

HEALTH & WELL-BEING

I need to take care of myself mentally and physically.

FINANCES

I want to build a solid financial future.

PRACTICAL PATHWAYS: Youth Transitioning into Adulthood

WHEELS

I'm ready to buy a car.

VOLUNTARY EXTENDED SUPPORT (V-9) AGREEMENT

I can't do this all on my own.

Dear Youth,

First, I want to say you are not alone.

Sometimes in life, when we face big challenges, we become filled with doubt, and we think we have no one to count on but ourselves. However, there are people who care about you even if you don't believe it to be true.

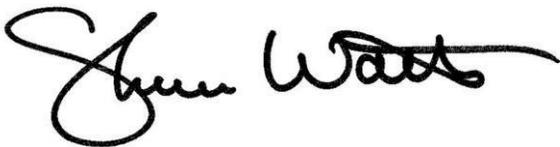
Aging out of the foster care system can be one of those challenges, but I want you to know that there is always someone for you to contact. You may reach out to a teacher, your transition worker, your caseworker, and those who you call family whether it is close friends, foster parents, biological family, or community members.

There will be times when you will need to advocate for yourself - not only while in foster care, but in your life outside of foster care, as well. Sometimes we think we know what it is best or right, and we might sometimes be wrong. However, don't let your voice be unheard. Always share your opinion so others can also better understand you and your needs and feelings. By sharing your opinion you could be changing the system for not only yourself, but also those who are in care after you.

You are a strong person who can make it through anything. When you want something - go for it!

I hope you find *Practical Pathways* to be a great resource for you throughout your transition to your amazing future.

Best and Success!

A handwritten signature in black ink that reads "Shannon Watts". The signature is written in a cursive, flowing style.

Shannon Watts

Acknowledgements

First and foremost, we acknowledge Shannon Watts, who had the idea to create this much needed resource guide for youth transitioning out of the foster care system. Shannon has worked in collaboration with a team for the past two years to develop *Practical Pathways*.

We also acknowledge and thank the following for helping to make this resource guide possible:

- The Maine Department of Health and Human Services, Office of Child and Family Services' transition staff and administrators, who provided feedback and input on the resource guide. They have made an ongoing commitment to support young people transitioning from Maine's foster care system.
- The staff of the Youth Leadership Advisory Team (YLAT) for editing and formatting *Practical Pathways*.
- The Maine Youth Transition Collaborative (MYTC) for providing the financial support to print this guide.

Finally, we are especially grateful to all of the young people who have transitioned out of care for their willingness to share their experiences and insights to help us determine the content of *Practical Pathways*.

- Cutler Institute for Health and Social Policy,
Muskie School of Public Service at University of Southern Maine

How to Use ***PRACTICAL PATHWAYS***

***Practical Pathways* was created for you and other young people exiting the foster care system, and the adult allies who support you.**

An alumnus of foster care created this manual to support you as you exit foster care and enter adulthood. The contents and information included may be a good resource for any young person transitioning into adulthood.

This guide provides information and resources that will support you in getting your first apartment, buying a car, finding a doctor, and making smart financial decisions. Transitioning is a lot to navigate, and *Practical Pathways* is set up to provide a snapshot of necessary information, along with suggestions of where you can go to get more resources.

You can use *Practical Pathways* in different ways. You can read the entire document, or use it as a reference when facing situations that apply, such as opening a bank account or getting a credit card. Use the Section Contents to help you get started and find the information you are looking for. Each section includes a Resource Page with helpful contact information.

Practical Pathways: **Section Contents**

Important crisis numbers can be found on the last page.

SECTION 1: FINANCES

Finances: Resources

Finances 1: Banking
Finances 2: Saving Money
Finances 3: Opportunity Passport™
Finances 4: Bill Paying
Finances 5: Choosing a Credit Card
Finances 6: Understanding Your Credit Score

SECTION 2: WHEELS

Wheels: Resources

Wheels 1: Getting Your License
Wheels 2: Buying a Car
Wheels 3: Securing a Car Loan
Wheels 4: Insurance
Wheels 5: Oh NO! An Accident!
Wheels 6: Keeping Your Car on the Road

SECTION 3: HEALTH & WELL-BEING

Health & Well-Being: Resources Health & Well-Being 1: MaineCare Health & Well-Being 2: Staying Healthy
Health & Well-Being 3: Protecting Yourself for the Unexpected
Health & Well-Being 4: Adult Services
Health & Well-Being 5: Nutrition
Health & Well-Being 6: Exercise
Health & Well-Being 7: Personal and Community Connections
Health & Well-Being 8: Gender Identity and Sexual Expression

SECTION 4: VOLUNTARY EXTENDED SUPPORT (V-9) AGREEMENT

Voluntary Extended Support (V-9) Agreement: Resources
Voluntary Extended Support (V-9) Agreement 1: V-9 Contract

FINANCES

- Banking
- Saving Money
- Opportunity Passport™
- Bill Paying
- Choosing a Credit Card
- Understanding Your Credit Score

Saving money is difficult!

I need a bank account!

I don't know how to write a check!

“Planning and budgeting are the best ways to ensure that you are able to afford your bills. Knowing your monthly expenses helps you plan for unexpected costs.”

- Cheri, YLAT Co-Facilitator

RESOURCES for FINANCES

Credit Reports

These websites allow you to get one free credit report once a year:

www.annualcreditreport.com

www.creditkarma.com

Budgeting

You can find simple worksheets for managing your finances at www.budgetworksheets.org.

You can also create a spreadsheet in GoogleDocs if you already have, or create, a Gmail account. The GoogleDocs spreadsheet is a good tool for managing finances, and it saves in the cloud so you will always have it anywhere you can log in to Gmail. To get to GoogleDocs, go to the top right corner of the screen when you are in the Gmail inbox, click on the little group of squares, and then select "Drive".

Federal Deposit Insurance Corporation

The FDIC helps educate and protect consumers by providing information on banking, loans, identity theft, and fraud. For more information call 1-877-ASKFDIC (877-275-3342) or visit www.fdic.gov.

Jobs for Maine Graduates (JMG)

JMG helps youth work with continuing education and career establishment. JMG hosts the Maine Opportunity Passport™ program, which is a matched savings program for youth. For more information call 1-207-620-7180 or visit www.jmg.org.

Cell Phones

Safelink has a lifeline service, which allows you to choose from three different plans with limited free monthly minutes and text. The program requirements vary from state to state. For more information call 1-800-378-1684 or visit www.safelinkwireless.com.

Cell Phone Companies:

Assurance Wireless

If you qualify, you are able to receive a free phone with limited minutes and texts each month. Only one account per household allowed. For more information call 1-888-321-5880 or visit www.assurancewireless.com. To use this service you must have a street address (non-P.O. Box). You can use another person's street address, or an organizations mailing address.

Tracfone: 1-800-867-7183 <http://www.tracfone.com/>

Net10: 1-877-836-2368 <http://www.net10wireless.com/>

FINANCES: BANKING

Establishing a bank account is important. You can pay your bills online and track the money you spend and save.

General Information

The first step in banking is deciding where you want to do business. You can choose a bank or a credit union.

Banks are large businesses and have numerous ATMs. Often there are bank locations across Maine, which means you will have access wherever you are. Banks tend to have large fees for their customers who overdraft (overdraft means you have taken more money out of your account than you actually have) or require monthly maintenance.

Credit Unions are established to serve your local community. Credit unions may not have as many chains and ATMs, but they usually reimburse a fee if you have to use an ATM outside of where you live. Credit unions typically have smaller fees because it doesn't cost as much to run the business and they often have higher satisfaction ratings with their customers.

Opening & Maintaining your financial accounts

Using both a checking and savings account will help you organize your money and budget easier. This way you keep your money safe, pay bills, and can directly deposit your work check into your account. After opening the accounts, you make a deposit, which means you give your money to the bank for safekeeping. The bank will provide a checkbook and a debit card for withdrawal of money from your account and make purchases.

In order to open an account you need the items below:

- Identification (Driver's license, state ID, or Social Security Card)
- Proof of Residence (Utility bill or lease)
- Money to deposit into the account

Bouncing a check or overdraft fees occur if you write a check or use your debit card for more money than you have in your account. This means the bank may honor the check for the amount written, but charge you a penalty fee. The bank may also send it back unpaid, which means the person or company you wrote the check to will not be able to cash it. Writing bad checks on purpose can result in legal action and fines. Businesses can also publically display bounced checks written by customers.

Resources

- To learn more about balancing a checkbook and writing a check, search [YOUTUBE.com](https://www.youtube.com/watch?v=Z582K3QevH0) for instructional videos, such as this one: <https://www.youtube.com/watch?v=Z582K3QevH0>

Other Helpful Pages

- Opportunity Passport™
- Saving Money
- Bill Paying

FINANCES: SAVING MONEY

By saving money you will be prepared for unexpected expenses or the big purchases you want to make in the future.

General Information

Saving money will provide you the extra money required when you need to fix something, or an emergency arises. Knowing the difference between “wants” and “needs” can help you save money, especially when times are tough. No one knows when an emergency expense may arise, but planning ahead and saving money when you can will help when a need arises. Creating a budget can be confusing and a bit intimidating, especially if you have never done it before, but it is an important step to knowing where your money is going.

Here are five tips to help you begin saving money:

1. Spend less money. It may sound easy to spend less, but if you are not careful it is easy to spend your entire check before the next one comes. The goal of spending less is to live within your means.
2. Establish a personal budget. By developing a budget you create a plan on how much money you should be spending each month. You will be able to track the money you make and what you spend.
3. Plan your meals. If you plan meals ahead you can purchase some food items in bulk. When you do buy in bulk, make sure the food won't expire before you use it all. If you throw away a lot of food, then you probably aren't saving money.
4. Be a smart shopper. Sometimes stores increase prices before sales so the customer is not actually saving money. When you are looking for good deals you should take advantage of buy one, get one free, 50% off and other huge discounts. Some stores like Rite Aid, Walgreens and CVS also have free reward programs, which give you money back or points. You can also visit local food pantries, such as the one at Preble Street Resource Center.
5. Purchase used items when possible. Sometimes new is better, but there are often great deals on used items. For example, when you buy a used car you save a lot of money. You can find used clothes, electronics, household items, school books, and much more online and at second hand stores.

Resources

- To learn how to budget, go to www.consumer.gov and select their “Managing your Money” tab. This will bring you to helpful resources, such as a printable budget worksheet.
- Go to www.smartaboutmoney.org and type “Wants vs. Needs” into the search bar. This will bring you to a printable worksheet that helps you identify your wants and needs and gives you tips on how to become a smarter shopper and saver.
- Go to www.smartaboutmoney.org and type “Emergency Fund Worksheet” into the search bar. This will bring you to a printable worksheet so you can prepare for an unexpected event by starting to save now.

Other Helpful Pages

- Opportunity Passport™
- Banking
- Bill Paying

The Opportunity Passport™ program can help you build a brighter financial future.

FINANCES: OPPORTUNITY PASSPORT™

General Information

Opportunity Passport™ is a program through the Annie E. Casey Foundation that provides youth with financial education and a matched savings program so youth can save money and purchase specific items that help them with life goals. To participate in Opportunity Passport™ (OP) youth must complete the financial literacy training and open a bank account. The money you save will be matched, dollar for dollar up to \$1,000 per year and a \$3,000 lifetime maximum towards a purchase.

Who is eligible?

- People between 14-25 years old
- Currently or have been in the Maine foster care system for at least one day since the age of 14
- Participate in financial education training through Jobs for Maine's Graduates
- Have a job or an ongoing, reliable source of income
- Have the desire and commitment to save money
- Have government issued identification (state ID, license or passport)

You can be referred to this program through a caseworker, foster parent, educator, support staff or yourself! Youth are encouraged to contact the program as soon as they are interested because there is a wait list to participate.

Items which can be purchased with the matched savings program:

- Education: tuition, room & board, computers
- Housing: rent, purchase a home, furnishings
- Transportation: vehicles and certain associated expenses, repairs, bus passes
- Medical: dental and health costs
- Investments: Certificates of Deposit and retirement accounts

Resources

- Jobs for Maine Graduates (JMG) coordinates the Opportunity Passport™ program in Maine. For more information visit www.jmg.org/programs/opportunity-passport
- Maine Youth Transition Collaborative (MYTC) has information about OP™ and Maine Youth Match Stories. Check it out at www.maine-ytc.org/oppassport/description.
- The Jim Casey Youth Opportunities Initiative website provides young people transitioning from foster care to adulthood with financial education. For more information visit www.jimcaseyyouth.org/opportunity-passport.

Other Helpful Pages

- Banking
- Buying a Car
- Saving Money

Contact Information

Debbie Bechard
Jobs for Maine's Graduates
45 Commerce Drive, Suite 9
Augusta, ME 04330
Phone: 207-620-7180
dbechard@jmg.org

FINANCES: BILL PAYING

Bills don't go away...even if you don't want to pay or can't pay!

General Information

When you put a bill in your name you are responsible for paying it whether you are financially able to or not.

If you cannot pay a bill, call the company! Many will work with you to establish a payment plan rather than lose a customer or put you into collections. The worst thing you can do is ignore your bills and hope that “they go away.” If you don’t do anything or don’t come to an agreement, your bill will go to collections company who is responsible for making sure companies get paid for past due debts; this will negatively impact your credit score, and lead to harassment from debit collecting agencies.

A negative credit score could hurt your ability to get things like a cell phone, internet, or a car (these require a payment plan, which requires good credit).

Here are some tips to consider that may help you organize your bills and pay them on time. But be careful when using auto-payment options with credit cards. Be sure you read about what you’re signing up for, and how you can cancel auto-payment if needed.

1. Create a filing system of paid and unpaid bills. Keep all of your bills together and track due dates for bills and any annual renewal of services so that you are prepared.
2. Based on the schedule of when your bills are due and when you are paid, choose a day every month to pay your bills. For example, if you get paid on Thursday each week pay your bills every Friday. Make sure to pay your essential bills before spending on extra expenses.
3. Immediately write down when you pay your bills (including date paid) and file this in your paid folder. You should either get a confirmation number or a receipt for each paid bill so you have record should issues arises later.
4. By tracking your expenses, you are less likely to overdraw your account and face overdraft penalties or fees.
5. There are mobile apps that can help you track your bank accounts and budget. You can request email notifications from your bank when your balance drops to a certain level.

Resources

- Calculate your paycheck and budget for expenses you can visit www.paycheckcity.com.
- For help organizing your bills and creating a budget visit www.mint.com.

Other Helpful Pages

- Understanding Your Credit Score
- Banking
- Saving Money

FINANCES: CHOOSING A CREDIT CARD

There are many credit cards available; review your options to make a responsible decision.

General Information

Why do you need a credit card? How should you use it? Do you understand the costs that come along with a credit card? Are you able to pay the balance (owe money on past purchases) every month, or do you think you will keep a balance every month?

Answer these questions honestly before choosing a credit card. Everyone has different spending habits, so it is important to establish guidelines for yourself on how you will use it and what you can realistically afford to buy. Learning about common credit card mistakes gives you a heads up, helps you use your credit card correctly, and can help you avoid financial catastrophe.

Credit limit is how much money that the company will let you borrow. Credit card companies examine your credit score and your income to determine if they will approve your application and your credit limit. You could get approved for anywhere between a couple hundred dollars to thousands of dollars. If you reach your credit limit it can hurt your credit score.

Associated Costs with Credit Cards

There are fees attached to any credit card. There are sometimes fees for a simple transaction, cash advances, or making a payment over the phone. There are also penalties for paying your card late or going over your credit limit. Some credit cards charge an annual fee regardless if you use it or not.

Interest rates can vary on each card. Try to find a card that offers a low interest rate (Annual Percentage Rate or APR.) If you carry a balance on your card there is a finance charge. Each card identifies the minimum amount you are required to pay each month. It is in your best interest to pay more than the minimum payment. For example, let's say you have a balance of \$500 and your interest rate is 18%. If you only pay the minimum payment of \$15, it will take you 4 years to pay off your debt, and an additional \$200 will go to interest.

Resources

- To find the article "Credit Card Help: The Ten Worst Credit Card Mistakes," go to the webpage www.thebalance.com/worst-credit-card-mistakes-961138
- To calculate the amount of interest you will pay on current or future credit card balances visit www.bankrate.com.
- To compare credit cards and find the one that fits you, visit www.nerdwallet.com.

Other Helpful Pages

- Understanding Your Credit Score
- Bill Paying
- Saving Money

FINANCES: UNDERSTANDING YOUR CREDIT SCORE

Establishing good credit history and maintaining a good credit score is critical when you want to borrow money.

General Information

Before lenders extend you credit, they want to know the likelihood you will be able to pay them back. Your credit score is one way lenders determine this. It is important to have a good credit score because there are many companies that require a credit check even if you are not getting a loan. These can include cell phone carriers and utilities like gas or water. A 'Credit Score', ranging from 300-850, is based on a credit report. A credit report is an individual snapshot of your current debt, payment history on loans, and any bills in default or collection status.

There are some aspects of your credit report that impact your score more than others. The categories that impact your credit score the most are: payment history, amounts owed, the length of credit history, new credit, and types of credit used. According to the Federal Deposit Insurance Corporation (FDIC) there are three main credit bureaus that calculate your credit score: Equifax (www.equifax.com), Experian (www.experian.com), and TransUnion (www.transunion.com). Lenders use an average of these and will have different rates for loaning money based on your score.

Use these tips to help understand, improve or maintain your credit score:

1. Get a Credit Report and a Credit Score.
2. Pay your bills on time.
3. Keep your balances low on credit cards.
4. Apply for new credit accounts or loans only as needed.
5. Pay extra money towards highest interest rate loans when you can.
6. If you are having difficulty paying bills, look into payment plans that are manageable to avoid going into collection or default status. You can sometimes also make a lot of progress by talking to someone at the company or agency on the phone and telling them your situation. Be polite!
7. Review your Credit Report each year, and before making any large purchases, to check its accuracy.

Resources

- Learn more about Credit Scores www.myfico.com/CreditEducation/CreditScores.aspx.
- Explore tips on managing your money at www.fdic.gov
- For a free credit report go to www.creditkarma.com.

Other Helpful Pages

- Credit Cards
- Buying a Car
- Saving Money

WHEELS

- Getting Your License
- Buying a Car
- Securing a Car Loan
- Insurance
- Oh NO! An Accident!
- Keeping Your Car on the Road

I want to
get my
license!

Owning a car is
expensive!

I need reliable
transportation!

“Access to education, employment, health care, and other community-based activities for older youth in care is dependent on access to transportation.”

– Maine Youth Policy

RESOURCES for WHEELS

AAA

AAA offers car insurance, car assistance (road side assistance, gas prices etc), information on buying a car, how to maintain a car, and much, much more! For more information call 1-800-222-3612 or visit www.northernnewengland.aaa.com.

Carfax

Carfax provides a car's history so you are aware of the number of owners and accidents. For more information visit www.carfax.com.

Kelley Blue Book

Kelley Blue Book offers tools to make purchasing or selling a vehicle easier. The site can help you understand the value of a car and discover the car that is right for you. Use this resource at www.kbb.com.

Maine Bureau of Motor Vehicles

In case you have questions about your license, vehicle, accident or an incident; refer to the numbers below:

- Driver & Motorcycle Rider Education 1-207-624-9158 Ext. 52128
- Exams (Class C & Motorcycle) 1-207-624-9175 Ext. 52119
- License Services 1-207-624-9170 Ext. 52114
- Accident 1-207-624-9000 Ext. 52110
- Commercial Driver License 1-207-624-9000 Ext. 52122
- Court Records 1-207-624-9000 Ext. 52100
- Financial Responsibility 1-207-624-9000 Ext. 52108
- Medical 1-207-624-9000 Ext. 52124
- OUI/Habitual Offender 1-207-624-9000 Ext. 52104

Vehicle Registration

If you are looking for more information on what documents you may need, current fees or online registration visit www.maine.gov/sos/bmv/registration/index.html.

Getting your driver's license gives you freedom and a lot of responsibility.

WHEELS: GETTING YOUR LICENSE

General Information

According to the Maine Bureau of Motor Vehicles (Maine BMV) there are certain requirements that you must meet in order to get a driver's license. You need to be a Maine resident and a U.S. citizen or legal resident, and you must have a social security number. If your name has changed, you must provide proper documentation. In order to acquire a driver's license, you must pass written, driving, and vision exams. A list of acceptable documents is available on the Maine BMV website (www.maine.gov/sos/bmv).

You must be at least 16 years of age in order to receive your license in the state of Maine. If you are under 18 then you must complete a driver's education course.

Once you receive your license and if you are under the age of 18, you are prohibited from the following for 270 days:

- Carrying passengers other than immediate family members.
- Operating a motor vehicle between the hours of 12am and 5am.
- Operating a motor vehicle while using a mobile telephone.

You can find more information on the consequences of a violation to these rules at the Maine BMV website.

If you are under the age of 21 you must:

- Complete 70 hours of practice driving (10 hours of night driving), supervised by someone who is at least 20 years old and who has had their license for at least 2 years.
- You need to have your permit for at least six months before going for your license.

Youth Transition Policy

Youth in foster care may have additional requirements for obtaining a license beyond the above. As stated in the Child and Family Services Policy (Section V.T. Youth Transition Policy), the Maine Department of Health and Human Services (DHHS) provides support for youth under the age of 18 trying to get their license. Youth in foster care under the age of 18 are unable to own a vehicle in their name, but they can drive a vehicle insured and registered by a responsible adult. DHHS may contribute to the cost of the driver's education program. If youth are unable to find people to supervise driving hours, the state will pay for an instructor. If under the age of 18, the department can deny a request for driver's education. If you have a Voluntary Extended Support Agreement (V-9) you may also get help from DHHS. For more information contact your caseworker.

Resources

- For more information about your driver's license or to find a driver's education course near you, please visit the Maine Bureau of Motor Vehicles website at www.maine.gov/sos/bmv.
- Review information about help you can receive from DHHS at www.maine.gov/dhhs/ocfs/cw/policy/.

Other Helpful Pages

- Buying a Car
- Insurance

WHEELS: BUYING A CAR

Buying a car is exciting, but take the time to find the best deal for you!

General Information

Before you purchase a vehicle, figure out the monthly payment amount you can afford and what type of car you need. According to Bankrate, (www.bankrate.com) you should not spend more than 20% of your monthly net income (your take-home pay) on a car payment. After calculating this number, take into account all of your other monthly living expenses (rent, phone, groceries, etc.) and determine how much of a payment you can realistically afford.

Choosing a Car

Before choosing a vehicle, consider the following questions so you can research what cars match your needs. Does the car get good gas mileage? Do you want a manual or an automatic transmission? Do you need front wheel, all-wheel or four-wheel drive? Do you need to have a lot of space? Are there safety features you need?

There are many online resources for searching for a vehicle. When you are ready to test drive a car, it is time to select a car dealership. Take into consideration the size of the dealership and how many vehicles they have in stock. It is helpful to know if they have special sales, a service department and a good reputation. You can get recommendations from friends and co-workers about car dealers and check out more than one dealer.

Once you have selected the car dealers, review cars in their inventory. It's a good idea to test drive the cars you like, so you can see how the car handles. Test drive more than one car. Do not make a decision too quickly. Make sure the cars you consider meet your needs!

Negotiating a Deal

You can negotiate for a better a price when you purchase a car. Here are some helpful steps:

1. Ask the dealership for the invoice price, (the lowest price a dealer offers without any fees).
2. Search on line for the suggested price for the type of car you are choosing (the Manufacturer's Suggested Retail Price or MSRP) to help you in the negotiation process.

Leasing or Buying

Consumer Reports has information on the pros and cons of buying or leasing a car.

Resources

- A great website to do research on cars before going to the dealership is www.edmunds.com.
- Compare the pros and cons of buying or leasing a car at www.consumerreports.org
- Kelly Blue Book offers tips to buying your first car at www.kbb.com

Other Helpful Pages

- Saving Money
- Bill Paying
- Opportunity Passport™

Get a good deal by doing your research and preparation.

WHEELS: SECURING A CAR LOAN

General Information:

It is rare for people to have the cash up front needed to purchase a car. Exploring financing options is typically the first step to buying a car. Knowing the basics and understanding the factors around financing a car will help you get a loan that you can afford.

Credit History

Before you start shopping for a car, find out your credit history and credit score. Review your credit report for accuracy and have the score with you when you talk to banks and lenders. Your credit score (which is a “grade” of your history of handling money, bills and credit) will determine interest rates and what financing options are available to you.

Shop Around

Your credit history will impact the loan amount and interest rate that a bank or lender will provide. By researching used car interest rates ahead of time, you are informed on what a current good rate is when you are talking to lenders. To get the best interest rate, contact different lenders such as banks, credit unions and car dealerships. Connect with the bank you regularly do business with first. Since they have a relationship with you, they often are easier to work with than other lenders. This may allow you to negotiate the terms of your loan before applying.

Be careful financing through a dealership - their interest rates can be higher than banks and credit unions.

Applying for a Loan

Once you have gathered all of your information, you can schedule an appointment with the lending institution of your choice. Bring the documentation items listed below:

- Your last four paystubs
- Last year’s W2s or tax returns
- A photo ID (Identification) card
- Down payment, if needed

Fill out all of the loan application paperwork and provide the documentation required. Your lending institution will not be able to process your request until they have all of the paperwork. Sometimes you will get a response the same day, but often it will take a couple days to process all of your information.

Resources

- You can visit www.creditkarma.com to access your credit report for free.
- Kelley Blue Book has a list of 5 Smart Steps to Purchasing a Car at www.kbb.com.
- Federal Deposit Insurance Corporation (FDIC) has information on financing a car at www.FDIC.gov.

Other Helpful Pages

- Buying a Car
- Understanding Your Credit Score

WHEELS: INSURANCE

It's the law! You must have insurance on your car in order to drive it.

General Information

Car insurance protects you as the owner and any passengers at the time of an accident. If you don't have insurance there are significant legal and financial consequences. The cost of insurance can vary. There are different insurance companies and you are able to choose the one that is right for you. By comparing companies you will find the best coverage for the most reasonable rate. The easiest way to find the right insurance company for you is to do online research. Look at different options that will provide the coverage you need and is required by the state law.

Insurance rates can vary depending on variables such as:

- Occupation
- Age
- Driving History
- Gender
- Whether or not you smoke
- Distance you drive
- Type of car you drive

What Type of Insurance Do I Need?

There are several types of insurance policies that provide different types of coverage.

- **Liability** covers you if you are at fault for an accident. This policy pays for damage to the other vehicles and people involved and any possible medical expenses. This is the most important part of your coverage but it is important to know that liability does not cover damage to your car
- **Collision** coverage protects you financially and can help you get your car repaired no matter who was at fault for the accident. If you are purchasing a car through an auto loan, most lenders will require this type of coverage.
- **Comprehensive** coverage protects your car from all of the above and "Acts of God" such as hail, flooding, fires, theft, or if you accidentally hit an animal.

Talk to an agent for more details about each policy and remember to read the fine print before signing the contract. In order to have car insurance you need to pay an annual insurance premium. You will want to talk to your agent to set up a payment schedule (monthly, quarterly or annually).

Resources

- Start to look at insurance rates even before you buy a car so that you can factor in that monthly cost. The following websites provide information on how to choose the insurance that is right for you and get quotes from insurance companies at dmv.org/insurance/how-to-choose-a-car-insurance-company.php or carinsurancecomparison.com.

Other Helpful Pages

- Buying a Car
- Keeping Your Car on the Road
- Oh No! An accident!

A car accident is scary, whether it is serious or not.

WHEELS: OH NO! AN ACCIDENT!

General Information

Getting into an accident can be as minor as a “fender bender” or as severe as totaling your car, and/or causing injury to yourself or others. Regardless of how serious the accident, follow these important steps immediately after, because not doing so may result legal trouble:

- Stay at the accident scene; leaving the scene of an accident is a crime
- Move your vehicle out of traffic into a safer location, if you can safely
- Take a deep breath, stay calm
- Turn off your engine
- Turn on your vehicle's hazard lights
- Call 911

After an Accident, make sure that you and any other parties involved are okay if it's safe to do so. When police arrive they will help anyone who is hurt and complete a police report about the accident. You need to exchange the following information with the other driver: your names, insurance companies and insurance policy numbers, phone numbers, and the make and model the vehicles involved. The back of your insurance card should also have instructions on what to do after an accident. Be sure not to admit fault, even if you think you were at fault.

Collect the names, phone numbers, addresses and/or email addresses of any people who witnessed the accident. Take photos of the vehicles involved in the collision. Get the following information from all emergency service personnel involved: the police/fire department and their phone numbers, the police officer(s) name and badge number, the ID number of the police report, and other emergency workers.

To File an Insurance Claim contact your insurance company right away to report the incident and how they can access the police report. They will let you know what, if any, paperwork you need to complete for your claim. If your car cannot be driven, ask the insurance company about towing services. Before your insurance company pays any money for car repairs or medical injuries, you will have to pay a deductible (money you pay out of pocket). You determine your deductible when you sign up for car insurance.

The Cause of an Accident will be determined by the police report. The person who is responsible for the accident and their insurance company must pay for damages to the vehicles and any medical costs. Sometimes receiving money from the insurance company can take some time. You may have to cover any costs upfront and be reimbursed later. It is likely the cost of your insurance policy will increase regardless of who was at fault. Check with your insurance company about how accidents can affect your policy.

Resources

- To learn how to file an insurance claim and about your rights as a policy holder from United Policy Holders visit www.uphelp.org and type "car accident claim tips" into the search bar.

Other Helpful Pages

- Car Insurance
- Keeping Your Car on the Road

WHEELS: KEEPING YOUR CAR ON THE ROAD

Save money for the costs that go along with owning a car.

General Information

Paying for gas, insurance, registration, taxes, and maintenance are parts of the overall cost of owning a car. Each year you must budget money for your vehicle's registration, inspection, and regular maintenance, which will help your car run more efficiently and prevent costly repairs down the road.

Costs Upfront

When you purchase a car you pay sales tax based on a state rate. If you purchased your car from a dealership you already paid tax. If you purchased a car from a private sale, you will need to pay sales tax at your town office. To pay sales tax at your town office you must bring the bill of sale signed by the previous owner, a signed title, both copies of registration application (white & yellow), and proof of car insurance.

Excise Tax and Registration

Excise tax is paid every year and is included in the cost to register your car. The excise tax is determined by how old your vehicle is as well as the Manufactured Suggested Retail Price (MSRP) of your car. The rate you pay will decrease every year for the first six years and then the rate will remain the same.

To legally drive your car it must be **registered**. To register your car, you will need to bring the following to your town office: proof of insurance, excise tax receipt, your driver's license, and a form of payment. You must register your car if you move to a new state, usually within 30 days of your move.

State Inspection Sticker

To legally drive your car, it must have a **state inspection sticker**, which is provided by a mechanic who analyzes the car to make sure it meets the inspection requirements for safety. You may have to make repairs before you can get an inspection sticker. When you buy a car make sure that it has a valid sticker, note when the sticker expires so you know when to have it renewed.

Routine Maintenance Tips

1. All cars need regular oil changes. Your mechanic can let you know which type of oil your car uses and how often you should have the oil changed. Your mechanic will leave a sticker on your car indicating when you need to come back to have your oil changed (by mileage and/or date).
2. Reliable tires are safer and worn tires can cause an accident. If you cannot afford brand new tires there are locations that sell used tires that are durable. Tires which are rotated every 6 months last longer.

Resources

- To find a list of frequently asked questions about buying a used car, visit the Department of the Secretary of State Bureau of Motor Vehicles at www.maine.gov/sos/investigations/usedcar.html
- Kelley Blue Book gives current values for a car. To compare prices visit www.kbb.com.

Other Helpful Pages

- Buying a Car
- Saving Money
- Opportunity Passport™

HEALTH & WELL-BEING

- MaineCare
- Keeping You Healthy
- Protecting Yourself for The Unexpected
- Adult Services
- Nutrition
- Exercise
- Personal and Community Connections
- Gender Identity and Sexual Expression

I can't find a doctor!

I am ready to get fit!

I want to connect with my community!

Young adults “should be able to receive care and services that are fair, respectful, safe, confidential and free from discrimination.”

– Maine Youth in Care Bill of Rights

RESOURCES for HEALTH & WELL-BEING

MaineCare

MaineCare is health insurance provided by the state of Maine. Youth in foster care are eligible for health insurance until the age of 26. For more information visit www.maine.gov/dhhs/mainecare.shtml.

Al-Anon/Alateen

Al-Anon meetings are a place where people who have been affected by another person's drinking can come together. You would be able to share your experiences and learn from others. For more information call 1-800-498-1844 or visit www.maineafg.org.

Alcoholics Anonymous (AA)

Alcoholics Anonymous has meetings for people who have a drinking problem. This is a self-supporting group with no age or education requirements. For more information call 1-800-737-6237, Hotline: (207)774-4335, or visit www.aa.org.

CubCare

CubCare is part of the state health insurance program, MaineCare. It is either free or low cost depending on your circumstances. It covers families with children or pregnant women. Call 1-877-543-7669 or visit www.maine.gov/dhhs/ofi/services/cubcare/CubCare.htm.

Maine Tobacco Helpline

The Maine Tobacco Helpline offers tools to help you quit smoking. They help you develop a plan to quit and give you tools for success. For information call (207) 287-4627, Hotline: 1-800-207-1230, or visit www.tobaccofreemaine.org.

Narcotics Anonymous (NA)

Narcotics Anonymous helps all addicts, no matter the drug. Their meetings are geared towards the disease of addiction. Call 1-800-974-0062 or visit www.namaine.org.

Sexually Transmitted Disease (STD) Clinics by Region

The clinics will provide prevention and treatment. For more information visit www.maine.gov/dhhs/mecdc/infectious-disease/hiv-std/services/std.shtml.

The Women's Project

The Women's Project helps women who have been affected by substance abuse. They can help find transportation, childcare and offer support during transition. For more information contact Opportunity Alliance: 1-877-429-6884, www.opportunityalliance.org

Your health is important. Make sure you have health insurance!

HEALTH & WELL-BEING: MAINECARE

General Information

The 2013 Affordable Care Act (ACA) requires that all US citizens have health insurance. Youth in foster care are covered by MaineCare, Maine's Medicaid program, a subsidized health care insurance. MaineCare gives you access to health care services like mental health counseling, physical health care, reproductive health care (like contraceptives), prescriptions, hospitalization, and transportation to medical appointments. MaineCare covers services from a primary care physician (PCP) and preventive care, so that when you are sick or injured, you can visit your health care provider, not an emergency room. BUT, if you have an accident, you CAN go to the emergency room and MaineCare will cover it.

How Do I Qualify for MaineCare?

Because of the ACA, youth in foster care can receive MaineCare up to 26 years of age. If you are under the age of 26 and were in foster care and receiving MaineCare when you turned 18, then you qualify for MaineCare up until age 26. You also qualify if you met the prior requirements when you became an independent adult or when you signed a Voluntary Extended Support Agreement (V-9).

When you fill out your application, make sure to write that you were once in foster care. This will help identify what eligibility group you belong in. You can contact your transition worker or another contact at the Department of Health and Human Services (DHHS) for assistance with your application. There is no income limit for individuals who have aged out of foster care and you can receive MaineCare until the age of 26 even if you are married.

NOTE: Maine (and any other state) is not required to provide extended coverage to youth who have aged out of care in another state.

Resources

- Apply for MaineCare online at www.maine.gov/dhhs/mainecare.shtml.
- You can also visit the closest DHHS office to apply. You can find your office at http://gateway.maine.gov/dhhs-apps/office_finder/.
- Learn more about the Affordable Care Act (ACA) by visiting <http://www.hhs.gov/healthcare/rights/>.

Other Helpful Pages

- Staying Healthy
- Adult Services

HEALTH & WELL-BEING: STAYING HEALTHY

Take time to find the right medical professionals to keep you healthy.

General Information

When choosing a doctor, first call your health insurance provider for a listing of doctors in your area that accept your insurance plan. Choose a primary care physician (PCP) who practices general medicine and addresses a variety of health issues. Once you have a PCP, he or she can write a medical referral to a specialist for a specific medical concern. Bring a list of your current prescriptions and known medical history to any 1st appointments to fill out necessary paperwork.

Check with your insurance about medical services they will cover and what you will be responsible to pay for at the time of the visit before making an appointment with any health care provider.

Routine appointments include a yearly physical examination, non-urgent medical appointments (such as: medication refills, skin issues, back or joint pain, or sleep problems), and gynecological exams for women. Routine appointments are important because they can help you discover issues before they become problems.

Mental health professionals can do two different things: diagnose and provide treatment for a mental health issue. Treatment recommendations may include medication, group therapy, individual therapy or a combination of these. Always make sure your mental health provider is a licensed professional. Some licensed therapists are qualified to prescribe medications, while others are not.

Oral health is part of your overall well-being. Taking proper care of your teeth reduces your risk of developing gum disease and tooth decay. Dentists monitor your teeth and other things going on in your mouth. Most dentists recommend having routine exams every six months. Remember to brush your teeth twice a day and floss after meals to help keep your teeth and gums healthy until your next dental appointment.

Eye health is often overlooked. Optometrists (eye doctors) suggest having your eyes checked every two years unless you notice a change in vision or any pain associated with your eyes. In that case, set up an appointment right away. Call your insurance company to find out what their policy is on coverage for eye examinations and other possible related costs such as glasses, or contact lenses.

Sexual health is important so that you are informed about sexually transmitted infections (STIs), options for contraception, other reproductive health, and sexual functioning. You should talk with your doctor about your sexual health or talk to a specialist in this area.

Resources

- Maine.gov offers a listing of mental health professionals available by county throughout the state. Find this resource at www.maine.gov/dhhs/samhs/mentalhealth/providers/index.html.
- To find affordable dental care, visit Maine.gov for a listing of oral health resources and clinics at www.maine.gov/dhhs/mecdc/population-health/odh/documents/directory.pdf.
- For information on sexual education and reproductive health visit www.plannedparenthood.org, www.maineplanning.org or www.mainehealth.org.

Other helpful pages

- Adult Services
- MaineCare

Preparing for medical emergencies and assigning who you can rely on is critical.

HEALTH & WELL-BEING: PROTECTING YOURSELF FOR THE UNEXPECTED

General Information

You never know when a medical emergency will occur. Having a Health Care Power of Attorney and/or an Advance Directive will protect your wishes in a medical crisis even if you are unable to communicate.

Health Care Power of Attorney

When there is a medical emergency that leaves you unable to make your own medical decisions, the hospital will contact parents or closest relatives. You may want other people to make these decisions for you. Assigning a person to make these health care decisions on your behalf is known as a Health Care Power of Attorney (or Health Care Proxy).

Your Health Care Power of Attorney will be in charge of making medical decisions such as what procedures you will have, if you wish to donate organs (unless you are already an organ donor), and what lifesaving measures you prefer. This person can be anyone over the age of 18. Identify a person who you would trust to make these decisions. Talk with the person you would like to designate to ask if they feel comfortable representing your wishes. Make sure you select another person to be your back up in case the person you picked is unable or unwilling.

Advance Directive

An Advance Directive is a legal document, which gives instructions about the health care treatment you want in a medical emergency. If you become too ill to make choices, this form will help your family members know what your medical wishes are so they do not have to guess. Anyone who is 18 or older may use the form. If you are under 18, you can have an advance directive, but need to explore your options with your caseworker. Once you have completed an Advance Directive you want to give copies to your physician, hospital, family, and your Health Care Power of Attorney (if you have one). Keep a copy in a safe place in case someone needs to get it in an emergency.

Example of How This Works

A youth who has recently transitioned out of foster care gets into an automobile accident. He is unconscious and cannot make his own medical decisions. The doctors contact his Health Care Power of Attorney who already has his advance directive. The Health Care Power of Attorney follows his Advance Directive while he is unconscious. A person without a Health Care Power of Attorney or Advance Directive would not have someone they trust carrying out their medical treatment decisions.

Resources

- You can learn more about health care proxies, the advance directive form, and print one out at: www.maine.gov/ag/dynld/documents/AHCD_Form_July20_2004.pdf

Other Helpful Pages

- MaineCare
- Staying Healthy

HEALTH & WELL-BEING: ADULT SERVICES

As we transition into adulthood, we all need continued support in our lives.

General Information

Some adult resources and support services are provided by the Maine Department of Health and Human Services (DHHS) to individuals who are eligible. These include case management, supported employment, certain types of training, and extended mental health supports. We all go through periods of stress that can affect us emotionally and mentally. During these times, it is especially important to reach out and ask for help. Determining eligibility for services takes time; often there is a wait list.

Start the process as early as possible by talking with your caseworker about whether or not you are eligible for extended services.

Resources

- Office of Aging and Disabilities Services (OADS) offers “Developmental Services - Employment Services and Supports”. Supports may include finding and keeping a job: planning for a job, discovering work skills and interests, and supports to help individuals reach their employment goals. You can learn more about this at www.1.maine.gov/dhhs/oads
- You can find information about the types of mental health services and resources offered across Maine at www.maine.gov/dhhs/samhs/mentalhealth/
- Individuals with intellectual disabilities, autism, a brain injury or physical disabilities are supported through services offered by Office of Aging and Disabilities Services (OADS). Find this resource at www1.maine.gov/dhhs/oads/home.support/disability-with-autism/index.html

Contact Information:

State of Maine DHHS

Substance Abuse and Mental Health Services
State House Station #11
41 Anthony Avenue
Augusta, Maine 04333-0011
Statewide Crisis number: 1-888-568-1112

Maine Office of Aging and Disability Services (OADS)

41 Anthony Avenue - SHS#11
Augusta, ME 04333-0011
Phone: 1-207-287-4242
Statewide Crisis number: 1-888-568-1112

Lisa Sturtevant
Employment Coordinator
Office of Aging and Disabilities Service
Phone: 1-207-822-0328
lisa.d.sturtevant@maine.gov

Other Helpful Pages

- Staying Healthy
- Personal and Community Connections
- MaineCare

It is important for you to know what you are putting into your body and how it can affect you.

HEALTH & WELL-BEING: NUTRITION

General Information

Getting started on a pathway to good nutritional habits and a healthier lifestyle helps your overall health. Eating healthy helps your body grow strong and develop properly. According to the Center for Disease Control and Prevention (CDC), diets rich in fruits and vegetables may reduce the risk of cancer and other chronic diseases. Check out a local Farmer's Market to buy fresh and organic fruit, vegetables, meat, cheese, and other products. Oftentimes fresh fruits and veggies can be bought at a fraction of the cost of those in grocery stores. Frozen vegetables and fruits are usually cheaper, and they're easier to keep for long periods of time.

Did you know that you are able to get **double** the value of all SNAP and WIC benefits at farms stands? This means you **get twice the amount of fresh fruits and vegetables** from a Farmer's Market than a grocery store! **SNAP** Benefits (aka EBT cards) can be used at Farmer's Markets across the state.

Conditions such as Celiac Disease (gluten free), Diabetes, high cholesterol or food allergies may require you to stay away from certain foods. Make sure to connect with your doctor if you have any concerns about your nutrition.

Resources

- Keep ME Well!, hosted by Healthy Maine Partnerships is a website where you can assess your current health status, find local supports, and health care providers based on your area. Find this resource at www.keepmewell.org/.
- Hannaford supermarkets offer **FREE** nutritional classes at their stores. They also offer free advice online or in-person from dieticians. To find a store near you visit www.hannaford.com.
- Healthy Eating Tips is a website with 10 tips to get you started on your path to healthy eating. Find this useful resource at www.nutrition.com.sg/he/hetips.asp.
- Cell Phone Apps for Weight Loss/Nutrition are extremely popular. For a listing of the **Top 10 Apps** for healthy eating visit www.tomsguide.com/us/pictures-story/710-best-diet-nutrition-apps.html
- Find a Maine Farmer's Market near you by entering your zip code and town name into www.mainefarmersmarkets.org/shoppers/.
- You can find gluten free or other dietary specific brands at <http://glutenfreeresourcedirectory.com>.

Other Helpful Pages

- Staying Healthy
- Exercise

HEALTH & WELL-BEING: EXERCISE

The more physically active you are, the more your body will benefit.

General Information

Living an active lifestyle will give you a wide range of health benefits. The amount of exercise you need every week depends on your age. Most adults need at least 2½ hours of moderate exercise each week to achieve healthy benefits. It's okay for you to start small and work towards a full exercise routine that can provide you with lifelong benefits.

Find an activity that works for you and your lifestyle! Some examples include: jogging or walking, attending a yoga class, dancing, "exergaming" (Wii Fit or Just Dance), participating on a sports team and much more.

Exercising does not always have to cost money and can be gradually added to your daily activities. Take stairs instead of elevators or park further away from entrances. There are even apps you can download on your phone or tablet to help you work towards your fitness goals.

Remember! It's always important to practice safe exercise routines and to talk with your doctor if you have any concerns.

Resources

- YMCA of Maine has over seventeen locations across the state. The YMCA offers sliding scale membership fees which makes this an affordable choice for a variety of exercise and health services. Find a YMCA in your community at www.ymcasofsouthernmaine.org
- Find both indoor and outdoor walking trails in Maine at www.healthymainewalks.org. Search by location to find the best trails near you.
- Want to find local exercising events you can join or additional resources on being physically fit? Visit *Maine in Motion* at www.maineinmotion.org.
- Find tips on getting active at www.heart.org. This is a place to get good information on getting started with exercising and ways you can make working out more enjoyable for yourself. You can even take a "Getting Fit" Quiz!
- Every step counts! Go to www.choosemyplate.gov and select their "Healthy Eating Tips" tab to find their "Tips for Increasing Physical Activity"; a list of exercising tips that you can build in to your day-to-day life.

Other Helpful Pages

- Staying Healthy
- Nutrition

HEALTH & WELL-BEING: PERSONAL AND COMMUNITY CONNECTIONS

Personal and community connections give you support and help you grow.

General Information

As you have grown up, there have been people in your life who have helped and loved you along the way. They may have been a family member, friend, caseworker, a teacher, classmate, or a co-worker. These connections have been important to your well-being and success and they will continue to be important as you navigate through your adult life. This page includes ideas about people, places and things that will help you continue to build and maintain positive personal and community connections.

• Building Supportive Connections

Whether it is with a friend, roommate, partner, or family member, it is important to build and maintain supportive relationships. Connections impact a person's mental, emotional and physical health; they are built around open communication and mutual support. They help you to feel secure, happy, loved, respected and free to be yourself.

• Creating a Professional Network

It is important to maintain connections with supportive former employers, teachers or agency staff members for professional reasons. Remaining connected will allow you to build a network of support that you may rely on for career or school advancement. The people in your network are especially important when you need people to write letters of recommendation on your behalf for jobs, school or housing. You can share cell phone numbers, email addresses and/or social media sites as tools to keep in touch.

• Finding a Place of Faith

Places of faith such as a: church, synagogue, mosque, temple or other spiritual space, can offer you a place where you feel comfortable, welcomed and accepted. Places of faith often have social gatherings and other ways to connect to your community. Check a local newspaper or ask around your community about faith based organizations.

• Support Groups

There are many types of support groups, including those for: mental health, therapy, family, bereavement, and addiction. Support groups help you meet people, give you a place to share your story and listen to others, and let you know that you are not alone.

• Establishing Local Resources

When living on your own for the first time, it is important for you to find local resources such as: the grocery store, pharmacy, post office, library, town hall, and police and fire departments. Information on voting, paying taxes, and registering a vehicle can be found at your town office or city hall; you can either visit them in person or access their information online.

Resources

- To find out more about health and human services and support groups near you visit www.211maine.org. *211 Maine* can also be accessed by dialing 2 – 1 – 1 on your phone, 24 hours a day and 7 days a week.

Other Helpful Pages

- Staying Healthy
- Adult Services

HEALTH & WELL-BEING: GENDER IDENTITY AND SEXUAL ORIENTATION

“Youth have a right to their own identity...a right to learn about their sexuality in a safe and supportive environment” ~ *The Maine Youth in Care Bill of Rights*

General Information

It can be hard to talk to people about your gender identity or sexual orientation, especially if you are unsure of how you identify or how you want to identify. It is important to know that you are not alone and there are many resources available to support you.

If you are in high school and looking for support, some schools have a Gay Straight Alliance (GSA). GSAs, made up of students, faculty, and community members, support students and look to build positive relationships. If your school does not have this program or a similar one, speak to your guidance counselor or another adult whom you trust and have them help you find local resources.

If you attend a college or a university, most schools have diversity centers or academic programs that have resources available. You can get involved through your local “Campus Life” to discover what your university community has to offer.

Definitions

Gender Identity is your instinctive, deeply felt inner identification as male or female. Expressing your gender is the way you communicate your gender, examples include: dress, grooming, speech patterns, social interactions, etc.

Transgender as defined by GLAAD is an umbrella term for people whose gender identity differs from what is typically associated with the sex they were assigned at birth. (www.glaad.org/transgender/trans101)

Sexual Orientation is your physical and/or emotional attraction to the same and/or opposite gender. Someone’s sexual orientation can include, but is not limited to: attraction to someone of the same sex (homosexuality), attraction to someone of the opposite sex (heterosexuality), attraction to members of both sexes (bisexuality) or a lack of attraction to others (asexuality).

Resources

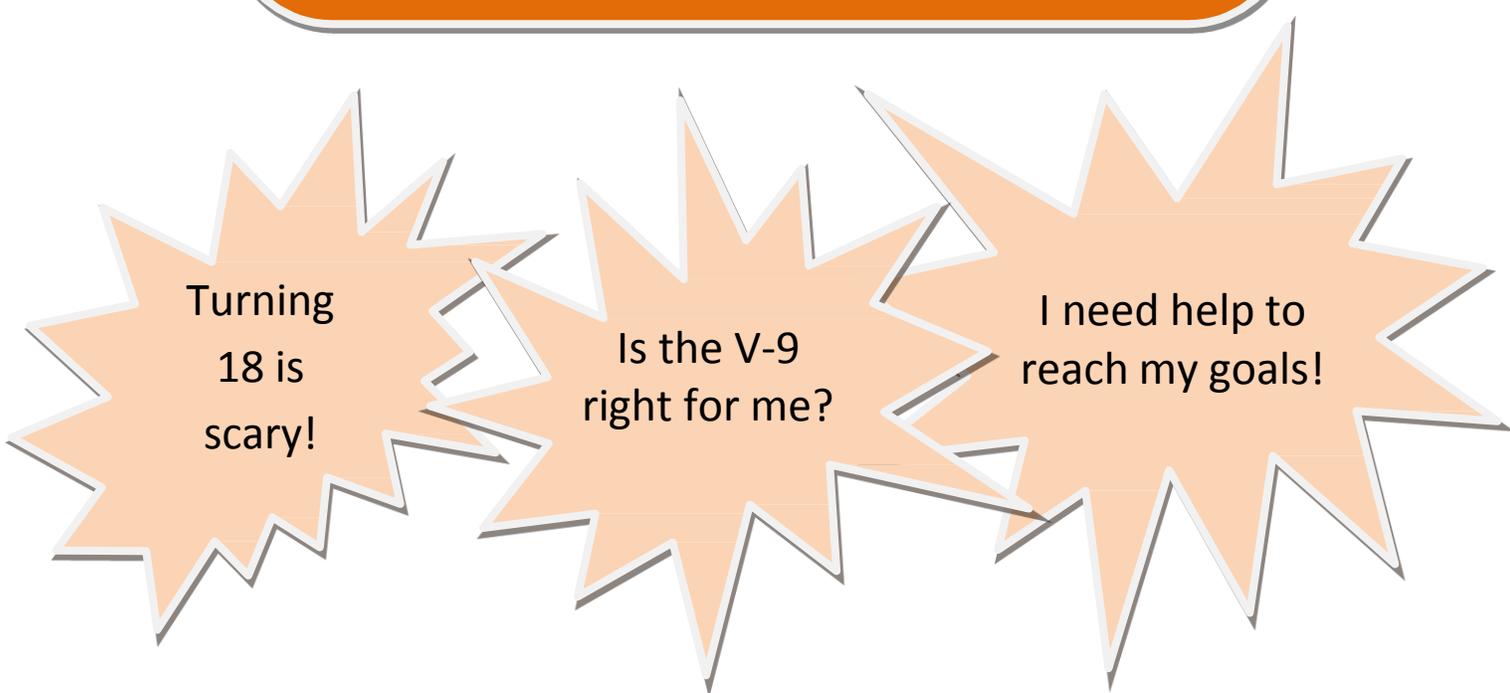
- Learn more about Gender Identity and Sexual Orientation on the *Human Rights Campaign* resource page. Go to www.hrc.org and select the “Issues” tab to learn more.
- Visit the *Youth Leadership Advisory Team’s* (YLAT’s) LGBTQ page to learn of rights and resources that are specific to LGBTQ youth in foster care at www.ylat.org/lgbtq.
- You can also visit YLAT’s Youth Rights page to look at the Maine Youth in Care Bill of Rights at www.ylat.org/rights-resources/youth-in-care.
- *Everyone is Gay* is a website that offers resources and advice to LGBTQ youth. Find this resource at www.everyoneisgay.com.

Other Helpful Pages

- Staying Healthy
- Personal and Community Connections

VOLUNTARY EXTENDED SUPPORT (V-9) AGREEMENT

- V-9 Contract



Turning
18 is
scary!

Is the V-9
right for me?

I need help to
reach my goals!

“The V9 Agreement provides a safety net for young people on the road to adulthood to achieve their goals.” – Dulcey Laberge, Maine DHHS

RESOURCES FOR V-9 CONTRACT:

Maine DHHS Locations

Please call or visit the location nearest you for any questions or concerns.

Augusta

35 Anthony Ave
Augusta, ME 04333
207-624-8000
Fax: 207-624-8074

Bangor

396 Griffin Road
Bangor, ME 04401
207-561-4100
Fax: 207-561-4122

Biddeford

208 Graham Street
Biddeford, ME 04005
207-286-2400
Fax: 207-286-2408

Calais

SHS 11
392 South Street
Calais, ME 04619
207-454-9000
Fax: 207-454-9012

Caribou

30 Skyway Drive
Skyway Plaza Unit 100
Caribou, ME 04736
207-493-4000
Fax: 207-493-4001

Ellsworth

SHS 11
17 Eastward Lane
Ellsworth, ME 04605
207-667-1600
Fax: 207-667-5364

Farmington

114 Corn Shop Lane
Farmington, ME 04938
207-778-8400
Fax: 207-778-8410

Fort Kent

SHS 11
137 Market Street
Fort Kent, ME 04743
207-834-1000
Fax: 207-834-7701

Houlton

SHS 11
11 High Street
Houlton, ME 04730
207-532-5000
Fax: 207-532-7995

Lewiston

200 Main Street
Lewiston, ME 04240
207-795-4300
Fax: 207-795-4444

Machias

SHS 11
38 Prescott Drive Suite 3
Machias, ME 04654
207-255-2000
Fax: 207-255-2022

Portland

161 Marginal Way
Portland, ME 04101
207-822-2000
Fax: 207-822-2146

Rockland

91 Camden Street
Rockland, ME 04841
207-596-4200
Fax: 207-596-4331

Sanford

890 Main Street Suite 208
Sanford, ME 04073
207-490-5400
Fax: 207-490-5463

Skowhegan

98 North Ave Suite 10
Skowhegan, ME 04976
207-474-4800
Fax: 207-490-5463

South Paris

243 Main Street Suite 6
South Paris, ME 04281
207-774-1200
Fax: 207-743-8798

The Voluntary Extended Support Agreement involves a partnership between you and DHHS. This agreement helps you attain your goals while making life-long permanent connections and life skills.

VOLUNTARY EXTENDED SUPPORT AGREEMENT: V-9

General Information

During the months leading up to your 18th birthday, you should have a conversation with your caseworker or transition worker about the Voluntary Extended Support Agreement (V-9). This is an agreement between you and the Maine Department of Health and Human Services (DHHS). It identifies the support you will receive while on the V-9 as well as your responsibilities to help you achieve your goals. If you are in college when your V-9 expires there is a grant program available through DHHS.

Why do I need a V-9 Agreement?

You can find the V-9 Agreement useful for many reasons:

- Continuing Education: High School Diploma, General Equivalency Diploma (GED), College, or a Certification Program
- Job Training
- Access to Health Care: medical, mental or other special health needs
- Placement Needs
- Pregnancy and New Parent Support Needs

By signing this agreement you keep your legal adult rights **AND** gain a partner to help you attain your goals. To see if you're eligible for the V-9 Agreement, please speak with your caseworker. If you have previously declined the V-9, you can still contact your caseworker about signing the agreement up to the age of 21. If you are interested in the V-9 agreement and are below the age of 21, please connect with your caseworker, transition worker, or youth transition Specialist.

Who are the Youth Transition Workers?

There are Youth Transition Workers in every region of the state who help you gain the knowledge and skills you need as an adult. They are there to help you connect with family and your community. They will help you meet your goals and make decisions in areas such as: housing, relationships, school, health, and money.

Resources

- For more information about the Voluntary Extended Support Agreement, you can view the entire DHHS policy at www.maine.gov/dhhs/ocfs/cw/chafee.htm.
- You can also view the Answers Handbook under the "Rights and Resources" section of the Youth Leadership Advisory Team's website at www.ylat.org.

Other Helpful Pages

- Banking
- Buying a Car
- Saving Money

Contact Information

Dulcey Laberge
Youth Transition Specialist &
Moving Forward Program Director
Office of Child and Family Services
Phone: (207) 624-7928
dulcey.laberge@maine.gov

IMPORTANT CRISIS NUMBERS

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| Poison Control Center | 1-800-222-1222 (Voice) 711 (Maine Relay) The Northern England Poison Center is the regional poison center for Maine, New Hampshire, and Vermont. |
| Maine Statewide Crisis | 1-888-568-1112 (Voice) 711 (Maine Relay) If you are concerned about yourself or someone else you can call this hotline for help. |
| Suicide Prevention | 1-888-568-1112 (Voice) 711 (Maine Relay) The National Suicide Prevention Lifeline is 1-800-273-8255 |
| Child Abuse | 1-800-452-1999 (Voice) 711 (Maine Relay) This number is staffed 24 hours a day. |
| Sexual Assault Support | 1-800-871-7741 (Voice) 711 (Maine Relay) A 24-hour statewide sexual assault crisis and support line providing confidential services free of charge. |
| Domestic Violence | 1-866-834-4357 Statewide Domestic Violence Helpline |
| Alcoholics Anonymous (AA) | 1-800-737-6237 During business hours, your call will be taken by someone who knows exactly what you are going through. |
| Statewide Alanon | 1-800-498-1844 They will be able to answer your questions, provide literature, and keep meeting information. |
| Narcotics Anonymous (NA) | 1-800-974-0062 By calling their helpline you will be able to talk to a recovering addict. |
| Maine Animal Welfare | 1-207-287-3200 Report Animal Cruelty or Neglect |

Youth Leadership Advisory Team (YLAT)

Maine's YLAT is a youth & adult partnership committed to improving the short-term experiences and long-term outcomes for youth who are or have been in foster care. YLAT is a joint project between Maine's Youth in Foster Care, The Maine Department of Health and Human Services and the Catherin E. Cutler Institute at the Muskie School of Public Service. To find *Practical Pathways* online visit www.ylat.org.

Maine Youth Transition Collaborative (MYTC)

The Maine Youth Transition Collaborative (MYTC), made up of public and private partners from across Maine, works with young people, the child welfare system, and community members to ensure that youth transitioning from the foster care system and all disconnected youth have the resources and personal connections they need to be successful. MYTC works with communities around Maine on the issues vital to a young person's economic self-sufficiency, such as post-secondary education and employment. For more information visit www.maine-yc.org.

Non-Discrimination Notice

The University of Southern Maine does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veterans' status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding non-discrimination policies: Director of Equity & Compliance, 209 Deering Avenue, Portland Campus, 207-228-8304, 771 (Maine Relay System).

“Aging out of the foster care system is one of life’s challenges. First, you are not alone. There is always someone for you to contact. It just means learning about the resources. I hope you find *Practical Pathways* is a great resource for you throughout your transition to your amazing future.”

~ Shannon Watts, Creator