

# Independent Living

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FRANKLIN COUNTY DSS

## College Is For You

Check out these facts.

- **People who graduate from college are much more likely to get a job and stay employed.** Only 2.3 percent of adults (25 and older) with a college education were unemployed during 2005. People with less than a bachelor's degree (some college or an associate's degree) experienced 2.6 percent unemployment. During that time, 4.7 percent of high school graduates were unemployed, but 7.6 percent of high school dropouts didn't have jobs. Less education equals more unemployment.

(Source: U.S. Department of Labor, Bureau of Labor Statistics. Office of

Employment and Unemployment Statistics. Current Population Survey, 2005.)

- **People who graduate from college earn more money.** In 2005, a person with a bachelor's degree earned 37 percent more than a person with a high school diploma. A master's degree provided even more earning power—almost double the earning power of a high school diploma alone. (Source: U.S. Bureau of the Census, Current Population Survey, 2004 Annual Social & Economic Supplement, March 2005.)

- **If you want to be part of a dynamic new economy, you'll need college.** Gov-

ernment projections say that jobs requiring an associate's degree or more will make up 76 percent of the fastest growing occupations between 2004-2014. (Source: U.S. Department of Labor, Bureau of Labor Statistics.)



### Special points of interest:

- 11/15/08—IL Class from 11-2—*Budgeting and Money Management*
- 12/13/08—IL Class—*Time to Be Announced—Holiday Traditions Event*
- 12/22/08—IL Class from 10-2—at *Foodies in Roanoke—we're cooking Mexican Food!*

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## Goals and Goalies—I'm Confused

In sports, when you make a goal, you're well on your way to winning

the game. The same is true for money. Your "game" is your

solid financial future. When you make savings goals, you start to

win that game.

Goals come in many sizes. Let's decide that, for now, we will use

these definitions:

- ◆ **Short-term goals** are goals for things that you can

get or have

in three months or less. Going to the movies, buying a video, or

getting tickets for a rock concert are all types of short-term goals.

- ◆ **Mid-range goals** are goals that take longer than three months

but less than a year to achieve. Buying a new bike, taking a

trip, or buying a computer are types of mid-range goals.

- ◆ **Long-range goals** are things that take

over a year to achieve. In fact, they may

take many years. Goals that take several

years to achieve could include saving

enough money for college or for technical

training, or saving to buy a new car. Saving

for retirement would certainly be a long range

goal for you, too!

## How Much Can You Earn



Consider these facts:

◆ If you graduate from high school you will make, on the average, 40% more than a person who doesn't have a high school diploma.

(For example, when Tonya gets her first summer computer job

after graduating from high school, she will make \$14 an hour

instead of making \$10 an hour!)

◆ If you graduate from a vocational or technical school, you could earn about 80% more than a high school dropout.

◆ If you graduate from a four-year college, you could earn 75%

more than a high school graduate and 250% times what a high

school dropout earns. (Tonya could make \$17.50 an hour

instead of \$10 an hour after

getting her four-year college degree.)

◆ Who are some of the top earners? A person with a professional

degree, such as a doctor or lawyer, earns about four times the

salary that a high school graduate earns

each year, and six times that of a high

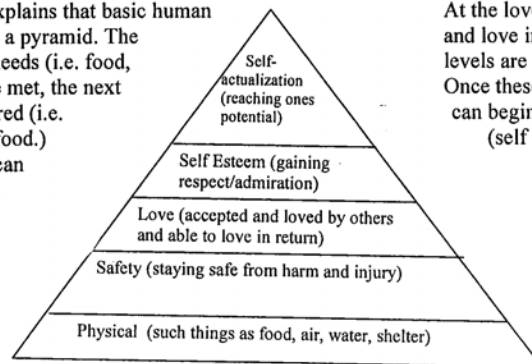
school dropout.

*"When Kristi, an 18-year-old, was asked how she chose her college, she said, "I was looking for a college to start me off in the right direction toward my goals . . . it has American Sign Language courses which I would like to take. I have been in the Casey Youth Leadership" Committee for a year where I've learned a great deal about advocating for others. I have acquired skills in sign language through courses in school and the deaf community. As I enter into college I hope to expand my knowledge in this area."*

## Needs and Wants

■ **NEEDS & WANTS** It's hard to figure the difference between our real basic "needs" and our "wants". Since we can't have everything we "want", decisions must be made.

Psychologist A. H. Maslow explains that basic human needs build on each other like a pyramid. The bottom base meets physical needs (i.e. food, water.) When those needs are met, the next level of safety can be considered (i.e. a man will risk his safety for food.) When a person feels safe, he can build to the next level of love.



At the love level, he can be loved and love in return. These first three levels are usually met by the family. Once these levels are met, a person can begin to feel good about himself (self esteem). Then he can become the most he can be (self actualization).



## How Much Do I Really Want to Clean

### # 1 “Clean” keeps you healthy!

It discourages:

bugs, bacteria, vermin,  
mice and rats! ! !

### # 2 “Clean” saves you money!

1. If you care for things,

they won’t need to be replaced.

2. You can sell well cared for items you no longer need.

3. Your security deposit is protected if you care for your living space.

4. You may save doctor

bills.

### #3 “Clean” can make you feel

good about yourself!

### #4 “Clean” offers an image about

yourself to others.



## Create Your Own Image

An image is created by the clothes you wear. Your choices tell something about you. When you start out on your own, you can create a whole new image of yourself if you want to. You can plan for today and for your future. The time to start is right now. Create your own personal clothing plan! **#1 Think through your personality and the messages you want to send with your clothes.** Through your own experiences, you can understand the messages that clothing and grooming send to others (i.e. “I want to join your group.” “I value style.” “I’m quiet.” “I’m a leader!” “I’m looking for a mate.” “I want to be successful in business.” “Notice me!” “I don’t care what anyone thinks.”) Think about the type of image you want to send. **#2 Review your goals. Consider the type of clothes that will help you to get there.** If the goals you have set for your future require many dollars to get there, you may not have much to spend for clothes. Efficient planning can help you give the image you want. **#3 Gather information about clothes that are appropriate and the costs involved.** Begin by considering the type of clothing needed as you enter the next stage of your life. If you are going directly on to a job, there will be suitable clothes for each type. If you are going on to school, check what’s being worn on the campus you hope to attend.

*“Keeping clothes in good repair saves resources, especially dollars.”*

## Guidelines for Buying Used Appliances

Consider buying second-hand. There are excellent buys and poor

ones. There will be some risk involved. Ways to protect yourself

are:

- Research *Consumer Re-*

*ports*

- Question repairmen (a quick telephone call helps)

- Look for UL safety seal, sound cord, plug and wiring insulation

- See that parts and finish are in sound condition with no signs of rust or

deterioration

- Look for indications of good care and cleanliness

- Plug it in to see if it works

- Consider the cost of moving the appliance to your apartment.



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### Ranch Baked Quesadillas

#### Ingredients

1 cup shredded cooked chicken  
1 cup shredded Monterey Jack cheese  
1/2 cup Hidden Valley® The Original Ranch® dressing  
1/4 cup diced green chilies, rinsed and drained  
4 9-inch flour tortillas, warmed  
Salsa, Hidden Valley® The Original Ranch® dressing and guacamole, optional  
Preparation Time: 20 min.  
Bake Time: 15 min.

Preheat oven to 350°F.

Combine chicken, cheese, Ranch and chilies in medium bowl. Divide chicken mixture evenly between each tortilla; fold in half to seal. Place quesadillas on baking sheet. Bake for 15 minutes or until cheese is melted. Garnish with salsa, Ranch and guacamole, if desired.

Serves: 4

## Vegetable Qualities

**Asparagus:** Closed compact tips, firm, fresh appearance, rich green color.

**Beans, snap:** Tender, firm, crisp, clean, shiny, decay free, deep green or yellow pod.

**Beets:** Smooth, deep red color, clean, uniform in size, slender tap root.

**Broccoli:** Stalk and branches tender, but firm; fresh, clean and compact bud clusters. Wilted, flabby stalks and a bloom of bright yellow or purple color indicate over maturity.

**Brussels sprouts:** Bright

green color, firm, tight fitting outer leaves. No small holes to indicate worms..

**Cabbage:** Firm heads, fairly heavy for size, green or red, blemish free.

**Carrots:** Spindle-shape, clear orange color, firm, no mold. (Wilted or soft flabby roots, indicate poor quality.)

**Cauliflower:** Heavy head, white or cream color with fresh, green outer leaves. Smudgy spots on head and yellow leaves indicate poor quality.

**Celery:** Stalks should snap easily. Yellow, dry leaves

indicate aging.

**Corn:** Yellow or white kernels. If fingernail is inserted into a kernel, juice spurts out. Fresh husks are green. Silk ends are free from decay or worms. Stem ends are not dried or discolored.

**Cucumbers:** Bright green color, firm, crisp, small lumps on surface.

**Eggplants:** Heavy, firm, uniform dark & rich purple color, no scars/decay.

**Greens (chard, collards, kale, spinach):** Bright greens, young tender leaves, no yellow leaves present.

**Lettuce:** Iceberg and romaine should have crisp leaves. Other lettuce types have softer texture but leaves shouldn't be wilted. Avoid iceberg lettuce that is hard and lacks green color, is irregularly shaped, and has hard bumps on top. There should be no tan or brown areas on any lettuce to indicate rust of rot.

**Mushrooms:** Colors vary with type. Discolored or pitted caps indicate poor quality. Should be firm with no slimy outer coat.