NATIONAL YOUTH LEADERSHIP NETWORK

MAKING MY MARK!
INDEPENDENT LIVING 101

PARTICIPANT HANDBOOK: MYIL!
Making My Mark!
Independent Living 101

Participant Handbook: MyIL!
# Making My Mark!

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Introduction

Welcome to "Making My Mark: Independent Living 101." The Independent Living Movement is made up of decades, if not centuries, of individuals who changed history with the mission of providing equal rights and equal opportunity for the disability community. Individuals had the power to do this because of self-determination, community activism, and public resources and laws that they helped create and advocated for along the way.

While history was changed by those who came before us, it’s up to young people to determine what changes need to happen in the future. This process starts by learning what the Independent Living Movement is and what your role is within that movement. That’s what this curriculum is all about.

Young disability rights activists created this curriculum to serve as a basic introduction to Independent Living. It’s intended to be a resource to introduce the disability community and the Independent Living Movement to young people for the first time. The leaves on the cover symbolize this training.

As activists, we grow and develop as leaders. It’s part of our lives. We want to introduce Independent Living to minds that may not realize the influence they have in their own decision-making or in their communities. We want to instill in young leaders the tools they need to live satisfying, fulfilling, and connected lives.

The disability community prioritizes the motto: “Nothing About Us Without Us!” We need to make decisions in our own lives, but first we need the information and know-how that allows those decisions to be good decisions. After all, knowledge is power! And the development of that power needs to begin as soon as possible.
“Making My Mark” was created by and for young people with disabilities. Young people creating this curriculum all identify as members of the disability community and the Independent Living Movement.

Independent Living means learning how to live within a community as an equally contributing member, with the same rights and powers as other community members.

Living independently may mean different things to different people. That in itself is a sign of independence. But we can all agree that independence is about embracing our differences and making our lives what we want them to be. Living independently means living a self-directed life, both on our own and with selected community supports.

Who Made This Possible
This curriculum was created through a grant awarded to the National Youth Leadership Network (NYLN), in partnership with the National Council on Independent Living (NCIL), with support from the National Youth Transitions Center and the Youth Transitions Collaborative. To learn more about the Center and the Collaborative, visit the website: www.thenytc.org.

Developed by The HSC Foundation, the National Youth Transitions Center (NYTC) is a collaborative learning community to benefit youth and young veterans with disabilities. It exists because of the belief that “The future needs everyone.” It brings together individuals and organizations that share this commitment and want to multiply their impact.

The National Youth Transitions Center came from The HSC Foundation’s National Youth Transitions Initiative. The Foundation realized the importance of timely intervention for transitioning youth and young adults with disabilities and developed two centers as a result: The National Youth Transitions Center and The National Veterans Center.
A way the National Youth Transitions Center has ensured its impact is by developing the Youth Transitions Collaborative. The Collaborative is made up of over 45 members, all of whom provide the Center with expertise and advice on planning, programming, and advocacy. The National Youth Transitions Center is the primary force behind the work of the Collaborative, and the Collaborative is “stronger together” in their efforts to help youth find self-directed paths to adulthood.

It is the hope of The HSC Foundation, the National Youth Transitions Center, and the National Youth Transitions Collaborative that the tools in this curriculum help you to “make your mark” in your journey of independent living.

You Have the Power!
Whether you are reading this as a participant or a facilitator, we hope that the activities in "Making My Mark" empower you to set and reach your own Independent Living goals. We also want to encourage you to use the personal power that comes from completing this curriculum within the disability community and your community at large.

IMAGE: A group of people of different ages, races, genders and disabilities come together in a group.
MAKING MY MARK!

LESSON 1
Independent Living: Learning the Basics

Goals
There are two goals for this lesson. The first goal is to talk about what Independent Living means and how the Independent Living Movement started. The second goal is to talk about why Independent Living is important to us in our everyday lives.

Estimated Breakdown of Time
- Read through and discuss information: 20 minutes
- Introduction to MyIL: 5 minutes
- Individual collages: 20 minutes
- Small group sharing: 10 minutes
- Large group discussion: 20 minutes

TOTAL TIME: 75 minutes

Topic Discussed
- A brief background of the Independent Living Movement

Independent Living Lingo
- **Ally:** A person who supports the desires, wants, and needs of an individual or group of individuals, even though he/she may not directly be a part of that group or share their specific views. For example, a non-disabled person who supports the desires and needs of a disabled person or the larger disability community is often called an "ally" of the disability community.
- **Equal opportunity:** The same level of respect and access given to all people, regardless of age, race, gender/identity, disability, etc.
- **Institution**: A place where people are forced to live while keeping them away from society. These places seldom, if at all, let people leave the facility or make independent decisions.

- **Interdependence**: The idea that we all need each other in order to achieve our goals and dreams. A state of mind where power comes from everyone being mutually dependent on and responsible for one another.

- **Mandate**: A command or requirement to do something.

- **Self-worth**: The value that a person gives to himself or herself. The ability to respect oneself and know that respect is deserved from others. When we have a strong sense of self-worth, we know that our personal needs and desires are valued.

### The Basics About the Independent Living Movement

People with disabilities have a long history. Not too long ago, however, in the 1960s, the Independent Living Movement moved into the spotlight of society as civil rights took center stage. People with disabilities took to the streets to make sure the world knew they had the right to lead their own lives. Up until this point, most people with disabilities were kept out of their communities. Most of them relied solely on their families or were placed in institutions.

The Independent Living (IL) Movement raised awareness about people with disabilities and their ability to make their own choices. With this in mind, Centers for Independent Living (CILs) were created in the 1970s to support people with disabilities as they emerged from the shadows of society to become fully active participants in their communities. CILs advocated for accessibility standards. For example, stores were asked and required to insert ramps and widen doorways so people who use wheelchairs could shop for themselves rather than having a friend or family member shop for them.

**IMAGE**: Two hands are connected. This image represents interdependence. Interdependence is the idea that we all need each other.
CILs are led by and for people with disabilities. They are places where people with disabilities of all ages and positions in society come together to advocate for their rights. Allies dedicated to the Disability Rights Movement also contribute to this process. Independent Living Centers provide four core services to ensure that control remains the top priority in all centers. The four core services are independent living skills training, advocacy, peer counseling and peer support, and information and referral.

Here are some specific about the four core services:

- **Independent Living Skills Training** teaches individuals the skills they need to live independently. For example, a person may need help with transportation in order to live in the community. In this case, staff from an Independent Living Center may teach that individual how to use the public transportation system.

- **Advocacy** is standing up for yourself or those around you to make sure that your needs and desires are heard and respected. Independent Living Centers teach individuals how to advocate for themselves. Some examples include being sure that personal assistance services, housing, health care, and transportation are available to the people who need them.

- **Peer Counseling and Peer Support** is when people with disabilities share information by sharing their experiences and empowering others. Making that kind of connection is a way of establishing community. Sharing information through peer counseling also allows problem-solving to occur. In the Independent Living Movement, people with disabilities work as equals alongside non-disabled peers who share in the Independent Living philosophy. However, it is the goal of the Independent Living Movement to keep those with disabilities leading the movement.
• **Information and Referral** is the last core service provided by Independent Living Centers. Information and Referral is simply making information and services available to people with disabilities. There are many services for people with disabilities, but many of these services go unnoticed by individuals who could benefit from them directly. CILs make sure people are aware of the latest services and supports available to them.

**Linking Independence with Interdependence**

Living independently doesn’t necessarily mean doing things alone. It means making your own decisions. How you live independently is a decision that you deserve to make for yourself.

A person can live independently and interdependently at the same time. For example, you can independently decide what you want to do and what you need. You can also decide who you may need to work with to make those things happen. That’s where interdependence comes in. Interdependence means that everyone relies on one another in some way. It’s never a bad thing to ask for help. We all need others for support, and we all provide support in return.

**Applying Independent Living to Your Life**

As you decide what you want your life to be, it’s helpful to develop self-determination, self-respect, and equal opportunity. Let’s learn more about what each of those concepts means.
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Self-determination
Self-determination means setting your own personal goals. Many times, people forget that those of us with disabilities have our own dreams. Advocate for what you want. When you don’t share what you want, others may start to build a plan for your future that may not look the way you would like it to. You have to share your vision with others so they can support that vision to become a reality, even if there are mistakes and lessons learned along the way. People with disabilities have the right to make mistakes as they go through life, too, just like everyone else. This is called the “dignity of risk.”

It is easy for others to spot what we may need along the way. They can always provide suggestions, but, in the end, it is up to you to decide what you need or want. For example, people may make assumptions about what your support needs are for a job, or what accommodations may be helpful to you. Sometimes people may direct you away from a job because they think it wouldn’t work well for you.

It’s up to you to determine what supports work the best for you, as well as if you want to try something that may be new or difficult. That is how everyone learns – as people and as professionals. As young people with disabilities, we are no different.

IMAGE: Six people are in a triangle formation. Three people are at the bottom are holding two people up. Those two people are holding another person up who is reaching to the sky. This picture represents that it is important to have a strong support system that will help you reach your goals.
Self-determination includes supporting goals, dreams, and passions in all aspects of life. Here are some ways to make sure that you have self-determination.

1. **Be fully informed.** You have the right to ask the questions you need to in order to understand. If you don’t feel as though you have enough information or know the whole story, ask more questions and don’t make a final decision until you do.

2. **Learn from other people’s experiences.** Other people may have experiences similar to yours. Keep your mind open to learning from them. No two people’s life experiences are exactly the same, but those experiences may spark new ideas in your head that could be helpful. Other people’s stories can also influence your way of thinking.

3. **Know the resources available to you** in the community and nationally. Perhaps even begin a collection of information that you find helpful so you have it available when you need it without having to look it up online.

4. **Have a strong support team.** Support teams look different for each person. They may include parents, teachers, friends, pastors, community leaders, etc. Who serves on your support team totally depends on who you trust.

5. **Make your own decisions** based on the information you have gathered. Be open to others’ suggestions and recommendations, but know that, in the end, it’s up to you.

**IMAGE:** A person is standing tall and proud. This image represents that it is important to be proud of yourself and who you are.
Self-respect
Self-respect is another part of Independent Living. Sometimes self-respect is easy to overlook, because people relate it to being self-serving or self-centered. However, self-respect is important because you need to be comfortable with yourself first before fully being able to give back to others. As people with disabilities, we are in charge of our own lives. What we say and think about ourselves is important. Often, other people will treat us the way we treat ourselves, so we have to lead by example and set expectations for others.

Self-respect is directly linked to disability pride. Disability pride begins with knowing our history, knowing our community, and knowing our culture. It is about teaching one another how we proudly define disability, and supporting others in shifting their ways of thinking when it comes to our community.

As people with pride and positive community support, we will feel emboldened to embrace self-identity. Self-identity includes disability. We’ll want to educate others about how to fairly treat and include people with disabilities in all aspects of life by advocating for ourselves, our peers, or our community at large.

Disability pride does away with shame, and shows society that people with disabilities are capable, independent-minded, and worthy of respect and inclusion. It also means not settling for a role on the sidelines, but really being part of the action. For example, it’s great to share your personal story with a local business organization. But it’s even more empowering to lead a group or take on a serious decision-making role such as president, board member, or director in an organization like that.
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Some people with disabilities start out as members of a group or an organization. Then, as they gain more confidence and experience, they move on to more active duties, such as writing a newsletter, and then on to roles that require heavier decision-making, like board members, officers, mentors, or staff.

With all of this said, let’s be real: Being proud of a disability does not mean ignoring the challenges. It does include facing and embracing those challenges while promoting and believing that disability is a natural part of human existence. Being proud is about maintaining dignity and self-acceptance in the face of challenges. It is about connecting with others, sharing personal stories and ideas, and banding together to show the truth of disability: that it is a natural part of life and human diversity, and that people with disabilities deserve equal rights and respect.

Equal Opportunity
Equal opportunity is the belief that opportunity should be given to people based on the ability to do a job, to contribute to a project, or to make decisions. It is not based on disability or anything else that may make one group of people different from another.

Equal opportunity embraces the mantra: Nothing about us without us! As people with disabilities, we still have to advocate for equal opportunity. Often, other people think they know what we are able to do without getting to know us or without directly asking. It’s up to us to point this out, share our perspectives, and advocate for the rights and opportunity that we know we deserve.
**Systems Change Advocacy**

One of the core responsibilities of the Independent Living movement is to advocate for systems change. Systems change not only means pointing out that something needs to be different, but also that we have a seat at the table when it comes to determining what those changes are on behalf of the community. Systems change applies to education, employment, healthcare, transportation, and accessibility.

For example, it’s one thing to advocate that people with pre-existing medical conditions have equal access to healthcare. However, without an accountability standard or a law in place to make this a requirement, no one is held responsible for this provision unless laws or policies are changed, making it a requirement rather than an option. The system of how things have been done in the past needs to be changed. Rather than having people change things for us without really knowing what we need, people with disabilities should have an active role in defining and implementing these changes.

Overall, Independent Living supports us to live our lives as we choose. We all have the right to make our own choices and to make our lives what we want them to be. When we make our own decisions, we become empowered. An empowered person is a strong force that can bring about change in the world, and that’s where we come in! Our empowerment is what calls on us to take action.
Introduction to Activity
When we talk about Independent Living, we are talking about a program, a philosophy, a movement, and a way of life. It is essential for everyone—including young people with disabilities—to learn how to live the life we want. Learning to live the life you want can seem scary at first, but it is also very empowering!

The first step to learning how to live the life you want is to define what Independent Living means to you. It is also important to learn how the programs and philosophies (or beliefs) of the Independent Living Movement can help you achieve those goals.

Materials
- A variety of art supplies such as:
  - Glue
  - Scissors
  - Crayons, markers, pens, and/or pencils
  - Magazines
  - Small pieces of construction paper, fabric, or craft foam
  - Any other fun supplies you can think of!
- Two pieces of construction paper per participant

Activity Description
Divide the room into groups of three. Give each person in the room a "MyIL" binder. Give participants about five minutes to look through the materials in the binder.

Explain what the binder is for, sharing that having information and resources is a very important part of learning to live independently: “This binder is filled with lots of information and resources about Independent Living. Throughout this lesson, we will be exploring some of the resources in the binder.” Also share with participants that you will be adding information to the binders as you go through the other lessons of the curriculum.
Next, give each group access to a variety of art supplies (listed above) and two sheets of construction paper per person. Ask each person to create a drawing, a poem, or other creative art piece that expresses what Independent Living means to them. Allow about 20 minutes for this activity.

Once each person is finished, have the small groups come back together and share their artwork with one another. Allow about 10 minutes for small group sharing.

Next, start a large group discussion by asking if anyone would like to share their artwork with the group. Ask questions like:

- What does independence mean to you?
- How does your artwork express those thoughts?
- What are some of your independent living goals?
- What types of support will you need in order to reach those goals?
- Other questions based on what the team shares

Summary
The Independent Living Movement plays an important role in the lives of people with disabilities. In this lesson, we talked about what it means to live independently and how the Independent Living Movement can help us achieve those goals.

Additional Activities
Here are a few more activities to learn about Independent Living:

- Invite someone from your local Center for Independent Living (CIL) or a State Independent Living Council (SILC) to come and speak to the group about their services and programs.
- Attend a local, state, or national event about Independent Living. Organizations specifically focused on Independent Living, such as NCIL or APRIL, also hold conferences every year.
LESSON 2
Self-Determination: Making Your Own Choices

Goal
The goal of this lesson is to talk about what it means to be self-determined and why self-determination is such an important part of our lives.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Story circle 20 minutes
Whole group discussion 20 minutes

TOTAL TIME 60 minutes

Topics Discussed
• Quality assurance
• Self-determination

Independent Living Lingo
• Quality assurance: The promise that a service is good and working in the best interest of the individual.
• Self-determination: Setting and being secure in one’s goals and life path.

The Basics About Self-Determination
Self-determination means that you have the right to set and reach your own goals. You have the right to live the way you want to live. This may mean living alone in your own home, or living with roommates or with a group of friends. The important thing is that you get to choose what you want your life to be.

IMAGE: A blank piece of paper with a pen. This image illustrates that your life is a "blank page" where you can write, set, and achieve your own goals and dreams.
Self-determination is one of the most important parts of living an independent life. No one wants to be forced to do something, or to feel trapped in order to get the supports they need. Unfortunately, many people with disabilities are simply unaware that they have choices. As a result, they are not living the way they want to because they don’t know their options or the supports available to get there.

For example, let’s say Anya has Down syndrome and wants to work at the local veterinary clinic. However, her mom is worried that Anya won’t be safe getting to and from work and being supported while at work. So Anya decides not to try to get a job at the clinic.

Sometimes these things happen because our parents or support people don’t know about the resources, services, and supports available to us. Sometimes people are hesitant to let us take risks and try something new.

People without disabilities sometimes forget that people with disabilities have our own dreams. We may need to remind people to ask us (and our friends who are self-advocates) what we want. When we aren’t asked for our opinion, futures may be planned for us that don’t match our vision at all.

Sometimes this happens because allies want to protect us, especially when we are younger. But we have the right to make mistakes as we experience life, just like everyone else. Not letting us make mistakes can be hurtful in the long run.

Self-determination includes becoming more and more independent as we grow as individuals. This isn’t only dependent on age, but on life experience as well. Sometimes we make self-determined decisions based on independence, or doing things on our own.
Sometimes these decisions rely upon interdependence, making the decisions ourselves but relying on other people to contribute to successful outcomes.

Independence goes beyond just meeting a person’s disability-specific needs. Independence is about creating our own lives, and having as people with disabilities the full array of options that anyone else would have.

Some of us may try to reach goals that don’t work out. This may be because our supports didn’t work well. Or it could also be because it just wasn’t the right choice. It’s difficult for anyone when things don’t work out in our favor, but it is a great opportunity to learn and to make better decisions in the future.

As self-advocates, we are in control of our services and supports. If a service or an individual support person isn’t working out, we have the right to ask for someone or something different. We don’t always find what works for us the first time, but we need to keep trying.

The Basics about Quality Assurance
Quality assurance is an important part of self-determination. It means that you (and perhaps some close support people) make sure that you are getting the best services and resources possible. For instance, Julio lives in an apartment with a roommate and he gets assistance with daily tasks like cooking and driving to work. It’s up to Julio and his key support people to make sure he’s getting what he needs to make these daily life tasks successful.

When receiving a service or a support, you get to decide if it is helpful or not. Just because it’s possible to receive a service doesn’t always mean it is a good fit. All of us need different things, and what may be helpful to one person isn’t always helpful to another.
We learn by trying new things, so don’t shut out others’ ideas or suggestions just because they’re new to you. At the same time, if you know what works for you based on previous experience, don’t be afraid to simply let people know that you no longer have to experiment. You know what’s best.

Quality assurance can also be practiced through “the power of choice.” Making decisions is a rite of passage for anyone. When we are younger, others make decisions for us based on our best interests. However, in everyone’s life, there comes a time when those supporting us need to take a step back and let us experiment with making decisions for ourselves.

Let’s say you need a service, but the person or agency helping you isn’t working out very well. You can ask to work with a different person within the agency or with a different agency all together. You also have the option to provide some suggestions for how that person provides those services if there is a particular way that works well for you.

Services are there for one reason: to help you. If you don’t feel that something is helpful, then speak up and keep trying to problem-solve until you find the supports that are right for you.
Introduction to the Activity
Self-determination means that a person can make decisions and choices. We all have to make difficult decisions at one time or another. This activity will teach you about how making decisions, even hard ones, can lead to a more satisfying and empowered life!

Learning to live a self-determined life is a very important part of living independently. Being self-determined means that you know how to make your own decisions, and are willing to back up the decisions you make for yourself or with the help of your support system. Everyone has the right to be self-determined.

Materials
- Chart paper
- Markers

Activity Description
Before the activity begins, ask the group to discuss what they think is necessary to create a safe space. The activity is called a Story Circle. For this activity, you will be sharing stories of a time when you made a big decision for yourselves and had to advocate for that decision. Don’t forget to recap the team rules for safe space since people will be sharing first-hand experiences and life stories.

To begin the activity, encourage participants to share a time when they had to make an important decision for themselves. Allow 20 minutes for this activity. Based on the number of participants, this activity could be done in the larger group or smaller break-out groups.

IMAGE: A group of women are sitting in a circle, discussing a topic. This picture illustrates that Lesson Two is a discussion based lesson.
As you lead the conversation with the large group, ask questions like:

- Have you ever found it hard to make your own decisions? If so, why?
- Has there ever been a time when you made an important decision for yourself and someone else didn't like it? If so, what happened?
- When someone didn’t agree with your decision, how did you handle that? Did anyone support you or advocate for you during that situation? What did they do?
- Why is it important for everyone to have the right to make their own decisions?
- Sometimes people with disabilities are discouraged from making their own decisions. Why do you think that is? How can you change that?
- How can you teach others how to make decisions for themselves?
- Other questions based on what your team shares.

**Summary**
Learning to live a self-determined life is a very important part of living independently. Being self-determined means that you know how to make your own decisions – either by yourself or with the help of a support system. Everyone has the right to be self-determined.

**Additional Activity**
Here is another activity you can do to learn more about self-determination:

- Make a vision board. A vision board is a collection of pictures or words that shows what you want to accomplish in a collage format. To make a vision board, decorate a piece of poster board with images that show things you want to accomplish. You can cut words and photographs out of magazines, and glue or tape them to the board. Or you can draw on the board using pencils or markers. When your board is complete, put it in a place where the group can look at it to get to know you better. Once the group activity is complete, you could keep it as a symbol of your visions.
LESSON 3
Self-Advocacy: Speak Up and Speak Out

Goals
The first goal of this lesson is to talk about what self-advocacy is, and why it is an essential part of the Independent Living Movement. The second goal will include sharing ideas and resources to build self-advocacy skills.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Story circle 15 minutes
Individual collages 15 minutes
Small group sharing 10 minutes
Groups report back 15 minutes
Whole group discussion 20 minutes

TOTAL TIME 1 hour 35 minutes

Topics Discussed
• Defining what it means to be a self-advocate
• Relating self-advocacy to self-determination
• Different styles of self-advocacy
• Laws around disability that support self-advocacy

Independent Living Lingo
• Accommodations: Adjustments made to a building, item, or service to provide equal access or equal opportunity.
• Amendment: A change or an update.
• Center for independent living (CIL): An organization run and led by people with disabilities, supporting independence and self-determination.
- **Equal opportunity:** Equal treatment and respect given to everyone.
- **Mandate:** The act of making something required.
- **Problem-solving:** Working through a problem or barrier to reach a solution.
- **Responsibility:** Something you are required to do.
- **Rights:** The dignity, freedom, and equality deserved by every human.

**The Basics About Self-Advocacy**

Self-advocacy is all about sticking up for yourself. It means that you are asking for what you need to fully participate. You may advocate for resources that you need; you may also advocate for systems change or policy development. For example, if Sara feels that she needs to begin planning for transitioning out of high school when she is 14 years old rather than 16 years old, as a law or regulation requires, she should be able to do that, but it may require some self-advocacy.

Self-advocacy also means asking for accommodations when you need them. In school, an accommodation could mean having extra time on a test, getting textbooks on CD, or using a note taker. Outside of school, an accommodation could mean using accessible parking spaces and accessible bathroom stalls. It could also mean getting materials in alternative formats.

Sometimes, accommodations need to be formally requested. Asking for accommodations can be difficult. It may seem like it’s easier not to ask than it is to ask and be told “No.” However, the odds of being told “No” go down when you have the skills to advocate effectively. The first step in successful self-advocacy is knowing what you want and knowing what you need to get there. You have the right to set and reach your own goals.
Some goals can be reached independently, while others may require help to be reached. Don’t limit yourself based on what other people tell you. Your voice is important, and it is important to speak up and speak out! You need to know your rights and responsibilities and know that it is okay to ask others for help. Knowing all of these things will help you make your own decisions. And making your own decisions depends a lot on knowing your rights.

Know Your Rights
Knowing your rights is important. However, with those rights come responsibilities. The best way to learn about your rights is through research and by talking to others who know about disability rights. Centers for Independent Living (CILs) have a lot of resources about the laws that support people with disabilities.

If there is a specific area of rights you want to learn more about, you can search the Internet as a first step. For example, maybe you want to know more about employment rights, so you do a search for “employment rights disability.” Remember that not everything on the Internet is true. Be sure to check lots of websites and ask people questions before you consider something to be a fact.

When researching your rights, learn about the different laws that support those rights. Some important laws include:

- The Americans with Disabilities Act (ADA)
- Section 504 of the Rehabilitation Act
- The Help America Vote Act
- The Higher Education Act
- The Individuals with Disabilities Education Act (IDEA)
Here are some summaries about those laws:

**The Americans with Disabilities Act (ADA)** was signed into law in 1990, and amended (or updated) in 2008. The ADA is one of the main laws in the United States that supports the rights of people with disabilities. This law makes sure that Americans with disabilities have access to public places, educational opportunities, health care, and employment opportunities. The ADA says that no American can be discriminated against because they have a disability.

**Section 504 of the Rehabilitation Act** is all about protecting the rights of people with disabilities. Most of the time, we hear about Section 504 when it comes to education or access needs. For example, Section 504 makes it possible for all students in grades K-12 to have accommodations. This may apply to students with a learning disability or ADHD, for example. These students may not meet some legal requirements for special education services and supports. But under Section 504, they may still be able to request services from their school to enhance their learning.

**The Help America Vote Act (HAVA)** helps make voting accessible for people with disabilities. HAVA mandates that polling places must have accessible voting booths and accessible voting methods such as audio screens. The law also guarantees the option to have a person you choose accompany you into the voting booth, as well as the liberty to go into the booth by yourself if you prefer to. This law guarantees that people with disabilities have a voice in deciding the leaders of our local, state, and national governments.

**The Higher Education Act of 1965** was amended and reauthorized in 2008. This act is now known as the Higher Education Opportunities Act (HEOA). The HEOA helps to make it possible for people with disabilities to attend college, or other forms of post-secondary education, such as technical institutes or graduate programs.
The Individuals with Disabilities Education Act (IDEA) says that children ages 3-21 are entitled to a free and appropriate public education. The use of Individualized Education Programs (IEPs) is federally mandated by this law. The purpose of an IEP is to provide necessary accommodations that allow a student to learn equally alongside their peers through the general education curriculum. A student needs to be medically evaluated to receive supports through an IEP. The IEP will be evaluated, reviewed, and possibly revised every year.

Overview of Laws
Just because we have rights doesn’t mean that things will be given to us. The laws above exist so that support is there when needed. Many people aren’t aware that not everyone needs the same things. Until you ask for what you need, others will likely continue to be unaware, and nothing will change—or they will simply make decisions for you.

Self-Advocacy
As a self-advocate, you have the responsibility to speak up for equal rights, knowing that laws are in place to protect these rights, and that the laws already in place are being upheld. However, when the time comes to put those rights to work, you need to be aware of the multiple ways that rights can be practiced.

Self-advocacy involves everything from one simple statement or bringing a situation to someone’s attention, to contributing the rectifying a situation, to filing a complaint and taking legal action to remedy something. Basically, self-advocacy can be done in three different ways: passively, assertively, or aggressively.
• Passive: This type of advocacy is when an individual states that a problem, need, or desire exists, but doesn’t directly follow up to make sure that the problem is corrected. For example, if Jimmy is at his local grocery store and notices that they have a step to get into the store, he might tell the cashier that this step is preventing people with disabilities from accessing the store, but then he may just go on his way. This is passive, because Jimmy has stated a problem, but he is leaving it up to someone else to make sure the problem is corrected.

• Assertive: This type of advocacy is more direct. For example, let’s say Annie is requesting accommodations for a college class she is taking. She will need to bring in the appropriate documentation for her disability, and she will need to say exactly what accommodations she will need. Annie might explain that she needs a note taker and extra testing time, and that she has documentation to support these needs. If the provider of those accommodations questions Annie’s request, she may provide the documentation as well as a reminder that laws are in place to support such a request. This is assertive, because Annie is saying exactly what she needs, and she has gone directly to the person who can help her. She is making sure that her needs are met.
• **Aggressive:** This type of advocacy is very straightforward, and tells the person being spoken to what will happen if they don't comply. A person using this type of advocacy might say something like, “I am unable to access your business because you don’t have a ramp to your door. If you don’t fix this situation, I will file a complaint with the Office of Civil Rights.” Not only with this comment be shared as a warning, but the necessary actions will be taken to file the complaint. If filing the complaint does not solve the program, action such as sit-ins or protests may also be arranged to aggressively dispute the issue. There are times when aggressive advocacy is necessary, but it can also sound angry or threatening. So it should be used as a last resort to truly be the most influential.

All types of advocacy are useful, but knowing when to use each one is important. Sometimes there may be a problem, but a person simply does not have the energy or time to follow through on seeing that it is resolved. This is when passive advocacy is the right choice. No one can take on solving every problem. In other situations, a change may be crucial for a person’s goals to be met. In this situation, being assertive is important. By going directly to the person who can help and directly stating what accommodation is needed, those services are more likely to be provided. This would be a case for assertive advocacy.

Finally, if someone is denied accommodations, sometimes it’s necessary to be more aggressive. There are many laws in place ensuring our rights. These laws are intended to give support if someone is treated unjustly. It may be helpful to tell someone who is not providing you with a reasonable accommodation that you will file a complaint or take another legal action. This may help them to realize their responsibility to be inclusive.
Practice Problem Solving

When you point out a need, other people may not always know how to meet that need on the spot. Sometimes they may have other resources available or have another idea. Be open to possibilities. There are often several ways to solve a problem. However, know when to stick up for yourself, too. If you know what you need, don’t be afraid to share that with certainty.

To be good at problem solving, you need to understand the problem. For example, if Jennifer’s note taker doesn’t take notes that Jennifer can understand, it’s important to share that information and brainstorm together about ways that the notes can be more helpful. Perhaps the note taker uses symbols or abbreviations (where the words aren’t written in full). This may be something that Jennifer needs to learn about. Or if she needs things written out in their entirety, sharing that request with the note taker will be helpful.

Once you understand a problem, you will need to think about it from different angles. In the note taker example, it may rely on getting to know one another’s needs and personal characteristics. In most cases, just asking a few questions could set you on the right path. In other cases, however, you may determine that you need to find someone else to do the job.

Problem solving is an important part of self-advocacy. It helps people work together. Without problem solving, you may lose control of how you are supported. If you don’t take the responsibility of thinking of some solutions that would work the best for you, you give up some control and leave it to other people to make decisions. Granted, sometimes we do need to ask other people for suggestions, but the final decision or solution is up to you.
Learn from Others
To be an effective self-advocate, you need to listen to other people’s experiences. They may have faced similar challenges, or have similar needs that they have met in different ways. Talk to other people who have reached the goal that you are trying to reach. Ask what obstacles were in their way, and how they overcame them.

Ask for Help
Part of learning from others includes asking for help and being comfortable with asking. It’s good to have people to talk to who will help you and cheer you on when things get tough. Take a minute to think of a few people you can ask for help, if there is a problem. Write their names here:

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________

Make Your Own Choices
Self-advocacy allows you more opportunities to make your own choices. While it is good to ask other people for help, we need to be the ones making choices about our own lives.

We need to learn how to overcome an obstacle, whether we learn it through trainings, conversations, or studying about a topic. This will help you make choices that will make you happy.

There’s a lot that goes into being an effective self-advocate. This lesson will give you a good starting point. Keep in mind that the more advocating you do, the better you will become at it and the more success you will have.
Introduction to Activity
The cool thing about self-advocacy is that you get to define what it means to be a self-advocate. For some people, self-advocacy means asking for accommodations. For others, it means advocating for the rights of the greater disability community.

This activity will help you to define what self-advocacy is for you, and to discover resources that will help you become a great self-advocate.

Materials
- Two pieces of chart paper per group
- Two markers per group
- Pens/pencils
- Lined notebook paper

Activity Description
Divide the large group into teams of three. Give each team two pieces of chart paper and two markers. Have them choose someone to be the recorder for the group, and two people to be performers.

Ask the groups to create two lists (one list on each piece of chart paper). One list should consist of characteristics of an effective self-advocate, for example, “Someone who knows what supports work well.” The other list should consist of characteristics of an ineffective self-advocate, for example, “Someone who knows what doesn’t work but hasn’t tried to think of things that do work.” Allow each group 10 minutes to complete this activity.

Next, ask each group to create a scene (or role-play) based on the descriptions of effective and ineffective self-advocacy. The scene will involve self-advocacy, but the team will act it out two ways: once using the effective self-advocacy techniques listed, and once using the ineffective techniques.
Say something like: “Instead of telling each other what we put on our lists, we’re going to show each other. The first time you perform the scene, you will show the group how an ineffective, or not so good, self-advocate would handle the situation. The second time, you’ll show the group how a good self-advocate would handle it. Use the lists of characteristics you worked on to help you plan and practice what you will do in your scene each time.” Allow 30 minutes for this activity.

Next, have each group share both of their scenes. Then ask those watching the scenes what qualities of effective and ineffective advocacy were displayed in the skits. Allow 20 minutes for sharing.

Finally, lead a group discussion about self-advocacy. Allow 30 minutes for this activity. Ask questions like:

- Was your definition of self-advocacy the same as the whole group?
- If it was the same, why do you think that is? If it was not the same, why do you think that is?
- Why is being a self-advocate important? How can self-advocacy help you reach your goals?
- How can you help other people with disabilities reach their goals through advocacy?
- Have you advocated for yourself or others before? If so, tell us about it. How did you feel? What worked and what would you change?
- Based on the story you just shared, why did you advocate for yourself or another person? What was your goal?
- Were you able to achieve your goal on your own, or did you ask for help? If you asked for help, was it hard for you to do that? Why or why not?
- There are many different ways that people advocate: passively, assertively, and aggressively. Which type do you use the most?
- Other questions based on what the team shares

IMAGE: Three young people are hanging out by a table and talking with one another.
Summary
You are your own best self-advocate! You have the right to make your own decisions, to make your own choices, and to set your own goals. Becoming a great self-advocate is the first step to leading a full and independent life.

From this activity, we hope that you learned what self-advocacy means to you, why it is important, and how self-advocacy can help you achieve your goals and dreams.

Additional Activities
Here are a couple more activities you can do to learn about self-advocacy:

- Attend a local, state, or national event about self-advocacy. Look for organizations in your area and around the country that focus on self-advocacy. If you’re not sure where to look, contact a Center for Independent Living.

- Have a self-advocate come and speak to the group about what self-advocacy is, as well as explain to the group how they can become stronger self-advocates.
Goal
The goal of this lesson is to talk about Universal Design and how it applies to everyday life.

Estimated Breakdown of Time
- Read through and discuss information: 20 minutes
- Pair work: 15 minutes
- Whole group discussion: 20 minutes

TOTAL TIME: 55 minutes

Topics Discussed
- Universal Design
- Accessibility

Independent Living Lingo
- **Access**: The ability to freely use a product, a service, or a building.
- **Accommodations**: Equipment and changes to routine that provide equal access to services and resources that aren’t naturally accessible. For example, screen-reading software is an accommodation for viewers who are blind or have low vision. Allowing more frequent breaks could be an accommodation for an employee with anxiety.
- **Independent Living (IL)**: A way of living that helps a person with a disability become independent in the community through rights and resources.
- **Universal Design**: A singular way of creating something (e.g., a program, a building, a resource) that makes it accessible to everyone through one format or style. For example, curb cuts in a sidewalk make it easier for people in wheelchairs to get around, but they also help people pushing baby strollers and travelers rolling suitcases.
The Basics About Universal Design

When it comes to Independent Living, equal access is essential. Without access to places, services, and information, people with disabilities are hindered, especially young people, in doing what we want to do. Universal Design takes away obstacles that stand in the way of accessing places and information. It makes educational services, employment, and everyday living available to all people.

Universal Design applies to buildings and structures. It focuses on creating a structure that all people, including those with disabilities, can get around freely. For example, in a universally designed building, stairs can be eliminated or built with ramps nearby. All doors are wide enough for wheelchairs and scooters; all bathroom stalls follow accessibility guidelines.

Universal Design can also be applied to learning, such as in a college classroom. Many professors provide a verbal lecture, sometimes including PowerPoint presentations. This approach assumes that students can see, hear, and stay focused on one person for 1-3 hours. This creates barriers for many people. Professors could instead consider lectures paired with break-out projects that reinforce the lesson. Interactive events could be woven into the presentation. Examples of interactive events may be role-play activities or five-minute partner discussions.

Some schools are realizing that inclusive education is beneficial for everyone’s learning. These schools are implementing Universal Design in classrooms and campus activities. The goal of Universal Design is to make life equal for everyone, not just those with disabilities. Since Universal Design removes obstacles from places and information, it can make education a better choice for more people.
Universal Design also means using accessible learning tools. For example, one document can be made with larger text, visual images, and descriptions of those images, as well as both a print and digital version. The result may not always be perfect, as individuals may have accessibility needs that are specific to them. However, the more people we can include universally, the better off we are.

Universal Design is important to the IL movement because it enables us to make our own decisions. Universal Design provides specific ways for us to think, learn, and live more freely.

**Introduction to Activity**
Universal Design benefits people with and without disabilities. When a building is designed and built using Universal Design, this means that it is fully accessible to all people. When a professor uses Universal Design in a college course, the lessons are accessible to everyone.

The goal of this activity is to talk about Universal Design and how it applies to us in everyday life.

**Materials**
- Plastic 20-oz. water or soda bottle (Note: You’ll need half the number of bottles as you have participants. For example, if you have 10 participants, you will need 5 bottles. Get the bottles ready before the lesson begins. Here are some descriptions of what the bottles could look like:
  - Seal the cap onto a bottle using super glue.
  - Take the cap off of a bottle and leave it as is.
  - Cut the bottle in half.
  - Crush the bottle but keep the cap on.
  - Tape the cap onto the bottle using masking tape.
  - Cover the bottle with masking tape so it’s not see-through.
  - Modify the bottle anyway you want!
MAKING MY MARK!

- One one-inch block for each participant (wooden block, Lego, or foam block)
- Scissors/tools such as hammers, screw drivers, or carpet knives that could be used to alter the shape and size of the plastic bottles
- White board or flip chart
- Pens/pencils/markers

**Activity Description**

Prior to the activity, describe Universal Design. Discuss why Universal Design is valuable for all people. Include the following details, and engage the whole group in this discussion.

Here are some details about Universal Design to highlight:
- Universal Design empowers people to be equal contributors in the community by providing access to everyone.
- Universal Design supports the largest number of people in a group by thinking of everyone before making a product or providing a service.
- Universal Design meets more individual needs upfront, making a product more inclusive.

Ask participants to pair up with a teammate. Give each team one bottle and one block. Ask them to attempt to put the block inside the bottle. Share with them that they have full liberty to make adjustments to the materials. This could mean cutting or altering the size or shape of the materials that they are working with.

Tell participants that they may have to be creative. Point out that there are other materials (e.g., scissors or other tools) that may be needed to make adjustments to the bottle. Remind people to be careful when they work with sharp tools such as carpet knives, and to ask for assistance if they need it. Give the teams 15 minutes to complete the activity.

IMAGE: The image of a scissors represents the other tools or materials that teams could use to participate in this activity.
Next, lead a large group discussion. Start by asking participants questions like:

- What made the bottles difficult to work with?
- How does this activity apply to accessing buildings or locations?
- What are some easy places to visit, and why are they easy? What are some difficult places to visit, and why are they difficult?
- Have you ever had a difficult time participating in something because of environmental or learning barriers? Tell us about how you dealt with that issue.
- Other questions based on what the team shares

Summary
Universal Design makes it possible for everyone to participate fully. This activity was intended to broaden your understanding of ways to make projects, activities, and spaces accessible to more people in an inclusive and empowering way.

Additional Activities
Here are a couple more activities you can do to learn about Universal Design:

- Take an accessibility walk. Walk around a building with your group. Look for things that are fully accessible, and things that are not accessible. If you find something that is not accessible, be sure to report it to the people who own or manage the building.
- Watch a video about the Ed Roberts Campus, a building in California that uses Universal Design principles: [www.youtube.com/watch?v=7THtXFm_954](http://www.youtube.com/watch?v=7THtXFm_954)

IMAGE: A movie screen says “The End” to represent that the team just watched the Ed Roberts video.
Lesson 5
Education: Learning What’s Right for You

Goal
The goal of this lesson is to teach you about various options for higher education.

Estimated Breakdown of Time
Read through and discuss information .................................................. 20 minutes
Small group work .................................................................................. 20 minutes
Groups report back ............................................................................... 10 minutes
Whole group discussion ...................................................................... 30 minutes

TOTAL TIME ................................................................................ 1 hour 20 minutes

Topics Discussed
- Options for higher education (colleges/universities, junior colleges, technical institutes, etc.)
- Getting educational accommodations post-high school

Independent Living Lingo
- Accommodation: An adjustment made to an existing place, product, or service to create access and provide equal opportunity (examples may be an elevated desk or a screen reader for a computer).
- Institution of higher education: A school you can attend after completing high school. These include technical institutes (where you can learn a specific trade), junior colleges or community colleges (where you can earn an associate's degree), and colleges/universities (where you can get a bachelor’s, master’s, or doctorate).
- Job application: A form to be filled out (either in paper or online) by people interested in a certain job.
- Letter of accommodation: A letter provided to professors through a college’s disability services office. This letter outlines the accommodations that must be provided to a particular student so they may have equal access.
- **Letter of recommendation:** A letter written on behalf of a student that talks about their skills and attributes. This letter is often written by a mentor, teacher, or previous employer.
- **Resume:** A document that summarizes a person’s work experience and skills, community involvement, and possibly even awards or public recognition.

**The Basics About Education**

Everyone has goals that we want to reach, including work goals. But before you can get your dream job, there are a few steps you need to take. And education is one of the most important.

Education provides the foundation to be successful in your professional career. It provides skills and know-how about a certain vocation. It helps people build social skills, think in complex ways, and solve problems.

Sometimes, we forget that learning is not just about books and classes. Education is also about the life skills we gain along the way. For instance, completing a group assignment for a class will teach you about teamwork and how to solve problems within a group of people.

For some classes, you may need to make a presentation about a certain topic. This will teach you about planning a speech and delivering it effectively. Taking classes will provide skills in the area of time management and how to follow deadlines.

Higher education teaches us valuable skills that we can use for the rest of our lives. For many employers, education is important in the people they hire. An employer might want to hire someone with a certain degree. Or, they might be looking for someone who has specific skills or certifications.
MAKING MY MARK!

Education is the first-step to employment. Almost all employers ask about candidates’ educational background or training prior to making a hire. Keep in mind, education doesn’t always happen in a classroom. There are ways to get experience from hands-on learning or community involvement. You just need to know what educational background your career goals require.

Education influences every part of life. Since it’s such an important topic, let’s look at all your options.

Two- or Four-year Colleges
When you hear about someone going to college or post-secondary school, they are getting ready to dedicate the next two or four years to learning new concepts and new skills. Through high school you will have learned general skills that were determined by your school. In college, you will make a lot more choices. For example, there will likely be a set of courses that everyone has to take (usually called a core curriculum), but then your task will be to select courses as based on your degree or specialization. This could be biology or journalism. It may even be a specific type of biology, like marine biology, or a specific type of journalism, like media journalism.

By going to a place of higher education – whether it’s a community college, a junior college, or a university – you’ll come away with something that symbolizes the completion of your education. It may be a certificate, an associate’s degree, or a bachelor’s degree.

Some people chose career fields that require even more education. Working toward either a master’s degree or a doctorate are both additional options to consider. These programs take anywhere from an additional one to eight years, so it is a long-term investment of your time, but based on your career goals, it could be very worth it.
Education leads to possibility, however you get it. Here are some additional types of education to be aware of as options.

**Vocational Education**
Vocational schools offer job training programs that teach specialized skills. Some vocational education programs require a student to meet certain prerequisites before they are accepted into the program.

Here are some examples of vocational education options:

- **The Job Corps:** This program is free for people between the ages of 16 and 24 who want both academic and vocational training. It’s largely based on hands-on learning; very little is done in a classroom. Participants are linked with opportunities specifically through a style of job rather than a degree title or style of education.

- **AmeriCorps:** These are usually one-year programs for young people between the ages of 17 and 24, but they can also be longer. It’s a great way to gain skills with your peers in employment settings as well as community settings. People work to help the communities in which they live as a way to give back. They gain job skills and a monthly paycheck. At the end of the program, participants often receive a stipend—a one-time payment as a thank-you for their efforts.

**Continuing Education**
Continuing education classes are less formal than entering a degree program. Some continuing education classes are designed for people to take at night. This is usually because the people taking such classes work during the day. Some do happen during the day or on weekends as well.
Continuing education classes can also help you increase your skills. For example, many people are interested in art, photography, or psychology. They might choose to sign up for just one or two courses to learn more, and to figure out if they want a degree in that subject. They may also take these classes just for fun.

Continuing education classes are also ways for those already in their professional career to gain more skill in a certain area. It’s not uncommon to see untraditional students in your class. “Untraditional students” is usually a term used for people who are already adults or people in the midst of their career seeking further education. These classrooms provide a fun way to learn from people who have life experience in a field of work, or know certain skills, but still want to keep learning.

The reality is, learning is an ongoing process, and it’s never too late to learn something new. Our age doesn’t matter. The time in our career doesn’t matter. Learning is learning, and that is something that we will do throughout our lives. In this case, learning things that specifically apply to our career goals is a great investment.

**Getting Accommodations in College**

If you are choosing to attend education beyond high school, you’ll probably need some accommodations to be successful. These might include getting a tutor or note-taker for a class, or having access to equipment such as a screen-reader for your computer.

When you move from high school to college, you are put in charge of your own educational and individual needs. This means that it is your responsibility to mention your disability to your college’s disability office. This will help you get the accommodations you need. Before you can get your accommodations, there are a few things you need to do first.
Most colleges have guidelines that tell you exactly what type of documentation you need based on what type of disability you have. Get copies of these guidelines, and give them to your doctors when you ask them to write documentation. These guidelines will help your doctors write a letter that follows your college’s guidelines. Make sure to ask for your documentation as early as possible. It usually takes doctors weeks--or sometimes months--to prepare documentation.

Neither an Individualized Education Program (IEP) nor a 504 Plan is accepted on its own as documentation of your disability in post-secondary school. However, most colleges do allow students to send IEPs or 504 Plans with their medical documentation letters to serve as background information to work from.

Once you have gathered all of your documentation, you are ready to send it to your college. Make sure to contact the disability office for more information on how to submit your documentation and what will happen once you have submitted it. Once you submit documentation, usually a disability services coordinator will suggest that you meet to go over your documentation and to make an accommodation plan that will be sent to your professors. You will need to do this every semester. You can also check in with the disability services coordinator along the way if you need to adjust your accommodations or if things aren’t working smoothly with a particular professor.

We recommend that you be very proactive about this. A lot more responsibility is in your hands when you go to post-secondary school. For example, the disability services office is there to help you, and they will serve as a link to the professors that you work with. However, they will not come to you. You’ll need to arrange the meetings with the disability services office, and come prepared with the accommodations that you
need based on the documentation that you’ve provided. It will also be up to you to outreach to your professors. Aside from perhaps sending a general letter to your professors or instructors, the disability services office won’t be in the lead position—you will.

We suggest reviewing the syllabus for each of your classes before the first class even meets. The syllabus is a document that professors will give the students on the first day of class. It outlines what the whole semester will look like. The syllabus will include most books that you’ll have to read, what kind of homework will be involved, what type of tests will be provided, and when these things will happen. It’s helpful to ask for the syllabus ahead of time and review what types of support you may need throughout the semester.

Then when you meet with the professor, you can be prepared to share specific details of things you may need. For example, if you need a note-taker, the professor may recommend another class member or may ask the class on the first day if anyone is willing to share their skills. If you know people in class, you can ask them on your own, but this is something to determine ahead of time with your professor. Your requests for accommodation may change along the way, but this will get you going in the right direction from the very beginning.

Accommodations are not just for the classroom. For example, you may need to live in an accessible dorm room. Or, you may need to live in an on-campus dorm room that gives you the option to make your own food. These types of accommodations should also be requested through the disability services office as early as possible so you can be sure that everything is in place once the semester begins.

Education is one of the most important tools for you to set and reach individual goals—in the immediate future as well as the long-term future. The more you know, the better prepared you are to make good decisions.
Making individual choices about what form of education will be best for you helps you develop the foundation of where you will go in your professional career. It will also play a role in how you define yourself personally, in the sense that it will give you a basis to give back to the community.

**Introduction to Activity**
As young people with disabilities, we want to be able to reach our goals in every realm. This includes education. People with disabilities are seeking educational opportunities more than ever. The goal of this lesson is to get you thinking about what your educational goals are and how you will achieve them.

**Materials**
- One piece of chart paper per group
- Markers
- Sample information from disability services offices at local or surrounding post-secondary schools

**Activity Description**
Divide the room into three groups. Give each group a piece of chart paper, markers, and copies of information shared by local post-secondary schools. This information may include sample registration forms that a student needs to fill out to receive services. It would also be helpful to have any check-lists of documentation that surrounding schools may need. It’s suggested to get information from different types of schools, like universities and technical institutes, etc.

Ask each group to choose a reader, a recorder, and a reporter. Ask each group to look through the information provided by the local post-secondary schools. Then, ask them to design a transition plan to pursue post-secondary education. They may use one of their own life situations to plan out as a team, or they can come up with a hypothetical scenario.
Ask each group to answer the following question after going through materials: “What is the career goal of the person you’re planning for? What form of education would that person need to reach their career goal? What supports will that person need from others to make it a successful experience in the classroom and on campus overall? Will that person disclose a disability? If so, how and when would be the best way to go about it? Who will they look to for those supports?”

Ask the team to create a check-list of sorts to serve as a to-do list for this student. Suggest that they create a timeline as well, so as to have an idea about when preparation should begin. Allow 20 minutes for this activity.

Next, have each group reporter share with the large group what the small group wrote down. Allow 10 minutes for sharing.

Finally, ask the groups to come back together for a whole group discussion. Ask questions like:
- What are your personal career goals, and how do they influence your educational goals?
- Did you find it hard to set your educational goals? Why?
- What are the steps you need to take in order to teach your goals?
- What types of support will you need along the way?
- Where will you go to find the support you need?
- How can you get the information you need to reach your goals?
- What accommodations will you need to help you succeed in school?
- How will you get those accommodations?
- Other questions based on what the team shares
Summary
Many people, with and without disabilities, choose to pursue education beyond high school. As you can see, there are a lot of ways to do that based on what you want to accomplish.

Additional Activities
Here are a few more activities you can do to learn about education:

- Invite someone from the disability services office at a local college to speak to the group. Talk about the process of getting accommodations in college.
- Have a student with a disability who is in a higher education program serve as a guest speaker. Ask them to talk about their personal experiences in higher education. Make sure to have the group make a list of questions they want to ask before the guest comes.
- Invite local colleges, universities, and technical schools to come and share information about the programs their institutions offer.

IMAGE: A student is meeting with her disability services coordinator to create an accommodation plan. She is a wheelchair user.
Lesson 6
Employment: Determining What “Works” For You

Goal
The goal of this lesson is to talk about how to set successful career goals.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Small group work 20 minutes
Large group discussion 20 minutes

TOTAL TIME 60 minutes

Topics Discussed
- How to find a job
- Career development (how "little" jobs can lead to long-term career goals)
- Interview styles and techniques
- Resume development

Independent Living Lingo
- **Accommodation**: An adjustment made to an existing place, product, or service to create access and provide equal opportunity (examples may be an elevated desk or a screen reader for a computer).
- **Career**: A chosen set of jobs that fit together over time. For example, someone may start out as a teacher, then become a guidance counselor, and then become a principal. Those are different jobs, but the person is building a career in education.
- **Interview**: A meeting where a potential employee is asked questions by an employer to see if they are the best match for the job.
- **Job application**: A form to be filled out (either in paper or online) by people who are interested in a certain job.
- **Resume**: A document that summarizes a person’s work experience and skills, community involvement, and possibly even awards or public recognition.
The Basics About Employment
Having quality employment has dual purposes. You should benefit because you are doing something that you are skilled at, something you can excel at, and something you enjoy. You should feel valued in your work environment because, no matter what you do, you are helping to make that business succeed.

At the same time, your community should benefit because of the skills that you are sharing. Having a job is a big step toward giving back to the community. People with disabilities want to work; we want to work in inclusive environments with real responsibilities. All we need are the right tools not only to make it happen, but to make it successful for us as well as our community.

Knowing what skills you possess, and the specific ways that you can contribute to a work environment, is an important first step in career development. Next comes choosing what type of job you want, and then creating a plan to get a job. You will need to write a resume, practice interview skills, and contact employers in your area of interest. This can be a difficult process for anyone, but especially for young people who may be doing it for the first time.

Some people know what they are good at; others struggle to determine where they can excel. Go over your individual experiences, and ask yourself what has worked well in the past and what hasn’t. Ask yourself what you’ve enjoyed and what you haven’t.

After figuring out your skills and thinking of potential job matches, take some time to draft a resume, fill out an application, and participate in a mock interview (or practice interview). These steps not only make you well prepared, but strengthen your self-confidence as well.
There are tons of jobs to choose from, and many may match your skills and interests. So how do you narrow down your options? First, take some time to decide what you are good at, what you may need help with, and how you already help others. Second, think about what you like to do. And third, explore jobs that allow you to do what you enjoy and are good at.

Sometimes, people have a hard time knowing what they will be good at, even if they know what they like to do. Try taking a career inventory or survey to get more ideas about what occupations may be a good fit. In the “Resources” section, there are links to websites that provide free career inventories and surveys.

Finding a Job
There are a variety of ways to find a job in the field you want. Networking, newspapers, job fairs, the Internet, and even going door to door are all good ways to find a job.

1. **Network with people.** Talk to everyone you know about your job search: the trainers at the YMCA, people at your religious organization, the person who cuts your hair. You never know who might have some great ideas. Ask questions, learn about different jobs, and determine if a particular job is of interest to you. Networking applies to every business field. It is a good way to increase your contacts, resources, and personal experience.

2. **Explore the classified section of newspapers** for job listings. These ads give information about the types of jobs being offered and how you can apply. For example, a business might ask for a resume to be dropped by their office.
3. **Browse the Internet** to learn more about a particular job and what preparation and experience that job may require. The easiest way to do this is by using search engines like Google or Yahoo! You can also search for jobs online by looking on the websites of specific businesses or organizations. You may even find sites that list job opportunities in specific geographic areas.

4. **Attend job fairs** to learn about career opportunities in your area. At a job fair, employers set up tables and talk about their businesses. If you like a job you see at the fair, you can ask questions and receive brochures or follow-up contact information.

5. **Know your community.** Communities are kind of like spider webs—people are linked with one another through professional relationships, community organizations, etc. It’s helpful to share your interest in finding a job with a variety of people. You never know who that information could be shared with.

6. **Ask questions and be open to suggestions.** The more information you have, the better equipped you will be to make good decisions. Being open to suggestions will allow your mind to think in new ways. Know that suggestions are only ideas; they don’t make the decision for you, but they serve as a way to be sure that your decision is a good one.

Once you know where you want to work, it is time to prepare for getting the job. Not only do you need the skills for doing the job well, but you need the ability to show the employer that you are the best person applying. The process of transitioning from seeking a job to taking a job come down to three steps: 1) creating a resume, 2) preparing for an interview, and 3) beginning the job itself.
Creating a Resume

Your resume describes who you are. It outlines your skills, education, and previous work experience. It may also include what your future career goal is. It shows how you have been involved in your community, and highlights any awards you’ve received. Basically, a resume is a description of who you are and what you can contribute to a work environment, which is not always an easy task when it has to be limited to only 1-2 pages.

Here are some more tips for making a good resume and where to go from there:

- **Use text that is at least a 12-point font** so it’s easy to read.

- **Be sure to include your full name** and current contact information.

- **Keep your resume 1-2 pages.** If you have so many experiences that it goes over two pages, keep that on another document so you have that to work from in the future.

- **Ask a friend or mentor to proofread your resume** and review it to be sure that nothing is misspelled and everything makes sense.

- **Send your resume to possible employers.** If they feel that you would be a good fit for their business, they will likely contact you for an interview.

Preparing for an Interview

An interview is the next step to being hired for a job. It’s a way for you and the employer to get to know one another. You can ask the employer questions about the business and what your job may include. In return, the employer can ask you questions about your past work experience, why you are interested in working there, and how you might contribute to that workplace. Some interviews happen in person at the job site, and others are done over the phone or via Skype.
Here are some tips for having a good interview:

- **Come dressed for the job.** Pretend that this is your first day at work, and present yourself as you would if you were hired.

- **Be prepared.** Ask some friends or mentors to hold a practice interview before a real interview occurs. Make note of the areas that were difficult, and practice on them before the interview day.

- **Be grateful for the opportunity.** Everyone’s time is valuable, yours and the employer’s. Share with the employer that you appreciate their time.

Most interviews take anywhere from 20 minutes to an hour. At the end, ask the employer when you might hear back, and the best way for you to follow up. It may be a couple of days or even a couple of weeks before you hear back from them, so don’t worry. As long as you’ve done your best, that’s all you can ask of yourself.

**Beginning a New Job**
When a job opportunity presents itself, be ready to go. You may feel nervous, but that’s okay. Starting something new is always a little difficult. Just know that you will learn as you go.

When you are offered a position, you may be asked additional questions. For example, you and the hiring manager will talk about salary, which may or may not be negotiable. Also, if you need any supports or accommodations on the job, you need to share that with your employer. However, most people get into these details after the formal start date of the job. You don’t have to mention accommodations during the negotiations.
Here are some tips for successfully starting a new job:

- **Be on time**, starting on day one. The first few days, even be a little early so you can get familiar with your work site.

- **Come ready to work.** Be dressed for the job, and be sure that you bring any materials that you may need for the job or for your day to run smoothly.

- **Know your rights.** If you need accommodations, let your employer know. Reasonable accommodations can be made so you can fully contribute. These may include tools to help you function at your work station/desk/office, or the use of large print, interpreters, or flexible work schedules.

- **Ask questions** if you are not sure about something. We all have questions when starting something new, and the answers will make you more equipped to do the job well. Asking questions isn’t a weakness; it’s a strength!

Having a job and creating a career are a part of being a fully contributing member of society. You will learn a lot about yourself when you are a part of the workforce. You may stay in your first job for a long time, or you may transition to another one. Just remember that having a job includes learning and growing as an individual, and giving back to the community.

**Introduction to Activity**
Everyone has a right to work, including people with disabilities. The first steps toward getting a job include knowing what you would like to do, and learning what jobs are available in your community. Aim for jobs that fit with your long-term career goals. Think about where you would like to be in five or ten years, and look for jobs that can put you on that path.
MAKING MY MARK!

Materials
- Resumes of participants, if available
- Paper
- Pens/pencils
- One MyIL Binder per participant

Activity Description
Ask participants ahead of time if they already have a resume. If so, ask them to bring a copy to this day of training. If they don’t, that’s okay. This can be an opportunity for them to create one for the first time.

Divide the large group into groups of three. For the participants who already have a resume, ask them to share it with another team member to recommend ways that the resume might be improved. If a participant would rather not share it, recommend that they read through and edit the resume based on the suggestions provided in this lesson. Finally, if a participant doesn't have a resume, provide blank paper and a sample resume as a starting point.

Remind participants to be proud of what they have done. A resume is a way to highlight skills and qualities. This is not a time to be modest! It's a way to be proud of oneself on paper. This activity is meant to get people thinking about how they can accent their skills to obtain a job of their choice. Allow 20 minutes for this activity.

Next, bring the groups together for a large group discussion. Ask these questions:
- What did you find the most difficult about editing or creating a resume?
- Did anything surprise you about what you saw on your own resume after reviewing this lesson? Did anything stand out to you from others’ resumes that you may apply to your own resume to make it stronger? If so, what?
- What were some new things that you learned about your fellow participants from what you saw in their resumes?
• What are examples of jobs that you have now, and how did you get them?
  What are examples of job/careers that you are working toward?
• What types of accommodations do you need to do your job well?
• How did you get those accommodations? Did you face any challenges along the way?
• Other questions based on what the team shares

Summary
Jobs and careers are an important part of life. They allow us to be equal contributors to the community. There is a lot to learn about yourself as you grow professionally. Over time, that learning process makes us stronger people, and prepares us to set and reach bigger and better employment goals.

Additional Activities
Here are a few more activities you can do to learn about employment:
• Invite local professionals with disabilities to serve on a panel. This could include young professionals as well as people who have longer experience in the workforce. Ask them to share their life stories, how they identified the job that was right for them, how they got their jobs, and how they excel at them.
• Invite a panel of local employers to talk about what they look for in a good employee, and ways that people can grow professionally in their place of work.
• Invite someone from your local office of vocational rehabilitation to come and speak. Ask them how their agency can help young people with disabilities reach their employment goals.
• Attend a local career fair. Career fairs are great places to learn about different jobs and career opportunities. When you go to a fair, dress for the type of job you want, and bring your resume.
Goals
There are two goals for this lesson. The first is to learn a little bit about bank accounts and credit cards, and why they are important. The second goal is to learn the basics of setting and following a budget.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Individual work 30 minutes
Large group discussion 20 minutes

TOTAL TIME 1 hour 10 minutes

Topics Discussed
- Different types of bank accounts
- Risks and rewards of using credit cards
- The basics of setting and following a budget

Independent Living Lingo
- **Budget**: A written plan for how your money will be used on a monthly, bi-weekly (every two weeks), or weekly basis, based on when you get paid and how much you make.
- **Checking account**: An account at a bank that you can use to pay for regular expenses or additional costs. You can access money from your checking account by writing a check or by using a debit card. It should be spent as though it was cash, not credit.
- **Living expenses**: The costs associated with necessities (or needs), as well as living comfortably. Necessities include food, housing, and electricity. Costs associated with living comfortably include cable, high-speed Internet, cell phone plans, and leisure activities.

IMAGE: A credit card with a bow attached represents the feeling of celebration to have liberty with your spending.
• **Savings account:** An account at a bank that you use to keep money that you want to save. This type of account usually earns interest. This means that if you put money in a savings account, it will grow slowly over time.

• **Social Security benefits:** Social Security benefits, including health insurance and financial support, are given by the government to people who need additional assistance in order to meet their basic needs.

**The Basics About Financial Literacy**

Knowing how to manage money is an important part of living a full and independent life. Not everything in life requires money, but many things do. It is important to know how to use money so you can reach your goals. For example, if you want to go to college, you will need a plan for saving up enough money for classes, books, and other expenses. Or if you would like to live on your own, it will involve managing your money so you can pay your bills on time and budget for other things, like leisure or travel, at the same time.

**Earning a Living**

People take a lot of things into consideration when determining their job or long-term career goals. To many, the amount of money or salary available is an important factor in choosing a job. Some people work a full-time job, while others are able to meet their needs by working a part-time job. Sometimes, people work more than one job to make enough money to cover their expenses. Other people do contract work so they can determine their work load on more of a case-by-case basis.
In a previous lesson, we talked about how a career depends on the style of education that you have, whether through classroom experience or hands-on training. Your financial planning isn’t much different. How you plan your life financially depends a lot on your employment. This includes how much money you make as a salary, but also the style of benefits you get (such as health care or insurance or paid leave).

Whether your job is part-time or full-time or short-term contracts, it allows you to know how much money you have coming in on a regular monthly basis. Whatever this amount is, it will serve as a starting point for your monthly financial planning.

Your income is kind of like a bottom line when determining what you can afford, what your needs are (basic things like where you live and what kind of transportation you need), as well as your wants (more leisurely things like what you do for fun in your free time).

**The Role of Benefits**
As people with disabilities, we can’t deny that health benefits play a significant role in how we structure our budgets. Healthcare plans usually accompany a job, and our job usually influences our financial planning directly. However, Social Security benefits could also play a significant role in financial planning.

Whether or not you get benefits through Social Security may depend on your employment status, how much money you make, if you are still a dependent under your parents, and if you are married.
Social Security benefits are very specific to individual needs, so we won’t get into specifics here. However, some important terms and programs to know about are the following:

- **Earnings or Earned Income**: Money earned from working. This may simply be the amount in a paycheck. However, the amount that you earn on a monthly basis can influence your coverage provided by Social Security.

- **Impairment-Related Work Expense (IRWE)**: IRWEs are expenses for items and services someone needs in order to work. Social Security gives its recipients an incentive to work by excluding these costs from the gross earned income that it counts for both the SSI and SSDI programs. This may include attendant care, drugs and medical services, or residential modifications.

- **Income Exclusion**: An amount of money that is not counted when Social Security decides how much it will pay in a benefit check.

- **Plan for Achieving Self-Support (PASS)**: A Social Security work incentive that allows a person with a disability to set aside income and/or resources towards a work goal for a specified period of time. For example, a person could set aside money for education, vocational training, or business start-up expenses. A PASS can be used to help reduce the amount that Social Security deducts from an SSI check because of a person’s earned income. Social Security must approve PASS plans.

- **Social Security Disability Insurance (SSDI)**: SSDI is a benefit program for people considered disabled (by Social Security standards) who have worked enough to qualify for benefits.
**Student Earned Income Exclusion (SEIE):** The Student Earned Income Exclusion is a work incentive that allows qualified young people who are in school to keep some or all of their earnings without losing money from their SSI checks.

**Supplemental Security Income (SSI):** Benefit program for people considered disabled (by Social Security standards) who have low incomes and low resources.

As we said, accessing Social Security is very individualized. How it may influence your employment or career plans – as well as how it may impact your financial planning – is determined on a case-by-case basis. To learn more about Social Security and other government support programs, visit the US Social Security Administration website: www.ssa.gov.

**Bank Accounts**
The bottom line of earning a living is getting paid. Sometimes when we get paid, we use that money right away because we have living expenses that need to be paid quickly. On the other hand, sometimes we have extra money that we can save and invest for longer-term use. This is when a bank account becomes helpful. Bank accounts allow us to keep our money in a safe place until we need it. There are two main types of bank accounts: checking accounts and savings accounts.

A checking account is what most people use to store the money they need to spend. When you open a checking account at a bank, you are given a check card, or debit card, that you can use when spending your money. This card is connected to your checking account. It looks like a credit card, but when you use it, the money comes directly out of your account as though it was cash.
A savings account is what most people use to store money for longer periods of time, or for more costly purchases that take a while to save up for. Since a savings account is where you store money to use later, you probably won’t be given a card that gives you direct access to your account. However, you can deposit and take out money from your savings account at any time by going to the bank. You can also transfer money from a savings account to a checking account as needed.

It’s a good idea to have both a checking account and a savings account. It is also important to shop around when looking for a bank to open a checking and savings account with. Visit banks in your local area and ask for a representative to talk with you about all of the options their bank offers. Sometimes there are fees associated with opening an account, and sometimes there aren’t. If you’re a student, you may get special options for checking and savings accounts. Get the facts about all of the banking options that are available to you before you choose a bank.

If the bank employees you meet are polite and helpful, that may be a good sign. If you have questions or problems with your account, they will be pleasant and help you quickly. However, if they are not the kind of people you’d feel comfortable talking to about your finances. That’s important too. You may want to choose another bank.

Being able to manage your own money is an important step to gaining independence. Money influences a lot of decisions that we make in life, so if you don’t have your own savings account or your own checking account, and if someone else is managing money for you, let them know that this is something that you would like to do on your own. Being open about the fact that you may need some training along the way, but it’s a key step in becoming an independent, responsible adult.
Credit Cards
Another type of account that you can open is a credit card account. This may be through a bank or an independent credit agency. Credit card accounts provide us with a line of credit. This is similar to borrowing money. For example, if I buy something with my credit card that costs $100, I will have to pay that $100 back to the credit card company.

When you use your credit card, you are borrowing money to pay for something. You must pay back the amount of money you borrowed from them at the end of every month. If need be, you can pay it back over a longer period of time, but you need to understand that what you don’t pay back at the end of the month will begin accumulating interest (a percentage of the unpaid amount that you have to pay back in addition to the final amount spent).

The good thing about a credit card is that you can buy something you do not have the money for right away, but will have the money for soon. For instance, if you need supplies for school, but do not have the money to pay for those supplies right away, you can use your credit card to buy those supplies. Then, when you get paid in two weeks, you can pay off your credit card bill.

Credit cards have limits anywhere from $1,000 to $25,000 per month. But keep in mind, there are strings attached to this form of purchase. Credit cards come with monthly interest, sometimes in addition to flat fees each month. For example, if you purchase something worth $3,500 one month, you may only have to pay back $35 that same month. But if you don’t pay it all back, you’ll be charged more the next month. Credit cards should be used with the intention of paying them back within that billing cycle/month.
Credit cards should only be used if you feel that you are a wise spender. It is useful to begin with managing your own savings and checking accounts so you become familiar with organizing your own spending. Credit cards have additional strings attached, but they can also be really helpful. They also help you build your credit history, and having a good credit history may be helpful down the road if you want to apply for a loan to help with bigger expenses like going to college, buying a car, or buying a house. Paying back the amount of money that you owe the bank on time is good way to build a great credit history.

**Budgeting**

Once you have found a source of income and a place to store the money you earn, the next step is to set and follow a budget. A budget is a plan for how you use your money each week or month. Learning how to set and keep to a budget helps your money last as long as it can. A budget also helps you keep track of how much money you're spending.

When it comes to budgeting, it is important to think about what your needs are, and what your wants are. Needs are things that we can't live without. For example, safe housing, food, clothing, and reliable transportation are needs. Wants are things that we can live without, but would like to have. For example, vacations, movie nights, and expensive designer clothes are wants. Once you have figured out what your needs and wants are, you can start planning your budget.

There are many different ways to go about making a budget. For example, let’s say Sara gets a monthly paycheck of $1,500 from her job. Each month, she makes a list of where and how she will spend her money. First, Sara makes sure her needs are covered: she reserves $500 for her rent; $100 for parking, electricity, and water; $200 for groceries; and $50 for transportation. This would total $850. Then, Sara sees if she has money left over for her wants. With this, she can select a cell phone plan, what
type of clothes she buys, and what she wants to do in her free time like going to movies or attending concerts. By planning how she will use her money every month, Sara will make sure that all of her needs, and hopefully most of her wants, are met.

Sometimes, we need to make decisions based on what we can and cannot afford. Setting and keeping to a budget helps us make those decisions. Learning how to manage your money is an important step in learning to live an independent life.

**Introduction to Activity**
Getting a job and earning money can be empowering. This is one of the first steps to becoming truly independent. However, making money comes with responsibilities. We have to make sure that we learn how to manage our money so we can live independently.

One way to learn how to manage money is by making a budget. In this lesson, you will make a budget and determine ways to follow that budget.

**Materials**
- 1 budget worksheet per participant (provided)
- 1 sample budget per participant (provided)
- Pens/pencils
- 1 calculator per group

**Activity Description**
Give each individual one budget worksheet, one sample budget, a pen/pencil, and a calculator. Ask each individual to create a sample budget for what they would need and want to buy in a month. Don’t provide any cap on the spending, but let the participants create a list of expenses and a total amount per month for that list. Talk through how individuals itemized their spending with the large group. Allow 15 minutes for this activity.
Next, share with the large group that they just got a job with an income of $2,000 per month. See how this set amount may alter their budget or their spending. Ask them to review if they need to make adjustments to the style of housing they seek or what they do in their free time. Ask that they alter their budgets based on this information.

Some people may have to cut back on their spending. Others may realize that they have more than they anticipated. For those who have to cut back, help them think through what the essentials are. For those who have extra money, help them decide what they may do with the money saved and whether there is a bigger purchase in their future that they would want to save up for, like buying a car, going to college, or going on a vacation. Allow 15 minutes for this activity.

Next, lead the group through conversation about what they learned from this activity. Allow 15 minutes for this discussion.

Some examples of questions may be:
- What differences did you notice about each group's budget?
- Was it easy or hard to make a budget without a set amount? Why?
- Was it easier or more difficult to make a budget once you had a set amount? Why?
- Did you have any extra money left over in your budget in either scenario? If you did, what did you decide to do with that money?
- If you didn’t end up with extra money in your budget, what would you do differently next month so that you could have more money to spend flexibly?
- Do you think that it would be hard to stick to the budget you created?
- Why it is important to keep to a budget?
- What support would you need in order to keep to a budget?
- Other questions based on what the team shares
Summary
Knowing how to responsibly spend the money you earn is an important step towards living independently. We hope that you learned a little bit more about setting and following a budget.

Additional Activity
Here is another activity you could do to learn about financial literacy:

- Invite a financial advisor to come and talk to the group. The job of a financial advisor is to help people manage their money, now and into the future. Ask the advisor to talk about the basics of money management, what is important for long-term financial planning, and how having a financial advisor in the future may be helpful.

IMAGE: An individual is seated at a desk working with a financial advisor to plan for her future.
Making a budget is a good way to learn how to manage your money. Following a budget helps you make sure that you are using the money that you are earning wisely. In this activity, you will work with your group to make a budget for someone who earns $2,000 a month after taxes.

<table>
<thead>
<tr>
<th>How My Money Will Be Used</th>
<th>Where Exactly is My Money Going?</th>
<th>How Much I Will Use Monthly?</th>
</tr>
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<tbody>
<tr>
<td>Savings</td>
<td>Savings account</td>
<td></td>
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<tr>
<td>Rent/house payment</td>
<td>Monthly payment</td>
<td></td>
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<tr>
<td>Food</td>
<td>Groceries</td>
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<td>Eating out</td>
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<td>Lunch at work</td>
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<td></td>
<td>Snacks and treats</td>
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<td>Utilities</td>
<td>Electric</td>
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<td>Heating/air conditioning</td>
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<td>Internet</td>
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<td>Phone</td>
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<tr>
<td>Transportation</td>
<td>Bus fees</td>
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<td></td>
<td>Cab fees</td>
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<td></td>
<td>Gas for car</td>
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<td></td>
<td>Insurance for car</td>
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<tr>
<td></td>
<td>Car payments</td>
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<td></td>
<td>Repairs on car</td>
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</tbody>
</table>
### MAKING MY MARK!

<table>
<thead>
<tr>
<th>Body Upkeep</th>
<th>Hair</th>
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<td>Dentist</td>
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<td>Health insurance</td>
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<td>Doctor bills</td>
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<td>Medicine</td>
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<td></td>
<td>Other</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Debts</th>
<th>Credit cards</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Student loans</td>
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<tr>
<td></td>
<td>Other</td>
</tr>
</tbody>
</table>

**Donations**

**Hobbies**

**Emergencies**

**Other**

**TOTAL AMOUNT SPENT:**

(Put the total amount you spent for the month here. After calculating, make adjustments to get it to be $2,000 or less.)
Here's an example of what a monthly budget may look like for a person who earns $2,000 a month after taxes.

<table>
<thead>
<tr>
<th>How My Money Will Be Used</th>
<th>Where Exactly is My Money Going?</th>
<th>How Much I Will Use Monthly?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>Savings account</td>
<td>$100</td>
</tr>
<tr>
<td>Rent/house payment</td>
<td>Monthly payment</td>
<td>$600</td>
</tr>
<tr>
<td>Food</td>
<td>Groceries</td>
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<td></td>
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<td></td>
<td>Lunch at work</td>
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<tr>
<td></td>
<td>Snacks and treats</td>
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(Put the total amount you spent for the month here. After calculating, make adjustments to get it to be $2,000 or less.)
Goal
There are two goals for this lesson. The first goal is to learn a little bit about healthcare and why it matters. The second goal is to learn how to be a strong self-advocate at the doctor's office.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Group role-play activity 20 minutes
Large group discussion 30 minutes

TOTAL TIME 1 hour 10 minutes

Topics Discussed
• Different types of health insurance
• Western medicine vs. complementary or alternative medicine
• Advocating for yourself at the doctor's office

Independent Living Lingo
• Complementary and alternative medicine: Alternative medicine includes treatments that work with your mind and your body to improve your health. Some examples are yoga, acupuncture, and meditation. Alternative medicine is sometimes called complementary medicine, because these techniques can add on to any medicines or therapies you get from your doctor’s office. This type of medicine is also sometimes called Eastern medicine, because some of these treatments come from Asia.
• **Credentials:** When a person has credentials, it means that they are qualified to do a certain job. Sometimes, people who have credentials have initials that they put after their name. This way, people will know that they are allowed to do a certain job. (Example: Jane Gonzales, MD. MD stands for Medical Doctor.)

• **Medical insurance:** Medical insurance is a program that covers medical costs in full or up to a certain percentage. It can be provided by your employer, by personal payment, or through government programs.

• **Primary care:** You probably have a certain doctor you see regularly. This is your primary care doctor--the doctor you go to first. A primary care doctor does not specialize in treating one part of the body. They know a little bit about everything, in addition to maintaining records and making referrals to specialists.

• **Western medicine:** Western medicine is the type of medical system most people use here in North America and in Europe. In Western medicine, doctors usually treat health issues by using prescription drugs and surgery.

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**The Basics About Healthcare**

Staying healthy is important for independence and well-being. When we are healthy, we have the energy and stamina to do more of the things we love. How you maintain a healthy life is largely up to you. It involves things like healthy living, knowing your body, knowing what style of medical care is the right fit for you, and having insurance.

**Healthy Living**

Part of living a healthy life is determined by eating well and keeping active. Knowing what you put in your body is an important first step. Information about what constitutes healthy eating changes all the time, but there are some essentials like eating fresh fruits and vegetables, eating in portions suitable to your body type, and being selective about what preservatives or “treats” are represented in your daily intake.

*IMAGE: Two people are doing water exercises in a pool. This image illustrates that it is important to stay active. Swimming is a great way to keep active.*
Keeping active and finding different ways to exercise is also important, and the role that it plays in your body’s wellness goes hand-in-hand with the type of food you eat. We all like different forms of physical activity, so choosing one you enjoy is up to you. However, keeping your body active in its own way is a form of caring for your body, inside and out.

Just because you live a healthy life doesn’t mean that you’ll never need medical care of one kind or another. Many times people in the States follow a traditional form of medical care, otherwise known as Western medicine. Other people prefer more holistic forms of medicine, also called alternative medicine. This decision is all up to you, but it really comes down to being aware of what these forms of medicine are and how they may affect you.

**Western Medicine and Alternative Medicine**

The style of medical treatment that a person seeks is a very personal decision. It is important for everyone to have a say in their medical treatment. Learning about the different types of medical philosophies can help a person make treatment decisions for themselves.

A philosophy is a system of beliefs. In most cases, doctors follow one of two main medical philosophies: Western medicine and alternative medicine. Alternative medicine is also sometimes called Eastern medicine, or complementary medicine.

Most of us are familiar with Western medicine. In Western medicine, we go to the doctor, tell them what our problem is, and get a prescription or other treatment to fix the problem. In most cases, this is a very scientific form of medicine.

Alternative medicine uses some different approaches to solve health issues. Acupuncture (a technique where very thin needles are placed in muscles), massage therapy, relaxation techniques, tai chi, and yoga are all alternative medicines.
Some people choose a Western medicine treatment and complement it (add to it) with an alternative medicine treatment. For example, if a patient is having stomach problems, she may take a prescription drug, and also try acupuncture. However, some people choose to use only alternative medicine, instead of a Western medicine treatment.

Matching a style of medicine with an individual can be a very personal decision. It may be based on our heritage or our family traditions or our religious/spiritual beliefs. In the end, it depends on what is the best fit for you as long as you have educated yourself about all the options available.

**Insurance**

It often costs lots of money to be treated by a doctor. Having insurance can make it much less expensive to receive medical care. In fact, without insurance, many people cannot afford to pay for the treatments and medicines they need.

There are many different ways to get health insurance. Most of the time, people get health insurance through their employers. In fact, to a lot of people with disabilities, the type of health insurance provided by an employer can be a deciding factor of whether the job is a good fit. You can also get insurance by purchasing it independently, but this is often very costly, so be prepared.

You can also access insurance through government support programs, some of which are federal and some of which are state. There are too many to list, so we won’t get into detail here, but we recommend that you ask your health support resources for more information if you feel this may apply to you.
Understanding and navigating the health insurance world can be complicated, but it’s extremely important. Meeting your medical and health needs is an essential component to your being able to leave a fulfilling life. Talk to someone you trust about all of the options. Internet research can show you what is available. Someone at your local Center for Independent Living may also be able to help.

**Being a Self-Advocate at the Doctor’s Office**

You are your own best self-advocate. It is essential to know how to make your own decisions and choices when it comes to medical care, and how to advocate for those decisions and choices.

Even if you do not know much about health and medicine, you still have the right to say something to your doctor if they are doing something that you are not comfortable with. After all, you know your body best.

Sometimes, going to the doctor can be a little nerve-racking. Doctors are specialists in their own right, but that doesn’t mean that they know everything about you. You know your body and you know how you feel. Working with a doctor should be a team effort. You should feel that your thoughts and questions are valued. You shouldn’t feel as though you are being spoken down to or treated unprofessionally.

Here are some tips you can use when advocating for yourself at the doctor’s office:

1. **Come prepared.** Bring a list of the medicines you take, a copy of your health insurance card and ID, and a list of questions you want to ask the doctor. Also bring a list of your questions to the doctor, to make sure you get all the answers you need during your visit.
2. **Ask questions** if you don't understand something. Have the medical staff talk you through it until you understand. Your health depends upon your understanding of what they are telling you. It’s okay to ask doctors and nurses to repeat themselves, even if they seem impatient or it takes a long time.

3. **Speak up.** If you don’t agree with something or don’t like what your treatment plan is, say so. Again, it’s your body. You are in charge of advocating for what you want or don’t want done to your body. Also, don’t let the doctor make you feel rushed. They may have a busy schedule, but you are their priority while they are meeting with you. If you feel rushed, ask them to be patient or remind them that you have more questions that you need answered before you are comfortable leaving.

4. **Get a second opinion** from another doctor when you are unsure whether what your doctor is prescribing or saying is best for you.

5. **Bring an ally** to the doctor’s appointment. Sometimes, people feel more comfortable when they have someone with them, either in the doctor’s office or just the waiting room. You can bring a family member, friend, or another trusted person. Have a discussion with the person you bring. Make sure they know they are there to support you, and should refer all decisions to you. Also be sure you bring someone who helps you feel stronger and more empowered. Someone who will take over or speak for you without your permission can make things worse for you—even if they are trying to be helpful.

Advocating for yourself can be difficult, especially in a medical situation. However, being direct and speaking up for yourself will be rewarding as you gain more independence with how your well-being is met when it comes to healthcare. With practice, you will get better and better.
Introduction to Activity
Learning about different healthcare options and how to access them is an important part of independent living. It is also important to learn how to be a great self-advocate at a doctor's office.

During this lesson, we will practice our healthcare advocacy skills by participating in a role-play.

Materials
- 1 role-play activity sheet per participant

Activity Description
Divide the large group into pairs. Give each pair a role-play activity sheet (see attached). Explain to the participants that they will be participating in a role-play activity that will help them practice self-advocacy skills in the doctor's office.

Say something like: "Being a self-advocate is a full-time job. You have to advocate for yourself everywhere you go, including the doctor's office. A good way to practice self-advocacy is through role playing. Today, we are going to do a role-play activity about being a self-advocate at the doctor's office. I have given each of you a sheet that explains the role-play we are about to do."

Read the role-play sheet aloud with the participants. Ask them if they have any questions after you are done reading. After you have gone over the sheets and have answered questions, have the pairs do the role-play. Allow 20 minutes for this activity.

Next, bring the pairs back together for a large group discussion. Allow 30 minutes for this activity. Ask questions like:
- Did you find it hard to do the role-play activity? Why or why not?
- What were some of the challenges you faced in having to advocate for yourself?
Do you find it hard to advocate for yourself when you go to the doctor? Why or why not?
Do you ever feel scared about going to the doctor? Why or why not?
What advice would you give someone who feels anxious about going to the doctor?
What do you think is the hardest part of being a self-advocate at the doctor’s office?
Other questions based on what the team shares.

Summary
Navigating the healthcare system can be intimidating. Not only do you have to know what type of health insurance to get and how to follow its requirements, but you also need to advocate for yourself at the doctor's office.

We hope that what you’ve learned today about different healthcare choices and practicing your self-advocacy skills will help you feel more empowered the next time you are seeking medical care.

Additional Activities
Here are a few more activities you can do to learn about healthcare:
- Invite someone from your local Center for Independent Living to talk about healthcare and young people with disabilities. Make sure that they share important local programs and resources.
- Invite a young person with a disability who has experience advocating in medical situations to come and speak to the group. Have the group prepare questions for the young person ahead of time.
- Invite someone from the medical community who has a reputation of being receptive to patients, especially young people. Ask them to share with the team what they would do if the tables were turned and they were the patient. Ask them to share advocacy techniques that they would recommend for those in the position of the patient.
Role-Play Activity Worksheet

This activity will help you practice your self-advocacy skills when you are at the doctor’s office. Follow each step to do the activity.

Step 1
Have the group break off in teams of two.

Step 2
Talk with your partner, and choose who will be the patient and who will be the doctor first. Both of you will have the chance to play both roles.

Step 3
If you are the patient, follow these steps:
1. Wait for the “doctor” (your partner) to greet you and to ask you what brings you to the office.
2. Make up a list of symptoms to tell the doctor. Here's a suggestion: "Hi Doctor, I'm not feeling so well today. I have a headache, a stomach ache, and I'm feeling kind of dizzy." You can also make up different symptoms if you like.
3. The doctor will ask you four questions. As you answer, imagine what it would feel like to have those symptoms you described. Answer the doctor’s questions as well as you can.
4. Switch roles with your partner, so that you are the doctor and they are the patient.

If you are the doctor, follow these steps:
1. Greet your “patient” (the other partner).
   Say something like: “Hello! What brings you to the office today?”
2. Wait for your patient to tell you their symptoms.
3. Ask your patient four questions after they have described their symptoms:
   - How long have you had these symptoms?
   - What were you doing when the symptoms started?
   - Do you think you did anything to cause your symptoms?
   - We could give you medication, or we could try an alternative treatment. Which one would you prefer?

4. Switch roles with your partner, so that you are the patient and they are the doctor.

**Step 4**
Repeat Step 3 again. Remember to switch roles.

**Step 5**
If you have time, talk about the role-play activity with your partner. Here are some sample questions:
   - Was it difficult to speak up for yourself? Why or why not?
   - Did you feel that the doctor asked enough questions or the right questions?
   - What worked well in this scenario? What didn’t work well, and how would you change it to make it better?

*IMAGE: A doctor speaks to his patient seated across the table.*
Lesson 9
Housing: More Than a Roof Over Your Head

**Goals**
This lesson has two goals. The first goal is to talk about what your goals are in terms of finding a place to live. The second goal is to talk about how you can start working on those goals right now.

**Estimated Breakdown of Time**
Read through and discuss information 20 minutes
Small group activity 15 minutes
Large group sharing 15 minutes
Large group discussion 20 minutes

**TOTAL TIME** 1 hour 10 minutes

**Topics Discussed**
- Income-based housing
- Section 8 vouchers
- Reasonable accommodations
- Buying a home
- Housing rights
- Setting and reaching housing goals

**Independent Living Lingo**
- **Fair Housing Act (FHA):** This law protects against housing discrimination. It protects all people’s right to a safe place to live, regardless of their race, color, national origin, religion, sex, familial status, or disability.
- **Income-based housing:** Housing where the price is based on the renter’s household income. People with disabilities and elderly people receive preference.
- **Landlord/manager:** This person is in charge of maintaining the rented housing and ensuring reasonable accommodations and home modifications.

**IMAGE:** A black-and-white image of a home with shrubs on the lawn.
• **Lease**: A legal contract for property. It may be for rent or ownership.

• **Mortgage**: When people buy a house, they often take out a mortgage, which is a loan. It requires a down payment with a monthly payment for an extended period of time until it is paid back with interest.

• **Reasonable accommodation**: A change that helps a tenant with a disability, and does not disrupt life for the other tenants and/or the landlord/manager. This could include allowing the tenant to have a companion animal, or taking a door off its hinges.

• **Reasonable modification**: A change in the structure of the building so that a tenant with a disability can live independently. If the change is reasonable, then the landlord or manager must allow it, but the tenant is responsible for the construction. For example, if Belinda uses a wheelchair, she may need to widen the doorways in her apartment, or to install a roll-in shower. Belinda must notify her landlord of these changes.

• **Rent**: A monthly payment for housing, such as an apartment or condo. The renter, or tenant, does not own the apartment, so they pay rent to the owner/landlord. The owner is responsible for maintaining the apartment and fixing anything that breaks.

• **Roommate**: A person with whom you share housing. Costs of the housing are often split equally among the roommates.

• **Section 504 of the Rehabilitation Act**: This law prohibits discrimination based on disability in any program or activity receiving federal financial assistance. In housing, this covers low-income housing and complexes accepting Section 8 vouchers and/or any federal funding.

• **Section 8 voucher**: A payment method through the government to help people with low income to maintain housing.

• **Tenant**: The tenant is the renter. This is the person whose name is on the lease (rental agreement).
The Basics About Housing
When we were kids, our families took care of our housing needs. As adults, we must choose what type of housing will be right for us, and figure out how to pay for it. Options might include staying with family, renting an apartment either individually or with roommates, or buying a home with a mortgage (money owed on a property). Several factors affect our housing options. They include the following:

Income-based housing
If your income is limited – or less than average for most people – you could research income-based housing. This housing bases its rent on your income. The landlord or business receives tax incentives or federal funding when providing this option.

Section 8 vouchers
Another option for people with limited income is Section 8 vouchers. These vouchers are provided through the US Department of Housing and Urban Development. Once you apply, you are added to your state’s waiting list. People with disabilities and older adults have priority placement on the list. Unfortunately, the list is long in most states, but it could serve as a good resource to get you started to live on your own.

Reasonable accommodations and modifications
The Fair Housing Act and Section 504 of the Rehabilitation Act provide people with disabilities the right to reasonable accommodations and reasonable modifications. Accommodations are changes you can make so you can access your home and related services just as easily as your neighbors without disabilities. These changes must be reasonable, meaning they do not interfere with the housing of others or cause hardship to the landlord/manager.
Reasonable modifications provide people with disabilities the ability to make constructive changes to their homes. Making these changes may be the responsibility of the tenant or the landlord, depending on how old the building is, whether it is federally funded or where the modification is needed. Sometimes the changes need to be made as they were when the tenant leaves the housing. For example, if you take away the stairs to your apartment and install a ramp, you may need to put the stairs back when you move out.

**Buying or renting?**
Perhaps you are seeking a home for a more long-term basis. Buying a house or condo allows you to be secure in your housing. It also requires a great deal of responsibility. Before making this decision, explore first-time home-buyer courses in your community. Many provide assistance with down payments upon completion of the course.

Buying a house or condo is a big decision. Research your options. Contact a realty company that will help you find a home that will meet your needs and wants based on what you can afford. The larger the mortgage or loan, the larger the monthly payments will be. You will also need to think about insurance. As the home-owner, you will be financially responsible for maintenance (keeping things in working order).

**Housing rights**
Knowing your rights when choosing a home is crucial for successful independence. There are laws that provide extra protection and allow equal access to housing. Familiarize yourself with the Fair Housing Act and Section 504 of the Rehabilitation Act. If you need more information, or if you need help understanding these laws, contact your local independent living center for advice.
Everyone should have the opportunity to live independently. Knowing ways to get housing and the laws and regulations concerning housing will help you achieve that goal.

**Introduction to Activity**
Everyone needs a place to live. Some of us want to live in apartments or condos, while others want to live in bigger homes. Some of us want to live by ourselves, while others want to live with their family, or a friend, or even perhaps a couple of friends. The first goal of this activity is to get you thinking about what your goals are when it comes to finding a place to live. The second goal is to determine ways that you can begin working toward those goals right now.

**Materials**
- 1 piece of construction paper per participant
- Markers
- Magazines and newspapers
- Scissors
- Tape (double-sided suggested) or glue sticks

**Activity Description**
This activity will begin with individuals working on their own. Give everyone a piece of construction paper and explain that the goal is to create a collage of an ideal living environment.

Use the magazines and newspapers to find pictures or images that represent what participants are looking for, for example, a picture of a multi-level housing structure in a big city or a picture of a dorm. Include photos of things as specific as weather and location. Even include details that represent things in the surrounding community that would create a good home environment. Examples may be pictures that show parks or sports opportunities or nature-related details like oceans or forests.
Remind participants that they can also cut-and-paste words to represent things that an ideal home would include. Suggest that they look through the magazines and newspapers and find words or phrases. They could also use the markers to include such descriptive details by hand.

Before participants get started, share some questions that could get them thinking about what details to include. For example:

- Do I want to live alone? With family? With roommates? If the latter, how many?
- What details about a home would be important to me?
- Should I base my decisions about where to live based on where I work? Local transportation? Where my friends live? Where my family members live?
- What activities do I need or want access to?
- What characteristics of a home are important to me? One bedroom? Two bedrooms? Parking space? Access to a business office?

Allow participants about 20 minutes to complete this activity.

Ask participants to pause for a moment and shift into the second part of this activity – working toward the goals set for living situations in part one. Suggest that they review their collages and on the paper or on the back, ask them to answer the following questions: 1) What steps do you need to take to reach the goal you just designed in the next three months, six months, perhaps even a year? and 2) What types of supports and accommodations will you need to reach those goals? Share more questions that may prompt this kind of thinking. For example:

- Will I need to ask for support to do daily activities?
- How much will I be able to afford on a monthly basis?
- Does my current job empower me financially to begin this transition now?
If the goal involves moving to another town in addition to another living location, what may need to be done in preparation? For example, would the person need to find a new job, make travel arrangements, or allow for moving expenses?

Other questions based on what the team shares

Allow 15 minutes for the remainder of this activity.

Finally, ask participants to volunteer to share their goals as part of a large group discussion. Allow 20 minutes for this activity. Ask questions like:

- What steps did everyone need to take to reach their goals?
- Did anything surprise you about what any of the groups said?
- Did any of the groups make you think about something you hadn't considered before when it came to housing?
- What is your personal housing goal?
- What are some of the challenges you think you will face when trying to meet that goal? What types of support will you need?
- What are some things you could do today to help you reach your goal in the future?
- What people in your life may be willing to help you reach your goal? How should you ask them for assistance?

Summary
Everyone needs and deserves a place to live. We hope that this lesson got you thinking about what your goals are when it comes to finding a place to call home. We also hope that you started to think about how you can begin working toward those goals now.

Additional Activity
Here is another activity you could do to learn more about housing:

- Invite someone from your local Center for Independent Living to come and talk about local housing options. Have the group make up a list of questions to ask your guest before they come and speak.
- Invite a local landlord to come and speak with the group about what he/she looks for in a tenant and how the team could prepare to rent.
Lesson 10
Travel: Across Town or Across the World

Goals
This lesson has two goals. The first is to explore different transportation options. The second is to talk about finding solutions to challenges we may face when traveling on our own.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Group discussion 30 minutes

TOTAL TIME 50 minutes

Topics Discussed
- Local transportation options
- Traveling by plane
- Traveling outside the United States

Independent Living Lingo
- **Accessibility barriers:** Obstacles that keep a person from accessing place, goods, or information.
- **Fixed-route buses:** Local buses that travel a specific route throughout the day.
- **Paratransit:** Door-to-door transportation services offered to people with disabilities in some areas.
- **Passport:** A form of personal identification needed to travel outside the United States.
- **Transportation Security Administration (TSA):** A federal (US government) agency that makes sure that people can travel safely.
The Basics about Travel and Transportation
Virtually everyone considers getting from point A to point B to be an essential part of a daily routine. Whether using a bus to get to the other side of town or hopping a plane to get to the other side of the world, transportation is important. Let’s look at some options for transportation in your area.

Local Transportation
First and foremost, public transportation should be accessible to all members of the community. This applies to cabs, buses, metro cars, and trains. If it’s available for the community, that includes you. For example, all cab companies should have accessible cabs available. Arranging for an accessible cab may require making a specific request, but it should be feasible.

Other forms of ground transportation such as metro cars should also be accessible, whether directly from the street level or by elevator. If you know that there are details like using an elevator that will be important to your accessing public transportation, be sure to check ahead of time that everything is in working condition and no maintenance is being done. If it is, you may have to arrange for other forms of transportation or simply reserve more time if you’ll need to arrange a new route.

While general public transportation is usually preferred, many cities and most local communities offer transportation resources to people with disabilities. In some places, this service is referred to as "paratransit." A paratransit company provides door-to-door transportation service to places that are within the company’s service area. For example, you could arrange for transportation back and forth from your home to your job every day. In some cases this option may be handy, but most people prefer to use the same routes and transportation resources as everyone else.
MAKING MY MARK!

Traveling by Car
It’s a pretty basic part of life to want to get somewhere independently. While public transportation services such as those mentioned above are always options, no one can deny that there is something exciting about learning to drive.

Like anyone else, young people with disabilities need to take a lot of things into consideration when thinking about getting a driver’s license. Some people may take driver’s education classes and some people may go directly to the point of taking the test (which usually involves a written portion and an in-person driving portion).

In respect to the written portion, it’s important to know that accommodations can be made to the test. For example, you could have the test read orally to you, or you could get extended time to take the test.

When it comes to the in-person driving portion of the test, this will involve going to an office and having someone ride with you. The driving evaluator will give you instructions on where to go and what to do to be sure that you follow basic driving rules. If you use an accessible vehicle, arrangements will have to be made ahead of time, so take that into consideration when making the appointment.

Traveling by Plane
Transportation can help you get to work, get to the gym, and go out with friends. But when we talk about travel, don’t forget about going places outside of your immediate community—to another state or even a different country. To do this, flying may be essential. Here are some tips when flying:

1. **Purchase plane tickets as early as possible.** Around six weeks before your travel date is usually suggested, since they usually get more expensive the longer you wait to buy.
2. **Leave plenty of time for packing.** Especially if long distance travel is still something that you’re getting used to, consider making a check-list of things that you want to take with you. This will allow plenty of time to make sure you have everything you need.

3. **Be sure you have a valid photo ID.** Nobody is allowed to fly without one. You will need to show your ID when you go through airport security, and also when you check in your bags. Most people use their driver’s license as their photo ID. However, even if you don’t have a driver’s license, you should get a basic photo ID through the Department of Motor Vehicles in your local area. Be sure to check online or call the office to be sure you have all the papers necessary.

4. **Bring extra supplies and medication.** This includes extra spare parts and tools for any mobility aids or other devices you need for your trip. Bring medication with you on the plane rather than putting it in a checked suitcase, just in case your luggage is lost. Some airlines charge baggage fees and have other baggage restrictions. Make sure to check out your airline’s website for more details before you start packing.

5. **Arrange for specific accommodations ahead of time.** Call ahead to airports, hotels, and rental car/taxi companies for any arrangements you may need. Otherwise, ask at your destination about what you should do to arrange your plans.
6. **Get ready for security.** When traveling by plane, you will have to go through TSA airport security. TSA regulations include limitations on liquids, so if you have liquid medications that exceed that amount, bring medical documentation with you. If you use a wheelchair or other assistive devices, know that you’ll likely be escorted to an area for a pat-down rather than the security scanner. It’s important to know your rights when it comes to this process. For example, you can ask to be patted down in private rather than in front of people. Find out more by visiting the TSA website at www.tsa.gov.

**International Travel**

International travel is yet another layer of possibility when it comes to exploring new places and making our life experiences more diverse. Whether visiting a neighboring country or flying to the other side of the globe, there are additional details to take into consideration when crossing national borders.

For example, common accessibility feature that may seem commonplace in the United States, such as ramps, accessible bathroom stalls, the width of doors, or the availability of an elevator, may not be as readily available in other countries. In addition, language diversity or the availability of some medications may also be different.

Part of traveling abroad is experiencing new cultures and new surroundings. While some differences may seem challenging, there are ways that you can prepare for them to provide for a smooth trip.
Here are some suggestions:

1. **Identification:** Any form of international travel requires you to have a passport. Passports can be applied for either online or at most post offices. You’ll need to complete application forms, provide evidence of US citizenship (such as a birth certificate) and personal identification (such as a driver’s license), and submit a passport photo. You’ll also need to pay a passport fee. Being issued a passport can take up to four weeks, sometimes longer, so allow plenty of time. Requirements of documentation, site of submission, and cost will be different if you are under age 16. Visit www.travel.state.gov/passport for more information.

2. **Accessibility:** Not all countries have the same accessibility features as the United States. In fact, accessibility barriers may be fairly common, dependent on where you travel. However, at the same time, people are usually willing to help. It’s important to have a flexible understanding of “independence” when traveling abroad. Many times, people offer assistance because they simply want to help, not as an assumption of weakness.

3. **Medications:** All countries have different laws about medications, over-the-counter as well as prescription. While common medications such as aspirin or cough drops are fairly universal, it’s recommended to bring medical documentation of any medications you may take on a daily basis. This should be provided on stationery from your family doctor or your pharmacist. It’s also recommended to bring your medications in the prescription bottle with the information visible.
4. **Plan ahead:** You never know when something unexpected may happen while traveling. For example, you may misplace a bag, your luggage could get lost, or a flight may be delayed. In any of those cases, you might end up staying longer than planned. It’s always suggested that you bring more medical supplies or medication that you think you’ll need. Bring these supplies with you in your carry-on baggage rather than any checked bags. And if you go out for a day trip, leave some medication back at the hotel in case a bag is lost.

5. **Expect the unexpected:** What we’re accustomed to in the United States isn’t the same as what others are familiar with in other countries. Materials may not be available in Braille or other alternative formats. Terminology for disability and disability services may be different from what you consider commonplace at home. Just remember, differences are what bring us together in a global community. Keep an open mind, welcome interdependence, and expect the unexpected. With those things in mind, you’ll love every minute of it!

**Introduction to Activity**

Transportation and travel play a huge role in our lives. Most of us have to travel on a daily basis to work, school, and other places and activities. And many of us want to travel to other states or countries, whether on family vacations or to study abroad. The goal of this activity is to get you thinking about transportation and how to prepare for successful travel experiences.

**Materials**

- Chart paper
- Markers

**IMAGE:** A group of young people are standing and discussing something. They have papers and books in their hands. This picture illustrates that the activity for Lesson Ten is a discussion and group activity.
Activity Description
Have everyone in the large group gather into a circle. Provide each participant with a piece of paper and a marker. Ask the team to identify a new place that they would like to travel. It could be a new part of town, a new state, or even a new country. Ask them to outline this travel experience, all the way from arranging the travel (such as plane tickets and ground transportation), to what they would pack, to what they would do for activities while there and the transportation needs that might need to be met. Allow 15 minutes for this activity.

Also, ask participants to write down the resources they would use to make this travel experience happen. That may include creating a list of things to take with them or reviewing a travel web site. At the end of your conversation, recap what you talked about. Take notes during the conversation of useful ideas that come up, and compile those suggestions to provide to the team as a whole.

Then start the large group discussion by asking the questions below:

- Most of us travel every day for work, school, leisure, or appointments. Where do you travel every day? How do you travel (walking, bus, train, car, plane, boat)?
- Have you ever faced challenges when it comes to transportation (for example, not having an accommodation met)? If so, what did you do when you came across that challenge? If faced with that challenge again, what would you do differently?
- Do you ever feel nervous or anxious when you are going to travel to a new place?
- What do you do to help lessen that anxiety (for example, going with someone else, going to the airport or train station early, calling the transportation company ahead of time, seeking travel training)?
- Other questions based on what the team shares.
Summary
When we are able to access transportation options and feel more confident about traveling, the world is open to us. We hope this lesson got you thinking about transportation, how to overcome the barriers you may face when traveling, and how to use your self-advocacy and self-determination skills to make transportation more accessible for all.

Additional Activities
Here are other activities you could do to learn more about travel:

- Invite someone from your local Center for Independent Living to speak about public transportation options where you live. Ask them about any travel training programs they offer. Travel training helps to teach people with disabilities how to use public transit. Before your guest comes, sit down with the group and brainstorm a few questions to ask them.
- Depending on your group's interests, invite a person with a disability who has traveled nationally or internationally to come and speak. Ask them to talk about their experiences--the challenges as well as the benefits. Before your guest comes, sit down with the group and brainstorm a few questions to ask them.

IMAGE: A team of people sit in a circle sharing in discussion.
Lesson 11
Recreation: Get Out and Have Fun

Goals
The first goal of this lesson is to talk about how to explore new activities for fun. The second goal is to bring fun into your daily schedules by making it a priority to access recreational opportunities in your community.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Create group lists of activities 10 minutes
Individual activity 20 minutes
Team activity 20 minutes
Large group discussion 20 minutes

TOTAL TIME 1 hour 30 minutes

Topics
- Prioritizing recreational activities
- Finding recreational opportunities near you

Independent Living Lingo
- **Energizing activities**: Activities that require more endurance and usually more physical movement; these activities can include skiing, bowling, running, and various sports activities.
- **Recreational activity**: A hobby, or something you do for fun, for enjoyment, or “just because.” For example, you go skiing not because you have to, but because you want to.
- **Relaxing activities**: Activities that don’t require lots of energy or endurance in most cases; these may also be referred to as passive activities, such as reading, watching movies, and listening to music.

IMAGE: A young man is getting ready to shoot a basket. He is a wheelchair user.
The Basics About Recreation
We all need to take time away from our busy lives to do the things we love. “Recreational activities” – things we do simply for entertainment and fun – are an important part of a healthy life. When we forget to make time for ourselves, we can become stressed, which may negatively affect other aspects of our lives like school or work. Social activities, sporting activities, and everyday hobbies can help us relax. They can also serve as links to new social communities, which may also lead to new allies, new job prospects, and so much more.

There are a variety of activities that serve as recreation. Some recreational activities are purely for relaxation – for mind and body. These activities don’t involve a lot of physical work or exercise; they are also referred to as “passive activities.” For example, reading, painting, watching TV, and listening to music are passive. People usually prioritize these sorts of activities as ways to simply let their minds rest. Other people find that doing activities like this boost their energy by putting different parts of their mind in motion.

Other activities that involve more endurance or physical work and exercise are referred to as “energizing activities.” Snowboarding, swimming, walking, and running represent just a few activities that are more active in nature. These styles of activity are used as ways to release energy or even as ways to build your physical stamina. Energizing activities are often competitive sports, but they can also be things that you do on your own. It all depends on what you enjoy.
There are no limitations to having fun. Choosing what to do in your free time is completely up to you. Even if you have never done it before, leisure activities are a fun way to try something new and “live outside the box.” Both relaxing and energizing activities should be accessible to everyone. If you feel that accommodations or adaptations may be helpful, let someone know so it can be a fulfilling experience.

Don’t forget that you may need to try something a couple times before you really get the hang of it. This is the case for everyone. It’s how we learn. Whether you try something for the first time all on your own or with a friend, do it with the thought in mind that it’s all part of the process.

Finding Time for Fun

Many of us lead very busy lives. Between school, work, and appointments, it might feel as though there is no time to do something just for fun. Many times we are taught that work comes before play. But the reality is that if you organize your time well, leisure activities can have an equally important place on your to-do list. To make this possible, start by making a schedule for yourself.

To start, identify how you can create an outline of your daily life. Options for doing this include hard copy methods like a day planner or a desk calendar. Or if you are more tech-savvy, you may prefer something like an online calendar. Once you determine what style works the best for you, create a map of what your week will include. Write down what your work or school schedule is. Include time for transportation, studying, and other things that may have predetermined times. Then make a list of things that you need to get done, and find a time in your schedule when you can fulfill those things, like going to the grocery store, doing laundry, or paying bills.
Next, take a moment and look at where there is space in your calendar to reserve for fun. Find time maybe once or twice a week where you can take time out for yourself. If there’s a particular club you want to join that meets once a week, write that into your schedule, just as you would do for a doctor’s appointment. Recreation is important--so make sure you get it in your calendar!

**Introduction to Activity**
Everyone deserves to have a break from the hustle and bustle of school, work, and life in general. Some of us love to cook, read, listen to music, play sports, or go shopping. When we do these things "just because," this is recreation. And making these activities possible begins with creating a schedule.

The goal of this activity is to talk about why taking time for yourself is important, and how to fit it into your busy schedule.

**Materials**
- Notebook paper
- Pens/pencils

**Activity Description**
This will be an individual activity. Begin by asking participants to create two lists. One list will include relaxing leisure activities, and the other will include energizing leisure activities. Each list could include things that they already do or things that they would like to do for the first time. Allow everyone 10 minutes to complete this part of the activity.

Next, ask everyone to create a schedule of what their week usually looks like. Once they have that completed, ask them to include at least one of the leisure activities into that schedule, and make a list of what they may need to do in preparation for that activity. This may include arranging transportation or making an appointment. It could also mean just checking online for hours that movies will be showing or when a sporting event will take place. Allow 20 minutes for this activity.
Next, ask participants to get into teams of three. Each group has the goal of creating a scene based on one of their favorite leisure activities. Each small group will act out each activity, but they will not say what it is. The rest of the group has to guess. Once the larger group has guessed what the activity is, have a group discussion about how that activity may be arranged in your community. Perhaps see if other people on the team share that interest and may want to do it together. Allow 20 minutes for performing and conversation.

Finally, have the group come together and start a large group discussion. Allow 10 minutes for this activity. Ask questions like:

- What did you learn about yourself by creating this schedule?
- Were you already doing things for fun, or did it seem like a challenge to find time for it?
- How will you make time for your hobbies and interests to be a general part of your schedule?
- Do you ever find it hard to do things you love because you can't access them or can't easily afford them? How might you resolve those challenges?
- What are some new activities you would like to try? Are they available in our community? If so, how and when might you prioritize doing them? If not, where is each activity available, and how could you make plans to get there?
- Other questions based on what the team shares
Summary
It is important to make time to just have fun. Recreational activities help us enjoy ourselves, learn new skills, and meet new people. Finding time for leisure activities allows you to reward yourself for doing all the things that we have to do on a daily basis. Knowing what you want to try and how to go about doing it is an important step to leading a full and rewarding life.

Additional Activities
Here are other activities you could do to learn more about recreation:

- With the group, investigate organizations in your area that offer recreational activities for people with disabilities. Find out what activities they offer, where they are located, and how much the activities cost. Invite someone from that organization to make a presentation to the team.
- Arrange a field-trip experience for the team to prioritize a leisure activity and to experience it together.

IMAGE: Three friends – all wearing backpacks – explore a dinosaur museum in their free time.
LESSON 12
Personal Relationships and Sexual Responsibility: Caring For and Defining Yourself

Goals
The goal of this lesson is to discuss different types of personal relationships, including intimate relationships, so you can make decisions that are right for you when it comes to sexuality.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Large group discussion 40 minutes

TOTAL TIME 1 hour

Topics
- Different types of relationships, including intimate/romantic
- Sexual identity
- Disclosing disability in relationships
- Sexuality and sexual intercourse
- Violence in relationships

Independent Living Lingo
- Gender identity: The recognition and claim of personal individuality, which may include male, female, or gender-neutral.
- Marriage: The union of two people that makes them legally bound.
- Relationship: When two people share a common connection with one other. A relationship could mean a friendship, work relationship, sibling relationship, or an intimate (boyfriend/girlfriend/significant other) relationship.
- Sexual intercourse: The physical act of having sex.
- Intimacy: A special feeling you share with another person that means that you love them in a romantic way. Sometimes this term may refer to sexual intercourse or other actions of sexual expression.

IMAGE: Two friends are walking and talking with each other in a relationship of friendship.
• **Sexual orientation:** The recognition of to whom one is attracted, which may include someone being gay, lesbian, bisexual, transgender, or queer.

• **Sexually transmitted infection (STI):** An infection that is caught by having oral, anal, or vaginal sex.

**About Relationships**

Personal relationships can mean a lot of different things. We have personal relationships with our parents, siblings, friends, teachers, co-workers, and community members. Sometimes, these personal relationships escalate into romantic or intimate relationships with someone, such as a boyfriend, girlfriend, or partner. This section focuses on different types of relationships in our lives and your influence on these relationships.

Friendship is the most common type of relationship. It is also the most important part of any relationship – even if the relationship becomes romantic. It’s a good idea to establish a friendship with someone you feel romantic feelings for as a basis before going further. After all, how enjoyable can an intimate relationship be if you’re unable to trust and have fun with each other?

Sometimes, two people become friends first and then realize that they want to have a romantic relationship. A boyfriend/girlfriend/partner relationship involves two people being mutually attracted to one another. Usually, they go on dates, share romantic feelings for each other, establish a close friendship, and perhaps even explore an intimate or sexual relationship.

When it comes to attraction, being comfortable with your sexual identity is a first step. There are many different types of sexual identities. When we talk about sexual identity, we mean the different ways people identify as individuals as well as ways that people are attracted to one another in a sexual way.
Here are some terms that people use to describe sexual identity:

- **Asexual**: A term describing someone who is not sexually attracted to others, or not interested in having sexual relationships. Sometimes this is for spiritual reasons. Other times this may be a social stereotype of people with disabilities, thinking that we are not sexual beings, which is false.

- **Bisexual/pansexual**: A term describing people who are attracted to all genders.

- **Gay**: A term describing a man who identifies as homosexual (this term usually refers to men who are sexually attracted to other men).

- **GLBTQ**: An acronym that stands for gay, lesbian, bisexual, transgender, and/or queer.

- **Homosexual**: A term describing men who are attracted to other men and women attracted to other women. Queer is also a term used as a reference to homosexuality.

- **Lesbian**: A term describing a woman who identifies as homosexual (this term usually refers to women who are sexually attracted to other women).

- **Heterosexual**: A term describing men who are attracted to women, or vice versa. Straight is also a term used to reference heterosexuality.

- **Queer**: A term describing people who identify with the LGBTQ community in a general sense. This term used to be considered as derogatory, or negative, but today, many gay, lesbian, bisexual, and transgender people use the term as an all-inclusive, proud reference to the LGBTQ community.
Sexual identity ties in deeply to personal identity. Some people don’t fully embrace diverse sexual identities. They fear that someone with a different identity may be a threat to them. Discrimination in any form is unfair, and more education is needed to ensure that discrimination ends.

**Disclosing Disability in Relationships**
Especially if your disability is not apparent, you face the decision of knowing when to share your disability identity with another person. It’s important to know that you have the right to decide when you are going to tell others about your disability, and how much information you will give them, since sometimes this includes trusting that person. Telling people about your disability is called “disclosing.”

Hopefully you are comfortable with your disability and how that accentuates who you are as a person. However, when and how you share information about your disability is a personal decision. Some people wait until they really know someone. Other people may decide to talk openly about their disabilities. For others, their disability may be apparent or identifiable from the very beginning and not be dependent on disclosing.

When you disclose your disability, the person learning about your disability might need to ask questions. Some questions might seem personal. Some may even seem a little naïve, or even rude. Just be respectful in return. Answer the questions honestly, or share that you don’t yet feel comfortable talking about something if it still feels too personal. Usually, the person asking just wants to learn more about you. These conversations will help build the trusting relationship that you are looking for.
**Personal Relationships**

Dating is synonymous to exploration, in a way. You date someone to see if you would be a good fit for the other person and if that other person is a good fit for you. Physical attraction is common. Aside from physical details, you may be attracted to them for their personality or sense of humor.

Dating allows you to learn a lot about the other person, but you can also learn a lot about yourself. Dating gives you an opportunity to learn more about interests and hobbies, as well as whether the physical attraction is “for real” and felt by both people.

Wanting to make this sort of connection with someone is a very natural part of living a full life. The first step is sometimes seen as the most difficult, however: meeting someone! A good way to meet people is by participating in activities or groups that you enjoy. This serves as a way to already have something in common with that person. Since lasting romantic relationships often start with friendship, similarities like this can be a good starting point.

**Sexual Relationships**

Couples become couples because they are attracted to one another. Embracing your sexual desires is part of being a full person. It’s natural. It’s healthy. It’s a way of life that we all have the right to explore and enjoy. Usually after dating someone, you have increased feelings of attraction for them, which can lead to a desire to become more intimate, which includes having sex.

When it comes to having sex, it’s common to feel self-conscious or maybe even a little nervous. That’s totally normal. But it’s also OK to feel very certain about what you want. The trick is merging the desires of two people and making decisions that both people are comfortable with and ready for.
Having sex is different for everyone. Nobody knows what they are doing the first time (or even after that, for that matter). Just be open with the other person about where you are at with discovering this part of life.

**Wanting Sex vs. Being Ready for Sex**
Just because a person has a physical desire for sex, it does not necessarily mean that they are ready to have sex. Usually, being that intimate with someone is accompanied by an emotional connection to that person. Also, we have to recognize that the desire for sex may not mean that you are ready for the experience itself. Sometimes you may want to have sex because other people are talking about it or because you’ve “only heard about it.” But keep in mind that it can be easy to have sex with someone for the wrong reasons. Sharing yourself with someone should come at a time when you are ready. For some people, this may be at the stage of dating. For other people, it may be after you are married.

Having sex is a big decision and shouldn’t be taken lightly. It’s different for everyone. This is why it’s helpful to be open with one another and talk about it before you actually do it. Partners should discuss what it means for them to have sex with one other. For example, does it mean that a person is committing to be with you for a long time, or even forever? Or is sex recreational--something to do for fun, but without the expectation of a commitment? Partners should make sure that they are on the same page about their expectations and beliefs before agreeing to have sex.

**If the Time is Right**
If you decide to have sex, it’s recommended to use safer sex practices. “Safer sex” is intended to prevent pregnancy or sexually transmitted infections (STIs). This precaution begins by talking about what type of protection to use: condoms for men or other forms of birth control for women, like taking a birth control pill. There are many forms of birth control available, all with benefits and risks. Do your research before choosing the right form of birth control for you and your partner.
Everyone needs to know about the risks of sexual intercourse. But sex can be a wonderful experience with the right person—when you are ready for it! Making wise decisions helps to ensure that you and your partner are comfortable with having sex and taking your relationship to the next level.

**Domestic and Sexual Violence**

Even though being intimate with someone should be a good thing, sometimes people experience violence or abuse in a relationship. Abuse happens when someone hurts you or makes you do something you do not want to do.

There are many different types of abuse:

- **Verbal**: When a person talks down to another person, with insults or name-calling.
- **Physical**: When a person uses physical force or violence to gain control over another person.
- **Sexual**: When a person uses sexual activity to gain control over someone else.
- **Emotional**: When a person uses emotional manipulation to gain control over another individual.
- **Financial**: When a person takes control of another’s finances in an unwanted way.

If you experience abuse or violence in your relationship, tell someone you trust. You may be able to turn to therapists, counselors, or domestic and sexual violence organizations and shelters. Sometimes the police need to be called if an abuse situation puts you in harm or danger.

We all have relationships with other people. We hope that this section got you thinking about the different types of relationships you have in your life, and how to make the best decisions around those relationships.
Introduction to Activity
Think about all the different relationships in your life. Whether those relationships are romantic or not, we often face challenges when trying to keep them positive and successful.

There are two goals for this activity. The first goal is to talk about different types of relationships. The second goal is to provide a safe space to answer any relationship questions.

Materials
- Index cards
- Pens/pencils
- Bowl

Activity Description
Have the participants gather around in a large circle. Tell participants that they will be discussing relationships. Explain that before beginning the activity, a few “safe space” rules need to be created. Remind participants that it is very important to honor the rules throughout the activity. Everyone should feel comfortable participating.

Begin the activity by giving participants the opportunity to write down on index cards questions that they have about relationships or sex. Remind them that no question is a foolish question. Have them fold the index cards and place them in a bowl. Lead the activity by opening the conversation up for comment or questions that the group wants to talk about. If the group is comfortable with this, let them talk openly. If it feels like they are having a tough time getting started, go directly to the questions on the index cards. Allow 30 minutes for the discussion.
You can begin the conversation with questions like:

- Why are relationships important?
- What is the best part of having relationships?
- What types of challenges have you experienced in your relationships (romantic or not)?
- How did you deal with the challenges you faced? What types of support did you need?
- When it comes to dating, what would you like to know more about? What kind of new relationship would you like to bring into your life?
- What are the expectations in your life about having an intimate relationship with someone? Is this something you want? What questions would help make this a positive experience?

Summary

Relationships, especially dating relationships or intimate relationships, can be a powerful, positive thing. There may be questions or challenges along the way, but it’s part of life to connect with and get to know others in very personal ways. To some, relationships are considered one of the most important parts of being human.

We hope that this activity helped you learn about different types of relationships. We also hope you learned a few strategies about how to make that a positive experience in your life.

Additional Activity

Here is another activity you can do to learn about personal relationships:

- Invite someone from your local community who works with young people on topics like sexuality to come speak to the group. Have the group come up with a few questions to ask before your guest arrives.
Lesson 13
Volunteering: Sharing Your Skills

Goals
The first goal of this lesson is to learn about the concept of giving back to your community. The second goal is to learn about all of the ways that you can volunteer in your community.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Small group work 15 minutes
Large group discussion 20 minutes

TOTAL TIME 55 minutes

Topics
- Why you should volunteer
- Different ways you can volunteer
- Becoming a volunteer

Independent Living Lingo
- **Background check:** If you volunteer for a certain organization, you may be required to have a background check done. Background checks look for criminal history. These checks help organizations ensure that they have safe people working or volunteering for them.
- **Civic duty:** Each individual’s responsibility to the community. This includes helping to make the world a better place.
- **Passion:** A person’s motivation toward a cause or an action. When you are passionate about something, it means that you are devoted to doing something and you never want to stop. Your passion could be for photography, baking, writing, advocating for the rights of all people, or really anything you love to do!
- **Volunteer:** A person who donates time, talent, and energy to helping others. They do not get paid with money for their efforts.
The Basics About Volunteering
Many people want to make a positive difference by helping others. Volunteering is a great way to do this. When we volunteer, we are fulfilling our civic duty to our community, state, nation, or world. We are also showing that we are committed to helping others and giving back.

Through volunteering, you can learn new skills. For instance, if you volunteer at a camp with young children, you will learn how to keep young people engaged and how to teach them through social activities. Volunteering at the main office for an organization may teach you how to work with others, how to manage programs, and how to meet project deadlines. All of these are skills that you can use in the future. You can even list them on your resume.

Volunteering will also provide you with a new kind of social circle. People who volunteer at the same organization often have similar interests and personalities. These opportunities not only lead to new friendships, but also to long-term job opportunities.

Non-profit organizations are often looking for volunteers. Being a volunteer may involve physical activities or sharing ideas; you may work directly with other people or work on projects in preparation for bigger events. You could also volunteer by serving on a board or a committee. Whatever role you choose, volunteer for an organization that you strongly support. This will help to ensure that your experience is fulfilling.

Volunteering doesn’t just happen at organizations. You can also volunteer to help a neighbor or a close friend. When you do this, you are helping someone with something that they really need. This is important for being a part of a community. Community is a connected group of people.
People become connected to one another by depending on each other in some way. By offering your skills to help with something on a very personal level, like shoveling a neighbor’s snow or tutoring their child after school, you can create a feeling of teamwork on a very personal level.

Becoming a volunteer is usually easy. If you have an organization or a person in mind that you would like to help out, just contact them and share that you are interested in becoming a volunteer. Volunteering will help you learn more about assisting and empowering people. You will also learn more about yourself. So go for it!

**Introduction to Activity**
Volunteering can be fulfilled in a variety of ways, and it’s something where everyone benefits. Determine your strengths so you know how you can volunteer and give back to the community. Then explore the volunteer opportunities near you to determine where would be a good fit.

**Materials**
- A variety of brochures and/or flyers from different organizations in your area (including a few that empower youth). You should have enough pamphlets to give each group three, all from different organizations.
- Chart paper
- Markers

**Activity Description**
Divide the large group into teams of three. Give each team three pamphlets, a piece of chart paper, and markers. Tell the teams that this activity is about volunteering. Explain that they have been given a set of pamphlets from a variety of local organizations. Ask them to look through the pamphlets. Have each team write down the names of the organizations, what they like about the organizations, and how they think that they could be involved.
After each group has looked through their pamphlets for 5 minutes, have them switch pamphlets with another group. Continue this for 15 minutes total. Each group will get to look at three different sets of pamphlets.

Next, gather the small groups together for a large group discussion. Allow 20 minutes for this activity. Ask questions like:

- Why is it a good idea to volunteer?
- Would you like to volunteer for any of the organizations we looked at today? Why or why not?
- Which organizations would you like to learn more about? How can you learn more about them?
- What skills can you offer an organization as a volunteer?
- Other questions based on what the team shares.

Finally, after the large group conversation, have the team determine one place that they would like to offer their service as a group. Outreach to that organization, and make arrangements for the group to fulfill an activity together. Once complete, facilitate the questions above again to see how the experience affected their thoughts about the questions posed.

IMAGE: A young man is volunteering to wrap presents for the holiday party at a local children's hospital.
Summary
Volunteering can teach you a lot about yourself and what you would like to do in the future. There are many volunteer opportunities to choose from in our communities. We hope that you learned about the importance of giving back to your community and about all of the different ways that you can volunteer your time and talents.

Additional Activities
Here are more activities you could do to learn more about volunteering:

- Invite representatives from local volunteer organizations to serve on a panel. Ask them to provide information about who they are and what they do for the community. Also ask that they provide some examples of how people can get involved.

- Organize an information fair for participants. Invite people from a variety of organizations to provide materials about their organizations and explain how people can volunteer with them.
Lesson 14
Goal-Setting: Independent Living in Action

Goals
The first goal of this lesson is to help you define your Independent Living goals. The second goal is to help you start working toward those goals.

Estimated Breakdown of Time
Read through and discuss information 20 minutes
Individual work 30 minutes
Large group sharing 10 minutes
Large group discussion 20 minutes

TOTAL TIME
1 hour 20 minutes

Topics Discussed
- Choosing goals
- Planning those goals based on “the W’s”
- Short- and long-term goals

Independent Living Lingo
- **Ally:** An individual who supports you in accomplishing your goal by providing services, resources, or guidance.
- **Goal:** A project or activity that a person wants to fulfill.
- **Independence:** The ability to do something that you set out to do; making personal decisions of your own free will.
- **Interdependence:** Including other people in your life based on give-and-take relationships; all parties being recognized for the value they bring to a team.
- **Long-term goal:** A project or activity that could be accomplished in the more distant future: an outcome that may be dependent on other things (mini-goals) being accomplished along the way.
- **Short-term goal:** A project or activity that could be accomplished in the near future; a step that leads to a bigger goal.
The Basics About Goal-Setting
In a way, all the lessons so far have prepared you for this final lesson on goal-setting. Before you set a goal, you need to be fully informed, and the lessons leading up to this have hopefully done that very thing. Now is your opportunity to put your new knowledge to work!

Goal-setting begins with knowing who you are and what you want. Goals are dreams or visions that you are deciding to make into realities. Some goals will be dependent only on you; they might be something that you can achieve in as little as a week or two. These are usually called short-term goals.

Other goals may be more detailed. They could take anywhere from a few months to a few years to accomplish, and they may rely on other people or resources to be successful. These are usually called long-term goals. In a way, long-term goals represent a collection of short-term goals that are working toward a big idea.

Goal-setting is a big part of Independent Living because it’s based on your personal visions coming to life. In the prior lessons, the information provided may be equally beneficial to various people. But when it comes to setting goals, no two people will have the same goals because it’s all about what you want and what you need in order to get it. Our goals are a big part of how we define ourselves as individuals – hence, the important part that they play in Independent Living.

Sometimes goal-setting can be a little nerve-racking. It’s one thing to have dreams that only exist in your head. Those are fun and easy, and really involve no work. But when you decide that you want those dreams to be goals--something that you will dedicate your time and energy to working toward--it’s a big deal. It’s still fun and it’s still exciting, but it will also be a lot of hard work. The good part is that your hard work will lead to your reward!
The first part of setting a goal is to have a clear vision of what you want. This might be something to work toward over a few weeks, a couple months, or even a few years. What is easy to overlook about setting a goal are all the steps that need to happen along the way for that goal to be reached.

Reaching Your Goals: Remember the W’s!
Make sure your goals are reachable by telling yourself to “Remember the W’s”! By asking yourself all the “W” questions, you’ll have to think over a lot of details. These details will help you create a step-by-step plan for working toward your goal.

When you set a goal, ask yourself:
- Why do I want to reach this goal?
- Who needs to be involved for this goal to work?
- What do I need to make it possible?
- When will I be able to reach it with the steps that I’ve outlined?
- Where will I need to be in order for the goal to work well?
- Which resources in the community will I need to access along the way?

Asking yourself these questions will help you process what really needs to happen in order for you to reach your goal. Along the way, you may need to simplify your goal a bit, or maybe break one goal into two. You may also realize that you need to allow a little more time for the end goal to be met.

Even though it’s your goal, you’ll need other people to be involved. Getting support is never a sign of weakness. Everybody has to do it. It’s the basis of interdependence in our lives and our communities. In a way, interdependence is a key component in living independently. Bringing in other people can help ensure success, as long as determining who those people are and what they will do is based on your free will (your decision).
Interdependence creates an equal environment because other people will call on you for support as well. Being a part of this sort of give-and-take relationship usually provides for an equal space as long as there is mutual respect. Just because you seek help from others doesn’t mean that you are giving up ownership of your goal. In fact, asking for help from others is a new way to know them. And you may discover that, as a result, they will come to you for support in reaching their goals in the future.

The most important thing is that you set your goals yourself. Don’t let other people decide your goals for you or tell you all the things you may need to do to get there. Trust yourself. Try it out. Take that first step in making them come to life. You may find out that you need to make adjustments along the way, but go for it.

**Short- and Long-term Goals**
Setting goals is a process that usually involves a few steps. Some goals are fairly simple. They are things that you can accomplish in a brief period of time, maybe within the week or over the next few months. Long-term goals are things that may take a while to fulfill. They may include a list of tasks along the way that really represent a collection of short-term goals.

Here’s an example of short- and long-term goals. Let’s say that Malik begins with the vision, “I want to go to graduate school.” But for that vision to transition into a goal, Malik needs to remember the W’s. So he asks himself all those questions we just listed for you.

As a result, Malik ends up with a much more specific goal: “I want to go to graduate school in biology in Boston, and begin next fall. I’ll need to get information from my vocational rehabilitation counselor and visit the disability services office on campus to be sure that I’ll have a note-taker in my classes. I’ll also need to write a good application and get letters of recommendation. To make sure I have enough funding, I’ll apply for scholarships and talk with someone in the financial aid office on campus.”
As you can see, Malik’s to-do list grew pretty quickly. If that happens to you, don’t worry. Each of those little tasks can become a short-term goal, and you’ll feel a sense of accomplishment as you cross each task off your list. In the end, the short-term goals make the process a lot smoother and a lot more successful.

No matter how difficult or detailed a goal may be, never forget to believe in yourself! You can do anything you set your mind to--don’t let anyone tell you differently. Sometimes you might need to change your goals, or even scratch them and come up with new ones. Don’t let that get you down. It’s perfectly natural.

The journey toward setting and reaching your own goals is the ultimate reward. Always believe in yourself and your ability to create, adjust, and fulfill your goals and dreams as YOU want to!

**Introduction to Activity**

One of the big goals for "Making My Mark!" is to give you the information and skills you need to lead an independent life. Throughout the curriculum, we talked about defining our goals for certain things that are a part of independent living, like education and employment. This lesson will help you design a specific goal just for yourself. We will also discuss how you can start achieving your goal right now.

**Materials**

- 1 copy of the goal-setting worksheet
- 1 copy of the goal-setting example worksheet
- Pens/pencils

**IMAGE:** A person is pulling back a bow and arrow to hit a target. He looks confident. This picture illustrates that it is important to be confident when working towards your goals.
Activity Description
Give everyone a copy of the goal-setting worksheet and something to write with. Tell participants that this lesson is about setting individual goals.

Say something like: "Today we will be talking about goal-setting. You’ll start by setting your goal in the center of your target. Then we’ll break down into steps what you’ll need to do to make that goal a reality. Write down what you’ll need to do to be prepared. Then write down what action steps you need to do to get things in motion. Don’t forget to include people or resources that may be useful along the way." Allow 30 minutes for this activity.

Next, bring people back into one large group to share their goals. Remember, if someone does not want to share their work, do not force them. Allow 10 minutes for this activity.

As you facilitate the large group discussion, ask questions like:
- What was fun about setting your goal? What was challenging?
- What did you learn about goal-setting? Did you have to make any changes to your long-term vision once you began writing down the details?
- Did anyone have a difficult time deciding what goal to set? Why? Any suggestions from others to help this person, if applicable?
- What challenges will you face in reaching your goals? How will you overcome those challenges?
- Other questions based on what the team shares.

Summary
Goal-setting is an exciting part of being independent. At the core of goal-setting is decision-making. When we make decisions for ourselves, we know that we are in control of our lives, even if that includes bringing in other people to contribute to that process. This is something that we all deserve, and it’s why independent living is such an important part of the disability community and the Disability Rights Movement.
Goal-Setting Example Worksheet

PERSONAL GOAL:
Be moved into my own apartment by Summer 2014!

STEP ONE: PREPARATION

- Meet with the landlord(s) and site managers to see if I am comfortable with them.

STEP TWO: ACTION

- Make a list of what I would need to live on my own (e.g., new living supplies like dishes or bed linens, a telephone, a TV, etc.) and link the expenses for buying these materials.
- Arrange for utilities and cable to be set up.
- Learn the bus route to work.
- Draft a budget for what I can afford to look for in an apartment.

PERSONAL SUPPORTS:
- Pastor Anderson
- Mom and Dad
- Jenny from the ICF Center
- My friends Tommy and Jessica who already have apartments

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Goal-Setting Worksheet

PERSONAL GOAL:

STEP ONE: PREPARATION!

PERSONAL SUPPORTS:

STEP TWO: ACTION!
Resources

This curriculum is a basic introduction to Independent Living. It’s the beginning of a whole realm of opportunity for you. Hopefully, these activities have sparked new questions and a new awareness of the resources available to you. To learn more, browse the links below on the Internet. Some are to other organizations, and some are for specific documents. Remember that knowledge is power and exploring other solid resources can make that power stronger!

- **"5 Facts About Goal Setting" from KidsHealth**
  kidshealth.org/teen/drug_alcohol/getting_help/goals_tips.html
  This website offers accessible, youth-friendly tips on how to set and reach goals.

- **Allies in Self Advocacy**
  http://alliesinselfadvocacy.org
  In 2011-2012, The Administration on Intellectual and Developmental Disabilities (AIDD) funded self-advocacy summit and leadership gatherings of self-advocates and partners. They gathered information about self-advocacy activities and policies in the United States and its territories. The goal was to learn what each state was doing around self-advocacy, to help each state develop and present a state plan to strengthen their activities, and to develop national policy recommendations for AIDD and its partnering organizations. All are welcome to join their ongoing efforts and conversations.

- **The American Association of People with Disabilities**
  www.aapd.com
  AAPD is one of the nation’s largest disability rights organizations. They promote equal opportunity, economic power, independent living, and political participation for people with disabilities. AAPD is committed to access, advocacy, partnerships, and programs designed to break down barriers. Members include people with disabilities, family, friends, and supporters.
• The Arc
  www.thearc.org
  The Arc is a national organization that focuses on serving people with intellectual and developmental disabilities. It has over 700 state and local chapters nationwide. The Arc runs a leadership group called the National Council for Self-Advocates. Some state and local chapters of The Arc also have self-advocacy groups that meet regularly face-to-face.

• The Association of Higher Education and Disability (AHEAD)
  www.ahead.org/resources/universal-design/resources
  AHEAD is a national organization focused on accessibility and higher education (e.g., colleges, universities, technical institutes). This link lists resources on Universal Design that apply to higher education.

• Association of Programs on Rural Independent Living
  www.april-rural.org
  The Association of Programs on Rural Independent Living (APRIL) focuses on helping SILCs and CILs that serve people with disabilities in rural areas of the US. Their website features tons of information. When you get to their webpage, check out the menu on the left side of the page and click on "Youth" to learn more about how young people with disabilities can become involved in APRIL.

• Autistic Self-Advocacy Network (ASAN)
  www.autisticadvocacy.org
  The Autistic Self-Advocacy Network (ASAN) is a national non-profit organization that is run by and for people with autism. Allies are also invited to be members. Check out their website to learn more about the work ASAN does and how to join their network.
The Bazelon Center for Mental Health Law
www.bazelon.org/LinkClick.aspx?fileticket=bdk6FSfUBOQ%3D&tabid=104
This document gives a very accessible outline of Fair Housing Law and how it applies to a large variety of people. “What Fair Housing Means for People with Disabilities” is a good breakdown of how the law impacts people of various disabilities by outlining accommodations, modifications, resources, and legal supports.

Bender Consulting Services, Inc.
www.benderconsult.com
Bender Consulting works to find competitive employment opportunities for people with disabilities in the U.S. and Canada. Check out their website for more information about how they can help you find fulfilling work in your community.

Careers.org
www.assessments.careers.org
Are you still looking to find your dream career? This site offers free resources and assessments that may help you in setting your career goals. This site offers free career assessments.

Disability.gov
www.disability.gov/housing#map
This website is from the US government. It talks about finding housing options for people with disabilities.
• **Disability Scoop**  
  www.disabilityscoop.com  
  Founded in 2008, Disability Scoop is the nation’s premier source for developmental disability news. With daily coverage of autism, intellectual disability, cerebral palsy, Down syndrome and more, this news source offers a timely and comprehensive take on the issues that matter to the developmental disability community. Readers include parents, caregivers, educators, professionals and people with disabilities themselves. Lawmakers and the nation’s most influential disability advocates also rely on Disability Scoop to stay in the know.

• **Disaboom**  
  www.disaboom.com/accessible-travel  
  Disaboom provides information and resources for people with disabilities. They provide real-life articles about people with disabilities. Their broad range of topics includes health conditions, lifestyle, and helpful resources to help people with disabilities create the lives they want. Check out this link to learn more about accessible travel, including lodging, planes, trains, cruises, and destinations.

• **DoSomething.org**  
  www.dosomething.org  
  The mission of DoSomething.org is to empower young people with and without disabilities to make a difference in their communities. Their website has lots of stories of young people who make a difference every day, to get you thinking about what you can do. They also provide start-up funds to local youth-run organizations.

• **The Ed Roberts Campus**  
  www.edrobertscampus.org/design  
  The Ed Roberts Campus is located in Berkeley, CA. It is named after the late Ed Roberts, “the father of the Independent Living Movement.” The Ed Roberts Campus is home to local, national, and international disability rights organizations, and is completely accessible.
• **FYI Transition**  
  [www.fyitransition.com/Minicourses/finance/BudgetSheet1.pdf](http://www.fyitransition.com/Minicourses/finance/BudgetSheet1.pdf)
  The Florida Developmental Disabilities Council in collaboration with the University of Southern Florida gives people with disabilities advice and education on financial literacy. Their web page offers great beginning advice to help you to learn how to manage your money better.

• **Going to College**  
  [www.going-to-college.org](http://www.going-to-college.org)
  Going to College offers information and resources to students with disabilities who are thinking about pursuing higher education. This website features tons of activities and videos that help young people with disabilities have a smooth transition from high school to college.

• **"Got Transition?" by the Center for Healthcare Transition Improvement**  
  [www.gottransition.org/youth-information](http://www.gottransition.org/youth-information)
  This website lists lots of healthcare resources from the Got Transition? team that are just for teens and young adults with disabilities.

• **ILRU Directory of Centers & SILCs**  
  Contacting your local Center for Independent Living (CIL) and State Independent Living Councils (SILC) is a great way to find out more about all of the topics talked about in "Making My Mark." This website lists all the Centers for Independent Living (CILs) and State Independent Living Councils (SILCs) across the US and its territories. When you get to the website, click on your home state or territory. A list of CILs and SILCs should pop up.
• Kids As Self-Advocates (KASA)  
  www.fvkasa.org/index.php  
  Kids As Self-Advocates (KASA) is a national grassroots project that empowers teens and young adults with disabilities to advocate for themselves. KASA is a project of Family Voices. Their website has lots of information and resources, and it’s free to join.

• "Managing Your Medical Care: How to Take Charge of Your Health" by Nemours TeensHealth  
  kidshealth.org/teen/centers/medical_care_center.html  
  Nemours is a children’s healthcare system that owns two hospitals in Delaware and Florida, as well as clinics in Pennsylvania, New Jersey, Delaware, and Florida. TeensHealth is their website written just for teens and young adults.

• Mobility International USA  
  www.miusa.org/publications  
  Mobility International USA offers tons of information and resources for people with disabilities who are looking to travel internationally. MIUSA also does research and reports about people with disabilities and their rights around the world. Check out their website for information, resources, and tips on traveling abroad with a disability.

• National Center on Accessibility  
  www.ncaonline.org  
  The National Center on Accessibility (NCA) is a cooperative agreement between Indiana University and the National Park Service. Their resources are specific to park and recreation programs and facilities. They emphasize universal design and provide dozens of resources that range from beaches to museums.
• **National Council on Independent Living**
  
  www.ncil.org
  
  The National Council on Independent Living (NCIL) is a national organization for independent living. NCIL is active in public policy and advocacy, as well as in giving SILCs and CILs the resources they need to empower all people with disabilities. Their website features lots of information, including important laws and regulations that impact people with disabilities. NCIL encourages young people with disabilities to become active members.

• **National Disability Institute: Links for Financial Empowerment**
  
  www.realeconomicimpact.org/Resources/Links.aspx
  
  Many people with disabilities endure poverty and chronic underemployment and lack the means to become economically empowered. NDI has compiled a list of resources to help individuals with disabilities and their families nationwide increase income production, as well as save and build assets. The link above provides a list of 16 web-based resources to help focus attention on financial education, access to favorable tax provisions, links to experts on government benefits and benefits planning, in addition to tools and strategies to help advance employment and economic status for people with disabilities.

• **Pennsylvania Youth Leadership Network Healthcare Transition Toolkit**
  
  
  The Pennsylvania Youth Leadership Network is an organization run by youth with disabilities, for youth with disabilities in Pennsylvania. This is a link to their healthcare transition toolkit (it will open up a PDF file). The toolkit offers lots of great resources and stories from other young people with disabilities.
• **People First**  
  [www.peoplefirst.org](http://www.peoplefirst.org)  
  People First is a self-advocacy organization that has chapters all over the world! It is run by volunteers and self-advocates have direct leadership roles in the organization. Check out the website to see if there's a chapter of People First near you.

• **The Riot!**  
  [www.theriotrocks.org](http://www.theriotrocks.org)  
  The Riot! is a project from the Human Services Research Institute. Their website has lots of resources, including links to their newsletter, blog, and toolkits. The Riot! is geared towards young people and adults with intellectual and developmental disabilities.

• **Self-Advocates Becoming Empowered (SABE)**  
  [www.sabeusa.org](http://www.sabeusa.org)  
  Self-Advocates Becoming Empowered (SABE) is a national non-profit that empowers people with developmental disabilities to be great self-advocates. The website has lots more information about their organization and how you can join.

• **TASH**  
  [www.tash.org](http://www.tash.org)  
  TASH is an international organization that works to guarantee equality and independence for people with disabilities who are most vulnerable to segregation, abuse, neglect and institutionalization. TASH works to advance inclusive communities through advocacy, research, professional development, policy and informational resources for parents, families and self-advocates.

• **Think College**  
  [www.thinkcollege.net](http://www.thinkcollege.net)  
  Think College focuses on making the college experience accessible to people with intellectual and developmental disabilities (IDD). The website has information on college programs that are designed for students with IDD, and on ways to make education accessible for all.
• **Through The Same Door: Micah Fialka-Feldman’s Story**  
  *www.throughthesamedoor.com*
  This website tells the story of Micah Fialka-Feldman. Micah is a self-advocate, and was part of the first wave of people with intellectual disabilities to go to college.

• **Transportation Security Administration (TSA)**  
  *http://1.usa.gov/VKbVBi*
  TSA's job is to make sure that air travel is safe for all passengers. When you fly, you are required to go through TSA security before going to your gate. This link gives information about TSA security and how it affects people with disabilities.

• **UniversalDesign.com**  
  *www.universaldesign.com*
  This website provides news and resources for professionals, people with disabilities.

• **US Department of Housing and Urban Development (HUD)**  
  *www.hud.gov/offices/fheo/disabilities/pwd.cfm*
  This website is from the US government and offers general information about housing. This specific page serves as a resource to frequently asked questions. It also provides direct links to a variety of other sites and documents that may be helpful, dependent on your personal circumstances.

• **U.S. Equal Opportunity Commission**  
  *www.eeoc.gov*
  The Equal Opportunity Commission ensures that all people in the United States have the same chance to succeed when it comes to employment. Take a look around their website to learn more about equal opportunity.
MAKING MY MARK!

- **US Social Security Administration**
  
  [www.ssa.gov](http://www.ssa.gov)

  The US Social Security Administration helps people receive the money and services necessary to meet their needs. This website includes information about how to apply for Social Security benefits. It is a good idea to talk with someone when applying for these benefits, such as a vocational rehabilitation counselor or a benefits specialist.

- **Virginia Tech**
  
  [www.career.vt.edu/Interviewing/Index.html](http://www.career.vt.edu/Interviewing/Index.html)

  Most everyone has an interview before being offered a job. This guide from Virginia Tech offers in-depth insight and tips into the world of interviewing.

- **Vocational Rehabilitation Offices**
  

  Each state has a vocational rehabilitation (VR) office. This website will help you find the one near you. The mission of VR offices is to help people with disabilities prepare for and access the world of work. Education plays a very important role in helping people achieve their career goals, and VR counselors can help you choose educational options that match your long-term employment goals.

- **VolunteerMatch**
  
  [www.volunteermatch.org](http://www.volunteermatch.org)

  This website allows you to search for organizations that are looking for volunteers around your area. When you get to the website, click on the link at the top that says "Volunteer."

- **What Can You Do? The Campaign for Disability Employment**
  

  The Campaign for Disability Employment is a collaborative effort between several disability and business organizations that seek to promote positive employment outcomes for people with disabilities. They recognize the value and talent people bring to the workplace. There is a specific page for young people, though all of the information will be helpful.
A:
- **Access**: The ability to freely use a product, a service, or a building.
- **Accessibility barriers**: Obstacles that keep a person from accessing place, goods, or information.
- **Accommodation(s)**: Equipment and changes to routine that provide equal access to services and resources that aren’t naturally accessible. For example, screen-reading software is an accommodation for viewers who are blind or have low vision. Allowing more frequent breaks could be an accommodation for an employee with anxiety.
- **Ally**: A person who supports the desires, wants, and needs of an individual or group of individuals, even though he/she may not directly be a part of that group or share their specific views. For example, a non-disabled person who supports the desires and needs of a disabled person or the larger disability community is often called an "ally" of the disability community.
- **Amendment**: A change or an update.

B:
- **Background check**: If you volunteer for a certain organization, you may be required to have a background check done. Background checks look for criminal history. These checks help organizations ensure that they have safe people working or volunteering for them.
- **Budget**: A written plan for how your money will be used on a monthly, bi-weekly (every two weeks), or weekly basis, based on when you get paid and how much you make.
C:

- **Career**: A chosen set of jobs that fit together over time. For example, someone may start out as a teacher, then become a guidance counselor, and then become a principal. Those are different jobs, but the person is building a career in education.

- **Center for independent living (CIL)**: An organization run and led by people with disabilities, supporting independence and self-determination.

- **Checking account**: An account at a bank that you can use to pay for regular expenses or additional costs. You can access money from your checking account by writing a check or by using a debit card. It should be spent as though it was cash, not credit.

- **Civic duty**: Each individual’s responsibility to the community. This includes helping to make the world a better place.

- **Complementary and alternative medicine**: Alternative medicine includes treatments that work with your mind and your body to improve your health. Some examples are yoga, acupuncture, and meditation. Alternative medicine is sometimes called complementary medicine, because these techniques can add on to any medicines or therapies you get from your doctor’s office. This type of medicine is also sometimes called Eastern medicine, because some of these treatments come from Asia.

- **Credentials**: When a person has credentials, it means that they are qualified to do a certain job. Sometimes, people who have credentials have initials that they put after their name. This way, people will know that they are allowed to do a certain job. (Example: Jane Gonzales, MD. MD stands for Medical Doctor.)

D:

No words listed.
E:
- **Energizing activities:** Activities that require more endurance and usually more physical movement; these activities can include skiing, bowling, running, and various sports activities.

- **Equal opportunity:** The same level of respect and access given to all people, regardless of age, race, gender/identity, disability, etc.

F:
- **Fair Housing Act (FHA):** This law protects against housing discrimination. It protects all people’s right to a safe place to live, regardless of their race, color, national origin, religion, sex, familial status, or disability.

- **Fixed-route buses:** Local buses that travel a specific route throughout the day.

G:
- **Gender identity:** The recognition and claim of personal individuality, which may include male, female, or gender-neutral.

- **Goal:** A project or activity that a person wants to fulfill.

H:
No words listed.

I:
- **Income-based housing:** Housing where the price is based on the renter’s household income. People with disabilities and elderly people receive preference.

- **Independence:** The ability to do something that you set out to do; making personal decisions at your own free-will.
• **Independent Living (IL):** A way of living that helps a person with a disability become independent in the community through rights and resources.

• **Institution:** A place where people are forced to live while keeping them away from society. These places seldom, if at all, let people leave the facility or make independent decisions.

• **Institution of higher education:** A school you can attend after completing high school. These include technical institutes (where you can learn a specific trade), junior colleges or community colleges (where you can earn an associate's degree), and colleges/universities (where you can get a bachelor's, master's, or doctoral degree).

• **Interdependence:** The idea that we all need each other in order to achieve our goals and dreams. A state of mind where power comes from everyone being mutually dependent on and responsible for one another.

• **Interview:** A meeting where a potential employee is asked questions by an employer to see if they are the best match for the job.

• **Intimacy:** A special feeling you share with another person that means that you love them in a romantic way. Sometimes this term may refer to sexual intercourse or other actions of sexual expression.

J:
• **Job application:** A form to be filled out (either in paper or online) by people who are interested in a certain job.

K:
No words listed.
L:

- **Landlord/manager:** This person is in charge of maintaining the rented housing and ensuring reasonable accommodations and home modifications.

- **Lease:** A legal contract for property. It may be for rent or ownership.

- **Letter of accommodation:** A letter provided to professors through a college’s disability services office. This letter outlines the accommodations that must be provided to a particular student so they may have equal access.

- **Letter of recommendation:** A letter written on behalf of a student that talks about their skills and attributes. This letter is often written by a mentor, teacher, or previous employer.

- **Living expenses:** The costs associated with necessities (or needs), as well as living comfortably. Necessities include food, housing, and electricity. Costs associated with living comfortably include cable, high-speed Internet, cell phone plans, and leisure activities.

- **Long-term goal:** A project or activity that could be accomplished in the more distant future; an outcome that may be dependent on other things (mini-goals) being accomplished along the way.

M:

- **Mandate:** A command or requirement to do something.

- **Marriage:** The union of two people that makes them legally bound.

- **Medical insurance:** Medical insurance is a program that covers medical costs in full or up to a certain percentage. It can be provided through your employer, by personal payment, or through government programs.
• **Mortgage:** When people buy a house, they often take out a mortgage, which is a loan. It requires a down payment with a monthly payment for an extended period of time until it is paid back with interest.

N: No words listed.

O: No words listed.

P:

• **Paratransit:** Door-to-door transportation services offered to people with disabilities in some areas.

• **Passion:** A person’s motivation toward a cause or an action. When you are passionate about something, it means that you are devoted to doing something and you never want to stop. Your passion could be for photography, baking, writing, advocating for the rights of all people, or really anything you love to do!

• **Passport:** A form of personal identification needed to travel outside the United States.

• **Primary care:** You probably have a certain doctor you see regularly. This is your primary care doctor—the doctor you go to first. A primary care doctor does not specialize in treating one part of the body. They know a little bit about everything, in addition to maintaining records and making referrals to specialists.

• **Problem-solving:** Working through a problem or barrier to reach a solution.

Q:

• **Quality assurance:** The promise that a service is good and working in the best interest of the individual.
R:

- **Reasonable accommodation**: A change that helps a tenant with a disability, and does not disrupt life for the other tenants and/or the landlord/manager. This could include allowing the tenant to have a companion animal, or taking a door off its hinges.

- **Reasonable modification**: A change in the structure of the building so that a tenant with a disability can live independently. If the change is reasonable, then the landlord or manager must allow it, but the tenant is responsible for the construction. For example, if Belinda uses a wheelchair, she may need to widen the doorways in her apartment, or to install a roll-in shower. Belinda must notify her landlord of these changes.

- **Recreational activity**: A hobby, or something you do for fun, for enjoyment, or “just because.” For example, you go skiing not because you have to, but because you want to.

- **Relationship**: When two people share a common connection with one another. A relationship could mean a friendship, work relationship, sibling relationship, or an intimate (boyfriend/girlfriend/significant other) relationship.

- **Relaxing activities**: Activities that don’t require lots of energy or endurance in most cases; these may also be referred to as passive activities, such as reading, watching movies, and listening to music.

- **Rent**: A monthly payment for housing, such as an apartment or condo. The renter, or tenant, does not own the apartment, so they pay rent to the owner/landlord. The owner is responsible for maintaining the apartment and fixing anything that breaks.

- **Responsibility**: Something you are required to do.
MAKING MY MARK!

- **Resume**: A document that summarizes a person’s work experience and skills, community involvement, and possibly even awards or public recognition.

- **Rights**: The dignity, freedom, and equality deserved by every human.

- **Roommate**: A person with whom you share housing. Costs of the housing are often split equally among the roommates.

**S:**

- **Savings account**: An account at a bank that you use to keep money that you want to save. This type of account usually earns interest. This means that if you put money in a savings account, it will grow slowly over time.

- **Section 8 voucher**: A payment method through the government for people with low income to maintain housing.

- **Section 504 of the Rehabilitation Act**: This law prohibits discrimination based on disability in any program or activity receiving federal financial assistance. In housing, this covers low-income housing and complexes accepting Section 8 vouchers and/or any federal funding.

- **Self-determination**: Setting and being secure in one’s goals and life path.

- **Self-worth**: The value that a person gives to himself or herself. The ability to respect oneself and know that respect is deserved from others. When we have strong self-worth, we know that our personal needs and desires are valued.

- **Sexual intercourse**: The physical act of having sex.
• **Sexual orientation**: The recognition of to whom one is attracted, which may include someone being gay, lesbian, bisexual, transgender, or queer.

• **Sexually transmitted infection (STI)**: An infection that is caught by having oral, anal, or vaginal sex.

• **Short-term goal**: A project or activity that could be accomplished in the near future; a step that leads to a bigger goal.

• **Social Security benefits**: Social Security benefits, including health insurance and financial support, are given by the government to people who need additional assistance in order to meet their basic needs.

**T:**

- **Tenant**: The tenant is the renter. This is the person whose name is on the lease (rental agreement).

- **Transportation Security Administration (TSA)**: A federal (US government) agency that makes sure that people can travel safely.

**U:**

- **Universal design**: A singular way of creating something (e.g., a program, a building, a resource) that makes it accessible to everyone through one format or style. For example, curb cuts in a sidewalk make it easier for people in wheelchairs to get around, but they also help people pushing baby strollers and travelers rolling suitcases.

**V:**

- **Volunteer**: A person who donates time, talent, and energy to helping others. They do not get paid with money for their efforts.
**Western medicine:** Western medicine is the type of medical system most people use here in North America and in Europe. In Western medicine, doctors usually treat health issues by using prescription drugs and surgery.