

# Countdown to Independence



## By GISELLE JOHN

My next birthday is D-Day! No, this has nothing to do with Y2K, it has to do with me leaving the system!

I know this day—the day I age out, emancipate, whatever you want to call it!—has been coming for a long time, and I've been looking forward to it with longing and anxiety. I have planned and replanned everything about aging out, from budgeting my money to apartment hunting. This is not to say



**Giselle John**

that I'm totally ready to be living on my own. In fact, I'm nervous about it! But I'm also confident that things will work out because I know I've planned well.

### Laying the Groundwork

I began to lay the groundwork for the day I age out of the system when I was 19. I went to my independent living classes and got my first job, at Dress Barn. Then I opened a bank account so I could begin to save money for the day I would be living on my own.

Even though my job didn't pay much money (it was minimum wage) and constantly tested my patience, I considered it better than nothing. Many times I wanted to quit, but that's not how the real world runs. With this job I could save money for my future. And I knew I needed to do that.

To figure out how much money I should save by the time I left the system, I started budgeting how much I would spend each month on rent, food, phone, entertainment, transportation and clothes when I was on my own. (Very costly!)

### One Year Left

When I turned 20, I had one full year of planning left before I aged out. (Foster youth in states like California have already emancipated by this age—they leave the system at 18.) That's when I really started counting my time left in the system. I did some serious reevaluations. I asked myself questions like: Where do I want to live? How much rent do I want to pay? How much money do I need to save? Do I want to share an apartment with a roommate?

I also started paying attention to how people who already had apartments of their own lived, and even how they furnished their homes. I was excited about decorating an apartment, but I knew I had to be realistic about money when buying furniture.

I began calculating how much money I could save within a given time period. If I saved \$50 per week until my birthday, I figured I'd have a decent amount of money. Plus, I'd get to add to it my discharge grant that I'll get when I age out, independent living skill savings and scholarship money.

So I set a goal. I decided I wanted to have saved \$5000 in total by the time I was 21. For the months to come,

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reaching that goal became one of the main things I thought about. I was set on doing it no matter what. But I had no idea just how much determination it would take for me to reach it, and how many obstacles I was going to face. Saving money, it turns out, is not easy.

For one, because I work in a women's clothing store, I end up buying a lot of the clothes the store sells. Sometimes I literally work to pay my lay-away bills. Not to mention that there are so many other clothing stores in that area. I found myself spending a lot of my hard-earned money on clothes! Real self-control was needed here.

Eventually reality set in. I reminded myself that I had less than a year left before I would be paying for everything—clothes, rent, bills—on my own. I

knew I needed to save for that. So I told myself, "That's it, I have to stop spending on things like clothes." It wasn't easy, and I didn't stop completely, but I did slow down a lot.

## Eleven Months Left

I started college, and started learning just how hard it is to work and go to school. I still had my regular job, but now I had gotten work study at school, which I took advantage of. Work study let me work on my college campus. So I worked between classes, then went to my regular job after school. I was busy...and tired.

## Ten Months Left

Then a blessing came my way. I got financial aid, which helps students pay for college, and which really started me off on the road to saving. When you get

financial aid—and just about everyone in foster care can get for it—the aid first pays your school for your tuition, then, whatever money is left over goes to you.

After they finished paying my school for my tuition, \$2300 was left over. I got \$1000 of it my first semester in school, and would get the second part the next semester. Some of that money I spent on books and school things. But since I was living in a foster home and not paying for rent or food, I also saved some of it. Instead of spending it all on new clothes (which I was tempted to do), I actually put it away for my birthday, emancipation day!

I put that money in the bank along with another \$1000 scholarship I won, plus \$400 I'd gotten back from my former foster mother. Things were looking up.

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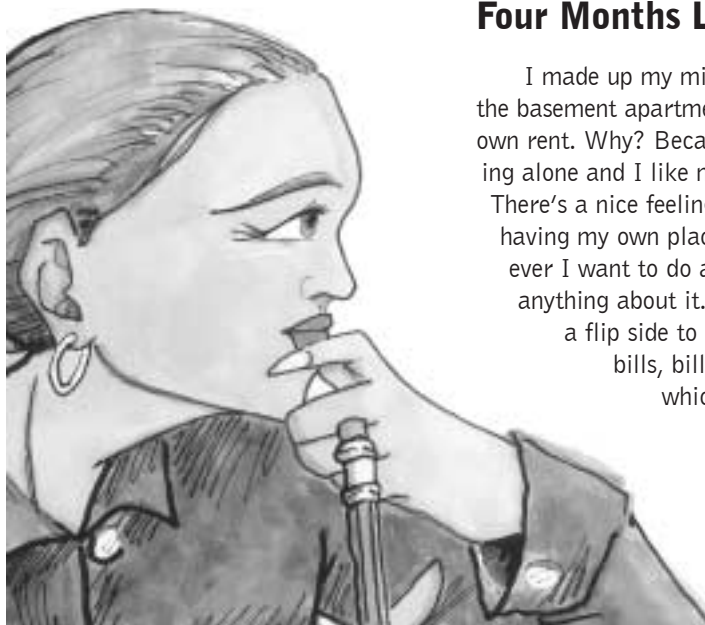
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## Eight Months Left

And then things looked down again. I didn't squander my money, I just gave too much of it to people who needed it more than I did. If someone I knew was in need, I just gave them money. I felt like since I had money saved up, I needed to help those close to me. I temporarily forgot that the day would come when I'd really need that money to fall back on. During this time, I went from having \$2700 to only \$1000.

I realized, once again, that I had lost control and had to do something about it. When I started a paid internship at *Represent*, I was determined to save some of the money I'd make for aging out. I also knew that I would be getting more money back from school financial aid the next semester, so I felt like I was back on my feet again. I reshaped my budget plan. Now it looked like this:

\$2300—financial aid all together  
(total for both semesters)  
\$1000—work  
\$320—independent living skills saving from a six month period  
\$500—internship  
\$750—New York discharge grant, which I'd get when I aged out



Gabriel Snachez / YC

A total of \$4850! But it was still short \$250 to reach my goal of \$5000. And already I'd spent about half of my financial aid money on school supplies, clothes and giving to others. I wondered how I would ever reach my goal. I figured out different plans, like working more hours at Dress Barn or becoming a lifeguard as well. (I'm a good swimmer and in New York, lifeguarding pays

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around \$8.50 an hour.) In the end, I got offered a better, higher-paying internship doing community planning.

## Six Months Left

Six months before my 21st birthday, I filled out the housing applications to make sure I had a place to live after I aged out. Kinda late, right? Well, I had a good reason.

I had a friend who owned a house with a basement to rent for \$550 per month. (Pretty cheap for the area.) She wanted to rent it to me, so I was in no hurry to fill out housing applications. (If I hadn't had that basement to rent, I would've filled them out long before!)

## Four Months Left

I made up my mind. I would rent the basement apartment and pay my own rent. Why? Because I would be living alone and I like my own space. There's a nice feeling that comes to having my own place. I can do whatever I want to do and no one can say anything about it. Of course, there's a flip side to this. There are bills, bills and more bills, which will be my responsibility alone. But I still want to have my own place.

Now that I decided to have my own apartment, I was really excited to furnish it. I started walking from one end of New York to the other checking out prices on furniture. I wanted a decent bedroom set that would last and a desk where I could study. But, again, I wanted to be careful about money.

I also went to see my apartment

and what needed to be done to it for me to live there. That included cleaning up a little, painting and decorating. I'm getting excited about my new life outside of the system...but also nervous.

## Three Months to Go!

For the next three months I'm going to concentrate on saving more money. I want to have at least four months of rent put aside to use in case of emergency, and I'm close to reaching that goal. Like I said, I'm nervous but excited. In the meantime, the countdown continues! ■

## Update:

*Six months after Giselle wrote this article, she successfully made the transition from living in foster care to living on her own. When she aged out of the system, she had well over \$5,000 saved. She also got an internship in community planning which paid her enough to support herself, and which she enjoyed.*

*Now, five years have passed since Giselle wrote this article. She still lives in the lovely basement apartment—now with her sister and mom—and trains foster youth to speak about their experiences for Voices of Youth.*

## Your Countdown to Independence

# Making a Plan

Read Giselle's story about preparing to leave the system on p. 31.

Now start making your own plan for leaving the system.

Ask yourself, "What do I need to accomplish before I become independ-

ent?" This will help you set your goals.

For each of your goals, ask yourself what you already have going for you.

For instance, maybe you already have a job or a place to live. Maybe you have started saving money.

Then ask yourself, "What challenges will I face working toward that goal?"

For instance, when Giselle started saving money for her first apartment, she had trouble saying no to friends and family who wanted to borrow money from her.

### This worksheet will help you plan your goals:

1. When I leave the system, my goal is to live \_\_\_\_\_

Some things that will help me reach this goal are \_\_\_\_\_

Challenges to accomplishing this goal will be \_\_\_\_\_

2. When I leave the system, I plan to pay for food and rent by \_\_\_\_\_

Some things that will help me reach this goal are \_\_\_\_\_

Challenges to accomplishing this goal will be \_\_\_\_\_

3. When I leave the system, I hope to have saved at least \$ \_\_\_\_\_

Some things that will help me reach this goal are \_\_\_\_\_

Challenges to accomplishing this goal will be \_\_\_\_\_

4. After I leave the system, if I need help or support I will call \_\_\_\_\_

Some things that will help me reach this goal are \_\_\_\_\_

Challenges to accomplishing this goal will be \_\_\_\_\_

5. Before I leave the system, I need to learn how to \_\_\_\_\_

Some things that will help me reach this goal are \_\_\_\_\_

Challenges to accomplishing this goal will be \_\_\_\_\_