

A Publication of The National Alliance to End Homelessness

The following Life Skills Manual addresses some of the issues that you may have to face when you move into permanent housing. Some of the information was provided by the National Alliance to End Homelessness, and some was provided by the organization which gave you the book. The manual does not cover every issue, but we hope it helps you to get organized around some of the things you may face.

The National Alliance to End Homelessness wishes to thank the following organizations and individuals whose materials we used in preparing our portion of this manual:

- ★ Ms. Rita Bright
- **★** St. Louis Homeless Services Board
- **★** City of New York
- **★** Family Tree, Denver, Colorado

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Despite the help of these fine people and organizations, the contents of the manual are the sole responsibility of the National Alliance to End Homelessness.

STEP BY STEP GUIDE TO BETTER LIFE MANAGEMENT

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A Publication of:

The National Alliance to End Homelessness 1518 K Street, NW Suite 206 Washington, DC 20005 (202) 638-1526

1995

★ CLEANLINESS ★

Keeping you and your home clean has lots of positive benefits —

- ★ Makes you feel good about yourself (self-esteem).
- **★** Makes a healthier environment for you and your children.
- ***** Makes a good impression on other people.
- ★ Gives you a real sense of accomplishment.



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Like so many things, keeping you and your home clean requires —

✓ Perseverance

✓ Organization

✓ Time

✓ Cooperation

✓ Skill

Perseverance — because once you start to let things go, it is so much harder to get back on track. This is not only because of the DISCIPLINE involved, but also because things that are dirtier are harder to clean.

Organization — because the easiest way to keep things and people clean is to have a SCHEDULE and have all the proper materials at hand.

Time — because keeping clean can't, unfortunately, just be fitted in here and there. It takes a commitment of time.

Cooperation — because if there is more than one of you involved, you not only need help making things clean, but also keeping them from getting dirty in the first place.

Skill — not just anyone can do a good job of getting and keeping things — and people — clean. You have to know what you're doing.



What Has to Be Done Every Day

- Every person washes faces and hands and brushes teeth
- Baths and showers
- Make beds
- Straighten up
- Wash dishes after every meal
- Sweep kitchen floor
- Check the garbage

Every Few Days

- Baths or showers
- Sweep floors (as needed)
- Wipe off bathroom surfaces



Every Week

- Do laundry
- Thorough house cleaning
 - dust
 - sweep or vacuum floors
 - clean bathrooms (tubs or showers, toilets, sinks, floors)
 - sweep off porches or outdoor walkways
- Wash towels and area rugs from bathroom and kitchen

Monthly or Seasonally

- Clean cabinets and closets
- · Wash windows
- Wipe walls
- Hose down outdoor surfaces
- · Hair care



INFORMATION SHEET				
POISON CONTROL CENTER				
HOME EXTENSION SERVICE				
DOCTOR'S OFFICE				
BEAUTY SHOP				

BARBER'S SHOP





BEING A GOOD TENANT

Now that you have moved to your new home or apartment, it is important to be a good tenant, both so you don't lose your home, and so that you have a good record when you make moves in the future. Both you and your landlord have certain responsibilities for keeping the house or apartment in good shape. Although your major responsibility is to pay the rent on time, there are some other things that also go into becoming a good tenant.

MAKE SURE YOU KNOW WHAT YOU'RE SUPPOSED TO DO!

You should have a lease that describes the terms of your rental. It will tell you when to pay the rent and where to send your payment. It will tell you how much to pay. It will tell you how long you and the landlord have agreed you will rent the apartment or house at that rent. It may talk about a damage deposit, how the landlord must hold the deposit (that is, whether or not it should be in a bank account) and what you have to do to get the deposit back. It will probably tell you how many people are allowed to live in the house or apartment. It may also list other responsibilities for you and for the landlord.



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✓ Things to Find Out Before Signing the Lease

What is the rent?
When is the rent due?
To whom do you pay the rent?
Does the rent include utilities — if yes, which utilities?
How long does the lease run?
If you want to renew the lease, under what terms can this be done?
Is there anything in the lease that will cause the rent to go up during the term of the lease?
How often is rent normally increased?
On what date can you occupy the apartment/house?
How much is the security deposit?
Under what conditions can you have the deposit refunded to you?



After you leave the apartment how long will it take to get the deposit back?			
What alterations, if any, can you make to the apartment?			
Are any alterations specifically prohibited (nails in walls, etc.)?			
How often will the apartment be painted?			
If furniture comes with the apartment, who decides when it should be replaced?			
Are pets allowed?			
If you have to move out before the lease expires, can you sublet the house/apartment? If yes, what procedures will you have to follow to sublet (does the new tenant have to be screened by the landlord)?			
Who is responsible for outdoor maintenance?			
Who is responsible for indoor maintenance?			
Is there periodic pest control?			



✓ THE LANDLORD HAS RESPONSIBILITIES TOO

Most of the landlord's responsibilities are set by local laws. But, in general, they have to do the following things.

Your landlord has to keep your house or apartment up to standards set by law. (If you have questions about what these standards are, you can contact the local Building Inspector).

- Your landlord has to give you notice if s/he is going to change your rent.
- Your landlord has to give you notice if s/he is going to stop renting to you.
- Your landlord can't harass you and has to give you privacy, although s/he may have the right to make inspections.



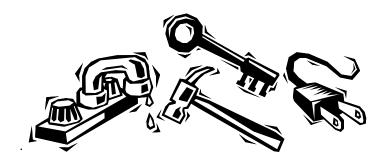
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✓ YOUR RESPONSIBILITIES AS A TENANT

It is important that you meet all of your responsibilities as a tenant. If there is some responsibility you cannot meet, you should try to get someone to help you, immediately — don't let the problem drag on. You can go to a homeless program you were involved in, to your church, to Legal Aid, or other places to find help.

Different cities may have different laws, but in general, your responsibilities are as follows.

- Pay the rent on time and in the manner you and your landlord have agreed. (NEVER SEND CASH THROUGH THE MAIL — either send a check [see section on money management] or deliver the rent in cash to the land-lord.)
- Only allow the proper number of people to live in the house or apartment. For example, if your lease says two people can live in the apartment, only let two people live there.
- Open utility accounts in your name. Depending on whether you need gas and electricity, or just electricity, you should make sure that utility service is on as long as you are in the house/apartment.
- Keep the apartment or house clean! If there is a lawn, keep it mowed and trim any bushes or trees so that they do not block walkways, alleys, drives or roads. (In some cases, this may be the landlord's responsibility.) Make sure the house/apartment looks neat from the outside.
- Make sure there is no serious damage or structural damage done to the house.
- Take good care of appliances.



- Inform the landlord immediately of any problems that will require his or her attention (broken appliances, structural damage, etc.)
- Let the landlord's repair people into the house/apartment once the landlord has made the proper arrangements and you are satisfied with their ID.
- Keep your toilet from getting clogged. Do not throw grease, diapers or anything else in your toilets, and make sure that children don't throw toys or other items in the toilet.
- Bag your garbage and throw it away in the proper manner. You can check with your local garbage and trash collection services to see when your pick-up is and any special requirements for putting out the garbage or trash.
- If you have a fuse box, check it and make sure that you have on hand a supply of fuses of the type it takes.
- Keep your house or apartment locked when you are not there so that it cannot be vandalized.
- Give the landlord proper notice before you move out.
- Pay for any damages you cause in the apartment. (If there are any damages to the apartment **before** you move in, you should make a list of them and, if possible, photograph them and inform your landlord. That way you won't be charged for them when you leave.)



INFORMATION SHEET

LANDLORD'S NAME, ADDRESS AND PHONE NUMBER
WHERE TO SEND THE RENT (IF DIFFERENT FROM LANDLORD)
GAS COMPANY NAME, ADDRESS AND PHONE NUMBER
ELECTRIC COMPANY NAME, ADDRESS AND PHONE NUMBER
COMMUNITY OR BLOCK ASSOCIATION NAME, ADDRESS AND PHONE NUMBER
TENANT ASSOCIATION NAME AND PHONE NUMBER



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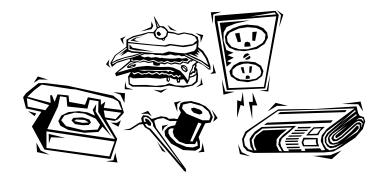
★ BUDGETING ★

Four Steps to Money Management

★ Step One — **Set Goals**

Short-Term Goals — What do you need to do to make it day-by-day, month-to-month?

Long-Term Goals — What do you need to become what you want to become?



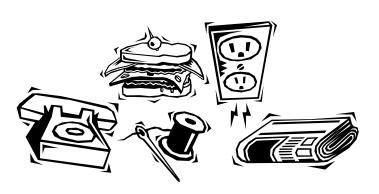
★ Step Two -- Figure Out Your Income and Expenses

What are your **fixed monthly expenses?**

Rent	\$
Utilities	\$
Day care/child care	\$
Transportation	\$
Insurance	\$
Car or other loan repayments	\$
School fees	\$
Laundry/dry cleaning	\$
Children's allowance	\$
Alimony or child support payments	\$
Savings to meet long-term goals	\$

What are your variable monthly expenses?

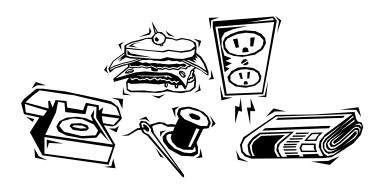
Food	\$
Entertainment	\$
Barber and/or beauty shop	\$
Personal items	\$
Tobacco and/or liquor	\$
Newspapers/magazines	\$
Babysitting	\$
Donations	S



What are your periodic expenses?	
Car repair	\$
Trips	\$
Medical bills	\$
Taxes	\$
Medications/prescriptions	\$
Clothing	\$
Home repair/maintenance	\$

What is your **monthly income** and how do you receive it?

Salary or wages (daily, weekly, bi-weekly, monthly)	\$
Income benefits	\$
Food Stamps	\$
Child support	\$
Pension	\$
Alimony	\$
Interest on bank accounts	\$
Other	S



★ Step Three — **Develop a Plan and Stick to It**

How does your income match up with your fixed, variable and periodic expenses?

What happens when you add in a savings plan to meet your future goals (college or schooling, a car, a trip, etc.)?

If your income is too low to meet your expenses, you will either have to raise your income, or lower your expenses. Or you could plan to lower expenses in the short run, while investing some funds in something that will raise your income in the longer term.

Figure out when your bills are due, and when your income comes in. Decide what bills you are going to pay out of what check.

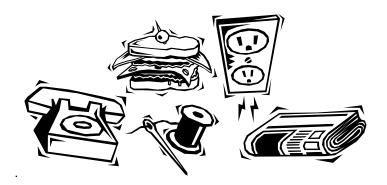
Example: You get paid every two weeks — \$450 after taxes. Your rent is \$250; your utilities are \$100; your day care costs \$100. If you pay all of these bills out of one paycheck, you will have nothing left over to pay for food and other expenses. Try to pay rent out of one check and utilities and day care out of the next one.

Develop a plan:

- 1. Decide which fixed expenses you will pay from which check.
- 2. Figure out how much you have to put aside from each check to pay for periodic expenses.
- 3. Add in savings to meet long term goals.
- 4. The remainder is available to meet variable expenses each month. Divide it into weekly or daily allocations.
- 5. Make adjustments so that the whole thing works for you.

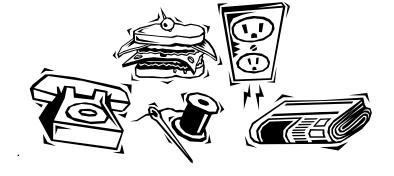


INFORMATION SHEET
BANK ACCOUNT #
BANK MANAGER NAME AND PHONE NUMBER
GAS COMPANY BILLING OFFICE
ELECTRIC COMPANY BILLING OFFICE
TELEPHONE COMPANY BILLING OFFICE



CREDIT CARD ACCOUNT NUMBERS

CREDIT CARD INFORMATION NUMBERS



★ SELF ESTEEM ★

The easiest and longest lasting way to feel good about yourself is to **SET GOALS AND ACHIEVE THEM.**

The first step in setting goals is to understand yourself. To do that, you have to understand what your values, needs, wants and choices are.

VALUE Something that you believe or feel is worthwhile.

Believing that hard work builds character is a value.

NEED Something that you need to survive.

Food is a need.

WANT Something that you desire.

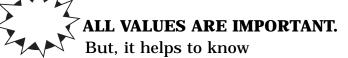
A big house is a want.

CHOICE A decision that you make to do or not do something.



What are your ten most important values? Put the most important value first, and so on.

1	 	 	
7			
8			
9			
10			



which values you think are most important when it comes to making choices.

Example: Honesty is your most important value. Friendship is your fifth most important value. If a friend asks you to do something dishonest, you say no and lose your friend. When you had to make a choice between the two values of honesty and friendship, you put honesty first.

What are your most important needs?

1		 	
2	 	 	
3		 	
4.			
5	 	 	
6			
7			
9	 	 	
10			





What are the things you most want?	Put the thing you want most
first and so on.	- •

1	 	 	
3	 	 	
4		 	
6	 	 	
7	 	 	
8			
9	 	 	
10	 		





Based on knowing yourself, by knowing your values, wants and needs, you can set goals for yourself. These goals come from making choices, based on your values, between needs and wants.



AN IMPORTANT PART OF SETTING GOALS IS TO CHOOSE THINGS THAT YOU CAN ACCOMPLISH.

Every day set yourself some **short-term goals** — things that can be accomplished that day. Try to make them things that help you get something you either need or want.

Examples of short-term goals

- Apply for one job.
- Make an appointment for your child to see a doctor for his shots.
- Take your child to the library.
- Make something different for dinner.
- Give yourself a manicure.
- Don't eat any sweets.
- Be on time for your training class and work as hard as you can every minute of class.





EVERYONE GETS A GOOD FEELING FROM ACCOMPLISHING GOALS!

Set a few **medium-range goals** — things that can be accomplished in a few weeks or months. Every week look at your list of goals and see if you are making any progress toward achieving them. Try to choose some things that you think you really want or need — and that you can achieve.

Examples of **medium-range goals**:

- Find a job.
- Get on a weekly schedule of cleaning the house.
- Do something fun and special with the children every Satur day for a month.
- Find a beginning computer course and sign up for it.
- Save an extra ten dollars per week.



Set **long-range goals** that will really help you get the things you want and need. Regularly assess your progress toward meeting these goals. If it is clear that you are absolutely not going to meet a goal, check to see if you can rearrange things so that you can achieve it. If it is clear that it is unrealistic to expect to achieve it, take it off the list. The purpose of having goals is to give you a sense of accomplishment —not to depress you because you haven't met them.

Examples of **long-range goals**:

- · Get a GED.
- Find a better apartment.
- Improve your relationship with your mother.
- Stop seeing old friends that you think are a bad influence on you, and make new friends that share your values.

Having been homeless, you should remember that you have survived one of the most difficult things a person can go through. You are a SURVIVOR — and you have many, many strengths.



Avoiding Stress

Stress is a big factor in modern life. Unfortunately, it often makes us unable to cope with things and we don't feel good about ourselves.

Trying to manage a home, children, jobs, job searches, education, chores, etc. is stressful. Stress has nothing to do with income — rich people and poor people get stressed out! There are, however, some ways to relieve stress and begin feeling good about yourself.

- ✓ Hug someone.
- ✓ Compliment someone.
- ✓ Smile.
- ✓ Sing.
- ✓ Whistle.
- ✓ Dance.
- ✓ Exercise.
- ✓ Learn about something new.
- ✓ Spend some time looking at something beautiful.
- ✓ Think of something that makes you happy.
- ✓ Think about something you have accomplished today.
- ✓ Be thankful for what you have.
- ✓ Do something nice for someone else.
- ✓ Listen to some music.
- ✓ Listen to the sounds outdoors.
- ✓ Have faith.
- ✓ Stretch.
- ✓ Have something nutritious to eat.



Here are some really important ways to cut down on stress in your life:

- ✓ Limit your use of alcohol.
- ✓ Limit your use of cigarettes.
- ✓ Limit your use of caffeine.
- ✓ Limit your use of medication to only those prescribed by the doctor.





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INFORMATION SHEET

D)	

LIBRARY ADDRESS AND PHONE NUMBER

COMMUNITY CENTER ADDRESS AND PHONE NUMBER

RECREATION DEPARTMENT ADDRESS AND PHONE NUMBER



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As parents we have the responsibility to provide a loving and stable environment for our children. We have to nurture their emotional, physical, educational, intellectual and social growth. This is a mighty responsibility which does not require a lot of money, but it does require a lot of LOVE and PATIENCE.

Our children are our responsibility. Each child deserves our caring attention and continual patience. We must provide an environment which motivates our children to perform, to be successful and stimulates their pride. Patience is an important ingredient for accomplishing this.

We must be committed not only to being good and loving parents—but also parents with patience.



The definition of PATIENCE: the capacity to endure or wait calmly. Other words for PATIENCE are: long sufferance; endurance; calmness; composure, quietness; perseverance; leniency.

Remember **long-sufferance** when: you just don't think you can stand to pick up the children's messy toys one more time.

Remember **endurance** when: you've worked all day, picked up the kids, gone to the store, made dinner, gone to the laundromat, and the kids won't get ready for bed. Sometimes all they want is the attention that you've been too busy to give them that day.

Remember **calmness** when: the school calls to tell you that your child has been misbehaving. It takes real calm to get to the bottom of what happened and decide what the consequences should be.

Remember **composure** when: a child acts up in public. If you want the child to be composed, you'll have to show some composure, yourself, and accept that children do, sometimes, act up.

Remember **quietness** when: you're being provoked into a screaming match with your child. Sometimes just letting the yelling wash over you is the only response.



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Remember **perseverance** when: you're so tired that you're tempted to allow your child to watch TV rather than argue with her about doing her homework. Her success is going to depend as much on your hard work as on her own.

Remember **persistence** when: it seems easier to do all the straightening up your-self rather than keep pestering the children to do their share. They learn their lessons about how to act from you.

Remember **leniency** when: you're so angry that your hand is itching to strike out. LOVE works best in the long run.

YOU MUST BE PATIENT WITH YOURSELF TO BE A PATIENT WITH YOUR CHILDREN!

Be Patient with Yourself

Parenting Takes

P - atience

A - ffirmation

R - espect

E - ncouragement

N - urturing

T - ime

I - nvolvement

N - egotiating

G - uidance





INFORMATION SHEET



BABYSITTER'S PHONE NUMBER

SCHOOL OFFICE PHONE NUMBER

TEACHER'S NAME AND HOME PHONE NUMBER

PRINCIPAL'S NAME AND PHONE NUMBER

RECREATION DEPARTMENT ADDRESS AND PHONE NUMBER

CHILD ABUSE HOTLINE PHONE NUMBER



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Food is an important part of our life — it affects us in many areas:

Self Esteem — If we eat right we are healthier and look better.

Health — Eating right gives us more energy and makes us less likely to

become ill.

Recreation — Eating is a pleasurable experience for most people.

Friendship — Eating together with friends and family binds us together.

Religion — Eating or not eating certain foods plays a part in some religions.

Money — Food is a major part of our budget and eating right includes

eating within our budget.



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What should you and your family eat every day?

Milk Group (2-4 servings per day)

- milk
- cheese
- yogurt
- ice cream

Meat Group (2-3 servings per day)

- meat
- beans
- fish
- chicken
- eggs
- peanut butter
- nuts

Vegetable Group (3-5 servings per day)

- salad
- raw and cooked vegetables
- vegetable juices

Fruit Group (2-4 servings per day)

- fruit
- prepared fruit (applesauce, raisins)
- fruit juice (not fruit drink)

Grain Group (6-11 servings per day)

- bread
- tortillas
- noodles
- pasta
- crackers
- rolls
- pancakes/waffles
- cold and hot cereal

Other (sparingly—as little as possible)

- oil
- salty snack foods (potato chips, etc.)
- soft drinks
- baked goods (cookies, cakes)
- candy
- sugar
- salad dressing (except for fat free)



One of the most expensive parts of this plan is the meat. But, there are alternatives to using meat that are less expensive and still fulfill this requirement. Sometimes they are combinations of other foods.

One meat portion	or	cheese with pasta	
One meat portion	or	peanut butter sandwich with milk	
One meat portion	or	grilled cheese sandwich	
One meat portion	or	beans and cornbread	
One meat portion	or	cheese and rice	
One meat portion	or	cheese and beans	
One meat portion	or	beans and tortillas	
One meat portion	or	cereal and milk	
One meat portion	or	beans and rice	



Steps in Food Planning

- ✓ Make menus
- ✓ Make a shopping list
- ✓ Shop with the list and stick to it
 - ✓ Compare food prices
 - ✓ Look for quality food
 - ✓ Use coupons sparingly

Make Menus

The only way to make food dollars stretch to last the whole week (or month) is to plan your meals. This also allows you to make sure that you are meeting the nutritional guidelines above.

Write the days of the week across the top of the page. Write Breakfast, Lunch, Dinner, Snacks along the side of the page. Now you can plan what you need to feed your family or yourself for the week. Remember that every day each person should have:

- 2 dairy
- 2 meats
- 3 vegetables
- 2 fruits
- 6 breads/cereals
- limited sweets, fats & oils



Make a Shopping List

Take your menu chart and use it to make a shopping list. Check the grocery ads and your coupons for special prices and adjust your menu accordingly. Be sure to add healthy snack foods so that you and your children aren't tempted to spend money on salty or sweet snack foods that are bad for you.

Shop with the List and Stick to It

Go shopping at a budget grocery if possible. Take your list and stick to it. Impulse buying is a good way to over-spend. Go shopping alone, if possible, so that you don't end up buying in response to the demands of the people (especially the children) who are with you. Don't go shopping when you are hungry — go when you are full so that you aren't tempted to buy everything that sounds good to you. Shop as seldom as possible — plan your meals for a long period and buy all the food you will need for that period at one time.

Compare Food Prices

Buy generic foods and store brands whenever possible -- they are usually much cheaper than brand name foods and generally of the same quality.

Look at the labels and compare prices. The easiest way to do this is by the unit price — not by the price of the item. This is because you can't really compare the cost of items if they come in different sizes. The unit price is displayed on the price tag that is ON THE SHELF — not on the item. Usually the biggest number on this tag is the price of the item. However, to the left of this is a number called the unit price — the price per pound, per ounce, per foot, etc. — it doesn't really matter what the unit is because you are just going to compare one item's unit cost with another's. Often the larger size of something — even the same brand — has a smaller unit price, so it is cheaper to buy. Store brands and generic brands usually have a cheaper unit price than brand names.



Look for Quality Food

Look for produce that is not bruised and that is fresh. Open the carton to make sure that eggs are not broken. Check to make sure that bags or boxes don't have holes in them (unless you are buying at a discount from a damaged goods shelf!).

Also, packaged foods are now required to have nutrition labels so that you can check and compare whether or not they have too much fat, salt, or sugar, or cholesterol and that you are getting enough protein, fiber, etc.

Use Coupons Sparingly

Coupons may be OK if they are for foods that you would be buying anyway. But often they are not. They are generally for brand name foods which, even with coupons, will be more expensive than generics and store brands. And they can tempt you to purchase prepared and other foods that are costly (prepared foods cost many, many times more than the ingredients you would have to buy to prepare them yourself). So it doesn't usually pay to spend too much time collecting coupons.



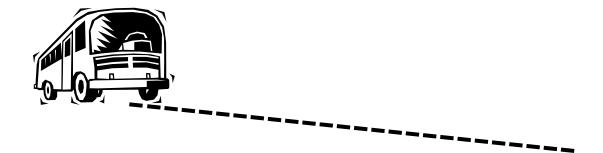
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★ RIDING THE BUS (OR SUBWAY) ★

★ Getting Organized to Ride

- Get a map of bus/subway lines.
- Get a bus/subway schedule.
- Learn where the nearest bus stop is and what lines come to it.
- Check the price of the bus or subway so that you will have the correct amount. If you are going to use the system often, check on the price of a monthly pass. Count up how many trips you are likely to take in a month (Example: You ride the bus to and from work five days per week. It costs \$1.00 each way. You would be spending \$2.00 per day or \$40.00 per month. A monthly pass costs \$35.00. Therefore, you would save \$5.00 per month by buying a pass.)
- Check to see if children ride free and at what age they have to start paying.



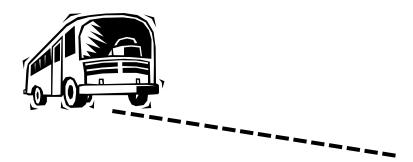
★ Riding the Bus

- Learn the address you are going to and the address you are returning to.
- Plan your bus route using the map or by calling the bus/subway information line.
- Arrive at the stop in plenty of time.
- When you get on the bus, ask for a transfer if you are going to have to transfer to another line.
- If you're not sure what your destination looks like, ask the driver to let you know when you get there BUT DON'T RELY ON THE DRIVER, entirely. Watch the street signs. About a block before you reach your destination, signal the driver (by pulling the signal cord above the seat, pressing the signal pad on the side of the bus, etc.) The bus driver will only let you out at a bus stop.



★ Riding the Subway

- Check on a map to discover the subway stop that is closest to where you are going.
- Using the route map, figure out which train(s) you will have to take to get to that point. Make note of where you may have to change from one train to another.
- Enter the station and, if it is not clearly marked, ask an attendant which train you take and in which direction.
- Pay the fare in the appropriate manner.
- Subways and trains make regular stops at certain stations. Usually the name of the station is written on the wall of the station, or on a sign. Watch the signs to look for your station and exit.



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BUS ROUTE INFORMATION		
SUBWAY ROUTE INFORMATION		

CAB COMPANY

