that can be used in other types of jobs?
- Make a folder of your interests, skills, assessments, and other career "homework" you did.
- What career path is the most interesting to you? Helping others? Hospitality? Construction? Transportation? Retail? Landscaping? Arts and media? Medical? Technical or STEM (science, technology, engineering and math)? Or even owning your own business eventually?
- While you were in jail you had time to think about your past life on the streets – and what you want to be and DO when you get out. Maybe you never saw yourself having a "real job" or a career you like. But, growing means getting yourself ready for a better life.



## It takes the 3 P's: Plan, Prepare, and Practice

Just like playing sports, planting a garden, or making a special meal, success means planning, preparing, and practicing. Do one step at a time as you choose a career that you like that will pay the money you need.

## After Your Release

Once you are out, there will be more for you to do. You can start your career exploration and planning for training programs. Start by doing these things:

- Create an Action Plan to take small steps to reach your career goals. Write on the attached worksheets as you build your Action Plan.
- Find good friends and family who will keep you working on your career plan even while you are employed in a first job you may not like very much.
- Enroll in training programs that use your interests and skills to help you get that next job.
- Take one day at a time when looking for that first job. The job you start out with may not be the career you dream about. But, it is a first step to give you more experience, education, or training to help you get there.
- Get that first job when you get out! But do something small every day to help you explore your next job or career based on your interests, skills, and training.
- You, like everyone else, will have a job for a long time. Plan now to use both personal and work time to develop your skills.
- Achieving your goals will be hard work! But you can do it if you try hard, take small steps, and keep your eye on the target.

**Now, let's explore some jobs and careers that might interest you.**

# CAREER EXPLORATION AND TRAINING *tipsheet*

## PLANNING TOOL #1: Career Information and Support

Use the chart below to put the name, phone, e-mail address, and location of people what can help you get that first job and prepare for the next job. You might not know someone at each of these places, but fill in the ones who you think might be able to help. Ask your case manager,/parole or probation officer to help you find this information.

### WHAT I NEED....

List Specific Names of Places and Contact Information

	Inside the Prison	American Job Center (One Stop)	Community College Career Center	Reentry Programs	Public Libraries	Internet Sites I've tried? (See Resources)
Tools to help me figure our what career might interest me (career interest assessments).						
Help finding my job and career pathways based on my skills and interests.						
Help finding my first or second jobs to get experience and see what I like.						
Help making a budget to meet my financial needs.						

**PLANNING TOOL#2: Career Exploration and Training Action Plan**

After you take career interest assessments and look at your skills, list what you know about yourself so you can match your interests to job options. Work with your case manager/probation or parole officer to fill out the names of programs and services that can help you match what you know about yourself with a job. Set the date when you will finish each step.

WHAT ...	WHERE can I find out?	WHEN
What are my interests? 1. 2. 3. 4.	1. 2. 3. 4.	
What are my work values (what is important)? 1. 2. 3. 4.	1. 2. 3. 4.	
What skills do I already have? 1. 2. 3. 4.	1. 2. 3. 4.	
What do I do to get started? (Fill in Information and Support Planning Tool #1 first) 1. 2. 3. 4.	1. 2. 3. 4.	
What do I do to get to the next job or to the next step in my career exploration? 1. 2. 3. 4. 5.	1. 2. 3. 4.	
What jobs can I get that interest me? 1. 2. 3. 4.	1. 2. 3. 4.	
What are my education and training needs? 1. 2. 3. 4.	1. 2. 3. 4.	

# CAREER EXPLORATION AND TRAINING *tipsheet*

## PLANNING TOOL# 3: Career Exploration and Training Summary Planning Chart

What job fields -like construction, helping others, or transportation-interest you? When you know your strongest interest and skill area, find out what you need to do to get a job in one of the fields below. Save this worksheet with other “homework” about your career planning.

What I need to know:	Construction	Health care (if possible*)	Helping others	Customer service	Hospitality	Transportation	Manufacturing	Other
What experiences and skills do I have or need to get?								
What job titles can I explore based on the career interest assessments?								
Are there job openings in that field?								
Do I need special training for the job I want?								
What is the average hourly wage?								
Does it meet my budget needs? <i>(See Financial Tipsheet)</i>								
Do I have transportation to the job I am interested in? How can I find it? <i>(See Transportation Tipsheet)</i>								

\*Healthcare career options may depend on your charges.

**PLANNING TOOL #4: Individual Goals**

You have done your homework – looking at your interests and skills, learning who can help you, and where they are. Now, write your short and long-term goals based on things you like and skills you have. Save this sheet with your other career exploration papers and information in your career exploration folder.

<b>MY INTERESTS AND SKILLS</b>	<b>Based on my interests and skills, what is my SHORT TERM GOAL?</b>	<b>Based on my interests and skills, what is my LONG TERM GOAL?</b>	<b>What will I do until my short-term or long-term goals are reached? PLAN B</b>
List 3 major interests: 1. 2. 3.			
List 3 major skills: 1. 2. 3.			

After using these planning sheets and finding local services to take you to your next step, you will be closer to your career goals and finding needed skills and training. **You are another step closer to TAKING CHARGE OF YOUR FUTURE.**

**RESOURCES**

- **America's Job Center** – offers tools to help find a job, like career information, job preparation skills, Job Center locators, and state job websites. On this website, you can also explore careers, find local training, and look for a job when you are ready. <http://www.careeronestop.org/exoffender/index.aspx>
- **O\*Net Online** – offers information on career exploration and job descriptions and the education needed for those jobs. <http://www.onetonline.org>
- **My Next Move** – an online tool for new job seekers, students, and others to learn more about career options. My Next Move also offers information on different careers and requirements. <http://www.mynextmove.org/>
- **America's Service Locator** – connects you to jobs and training you can get at local American Job Centers. The website provides contacts for many local services. This includes unemployment benefits, career development, and school opportunities. <http://www.ServiceLocator.org>
- **America's Career InfoNet** – helps you explore career opportunities to make informed job and school choices. The website has career and industry information, pay data, career videos, self-tests, career exploration help, and other things to help. [www.CareerInfoNet.org](http://www.CareerInfoNet.org)
- **mySkills myFuture** – helps you find new jobs or careers to explore. You can identify jobs that need skills similar to a job you have now or had before. Learn more about these suggested matches, locate local training programs, and apply for jobs. [www.mySkillsmyFuture.org](http://www.mySkillsmyFuture.org)
- **US Department of Education – Take Charge of Your Future:** a Guide developed by the US Department of Education, Office of Correctional Education. It will help you get started or keep going in your education. It is available FREE at 1-877-433-7827 or [edpubs@edpubs.ed.gov](mailto:edpubs@edpubs.ed.gov)

“ **5 things I wished they had told me before I got released...** ”

Try not to be so hard on yourself for what you have done. Because even though you might have bad charges, it doesn't make you a bad person. So you have to beat these feelings and get a good education and job.

If you are still holding onto your past, there is NO room for you in my future.

I know now through my school classes that you can go back into the workforce and pursue a career.

You have the power to take control of your future and be successful. Take one day at a time, one step at a time.

I learned that no matter what showed up in my life, that I could succeed at anything that I wanted to.

If you get over your past, you can make it in the Real World.



## Preparing to Go Home

The doors of the prison open and you are excited to go home. You don't know what will happen, but it has to be better than what you are leaving. Are you ready for what comes next?

Life after jail will throw many problems at you. Be ready to face them head on. One of the biggest issues you may face is how much schooling you have. This affects the type of jobs you can get. Often, the more school and training you have, the more you will be paid. You can take charge of your future by making plans, setting goals, and taking action.

### Questions for you to think about:

- In the past, were you ready for school? Or did you have too many other things going on in your life?
- Are you under pressure to just find a job? Or do you have time to plan for your future?
- Do you want your kids to see you as a role model for going back to school?
- Think about a good memory of school. Maybe it was a class in jail. Or maybe a case manager or coach taught you a lesson. Maybe someone from your community or family taught you something. What was the topic? How did they teach you the lesson? What else was going on in your life?

Getting more education or training will set you up for a better future. There are people to help. All you need to do is get some help in making a plan of action.

## ***The message in all of this is: You can do it!***

## Before Your Release

Hopefully, you kept learning while still in jail. You can do many things as you get ready for exit. You can:

- Take a test of your skills including reading, math, writing, and "life skills." This will show where you are now. Then you can target areas to improve.
- Did you finish high school or get a GED? If so, find a program inside to help show you which of your skills you can apply to school or work.
- If you didn't finish high school or get a GED, sign up for classes. You can do this in jail, or find classes nearby when you get home.
- Find your identification (ID) cards. Get new ones if you don't have them. You need them to apply to school or programs. Employers will also need to see them. (Read the *ID Tipsheet* to learn more.)
- Find or get copies of all your past school records. Get your high school diploma, GED papers, work records, and any certifications.

## After Your Release: So Now What?

Once you go home, there are many important things to do. Find a place to live. Get a job to take care of you and your kids. Staying drug and alcohol free.

Improving your talents and abilities is also important to fitting back in and staying home! You can do this by finishing or going farther in your education. Better education can help you get a better job. (Also read the *Employment Tipsheet* to learn more about getting a job.)

Let's look at where you are now, and some next steps (on the chart on the next page):

## Learning Options I Can Try – Where I Can Go Next

Where I Am Now - which of these applies to me	GED	College That Leads to a Credential	Credential or Short Term Training Certificate	Jobs
I don't have a GED	<p>Find a GED program nearby.</p> <p>Sign up for a GED program at your jail.</p> <p>Talk to a teacher or counselor about the best way to study and prepare for the test.</p> <p>Learn about recent changes in the GED test in your state.</p>			
I finished high school or got a GED. I want more education.	<p>Get a copy of your high school diploma or GED certificate.</p> <p>Take a test of your current skills in reading, math, writing, and speaking.</p> <p>Develop your education plan.</p> <p>How will you pay for it? Look for options here: <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a></p>	<p>Go to a local college or community college and set up a meeting with a counselor.</p> <p>Take career interest tests to help you decide what courses to take or what programs to look at.</p> <p>Talk to a counselor about ways you can pay for the next part of community or a four-year college.</p>	<p>Take career interest tests to help you decide what courses to take or what programs to look at.</p>	
I have some college		<p>Get a copy of your college transcript (official report card).</p> <p>Go to a local college or community college and set up a meeting with a counselor.</p> <p>Take career interest tests to help you decide what courses to take or what programs to look at.</p> <p>Talk to a counselor about ways you can pay for community or a four-year college.</p>		
I have a credential (college, associate's degree, or certificate)		<p>Get a copy of your credential paper(s).</p> <p>Is your certificate or degree current?</p> <p>Do you need to update it?</p> <p>Where can you go to get that update or upgrade?</p>	<p>Identify a job type that you are interested in. Determine if there are specific credentials you need to work in that area.</p>	
I don't want or can't go to school now				<p>Go to an American Job Center and talk with a counselor (see resources at the end of this <i>Tipsheet</i> to find one near you). List the skills and experiences you have had inside and outside of jail.</p> <p>List potential job leads that match those skills and your interests.</p>

## Learning Options I Can Try - Continued

Where I Am Now - which of these applies to me	GED	College That Leads to a Credential	Credential or Short Term Training Certificate	Jobs
I don't know what to do next		<p>Talk to someone about your plan, next steps, and what you need from them:</p> <ul style="list-style-type: none"> <li>• Teacher</li> <li>• Case manager</li> <li>• Parole or probation officer</li> <li>• Friend or mentor</li> <li>• Counselor</li> <li>• Positive family member</li> </ul> <p>Explore resources and websites such as <a href="http://www.mynextmove.org">www.mynextmove.org</a></p>	<p>Think about what jobs are interesting to you. What Career and College Readiness or college programs may be options?</p>	<p>Go to an American Job Center (OneStop Career Center) and talk with a counselor (see resources at the end of this <i>Tipsheet</i> to find one near you).</p> <p>List the skills and experiences you have had inside and outside of jail.</p> <p>List potential job leads that match those skills and your interests.</p>
I have a college degree		<p>Get a copy of your degree or college transcript (official report card).</p> <p>If you have a degree, does it link directly to a job?</p> <p>Do you need more education, training, or certifications to get hired?</p> <p>Talk to a counselor at your college or an American Job Center (see resources at the end of this <i>Tipsheet</i> to find one near you).</p> <p>Is your degree in a field that you can work in now that you have a criminal history?</p>		

### What to Expect When You Apply to an Educational Program

#### Introduction and a review of your Education History:

- The staff will do an intake interview to talk about your past school history.

#### Education and Credential review:

- Staff will request papers or proof of any degrees or certificates you have earned.

#### Educational and Career Tests:

- Staff will test your current skills in math, writing, reading, and other basic skills.

#### Talk about skills you need:

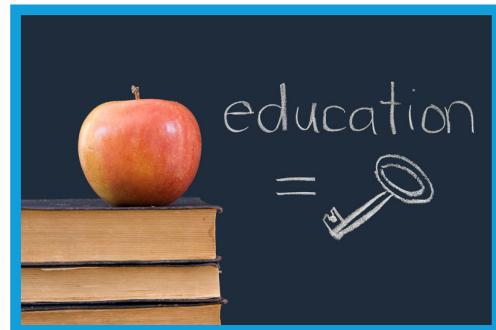
- Staff will suggest the skills you should learn or improve to reach your goals.

#### Talk about program options:

- Staff will suggest options to help you meet your goals. These may include GED readiness, college courses (catch-up or for credit) or certification training.

#### Time management:

- Staff will help you create plans for using your time wisely for school-work, study, and the other things you need to do.



**Support or assistance:**

- Staff will help you try to reach your goals. But they will also help you figure out your outside support system. This may be a friend or family member, teacher, mentor, or a neighbor.
- Staff will help you complete the FAFSA (a form to help you apply for financial aid) if you might qualify.

**Keep your spirits up:**

- Staff will help you stay positive as you work on reaching your goals. Going to school is like a job. It is hard work. You have to keep at it and focus on the schoolwork. This includes studying and passing tests.

## Getting on Track: What I Need to Know

- Where is the best educational program based on MY needs?
- How will I pay for it?
- Will it make a difference in finding a job?
- Who can help me match my interests and skills to a local program?
- How can I know what skills I have now and what skills I need to improve?
- When I go back to school, do I have what I need to finish? Will I need a home computer? What resources, computers, or study areas can I use in my community, library, or community college?

## Take the Next Step

Going home is exciting, but also scary! When you are ready to take your education to the next level, take one step at a time:

- Plan, Plan, Plan!
- Start your Education Plan using the chart above as a guide for your next steps.
- Find positive people who know education is important and will support you every day.
- Set up a daily schedule of what needs to happen that day. For example – take children to school, work, study for GED class, do homework, sleep, and so on.
- Look at where the jobs are in your area so that you are smart about what jobs you can apply for when you finish the education or training.
- It is smart to start school or training with a plan and a way to make it happen. BUT, don't wait to come up with the "perfect plan."
- Be sure that your basic needs (a place to live, a way to get around, food, child care, drug or alcohol abuse help, and so on) are under control before you start school.
- Use your positive support networks and community resources often. Don't be afraid to ask for HELP!! We **all** need help sometimes in our lives.

***REMEMBER: No matter where you start in taking the NEXT STEPS for education, it will be a great step forward!***

## Resources

- **American Job Centers** – American Job Centers (formerly known as One Stop Career Centers) have a website at [www.dol.gov/ajc](http://www.dol.gov/ajc), and can help you look for job openings, training options and other career preparation services such as developing an online job application.
- **CareerOneStop** – The CareerOneStop website [www.careeronestop.org](http://www.careeronestop.org) tells about state education and training programs, apprenticeships and other resources. There is also a link for extra information and help for adults and youth who have been in jail.
- **Take Charge of Your Future: Get the Education and Training you Need** - a Guide developed by the US Department of Education, Office of Correctional Education. It will help you get started or keep going in your education. It is available FREE at 1-877-433-7827 or [edpubs@edpubs.ed.gov](mailto:edpubs@edpubs.ed.gov)
- **[www.gedtestingservice.com](http://www.gedtestingservice.com)** - This site has up to date information about the GED and possible changes. It also has ideas and materials for getting ready.
- **Reentry Mythbuster! (Series)** - Gives information on federal Student Financial Aid, on Youth Access to Education upon Reentry, and other topics. National Reentry Resource Center: <http://csgjusticecenter.org/nrrc/>

- [www.mynextmove.org](http://www.mynextmove.org) - a web-based tool for new job hunters, students, and people looking at different jobs to learn more about their options.
- <https://www.careeronestop.org/EducationTraining>
- **The National H.I.R.E. Network** - <http://www.hirenetwrk.org> has lists for each state about education and service providers to help your re-entry.
- [www.fsapubs.gov](http://www.fsapubs.gov) - This site offers free resources about federal student aid.
- [www.fefe.arizona.edu](http://www.fefe.arizona.edu) - FFE= Family Economics and Financial Education. They have ideas to help you learn about money and Life Skills.
- [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) - This site shares some sources of educational funding to help students going to any training after high school.
- **Free Application for Federal Student Aid (FAFSA)** - [www.studentaid.ed.gov](http://www.studentaid.ed.gov) See also link to: "Incarcerated Individuals and Eligibility for Federal Student Aid"

### My Education Action Plan

My Goals	My Next Steps	My Timeline: By What Date, I Will...	My Successes

### Adult Education Words to Know

**ABE:** Adult Basic Education is a company that teaches GED readiness.

**American Job Centers (they used to be OneStop Career Centers):** These are centers found in most cities and areas around the U.S. They are paid for by the State Department of Labor. They have many ways to help with reentry, job search, and can recommend you to places that help you continue your education.

**Career and Technical Education (CTE):** Offers a series of academic and technical courses that ready the student for more education or a career.

**Credential:** A credential is earned when a person can show the technical or work skills needed to get hired or move ahead within a job field. These skills are based on guidelines either written or agreed to by the industries and employers.

**Credit hours:** The number of weekly class hours for the course. If you have three hours of class time each week, you will earn three credit hours if you finish everything the instructor asks of you.

**FAFSA:** A form to request money and help for education that can be used to apply for many kinds of help paying for school. This includes help for people that have been to jail.

**GED:** General Education Development test is a U.S.-wide credential takes the place of a high school diploma. It says that people who pass the test have the knowledge and skill of someone with a diploma.

**Post-Secondary Education:** Education beyond high school that may include job-related certifications or academic degrees.

**Student Loans:** Money borrowed to pay for school that has to be paid back with interest (an agreed-to amount of extra money on top of the amount borrowed).

**Tuition:** Money that is paid to sign up for and attend a school, technical program, college, or university.

**Undergraduate student:** A student who is working on a college or technical degree.



## Preparing to Go Home

Going home from prison is probably one of the better days you've had in a long time. You are happy, but also worried. You don't ever want to go back to jail, but you might wonder how to do that. After seeing your loved ones and enjoying the comforts you missed, the most important thing will be to find a job. Honestly, that may scare you a little, or even a lot.

If you are lucky, you may have a job to go back to. Many women are not so lucky. Maybe you lost your job or never had one. Maybe you have been out of work for a long time. And now, with a criminal record, you wonder how easy it will be to find a job. There are many questions:

- Do you need to find a new job?
- Do you know what you want to do?
- Do you know what you can do?
- How will you explain to an employer where you have been?
- Do you have a plan for finding a job?

This *Tipsheet* will help you find answers, and eventually a job.

## Before Your Release

Planning for a job does not have to wait until you are out. In fact, there is a lot you can do before you leave.

- Make a list of your skills and work history. Think of paid and unpaid work. If you took care of a child or a relative, put that on your list, too. Don't forget things you did in the neighborhood or with your church or volunteer groups.
- Make a list of all the jobs you had in jail (like making or serving food, working in the library, and so on). Add any jobs you were trained to do, too.
- For each job, write the dates, job titles, company names, and what you did. If you worked in jail, your employer was the government that ran the prison. If you can't remember everything, that is ok. You can always fill this out later.
- Make a list of all the skills you can bring to a job. This can be from work you did before or not. Come up with as many ways to tell an employer good things about yourself as you can. For example: hard working, gets along with people, good with numbers, or organized.
- A "reference" is someone an employer can talk with to learn more about you as a worker and as a person. Think about someone you can list as a reference. Plan how you will contact them and ask them to be a reference. Pick people who will say nice things. It is best if it is someone you worked for before. It could also be a co-worker, mentor, coach, or religious leader. Even a friend or family member if there is no one else.
- Think about the people you know. Who might be able to help you look for a job? The people you know are your "network." Think of old bosses or co-workers. It could also be friends, family, or neighbors.



## Making a Plan

The good news is that you can find a job. But, that doesn't mean it will be easy. It takes hard work and a plan. Now is the perfect time to start. To make it easier, create a plan to follow when you get out. Setting goals and listing the steps to take will give you a guide. It will also make you feel more in control over what you need to do and how to do it.

Think about the things below as you plan next steps:

- What?** What is my job goal? What do I want to do? What kind of job do I want for now? For the long run?
- How?** How can I get this job? What do I need to do? Do I need training or more school? How can I write my resume to get this job? What will my criminal record (RAP sheet) mean for my goal?
- Where?** Where do I need to go for help in reaching my goal? Do I need to go to a job center? Will I need a job-training program? Will I need to go to community college or trade school? Is there a re-entry program or job agency that can help me?
- Who?** Who do I need to involve in my goal? Are there family, friends, or community members who can help? What about religious groups or people who have helped me before? Can I get help from mentors or other people who are working with me?



## Getting on Track: Explaining Your Time in Prison

"Have you ever been convicted of a crime?" This question is one of the scariest parts of looking for a job. But, that is no reason to avoid looking for work. In general, it is best to say enough about your record to be honest but no more. Then move on to talk about the positive path you are on now and all the good things you bring to the job. Talk about your skills, experience, and hard work. Include the skills you learned doing unpaid work and while in jail – for example, classes you took, work you did in jail, and work you did before you went in.

The most important thing is to focus on how you present yourself to the employer. Be professional. Be confident, direct, and positive. Do not lie or leave things out if asked. The truth will come out if an employer does a background check. Just be honest.

When asked about your time in prison, here are some tips for your answer:

- Tell them when you were found guilty. If it was a non-violent or non-theft related crime, tell them that, too. Keep this part short. Do not tell your whole story or make excuses. Don't argue the charges like "I was framed" or "I was innocent." Own your mistake.
- Say you are sorry you did your crime. Employers want to see that you can own your mistake and want to change. Again, keep it short.
- Tell them that you have changed.
- Show how you have changed. Describe the skills you have learned, the things you have done that you are proud of, and the experience you have gained. Explain how it will help you in the job you are applying for.

Some states have "Ban the Box" laws that mean employers are not supposed to ask about convictions. Ask about the laws in your state. If you apply for a job in a state with these laws, you will not be asked on a job application if you were ever found guilty, so you don't need to write about it. Only answer questions you are asked. These laws are there to help you. If you answer without being asked, you can hurt your chances. Also, you only have to answer questions about the times you were found guilty. Employers may not ask about arrests unless you were then found guilty. So if you have many arrests but were only found guilty once, only talk about that one time.

Talking to an employer about this might feel hard. The best way to get ready is to practice it with someone until you feel okay and can do it in a confident way.

## After Your Release

Once you are out, there will be more for you to do. Now you can start looking for a job. As you begin, start by doing these things:

- Get a stable address where you can get your mail. With luck, you have a steady place to live. (Read the *Housing Tipsheet* to learn more.) Even if you don't, make sure you have an address to give an employer where you can get your mail.
- Identification (ID) is a card or paper that proves who you are. Gather the proper ID to show an employer. (Read the *Identification Tipsheet* to learn more.) You must have at least a picture ID and your Social Security card.
- Start looking at job search tools. These are websites, newspaper ads, or signs in local businesses (look at the "Resources" at the end of this Tipsheet).
- Write your resume or make sure it is up to date with all of your skills and past jobs.
- Visit your local American Jobs Center (they used to be called One-Stop Centers). Or go to another job program (read "Resources" below to learn more).
- Ask at the Job Center about a "job club." This is where people help each other look for work. They share leads and keep motivated. Some are even just for ex-offenders.
- Start planning for day care for your kids if you will need it (also read the *Family Reunification Tipsheet*).
- Contact your references and people you know. Attend events that let you meet more people from different companies or other people looking for work.
- If you don't have basic computer skills, take a class to learn. You will need to use a computer to write your resume and fill out job applications. Most Jobs Centers offer training for free. Even better, start learning before you get out. It will help you get started on your search.
- Get an e-mail address. You will need it to send and get e-mails from employers.

## What I Need to Know

They say looking for a job is a full-time job. It requires hard work and patience. Many people are looking for work, so it can take many tries. Remember this as you begin your job search and if it takes longer than you hoped. Just keep at it. Get ready to be told "no." You might not even know why. You may not get every interview, and your interviews won't all lead to a job. You will probably apply for many jobs before getting one. That's normal. Remind yourself that it is not personal, and just keep applying. Stay positive and you will be rewarded in the end.

Treat your search as your job and give it the time it needs. Take time every day for your job search. Check job listings that you know about often, and learn new ways to find out about openings.

You never know when a chance might come up. So always show yourself in the best light and always be "networking." When you meet people, tell them you are looking for work and what kind. It may feel strange at first, but you never know what leads they might have for you. You will look even better if you follow up with the person later to thank them and remind them of any contacts they offered to make for you. More and more, people find jobs by talking to people instead of answering ads. For you, this is the first step in building and growing your network. Mentors can also provide good leads. (To learn more read the *Mentoring Tipsheet*.)

## What to Expect from an American Jobs Center or Workforce Program

A Job Center is a great resource. You can improve your skills and learn new ones. They also help with your job search. Here are a few steps you will go through:

- **Orientation and assessment.** First, someone will tell you about the services they offer. You may be asked to sign up and tell them some basic things about yourself. For example, your work history, schooling, and where you live. You might be asked to take several surveys or "tests." Don't worry, these just help figure out what you are best at. That way they can find a good job match for you. The kind of measures they give might be reading and math, things you like to do, or your skills in a certain area.
- **Career coaching.** Career coaches will meet with you to talk about your goals. They will help you make a plan and show you tools to help you reach your goals. Coaches can help you with job skills, resumes, and to get ready for interviews. They can also help you keep a job by getting help with childcare, school referrals, and money and benefit advice.
- **Job development.** The job developer works with you on finding job leads. They may show you how to search on your own. And they may get interviews for you since they already have employers that often work with them.
- **Retention specialists.** Retention staff give you the tools you need and help to keep a job once you have it. They also help you plan to move forward and advance on your career path.

## Resources (Tools)

- **American Job Center** – offers tools like job information, job skills, job center locators, and state job banks.  
<http://www.careeronestop.org/>
- **O\*Net Online** - information to learn about different kinds of jobs, like job descriptions and the training you need to do the job. <http://www.onetonline.org/>
- **My Next Move** - also offers information on different careers and requirements.  
<http://www.mynextmove.org/>
- **America's Service Locator** - helps you find job or training openings at local American Job Centers. The website gives information on many different local work-related services, such as unemployment benefits, career, and school opportunities. <http://www.ServiceLocator.org>
- **America's Career InfoNet** - helps you explore careers to make smart job and school choices. The website has easy to use information on jobs and industries, how much they pay (wages), career videos, learning resources, self-tests, and career exploration assistance. [www.CareerInfoNet.org](http://www.CareerInfoNet.org)
- **mySkills myFuture** - helps workers who lost their jobs and those changing jobs to find new work to explore. You can find jobs that need skills and knowledge much like your past job. You can learn more about these suggested matches, find local training programs, and even apply for jobs. [www.mySkillsmyFuture.org](http://www.mySkillsmyFuture.org)
- **Job Postings** -
  - [www.craigslist.org](http://www.craigslist.org)
  - [www.idealista.org](http://www.idealista.org)
  - [www.monster.com](http://www.monster.com)
  - [www.careerbuilder.com](http://www.careerbuilder.com)
  - [www.indeed.com](http://www.indeed.com)

## “ 5 things I wished they had told me before I got released... ”

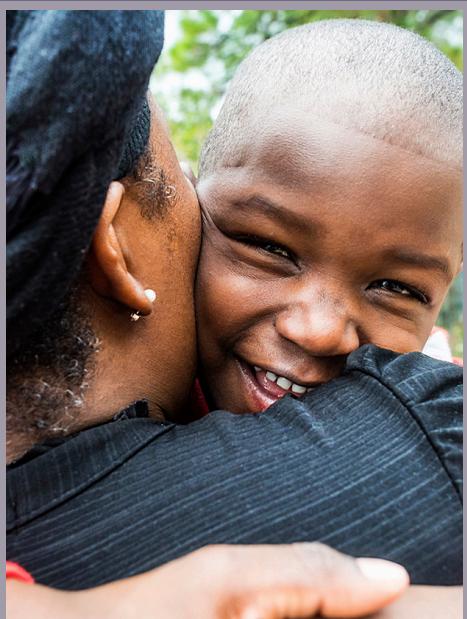
“I think you should always start in a program so they can help you. The training and classes prepare you for how to dress, how to act, and how to speak so you can succeed on the job” - *Paula*

“Never give up – there is always something you can do. Just keep trying and you will find it” - *Tanita*

“I struggled with computer literacy. It is very important to learn how to use computers so you can fill out an application. I am still learning, but getting training and knowing even the basics has helped a lot” - *Chasity*

“I just got my first e-mail address which was important. Having a mentor helps. Stay focused and keep going – you never know what you are capable of doing” - *Christine*

“Even though I worked before, all jobs require training since things are always changing. You have to be willing to learn new things” - *Kelly*



### Preparing to Go Home

You are looking forward to many things as you get ready to go home. Probably none is more important to you than seeing your children. Maybe even getting them back so you all can be together. Maybe it's been a while since you've seen them. Many women don't want their kids to visit them. They might feel shame, guilt, or jealousy. Other women get few visits because of long distances or other problems. Hopefully you have been starting to work to get back together through visits and staying involved in their lives. Now is the time to begin working toward reunifying your family.

First, you have to get stable with a job, housing, and sobriety. Getting your kids back too soon only to lose them again does more harm than good. As a parent, it is totally up to you to make the changes needed to safely care for your kids. Then – and only then – you can start working to get your kids back. Even if you don't get them back right away, you can make the changes and be involved in decisions about them.

#### Questions to think about:

- Am I ready to get my kids back? Am I stable and sober? Do I have a job?
- Will my prior history (abuse, neglect, multiple times losing them) stop me from getting my children back?
- Is a relative caring for my children or are they in foster care?
- How was guardianship given over? Were the courts involved or did I sign a "Caregiver Affidavit?"
- Have my parental rights been terminated?
- How involved with their lives have I been?
- Do I have a safe home and a job that will allow me to care for them?
- What groups can help me by being advocates and resources for me?

The Adoption and Safe Families Act says child welfare agencies must start ending a parent's rights to a child if the child is in foster care 19 out of the past 22 months. The good news is they do not HAVE to end a parent's rights. For example, if a relative cares for the child or if the agency finds a strong reason that ending a parent's rights is not the best thing for the child. Also, the law says the agencies must keep the parent involved. They must "make a reasonable effort" to bring the family back together. This includes things like visits, services to help you overcome problems preventing you from getting your kids back, and reviewing the case every so often (like every 6 months).

If guardianship for your child was turned over without the court being involved – by signing a "caregiver affidavit" – usually you can get your children back quickly. You should get help officially revoking the affidavit. If the court was involved, you will have to get the court's permission to get your child back. Will the court thinks your children will be safe living with you? You must do everything you can to make sure the answer is YES! Even if the first court date does not go your way, don't give up! This is a critical time for your family.

### “ 3 things I wished they had told me before I got released... ”

I should have gotten my act together when I first got home before trying to get my kids back, too. I was over my head with everything... looking for a job, reporting to my parole officer, finding a place to live, and trying to pull all the paperwork together, too. I just couldn't deal with my Mom who was tired of taking care of my kids and everything else at the same time... I started using again.

My mother-in-law was keeping my kids while I was locked up. Their father was locked up, too. She was fighting me about getting them back. She told me she didn't trust me to take care of them right when I still liked going out and hadn't even found a job yet.

It took me 3 years to be ready to get my kids back. They had heard it all before.

So this time I SHOWED them I really meant it this time, and would not let them down again. It is still tough sometimes, but we have been all together again for over 3 years. Makes me proud of them and me.

## Before Your Release

You don't need to wait until you are out. You can do a lot before you leave.

- Stay involved with your kids! Arrange visits. Talk by phone. Talk to the caregivers. Talk to the child welfare agency caseworker. Ask about school and their life. Ask for report cards. Show everyone how much you care.
- Write them letters. If they are too young to read, draw them pictures.
- You have the right to attend all hearings about your child. Do it.
- Find groups that can work with you to help you get your kids back, and arrange visits. Look at the Resources section of this *Tipsheet*, and talk to your case manager and your child's caseworker.
- It is important for you to make a record of everything about your kids. Keep a folder and write down all days and times you visit and call. Write down all hearings you go to. Write down all the times you talk to their caseworker or a lawyer about them. This can help you prove to the court you care and want your children back.
- Ask for toll free calls and transportation.
- Talk to the child welfare agency caseworker and ask what you need to do to get your kids back.
- Attend any parenting skills classes offered by the prison. Ask the teacher for letters about how you did in the class.
- Take classes toward getting job and employment skills (read the *Employment Tipsheet*).
- Start thinking about where you will live and talk to your case manager about options (read the *Housing Tipsheet*).

## After Your Release

Once you are out, there will be more for you to do. But, now you can start your planning toward reunification. Start by doing these things:

- Find safe housing and a job to support your family (read the *Housing* and *Employment Tipsheets*).
- If the courts were not involved in turning over your kids, get help revoking the "Caregiver Affidavit."
- If you must go through the courts, get help from a group that works with parents to help reunite families. (Read the Resources section below.)
- Follow all of your parole or probation rules.
- Visit your kids as often as you can. Contact them and their caregivers often.
- Attend any parenting class offered. Again, ask the teacher for a letter about how you did.
- Write down all of the times you visit, talk to social workers, care givers, etc.

## Tips for Supervised Visits with Your Child

Supervised visits are an important step in re-building a relationship with your child, and showing you can take over day-to-day care for him or her. Here are some tips for making the visits work.

- **Do your best with your kids when you visit.** Pay attention to them. Do not make promises you cannot keep. Do not punish them physically. Understand they may have many different feelings about seeing you again, from happiness to anger. Talk to them about their feelings and try to understand them.
- **Support the Caregivers.** Cooperate with the caregivers. Do not speak badly about them. Try not to nit-pick the job they are doing. Allow them to make suggestions.
- **Be reliable.** Arrive on time. Try not to miss a visit. If you must miss a visit or be late, call right away. Tell them when you will get there, or reschedule for another day.
- **Be considerate.** Do not bring food without talking to the caregiver first. Do not bring anyone with you the caregiver has not approved.
- **No dangerous actives.** Never bring drugs, alcohol, or weapons.
- **Work with the caregiver on activities to take some responsibility.** Start caring for your child in small ways. Cook a meal or snack with your child. Wash or organize their clothes. Go shopping together. Go to church together. Make a scrapbook of your lives together. Have a birthday celebration.
- **Show you care.** Ask the child and caregiver about their day-to-day life. Ask about school. Ask for pictures and artwork.

## Resources

- **National Resource Center on Children and Families of the Incarcerated** – Family and Corrections Network. This website is for the oldest and largest organization in the U.S. focused on children and families of the incarcerated and programs that serve them. It has clear links to a directory of programs, a library, and factsheets to help learn more. <http://www.fcnetwork.org>
- **HHS Administration for Children and Families** – This HHS site is about child welfare agencies and returning children home. It has resources that address family reunification in child welfare. <https://www.childwelfare.gov/permanency/reunification/>
- **TANF Laws by State** – You may have heard that there is a law that drug felons cannot get TANF. Actually, most states have changed that policy. Find out what your state laws really are: <http://www.lac.org/toolkits/TANF/TANF.htm#summary>
- **Child Welfare Information Gateway** – This site provides the state laws on what constitutes “reasonable efforts” to reunify a parent and their children. Also, when these reasonable efforts are not required. It also has links to many other child welfare related issues. [https://www.childwelfare.gov/systemwide/laws\\_policies/statutes/reunify.cfm](https://www.childwelfare.gov/systemwide/laws_policies/statutes/reunify.cfm)
- **Family Preservation Services** – HHS site about services offered to help keep families together or bring them back together. Based on the idea that many children can live safely within their own homes when parents are provided with services and support that empower them to change their lives. <https://www.childwelfare.gov/supporting/preservation/index.cfm>
- **National Family Preservation Network** – An organization with the mission to serve as the primary national voice for the preservation of families. Their mission is achieved through initiatives in the areas of family preservation, reunification, and father involvement. <http://www.nfpn.org/>
- **Kinship Care** – Kinship care is when relatives or close family friends care for your child. Relatives are the preferred resource for children who must be removed from their birth parents because it keeps the children’s connections with their families. Kinship care is often considered a type of family preservation service. <https://www.childwelfare.gov/outofhome/kinship/>



### Preparing to Go Home

The doors open and you are happy about going home. But you are not sure what is ahead of you. You know it has to be better than what you are leaving behind. Are you ready?

Life outside will throw many problems at you. You need to be ready to face them. One of the biggest will be your financial freedom and the role money plays in your reentry process.

- Are you ready to handle money matters that will help or hurt your success?
- Are you ready to begin your new life?
- Do you have a plan to manage your money?
- Are you in a place where you don't have to depend on others for money?
- Do you want to reach that goal?

### “ 5 things I wished they had told me before I got released... ”

“When you come out you have to be patient and stay away from the fast money and lifestyle or you will go right back. It's going to take a long time to get a job so don't be discouraged.” - Deann

“You have to know how to budget your money so you can buy the essentials that were provided while you were in prison.” - Deann

“There are no services on the outside that will be provided for you if you don't actively go out and find them. You can't depend on other people.” - Ms. Roberts

“You will have to make sacrifices and learn to be frugal so that you don't go back to the drug dealer and start selling again. It's up to you to be successful. If you don't know, then ask.” - Jacqueline S.

“You have to remember that the things provided to you in Prison (food, uniforms, medicine, etc.) won't be there when you get out, so be prepared to pay for them.” - Monica

### Before Your Release

Like everything else, going to jail changed how you get money. Before jail did you:

- Have a regular job?
- Get government help?
- Get taken care of by a spouse or someone else?
- Get child support?
- Get money from something against the law?

You may have come to jail with little money. While inside, maybe you worked and earned a little for your effort. This pay would not be enough to live on. Family and friends on the outside may also have put money in your account. The money you got inside might have gone to buy things at the commissary or pay back a debt from your crime.

The money you got inside was probably not used to pay for your costs of living or to start saving. It was for your needs while in jail. You didn't have a chance to make a budget or plan and save for when you went home.

## So Now What?

The good news is that it is never too late to learn about the world of money. You can get yourself ready to deal with money when you get out. Have you taken these steps?

- Learned your jail's rules about money, paying back, and fees that you might have to pay?
- Figured out if you owe anybody money?
- Found chances to earn money through legal work?
- Checked the library or with staff for resources on banking and budgeting?
- Started a list of all the things you will have to pay for when you get out?

Remember that managing your money is a big step in a successful reentry plan. It is hard to imagine anything you will need or want to do after release that does not involve money. Money is involved for transportation home, signing up with the local parole or probation office, visits to your family, job searches, and your basic day-to-day living.

To get ready to deal with your money, you should figure out how much money you have. Plan as though any cash you had before jail that wasn't in a bank account in your name is gone now. Once you figure out how much money you really have, you need to make a budget. This will be your road map for how to get your finances in order so you can be successful. A sample budget is part of this tipsheet. There is also advice on how to make one yourself.

Also ask your case manager about government benefits. Find out if there is any government help you can get. Start looking into this six months before you get out. That way there is enough time to have the benefit ready to start when you get out. Some help you might be able to get is: medical, food, housing, or any type of drug/alcohol treatment.



## After Your Release

Once you are out, you will have other money matters to figure out. For example look at the list below. If you are being let out under supervision, you also need to know the rules about how you handle your money.

Money matters that will need to be addressed:

- **Proper identification** (usually a government photo ID) – You will need an ID to cash a paycheck, get a bank account, or apply for housing.
- **Banking** – Cash isn't the best way to handle money. Find out if there are limits on your ability to open a bank account. You will want to open an account as soon as you can. How long you have had an account matters for getting housing, a job, and other things.
- **Housing** – It is hard to rent a home without money and a good history dealing with money. If you lived in public housing when you were arrested, you may not be allowed back if you were found guilty. (Read the Housing Tipsheet to learn more.)
- **Transportation** – To get around you need to have money. What will these costs be in your area? Bus or subway fare? Gas money?
- **Job Search** – You can't get a job if you don't have money to buy clothes for an interview or to get to the interview.

## Getting on Track With Money

Now that you are out, you have work to do before you are successful with your finances. First you must take care of your basic needs (food, shelter, medical, clothing). Then you need to deal with the next most important (job search, getting around, phones, etc.). Once you have an idea about these important needs, you can answer these questions:

- If you will be under supervision when you're out, what are the financial rules for you? Do you have to pay restitution and/or a supervision fee? How much? If yes, add this amount under "expenses" on your budget worksheet. (Expenses are things you have to pay for.)
- If you had a bank account before your arrest, check with the bank to see if it is still active. If it is, talk to the bank about their rules for the accounts of people who were in jail.
- Do you have a place to live? Will you have to pay rent? If yes, add this amount under expenses on your budget worksheet.

## What I Need to Know

- **Budgeting** – It is important to know how and why to create a budget. A budget helps you plan and avoid getting into money trouble.
- **Banking** – You may be used to paying for everything with cash. But, cash is not easily tracked. If you lose cash it can't be replaced. It might seem flashy, but carrying cash can make spending too easy and get you into trouble.
  - It is better to use a bank than a check cashing company. Check cashing companies and local stores that cash your payroll checks charge a lot for their "help." They charge a percent of the whole check amount. The bigger the check, the more they take. A bank is a safer place to cash your check. And banks do not charge anything if you have an account with them!
  - How to open a savings and checking account
    - You need a valid government-issued picture ID to open an account. You need at least a minimum amount to open an account. Shop for a bank that pays you the most interest. Also look for the lowest fees and limits. If you open a checking account, learn how to see the amount that is in it. This is important to avoid fees for writing checks worth more money than you have.
    - When trying to rent a place to live, landlords often ask about your bank to see if you can afford the rent.
- **Credit report** – What is it, how is it used, what is its value?
  - A good credit report score can be worth more than money in the bank. A credit score is based on your history paying back what you owe on time. Your score says how much you can be trusted to pay what you owe. This score may be checked when you apply for a job, apartment, or credit card. The higher your score, the more lenders, landlords, or employers will trust you.
  - Credit reports show how you pay your bills. They show if you pay your bills on time. They show if you have more debt than you can pay off based on how much you make. And they show if you can be trusted where money is involved.
- **Standing on your own two feet** – financial independence
  - Create a budget and stick to it.
  - Find a job. Specifically, one that pays you enough to live on and gives benefits. As someone who went to jail, finding a job is one of your biggest challenges. In our Employment Tipsheet, you will find tips on how to handle it.
  - Once you have a job, you can start to save money and pay your debts on time. Paying back debts raises your credit score. It also helps to increase your status in the neighborhood and outside world.

## Ways to Plan and Manage Your Money

- Make a budget and stick to it. This should be an important goal.
- Setup a bank account with "direct deposit." This means your pay goes from your employer right into your account.
- Do NOT use check cashing companies, payday loans or other money services. They cost more than any regular bank.
- On a small scale, start to get or improve your credit.
- Pay ALL bills on time or even early. Avoid late fees. Pay your monthly bills all at one time. This shows the flow of your monthly income and expenses. The goal is to avoid not having enough money to pay all of your expenses. Only spend money on extras when you have some to spare.
- Always pay more than the minimum payment for any credit card you get. It is best to pay it all back each month.
- Find an expert who can help you. (Look at the resources listed below to help find one.)

## Resources

- **Practical Money Matters** - Visa's Jason Alderman gives expert tips weekly to people of all ages in his Practical Money Matters Series. [www.practicalmoneyskills.com/personalfinance](http://www.practicalmoneyskills.com/personalfinance)
- **FDIC: Money Smart** - Money Smart is a full guide made to help people understand how to budget, plan and track their money. [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart)
- **www.MyMoney.gov** - the U.S. government's website to teach the basics about dealing with money. Whether you are buying a home, balancing your checkbook, or investing for retirement, MyMoney.gov can help you make good decisions.
- **Prisoner Re-entry Program** - Internal Revenue Service (IRS) [www.irs.gov/Individuals/Prisoner-Re-entry-Program](http://www.irs.gov/Individuals/Prisoner-Re-entry-Program)

# FINANCIAL LITERACY *tipsheet*

## *Basic Monthly Budget Planning Sheet*

INCOME	MONTHLY BUDGET	MONTHLY ACTUAL	DESCRIPTION
Pay/Total before anything is taken out			
Child support (if you get it)			
Savings you had from before prison			
Other:			
Social Security			
Disability			
TANF/SNAP			
<b>TOTAL INCOME</b>			

NECESSARY EXPENSES	MONTHLY BUDGET	MONTHLY ACTUAL	DESCRIPTION
Taxes taken out of your paycheck			
Other things taken out of your paycheck			
Rent/Housing			
Transportation (bus fares, train fare, car payments, gas, etc.)			
Food/groceries			
Supervision Fees (if you have to pay one)			
Victim Payments/Restitution (if you pay it)			
Insurances (rental, car, etc.)			
Child support (if you have to pay it)			
Clothing/Personal cleanliness needs			
Emergency funds			
Work uniform/equipment			
Medical insurance/costs/medications			
Savings/emergency funds			
Utilities (Water, electric, gas, etc.)			
Phone			
<b>TOTAL NECESSARY EXPENSES</b>			
<b>LUXURY EXPENSES</b>			
Cigarettes/coffee/liquor			
Entertainment (Movies, etc.)			
Eating out			
Shopping for things that are not necessary			
TV/cable/sports channels			
Credit card			
<b>TOTAL LUXURY EXPENSES</b>			
<b>TOTAL MONTHLY EXPENSES</b>			

### TOTAL MONTHLY BALANCE

(Total monthly income minus total monthly expenses)

If your monthly balance is more than \$50, move money to savings.

# FINANCIAL LITERACY *tipsheet*

## *Sample Glossary: Commonly Used Terms*

**Account fee:** Money you pay a bank for the work they do setting up and handling the account. This may also be called the monthly service fee.

**Annual fee:** The money you pay a credit card company to use the card for a year. Or, the money you pay a lender for letting you borrow money for a year.

**Annual percentage rate (APR):** A way to compare the cost of loans. The APR takes all the parts of a loan (like interest rate and fees) and gives it as a rate for each year. The lower the APR, the lower the cost of the loan.

**Automated teller machine (ATM):** A computer bank teller. You can use this machine if you have a bank account. The bank gives you a card and personal ID number. With these you can take cash out of your account. You can also put money into your account or move money between accounts.

**Available balance:** The amount of money in your account that you can use or take out. This amount may not be exactly how much you really have. It takes time for checks you write to go through. It also takes time for checks you put into the account to show up.

**Balance your checkbook:** Comparing the account statement the bank sends you with your own notes. Looking at what checks you wrote and how much you put in. You do this to make sure that you and the bank agree. Also called “reconciling” your account.

**Bank:** A company that handles money. They keep it for saving or to invest. They also change it to money of other countries or make loans. Banks make money by using the money you put in to make loans or invest in other things.

**Bank account:** A service where a bank holds your money for you. Each account has its own number. This lets you handle and track your money. Some accounts pay a small amount of “interest,” money they pay for letting them hold your money. Two common types of accounts are savings or checking.

**Bank statement:** A paper sent to you each month by your bank. It can also be electronic. It lists how much you had at the beginning of the month. Then it lists everything that happened in your account. For example money you put in or checks you wrote which they paid out. It also lists any fees, service charges, or interest. Then it has the amount you had at the end of the month.

**Canceled check:** A check that the bank has paid from your account. These “used” checks may be sent back to you with the monthly bank statement. Or they may be kept on file by the bank.

**Certificate of deposit (CD):** A special kind of bank account. You agree to leave your money in the account for a certain amount of time. This could be three months or more. In return the bank pays you a specific interest rate. The longer the CD, the more they pay you.

**Check:** A written order telling the bank to pay a stated amount of money to a specific person or company. The check must include several things. It must have the date. It must say who is being paid. It must say the amount to pay. And someone allowed to sign it must sign it.

**Check register:** A small notepad you get with your checks. It is given when you open a checking account. It is used to track your checks, money you put in, and current amount in the account.

**Checking account:** A bank account that lets you put money in, take it out, and write checks. A checking account can be safer and easier than handling cash.

**Co-signer:** A person that signs with you when you apply for a loan. You are both legally on the hook to pay back the debt. Also called a co-borrower.

**Credit:** When a bank or business lets you buy things on the promise you will pay for it later. For example, using a credit card to buy something, and paying for it at the end of the month. Credit is also used to describe anything that adds to the amount in a bank account. Putting money in or getting an interest payment are examples of credits to the account.

**Credit card:** A reusable card for buying things on credit or borrowing money. Banks, stores, and other businesses give credit cards. The card gives you credit up to a set amount. You then pay it back each month. You can make just a minimum payment, but the more money and time you borrow the more it costs. Also called a charge card.

**Credit history:** A record of a person’s use of credit. It shows times you tried to get credit and when you have used credit or loans to buy things. Also called a credit record.

**Credit limit:** The most money you can borrow. For example if you get a credit card, the contract will tell you the highest amount you can charge.

**Credit union:** Like a bank, but owned and run by its members. It isn’t there to make money but to help members. They give the same services as a bank like savings and lending. Usually they have better rates since they are not out just to make money. Large groups or companies set up credit unions.

**Creditor:** A company that lends money. Or one that issues credit. It could also be a person that does the same.

**Debit card:** A card that links to a checking account. It can be used to take money out or to put money in the account. You can also use it at an ATM. The card can also be used to buy things at stores. When you use a debit card, the money will be taken right out of the linked checking account.

## FINANCIAL LITERACY *tipsheet*   *Sample Glossary: Commonly Used Terms*

**Debt:** Money or other things you owe others.

**Deposit:** To put money into your account.

**Economy:** Everything that goes into making things or giving services in a certain region. For example in a certain country or state.

**Establishing credit:** Paying back what you owe. This will show lenders they can trust you later on.

**Expense:** For a person an expense is a thing you pay for as part of living. For example rent or food. For a business it is any cost that's part of doing what they do to make money.

**Federal Deposit Insurance Corporation (FDIC):** Part of the government. It insures money you have in the bank. If something happens to the bank, they pay you back. It goes up to \$250,000 for each person. It's one way banks are safer than cash.

**Fees:** Money you pay a bank or lender for the things they do for you.

**Finance charge:** Money you pay a lender for loaning you their money. It includes interest and other charges.

**Good credit:** A good history of paying back what you borrowed. This makes people willing to lend you money.

**Income:** The money you got during a period of time. Your pay. Plus any money you got from selling something or investments. For a business it is all the money brought in less what it spent and taxes.

**Installment credit, Installment loan:** A loan paid back in equal payments. It is paid over a set amount of time.

**Interest rate:** Interest is money you pay a lender on top of what they lent you. You pay this for their help letting you borrow money. The interest rate is the interest paid each year divided by loan amount. (A bank also pays you interest when you put money in. Like you are lending them your money.)

*For example if you paid \$5 in interest each year for a loan of \$100. The interest rate is 5 divided by 100 or 5%.*

**Investing:** Buying something of value like stocks or land. You hope the value goes up. Then you can sell it for more than you paid for it.

**Joint account:** A bank account owned by two or more people. They are all able to use the account. They are all responsible for it.

**Late fee:** A fee added by a company when a bill is not paid on time.

**Lender:** A company with money it will let others borrow.

**Loan:** An agreement between a borrower and a lender. The borrower agrees to pay the money back. Usually the borrower pays it back plus interest over a set time.

**Luxury, discretionary, or non-essential expense:** Spending on a thing you don't need. Or buying things that cost more than they have to. Like going to movies or eating out.

**Minimum balance:** The lowest amount of money a bank will let you have in a certain kind of account. If you don't keep at least this amount, the bank might charge a fee. Some banks may close the account.

**Minimum payment:** The least amount of money to pay back on a loan. If you don't pay at least this amount they will say you are late or behind. That will hurt your credit score. Credit cards also have minimum payments.

**Money order:** A paper written by a post office, bank, or convenience store. Like a check. It says to pay the stated amount to a person or company. There is a small charge for buying a money order.

**Non-sufficient funds (NSF):** Not enough money in an account. This happens when you write a check without enough in the account to pay it. The person the check is for can't cash it. Doing this is bad for your history. The bank charges a fee to the checking account holder. See also Overdraft.

**Online banking:** Using a computer to do your banking. The computer talks to the bank over the Internet. You can also use a smart phone. You can do almost anything you would do at a bank online now.

**Outstanding balance:** The amount you still owe. This could be on a loan or a credit card.

**Overdraft:** When there is not enough money in a bank account to cover what you tried to pay for. The bank pays it for you anyway. This makes your account go into the negative. You then need to repay that negative amount. Some banks charge a fee for that.

**Overdraft protection:** Many banks offer this. It is for times you don't have enough in your checking account to cover what you paid for. This service moves money from another of your accounts to cover it. You tell the bank which account to move the money from.

**Payee:** A person or company who is to get money. To whom you wrote a check.

**Penalty fee:** Money charged for breaking a rule. Like a rule found in a credit card contract.

**Personal identification number (PIN):** A secret set of numbers. The bank gives it to you. It's used to get into your account at an ATM.

**Sales tax:** A tax from the state or city on something you buy. It is added to the bill and collected by the store.

**Savings account:** A bank account where you can put in money and take it out. You earn interest on how much you have in it.

**Treasury:** Part of the government. It manages the country's money. It collects taxes and watches over banks. It also prints money.

**Unpaid balance:** The amount you still owe on a debt.

**Value:** Has worth. Wanted. Of use.

**Withdraw:** To take money out of an account.



### Preparing to Go Home

You are looking forward to many things as you get ready to go home. But, you have many questions, too. Some women wonder where will “home” be? Where will I live when I get out? If you had a safe, stable, and supportive home with family or friends, you may be able to go back. But, maybe the place you lived before was not safe. Maybe you moved around. Or, maybe the place you lived before has too many influences that could lead you back into trouble. If so, you are better off finding new housing. You need to make a plan. Without a plan you could end up on the streets. A safe place to live is a key part to making a stable life as you move forward to achieve your goals.

#### Questions to think about:

- Do I have a safe, stable, supportive place to return to with family or friends?
  - What kind of housing do I need? Emergency? Transitional? Supportive? Permanent?
  - What kind of help do I qualify for? Where do I find this help?
  - Is there someone who can co-sign with me?
- 
- Is there someone I know who would be a good roommate?
  - Do I need to be close to my kids? The parole/probation office? Places to work?
  - Do I need to be near public transit (buses, subways, and so on)?
  - Do I have a record of crimes that mean access to public housing or other subsidized housing may be limited?
  - What kind of things can I do to improve my chances of getting public housing or other subsidized housing?

### Before Your Release

Before you leave jail or prison, there are several things you can do to get started on finding housing.

- Talk to your caseworker about the types of housing options you are eligible for. There are many programs and types of help you may be able to get.
- Make a list of things you need to think about in deciding where to live. Where will you need to go? Close to transportation? Close to your kids? And so on.
- Think about whether where you used to live is a wise option. Are there bad influences there that could draw you back into trouble?
- Ask your case manager or parole agent to help you find housing options that match your needs and eligibility.

### After Your Release

Once you are out, it is time to look into the housing options you discussed with your case manager. If you are not moving in with a relative or friend, you will need to find the type of place that will work for you. Types range from temporary to permanent and are listed below:

**“Halfway House” now called “Resident Reentry Centers (RRC’s).** RCC are residential facilities/houses located in the community that provide structured case management services, including treatment, support, community/family engagement services, and work opportunities to people in prisons and jails just prior to or after their release. This is a step out of jail, but still under the supervision of Corrections. You must follow the rules or you can get stepped back which could result in your return to prison or jail. RCCs aim to prepare you to successfully reintegrate back and stabilize in the community. A referral from the criminal justice systems e.g., prerelease work, probation, or parole) is often required.

**Overnight Shelters.** Overnight Shelters generally let you stay during the night and you leave the next day. Bed space is limited, early check-in is often required. Most offer showers and laundry facilities. Some offer a meal and support services, like Narcotics Anonymous/Alcohol Anonymous (NA/AA). There is no charge for overnight shelters. It is a good idea to know what shelters are around in case of an emergency. Most can be located by calling 211 (Local Information and Referral number).

**Emergency Housing/Shelter.** Emergency housing is temporary shelter, up to 90 days, for individuals or families. Emergency housing most often provides food, shelter and assistance with clothing and transportation. At the Emergency shelter, people are also offered access to medical care, job training, job search and a variety of other supportive services. Most may be located by dialing 211 (Local Information and Referral number).

**Transitional Housing.** Transitional housing bridges the gap between emergency shelter and permanent, affordable housing, allowing people to continue on their path to self-sufficiency and independent living. Transitional housing is offered for a period of up to 18- 24 months and some of the services provided may include: intensive case management, life skills training, driver's license reinstatement, food, clothing, bus passes, employment services, referral to other social agencies, screening for domestic violence, disabilities, substance abuse, etc. The cost is based on a percentage of family income. Often, there is no charge until you get a job. Then you pay for part of the cost of your room, food, and services once employed.

**Supportive Housing.** Supportive Housing also provides short-term transitional housing and services to homeless persons, families with children, people with mental disabilities and others, including AIDS victims. Long-term supportive housing can be provided to persons with a disability or HIV/AIDS. Supportive Housing may be offered under these names:

- *Housing Opportunities for Persons with AIDS (HOPWA).* HOPWA provides housing and supportive services to prevent homelessness of low-income persons with HIV/AIDS and their families, and to create long-term strategies for meeting the housing needs of persons with AIDS and their families.
- *Treatment Housing.* Treatment Housing is an option for people who need to transform their lives, either because of substance abuse or other problems.
- *Supportive Housing for Elderly.* Housing for Elderly may be called Section 202 and is open to very low-income families which include at least one person 62 years of age or older.
- *Supportive Housing for Disabled.* Housing for Disabled may be called Section 811 and is open to very low-income persons with disabilities from 18 to 62 years old.

**Permanent Housing.** Permanent housing has no set time limit on your stay which is set by your lease period of a week, 30 days, 6 months or 12 months. You must obey your lease and renew it if you want to stay after it ends. The following types are based on income with the exception of SRO:

- *Single Room Occupancy (SRO).* In this type, you get your own bedroom/sitting room. Often it has a private bath. But you will share a kitchen with others. These are usually safe and affordable options. Living in an SRO is a way to get a fresh start.
- *Veterans Affairs Supportive Housing (VASH).* The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program gives Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). Veterans Affairs provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics. Locate Veterans housing:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/vash#4](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash#4)
- *Public Housing.* Public housing is limited to low-income families and individuals. A local Public Housing Authority determines your eligibility based on: 1) annual income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. Housing may be in a building, complex or scattered site. There is often a waiting list, join it and update your address while you wait. Request a list of factors that help people get in faster e.g., homelessness, victim of domestic violence, young adult aging out of foster care, and sometimes ex-offenders.
- *Housing Choice Vouchers (HCV).* A local Public Housing Authority determines eligibility for a housing voucher based on the total annual income and family size. Help is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income cannot be more than 50% of the average income for the county or area where the family chooses to live. The person can use the voucher at any housing that meets the rules of the program and is not limited to units located in subsidized housing projects.
- *Project Based Vouchers (PBV).* Project Based Vouchers offers rental help for eligible families who live in specific housing developments or units. Under this program, a Public Housing Authority (PHA) enters into a contract with the owner for certain rentals for a set amount of time. They then draw eligible families from the PHA waiting list.



- *Private Subsidized Housing.* Subsidized housing can be different things. Units may be single-family homes, multi-family apartment communities, high-rise buildings, or scattered units. Assistance may be in the form of Tenant Based Rental Assistance (TBRA), Sponsor Based Rental Assistance (SBRA), or Project Based Rental Assistance (PBRA). A family's likely income determines both eligibility for assistance and the rent a family will pay. Apply directly at private owner/agent rental office. Explore privately owned properties, Community Development Corporations (CDCs), Corporations for Supportive Housing, not for profits, and faith-based owned housing.

**Roommates.** Roommates are one way to afford housing. Roommates may both sign a lease (rental agreement). Each pays a part of the rent. Think carefully about the person you might live with. You need to be able to trust them to meet their part of the rent. You must also be able to get along with them. Don't just fall back on family or friends that may be a bad influence. It is a good idea to talk carefully with any possible roommate about things. Interview them. Do they have a job that allows them pay part of the rent? Are they a day person or night person? Do they have friends over a lot? Are they into things that will get you in trouble? If you do not know someone, look on websites like [www.craigslist.com](http://www.craigslist.com) or newspapers. You will find people seeking roommates or to rent a room. But, screen them carefully! A roommate does not need to be your best friend. They need to be reliable and pleasant to live with. Then, be considerate of one another.

**Renting.** Once you have a job and are settled, you may find you want to lease (rent) a market rate (non-subsidized) apartment. Look in the newspaper or on the web for "apartments to rent" in your zip code. Check websites like [www.craigslist.com](http://www.craigslist.com) for your area. **Be careful about getting in over your head too quickly by renting an apartment you cannot afford.** That can land you on the street. What can you afford? A good rule is "no more than one-third of your monthly income should go toward housing." So, if you earn \$1,000 per month, you should pay no more than \$333 each month in rent. Also, to move in, it is normal to have to give one month's rent as a security deposit (held in case you do damage or don't pay) plus the first month's rent. That means you need two month's rent just to move in. If the apartment is in good shape and free from damages when you move out, you'll get your security deposit back within 30 days or within the period noted in your lease. You provide a forwarding address and they send it to you.

If you find an apartment you can afford, contact the landlord to see it. If you like it, complete the application. Most will ask about your job, pay, credit and financial information, rental history, and any criminal convictions. Landlords may also legally ask you for your Social Security and driver's license numbers. Also, in most states they can ask for proof you are in the US legally. Landlords may even ask if you smoke, have pets, or if you've ever been sued. These questions are legal as long as they ask them of everyone.

Landlords can choose whomever they want as long as they don't discriminate due to race, color, religion, national origin, gender, age, familial status (having children), and physical or mental disability (including alcoholism and past drug addiction). Many states and cities also do not allow discrimination based on marital status, gender identity, and sexual orientation. But, they can reject someone for not making enough to pay rent, bad rental history, bad references, or bad credit history.

If you are approved, you will sign a "lease" covering a period of time, usually a year. You must pay the rent at the start of each month for that period.

## Legal Issues and Federal Housing

Some people may tell you that you are not eligible for federally funded housing (see list above) if you have been found guilty of a felony. This is often wrong! There are only two cases where you absolutely cannot get subsidized housing. If any person in the household has: 1) a lifetime registration requirement under a State sex offender program, or, 2) ever been convicted of making methamphetamine (meth) on federally assisted housing property. You should also be aware that anyone evicted from public housing for a drug offense can't get public housing/other subsidized housing (except VASH) for three years unless past tenant successfully completed a recognizable treatment program and provides documentation to the Housing Authority or private landlord. (Even if you are within this three-year period when you apply, you might not be when you get to the top of the wait list.)

Public housing and private landlords offer subsidized housing also have rules that they cannot admit anyone that is using illegal drugs. Or, they cannot let you in if drug activity may threaten the health, safety, or peace of other residents. Many can weigh your record – especially drugs, violence, or destruction of property – in making their decision. But, even if you or a person in your household has a record that is a problem, you can get back into public housing if you can show things have changed. The public housing authority/private landlord can consider changes like successful completion of a treatment program, a person causing past problems is not with you anymore, and so on. **States are different, so check on the local housing policy where you live.**

## What Can I do to Improve My Chances of Getting Into Public Housing or Other Subsidized Housing?

With your application, you can include anything showing that you:

- Successfully completed a drug rehab program
- Now attend AA, NA, other support group meetings
- Have used counseling or case management services, including what your goals are and how you plan to meet them
- Are engaged in community service
- Are employed or are enrolled in job training program

Also include a letter from you, a case manager, or someone else who knows you well that explains why you are unlikely to be involved in criminal activity in the future. For example, you:

- Have a job, or are in a job training program
- Have completed GED, vocational, or higher education programs
- Have a strong support network such as family, case managers, religious leaders, and AA/NA sponsors
- Have successfully completed reentry programs
- Are getting social services
- Are in addiction recovery
- Are committed to a crime-free life
- Are giving your time for community service
- Have a new sense of religious devotion

## Credit Scores and Reports

Your credit score and report will affect your chances of renting an apartment, or getting a loan to buy a home and how much interest there will be on any loan you get (read the Financial Literacy Tipsheet for more). For example, a landlord may ask for information used to check your credit score or report. A bank will always check your credit score if you apply for a loan. Before applying, you will want to get and review your credit score and history.

Your credit score is a number calculated by three companies called “credit bureaus” (Equifax, Experian and TransUnion). This score is shorthand for how likely you are to pay back a loan or pay rent. It is based on your history put into a mathematical process. Generally, the scores range from 280 to 850. The higher it is, they more trustworthy you seem to them. You generally don’t have a “right” to see your credit score for free. You can get free estimates or scores from various websites provided in the Resources below.

A credit report contains the detailed history kept by a credit bureau that goes into your credit score. It is a summary about how you pay your bills and repay loans, how much credit you have, and your monthly debts. Lenders, landlords, and others buy your credit report to help decide whether to approve your application for a loan, credit card, or housing. You have the right to see your credit report for free once each year. See the Resources below to learn how to get your credit reports.

If you don’t have the credit score you need to get an apartment or loan, you may have to spend some time improving your credit score and history.

## A Co-Signer

If your credit score isn’t high enough, you may need a co-signer to help you. A co-signer is someone who is willing to sign onto the lease or loan application. This person is then also responsible for the rent or loan repayment. Someone willing to co-sign for you is putting his or her faith in you. So, it is important to make sure you make your payments because they are “on the hook,” too. Renting a place you can’t afford puts your co-signer at risk!

## Maintaining Your Home

Wherever you live, keep it in good shape. This means clean and in good repair. Your life will be healthier and more pleasant. Do some basic cleaning every day. On weekends or when you have more time to do a more thorough cleaning. The Resources section below has websites with good advice. Keeping your house clean and orderly gives you a sense of success and peace.

If something breaks, get it fixed as soon as possible. This will both make life easier, and stop small problems from growing into big expensive ones. If you rent, the landlord will generally fix things that are broken like appliances or pipes. Most apartments have a "superintendent" to do repairs. Ask whom you should contact if something needs repair. Be polite but direct in asking for it to be fixed. Follow-up request with a dated written documentation to protect your interest.

## Resources

- **Housing and Urban Development** – You can get housing information from the local department of housing listed in the blue pages of the telephone book. If you cannot find local information, contact the U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410. Telephone: (202) 708- 1112, TTY: (202) 708-1455. HUD federal Internet address: <http://www.hud.gov>  
To locate subsidized housing in your area go to: [http://portal.hud.gov/hudportal/HUD?src=/topics/rental\\_assistance](http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance)
- **Housing and Urban Development Fair Housing Information** – You can get information about the Fair Housing Act, and report discrimination, at the Office of Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Room 5204, 451 Seventh St. SW., Washington, DC 20410- 2000. Or call toll free: 1-800-669-9777
- **Free Annual Credit Report** – The credit bureaus have set up a single site to get your credit reports. You are entitled to get one free report each year. NOTE: some sites try to charge for credit reports. You should not have to pay for your free annual report. To get this report you will need your legal name, birth date, Social Security Number, your current address, and prior address. Review the credit report to make sure everything in it is correct. If the report has an error you can dispute it to get it corrected. <https://www.annualcreditreport.com/index.action>
- **Credit Scores** – You do not have a right to a free credit score. Getting a true credit score (the FICO) will require payment. You can get your Equifax and TransUnion scores for a small fee at MyFICO. (The public can't get an Experian score.) It will cost about \$5 and you need a credit card, your legal name, social security number, and address. Be sure to cancel any "credit monitoring service" right away to avoid charges. [www.myfico.com](http://www.myfico.com)
- **Free Credit Estimates or Scores** – Several websites give a credit score estimate that will be close to the FICO score. This link gives seven options. Read about each and pick one. In general, you'll need your legal name, Social Security Number, current address, and prior address. Do not sign up for services that charge you (some offer "credit monitoring" or other services.) If you do, cancel right away to avoid charges.  
<http://www.bankrate.com/finance/credit-cards/how-to-get-a-free-credit-score-1.aspx>
- **Improving Your Credit Score** – This site has many tips for different ways to improve your credit score. It may take some time, but you can do it! <http://www.myfico.com/crediteducation/improveyourscore.aspx>
- **Household Cleaning** – Good Housekeeping has a room-by-room cleaning guide at  
<http://www.goodhousekeeping.com/home/heloise/house-cleaning-guide-feb06>.  
For a lighter look at the topic, see the advice column "Ask a Clean Person" at <http://thehairpin.com/tag/ask-a-clean-person/>

# IDENTIFICATION AND PERSONAL RECORDS *tipsheet*

Planning Now to have Critical Documents and Identification (ID) Needed for Reentry



## Preparing to Go Home

You will face many challenges when you go back home. One of the most important is to get a state-issued ID and your other personal papers. These will help you get many types of services like food, education, and training. They also help you get jobs and medical care. Having your ID will make your return easier. And it will be easier to reach your goals.

First, you MUST put the ID and other personal documents you have in a safe place. That way they will be ready to use when you get out. In the United States everyone needs these papers for jobs, medical care, and other services. It isn't just people who have been to jail. Everyone needs these documents.

So what are the most important ID and personal papers?

- Social Security card or an official copy
- Government photo ID. For example, a driver's license, prison ID, or passport. Or a state-issued ID given upon release.
- Birth Certificate as a US citizen
- Criminal history/RAP sheet
- All school records, earned credentials, and job training certificates

Getting new documents and IDs can take time. You have to apply and then they have to send them to you. Don't wait! Let's start these important steps!

### Questions to think about:

- What ID or personal papers do I need to get a place to live? A job? Into school?
- What ID and personal papers do I already have? Where are they now?
- How do I replace an ID if I can't find it?
- What IDs do I need to apply for because I never had them?
- How much will the ID or personal papers cost to get? Is it worth my time and money?
- When an employer or school checks my background, will my RAP sheet be right?
- If I finished school or a training program, where is the certificate? How can I get a new one if I lost it?
- What name or names have I used in the past? What name should I use for ID or other personal papers?

The important message is: Get your personal documents.  
Put them in a safe place to be ready when you need them!

## Before Your Release

- The Social Security agency DOES NOT take forms sent right from a person in jail. Ask someone at the jail to follow the state rules to send in the forms for you. You could ask a counselor/case worker or parole officer. They should also send any other papers needed with the forms.
- Ask your counselor or case manager to put your ID forms in a file until you get out. Or mail them to someone you trust. IDs get lost in the "release shuffle" a lot and then you'll start all over again!
- Make sure you have a copy of your birth certificate. Your case manager or counselor may help you get it before you get out. Proof of who you are with your legal name will be needed. This could be a prison ID or state ID.
- Get a copy of your Criminal Record or RAP Sheet. Look to see what is listed when someone checks your background. Is it right?
- Get copies of all your school records. This includes from before jail and while you were incarcerated. Contact local organizations you were involved with or your American Job Center who may also have records of training you finished in the community.

## After Your Release

- If you haven't gotten your ID and other papers, start RIGHT NOW to get them! It takes time to fill in the forms and get the papers. You often need one kind of ID as proof to get another kind.
- If you have never gotten IDs before, find some help. A case worker or parole officer might help. An American Job Center or a local program also may help (see the Resources section below to find one near you).
- You don't need ID just because you were in jail. Everyone has to prove who he or she is now. All citizens need ID and personal papers to see a doctor, enroll in school program, or to get a job or a loan.

## What to Expect When You Are Applying for ID or Replacement Documents

- To get a Social Security card, you need the form to apply for a Social Security card. It is the SS-5 form. This is also if you need to replace a card you lost.
- Use the name on your birth certificate to fill out forms or apply for ID papers. That is your legal name.
- When you fill out the Social Security forms you must also prove who you are. You can use a state ID, valid driver's license or a passport. You could also use a marriage or divorce record. Or you can use an official ID from the jail.
- In many states, the DMV works with Corrections. They help people in jail get ID before they get out. If your state offers that service, do it before you leave.
- Getting a Social Security card can take TIME!!! This is true if it's new or to replace one you lost. Plan ahead. Get the paper work in as soon as you can. Government agencies do not always move as fast as you need them to in getting you the ID.

## Getting on Track: What I Need to Know

- In most states, you can use your prison ID to prove who you are. This will help you when trying to get other IDs. Use it when trying to get a Social Security card or other critical documents.
- Many programs are tied to your Social Security Number. It proves who you are. Or it shows that you can get the services. That makes it very important. For example, it could matter in getting loans or scholarships.
- The law says an employer must have copies of your ID. It proves you are who you say you are. Without your ID, you cannot be hired.

As you prepare to leave, get your IDs in order. Having all the IDs and personal papers you need will help you get jobs and services when you get out.



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## Resources

- **Social Security Administration** - 1-800-772-1213 or <https://www.ssa.gov>  
To request a new card or one to replace a card you can't find. Also, call to find a local office in your neighborhood.
- **Bureau of Vital Records or Office of Vital Records** - The Center for Disease Control site lists the address to contact for each state. Find the address for your state office. <http://www.cdc.gov/nchs/w2w.htm>
- **Take Charge of Your Future: Get the Education and Training you Need** - This is a guide written by the US Department of Education, Office of Correctional Education. It helps you get started or continue your education. Get it FREE at 1-877-433-7827 or [edpubs@edpubs.ed.gov](mailto:edpubs@edpubs.ed.gov)
- **American Job Centers (formerly called CareerOneStop Career Centers)** [www.dol.gov/ajc](http://www.dol.gov/ajc) - This site tells you about state education and training programs, apprenticeships and other cirtication options. There is also a link for extra resources for people who have been to prison. <https://www.careeronestop.org>
- **The National H.I.R.E. Network** - This site lists education and service providers supporting your re-entry for each state. Click on "Resources and Assistance." Then click your state. You can see a copy of your RAP sheet to check what is listed under the "Criminal Record Repository." <http://www.hirenetwrk.org>
- **Department of Motor Vehicles** - The DMV in your state will list the steps to get your state ID or diverse license. Renewing a license can usually be done online or at a local office.
- **State Departments of Corrections** - They often list your RAP sheet. Search your state's site to check what they report for you.



## Preparing to Go Home

How many true friends do you have? Do you have a special person to share your feelings with? Someone to talk to about your family? Someone you trust with your deepest secrets without fear that they might use them against you? Did your best friends visit or write you while you were away? Being in prison can be lonely. Coming home after being away for months or years can be even worse.

While you were away, the people you know went on with their lives. Maybe they moved or got a new job. Maybe they married, split up, or had kids. While you were waiting to get out, you may have worried that everyone else was moving on without you and you would be left to “figure it out” on your own.

You may have heard about churches or local groups that offer “mentors” or “life coaches” to help you return to the outside world. Just like a coach helps team members get better at their sport and win, a life coach helps you reach goals in your life. How do they help? They listen, teach, help, and give you good advice. Mentoring programs put you in touch with people like this who want to coach you. These mentors will walk the path of life after prison with you. They keep you going while you adjust to the re-entry process that begins when you walk out of prison.

## What is Mentoring?

Many people believe that everyone should get a second chance in life. This means you, too! Mentors think that after prison, you have paid for your mistakes. So, you deserve to start a new life without the problems that come from time in jail. Mentors know that fitting back into the outside world can be hard. They want to help you succeed. Mentors share what they have learned with you and they are there for you when you need them.

As your coach, your mentor helps you bring out the skills you already have. They even help you learn new skills. Mentors help teach you the rules of the “game” that will help you move toward your goals. They can help you see your life through a different lens so you understand it better. They cheer you on and lift your spirits when things get hard. And they give you hope and encouragement when you face new situations.

Studies show that people getting out of jail often do better when they work with a mentor. For example, people with a mentor have a better chance of staying out of jail. They are more likely to find a job. And, they connect with their family and their community more, too.

## How Do I Get a Mentor?

There are many places to find a mentor. You can start before you get out or after you are out.

You can find a mentor -- talk to these people about mentoring programs:

- Case manager
- Parole or probation officer
- Religious group (church, mosque, temple)
- Ministry at your prison
- Halfway house case worker or bulletin board

Mentoring should be offered to you for free. Do not use a group that charges you money. If they want to charge you, look for another group that will provide a mentor at no cost. A mentor is there to help you as you return home and to be a coach. A mentor will be there to help you grow as a person and citizen. (Look in the “To Learn More or Find a Mentor” section for website links to mentoring groups.)

A mentor is...	A mentor is not...
Adult friend	ATM/Santa Claus
Someone to talk to	Social worker, therapist
Supporter	Parent
Guide	Disciplinarian
Cheerleader	Peer (“Homie”)
Someone on your side	Door mat
Motivator	Employer
Role model	Babysitter
Teacher	Savior

## What Should I Expect from Mentoring?

Mentoring programs will provide you with a caring adult who has offered to help. They are trained in ways to help you fit back into life outside of jail. They also must pass a check of their history. This is to make sure the mentors can be trusted.

A mentor will be matched with you. This match is made based on what you need, where you live, things you both like, and so on. The goal is to match you with a person who will be the best fit for you. As a woman, you will be matched to a woman. Mentors are usually not matched on their faith. Each program has its own rules, so ask about how the program works.



The program will want you to agree to meet with your mentor or life coach for at least a certain number of hours each month. Most programs ask that you meet in person with your mentor for at least 4 hours each month, and speak on the phone once each week. It will be up to you and your mentor to decide what best fits your needs. You and your mentor are partners, so it is best for the two of you to choose when and where you meet. Some mentoring programs may start by having you and your mentor meet in a group session. As you get to know the mentors, then you will start one-on-one meetings. Other groups match you right away with one mentor. Each program is different. So, don't be afraid to ask questions. You want to find the program that is best for you.

Some groups have mentors who have been to prison before. These mentors have already learned to have success in the outside world. They know about the kind of problems you had before jail and what you face when you get out. They have been out for years and have gone through their own ups and downs. Now they want to share what they have learned with you. Be sure to tell the mentoring program workers if there is a type of person you would like to be matched with based on what you think will work best for you.

### “ Things I wish someone told me: ”

1. “I’ve been in and out of prison all of my life. I was trying to do the right thing, but I was always around negative people...I want to learn how to be a positive person. I think if I am around positive people, I won’t go back to prison.” – Luella, 49 years old.
2. “I lived in foster homes and had no stability. I used my children as my friends. Wish I knew someone who had gone through the same things. People aren’t trustworthy in prison...I want to know people you can trust.”  
– Brandi. In prison multiple times for as long as 2 years to as short as 6 months.
3. “Looking for positive people. Had some in my family and friends,...but I thought they were boring. I like to drink and party. Want to get my best friends back but I have to stay positive and keep on the right track.”  
– Shamika, 28 years old. Jailed 3 times. Out 6 months.
4. “Had a great support system...All of my charges were DWI. I crashed my car and almost killed myself (because I was drunk). My friends stopped drinking while I was incarcerated. Almost lost all of my friends...I want a best friend again. I want a friend who can help me stay sober.” – Kara, 25 years old. Jailed 4 times for DWI. The longest was 6 months.  
Had probation revoked once. Currently on 50 days house arrest.

## What Do I Get Out of it?

A good mentoring program can help you in many parts of your life.

- **Life Skills – mentors can:**
  - Set smart goals to help you fit into the outside world
  - Figure out the things you are good at, and where you could learn more
  - Help you stay positive even if some things around you are not
  - Teach you to order your life so you can handle all the things you need to do
- **Getting a Job – mentors can:**
  - Help you find your interests and skills
  - Teach you how to make yourself look good on paper to apply for jobs
  - Practice job interviews with you
  - Find out more about companies that might hire you
  - Help you dress in a way that helps you get hired
- **Reading and Writing – mentors can:**
  - Tutor you in school subjects that need work
  - Coach you on getting your GED or high school diploma
  - Introduce you to places to learn beyond high school
- **Things required by the court, parole, or probation – mentors can:**
  - Help to motivate you through this process
  - Teach you how to avoid problems before they happen
  - Help you meet any requirements that may have been set (like curfews or halfway house rules)
- **Community – mentors can:**
  - Introduce you to local people and places that are helpful
  - Show you what has changed with the area, the buses, trains, and so on
  - Take part in local activities with you

### To Learn More or Find a Mentor:

Mentoring Groups – look at these websites to learn more about mentoring.

[www.caresmentoring.org](http://www.caresmentoring.org)  
[www.mentoring.org](http://www.mentoring.org)



### Preparing to Go Home

The doors open and you are excited to go home. You have no idea what will happen. But, you know it will be better than what you are leaving. Are you ready for what is in front of you?

The outside world will throw many issues at you. You need to be ready to face them. One thing we all face is how to live a healthy lifestyle. Whatever else is going on in your life, without good health there is nothing else that you can do. Finding a job, going to school, and raising your family all need good health. Healthy living is not automatic. You have to be active about getting healthy and staying there. You do this by eating the right foods. Being physically active. Visiting your doctor regularly. Taking any needed medications. And even by listening to your body.

### Before Your Release

While in jail you had the chance to join recreation or physical activities. If you did not do a lot, you may have found that you didn't always have the energy to get through the day.

You may have gained weight or had some type of illness. Often when we aren't exercising, our bodies perform at a bare minimum. We become tired more quickly and seem to catch more colds or feel sick more often.

While you are in jail, you should try to take a walk for at least 20-30 minutes each day. You can also make sure that the meals you eat include some type of vegetables or fruit. You should also make sure that you know the results of the physical you got when you arrived. Were any sicknesses pointed out to you, such as high blood pressure? Diabetes? Menstrual or female reproductive concerns? Sexually transmitted infections? Other issues? If so, were you given medication to help? Knowing your medical history and getting a check-up can help you start a healthy lifestyle that will help you in every area of your life.

Before you are released, make sure you get a copy of your medical records including all prescriptions. Also get information for doctors, clinics, or medical centers in your area. Be sure that you have a at least 1-3 month supply of all prescribed drugs so that you can keep taking your medications while looking for a place to live and for a local doctor. Take a copy of this information with you and give it to any medical doctor you visit once you get out. This will be helpful to you for future medical treatment if it is ever needed. Also, if you are eligible, now is the time to apply for Medicaid coverage.

### After Your Release

Once you are out you will have many things that will keep you busy. Where will I live? How do I get a job? And so on. While these things are all important, so is your health. Without good health you won't feel able do anything. Once you find housing, check with your parole or probation officer or a knowledgeable person who can help you with getting medical insurance or access to a local clinic or health center. If you are eligible for Medicaid, hopefully you applied before you were released. If not, find the nearest social services office to apply. If you are not eligible for Medicaid, under the Affordable Health Care Act, every American citizen can get medical insurance. You can check with your nearest social services office for information on how to apply.

No matter what we look like on the outside, it is our physical inside that matters most. Some simple first steps that you can take on the road to good health are:

- **Sleep** – Aim to get at least 7-8 hours of sleep each night. Some people feel like they can get by with less sleep. But, a good night's sleep is priceless. Sleep is important because many important things happen to your body and even your brain while you sleep. Sleep has been linked to everything from mental sharpness to weight loss!



- **Eat fruits and vegetables** – It is important to eat fruits and vegetables every day. Whether you cook your vegetables or eat them in a salad, vegetables will give you most of the nutrients your body needs to function effectively. Also, fruit is another healthy choice. Fruit can be substituted for the many sugary snacks you eat during the day.
- **Walk** – Walking is one of the best exercises you can do. It helps you maintain a healthy heart, lungs, and muscles. Many women have formed “power walking” groups that encourage and promote healthy self-esteem. A nice focused walk for 20 -30 minutes outside won’t seem like exercise at all. And, the best benefit of all is that walking won’t cost anything except a good pair of shoes. So you can get the exercise without the expense.
- **Avoid Highly Processed Food** – These days there are many overweight people in the US. Diabetes, a disease related to storing energy, is also a growing problem. When fat was found to be bad for you, food companies began to take it out of foods. To make the foods taste good, many added sugar. A little sugar in your diet is fine. But if it is in lots of things you eat, those little bits add up and it leads to problems like diabetes and obesity. Sugar can have many names too: high fructose corn syrup, cane sugar, or raw sugar for example. Soda, juice, candy, and even pasta sauce, bread and salad dressing can all be high in sugar! Try your best to avoid ingredients your grandmother wouldn’t recognize, and look for things lower in sugar.
- **Exercise** – Exercise is important to help build a healthy heart and body. It can help you feel better about yourself and to see the world in a better light. There are all types of exercises, so pick the one that is most interesting to you. That way you will stick with it. There are options from aerobics to dancing to team sports. Try to do some exercise every day.

Your inner beauty is a gift to the world. It is up to you to protect and nourish it through healthy living. If you neglect it, the stresses of everyday living will wear at it and could cause you serious problems. Your body is a temple to be embraced and cared for. Do your best to make it last for a long time. You only get one!

## Routine Medical Check-ups to Have:

Regular medical check-ups are important to any good health routine. Some of the basic check-ups that are important for all women are:

**General Physical** – Visit your doctor at least once a year for a physical. During this check-up a doctor will check your overall health. Some of the basic things they will check are: heart, heart rate, blood pressure, ears, eyes, throat, reflexes, and oxygen levels in the blood. During your annual physical the doctor may also draw some blood to check your blood count, cholesterol, glucose level for any symptoms of diabetes, HIV-Aids, and iron level to see if you are anemic. Remember that many important medical screenings such as pap smears, mammograms, STI’s, etc. may be offered at no cost under the Affordable Health Care Act. Check with your local health career center for more information.

**Dental Exam** – You should get a check-up once a year and have your teeth cleaned twice a year. The dentist will take x-rays of your teeth and alert you to any problems you might have. Addressing your dental needs is important for employment interviews. First impressions are often made by appearances and your smile can say a lot about you.

**Breast Self-Exams** – If you don’t know how to do a breast self-exam, ask your doctor or nurse to show you how. Once you learn you should check your breasts every month for lumps or irregularities. If you are older than 40 you should start getting annual mammograms. If you have signs of breast cancer, it’s better to catch it early!

**Pap Smear and Pelvic Exam** – These exams should be done once a year. These exams are to check for any gynecological issues. These exams are very important if you are sexually active as they can detect any sexually transmitted diseases as well.

**Skin Self-Exam** – This is probably the exam that is most often forgotten. Once every month or so, you should look at your entire body to see if you have any new moles or if any of your moles have changed in size, shape, or color. If so, you should see a dermatologist (skin doctor).

**Eye Exams** – You should get an eye exam every other year. In addition to finding out if you need glasses, eye exams also check for any ailments of the eye such as glaucoma, etc.

**Screening for Sexually Transmitted Infections** – Many STIs have no signs or symptoms or they have mild signs that can be easily overlooked. If you are sexually active, have a new partner, more than one partner, or if for any reason believe you may have been exposed to an STI, it is important to see a healthcare provider about getting tested for these and other common STIs: chlamydia, gonorrhea, HIV, herpes, HPV, syphilis and trichomaniasis.

## Resources

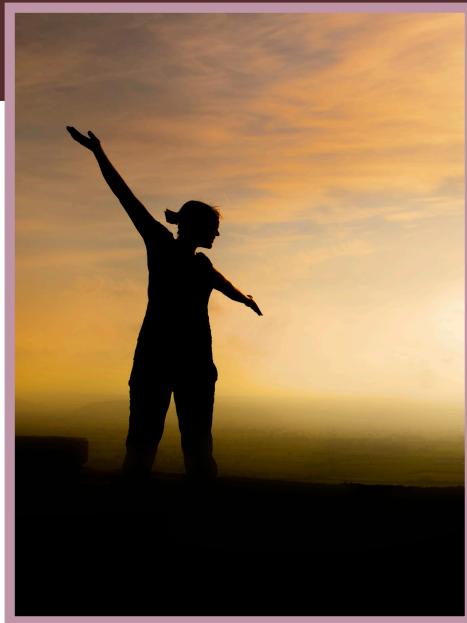
**Affordable Health Care** – This website gives information about the insurance offered under the Affordable Care Act and how to find it on the “healthcare marketplace.” People with lower incomes may be eligible for insurance at lower costs.

**General Healthcare Information for Women** – This website has all kinds of general healthcare information geared toward women.  
[www.womenshealth.gov](http://www.womenshealth.gov)

**Find a Health Center Near You** – The Health Resources and Services Administration (HRSA) health centers care for you, even if you have no health insurance. You pay what you can afford, based on your income. They created this webpage to help people find health centers near them. You can search for health centers near an address or place, or you can search by state or county.  
<http://findahealthcenter.hrsa.gov/>

# SELF EMPOWERMENT AND SELF ESTEEM *tipsheet*

**Becoming the woman you want to be**



## Preparing to Go Home

Going home is likely one of the best days you've had in a long time. You are happy but maybe a little scared, too. You know you don't ever want to go back. But you may worry about how you will do that. After seeing your loved ones and enjoying the things you missed, you may think the most important things are to find a place to live, get some money, and see your friends. But you should first focus on you! Becoming the woman you want to be. That alone will drive everything else you do. If you are already out and haven't taken the time to figure yourself out, now is the time to think about who you are and where you are in life.

What does this mean? How can I do that? Why is that so important?

Becoming the woman you want to be means having self-esteem. Some may call it confidence. It is about knowing that you are a good person. Believing in your own worth. You are a valued human being who made a wrong turn in life. That turn resulted in you going to prison. Now that you have served your time and paid your debt, it's time to

move on. This may be hard to believe since you've probably heard a lot of negatives about yourself. But, you can do it! The way we feel about ourselves doesn't just depend on our looks or skills. It doesn't depend on the cards we were dealt in life. It depends on whether we feel good enough or not, lovable or unloved, valuable or worthless. Right now, what are you feeling?

**“ Have you ever thought, felt or said to yourself: ”**

“I don't like myself.”

“I don't belong here. These people are better than me.”

“There's something wrong with me.”

“I don't have what it takes.”

“Nobody likes or wants me.”

“I want to hide.”

Some women who are just released from prison or jail often feel these things. They feel they are not good enough or needed. They have low self-esteem and feel helpless. They beat up on themselves without giving themselves a chance to succeed.

Good self-esteem gives you power and confidence. When you have healthy self-esteem you know that you have something to offer others. You feel that you can make a positive difference in others' lives. When you think well of yourself you give yourself power. You will have a better chance to succeed in the things you want to do with your life. Will you face challenges? Of course. Will you win at everything? That job interview? The relationship with your loved ones? Your financial goals? Maybe not. But you will have a greater chance of success than if your self-esteem is low and you feel powerless. And you will handle problems better when they come.

As someone leaving jail, your bad self-image may have come from different places. Maybe it was rejection by your parents. Maybe it was neglect. Maybe drugs or alcohol played a role. Maybe you suffered physical and emotional abuse. Perhaps parents or siblings ignored you. Maybe teachers treated you different from others. You may have been bullied. All of these things in your life would have hurt your self-esteem. These very things might have led you to illegal activities. But now you are out or will be out soon. How can you turn your life around? How can you change the way you look at life? How can you take back your power and increase your chance for a happy, healthy life?

Let's improve the image you have of yourself. Then you can go out and feel the power to conquer the world.

**How do I get started on building self-esteem? How do I gain more power over my life?**

1. **Think:** Find a quiet place where you can think about your life. Get a journal or a notebook. Make a list of what you want from life. Close your eyes and picture the life you want in the future. Graduate college? Have a career? Get married? Get in better shape? Whatever you want from life. Write all of these things down. This will become your roadmap to a new future.
2. **Be honest:** What are the reasons for the things on your list? Why are they so important? Are you doing these things for you? Or are you trying to prove someone wrong? Are you trying to make someone else happy? If your goal is really for someone else, you will be doing it for the wrong reason. In that case, you may not succeed in reaching your goal. Pick the things you want for yourself.
3. **Start small:** Don't try to change everything at once. Focus on one goal at a time. Break it into small steps. Take one step at a time. If you want to graduate college, start learning about it. What school offers the subject you want to study? Find out how much it costs. Figure out if you are able to attend. (See the *Education and Financial Literacy Tipsheets* to learn more.) Don't be scared if there is too much information. Colleges have counselors who will walk you through it. Many reentry programs can help you make a personal career and education plan. There is help for any goal you want to reach.
4. **Create a plan:** Once you decide what you want to achieve, make a plan to get there. This will be your map to success. List the things that you need to do. Give yourself a date to finish each step. Celebrate every step along the way. Check off each item that you complete. That way you can see how well you are doing in meeting your goal.
5. **Don't give up:** It takes a lot of determination to be successful. Try to find a mentor or friend who believes in you - someone who will be there to help you stay on track. (See the *Mentoring Tipsheet* to learn more.) Stay away from negative people. Avoid those who say, "You can't do that." You CAN do it!! Believe it and you can do it.
6. **Go for it:** There is no better time than now to start this change in your life. You are being let out and getting a second chance. You can do this with reflection, patience, determination, and focus. It may be hard. There may be setbacks. But once you have this positive self-esteem you will be empowered for life. Each goal you reach will give you another boost. There will be nothing you can't do. Go for it and don't look back. You deserve a new you.



### 7 Positive Sayings to Empower You

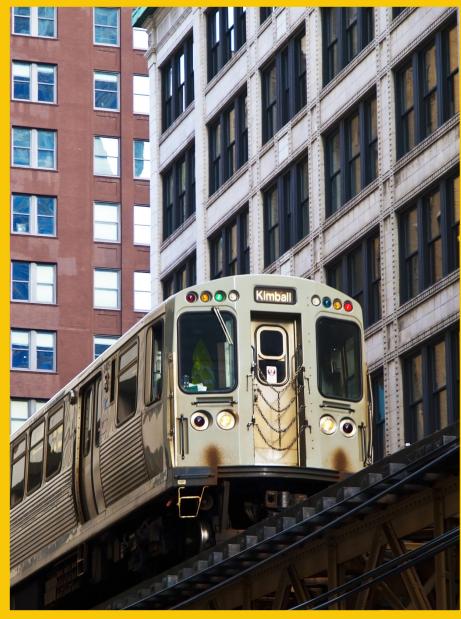
Below are 7 positive sayings you can repeat to yourself each day. Pick a favorite and say it at the start of each day. Or you can say one each day. Make sure you say one before you go to bed. You can repeat them at any time during the day and in any place. By repeating them daily, you will boost your self-esteem and confidence. It is like re-wiring your brain in a good way!

“

1. I am somebody.
2. I can do anything if I just focus on it.
3. I am a better person today than I was yesterday.
4. I am strong and can face any challenge.
5. I believe in me.
6. I am not defined by my setting or situation.
7. No one can take my dreams.

”

## **Getting Around Town: Finding Transportation to Work, Training, Education and Reconnecting with Family and Friends**



### **Preparing to Go Home**

There are many things to think about as you return home. One important thing is to find a way to get around that you can count on. You will need transportation to report to your parole officer. You will need it to get to school or training. You will need it to get to work. You will need it to get to reentry programs. And, you will need it just to visit with family and positive friends.

#### **Questions to think about:**

- What transportation choices do I have near where I will live?
- What will it cost each day? Each week? Each month?
- How will I pay for it?
- How do I find out where it goes? If it goes where I need to go?
- Is a car in my long term plans? If so, how will I buy it and pay the expenses?
- Where can I find bus passes or other ways of getting around?
- Should I count on friends and family to drive me where I need to go?
- Will my convictions matter in what transportation I can use?

### **Before Your Release**

- Make a list of options you have that are public or personal transportation.
- Map out where you will need to go. Include how far it is. Also how long it will take to get there. Figure out how much it will cost. (See the chart below.) Some places you may need to go are:
  - Parole and Probation Office
  - American Job Center (used to be called the One-Stop Career Center)
  - Doctors offices or to get medication
  - Health Center, local clinic, or Health Care "Navigator"
  - Work
  - School or training program
  - Family members
  - Your child's school (for teacher meetings and being involved)
- List transportation costs in your monthly budget (Read the Financial Literacy Tipsheet to learn more)
- List the other ways can you get to work or where you need to go

### **“ Things I wished they had told me before I got released... ”**

“I wish I had not asked my boyfriend to take me to work...He was late and they fired ME!”

“I had to take two busses and walk blocks to get to my job. It took me hours each way to get across town.  
Maybe I should have moved closer to work.”

“When I got home, my uncle gave me an old car. I was so excited until it kept breaking down and  
I did not have the money to fix it. I ended up taking the bus to work after all.”

“I got a job at the food court at the airport, outside security. They helped me with vouchers to take the light rail for a few months.  
I got a few months extra since I always got to work on time. It was quieter than the bus.”

## What to Expect When Looking for Transportation You Can Afford

- Transportation is a big problem in many cities and suburbs. This is true for everyone.
- It will take time to find the bus or metro schedule that works best for you.
- Check if there is a dependable car pool option with family or coworkers.
- Think about what transportation is nearby when you look for places to live and work.
- Transportation costs will be a big part of your monthly budget. But, if you don't get to work, you won't get paid. So you must get there somehow!
- If you can't count on your transportation you risk losing your job! Your employer only cares that you are at work on time everyday. There is no excuse. Asking to leave early "to catch a ride" is not good either!!
- Look at transportation schedules and find options in case you need to work late or come in early. Do this before you need them.
- Given weather and other things out of your control, what is your Plan B?



## Getting on Track: What Do I Need to Know?

- Is there a reentry program I can sign up for that has transportation help?
- Can I get bus tokens at the American Job Center? Social services office? Other programs?
- Does my employer offer any transportation support? Some employers may offer bus tokens or money during your first months of work to help you.
- Relying on family or a boyfriend is usually not a good choice. They may have too many other issues that you can get caught up in.
- If I use public transportation, how long does it REALLY take to get to work so I will be there on time? Take a practice ride to test how long it really takes. Do this test at about the time you will head to work. That way you see what traffic or other delays will be like. Figure out if you need an earlier bus or subway. If you are late you may miss your transportation. What can you do then?



## Make your own solid plan!

Finding transportation and being able to pay for it is a reentry challenge. Planning ahead and setting it up will really help you. Do not just family and friends to give you rides, especially if they are sometimes unreliable. Think about your own car, carpools or public transportation. Please use the chart on the next page to plan how you will get where you need to go. Now, let's get ready to "Get Around Town."

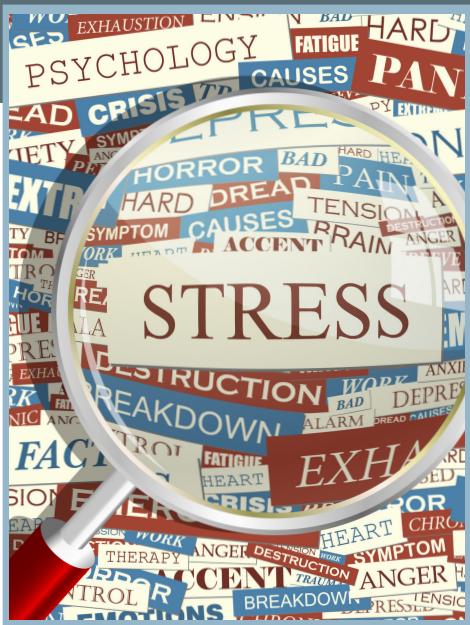
## Resources

- **American Job Centers** – This website has information for people getting out of jail. They also have information on other services and limited transportation options for each state. <http://jobcenter.usa.gov/>
- **National Inventory of Collateral Consequences of Criminal Conviction** – Developed by the American Bar Association, this website gives information for each state about if and how your convictions may affect getting a motor vehicle registration, license or other topics related to transportation choices. <http://www.abacollateralconsequences.org>
- **The National HIRE Network** – This site lists many reentry and job support services for each state. Some state programs also offer transportation as a service. <http://www.hirenetwork.org/search/node/transportation?page=1>
- **Public Library or City Visitor Center** – These places often have paper maps that are free to take and use.
- **Your Local Bus Company** – The local bus companies (or subways and other public transit) will have schedules posted online and on the bus route where and when you can catch the bus. Ask for help if you are not sure how to read them.

## Transportation Planning Chart

Type of Transportation	Where do I get it?	How much does it cost?	Does it go where I need to go?	Can I count on it?
Bus				
Taxi				
Walking				
Car/van pool				
Bus with passes				
My own car				
Bike or motor bike				
Reverse Commute:** (Employer provides this)				
Metro/train				
Friend/family member				
Other				

(\*\*\* A reverse commute is transportation provided out of the city to a location that needs more employees – like employees going from inside the city out to the airport.)



# Preparing to Go Home

The doors finally open and you are excited to go home. You have no idea what awaits you. It has to be better than what you are leaving. Before you step out the door, or if you are already out, are you prepared for what is in front of you?

The world will throw many issues at you. You need to be ready to face them. One challenge we all face is how to live a healthy lifestyle – both physically and mentally. Good health lets you focus on your goals. But, healthy living is not automatic. You have to be actively getting healthy and keeping your good health.

## Before Your Release

While inside, you probably felt the stress of being locked away from your family and friends. You were around people who acted differently. They had different styles. They talked and used body language in a way you didn't. They may have made you wonder about your own mental state. You also lived under rules that took away some of your

basic freedoms. You didn't get to choose your schedule, clothes, food, or even friends in some cases. Without the chance to make decisions, you may have felt like a robot – you just went through the motions. And, maybe you were addicted to a drug or alcohol at first and were treated for withdrawal.

All of these things could cause mental and emotional health challenges. You might have become depressed, stressed, withdrawn, anxious, frustrated, or even angry and aggressive. You may even now feel sad, hopeless, or unable to sleep. You wonder if you matter and may have even thought about suicide. If these feelings last, they can be mental health symptoms. This does not mean that you will feel like this forever. But, they are important enough that medical help may be needed. Think about these questions:

- While you were inside did you receive medications for the symptoms just described?
  - Were you ever placed in isolation or reprimanded for any of these symptoms?
  - Have you received prescription drugs to help you with controlling your behavior?
  - Were you ever diagnosed with hypertension (high blood pressure)? Hypertension is directly related to high stress levels and can lead to strokes and heart attacks.

If you are on medication now, you should look for and keep getting medical help for your symptoms (see *Physical Health Tipsheet*). Look past where you are now to how you can become better. Remember, life is not about what happens to us. It is about how we respond to things when they happen.

While in jail, you can't control the demands and rules – your schedule, what you eat or wear, and so on. You can control how you react to these things. Learn how to calm your mind through meditation and deep breathing. Try to walk for at least 20-30 minutes every day. If your body is healthy, your mind will feel better, too.

Before you leave, make sure you get a copy of your medical records including all prescriptions. Also get information for doctors and medical centers in your neighborhood. Ensure that you have at least a 1 to 3 month supply of all prescribed drugs so that you can continue your medications while looking for a place to live and a local doctor. Take a copy of this information with you and give it to any doctor that you visit once you are released.



## After Your Release

Once you are out, you will have many questions to answer. Where will I live? How can I get a job? Where can I get money? While these are all important, so is your state of mind. The pressure you will feel after release can lead to an unhealthy mental state. Many health care experts say that people who get out of prison go through some of the same things as soldiers coming home from war.

## Know When to Ask for Help

Some people may develop depression, experience grief and anger, turn to alcohol or drugs, and even think about hurting themselves or others. The signs of serious problems include:

- Feeling worried almost all of the time
- Crying often
- Increased irritability, anger, and arguing a lot
- Wanting to be alone most of the time
- Feeling on edge or fearful, overwhelmed by sadness, confused
- Having trouble thinking clearly or focusing, and a hard time making decisions
- Increased alcohol or substance use
- Increased headaches or aches and pains
- Trouble with your “nerves”

If these signs and symptoms continue and get in the way of daily life, ask for help. Once you have housing, check with your parole or probation officer, or someone who can help you get medical insurance and direct you to the appropriate healthcare service if needed. There is nothing wrong with asking for help if you feel you can't cope with the things you face after release – unemployment, housing, family conflicts, relationships, money, and so on. There are people and places to help you: a therapist, religious leader or a support group, and at times medication. When these problems are treated correctly, you'll feel better and can get back to leading a normal and rewarding life.

If you are eligible for Medicaid, find the nearest social services office to apply. If you are not eligible for Medicaid, under the Affordable Care Act every U.S. citizen can get medical benefits, including mental health care. Check with the nearest social services office about how to apply.

No matter what we look like on the outside, our mental health matters. Learn to get your mental health back in line so that you can become the best you can be.

## Tips for Good Mental Health:

- If you are on medicines, follow the doctor's instructions. Do not stop taking your medication without talking to your doctor. Some medications cause bad reactions if you just stop.
- Get away from toxic people and places.
- Replace any self-hating messages that society throws at you as an ex-offender with positive affirmations. (See the Self-Empowerment Tipsheet).
- Learn to control your emotions. Get help if you need to by finding anger management classes through your doctor, parole/probation officer, or health clinic.
- Get at least 7-8 hours of sleep each night. A lot of important things happen in your body and brain as you sleep!
- Eat healthy foods. Fried and processed foods tend to raise stress levels and cause high blood pressure and high cholesterol, which lead to heart disease. A lot of sugar also can affect your mood and cause obesity.
- Exercise. Exercise can help you feel better about yourself and give you a different outlook on life. Walking is one of the best exercises. Exercise relieves stress and helps you stay fit.

## Resources

- **Treatment Referral Line** – 1-800-662-HELP (1-800-662-4357)
- **Suicide Prevention Lifeline** – 1-800-273-TALK (1-800-273-8255)
- **Mental Health** – This website focuses on mental health information and resources. It has a great deal of information about all kinds of mental health issues, how to talk about it, and how to get help. It also has information in Spanish. [www.mentalhealth.gov](http://www.mentalhealth.gov)
- **Substance Abuse and Mental Health Services Administration** – This link is to the Substance Abuse and Mental Health Services Administration website. There are many links here to services for drug or alcohol abuse and mental health assistance. [www.samhsa.gov/prevention/](http://www.samhsa.gov/prevention/)
- **Affordable Health Care** – This site provides information about the Affordable Care Act, how to get insurance, and connects to an insurance marketplace. People who do not have a lot of money may be able to get insurance at a lower cost. [www.hhs.gov/healthcare](http://www.hhs.gov/healthcare)
- **General Healthcare Information for Women** – This site contains all kinds of helpful health related information focused on women and their needs. [www.womenshealth.gov](http://www.womenshealth.gov)