

Independent Living Instructors and Social Workers: This Page Is for You

Use *Represent* in IL Classes

This issue's IL section starts on page 30. It focuses on money management. Future issues will focus on other important skills, like how to find and keep a job, take care of your health and hygiene, and form a support network.

Following is a plan for how to use this issue's stories in your independent living class. (If you have feedback on how the lessons work with your group, we'd love to hear it! Please call 212-279-0708 x114.)

Topic: Learning to budget

Goal: Help make teens aware of the expenses involved in living independently and how to make informed spending choices

Total time of all discussions and activities: 1 hour and 15 minutes

What you'll need: Enough copies of the help wanted and apartment rental sections of your local newspaper for every two people in your group

A broad estimate of what the following services cost each month in your area: cable TV; electricity for a one-bedroom apartment; local phone service; heat and hot water; transportation

Warm-up discussion: 10-15 minutes

- **Tell teens:** "Imagine you are moving into your first apartment. You already have a job, but you don't have a lot of money. You know that to pay the bills you will need to be very careful about how you spend your money. Some things you may decide to do without—like cable TV. Other things you may feel you absolutely need in your first apartment, like electricity. What must you absolutely have in your first apartment? What would you like in your apartment but you could live without if you needed to?"
- **List the items on the board.** At this point, it's not important to have a complete list of everything your group will need to set up an apartment.
- **Have teens estimate the monthly cost of each item.**
- **Leave the list on the board.**

Read Story: 15-20 minutes

- **Tell teens:** "We're going to read a story out loud about a young woman in foster care who moves into her own apartment for the first time. Every time she lists an expense that we haven't already mentioned, point it out and we'll add it to our

own list and estimate its cost per month."

- **Taking turns, read out loud "Mountain Climbing for Beginners" by Maya Noy on page 32.**
- **As you read, pause to list the expenses Maya mentions and estimate their monthly cost.**

Group Activity: 30 minutes

- **Divide group into pairs.**
- **Pass out classified section of your local newspaper.**
- **Tell group:** "Pretend that you are officially on your own. Each team needs to act as one person. From the classified section, you need to find a job that you are qualified for and that you can live on. For instance, you can't take a typing job if you don't know how to type. You will also need to find an apartment you can afford on your job.

"The team that does the best job of planning a life that they can afford wins. You should strive to save a little money each month, so that you have something to fall back on in case of emergencies."

- **Help teams estimate their monthly pay** Circulate around the room as teams pick their jobs and apartments from the classifieds. Help teens estimate how much the job will pay them each month so they can make sure they have enough money for their rent. For instance, if the job has a yearly salary, they should divide that salary by 12 months to find the monthly cost. If the job doesn't list a salary, and does not require a high school degree, assume it is minimum wage.
- **After everyone has chosen an apartment, and found their monthly salary, tell teens:** "Now choose from the board the items that you absolutely cannot live without in your new life. Then add up the monthly cost of those things. These will be your monthly expenses. Make sure you can afford them. If you can't, you can choose a new job, a cheaper apartment, or do without one of the expenses. You can also rent a room in an apartment you will share with others to save money."

Debate: 10 -15 minutes

(If you don't have time to get to this debate, collect the teams budget plans and save this part of the lesson until your next meeting)

- **Give each team 2-3 minutes to present their plan:** Have each team present their monthly budget, explaining the expenses they decided they could and could not live without. Feel free to question each group to get teams to thoroughly explain their choices or if something in their budget seems unrealistic. For instance, it is unlikely that they will want to do without electricity to save money.
- **Pick a winner:** After the groups have presented their budgets, choose the team which has made the most sound, realistic budget in your opinion, and explain why. It is a good idea to pick a team that manages to save a little bit of money each month, even if it is only \$5.