

Independent Living

Upcoming IL Dates:

- 11/15/08 Money Management/ Budgeting from 11-2
- 12/13/08 Holiday Traditions at 12
- 12/22/08 Cooking Class at Foodies in Roanoke

Getting a Job

Where to look for a job: newspapers (classified ads), Virginia Employment Commission, employment agencies (there may be a fee, some employers will only hire from these temp agencies), friends, neighbors, or relatives may also have leads on jobs.

How to Begin to Get a Job: call, write for, or pick up an application (don't forget to look online), complete all parts of the application using black ink (don't forget to write neatly, use spell check, and be

accurate with what you write). Return the application promptly and in good condition (not wrinkled, torn, or spotted). Make follow-up call in about a week if you have not heard from the company.

Having a Good Interview: Shower, shave, wash hair, and brush your teeth before going for an interview. Do not chew gum or smoke. Dress in clean, neatly pressed, appropriate clothing and clean, polished shoes. Arrive at least 5 min-

utes early (never late). Inform secretary or receptionist of your presence and purpose. Greet interviewer politely. Offer hand shake only if the interviewer extends his/hers. Wait to be told to be seated. Answer all questions in complete sentences, be honest, make eye contact, smile, use proper grammar, don't use slang, keep answers to the point. Do not touch things on the desk. Keep feet on the floor, Try to hold questions until asked.

By: *Pocket Guide to IL*



Always give at least a 2 weeks notice when changing jobs.

Reference Information

On your own you are going to need references (people who know you and can speak about the type of person or worker you are) for new jobs, apartment rentals, and sometimes even loans. Choose the people you will use as references carefully. Remember to ask their

permission before using their names and never use an immediate family member or a relative. Good choices are teachers, ministers, or former employers with whom you had a good relationship. Also consider using your social worker as a reference!

You will need to know their name, address, telephone number, occupation, and what your relationship is to them.

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Independent Living



Read up before you look for your new place to live!

Finding Your House

Where to Look for Available Housing: Newspapers (classified sections). Friends, relatives, neighbors, and co-workers. Real estate agencies (find listings in the phone book). Housing authority—public housing for qualifying low-income people. Department of Social Services—Section 8 Housing. Health and Human Services—Federal government housing and has information on public housing available in any given area.

Things to Think About: What to

consider when deciding on a house or an apartment—How much is the rent or mortgage? Does it have a yard that will need cutting? What is the location like? (crime rate, noise, traffic, medium age or neighbors, etc.) What is the proximity to things like work, family/relatives, social activities, shopping areas, and public transportation? How big must it be? (# people living there, how many bedrooms and bathrooms do you need?, how much storage space is there?, will your clothes and furni-

ture fit?) General Condition of the Place—are the door secure? Do the windows lock? Are they drafty? Do they open? Do they have screens? Are there storm windows? Are the walls in good condition and clean? Are the floors carpeted and in good condition? What condition is the tile in? Do the water fixtures work? How much water does the hot water hold? (40 gallons or better is good) Are there water leaks? What type of heat?

By Pocket Guide to IL

“Foam pillows are cheaper than feather pillows and can be washed.”

Grocery Shopping

Save and use coupons from newspapers, magazines, and mail.

Shop where they offer double coupon values.

Plan meals ahead so you have an idea of what items you will need. Always have a list made before you go shopping. When shopping without a list, people tend to buy more than they expected.

Never go grocery shopping when you are hungry. Everything looks good and you buy more.

Resist impulse buying. Think about whether you really need an item before you buy it.

Watch for weekly sales or specials. Buy store brands whenever possible. They are usually just as good and cost less.

Avoid “Ready to Serve” items. They cost sometimes twice as much as making it yourself.

Buy only the amount of perishables (things that will spoil) that you can use, because they go bad.

Try to space out the number of soap and paper products you have to buy at one time. They are costly and will run the bill up quite high if bought in large quantity.

Check “unit cost” when comparing different brands of the same item. Sometimes what appears to cost less actually costs more per unit.

Be aware that grocery stores place items in certain places for a reason. Items on islands and on special displays at the end of the aisles are things they are “pushing”.

Try to always shop for a week or two weeks of groceries at a time. Avoid daily trips because you spend more.

Eat HEALTHY buy shop WISELY.

By Pocket Guide to Independent Living



Make sure you get the most for your money.

Volume 2, Issue 5

Car Shopping—Used Cars

Is the car dealer reputable (known to sell good used cars and to be honest).

If it is an older model car with very low mileage, the odometer (mileage gauge) may have been illegally turned back.

Does it appear to have been repainted? This could indicate wreckage or rust problems.

If you are buying a used car from a new car dealer, ask for a copy of the car's repair record.

Call the previous owner, if possible, and ask them about the car.

Test drive the car. Check the steering. Does it pull in either direction or is there a lot of play in the steering wheel? Check the brakes. Do they stop you quickly? Stick? Or does the brake pedal go nearly to the floor before you stop? These may be signs of problems.

Check doors, locks, trunk, windows, windshield wipers, heater, and defroster.

Check a NAPA blue book (found in a library, bookstore, online, or through a loan officer) for the suggested resale value of the car. Never agree to pay more than this amount—no bank will give you financing.

By Pocket Guide to Independent Living



Make sure you don't buy a junker!

Cleaning the Kitchen

Daily Cleaning:

Rinse dirty dishes

Wash dishes

Dry dishes

Put dishes away

Wipe counter tops

Wipe appliances

Put all food away

Empty trash

Weekly Cleaning:

Clean out refrigerator (remove old food and wipe shelves)

Sweep floor

Wash floor

Clean oven if needed

Clean range hood

Defrost refrigerator if necessary

By Pocket Guide to Independent Living

“You will need to know the size of your mattress in order to buy the correct size sheets.”

Common Abbreviations

AC—air conditioning

Apt.—apartment

Avail.—available

BR—bedroom

Bsm—basement

BTH—bathroom

C.—cup

Cm—centimeter

Cpl.—couple

Dep./Sec. Dep.—security deposit

DR—dining room

Elec.—electric

Exc.—excellent

ft.—foot/feet

FP—fireplace

FR—family room

Furn.—furnished

g.—gram

Gal.—gallon

Gar.—garage

By Pocket Guide to IL



H/HW—heat/hot water

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Pumpkin Cream Cheese Spread

Ingredients:

1 8-ounce package cream cheese, softened
1/2 cup canned pumpkin
1/4 cup sugar
3/4 teaspoon pumpkin pie spice
1/2 teaspoon vanilla

Beat all ingredients in a medium mixing bowl with an electric mixer on medium speed until smooth.

Cover and refrigerate for at least 1 hour or up to 24 hours. Makes 1-1/2 cups (24, 1-tablespoon servings).

Nutritional facts per serving: Calories: 43 , Total fat: 3g , Saturated fat: 2g , Cholesterol: 10 mg , Sodium: 28mg, Carbohydrate: 3g , Fiber: 0g , Protein: 1g

www.franklincountyva.gov/ss-independent-living

Money Matters



Budgeting is harder than it looks!

Budgeting simply means dividing your money into categories that match the expense you are responsible for paying each pay period. Budgets are relatively easy to make but usually very difficult for most people to keep. It takes self-discipline and a willingness to sometimes say, "I can't afford to ..." to live within a budget.

Many people who do not budget and live within their established income find themselves in major debt before too long. There are a few simple things to think about when trying to establish a workable budget.

Do you get paid weekly, bi-

weekly, or monthly?

What is the exact amount of money you have coming in each month?

What budget categories do you need? (food, clothing, entertainment, rent, charges, transportation, utilities, insurances).

Rent—plan on 1/4 of your income. Usually a fixed monthly amount.

Clothing (work, leisure, dress)

Utilities (elective, gas/oil, water/sewage, telephone)

Transportation (gasoline, repairs,

car payment, bus/taxi fares)

Food (household groceries, lunches)

Entertainment (movies, dinner out, sports, misc.)

Insurances (car, health, house or renters, life insurance)

Savings

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