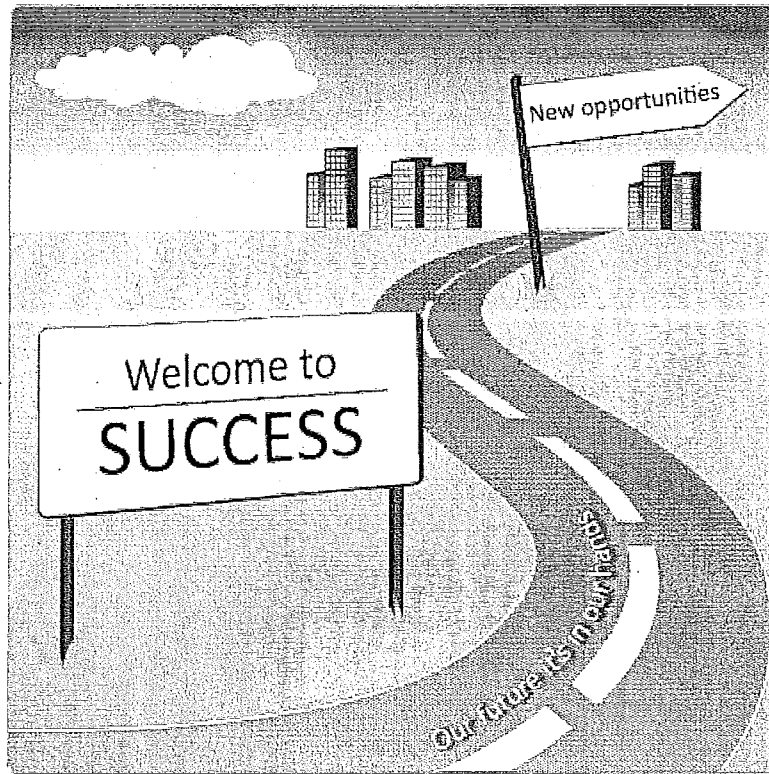


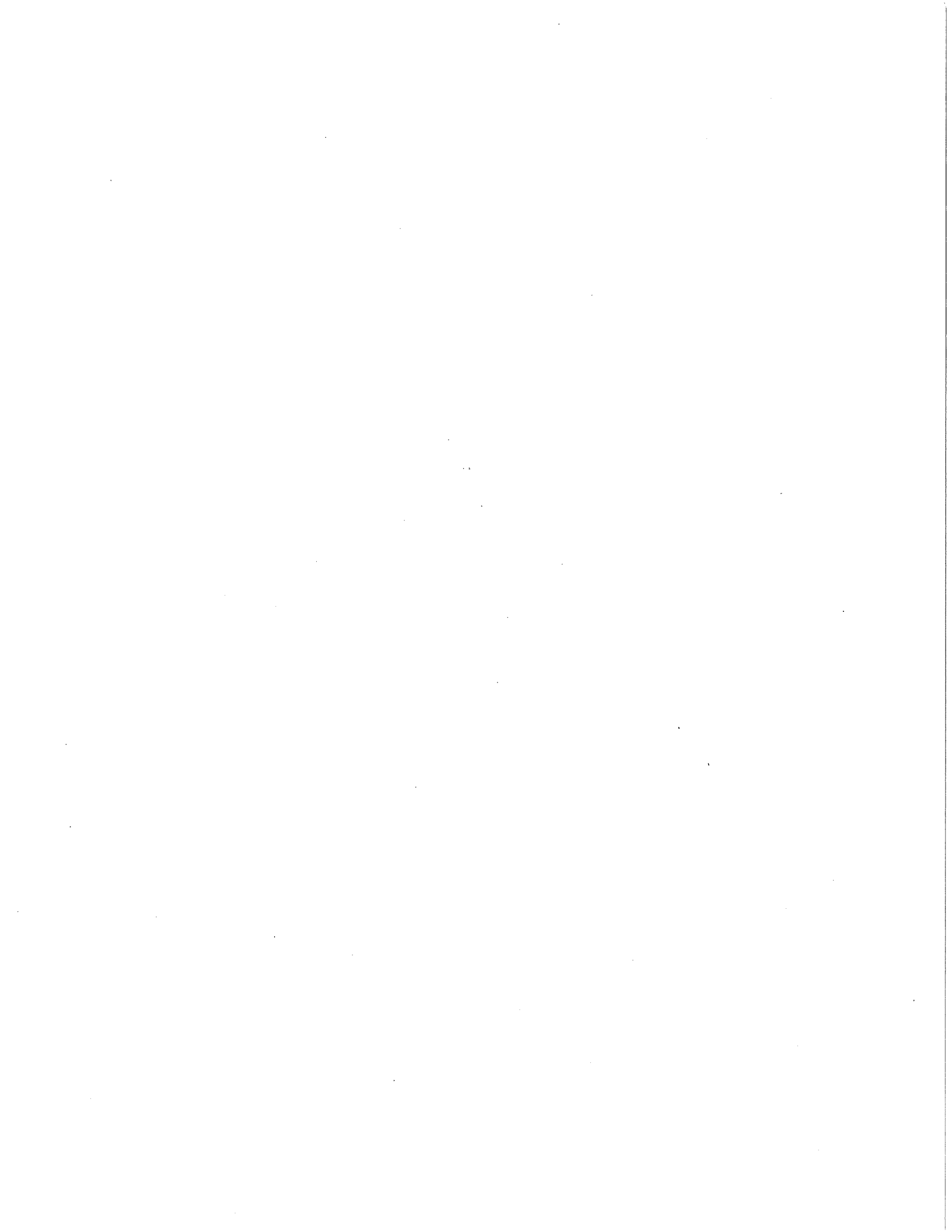
Resource Guide for Youth Exit Packet



Northeastern Region



Cabinet for Health and Family Services
Department of Community Based Services
Division of Protection and Permanency
Chafee Independence Program



The Chafee Independence Program for Teenagers Currently in or Aged Out of Foster Care

The John Chafee Independence Program is a federally funded program designed to teach children and youth in out-of-home care and youth formerly in care the skills that will enable them to be self-sufficient after they are released from care. The Chafee Independence Program mandates that all children 12 and over in care receive independent living services, regardless of permanency goal.

Services are provided by twelve regional Independent Living Coordinators and one Central Office specialist employed by Eastern Kentucky University and private child care contractors.

Referrals for independent living services can be made by contacting regional Independent Living Coordinators. Referrals to the program may be made by foster parents, workers, private contractors or by the youth.

Services available to youth are based on ages and commitment to the Cabinet for Families and Children.

The following services are available through the Chafee Independence Program:

12 – 15 year olds

Foster parents are now being trained to work with 12 – 15 year olds in the home on "soft" skills such as anger management, problem-solving and decision-making, and on daily living skills such as cooking, household responsibilities, laundry and money management.

16 year olds

Sixteen year olds are eligible for formal Life Skills classes taught in each region by Independent Living Coordinators or private contractors. The curriculum includes instruction on Employment, Money Management, Community Resources, Housing and Education.

18 – 21 year olds committed to the Cabinet for Families and Children

Eighteen to 21 year olds who extend their commitment with the Cabinet are eligible for formal Life Skills classes, tuition assistance and a tuition waiver.

18 – 21 year olds who left care because they turned 18

Youth 18 – 21 who left care because they turned 18 are eligible for formal Life Skills classes, KOFFY and KYNEX (campus support groups), a tuition waiver, assistance with room and board, Education Training Voucher (ETV) funding for college expenses, and Foster Youth Transition Assistance (FYTA) for working youth.

Youth Participation/Mentoring

The Kentucky Organization for Foster Youth (KOFFY) is a statewide group open to youth currently and formerly in foster care. The aim of the group is to provide an opportunity for former and current foster youth to educate the public and policy makers about the needs of youth in foster care. The group will also seek to change negative stereotypes about foster kids, develop a mentoring program and create a speaker's

bureau of youth. Membership is open to any current or former foster youth, regardless of age. Contact your regional Independent Living Coordinator for upcoming events.

Other services coordinated through the Chafee Independence Program:

Tuition Assistance - state

Youth 18 – 21 who extend their commitment with the Cabinet for Families and Children for educational purposes are eligible for tuition assistance to attend college or vocational training. Tuition assistance is paid from state general funds and can be used for expenses not covered by federal financial assistance. Youth must fill out a Free Application for Federal Student Assistance (FAFSA), available on line at <http://www.fafsa.ed.gov/>. Tuition assistance is applied if federal financial assistance, KEES, CAP, the tuition waiver for foster and adopted children and/or any other private scholarships do not meet all expenses.

Tuition Waiver for Foster and Adopted Children - state

KRS 164.2847, the Tuition Waiver for Foster and Adopted Children waives tuition and mandatory fees at any Kentucky public university, technical or community college. Youth must fill out a Free Application for Federal Student Assistance (FAFSA), available on line at <http://www.fafsa.ed.gov/>. The tuition waiver is a last resort resource, applied if federal financial assistance, KEES, CAP and/or any other private scholarships do not meet all expenses.

Education Training Voucher (ETV) – federal

Up to \$5,000 per youth per year for expenses directly related to a post secondary or job training program

Northeastern Region

Exit Packet

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Independent Living Program – Regional Coordinators

Central Office
 Keith Jones, State Independent Living Coordinator
 Shelley Brown, Independent Living Assistant
 (502) 564-2147

Northern Bluegrass
Ron Gladden (859) 292-6340
 Boone, Bourbon, Campbell,
 Carroll, Gallatin, Grant,
 Harrison, Kenton, Nicholas,
 Owen, Pendleton

Northeastern
Darlene Perkins
 (606) 783-8555
 Bath, Bracken, Fleming,
 Lewis, Mason, Menifee,
 Montgomery, Morgan,
 Robertson, Rowan
Dee Dee Fish-Turner
 (606) 920-2032

Jefferson
Kenny Ingram
 (502) 595-4504 x 5143

Salt River Trail
Joe Noland (270) 766-5099
 Bullitt, Hardin, Henry, Laure,
 Marion, Meade, Nelson,
 Oldham, Shelby, Spencer,
 Trimble, Washington

Two Rivers
Shelia Butler
 (270) 746-7447
 Allen, Barren, Butler,
 Edmonson, Hart, Logan,
 Metcalfe, Monroe,
 Simpson, Warren
Mike Shelton
 (270) 687-7491
 Breckenridge, Davies,
 Grayson, Hancock,
 Henderson, McLean, Ohio,
 Union, Webster

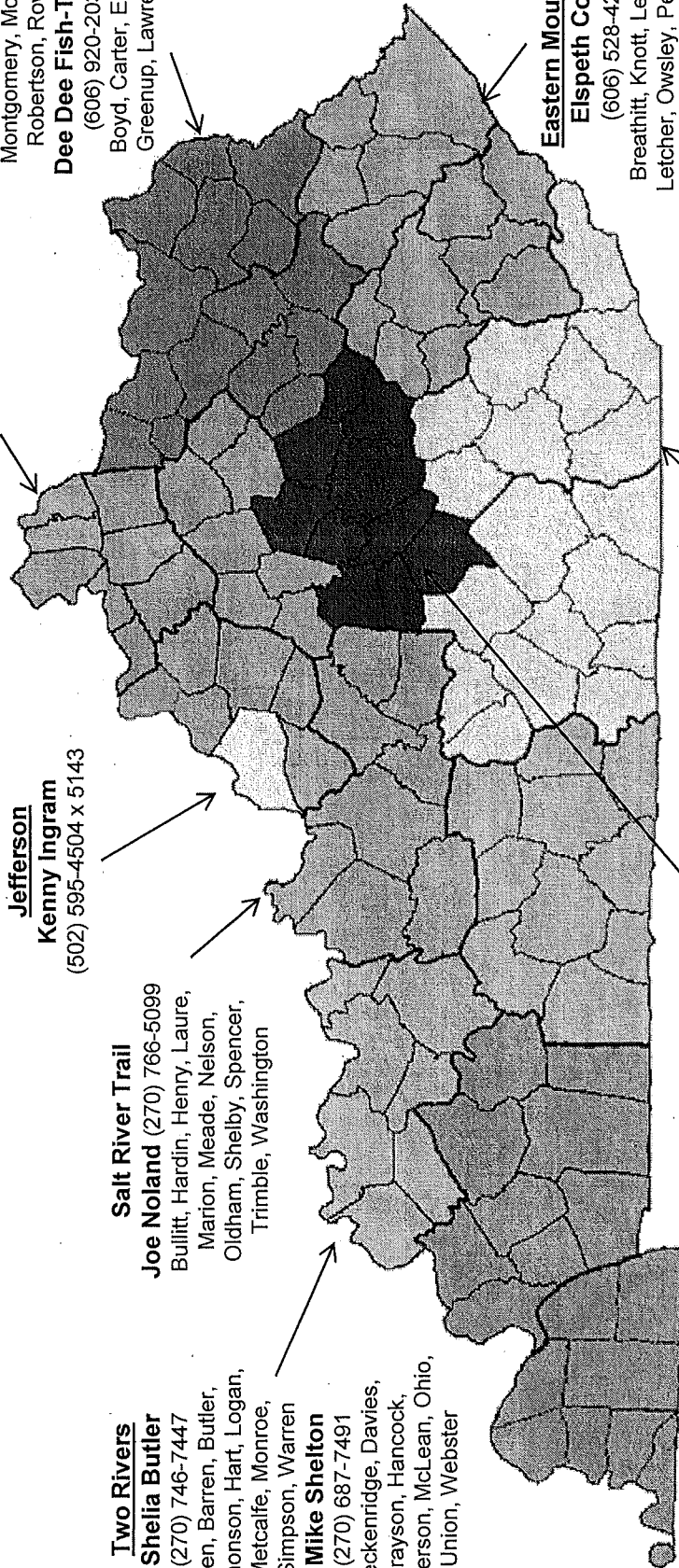
Boyd, Carter, Elliott,
 Greenup, Lawrence

Eastern Mountain
Elspeth Cobb
 (606) 528-4234
 Breathitt, Knott, Lee, Leslie,
 Letcher, Owsley, Perry, Wolfe
Dee Dee Fish-Turner
 (606) 920-2032

Cumberland
Elspeth Cobb (606) 528-4234
 Bell, Clay, Harlan, Jackson, Knox,
 Laurel, Rockcastle, Whitley
Char Hecht (606) 787-8369
 Adair, Casey, Clinton,
 Cumberland, Green, McCreary,
 Pulaski, Russell, Taylor, Wayne

Southern Bluegrass
Chorya Sloan Morton
 (859) 246-2266
 Fayette, Scott, Woodford
Anne Westerfield
 (859) 734-5488
 Anderson, Boyle, Clark, Estill,
 Franklin, Garrard, Jessamine,
 Lincoln, Madison, Mercer, Powell

The Lakes
Ron Campbell (270) 247-2979
 Ballard, Carlisle, Calloway, Fulton, Hickman,
 Graves, Marshall, McCracken, Caldwell,
 Christian, Crittenden, Hopkins, Livingston,
 Lyon, Muhlenberg, Todd, Trigg

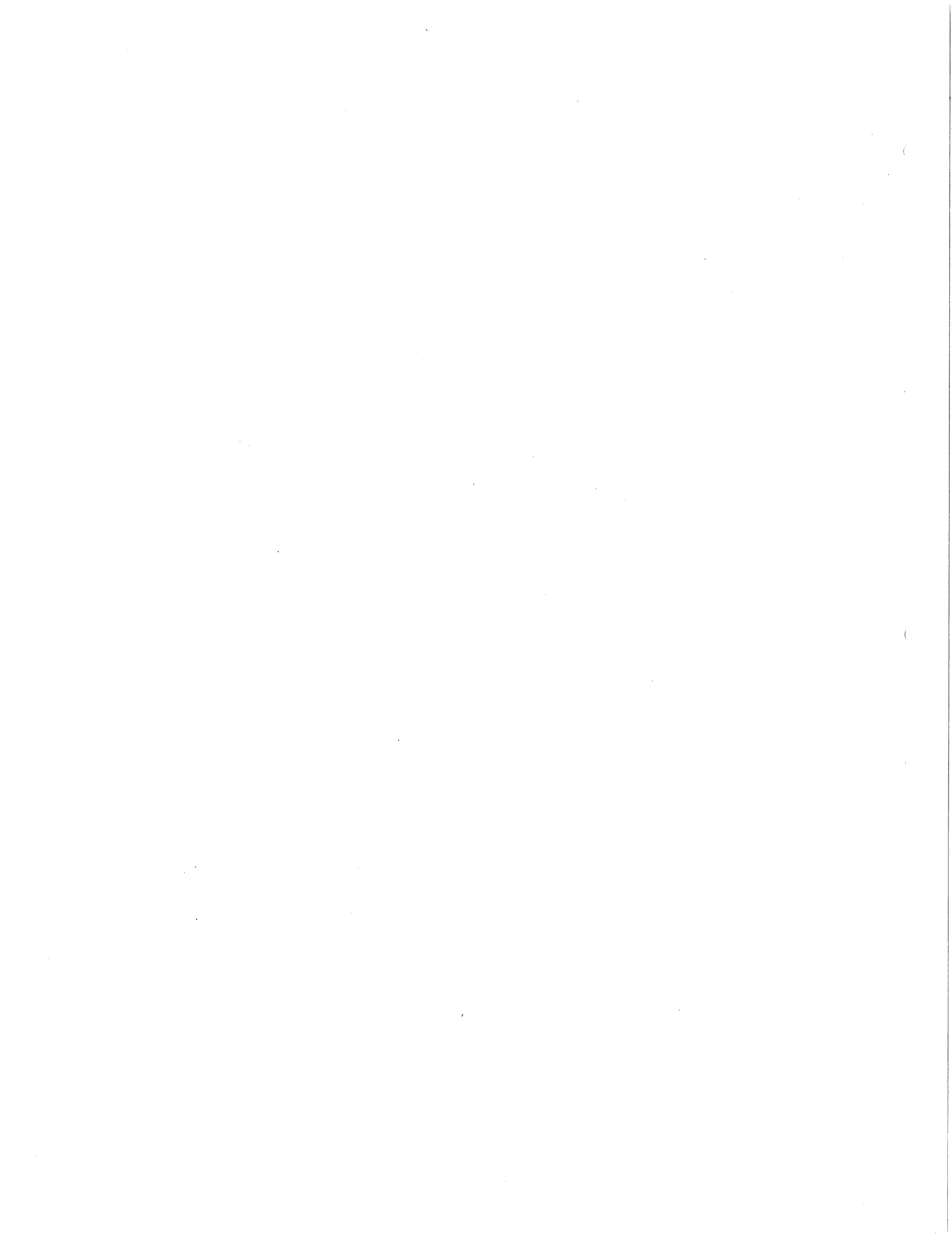


State Wide DCBS Offices

To find you local Department of Community Based Services office contact your Independent Living Coordinator or use the following link.

<https://apps.chfs.ky.gov/Office Phone/index.aspx>

Personal Information



Initials of Youth _____	Date Plan Completed _____	Initial or 6-Month Update _____
-------------------------	---------------------------	---------------------------------

**Transition Plan
Youth's Demographic Information**

Name _____ Age _____ DOB _____

Address _____

Phone _____ Email _____

How long at this residence? _____

Does the youth have any children? Yes No

Name of children:	Age:	State's custody:
1. _____	_____	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. _____	_____	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. _____	_____	Yes <input type="checkbox"/> No <input type="checkbox"/>

Where and with whom do the children reside? _____

Where will the children reside when the youth turns 18 and leaves state's custody?

Personal Documents and Identification

Does the youth have, or have access to copies of the below for when they turn 18:

- | | | |
|----------------------------|------------------------------|-----------------------------|
| Birth Certificate | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Social Security Card | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| State issued ID | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Medicaid Card | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Lifebook /Medical Passport | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Registration to Vote | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If the youth does not have these documents, describe the plan to obtain them below:

Action Step	Responsible Party	Due Date
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Youth's Self-Stated Vision

Can you tell us why we are here today? _____

Where do you see yourself in five (5) years? _____

Youth's Self-Stated Assets and Needs

What strengths do you think you already have that will help you reach your goals and what do you think you will need to have or learn?

Assets

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Needs

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Youth's Independent Living Life Skills

Has the youth completed the Ansell-Casey Life Skills Assessment? Yes No

Completed life skills classes and received the \$250 incentive? Yes No

(Committed youth 16 & over are required to complete both the assessment and life skills classes prior to leaving state's custody at 18.)

According to the Ansell-Casey Assessment, what are the youth's areas of strengths?

Needs? _____

What skills does the youth feel he/she needs to learn in order to live independently? _____

Life Skills Development Plan

Goal: _____

Objective 1: _____

How Measured: _____

Objective 2: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Housing

Current Living Situation:

- Foster Home Residential Facility Own Residence Relative Dorm
 Other (Describe) _____

Where do you plan to live after leaving foster care? _____

Is the youth aware of the Chafee Independence Program room and board program for non-committed youth (18-21) and how to access? Yes No

Is the youth aware of public housing and the application process? Yes No

Is the youth aware of the start up costs for moving into an apartment? Yes No

Housing Plan

Goal: _____

Objective 1: _____

How Measured: _____

Objective 2: _____

How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Education

- High School G.E.D. Technical School College

Other (Describe) _____

Current or Highest Completed Grade: _____ Anticipated Graduation Date: _____

Is the youth making appropriate educational progress? Yes No

Comments: _____

Does the youth currently have an IEP? Yes No Don't Know

If yes, has the IEP been filed with the court? Yes No Don't Know

Please describe progress towards the IEP or specific issues that need to be addressed: _____

What specific educational strengths or needs does the youth have?

Strengths

Needs

1. _____

2. _____

3. _____

What educational options has the youth considered after graduation? _____

Has the youth taken entrance exams (ACT/SAT/COMPASS) for college? Yes No

Comments: _____

Is the youth aware of financial aid resources available to attend technical schools or college such as the KY Foster/Adoptive Tuition Waiver, Education Training Voucher, FAFSA/Pell Grant, KEES, etc.? Yes No

Does the youth want or need support services (such as tutoring)? Yes No

Please describe desired/necessary services: _____

Education Plan

Goal: _____

Objective 1: _____

How Measured: _____

Objective 2: _____

How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Employment

Does the youth currently have a job? Yes No

Current Employer: _____

Hours Per Week: _____ Hourly Wage: _____ Monthly Income: _____

How long has the youth been employed at this location? _____

Does the youth have access to health insurance through their employer?

Yes No

What are the youth's near-term employment goals? _____

What are the youth's long-term employment goals? _____

Does the youth presently have a savings/checking bank account? Yes No

Amount saved: _____

Does the youth know how to complete federal & state tax forms? Yes No

If not currently employed, are there local employers the youth may be interested in working for: _____

What skills does the youth report they need in order to become employed and maintain employment? (Review this in relation to the youth's Ansell-Casey results)

Comments: _____

Employment Plan

Goal: _____

Objective 1: _____

How Measured: _____

Objective 2: _____

How Measured: _____

Action Step	Responsible Party	Due Date
1.		

2.		
3.		

Emotional/Physical Needs

Does the youth currently have any health care needs that will hamper his/her ability to transition to independence after turn 18? Yes No If yes, please describe:

Does the youth know how to access free or low cost medical and dental services (health department, medical clinics, etc.)? Yes No

Does the youth have access to appropriate health care insurance? Yes No

If yes, who is the insurance carrier? _____

Does the youth have the appropriate Medicaid referrals, application and/or documentation?

Yes No

What activities or referrals will the youth need in order to access affordable, comprehensive health care? _____

Plan for Youth's Emotional/Physical Needs

Goal: _____

Objective 1: _____

How Measured: _____

Objective 2: _____

How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Teen Activities

In what school, church or other extracurricular activities or clubs is the youth currently (or would like to be) involved? _____

In what individual, age-appropriate activities does the youth desire to participate (casual dating, overnight stays with friends, etc)? _____

Does the youth understand that the failure to complete responsibilities (house rules) as agreed may impact his/her ability to participate in certain activities? Yes No

Does the caregiver understand that it is their responsibility to monitor and implement this plan? Yes No

Teen Activities Plan:

Goal: _____
 Objective 1: _____
 How Measured: _____
 Objective 2: _____
 How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Transportation

Does the youth know how to use public transportation? Yes No NA
 Does the youth currently have a driver's license or learner's permit? Yes No
 If the youth does not have a license, what specific barriers exist to obtaining a license?

Transportation Plan

Goal: _____
 Objective 1: _____
 How Measured: _____
 Objective 2: _____
 How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Ancillary Information

Are there any significant adults in the youth's life that act, or can act, as mentors?
 Yes No If yes, who? _____

Describe any specific community or service agency referrals that may benefit the youth.
 (Vocational Rehabilitation, Public Assistance, etc.) _____

Describe any specific needs the youth indicates he/she has (Clothing, Prom Dress,
 Computer, Camp, etc.) _____

Ancillary Service Plan

Goal: _____
 Objective 1: _____
 How Measured: _____
 Objective 2: _____
 How Measured: _____

Action Step	Responsible Party	Due Date
1.		
2.		
3.		

Additional Comments

Detail any additional comments, concerns or information articulated by the group:

Plan Review Dates

This plan will be reviewed no later than: _____

Independent Living Program Information

My Independent Living Coordinator is: _____

I can reach my IL Coordinator at: _____

Attendance List

I have participated in the development of this plan and agree to it as detailed within this document.

Name	Affiliation/Organization	Address	Phone

CABINET FOR HEALTH AND FAMILY SERVICES

Department for Community Based Services

275 East Main Street

Frankfort, KY 40621

AN EQUAL OPPORTUNITY EMPLOYER M/F/D

PRINTED WITH 100% FEDERAL GOVERNMENT FUNDS RECEIVED UNDER THE

INDEPENDENT LIVING PROGRAM GRANT #01-9701-KY-1420

Medical Information

Name: _____ Date: _____

Date of Birth: _____ Social Security#: _____

Insurance: _____

CHILDHOOD ILLNESS: Measles Rubella Mumps Pertusis Chicken Pox
 Meningitis Frequent Ear infections Tonsillitis Other _____

FAMILY HISTORY OF ILLNESS/CONDITIONS: _____

HOSPITALIZATION/ OPERATIONS: _____

ALLERGIES: _____

MEDICATIONS: _____

IMMUNIZATION CERTIFICATE: No Yes= **EXPIRES ON:** _____

PHYSICAL (current w/in 1yr.): No Yes= **DATE:** _____

TB SKIN TEST (current w/in 1yr.): No Yes= **DATE:** _____ **RESULT:** _____

DENTAL EXAM (current w/in 6 months): No Yes= **DATE:** _____

VISION EXAM: No Yes= **DATE:** _____

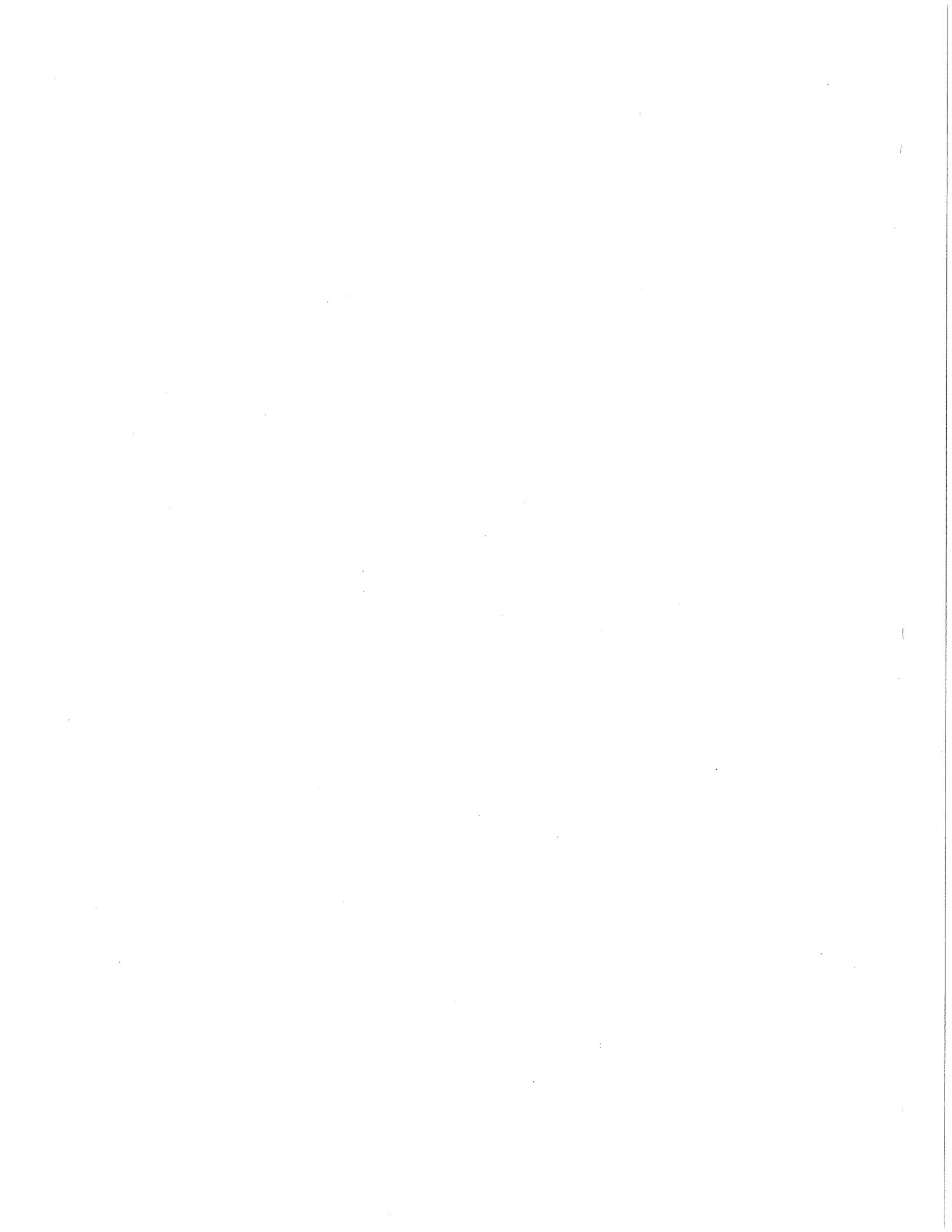
GENERAL INFORMATION

DOCTOR	STREET ADDRESS	CITY, STATE, ZIP	PHONE	LAST SEEN
Physician				
Psychiatrist				
Eye Doctor				
Dentist				
Therapist				

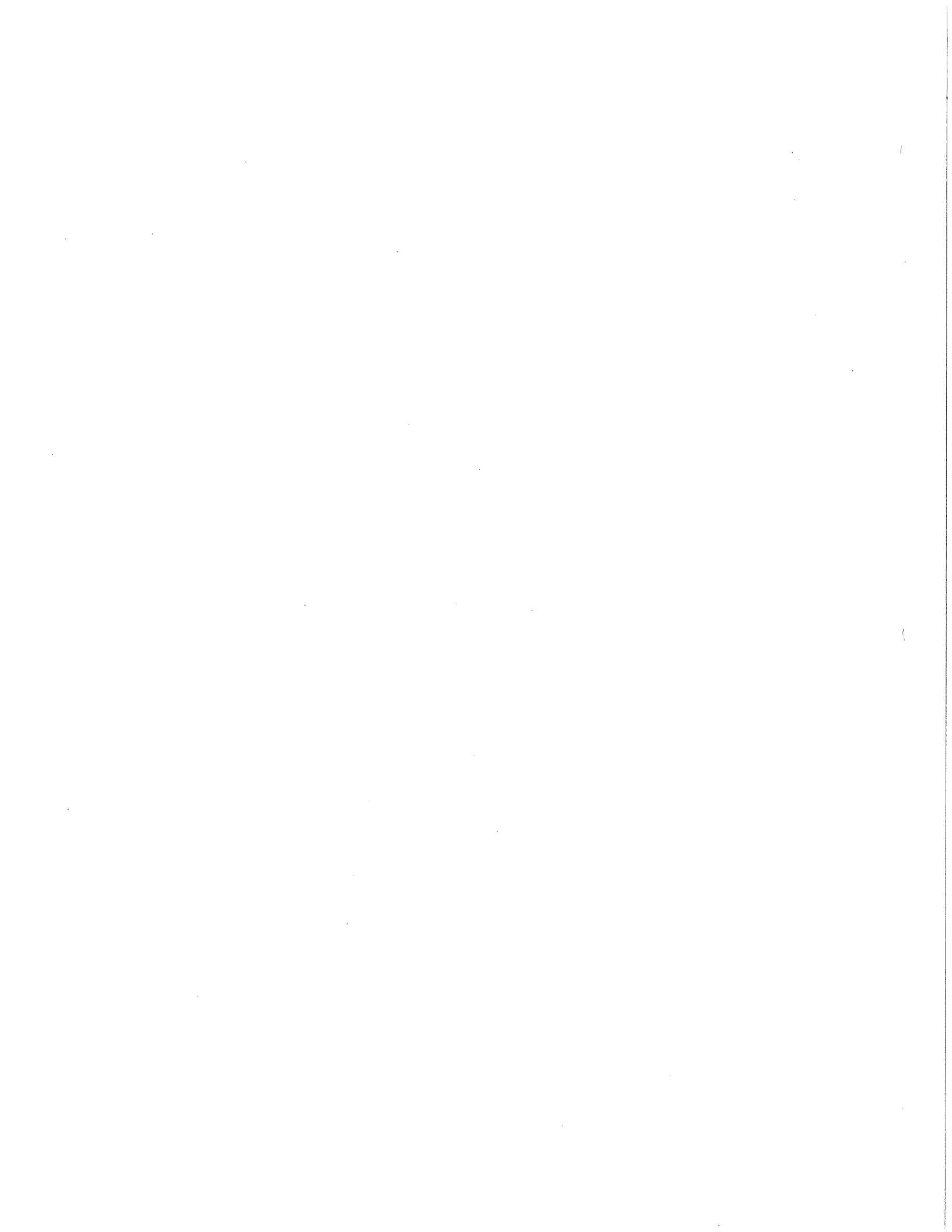


Emergency Contact List

Local contact [Name]	[Phone]	[Alternate phone]
Out-of-state contact [Name]	[Phone]	[Alternate phone]
Next of kin [Name] [Relationship]	[Phone]	[Alternate phone]
Work contact [Name]	[Phone]	[Alternate phone]
Physician name [Name]	[Phone]	[Alternate phone]
Neighbor or landlord/homeowner association contact [Name]	[Phone]	[Alternate phone]
Other emergency contact [Name]	[Phone]	[Alternate phone]
Police/Ambulance	911	
Fire department	[Phone]	
Gas company	[Phone]	
Electric company	[Phone]	
Water company	[Phone]	
Poison control center	[Phone]	



Applications And Requests



DPP-010
922 KAR 1:510
(R. 6/04)

**CABINET FOR HEALTH AND FAMILY SERVICES
RECORDS MANAGEMENT SECTION
275 EAST MAIN STREET, SECTION 3E-G
FRANKFORT, KY 40621
PHONE: (502) 564-3834**

OPEN RECORDS REQUEST

PLEASE PROVIDE THE FOLLOWING INFORMATION SO THAT WE MAY PROCESS YOUR
REQUEST EFFICIENTLY

DATE	
NAME OF REQUESTOR	
ADDRESS	
CITY, STATE, ZIP	
PHONE NUMBER	

INFORMATION REQUESTED

NAME OF PERSON WHOSE RECORDS ARE REQUESTED	
SOCIAL SECURITY NUMBER	
DATE OF BIRTH	
NAME OF THE CHILD'S MOTHER (If Child Protective Services Case)	
COUNTY WHERE INCIDENT OCCURRED	
SOCIAL WORKER (IF KNOWN)	
DATE OF INCIDENT	
I request to inspect the following document(s):	

Records Requests Fee: The charge is ten cents (\$0.10) per page after twenty (20) pages, plus postage. Please do not send money with this request. This office will notify you of the amount due once the records are available.

I hereby certify that I am the Requestor identified above.

SIGNATURE

DATE

SEND COMPLETED DOCUMENTS TO RECORDS MANAGEMENT SECTION, 275 EAST
MAIN STREET, and SECTION 3E-G, FRANKFORT, KY 40621.

ATTORNEYS ONLY

For attorney seeking client information, please enclose a completed Form CHFS-305 signed by the
client, including the address where the records should be sent.

ATTORNEY INFORMATION:

NAME	
ADDRESS	
CITY, STATE, ZIP	
PHONE NUMBER	

PLEASE COMPLETE AND SUBMIT FORM CHFS-305 AND/OR CHFS-305A WITH THIS DOCUMENT

COMMONWEALTH OF KENTUCKY
STATE REGISTRAR OF VITAL STATISTICS



APPLICATION FOR A CERTIFIED COPY OF BIRTH CERTIFICATE
Certificates of Birth that occurred in Kentucky since 1911 are on file in this office

Please Print or Type All Information Required On This Form

BIRTH CERTIFICATE INFORMATION					
1. Full Name at Birth	<i>First</i>		<i>Middle</i>		<i>Last</i>
2. Date of Birth	<i>Month</i>	<i>Day</i>	<i>Year</i>	<i>Sex</i>	<i>Age Last Birthday</i>
3. Place of Birth	<i>Kentucky City or Town</i>		<i>Kentucky County</i>	<i>Name of Hospital</i>	
4. Mother's Maiden Name	<i>First</i>		<i>Middle</i>		<i>Last</i>
5. Father's Name	<i>First</i>		<i>Middle</i>		<i>Last</i>

If this child has been adopted, please give original name if known:

What is your relationship to the person whose certificate is being requested?

Signature and telephone number of the person requesting this certificate:

Signature Telephone

DO NOT WRITE IN THIS SPACE	
Volume	
Certificate	
Year	
Date	
Searched by	

Certificates may also be ordered by the following methods:

Internet: Certificates may be ordered on the internet using a credit card (Visa, MasterCard, Discover or American Express) or check. An additional charge card fee will apply. This is in addition to the fee for each certified copy requested. Certificates requested via internet, www.vitalchek.com/kentucky-express-birth-certificates.aspx, may be returned by overnight courier for the cost of the additional shipment fee if that record is available.

Telephone: Orders may be placed by telephone using a credit card (Visa, MasterCard, Discover or American Express) or check. An additional charge card fee will apply. This is in addition to the fee for each certified copy requested. Certificates requested via telephone may be returned by overnight courier for the cost of the additional shipment fee. The telephone number to place your order is (800) 241-8322, choose option 1.

Mail: Orders are accepted by mail, using a check or money order for payment. It can take up to 30 working days to process your request from the date payment is posted. Mail to Vital Statistics, 275 East Main Street 1E-A, Frankfort, KY 40621. The Office of Vital Statistics telephone number is (502) 564-4212.

Walk-in: You may order a certified copy of the birth record by coming to this office. The office is located at the address above. Orders are accepted for same day issuance from 8:00 AM until 3:30 PM Monday through Friday.

FEES	
A fee is to be paid for certified copies or records, or for a search of the files or records when no copy is available. The fee for a certified copy of a birth certificate is \$10.00. Additional copies are \$10.00 each. Make check or money order payable to "Kentucky State Treasurer." This fee is non refundable.	
How many	_____ Certified Copies @ \$10.00 each
Total Amount Enclosed _____	

THIS SECTION MUST BE COMPLETE FOR ALL ORDERS

REQUESTORS INFORMATION:

NAME
MAILING ADDRESS

CITY, STATE, ZIP CODE

SOCIAL SECURITY ADMINISTRATION

Application for a Social Security Card

Applying for a Social Security Card is free!

USE THIS APPLICATION TO:

- Apply for an original Social Security card
- Apply for a replacement Social Security card
- Change or correct information on your Social Security number record

IMPORTANT: You **MUST** provide a properly completed application and the required evidence before we can process your application. We can only accept original documents or documents certified by the custodian of the original record. Notarized copies or photocopies which have not been certified by the custodian of the record are not acceptable. We will return any documents submitted with your application. For assistance call us at 1-800-772-1213 or visit our website at www.socialsecurity.gov.

Original Social Security Card

To apply for an original card, you must provide at least two documents to prove age, identity, and U.S. citizenship or current lawful, work-authorized immigration status. If you are not a U.S. citizen and do not have DHS work authorization, you must prove that you have a valid non-work reason for requesting a card. See page 2 for an explanation of acceptable documents.

NOTE: If you are age 12 or older and have never received a Social Security number, you must apply in person.

Replacement Social Security Card

To apply for a replacement card, you must provide one document to prove your identity. If you were born outside the U.S., you must also provide documents to prove your U.S. citizenship or current, lawful, work-authorized status. See page 2 for an explanation of acceptable documents.

Changing Information on Your Social Security Record

To change the information on your Social Security number record (i.e., a name or citizenship change, or corrected date of birth) you must provide documents to prove your identity, support the requested change, and establish the reason for the change. For example, you may provide a birth certificate to show your correct date of birth. A document supporting a name change must be recent and identify you by both your old and new names. If the name change event occurred over two years ago or if the name change document does not have enough information to prove your identity, you must also provide documents to prove your identity in your prior name and/or in some cases your new legal name. If you were born outside the U.S. you must provide a document to prove your U.S. citizenship or current lawful, work-authorized status. See page 2 for an explanation of acceptable documents.

LIMITS ON REPLACEMENT SOCIAL SECURITY CARDS

Public Law 108-458 limits the number of replacement Social Security cards you may receive to 3 per calendar year and 10 in a lifetime. Cards issued to reflect changes to your legal name or changes to a work authorization legend do not count toward these limits. We may also grant exceptions to these limits if you provide evidence from an official source to establish that a Social Security card is required.

IF YOU HAVE ANY QUESTIONS

If you have any questions about this form or about the evidence documents you must provide, please visit our website at www.socialsecurity.gov for additional information as well as locations of our offices and Social Security Card Centers. You may also call Social Security at 1-800-772-1213. You can also find your nearest office or Card Center in your local phone book.

EVIDENCE DOCUMENTS

The following lists are examples of the types of documents you must provide with your application and are not all inclusive. Call us at 1-800-772-1213 if you cannot provide these documents.

IMPORTANT: If you are completing this application on behalf of someone else, you must provide evidence that shows your authority to sign the application as well as documents to prove your identity and the identity of the person for whom you are filing the application. We can only accept original documents or documents certified by the custodian of the original record. Notarized copies or photocopies which have not been certified by the custodian of the record are not acceptable.

Evidence of Age

In general, you must provide your birth certificate. In some situations, we may accept another document that shows your age. Some of the other documents we may accept are:

- U.S. Hospital record of your birth (created at the time of birth)
- Religious record established before age five showing your age or date of birth
- Passport
- Final Adoption Decree (the adoption decree must show that the birth information was taken from the original birth certificate)

Evidence of Identity

You must provide current, unexpired evidence of identity in your legal name. Your legal name will be shown on the Social Security card. Generally, we prefer to see documents issued in the U.S. Documents you submit to establish identity must show your legal name AND provide biographical information (your date of birth, age, or parents' names) and/or physical information (photograph, or physical description - height, eye and hair color, etc.). If you send a photo identity document but do not appear in person, the document must show your biographical information (e.g., your date of birth, age, or parents' names). Generally, documents without an expiration date should have been issued within the past two years for adults and within the past four years for children.

As proof of your identity, you must provide a:

- U.S. driver's license; or
- U.S. State-issued non-driver identity card; or
- U.S. passport

If you do not have one of the documents above or cannot get a replacement within 10 work days, we may accept other documents that show your legal name and biographical information, such as a U.S. military identity card, Certificate of Naturalization, employee identity card, certified copy of medical record (clinic, doctor or hospital), health insurance card, Medicaid card, or school identity card/record. For young children, we may accept medical records (clinic, doctor, or hospital) maintained by the medical provider. We may also accept a final adoption decree, or a school identity card or other school record maintained by the school.

If you are not a U.S. citizen, we must see your current U.S. immigration document(s) and your foreign passport with biographical information or photograph.

WE CANNOT ACCEPT A BIRTH CERTIFICATE, HOSPITAL SOUVENIR BIRTH CERTIFICATE, SOCIAL SECURITY CARD STUB OR A SOCIAL SECURITY RECORD as evidence of identity.

Evidence of U.S. Citizenship

In general, you must provide your U.S. birth certificate or U.S. Passport. Other documents you may provide are a Consular Report of Birth, Certificate of Citizenship, or Certificate of Naturalization.

Evidence of Immigration Status

You must provide a current unexpired document issued to you by the Department of Homeland Security (DHS) showing your immigration status, such as Form I-551, I-94, I-688B, or I-766. If you are an international student or exchange visitor, you may need to provide additional documents, such as Form I-20, DS-2019, or a letter authorizing employment from your school and employer (F-1) or sponsor (J-1). We CANNOT accept a receipt showing you applied for the document. If you are not authorized to work in the U.S., we can issue you a Social Security card only if you need the number for a valid non-work reason. ~~Your card will be marked to show you cannot work and if you do work, we will notify DHS.~~ See page 3, item 5 for more information.

HOW TO COMPLETE THIS APPLICATION

Complete and sign this application LEGIBLY using ONLY black or blue ink on the attached or downloaded form using only 8 ½" x 11" (or A4 8.25" x 11.7") paper.

GENERAL: Items on the form are self-explanatory or are discussed below. The numbers match the numbered items on the form. If you are completing this form for someone else, please complete the items as they apply to that person.

4. Show the month, day, and full (4 digit) year of birth; for example, "1998" for year of birth.
5. If you check "Legal Alien Not Allowed to Work" or "Other," you must provide a document from a U.S. Federal, State, or local government agency that explains why you need a Social Security number and that you meet all the requirements for the government benefit. NOTE: Most agencies do not require that you have a Social Security number. Contact us to see if your reason qualifies for a Social Security number.
- 6., 7. Providing race and ethnicity information is voluntary and is requested for informational and statistical purposes only. Your choice whether to answer or not does not affect decisions we make on your application. If you do provide this information, we will treat it very carefully.
- 9.B., 10.B. If you are applying for an original Social Security Card for a child under age 18, you MUST show the mother's and father's Social Security numbers unless the mother and/or father was never assigned a Social Security number. If the number is not known and you cannot obtain it, check the "unknown" box.
13. If the date of birth you show in item 4 is different from the date of birth currently shown on your Social Security record, show the date of birth currently shown on your record in item 13 and provide evidence to support the date of birth shown in item 4.
16. Show an address where you can receive your card 7 to 14 days from now.
17. WHO CAN SIGN THE APPLICATION? If you are age 18 or older and are physically and mentally capable of reading and completing the application, you must sign in item 17. If you are under age 18, you may either sign yourself, or a parent or legal guardian may sign for you. If you are over age 18 and cannot sign on your own behalf, a legal guardian, parent, or close relative may generally sign for you. If you cannot sign your name, you should sign with an "X" mark and have two people sign as witnesses in the space beside the mark. Please do not alter your signature by including additional information on the signature line as this may invalidate your application. Call us if you have questions about who may sign your application.

HOW TO SUBMIT THIS APPLICATION

In most cases, you can take or mail this signed application with your documents to any Social Security office. Any documents you mail to us will be returned to you. Go to <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp> to find the Social Security office or Social Security Card Center that serves your area.

PROTECT YOUR SOCIAL SECURITY NUMBER AND CARD

Protect your SSN card and number from loss and identity theft. DO NOT carry your SSN card with you. Keep it in a secure location and only take it with you when you must show the card; e.g., to obtain a new job, open a new bank account, or to obtain benefits from certain U.S. agencies. Use caution in giving out your Social Security number to others, particularly during phone, mail, email and Internet requests you did not initiate.

PRIVACY ACT STATEMENT

Collection and Use of Personal Information

Sections 205(c) and 702 of the Social Security Act, as amended, authorize us to collect this information. The information you provide will be used to assign you a Social Security number and issue a Social Security card.

The information you furnish on this form is voluntary. However, failure to provide the requested information may prevent us from issuing you a Social Security number and card.

We rarely use the information you supply for any purpose other than for issuing a Social Security number and card. However, we may use it for the administration and integrity of Social Security programs. We may also disclose information to another person or to another agency in accordance with approved routine uses, which include but are not limited to the following:

1. To enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits and/or coverage;
2. To comply with Federal laws requiring the release of information from Social Security records (e.g., to the Government Accountability Office and Department of Veterans' Affairs);
3. To make determinations for eligibility in similar health and income maintenance programs at the Federal, State, and local level; and
4. To facilitate statistical research, audit or investigative activities necessary to assure the integrity of Social Security programs.

We may also use the information you provide in computer matching programs. Matching programs compare our records with records kept by other Federal, State, or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

Complete lists of routine uses for this information are available in System of Records Notice 60-0058 (Master Files of Social Security Number (SSN) Holders and SSN Applications). The Notice, additional information regarding this form, and information regarding our systems and programs, are available on-line at www.socialsecurity.gov or at any local Social Security office.

This information collection meets the requirements of 44 U.S.C. §3507, as amended by Section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 8.5 to 9.5 minutes to read the instructions, gather the facts, and answer the questions. You may send comments on our time estimate to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send only comments relating to our time estimate to this address, not the completed form.**

SOCIAL SECURITY ADMINISTRATION

Application for a Social Security Card

Form Approved
OMB No. 0960-0066

1	NAME → <small>TO BE SHOWN ON CARD</small>	<small>First</small>	<small>Full Middle Name</small>	<small>Last</small>		
	FULL NAME AT BIRTH <small>IF OTHER THAN ABOVE</small>	<small>First</small>	<small>Full Middle Name</small>	<small>Last</small>		
	OTHER NAMES USED ON YOUR SOCIAL SECURITY CARD					
2	Social Security number previously assigned to the person listed in item 1 →		- -			
3	PLACE OF BIRTH <small>(Do Not Abbreviate)</small> City	State or Foreign Country		4 DATE OF BIRTH <small>MM/DD/YYYY</small>		
		<small>Office Use Only</small> FCI				
5	CITIZENSHIP → <small>(Check One)</small>	<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Legal Alien Allowed To Work	<input type="checkbox"/> Legal Alien Not Allowed To Work (See Instructions On Page 3)	<input type="checkbox"/> Other (See Instructions On Page 3)	
6	ETHNICITY <small>Are You Hispanic or Latino? (Your Response is Voluntary)</small> <input type="checkbox"/> Yes <input type="checkbox"/> No	7	RACE <small>Select One or More (Your Response is Voluntary)</small>			
			<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Alaska Native	<input type="checkbox"/> Asian	<input type="checkbox"/> American Indian
8	SEX →	<input type="checkbox"/> Male	<input type="checkbox"/> Female			
9	A. MOTHER'S NAME AT HER BIRTH →	<small>First</small>	<small>Full Middle Name</small>	<small>Last Name At Her Birth</small>		
	B. MOTHER'S SOCIAL SECURITY NUMBER (See instructions for 9 B on Page 3) →	- -			<input type="checkbox"/> Unknown	
10	A. FATHER'S NAME →	<small>First</small>	<small>Full Middle Name</small>	<small>Last</small>		
	B. FATHER'S SOCIAL SECURITY NUMBER (See instructions for 10B on Page 3) →	- -			<input type="checkbox"/> Unknown	
11	Has the person listed in item 1 or anyone acting on his/her behalf ever filed for or received a Social Security number card before? <input type="checkbox"/> Yes (If "yes" answer questions 12-13) <input type="checkbox"/> No <input type="checkbox"/> Don't Know (If "don't know," skip to question 14.)					
12	Name shown on the most recent Social Security card issued for the person listed in item 1 →	<small>First</small>	<small>Full Middle Name</small>	<small>Last Name</small>		
13	Enter any different date of birth if used on an earlier application for a card →	<small>MM/DD/YYYY</small>				
14	TODAY'S DATE <small>MM/DD/YYYY</small>	15 DAYTIME PHONE NUMBER <small>() - -</small>		<small>Area Code</small> <small>Number</small>		
16	MAILING ADDRESS <small>(Do Not Abbreviate)</small> →	<small>Street Address, Apt. No., PO Box, Rural Route No.</small>				
		<small>City</small>	<small>State/Foreign Country</small>	<small>ZIP Code</small>		
I declare under penalty of perjury that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge.						
17	YOUR SIGNATURE →	18 YOUR RELATIONSHIP TO THE PERSON IN ITEM 1 IS: <input type="checkbox"/> Self <input type="checkbox"/> Natural Or Adoptive Parent <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Specify) _____				
<small>DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)</small>						
<small>NPN</small>		<small>DOC</small>	<small>NTI</small>	<small>CAN</small>		
<small>PBC</small>	<small>EVI</small>	<small>EVA</small>	<small>EVC</small>	<small>PRA</small>	<small>ITV</small>	
<small>EVIDENCE SUBMITTED</small>			<small>SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW</small>			
			<small>DATE</small>			
			<small>DCL</small> <small>DATE</small>			

PLEASE PRINT LEGIBLY



CABINET FOR FAMILIES AND CHILDREN COMMONWEALTH OF KENTUCKY



DEPARTMENT FOR COMMUNITY BASED SERVICES
AN EQUAL OPPORTUNITY EMPLOYER M/F/D

PROTECTION AND PERMANENCY

I, _____ (name of client, parent guardian/legal representative) HEREBY AUTHORIZE PROTECTION AND PERMANENCY IN THE DEPARTMENT FOR COMMUNITY BASED SERVICES IN THE CABINET FOR FAMILIES AND CHILDREN TO DISCLOSE AND USE THE SPECIFIED INFORMATION BELOW OF:

Name (Print) _____
Address (Print) _____
(Street name & number) _____

(City) _____ (State) _____ (Zip) _____
() _____ (Home) () _____ (Work)

Social Security Number _____

Date of Birth _____ Case Record # _____
County where case record maintained _____
Telephone Number _____

To:
Individual/Agency Name (Print) _____
Address (Print) _____
(Street name & number) _____

(City) _____ (State) _____ (Zip) _____

Individual/Agency Telephone Number
() _____ (Home) () _____ (Work)

The name of the individual whose information you are requesting: _____

The purpose of the use and disclosure is:

- Assessment Placement Treatment Planning Eligibility Determination Continuity of Service
- At the Request of the Individual (Personal Protected Health Information Only)
- Other _____

The specific Protected Health Information (PHI) to be used and/or disclosed is:

- Medical History Immunizations Treatment Information Developmental Information Benefits Eligibility Records
- Payment Records Medicaid Claim Information CPS Information (Provide Court Custody Order or Court Order)
- Guardianship Information (Provide Court Custody Order or Court Order) APS Information (Provide Court Custody Order or Court Order) Other _____

NOTE: Authorization for a use or disclosure of psychotherapy notes must be authorized using form CFC-305A, Authorization for Release, Use or Disclosure of Psychotherapy Notes

Please read carefully

- Complete this form within ten (10) days and mail to the Cabinet for Families and Children, Department of Community Based Services, Records Management Section, 275 East Main St., Section 3E-G, Frankfort, Kentucky, 40621
- I understand this authorization will expire in ninety (90) days.
- I understand I have the right to revoke this authorization at any time, however I must do so in writing. I further understand that actions already taken based on this authorization prior to revocation will not be affected.
- I understand I have the right to a copy of this authorization.
- I understand that authorizing the use/disclosure of PHI is voluntary. I need not sign this authorization in order to assure service. I may request to inspect or receive a copy of information to be used or disclosed, as provided in 45 CFR 164.524. I further understand that any disclosure of PHI carries with it the potential for an unauthorized disclosure and the information may not be covered by federal confidentiality rules. If I have questions about disclosure of PHI I can contact the Ombudsman's Office at (502) 564-5497 or the address listed above.
- The following statement applies to any alcohol and/or drug abuse treatment information that we disclose. This information has been disclosed to you from records whose confidentiality is protected by federal law. Federal regulations, 42 CFR Part 2, prohibit you from making further disclosure of it without the specific written authorization of the person to whom it pertains, or as otherwise specified by such regulations. A general authorization for disclosure is not sufficient for this purpose.

Signature of Client _____ Date _____
 Signature of Witness _____ Date _____
 Signature of Parent, Legal Guardian/Representative _____ Date _____
 (Include a copy of legal authority to act on client's behalf)

CFC-305
(5/28/2003)

Authorization for Release, Use or Disclosure of PHI

PLEASE PRINT LEGIBLY

Date Received	Authorization has been <input type="checkbox"/> Approved <input type="checkbox"/> Denied	
Note: All request for review on denial of authorization should be directed to the Cabinet for Families and Children, Ombudsman Office (HIPAA Compliance Officer) at (502) 564-5497 or by mail at 275 East Main St. (1E-B), Frankfort, Kentucky 40621.		
Date Sent to Office of Records Management	Name of staff processing request	
Signature of Compliance Officer or designee	Date	
Date Received	Date written denial sent to client	Date the disclosure sent to client
Date entered in client's accounting of disclosure record for PHI		
Name of staff processing request	Title	

ATTENTION TO PERSONS WHO ARE NOT ELIGIBLE FOR AN ADMINISTRATIVE HEARING UNDER THE SERVICE APPEAL PROCESS:

FOR RESOLUTION OF A MATTER NOT SUBJECT TO REVIEW THROUGH AN ADMINISTRATIVE HEARING, YOU MAY CONTACT THE OFFICE OF THE OMBUDSMAN AT 1-800-372-2973. IF YOU DO NOT WISH TO SPEAK WITH THE OFFICE OF THE OMBUDSMAN, YOU MAY SUBMIT YOUR GRIEVANCE IN WRITING TO A SERVICE REGION ADMINISTRATOR OR DESIGNEE NO LATER THAN 30 DAYS FROM THE DATE OF A CABINET ACTION TO WHICH YOU OBJECT.

PLEASE COMPLETE A CUSTOMER SATISFACTION SURVEY THROUGH THE FOLLOWING WEB-SITE:
[HTTP://CHFS.KY.GOV/DCBS/DCBSATISFACTIONSURVEYS.HTM](http://chfs.ky.gov/dCBS/dCBSATISFACTIONSURVEYS.HTM)

TO REQUEST AN ADMINISTRATIVE HEARING FOR APPEAL OF A CABINET ACTION, PLEASE COMPLETE THIS FORM AND MAIL TO:

Quality Assurance Section
275 East Main Street, 1E-B
Frankfort KY 40621.

IF YOU NEED ASSISTANCE WITH COMPLETION OF THIS FORM, PLEASE CONTACT THE LOCAL OFFICE AT:

270-687-7491

A REQUEST FOR AN ADMINISTRATIVE HEARING SHALL BE MAILED WITHIN 30 DAYS FROM THE DATE OF A CABINET ACTION.

IF AVAILABLE, PLEASE SUBMIT A COPY OF THE DPP-154A, "NOTICE OF INTENDED ACTION" WITH THIS FORM.

Protection and Permanency Service Appeal

In Accordance
with 45 CFR 205.10 and
922 KAR 1:320

CABINET FOR HEALTH
AND FAMILY SERVICES

Department for Community
Based Services
275 East Main Street
Frankfort KY 40621

FOR V/TDD SERVICES
Call the CHFS Office of the
Ombudsman
Toll Free at 1-800-627-4702



PROTECTION AND PERMANENCY SERVICE APPEAL

NAME OF COMPLAINANT (PLEASE PRINT): _____ DATE: _____

ADDRESS: _____ STREET/P.O. BOX NO. _____ CITY _____ STATE _____ ZIP CODE _____

TELEPHONE NUMBER: _____ COUNTY OF RESIDENCE: _____

PLEASE STATE IN DETAIL THE NATURE OF YOUR COMPLAINT AGAINST THE DEPARTMENT FOR COMMUNITY BASED SERVICES. (ADDITIONAL PAPER MAY BE USED IF NECESSARY.)

Multiple horizontal lines for writing the complaint details.

PLEASE IDENTIFY THE DATE OF THE DISPUTED CABINET ACTION: MONTH _____ DAY _____ YEAR _____

PLEASE IDENTIFY EACH CABINET STAFF PERSON INVOLVED WITH THE SUBJECT MATTER OF YOUR APPEAL. (ADDITIONAL PAPER MAY BE USED IF NECESSARY.)

Name: _____ Title, if known: _____

Work Address: _____ City: _____ County: _____

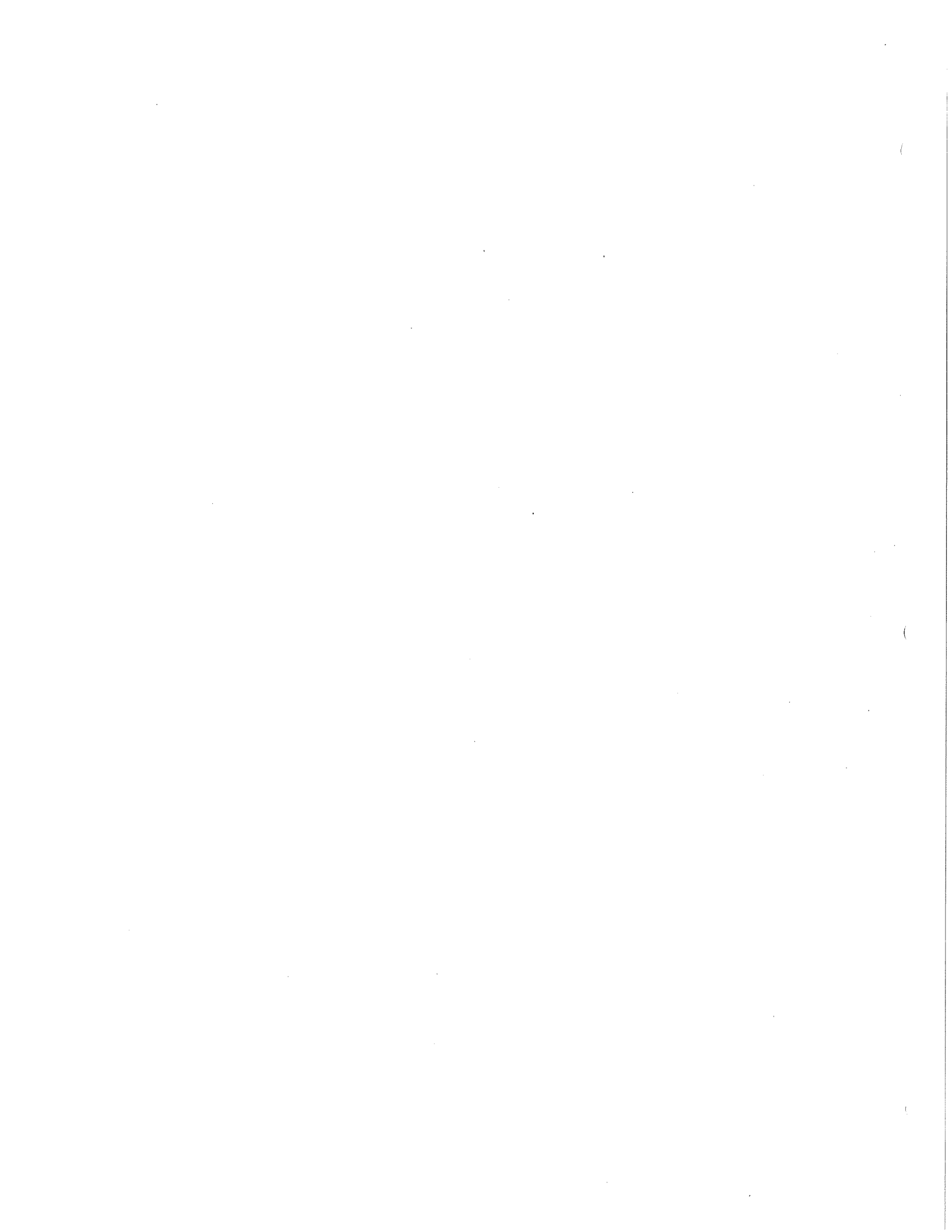
Name: _____ Title, if known: _____

Work Address: _____ City: _____ County: _____

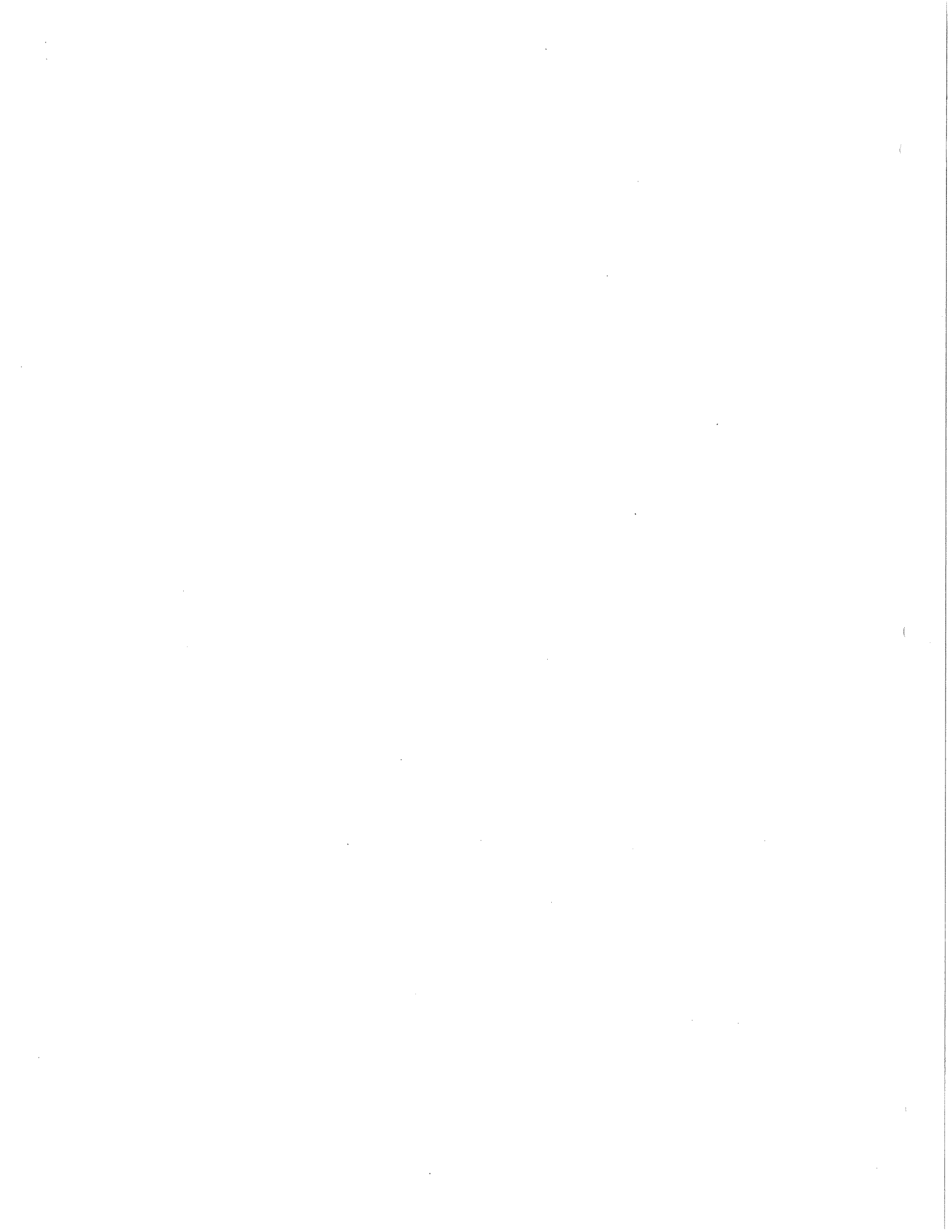
Name: _____ Title, if known: _____

Work Address: _____ City: _____ County: _____

SIGNATURE OF COMPLAINANT _____ DATE _____ SIGNATURE OF AUTHORIZED REPRESENTATIVE, IF APPROPRIATE _____ DATE _____



Medical Information



Adult Care

As young people grow from childhood into adulthood, many will move from care by pediatricians into adult medicine. Moving to a different town due to school or a change of employment will also create a need to find a new doctor, especially if you happened to grow up with chronic health issues. So, how do you find a doctor who will meet your medical needs, that will be covered by your health plan, and who will give you the care you are looking for?

- Before you start looking for a new doctor, think about what do you want:
 - Is where the office located important? Will you need help with transportation? Do you need an office that is wheelchair accessible or do you need other special assistance in the doctor's office? Are office hours convenient? How do you contact the doctor at other times? What hospital do you want to use, and is this doctor on the staff there?
 - Do you want someone who will take time with you during an office visit or are you comfortable being seen by someone who is "good" in his or her field but perhaps does not have the best bedside manner?
 - Is it important that this new doctor is knowledgeable about your special health care needs or do you think you can provide that information or connect the new doctor with those who could provide medical insight?

- Ways to look for a new doctor include:
 - Ask your current doctor
 - Check out the doctor your parents or other family members see
 - Call a family support group or adult disability agency and check around
 - Ask adults who have health needs similar to yours for recommendations
 - Refer to your health insurance company booklet of approved providers
 - Ask a Vocational Rehabilitation or Independent Living Center counselor
 - Find a university health center (sometimes there are research studies going on which offer free care)
 - Contact your local Medical Society, American Academy of Family Practitioners, or Internal Medicine Society either through the Yellow Pages or on their national websites

Since your wellness depends on the medical services you receive, it is important that you are comfortable talking with your new doctor and feel that he or she understands your concerns. Consider scheduling a "get-acquainted" interview before you make a final choice of a new doctor. You will have to pay for this visit, as it is NOT covered by insurance benefits. An ideal interview time is about 15 to 30 minutes and should not waste your time or the doctor's. The best time to see a new physician is when your health condition is stable so you aren't asking for crisis care while seeing if you can develop a working relationship.

Think about (and write down) questions that are important to you:

- Is the doctor knowledgeable about your health issues and/or willing to learn from you and from previous doctors?
- Do you like the communication style with the doctor and in the office?

Health Kentucky

Since 1984, Health Kentucky, a statewide non-profit organization, has coordinated access to free health care for more than 300,000 citizens who do not qualify for government programs and cannot afford health insurance. Health Kentucky is not an insurance program. It coordinates a statewide network of volunteer health care providers who agree to see individuals who are eligible for the program at no charge to the patient.

Eligibility

Criteria for eligibility:

- Kentucky resident
- Uninsured (without private insurance or public assistance through Medicaid or Medicare)
- Family income at or below 100 percent of the federal poverty guidelines
- Resource limit of \$2,000

Individuals can get additional information about Kentucky Physician's Care by calling the toll-free hot line at 1-800-633-8100 or apply by visiting the Department for Social Insurance office in the county where they reside.

Eligibility is determined on an annual basis. Once a person is determined eligible, he or she has the physician, pharmaceutical, hospital, dental, home health agency and hospice services available to them for one year from the date he or she was signed up. After the year is up, a person can reapply.

Each county's Department for Community Based Services office determines eligibility for the Kentucky Physicians Care program. Ask for the Kentucky Physicians Care PA 47 application and someone there will help you complete the application

Signing Up for the Program

First, you need to sign up for the program at the Department for Community Based Services office in the county where you reside. Once the Department for Community Based Services office determines you're eligible for the program, call our hot line at 1-800-633-8100 for the name and phone number of a participating primary care physician in your county. When you call the physician's office, tell them you're eligible for the Kentucky Physicians Care program and that you would like to make an appointment. Show up for the appointment and if you need a prescription, the doctor will write one. Take that prescription and your copy of the eligibility form to a participating pharmacy and get the prescription filled. It's that easy!

Medications, Physician Visits, and Specialist Referrals

Participating physicians write prescriptions from the list of available medications. You can take the prescription and your eligibility form to one of the 500 participating pharmacies across the state and have the prescription filled for free. To find a participating pharmacy in your area, call our hot line at 1-800-633-8100. As long as you're eligible for the program, you can access as many medications as a physician believes is necessary.

Once a person has been determined eligible for the program, he or she can call the Kentucky Physicians Care Hotline at 1-800-633-8100 to get a referral to a physician or a specialist. Specialist referrals are made after a patient has seen a primary care physician who provides a referral to a specialist.

Kentucky Rx Card

FREE PRESCRIPTION DRUG CARD IN KENTUCKY

Kentucky Rx Card will Provide Prescription Assistance to All Residents within Kentucky. The program, which is free to all residents of the Commonwealth, will provide savings of up to 75% on prescription drugs (savings should average roughly 30%). This program has no restrictions to membership, no income requirements, no age limitations and no applications to fill out. Kentucky Rx Card is accepted at over 50,000 pharmacy locations across the country.

Kentuckians can download a "FREE" card by visiting

WWW.KENTUCKYRXCARD.COM.

Anyone not able to access the website, or otherwise obtain a member card from various distribution sites, can simply visit any CVS/pharmacy or Kmart location in Kentucky and ask the pharmacy to have their prescription processed through the Kentucky Rx Card program.

Kentucky Rx Card was launched to help the uninsured and underinsured residents of Kentucky afford their prescription medications. However, the program can also be used by people who have health insurance coverage with no prescription benefits, which is common in many health savings accounts (HSA) and high deductible health plans.

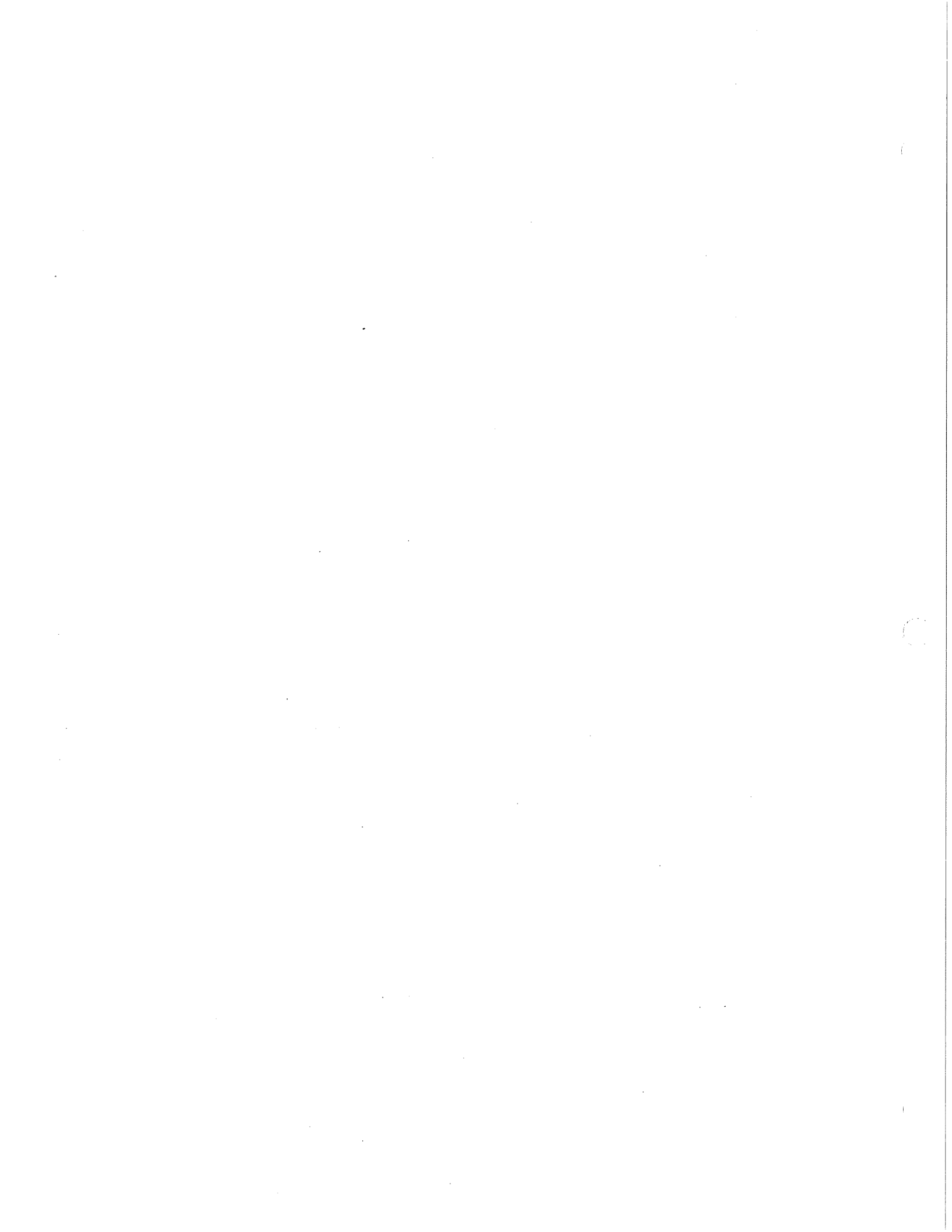
Additionally, people who have

prescription coverage can use this program for non-formulary or non-covered medications.

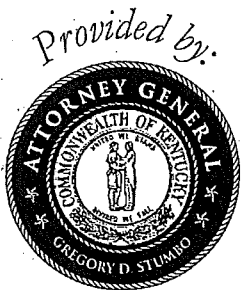
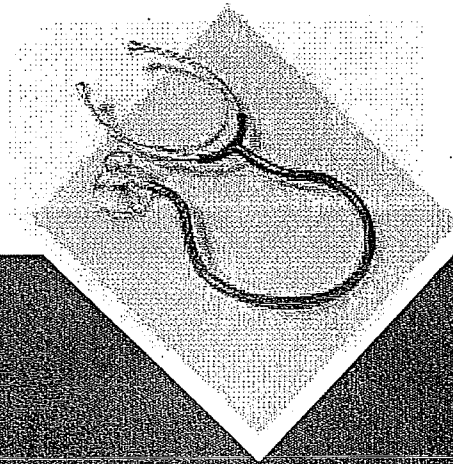
Kentucky residents can download a free card, search drug pricing, and locate participating pharmacies at

WWW.KENTUCKYRXCARD.COM.

KENTUCKY Rx CARD
WWW.KENTUCKYRXCARD.COM



KENTUCKY LIVING WILL PACKET



*The Office of the Attorney General
Gregory D. Stumbo, Attorney General*

LIVING WILLS IN KENTUCKY

A Living Will gives you a voice in decisions about your medical care when you are unconscious or too ill to communicate. As long as you are able to express your own decisions, your Living Will will not be used and you can accept or refuse any medical treatment. But if you become seriously ill, you may lose the ability to participate in decisions about your own treatment.

You have the right to make decisions about your health care. No health care may be given to you over your objection, and necessary health care may not be stopped or withheld if you object.

The Kentucky Living Will Directive Act of 1994 was passed to ensure that citizens have the right to make decisions regarding their own medical care, including the right to accept or refuse treatment. This right to decide -- to say yes or no to proposed treatment -- applies to treatments that extend life, like a breathing machine or a feeding tube.

In Kentucky a Living Will allows you to leave instructions in four critical areas. You can:

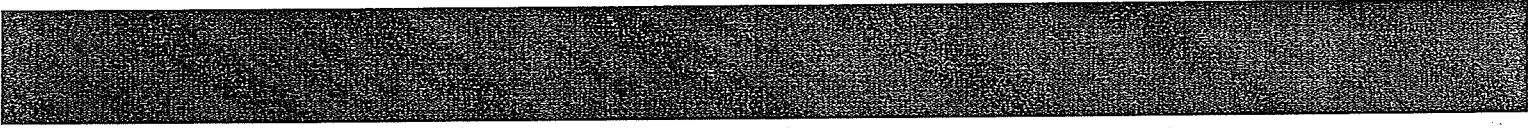
- **Designate a Health Care Surrogate**
- **Refuse or request life prolonging treatment**
- **Refuse or request artificial feeding or hydration (tube feeding)**
- **Express your wishes regarding organ donation**

Everyone age 18 or older can have a Living Will. The effectiveness of a Living Will is suspended during pregnancy.

It is not necessary that you have an attorney draw up your Living Will. Kentucky law (KRS 311.625) actually specifies the form you should fill out. You probably should see an attorney if you make changes to the Living Will form. The law also prohibits relatives, heirs, health care providers or guardians from witnessing the Will. You may wish to use a Notary Public in lieu of witnesses.

The Living Will form includes two sections. The first section is the Health Care Surrogate section which allows you to designate one or more persons, such as a family member or close friend, to make health care decisions for you if you lose the ability to decide for yourself. The second section is the Living Will section in which you may make your wishes known regarding life-prolonging treatment so your Health Care Surrogate or Doctor will know what you want them to do. You can also decide whether to donate any of your organs in the event of your death.

When choosing a surrogate, remember that the person you name will have the power to make important treatment decisions, even if other people close to you might urge a



different decision. Choose the person best qualified to be your health care surrogate. Also, consider picking a back-up person, in case your first choice isn't available when needed. Be sure to tell the person that you have named them a surrogate and make sure that the person understands what's most important to you. Your wishes should be laid out specifically in the Living Will.

If you decide to make a Living Will, be sure to talk about it with your family and your doctor. The conversation is just as important as the document.

A copy of any Living Will should be put in your medical records. Each time you are admitted for an overnight stay in a hospital or nursing home, you will be asked whether you have a Living Will. You are responsible for telling your hospital or nursing home that you have a Living Will.

If there is anything you do not understand regarding the form, you might want to discuss it with an attorney. You can also ask your doctor to explain the medical issues. When completing the form, you may complete all of the form, or only the parts you want to use. You are not required by law to use these forms. Different forms, written the way you want, may also be used. You should consult with an attorney for advice on drafting your own forms.

You are not required to make a Living Will to receive healthcare or for any other reason. The decision to make a Living Will must be your own personal decision and should only be made after serious consideration.

For additional copies of this packet, you may download it from the Attorney General's website at www.ag.ky.gov/livingwill or make photocopies of this packet.

This packet is provided to you by the Office of the Attorney General for informational purposes only.

The OAG does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or in the provision of services and provides upon request, reasonable accommodation necessary to afford individuals with disabilities an equal opportunity to participate in all programs and activities.

Copies printed with state funds.

Instructions for completing the Kentucky Living Will form

The Living Will form should be used to let your physician and your family know what kind of life-sustaining treatments you want to receive if you become terminally ill or permanently unconscious and are unable to make your own decisions. This form should also be used if you would like to designate someone to make those healthcare decisions for you should you become unable to express your wishes.

NOTE: You may fill out all or part of the form according to your wishes. Keep in mind that filling out this form is not required for any type of healthcare or any other reason. Filling out this form should solely be a personal decision.

1. Read over all information carefully before filling out any part of the form.
2. At the top of the form in the designated area, print your full name and birth date.
3. The first section of the form on page one relates to designating a **"Health Care Surrogate."** Fill this section out if you would like to choose someone to make your healthcare decisions for you should you become unable to do so yourself. When choosing a surrogate, remember that the person you name will have the power to make important treatment decisions. Choose the person best qualified to be your health care surrogate. Also, consider picking a back-up person, in case your first choice isn't available when needed. Be sure to tell the person that you have named them a surrogate and make sure that the person understands what's most important to you. **Do not complete this section if you do not wish to name a surrogate.**
4. The next section of the form is the **"Living Will Directive."** Fill out this section to identify what kinds of life-sustaining treatments you want to receive should you become terminally ill or permanently unconscious.

Life Prolonging Treatment

Under this bolded section on page one, you may designate whether or not you wish to receive treatment (such as a life support machine), and be permitted to die naturally, with only the administration of medication or treatment deemed necessary to alleviate pain. If you do not want treatment, except for pain, and would like to die naturally, check and initial the first line. If you want life-sustaining treatment, check and initial the second line. Check and initial only one line.

Nourishment and/or Fluids

Under this bolded section on page two, you may designate whether or not you wish to receive artificially provided food, water, or other artificially provided nourishment or fluids (such as a feeding tube). If you do not want to receive artificial nourishment or fluids, check and initial the first line. If you want to receive nourishment and/or fluids, check and initial the second line. Check and initial only one line.

Surrogate Determination of Best Interest

Important: This section cannot be completed if you have completed the two previous bolded sections.

Under this bolded section on page two, IF you have designated a person as your surrogate in the first section, you may allow that person to make decisions for you regarding life-sustaining treatments and/or nourishment. Check and initial this line ONLY

if you wish to allow your surrogate to make decisions for you and if you do not want to detail your specific life-sustaining wishes on this form.

Organ/Tissue Donation

Under this bolded section on page two, you may designate whether or not to donate your all or any part of your body upon your death. If you wish to donate all or part of your body, check and initial the first line. If you do not want to donate all or part of your body, check and initial the second line. Check and initial only one line.

5. On page three, you will sign and date the form. Sign and date the form **in the presence of two witnesses over the age of 18 OR in the presence of a Notary Public.**

The following people CANNOT be a witness to or serve as a notary public:

- (a) A blood relative of yours;
 - (b) A person who is going to inherit your property under Kentucky law;
 - (c) An employee of a health care facility in which you are a patient (unless the employee serves as a notary public);
 - (d) Your attending physician; or
 - (e) Any person directly financially responsible for your health care.
6. Once you have filled out the Living Will and either signed it in the presence of witnesses or in the presence of a notary public, give a copy to your personal physician and any contacts you have listed in the Living Will. A copy of any Living Will should be put in your medical records. Remember, you are responsible for telling your hospital or nursing home that you have a Living Will. Do not send your Living Will to the Office of the Attorney General.

KENTUCKY LIVING WILL DIRECTIVE AND HEALTH CARE SURROGATE DESIGNATION OF

(PRINTED NAME)

(DATE OF BIRTH)

My wishes regarding life-prolonging treatment and artificially provided nutrition and hydration to be provided to me if I no longer have decisional capacity, have a terminal condition, or become permanently unconscious have been indicated by checking and initialing the appropriate lines below.

HEALTH CARE SURROGATE DESIGNATION

By checking and initialing the line below, I specifically:

_____ (check box and initial line, if you desire to name a surrogate)

Designate _____ as my health care surrogate(s) to make health care decisions for me in accordance with this directive when I no longer have decisional capacity. If _____ refuses or is not able to act for me, I designate _____ as my health care surrogate(s).

Any prior designation is revoked.

LIVING WILL DIRECTIVE

If I do not designate a surrogate, the following are my directions to my attending physician. If I have designated a surrogate, my surrogate shall comply with my wishes as indicated below. By checking and initialing the lines below, I specifically:

Life Prolonging Treatment (check and initial only one)

_____ (check box and initial line, if you desire the option below)

Direct that treatment be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication or the performance of any medical treatment deemed necessary to alleviate pain.

_____ (check box and initial line, if you desire the option below)

DO NOT authorize that life-prolonging treatment be withheld or withdrawn.

LIVING WILL DIRECTIVE - CONTINUED

Nourishment and/or Fluids (check and initial only one)

- _____ (check box and initial line, if you desire the option below)
Authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.
- _____ (check box and initial line, if you desire the option below)
DO NOT authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

Surrogate Determination of Best Interest

NOTE: If you desire this option, DO NOT choose any of the preceding options regarding Life Prolonging Treatment and Nourishment and/or Fluids

- _____ (check box and initial line, if you desire the option below)
Authorize my surrogate, as designated on the previous page, to withhold or withdraw artificially provided nourishment or fluids, or other treatment if the surrogate determines that withholding or withdrawing is in my best interest; but I do not mandate that withholding or withdrawing.

Organ/Tissue Donation (check and initial only one)

- _____ (check box and initial line, if you desire the option below)
Authorize the giving of all or any part of my body upon death for any purpose specified in KRS 311.185.
- _____ (check box and initial line, if you desire the option below)
DO NOT authorize the giving of all or any part of my body upon death.

In the absence of my ability to give directions regarding the use of life-prolonging treatment and artificially provided nutrition and hydration, it is my intention that this directive shall be honored by my attending physician, my family, and any surrogate designated pursuant to this directive as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences of the refusal.

If I have been diagnosed as pregnant and that diagnosis is known to my attending physician, this directive shall have no force or effect during the course of my pregnancy.

I understand the full import of this directive and I am emotionally and mentally competent to make this directive.

Signed this _____ day of _____, 20____

Signature and address of the grantor.

Have two adults witness your signature OR have signature notarized*

In our joint presence, the grantor, who is of sound mind and eighteen (18) years of age, or older, voluntarily dated and signed this writing or directed it to be dated and signed for the grantor.

Signature and address of witness.

Signature and address of witness.

- OR -

STATE OF KENTUCKY, _____ County

Before me, the undersigned authority, came the grantor who is of sound mind and eighteen (18) years of age, or older, and acknowledged that he voluntarily dated and signed this writing or directed it to be signed and dated as above.

Done this _____ day of _____, 20____

Signature of Notary Public

Date commission expires

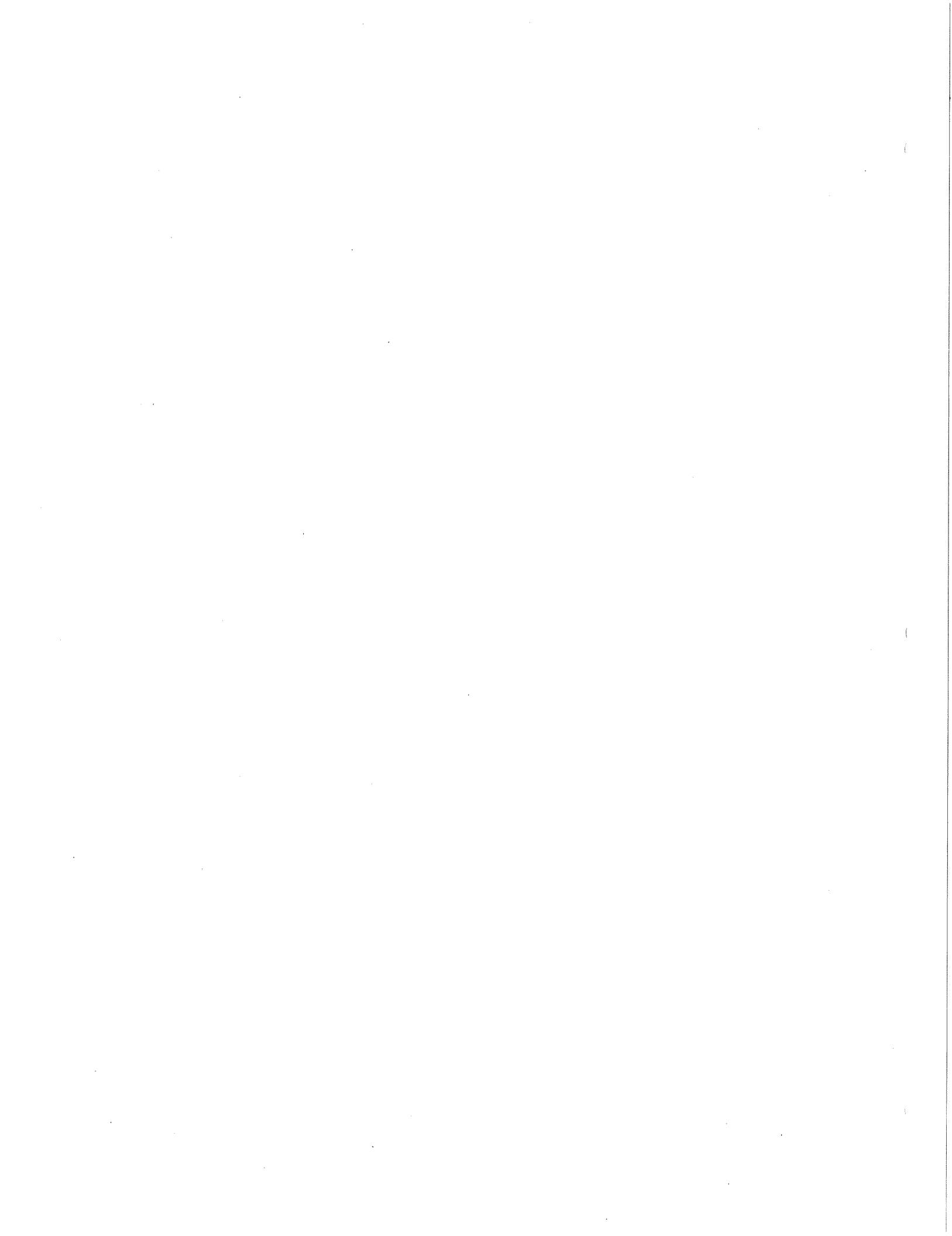
*None of the following shall be a witness to or serve as a notary public or other person authorized to administer oaths in regard to any advance directive made under this section:

- (a) A blood relative of the grantor;
- (b) A beneficiary of the grantor under descent and distribution statutes of the Commonwealth;
- (c) An employee of a health care facility in which the grantor is a patient, unless the employee serves as a notary public;
- (d) An attending physician of the grantor; or
- (e) Any person directly financially responsible for the grantor's health care.

NOTICE: Execution of this document restricts withholding and withdrawing of some medical procedures. Consult Kentucky Revised Statutes or your attorney.

A person designated as a surrogate pursuant to an advance directive may resign at any time by giving written notice to the grantor; to the immediate successor surrogate, if any; to the attending physician; and to any health care facility which is then waiting for the surrogate to make a health care decision.

Housing



Chafee Independence Program

Room and Board

Kentucky Housing Corporation

Kentucky Housing Corporation can provide housing assistance for up to 6 months for homeless youth who have aged out of foster care at 18 but are not over age 21.

KHC will assist participants with finding a suitable home, provide a home inspection, assist with leasing paperwork, security deposits, utility deposits, and may also be able to provide household start up funds.

If you are interested in the Chafee Room and Board Program through Kentucky Housing Corporation and want to see if you qualify please contact:

Your local Independent Living Coordinator

or

Kentucky Housing Corporation Representative

Keli Reynolds

Self-Sufficiency Manager

kreynolds@kyhousing.org

1231 Louisville Road

Frankfort, KY 40601-6191

(502) 564-7630 ext. 376

(502) 564-9963 (fax)

(800) 633-8896 (toll free in KY)

www.kyhousing.org

**Chafee Independence Program
Room & Board Referral
Kentucky Housing Corporation**

DCBS DJJ KHC ID Number _____

Name: (Last) _____ (First) _____ (M.I.) _____

Youth Address: _____

City: _____ State: _____ Zip: _____

County _____

Phone Number: (_____) _____ - _____ (_____) _____ - _____

Email: _____

Date of Birth (MM - DD - YY) : ____ - ____ - ____

Sex: Male Female Race: American Indian or Alaska Native

Asian African American

Employed: Yes No Native Hawaiian or Other Pacific Islander

Hispanic/Latino Caucasian

Education Level: _____ Other: _____

Does the youth have a mentor? Yes No

Mentor Name: _____

Mentor Address: _____

Mentor Phone Number: _____

Mentor Email: _____

ILC Signature: _____

Rights and Responsibilities of Landlords

Landlord's rights:

- * Charging extra if rent is late (amount specified in lease agreement).
- * Keeping part or all of the security deposit if you leave before the lease is up (as specified in the lease).
- * Charging rent through the length of the lease if you aren't living on the premises.
- * Keeping all or part of the security deposit if you damage walls, floors, or fixtures, or if you make alterations that have to be fixed after you move out.
- * Keeping all or part of the cleaning deposit if you don't leave the premises clean when you move out.

Landlord's responsibilities:

- * Making repairs in a reasonable amount of time.
- * Keeping premises safe and sanitary.
- * Entering premises only at agreed-upon time to make repairs (unless there is an emergency), or to show the apartment to potential renters if you are moving out.
- * Collecting rent.
- * Maintaining exterior grounds of building.

Rights and Responsibilities of Tenants

Tenant's rights:

- * Withholding rent if the landlord doesn't make repairs in a reasonable amount of time.
- * Safe and sanitary premises.
- * No changes in terms and conditions for the length of the lease.

Tenant's responsibilities:

- * Paying rent on time.
- * Using the rental for the purpose stated in the lease.
- * Taking reasonable care of the property.
- * Notifying the landlord if any major repairs are needed.
- * Giving notice if leaving at the end of the lease.
- * Giving notice if leaving before lease is up and paying rent for balance of lease if landlord can't find new tenants.
- * Paying for any damage to the walls, floors, and furniture.
- * Not making alterations that the landlord must fix later.
- * Giving landlord a new set of keys if you change the locks.
- * Paying all of rent if roommates move out and you stay.

Helpful Hints to Rental Housing

The Lease

A lease is a binding, legal agreement. It usually spells out the obligations of a landlord and a tenant to one another. Although the lease may limit you in some ways, it can offer protection you would otherwise not have. Insist on a written lease. Read the lease carefully and do not sign it until you fully understand all obligations.

The lease should contain a description of the premises; the length of time the lease is to be in effect; the name and address of the landlord or owner and who receives legal notices on his/her behalf; the amount of the rent, its due date, where it should be paid and any associated late charges; termination requirements; the landlord's rules and regulations; and responsibilities for utility payments.

The security deposit

The security deposit serves as insurance to the landlord that the unit will be inhabited for a set period of time. Usually, it serves as a damage deposit too. Before paying a deposit, which sometimes equals one or two month's rent, ask the person in charge: the exact amount of the deposit, the purpose of the deposit, what conditions will effect its refund, and when the refund will be made.

Tenant responsibilities

As a tenant of rental property, you have some basic responsibilities to: pay rent on time, abide by the landlord's rules and regulations, keep your unit as clean and safe as possible, not damage or remove parts of the property, respect your neighbors' rights to peace and quiet.

Right to entry

Your landlord has the right to enter your apartment/house for several reasons. They are: to make repairs, to provide maintenance, and to show the property to prospective renters or buyers. Since you occupy the premises, you have a right to privacy. The landlord should come at times convenient to you.

Moving

Always give the landlord written notice of your plans to move. Follow the requirements stated in the lease. If you have no lease, or if it states no requirement, give 30 days written notice if you pay monthly and seven days written notice if you pay weekly. The landlord may have the right to keep your security deposit, depending on the terms of the lease. He/she may also have the right to demand that you make future rent payments due under the lease. The landlord has these options, if it is stated in the lease.

Eviction

Remember that withholding your rent can be considered nonpayment and may subject you to eviction. If you fail to pay rent on time or break any rules of the landlord or provision of the lease, the landlord can go to court and may get an eviction notice.

The landlord must inform you first of this intention. If you receive an eviction notice, consult an attorney immediately. You may go to court and explain your situation. If you have not lived up to the lease and/or have not paid your rent on time, you probably will not be allowed to remain in the apartment/house. The landlord cannot, however, remove your possessions without a court order.

Guidelines to avoid problems

The following is a list of five basic guidelines to help avoid problem areas renters sometimes encounter:

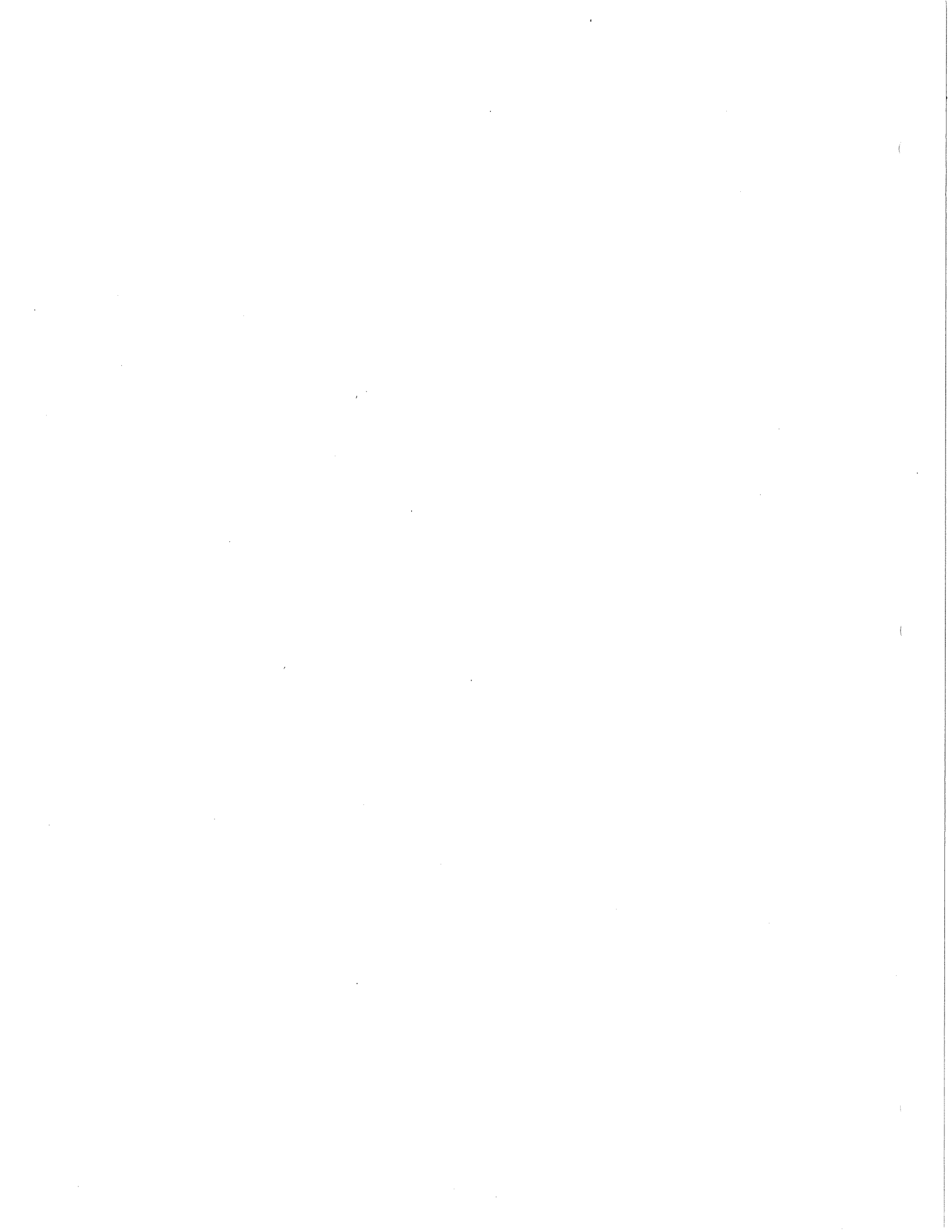
1. Know the rental situation before you sign. Ask who will be responsible for repairs. Find out how and where to contact that person, day or night. Be aware of any rules on painting and papering walls, hanging pictures, allowing pets and noise restrictions.
2. Read the lease carefully. Some contracts may limit your rights under state law. Ask questions before you sign. Make changes if necessary (and if possible) and have the landlord initial the changes along with your own initials. Keep copies in a safe place. Do not rely on verbal promises.
3. Before renting, you and your landlord should inspect the apartment/house together. Take pictures and/or make a checklist of all pre-existing damages and poor conditions, which could later be charged to you. Both of you should sign and date the checklist and you each should keep a copy. If your landlord will not agree to this, have another person perform this job and have the list notarized. The return of your security deposit could depend on having an accurate checklist.
4. Try to maintain good relations with your landlord. Before reporting problems to authorities, discuss them with the landlord. If he/she will not help you, at least you have tried to cooperate and improve the situation on your own.
5. Report problems immediately to the landlord or manager. Minor problems are repaired more easily before they become major ones. In addition, the sooner problems are acknowledged, the less time you should have to live with them. Remember to keep accurate records.

Discrimination

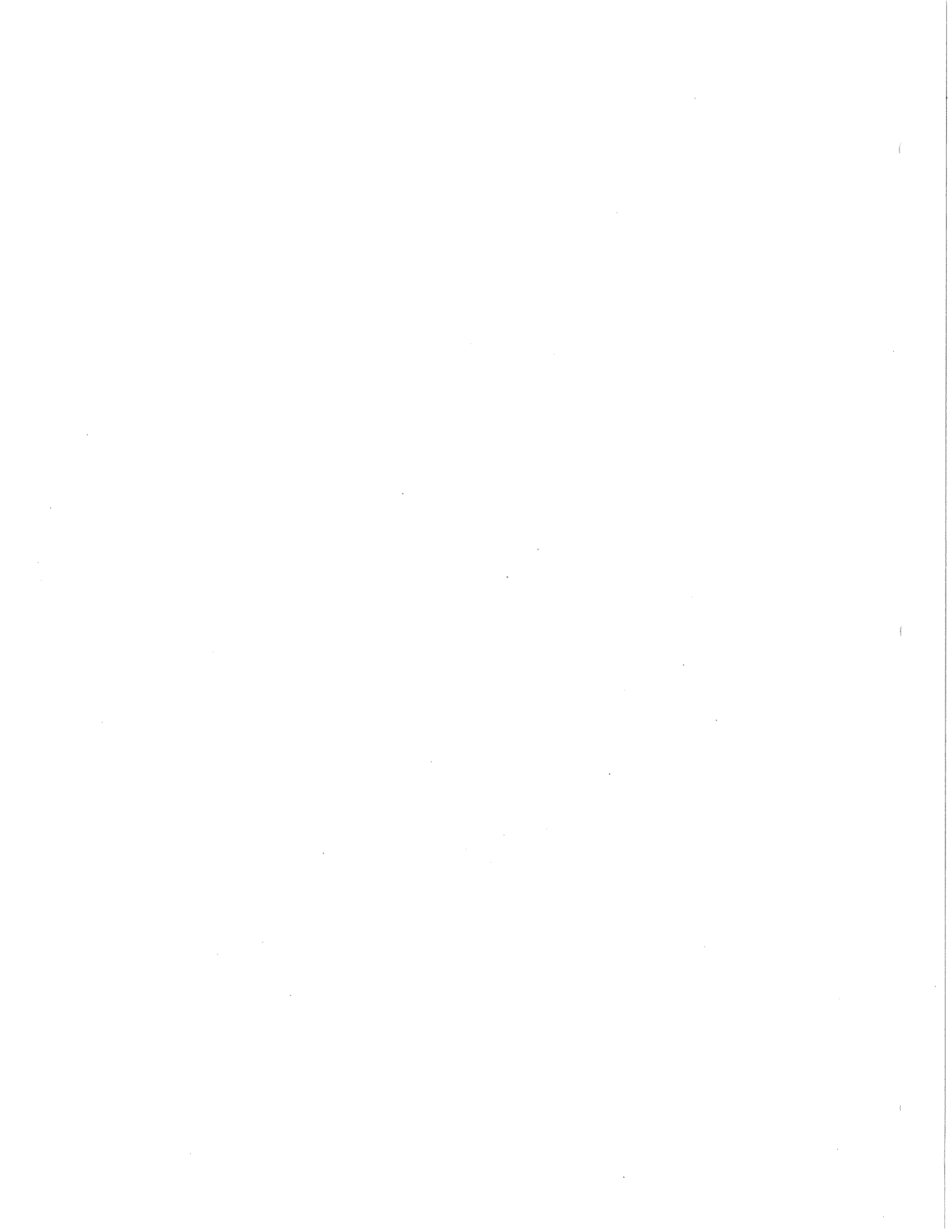
You cannot be denied housing on the basis of race, color, religion, sex, national origin, handicap, or familial status. However, there are some exceptions. You may contact the Kentucky Commission on Human Rights for more information.

The U.S. Office of Housing and Urban Development (HUD) offers the following signs of possible discrimination: You are told the unit you wish to rent is not available when it really is. You are offered different rental terms or conditions from those offered someone else. You are being directed to rent in a particular neighborhood in order to keep people of your particular race, color, religion, sex, or national origin from obtaining a unit in a certain area.

If you feel you have been discriminated against, call HUD's toll-free number 1-800-669-9777; or call the Kentucky Commission on Human Rights at 1-800-292-5566. These agencies can assist you in filing a complaint.



Education



Helpful Hints on Funding Education

You've decided that you want to pursue a degree from a college or trade school, but you've heard how expensive it can be! If you are like most of us, you don't have an endless supply of money, but don't let this discourage you! Studies have shown that the benefits of education after high school are well worth the costs. There are many financial aid options out there so don't let the cost of any school cause you to not apply if you feel you are qualified to go there! We can help you find a way to fund your future!

Before you look at the financial aid options available to you take a look at the costs typically associated with college or trade school. You will need money for tuition, books, fees, school supplies, transportation, and other miscellaneous items (movies, laundry, the phone bill, and, if you're lucky, the occasional date!) and room and board if you choose not to live at home.

Tuition generally refers to money that is charged to cover the cost of instruction. The cost of tuition will vary from school to school. Public institutions tend to be less expensive than private schools for students who are residents of the state. Tuition can also be less expensive at community colleges and trade schools than at larger colleges and universities. Like it or not, you will have to buy books for your classes when you get to college. These costs are not included in your tuition.

Fees tend to include charges for costs not associated with instruction and will also vary from school to school.

Room and board refers to where you will live and what you will eat. These prices will also vary by institution and will be affected by whether you prefer to live on campus, in the surrounding neighborhood, or at home.

The amount of money you spend on transportation will be affected by how far away school is from home and how close to campus you plan on living.

As you can probably imagine, these costs add up quickly making the college experience a potentially expensive pursuit. Don't worry—there are lots of options when it comes to funding your education. More than half of all students receive some type of financial aid.

Different Types of Financial Aid

Grants and Scholarships: This is money that, in most cases, does not have to be paid back. Students typically obtain grants and scholarships based on merit or need. Often this type of aid is awarded to students who have demonstrated high levels of academic performance, show potential for success, have special talents, or special needs. Sometimes conditions accompany this type of aid, for example, students might remain eligible for the aid only if they are able to maintain a certain grade point average while in school.

Loans: This type of financial aid is available for both students and parents and is based on need. Loans are a type of financial that must be paid back. Typically the interest rates on these loans are low and, often payment does not start until after the student has finished school and found a job.

Work Study: This involves students working both on and off campus to help defray college costs.

Applying for financial aid

So, how do you get your hands on all this money for college? Well, there are a few things you need to do. The first one is the most important - APPLY!!! Many students don't take the time to apply for financial aid because they don't think they have a chance at getting any. Everyone is eligible for some kind of financial aid.

Things That Determine Financial Aid Eligibility

- You should have financial need
- You must have a high school diploma or the equivalent
- You must be enrolled in an eligible program of study
- You must be a U.S. citizen or an eligible non-citizen
- You must be registered with the selective service (if male)
- You must complete all required forms
- You must make satisfactory academic progress

Eligibility is considered to be the difference between the amount of money needed for your education (costs) and your Expected Family Contribution (EFC).

You must complete a free application for federal financial aid (FAFSA). These forms are available in your school counselor's office, college and trade school financial aid offices, and at www.edu.gov or complete it on line at www.fafsa.ed.gov. If you find you need help filling out the FAFSA the Department of Education has provided some online instructions for you to follow or ask your guidance counselor for help.

You must complete and send the FAFSA as soon as possible after January first. Financial Aid is awarded on a first come - first serve basis. You should contact individual schools for their financial aid deadlines as well. You will receive a Student Aid Report (SAR) approximately 4-6 weeks after the FAFSA is sent in. In addition, the schools you named on the FAFSA will receive information. You should receive an award letter from the Financial Aid Office of the school you have selected that indicates the type of aid that you are eligible for.

You should check with the schools you have applied to and find out if any additional paperwork is required in order to receive your financial aid.

To receive information about FAFSA or to request The Student Guide by writing to:
Federal Student Aid Information Center
P.O. Box 84, Washington, DC 20044
Or call toll-free 1-800-4FED-AID

Remember: There IS a way to fund your future! Don't let education costs keep you from achieving your dreams

MCHB Healthy and Ready To Work Projects

**EDUCATIONAL & FINANCIAL RESOURCES
FOR COMMITTED YOUTH**

Tuition Assistance

DCBS youth 18-21

Pays for educational expenses at a post secondary educational program not covered by financial aid such as Pell & CAP Grants, KEES, scholarships, etc

Maintain 2.0 GPA

Form OOH-103 completed by worker & approved by SRA

Contact:
Keith Jones
1-800-232-5437
502-564-2147

Tuition Waiver

DCBS & DJJ youth 18-21

Waives cost of tuition to any KY public post secondary educational program (NOT PRIVATE SCHOOLS)

Eligibility:
5 years from date of first entry into school

Maintain 2.0 GPA

Form DPP-333 Completed by youth & submitted to school's bursar, business or financial aid office.

Contact:
Keith Jones
1-800-232-5437
502-564-2147

Scattered Site Apartment Living Program

DCBS youth 17 -21

Level of Care 1 - 3 ONLY

Referral through placement coordinator and interview with youth

Enrolled in an educational program and working part-time

Rent assistance, case management & support services

Contact:

Contact:
Keith Jones
1-800-232-5437
502-564-2147

**EDUCATIONAL & FINANCIAL RESOURCES
FOR NON-COMMITTED YOUTH**

Education Training Voucher

Youth left care on or after 18

or
Adopted on or after 16

\$5,000 yearly maximum

Youth completes ETV form and submits to Fawn Conley in Frankfort

Maintain 2.0 GPA & youth must submit monthly

verification form to Frankfort

If in good academic standing at 21, can continue until 23

Contact:
Keith Jones
1-800-232-5437
502-564-2147

Tuition Waiver

Youth left care on or after 18 or adopted from state foster care

Waives cost of tuition to any KY public post secondary educational program (NOT PRIVATE SCHOOLS)

Eligibility:
5 years from date of first entry into school

Maintain 2.0 GPA

Form DPP-333 Completed by youth &

submitted to school's bursar, business or financial aid office

Contact:
Keith Jones
1-800-232-5437
502-564-2147

Chafee Room & Board Program

DCBS or DJJ youth (18-21) that left care on or after 18

Enrolled in an educational program & working part-time

Rent assistance, case management & support services

Contact:
Keith Jones
1-800-232-5437
502-564-2147

	Tuition Assistance (covered by state general funds)	Tuition Waiver for Foster & Adopted Children (waived by schools)	Education/Training Vouchers (ETV) (federally funded)
Eligibility	<ul style="list-style-type: none"> ➤ Extended commitment with Commonwealth of Kentucky ➤ Enrolled in postsecondary education/training ➤ Maintaining academic eligibility ➤ Full – or part-time study ➤ Undergraduate study only 	<ul style="list-style-type: none"> ➤ Currently in state foster care or DJJ custody ➤ In care on 18th birthday ➤ Adopted from state foster care ➤ Family receives state funded adoption assistance ➤ Participating in state funded independent living program ➤ Enrolled in KY public postsecondary education/training ➤ Maintaining academic eligibility ➤ With four years of high school graduation ➤ Full – or part-time study only ➤ Undergraduate study only 	<ul style="list-style-type: none"> ➤ Aged out of care on or after 18th birthday ➤ Adopted on or after 16th birthday ➤ Enrolled in post secondary education or job training program ➤ Maintaining academic eligibility or making satisfactory progress in program ➤ Full- or part-time study ➤ If enrolled in the ETV Program and is in good standing at 21, youth can continue until 23rd birthday
Eligibility Time frame	As long as legally committed to Commonwealth	Five years from date of first entry into school	➤ 18 – 23 years of age if in good standing
Forms Needed	<ul style="list-style-type: none"> ➤ Free Application for Federal Student Assistance (FAFSA) ➤ OOHHC-103 Application for Tuition Assistance 	<ul style="list-style-type: none"> ➤ Free Application for Federal Student Assistance (FAFSA) ➤ Tuition Waiver for Foster & Adopted Children 	<ul style="list-style-type: none"> ➤ Free Application for Federal Student Assistance (FAFSA) ➤ Request for Education/Training Voucher Funds
Forms Available From	<ul style="list-style-type: none"> ➤ FAFSA - online http://www.fafsa.ed.gov/ ➤ OOHHC-103 - child's worker 	<ul style="list-style-type: none"> ➤ FAFSA - online http://www.fafsa.ed.gov/ ➤ Tuition Waiver for Foster & Adopted Children – financial assistance office at school, child's worker, Keith Jones (800-232-5437 or 502-564-2147) 	<ul style="list-style-type: none"> ➤ FAFSA - online http://www.fafsa.ed.gov/ ➤ Request for Education/Training Voucher Funds – financial assistance office at school, child's former worker, Keith Jones (800-232-5437 or 502-564-2147)
Frequency of Forms	<ul style="list-style-type: none"> ➤ FAFSA – every January ➤ OOHHC-103 – every semester/quarter or summer session 	<ul style="list-style-type: none"> ➤ FAFSA – every January ➤ Tuition Waiver for Foster & Adopted Children – once unless changing schools or sitting out semester/quarter session 	<ul style="list-style-type: none"> ➤ FAFSA – every January ➤ Request for Education/Training Voucher Funds – every semester; monthly verification of standing required from school or training program
Expenses Covered	School expenses not covered by federal or state financial assistance, KEES, private scholarships (can include school-provided health insurance, books, dormitory or apartment, food, transportation, childcare expenses, etc.)	Only tuition and mandatory fees not covered by federal and state financial assistance, KEES, private scholarships	Any educational or job training expenses not covered by federal or state financial assistance, KEES, private scholarships (can include room & board, transportation allowance, books, fees, supplies, dormitory supplies, day care while in class or tutoring, equipment, calculators, tape recorders, computers, uniforms, etc.)

INSTRUCTIONS FOR COMPLETING THE TUITION WAIVER FOR FOSTER AND ADOPTIVE CHILDREN

Section 1:

The student completes the student information section and Section 1 of the form.

Please include all information as follows:

- First, middle and last names;
- House number, street name, city, state and zip code;
- Phone number, including area code;
- Month, day and year of birth;
- Social Security number;
- Foster or adoptive father's full name, including middle name or initial and foster or adoptive mother's full name including maiden name;
- Indicate date of high school graduation or GED Certificate;
- Indicate date of anticipated entry into public post-secondary institution;
- Indicate whether student has previously applied for the waiver;
- Check the correct eligibility criteria box;
- Check box for release of information; and
- Sign and date the form.

After completion of the student information section and Section 1 of the form, turn the form in to the public post-secondary institution.

Section 2:

Completed by public post-secondary institution.

Section 3:

Completed by the Cabinet for Health and Family Services.

- Verifies eligibility criteria. Marks the appropriate box;
- If the applicant meets the eligibility criteria, signs the form and mails it to the post-secondary institution within thirty (30) working days from the date of receipt from the requesting institution with a copy to the applicant;
- If the applicant does not meet the eligibility criteria and is found ineligible, returns a copy of the signed form to the post-secondary institution and applicant;
- Forwards to the applicant a copy of the DPP-154A, Notice of Intended Action and the
- DPP-154, Service Appeal Request.

TUITION WAIVER FOR FOSTER AND ADOPTED FOR CHILDREN

SECTION 1 — APPLICANT INFORMATION

FULL NAME: <i>(please print)</i>		
STREET:	CITY:	
STATE:	ZIP:	COUNTY:
E-MAIL ADDRESS:		
PHONE NUMBER:	DATE OF BIRTH:	SSN:
FOSTER OR ADOPTIVE PARENTS' FULL NAMES (Include Middle &/or Maiden Name):		
DATE OF HIGH SCHOOL GRADUATION OR GED CERTIFICATE:		
DATE OF ANTICIPATED ENTRY TO INSTITUTION:		

Student requests waiver under the following conditions *(check all that apply)*:

- Is currently committed and placed in foster care by the Cabinet for Health and Family Services.
- Is in an Independent Living Program funded by the Cabinet for Health and Family Services.
- Was in the permanent legal custody of the Cabinet for Health and Family Services prior to being adopted and the family received state-funded adoption assistance.
- Was in the legal custody of the Cabinet for Health and Family Services on his or her eighteenth (18th) birthday.

Has applicant previously applied and received a Tuition Waiver for Foster and Adopted Children?
_____ Yes _____ No If "Yes", when? _____

Release of this information shall not constitute a breach of confidentiality required by KRS 199.570 and 620.050. I agree to the release of the above-referenced information to the post-secondary institution.

I agree to provide the Cabinet for Health and Family Services the date of my graduation.

Student or Guardian Signature Date

SECTION 2 — PUBLIC POST-SECONDARY INSTITUTION REQUEST

I am requesting that the information in Section 1 be verified to determine the eligibility of the above named applicant.

_____ Name of Institution	_____ Address of Institution	
_____ Phone number	_____ Date	_____ Institution Contact Person (Please print)

SECTION 3 — TUITION WAIVER VERIFICATION

CABINET FOR HEALTH AND FAMILY SERVICES
ATTN: Project Administrator, Chafee Independent Living Program
ATTN: Tuition Waiver
275 East Main Street Mail Drop 3 E-D
Frankfort, KY 40621
502-564-2147 or 800-232-5437
(FAX: 502-564-5995) or (Email: chafee.ilp@ky.gov)

_____ **ELIGIBLE** _____ **INELIGIBLE**

If ineligible, you have the right to appeal in accordance with 922 KAR 1:320.

4 _____
SIGNATURE OF AUTHORIZED CABINET PERSONNEL DATE

INSTRUCTIONS FOR COMPLETING THE REQUEST FOR EDUCATIONAL AND TRAINING VOUCHER FUNDS

Section 1: The student completes Section 1 of the form.

Please include all information as follows:

- First, middle and last names;
- House number, street name, city, state and zip code;
- Phone number, including area code;
- Month, day and year of birth;
- Social Security number;
- Name of the school or job training program the student is attending;
- The college major or job training program name/certification;
- Student's school address, including dormitory name, box number, school, city, state and zip code
- Student's school phone number including area code;
- Student's school classification (i.e., freshman, sophomore, junior, senior);
- Time period for which funds are requested;
- Check the correct eligibility criteria box;
- Indicate whether student has previously applied for the funds;
- Check box for release of graduation/completion of program date; and
- Sign and date the form.

After completion of Sections 1 and 3 of the form, mail or fax the form to the address listed on the form.

Section 2: Completed by Cabinet for Families and Children authorized staff.

- Verifies eligibility criteria. Marks the appropriate box;
- If the applicant meets the eligibility criteria, signs the form and makes arrangements for payment of funds;
- If the applicant does not meet the eligibility criteria and is found ineligible, returns a copy of the signed form to the applicant;
- Forwards to the applicant a copy of the DPP-154A, Notice of Intended Action and the DPP-154, Service Appeal Request.

Section 3: The student completes Section 3 of the form.

- Complete expenses and income;
- Calculate transportation expenses in the table provided;
- Sign and date the form and obtain signature and date of Independent Living Coordinator. The Independent Living Coordinator may be located by contacting the local office or Central Office at 502-564-2147

REQUEST FOR EDUCATIONAL AND TRAINING VOUCHER FUNDS

SECTION 1 — APPLICANT INFORMATION

FULL NAME: <i>(please print)</i>			
MAILING ADDRESS	CITY	STATE	ZIP
PHONE NUMBER (include area code):	DATE OF BIRTH:	SOCIAL SECURITY NUMBER:	
NAME OF SCHOOL/JOB TRAINING PROGRAM ATTENDING:			
COURSE OF STUDY/JOB TRAINING:			
STUDENT'S SCHOOL ADDRESS:			
STUDENT'S SCHOOL PHONE:			
STUDENT'S SCHOOL CLASSIFICATION:	Freshman	Sophomore	Junior Senior
TIME PERIOD FOR WHICH FUNDING IS REQUESTED:			

Student requests funds under the following conditions *(check all that apply)*:

- Adopted from Kentucky foster care system at or after the age of 16
 Full names of adoptive parents _____
- Left the legal custody of the Cabinet for Families and Children on or after his/her eighteenth (18th) birthday
 Date of exit from Kentucky foster care system _____

Has applicant previously applied for and received Education/Training Voucher funds? _____ Yes _____ No
 If "Yes", when? _____

I agree to provide the Cabinet for Families and Children the date of my graduation/completion of training program.

 STUDENT OR GUARDIAN SIGNATURE DATE

Mail or fax to:

CABINET FOR FAMILIES AND CHILDREN
 ATTN:, Chafee Independence Program
 Education/Training Voucher Funds
 275 East Main Street Mail Drop 3E-D
 Frankfort, KY. 40621
 502-564-2147 or 800-232-5437 phone; 502-564-5995 fax

SECTION 2 – EDUCATION/TRAINING VOUCHER FUNDS VERIFICATION – agency use only

Date of adoption:
Date of exit from Kentucky foster care system:
<input type="checkbox"/> ELIGIBLE <input type="checkbox"/> INELIGIBLE

If ineligible, you have the right to appeal in accordance with 922 KAR 1:320.

 SIGNATURE OF AUTHORIZED PERSON

 DATE

REQUEST FOR EDUCATIONAL AND TRAINING VOUCHER FUNDS

SECTION 3 – APPLICANT EXPENSES AND INCOME

Education/Training Voucher Expenses		Resources/Income	
Tuition (per semester)	\$	PELL Grant Amount	\$
Dormitory room, fees, supplies	\$	Supplemental Educational Opportunity Grant (SEOG)	\$
Books, supplies, fees	\$	College Access Program (CAP)	\$
Meal Plan	\$	Kentucky Tuition Grant (KTG)	\$
Day Care (while in classes or tutoring)	\$	Kentucky Educational Excellence Scholarship (KEES)	\$
Equipment	\$	National Direct Student Loan	\$
Parking Permit	\$	Kentucky Transitional Assistance Program (K-TAP)	\$
Transportation Allowance (use the block below to figure amount)	\$	Work Study	\$
Other (please list)	\$	Summer Earnings	\$
		Vocational Rehabilitation	\$
		Veteran's Administration	\$
		Tuition Waiver for Foster & Adopted Children	\$
		Other (please list—include private scholarships)	\$
		Early Childhood Development Scholarship	\$
		KHEAA Teacher Scholarship	\$
TOTAL EXPENSES	\$	TOTAL RESOURCES/Income	\$

Requested Funds \$ _____

Restrictions:

Comments:

 Student Signature Date

 Independent Living Coordinator Date

Use the block below to figure transportation allowance:

1. Distance between home & school/job training (miles)?	2. How many trips per week?	3. How many weeks per semester/time period?	Reimbursement Rate (multiply by blocks 1, 2 & 3)	TOTAL Travel Allowance per Semester (enter amount under expenses above)
			.32	\$

Education Training Voucher (ETV) Guidelines

1. The Education Training Voucher (ETV) process is determined by central office personnel (Frankfort) rather than the regional Independent Living Coordinator (ILC). The regional ILC will help you fill out and submit all necessary paperwork and help with any problems that may occur throughout the semester.
2. **ETV funds are not to be considered an income, nor should you become dependent on receiving the check the same day every month because there may be many delays in this process.** It is, by federal mandate, a supplemental limited amount of funds to augment your federal financial assistance, KEES, CAP, private scholarships and any part- or full-time employment or work study job on campus.
3. ETV applications are processed and forwarded with a check request to General Accounting, usually the same day it arrives in Frankfort. However, this process is handled by more than one government agency and after it leaves Central Office we have no more control over it.
4. Each month if your password or user name changes you will need to call **Keith Jones' or Shelley Brown's** Office 502-564-2147 to update your user name and password. A check cannot be requested until we have the updated **user name and password.** If you are attending a private school that does not have Id and Passwords then you must fill out a verification form every month and mail it to Keith Jones or Shelley Brown. When we receive the form or the updated account information; on the 15th of each month, we will make a check request and send it to the accounting department. After that, another division directs the process and we no longer have control over it.
5. If you move during the semester please provide us with your new address **IMMEDIATELY** so that it does not slow up the process. Call Keith Jones or Shelley Brown (502-564-2147) to make this change.
6. In order to qualify for ETV each semester your grade point average needs to be at least a 2.0. Each semester, Keith Jones & Shelley Brown will check grades monthly, unless you are going to a private school, then you must supply those grades each month along with the verification form.

I have read the guidelines listed above, understand and agree to abide by them. Failure to do so may result in my ETV funds being terminated. You will need to provide the username and pass code to Keith Jones keith.jones@ky.gov or Shelley Brown shelley.brown2@ky.gov BEFORE you receive your next ETV Check.

Student Account Information:

User ID: _____

Password: _____

Date

Client

Date

ILC

INSTRUCTIONS TO THE STUDENT

Continued eligibility for Chafee Independence Program Educational and Training Voucher funding is based on academic standing and/or progress in an educational/job training program.

You are required to provide the Cabinet for Families and Children with monthly verification that you are in good academic standing and/or making satisfactory progress toward the completion of a degree or program. **It is your responsibility to take the attached form to the Registrar's/Program Director's Office at your school/program and have it completed, signed, dated and sealed.**

After the school/program has verified your standing, send the form to:

CABINET FOR FAMILIES AND CHILDREN
ATTN: Chafee Independence Program
Education/Training Voucher Funds
275 East Main Street Mail Drop 3 E-D
Frankfort, KY 40621

The form must be completed and sent to Frankfort by the 10th of every month. Failure to provide the required verification will result in termination of funds.

For further information or if you have questions, feel free to call, fax or email:

Keith Jones / **Shelley Brown**
Phone: 502-564-2147 ext. 3154
Fax: 502-564-5995
Keith.Jones@ky.gov / Shelley.Brown2@ky.gov

MONTHLY ACADEMIC STANDING AND ENROLLMENT VERIFICATION

Continued eligibility for Educational and Training Voucher funding is based on academic standing and/or progress in an educational/job training program.

In order to determine a student's continuing eligibility for funding, the Cabinet for Families and Children requires verification from the institution of higher education of the following:

_____ is enrolled/participating in an
Student's Name
educational/job training program at _____, and
Name of Institution

- Is in good academic standing in a degree program, or
- Is making satisfactory progress toward completion of a job training program.

Printed Name of Registrar or Program Director

Signature of Registrar or Program Director

Date

Please attach official school/program seal.

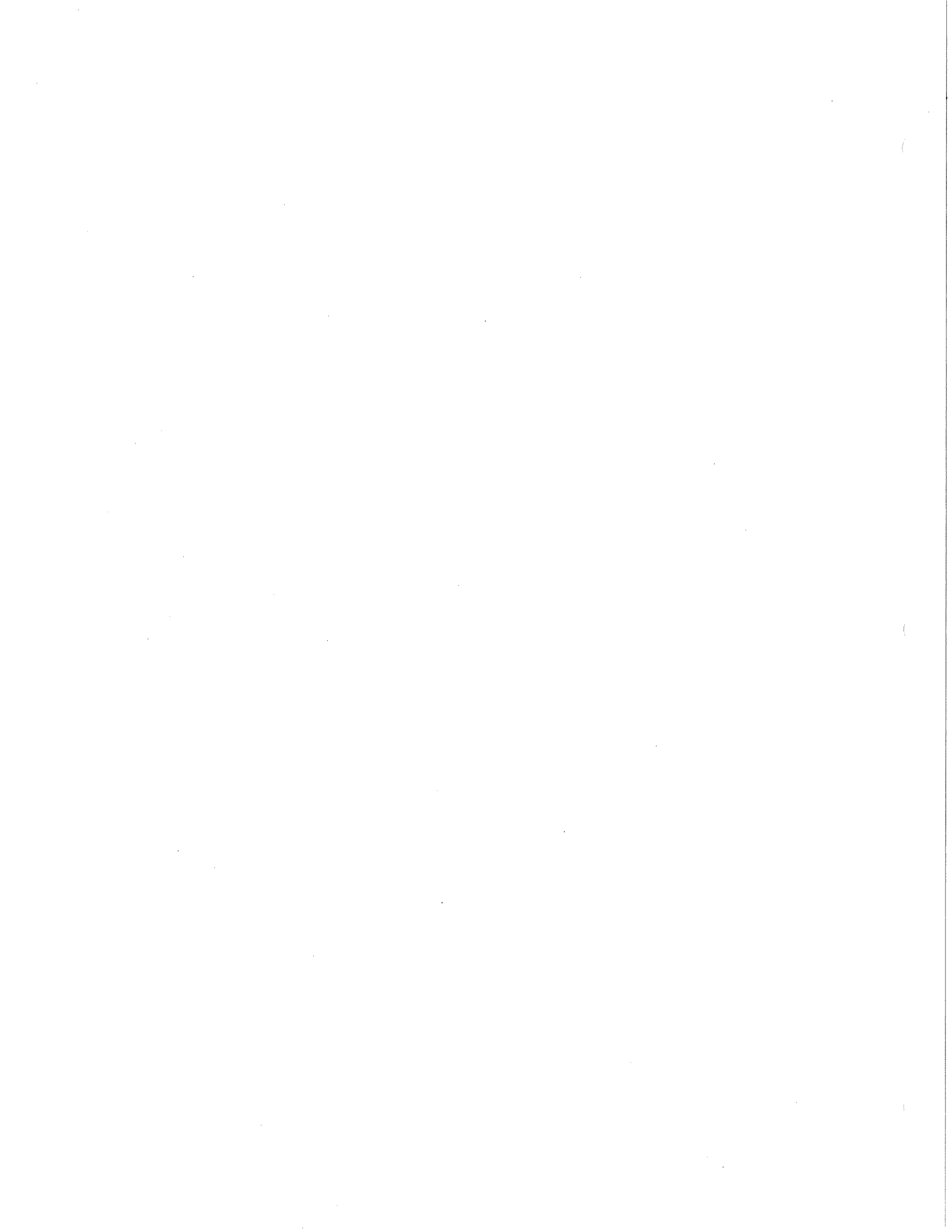
AUTHORIZATION FOR ELECTRONIC DEPOSIT OF PROVIDER PAYMENT
 (Please print or type all information)

Enter the following provider information... Please remember to attach a voided check.

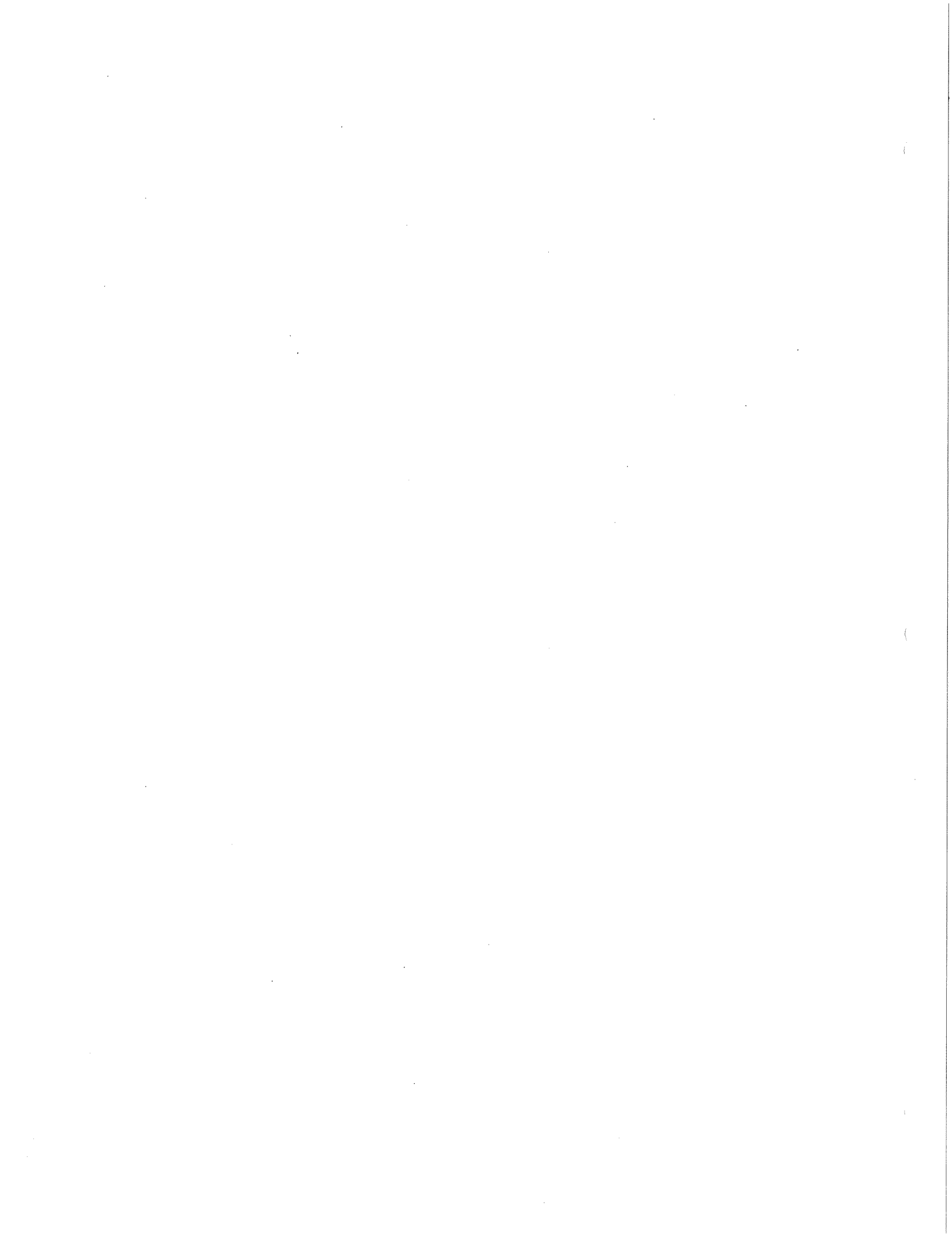
Provider Information		
Provider SSN/FEIN: _____		
Provider/Organization Name: _____		
Account Name: _____		
Street: _____		
City: _____	State: _____	Zip: _____
Telephone # _____	Contact: _____	
Email Address: _____		

Financial Institution Information		
Bank Name: _____		
Branch: _____		
Or correspondent Bank (if applicable)		
City: _____	State: _____	Zip: _____
Bank Routing #		
Account #		
Account Type (select one) () Checking Account () Savings Account		

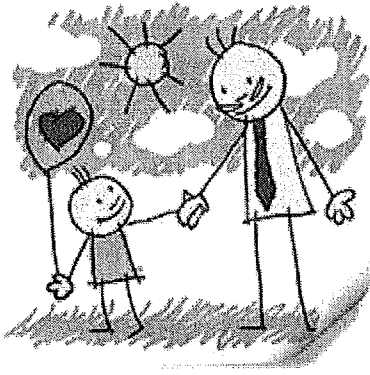
<p>I, the undersigned, authorize the Commonwealth of Kentucky to initiate accounting transactions to deposit payments directly to the account indicated above and to correct any errors which may occur from the transactions. I also authorize the Financial Institution to post these transactions to that account. This authorization is to remain in force until the Commonwealth of Kentucky receives written notice of cancellation from me.</p>	
_____ Signature	_____ Date
_____ Name Printed	
<p>I, the undersigned, hereby cancel the authorization for the Commonwealth of Kentucky to originate electronic deposit entries into my checking/savings account. The cancellation is effective as soon as the State of Kentucky has reasonable opportunity to act upon it.</p>	
_____ Signature	_____ Date
_____ Name Printed	
<p>For TWIST Use Received By: _____ Date: _____ Entered By: _____ Date: _____</p>	



**Murray State
Mentor
Program**



Chafee Mentor



Program

What is a Mentor

An adult who is a positive role model, and provides a youth with support, guidance, and encouragement, is a mentor.

What Do Mentors Do?

Mentors assist committed youth ages 16 and older with daily living skills such as home management and problem solving skills. They share ideas and experiences.

Mentors help youth with career exploration, job shadowing and educational planning.

Mentors help youth develop self-confidence as they share the ups and downs in life.

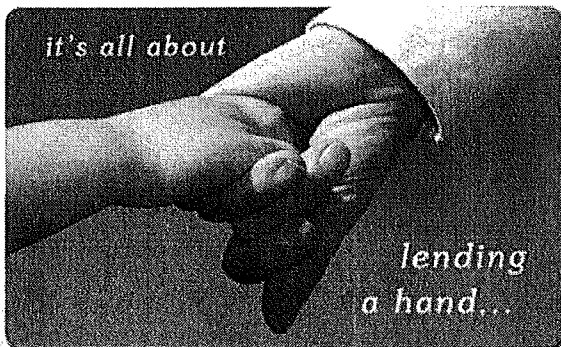
They help youth build upon their individual strengths and accomplish personal goals. They teach the youth to become more responsible.



How Do Mentors Benefit Our Youth?

Foster youth transitioning from care are often unsure about who they can count on for ongoing support. Many of their relationships with adults have been based on professional connections which will terminate once the transition from care is complete.

The mentoring program facilitated through Murray State University helps build a structured and trusting relationship that brings youth together with caring individuals who offer lasting guidance and support to develop strong, capable youth ready to transition into adulthood on their own.

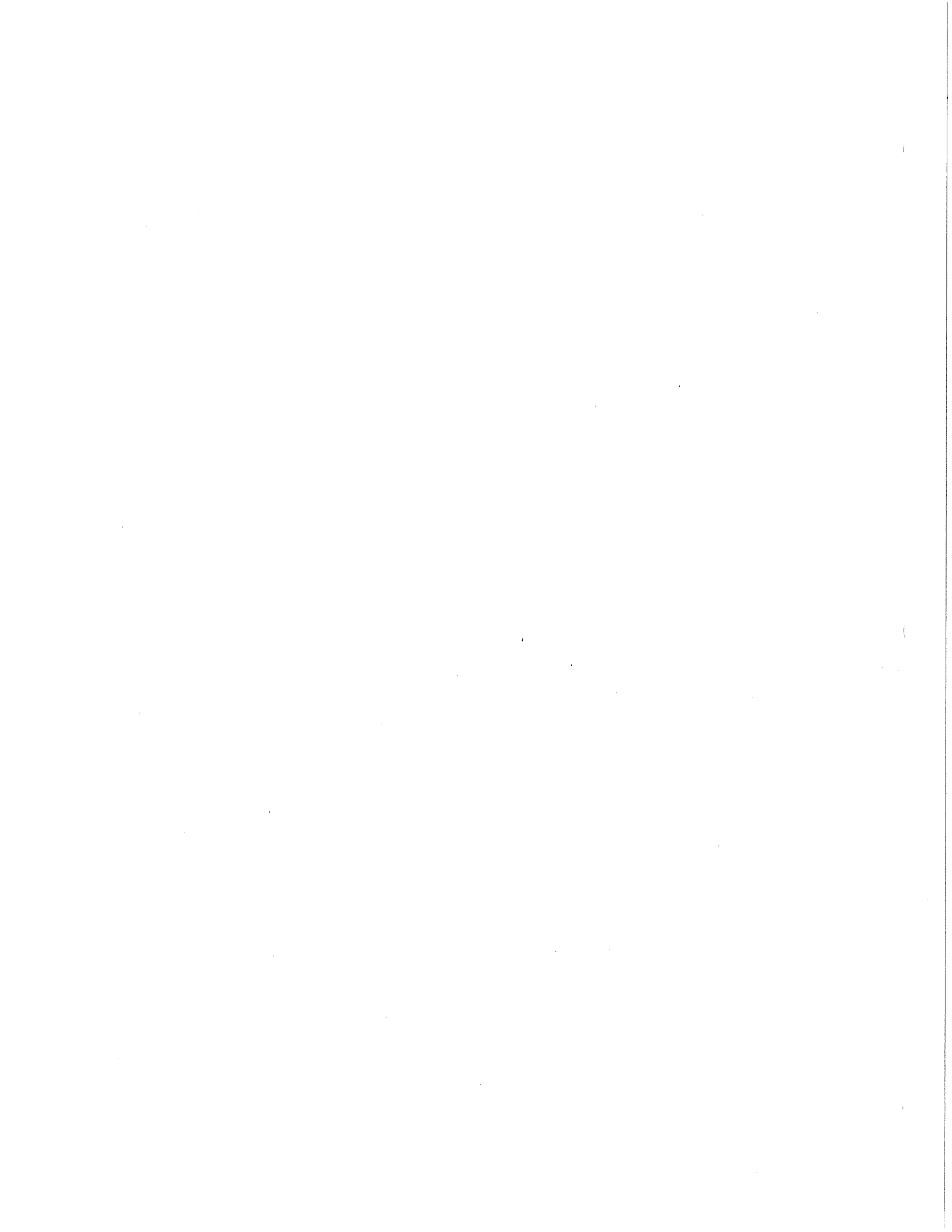


Murray State University Mentor Program

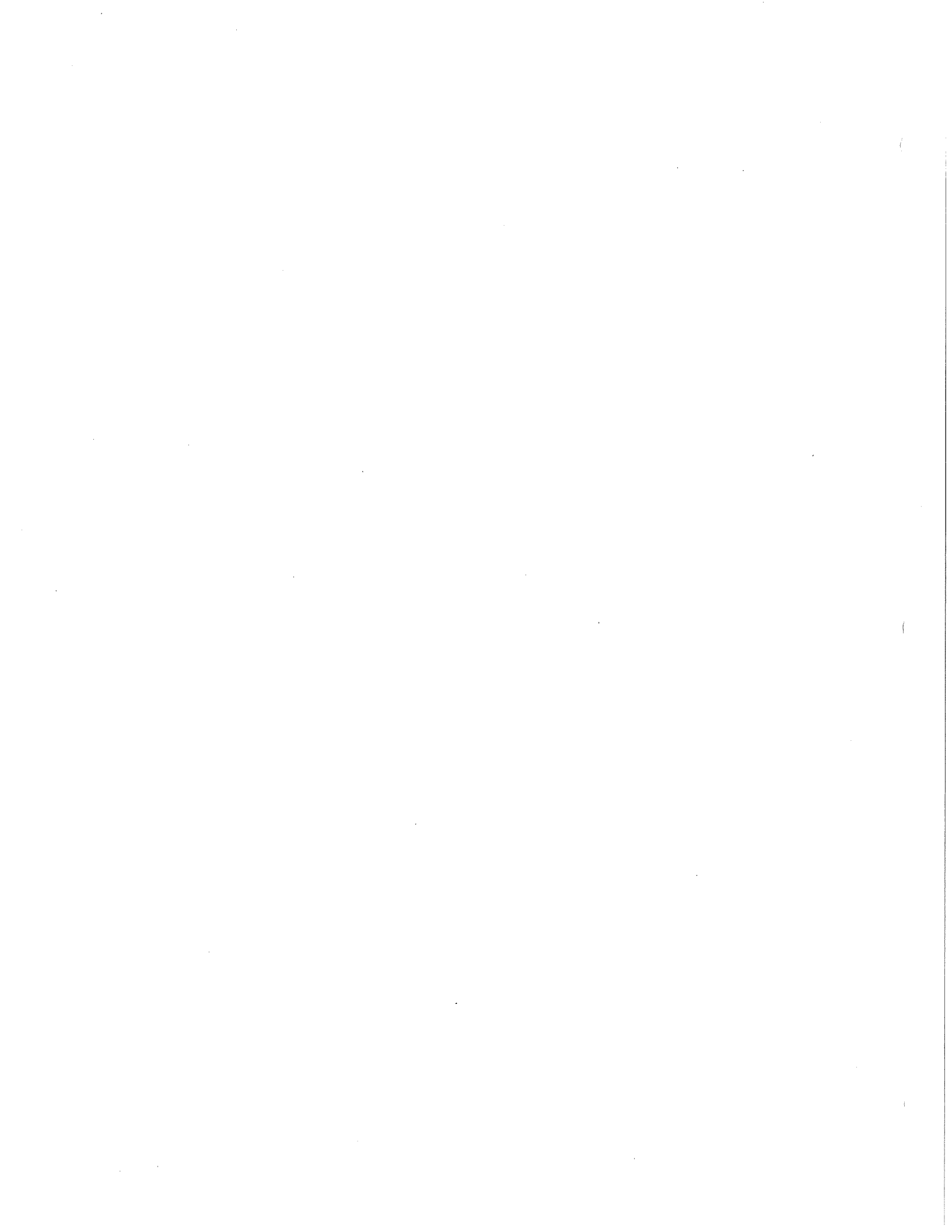
Lauren Carson

Toll Free: 1-877-994-9970

lauren.carson@murraystate.edu



Resource Directory



Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Kentucky Rents			
www.kyrents.org	All		
Legal Aid of Bluegrass / Attorney Access Program (Pro Bono)			
1401 Winchester Ave., Ste. 506 P.O. Box 1147 Ashland, KY 41105	All Legal	Phone: 606-329-1321 FAX: 606-325-0615	Toll free # for clients only: 877-295-4137
	nekls@wwd.net		
Adoptive Parent Support Group			
1930 Winchester Ave. First Christian Church Ashland, KY 41101 Lea Ann Gollihue / Mary Ann Clarke	All Misc.	Phone: 606-329-2416 or 325-3466	Meet 1st Monday of each month @ 6:30pm
Kentucky Emergency Management (FEMA)			
100 Minuteman Parkway Frankfort, KY 40601	All Misc.	Phone: 800-255-2587 FAX: 502-607-1614	
Licensing & Regulations			
624 W. 4th Street Lexington, KY	All Misc.	Phone: 859-246-2301	
Walker House (Pathways) Emergency Crisis Unit for Youth			
411 Bishop Court Morehead, KY	All Shelter	Phone: 606-784-2096 FAX: 606-606-5886	Referral Agency For All Counties
Child Support Enforcement FIVCO Area Office			
1539 Greenup Ave., Suite 301 Ashland, KY 41101	All State Agency	Phone: 606-920-2046 FAX: 606-920-2072	Serves as Ombudsman to resolve complaints concerning contracting Officials.
Missy Mollett, Supervisor			
Employment Services			
1844 Carter Ave. P.O. Box 2620 Ashland, KY 41101	All State Agency	Phone: 606-920-2024 FAX: 606-920-2026	Ashland's One Stop
Environmental Protection Agency (EPA) Asbestos			
Ashland, KY 41101	All State Agency	Phone: 606-929-5285	
Guardianship Services			
1539 Greenup Ave., Suite 201 Ashland, KY 41101 Diana Day	All State Agency	Phone: 606-920-2050 FAX: 606-920-2051	
Recruitment & Certification			
1539 Greenup Ave., Suite 301 Ashland, KY 41101	All State Agency	Phone: 606-920-2130 FAX: 606-920-2079	Foster Care / Adoption Team
Unemployment Services			
Carter Ave. Ashland, KY 41102	All State Agency	Phone: 606-920-2003	
Vocational Rehabilitation			
5850 US 60 Summitt Plaza, Suite E Ashland, KY 41102	All State Agency	Phone: 606-928-2238 FAX: 606-928-1779	
For Jamie's Sake			
Foster and Adoption Resource Center 1544 Winchester Ave., Suite 808 Ashland, KY 41101	Boyd	Phone: 606-327-5511	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Two Hearts Ashland Area Pregnancy Center			
2200 29th Street Ashland, KY 41102	Boyd	Phone: 606-325-7654	They work with young fathers too, to help them get involved in the care of their child.
Salvation Army			
2212 Carter Ave. Ashland, KY 41101	Boyd All	Phone: 606-324-5751	
Boyd County Child Support			
P.O. Box 245 Catlettsburg, KY 41129	Boyd Child Support	Phone: 606-739-5828 FAX: 606-739-6178	Contracting Official's Office
Boyd Co. Commonwealth Attorney			
2901 Louisa St. P.O. Box 491 Catlettsburg, KY 41129 32nd Judicial Circuit	Boyd Court System	Phone: 606-739-5137 FAX: 606-739-8270	
Boyd County Attorney			
2800 Louisa St. P.O. Box 425 Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-4321 FAX: 606-739-6620	
Boyd County Circuit Court			
2800 Louisa St. P.O. Box 417 Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-6122	Judge David Hagerman's Office
Boyd County Circuit Court			
2800 Louisa St. P.O. Box 417 Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-5844	Judge Marc Rosen's Office
Boyd County Courthouse			
P.O. Box 423 Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-4134	
Boyd County District Court			
2800 Louisa St. Courthouse Annex Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739--5444	Judge George Davis' Office
Boyd County District Court			
2800 Louisa St. Courthouse Annex Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-5525	Judge Gerald Reams' Office
Boyd County NAACP			
P.O. Box 1778 Ashland, KY 41105 Ms. Ann Newman	Boyd Court System	Phone: 606-329-6338	
Childwatch , CASA of Boyd County			
1544 Winchester Ave., Suite 901 Ashland, KY 41101 Ms. Carol Polley	Boyd Court System	Phone: 606-324-6444 FAX: 606-325-3728	
Circuit Court Clerk - Boyd County			
Courthouse Annex P.O. Box 694 Catlettsburg, KY 41129	Boyd Court System	Phone: 606-739-4131 FAX: 606-739-5793	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Victim's Advocate , Boyd County			
2901 Louisa St. P.O. Box 491 Catlettsburg, KY 41129 Commonwealth Attorney's Office	Boyd Court System	Phone: 606-739-5137 FAX: 606-739-8270	
21st Century Community Learning			
1400 College Drive Ashland, KY 41101	Boyd Education	Phone: 606-326-2251 FAX: 606-326-2173	
Adult Learning Center			
	Boyd Education	Phone: 606-327-2714	
Area Education Projects			
247 Bellefonte Circle Ashland, KY 41101	Boyd Education	Phone: 606-325-8389	
Ashland Alternative School			
	Boyd Education	Phone: 606-326-1201	
Ashland Child Development Center			
1516 Central Ave. P.O. Box 2246 Ashland, KY 41105 Dr. Diane Zwick	Boyd Education	Phone: 606-329-1744 FAX: 606-324-6465	
Ashland Community & Technical College			
4818 Roberts Drive Ashland, KY 41101	Boyd Education	Phone: 800-928-4265	
Ashland Community College			
1400 College Drive Ashland, KY 41101	Boyd Education	Phone: 606-329-2999	
Ashland Community College- Kinder College			
Ashland, KY	Boyd Education	Phone: 606-326-2108	
Ashland Day Treatment			
1539 Greenup Ave. P.O. Box 1236 Ashland, KY 41101	Boyd Education	Phone: 606-920-2073	
Ashland Head Start			
3215 S 29th Street Ashland, KY 41102	Boyd Education	Phone: 606-327-2715	
Ashland/Boyd Co. Adult Ed. And Literacy Program			
1420 Central Avenue Ashland, KY 41101	Boyd Education	Phone: 606-327-5448	
Boyd Co. Community Education			
1340 Shopes Creek Ashland, KY 41102	Boyd Education	Phone: 606-928-1462	
Boyd County Alternative School			
	Boyd Education	Phone: 606-928-3300	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Boyd County Career & Tech. Center			
12300 Midland Trail Rd. Ashland, KY 41102	Boyd Education	Phone: 606-928-7120 FAX: 606-928-6432	
Boyd County Head Start			
1104 McCullough Drive Ashland, KY 41102	Boyd Education	Phone: 606-928-8022	
Boyd County High School			
12307 Midland Trail Rd. Ashland, KY 41102 Rhonda Salisbury, Principal	Boyd Education	Phone: 606-928-7100 FAX: 606-928-1312	
Boyd County Middle School			
1226 Summitt Rd. Ashland, KY 41102 William Boblett, Principal	Boyd Education	Phone: 606-928-9547 FAX: 606-928-5941	
Boyd County Schools			
1104 Bob McCullough Drive Ashland, KY 41102 Dr. Bill Capehart, Superintendent	Boyd Education	Phone: 606-928-4141 FAX: 606-928-4771	
Cannonsburg Elementary School			
12219 Midland Trail Rd. Ashland, KY 41102 Deborah Gould, Principal	Boyd Education	Phone: 606-928-7131 FAX: 606-928-2685	
Catlettsburg Elementary School			
3348 Court Street Catlettsburg, KY 41129 Deborah Finley, Principal	Boyd Education	Phone: 606-739-5515 FAX: 606-739-8625	
Early Childhood Learning Center			
1104B Bob McCullough Drive Ashland, KY 41102 Ginger Clark, Director	Boyd Education	Phone: 606-928-8022 FAX: 606-928-4410	
Fairview High School			
2123 Main Street Ashland, KY	Boyd Education	Phone: 606-324-9226	
Fairview Independent Schools			
Ashland (Westwood), KY	Boyd Education	Phone: 606-324-3877	
KY Educational Development Corporation			
904 W. Rose Road Ashland, KY 41102	Boyd Education	Phone: 606-928-0205	www.kedc.org
Morehead State University - Ashland Center			
1401 Winchester Avenue Ashland, KY 41101	Boyd Education	Phone: 606-324-1777	
Parenting Class			
Ashland, KY 41101 Geri Willis	Boyd Education	Phone: 606-327-2761	
Pine Acres Elementary			
258 McKnight Street Ashland, KY	Boyd Education	Phone: 606-325-1528	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Ponderosa Elementary School 16701 Ponderosa Dr. Catlettsburg, KY 41129 Kathy Rice, Principal	Boyd Education	Phone: 606-928-2330 FAX: 606-928-2337	
Ramey-Estep Homes, Inc. 2901 Pigeon Roost Rd. P.O. Box 39 Rush, KY 41168 Dr. Kathy M. Cook	Boyd Education	Phone: 606-928-6648 FAX: 606-928-9857	
Rose Hill Christian School 1001 Winslow Rd. Ashland, KY 41102 Steve Stephens, Principal	Boyd Education	Phone: 606-324-6026 FAX: 606-324-6420	
Summitt Elementary School 830 State Rt. 716 Ashland, KY 41102 Tamala L. Martin, Principal	Boyd Education	Phone: 606-928-6533 FAX: 606-928-5234	
W P Renfroe Elementary 2100 Main Street Ashland, KY	Boyd Education	Phone: 606-325-3221	
Ashland Community Kitchen 1337 Winchester Avenue P.O. Box 1743 Ashland, KY 41105 Ms. Julie Maggard	Boyd Food	Phone: 606-325-8144 FAX: 606-324-3533	
Cannonsburg Trinity United Methodist Church Food Pantry	Boyd Food	Phone: 606-928-0241	
Patch Project 12307 Midland Trail Rd. Ashland, KY 41102	Boyd Food	Phone: 606-928-7105	
Presbyterian Ministries	Boyd Food	Phone: 606-324-5802	
Sparrow's Nook	Boyd Food	Phone: 606-324-5652	
Alcoholics' Anonymous (AA)	Boyd Health	Phone: 606-329-0633	
American Heart Association 1544 Winchester Avenue, Suite 805 Ashland, KY 41101 Ms. Sarah Gabbard	Boyd Health	Phone: 606-325-2040 FAX: 606-329-2643	
Ashland - Boyd County Health Department 2916 Holt Street P.O. Box 4180 Ashland, KY 41105	Boyd Health	Phone: 606-324-7184 FAX: 606-324-7213	**Enviromental Services, sewer permits, restaurant inspections, etc.

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Ashland - Boyd County Health Department			
2924 Holt Street P.O. Box 4069 Ashland, KY 41105	Boyd Health	Phone: 606-329-9444 FAX: 606-324-5423	**Administrative Offices
Ashland - Boyd County Health Department			
2916 Holt Street P.O. Box 4180 Ashland, KY 41105	Boyd Health	Phone: 606-324-7181 FAX: 606-324-2434	**Clinic, WIC, Records, Etc.
Ashland Children's Clinic			
700 13th Street Ashland, KY 41101	Boyd Health	Phone: 606-329-0204	
Ashland Community Medical Equipment			
2200 Winchester Avenue Ashland, KY 41101	Boyd Health	Phone: 606-324-1101	
Ashland Petroleum Co. Ambulance Service			
8023 Crider Drive Catlettsburg, KY 41129	Boyd Health	Phone: 606-921-6281	
Bellefonte Outreach			
12470 US Rt. 60 Ashland, KY 41102	Boyd Health	Phone: 606-928-1881 FAX: 606-928-1776	
Boyd County Emergency Ambulance Service			
2758 Greenup Avenue Ashland, KY 41101	Boyd Health	Phone: 606-325-9702	
Bureau for the Blind			
1405 Greenup Ave., Suite 238 Ashland, KY 41101	Boyd Health	Phone: 606-920-2000	
Catlettsburg Family Care Center			
4004 Louisa Road Catlettsburg, KY 41129	Boyd Health	Phone: 606-739-5122	
Comm. For Children with Special Healthcare Needs			
	Boyd Health	Phone: 606-920-2117	
Community Hospice			
1538 Central Ave. Ashland, KY 41101 Ms. Susan Hunt	Boyd Health	Phone: 606-329-1890 FAX: 606-329-0018	
Family Home Health Care Inc.			
1529 Greenup Avenue, Suite 3 Ashland, KY 41101	Boyd Health	Phone: 606-324-2491	
First Steps - Boyd Co.			
Ashland, KY 41101	Boyd Health	Phone: 606-920-2117	
Geiger Speech & Hearing Center			
1505 Carter Ave. Ashland, KY 41101	Boyd Health	Phone: 606-324-0465	
Hope's Place			
P.O. Box 2288 Ashland, KY 41105 Ms. Becky Combs	Boyd Health	Phone: 606-325-4737 FAX: 606-329-1590	

Resource Directory FIVCO Region

Address Contact:	County Category	Telephone FAX	Comments
Inco Alloys International Ambulance Service			
29500 Mayo Trail Rd. Catlettsburg, KY 41129	Boyd Health	Phone: 606-739-5122	
Kentucky Association Of People Living With AIDS			
P.O. Box 1713 Ashland, KY 41105	Boyd Health	Phone: 606-324-9865	
Kentucky Commission of For Children With Special Health Care needs			
P.O. Box 1561 Ashland, KY 41105	Boyd Health	Phone: 606-650-1329	
King's Daughters Family Care Center			
4004 Louisa Road Catlettsburg, KY 41139	Boyd Health	Phone: 606-739-6095 FAX: 606-739-8252	
King's Daughters Health Park			
US Rt. 60 Ashland, KY	Boyd Health	Phone: 606-327-6301	
KY Physician's Care			
	Boyd Health	Phone: 606-920-2013	for Dr and Rx
March of Dimes			
1401 Winchester Ave, Suite 46 Ashland, KY 41101 Ms. Susan Daniels	Boyd Health	Phone: 606-329-0703 FAX: 606-325-9419	
Medical Transport Service			
2431 Greenup Avenue Ashland, KY 41101	Boyd Health	Phone: 606-324-3286	
Medical Transportation MTS			
1945 Greenup Avenue Ashland, KY 41101	Boyd Health	Phone: 606-324-3286	
Our Lady Of Bellefonte Hospital			
St. Christopher Drive Ashland, KY 41101	Boyd Health	Phone: 606-833-2273	
Pathways - Alcohol / Drug Treatment			
P.O. Box 790 Ashland, KY 41105	Boyd Health	Phone: 606-324-1141	24 hour crisis hotline : 1-800-562-8909
PSO Caregivers c/o Polio Survivors Organization			
Ashland, KY 41105	Boyd Health	Phone: 606-834-0107	
Tri-State Pediatrics PSC			
900 Saint Christopher Drive Ashland, KY 41101	Boyd Health	Phone: 606-920-2024	
Two Hearts Pregnancy Care Center			
1926 Carter Avenue Ashland, KY 41101	Boyd Health	Phone: 606-325-7654	
Ashland Police Dept.			
1700 Greenup Ave. Ashland, KY 41101	Boyd Law Enforcement	Phone: 606-327-2079	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Bellefonte Police Dept.			
115 Lycan Rd. Ashland, KY 41101	Boyd Law Enforcement	Phone: 606-325-0608**	**administrative calls, all other calls --911
Boyd County Sheriff's Office			
Boyd County Courthouse Catlettsburg, KY 41129	Boyd Law Enforcement	Phone: 606-739-5135	
Catlettsburg Police Dept.			
2600 Broadway P.O. Box 533 Catlettsburg, KY 41129	Boyd Law Enforcement	Phone: 606-739-5126	
KY State Police Post No. 14			
5975 State Rt. 60 Ashland, KY 41101	Boyd Law Enforcement	Phone: 606-928-6421	
4-H Boyd			
2420 Center Street Catlettsburg, KY 41129	Boyd Misc.	Phone: 606-739-5184	
American Cancer Society			
4338 13th Street Ashland, KY 41101	Boyd Misc.	Phone: 606-324-1819	
American Red Cross - Boyd County			
207 15th 4th Floor P.O. Box 1181 Ashland, KY 41105 Mr. Don Maxwell	Boyd Misc.	Phone: 606-325-1626 FAX: 606-329-1507	
Ashland Active Day Center			
6938 U.S. Highway 60 Ashland, KY 41101	Boyd Misc.	Phone: 606-928-8119	
Ashland Youth Services Center			
Ashland, KY 41101 Verity Middle School	Boyd Misc.	Phone: 606-327-2794	
Big Brothers Big Sisters of the Tri-State			
1401 Winchester Avenue Suite 43 Ashland, KY 41101	Boyd Misc. ashland@bbbstristate.org	Phone: 606-329-8799 FAX: 606-329-8799	
Boyd Co. Senior Center			
P.O. Box 324 Ashland, KY 41105	Boyd Misc.	Phone: 606-324-7323	
CAReS			
2266 Winchester Ave P.O. Box 1503 Ashland, KY 41105	Boyd Misc.	Phone: 606-324-2949 FAX: 606-324-6729	
Crises Clothes Closet			
4900 Blackburn Ave. Ashland, KY 41101 Crum Chapel Annex	Boyd Misc.	Phone: 606-324-3993	
Evenstart			
1420 Central Ave. P.O. Box 3000 Ashland, KY 41101	Boyd Misc.	Phone: 606-327-2706	Parenting skills

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Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Federated Charities			
328 19th Street Ashland, KY 41101	Boyd Misc.	Phone: 606-324-5400	
FEMA - Boyd County			
	Boyd Misc.	Phone: 606-329-2191	
FIVCO ADD			
3000 Louisa Street Catlettsburg, KY 41129	Boyd Misc.	Phone: 606-739-5191	**area economical development, small business loans, etc. www.fivco.rog
FIVCO Area Agency on Aging			
3000 Louisa St. Catlettsburg, KY 41129	Boyd Misc.	Phone: 606-739-7191	**Meals on Wheels, health / wellness programs, transportation for the elderly, etc.
Carol Chapman			
Friends of Children			
P.O. Box 1128 Ashland, KY 41105	Boyd Misc.	Phone: 606-324-2357	
Greyhound Bus			
Ashland, KY 41101	Boyd Misc.	Phone: 606-325-4771	
Highlands Museum and Discover Center			
1620 Winchester Ave. Ashland, KY	Boyd Misc.	Phone: 606-329-8888	The museum offers youth camps in the summer as well as other youth oriented activities.
Hillcrest - Bruce Mission			
1819 Ellose Street Ashland, KY 41101	Boyd Misc.	Phone: 606-324-5723	
I Care			
1212 Bath Ave. 4th Floor Ashland Tower Ashland, KY 41101 Tammy Spangler	Boyd Misc.	Phone: 606-920-9402	Help With Rx Drugs
Kentucky Homeplace			
	Boyd Misc.	Phone: 606-931-0765	Help With Rx Drugs
Northeast KY Development Council			
1844 Carter Ave. Ashland, KY 41101	Boyd Misc.	Phone: 606-324-8617	**LIHeap, weatherization, etc.
People Helping People			
	Boyd Misc.	Phone: 606-928-4646	
Rape Victim Services Program (Pathways)			
201 22nd Street Ashland, KY 41105	Boyd Misc.	Phone: 606-324-1141 FAX: 606-325-8606	toll free# 800/562-8909
Rose Society			
830 St. Rt. 176 Ashland, KY 41102	Boyd Misc.	Phone: 606-928-7135	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Social Security Office			
4105 Greenup Ave. Ashland, KY 41101	Boyd Misc.	Phone: 606-324-0516	
The River Cities Community Health Coalition: aka: Med Connex			
	Boyd Misc.	Phone: 606-920-9931	This is another organization that offers pharmaceutical assistance with prescription drugs.
United Way of Boyd and Greenup			
1536 Winchester Ave., Suite 14 P.O. Box 2285 Ashland, KY 41105 Mr. Steve Towler	Boyd Misc.	Phone: 606-325-1810 FAX: 606-325-8787	
Westwood Boys / Girls Club			
P.O. Box 1324 Ashland, KY 41105	Boyd Misc.	Phone: 606-325-2624	
Yellow Cab			
Ashland, KY 41101	Boyd Misc.	Phone: 606-324-4134	
YMCA			
3232 Old 13th Street Ashland, KY	Boyd Misc.	Phone: 606-324-6191	This "Y" offers youth summer camps, scholarships and other programs for youth.
Youth as Resources (YAR)			
3232 13th Street Ashland, KY 41102	Boyd Misc.	Phone: 606-324-6191	
Youth Council, Vol. Ser.			
12307 Midland Trail Ashland, KY 41102	Boyd Misc.	Phone: 606-928-7105	
Youth Development Corp. of America			
1926 Carter Ave. Ashland, KY 41101	Boyd Misc.	Phone: 606-324-4707	
American Legion			
	Boyd Shelter	Phone: 606-739-6598	Utilities Help
Ashland Housing Authority			
Ashland, KY 41101	Boyd Shelter	Phone: 606-325-7112	
Bruce Apartments			
Ashland,	Boyd Shelter	Phone: 606-325-1102	
Cardinal Management			
P.O. Box 1699 Ashland, KY 41105	Boyd Shelter	Phone: 606-329-0797	
Castle Apartments			
	Boyd Shelter	Phone: 606-324-4607	
Catlettsburg Fire Fighters			
	Boyd Shelter	Phone: 606-739-4381	Utilities Help

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Catlettsburg Housing	Boyd Shelter	Phone: 606-739-6851	
City of Ashland Community Development Agency P.O. Box 1839 Ashland, KY 41105	Boyd Shelter	Phone: 606-327-2030	
Creek Bridge Apartments 3100 Roberts Drive Ashland, KY 41101	Boyd Shelter	Phone: 606-325-2522	
Debord Terrace 901 Kilgore Drive Ashland, KY 41101	Boyd Shelter	Phone: 606-324-9177	
Forest Heights	Boyd Shelter	Phone: 606-739-6887	
Gla-Low Apartments 1200 Stella Drive Ashland, KY 41101	Boyd Shelter	Phone: 606-329-9725	
Grandview Manor / Housing Authority Housing 210 24th Street Catlettsburg, KY 41129	Boyd Shelter	Phone: 606-739-6851	
Habitat for Humanity P.O. Box 1806 Ashland, KY 41105	Boyd Shelter	Phone: 606-324-1325	
HEAP 1844 Carter Avenue Ashland, KY 41101	Boyd Shelter	Phone: 606-324-8617	
Hillcrest Apartments 215 Carl Perkins Drive Ashland, KY 41101	Boyd Shelter	Phone: 606-325-2177	
HUD - Boyd Co. 1436 Greenup Ave. Ashland, KY 41101	Boyd Shelter	Phone: 606-327-5456	
Lawrence County Housing Authority 200 Gene Wilson Blvd. Louisa, KY 41102	Boyd Shelter	Phone: 606-325-2522	
Safe Harbor of Northeast KY P.O. Box 2163 Ashland, KY 41105 Ms. Ann Perkins	Boyd Shelter	Phone: 606-329-9304 FAX: 606-324-6855	Toll Free # 800-926-2150
Salvation Army Homeless Shelter	Boyd Shelter	Phone: 606-324-5751	
Scope Towers 3131 Winchester Ave. Ashland, KY 41101	Boyd Shelter	Phone: 606-325-7112	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Shelter of Hope			
2944 Winchester Ave. Ashland, KY 41101	Boyd Shelter	Phone: 606-324-6700	
Unity Square			
509 9th Street Ashland, KY 41101	Boyd Shelter	Phone: 606-329-2187	
Boyd County Child Care Assistance Program			
1539 Greenup Ave., Suite 201 Ashland, KY 41101 Genea Rice	Boyd State Agency	Phone: 606-920-2049	
Cabinet for Health & Family Services			
1539 Greenup Ave., Suite 401 Ashland, KY 41101	Boyd State Agency	Phone: 606-920-2007 FAX: 606-920-2045	Regional Office for Family Support, Protection & Permanency & Child Support
FIVCO Regional Office			
Family Support			
1539 Greenup Ave., Suite 201 P.O. Box 750 Ashland, KY 41105	Boyd State Agency	Phone: 606-920-2013 FAX: 606-920-2082	Food Stamps, Medical Assistance, K-TAP, Child Care
Protection & Permanency			
1539 Greenup Ave., Suite 301 P.O. Box 2589 Ashland, KY 41105	Boyd State Agency	Phone: 606-920-2032 FAX: 606-920-2033	Child Protection/ Adult Protection
Carter County Child Support			
100 E. Main Street Grayson, KY 41143	Carter Child Support	Phone: 606-474-8989 FAX: 606-474-0137	Contracting Official's Office
Carter Co. Family Court Judge			
300 W. Main Street, 2nd Floor Grayson, KY 41143	Carter Court System	Phone: 606-475-1801	
Carter County Attorney			
300 W. Main St., Room 218 Grayson, KY 41143	Carter Court System	Phone: 606-474-5081 FAX: 606-474-0235	
Carter County Circuit Court			
P.O. Box 456 West Liberty, KY 41472	Carter Court System	Phone: 606-474-5191	
Carter County Commonwealth Attorney			
Hunter St. P.O. Box 128 Sandy Hook, KY 41171	Carter Court System	Phone: 606-738-5494 FAX: 606-738-5492	
Carter County Courthouse			
300 West Main Street Grayson, KY 41143	Carter Court System	Phone: 606-474-5366	
Carter County District Court			
P.O. Box 216 West Liberty, KY 41472	Carter Court System	Phone: 606-474-6572	
Circuit Court Clerk - Carter County			
300 W. Main Street, Rm 308 Grayson, KY 41143	Carter Court System	Phone: 606-474-5191 FAX: 606-474-8826	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Victim's Advocate			
268 Court Street P.O. Box 550 West Liberty, KY 41472	Carter Court System	Phone: 606-738-5494	
ABC Child Care and Learning Center			
124 Whitt St. Olive Hill, KY 41164	Carter Education	Phone: 606-286-4539	
Bethany House			
Woodside Olive Hill, KY 41164	Carter Education	Phone: 606-286-5045	
Carter County School Systems			
228 S. Carole Malone Blvd. Grayson, KY 41143 Larry Prichard, Superintendent	Carter Education	Phone: 606-474-6696 FAX: 606-474-6125 username@carter.k12.ky.us	
Carter County Vocational Schools			
15 Grahn Rd. Olive Hill, KY 41164 Harold K. Walker, Principal	Carter Education	Phone: 606-286-4022 FAX: 606-286-6333	
Carter Elementary School			
12594 St. Hwy 2 P.O. Box 127 Olive Hill, KY 41164 Ronald L. Morgan, Principal	Carter Education	Phone: 606-474-6121 FAX: 606-474-2044	
East Carter Co. Adult Ed. Center			
3547 State Highway 773 Hitchins, KY 41146	Carter Education	Phone: 606-474-9375	
East Carter High School			
405 Hitchins Rd. Grayson, KY 41143 Ada Steele, Principal	Carter Education	Phone: 606-474-5714 FAX: 606-474-9200	
East Carter Middle School			
1 Spirit Lane Grayson, KY 41143 Ruth Fielding, Principal	Carter Education	Phone: 606-474-5156 FAX: 606-474-4027	
Grayson Headstart			
	Carter Education	Phone: 606-474-5292	
Heritage Elementary School			
4863 S. State Hwy 1 P.O. Box 100 Hitchens, KY 41146 Steven McDavid, Principal	Carter Education	Phone: 606-474-5784 FAX: 606-474-2025	
Kentucky Christian College			
100 Academic Parkway Grayson, KY 41143	Carter Education	Phone: 606-474-3000	
Olive Hill Adult Learning Center			
	Carter Education	Phone: 606-286-4688	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Olive Hill Elementary School			
825 E. Tom T. Hall Blvd. P.O. Box 540 Olive Hill, KY 41164 William Burke, Principal	Carter Education	Phone: 606-286-5385 FAX: 606-286-5982	
Olive Hill Headstart			
	Carter Education	Phone: 606-286-5711	
Prichard Elementary School			
401 E. Main Street Grayson, KY 41143 Jennifer McGlone, Principal	Carter Education	Phone: 606-474-8815 FAX: 606-474-8557	
Star Elementary School			
8429 E. US Hwy 60 P.O. Box 485 Rush, KY 41168 Charles Baker, Principal	Carter Education	Phone: 606-474-5756 FAX: 606-474-9595	
Upper Tygart Elementary School			
21039 W. US Hwy 60 Olive Hill, KY 41164 Timothy Johnson, Principal	Carter Education	Phone: 606-286-2110 FAX: 606-286-8193	
West Carter County High School			
365 W. Carter Drive Olive Hill, KY 41164 Jim Webb, Principal	Carter Education	Phone: 606-286-2481 FAX: 606-286-8026	
West Carter Middle School			
150 Warrior Dr. P.O. Box 1510 Olive Hill, KY 41164 Phillip Barker, Principal	Carter Education	Phone: 606-286-5354 FAX: 606-286-8556	
Bellefonte Home Health Care Agency			
710 N Carol Malone Blvd. Grayson, KY 41143	Carter Health	Phone: 606-474-4112	
Community Presence			
1758 E. Midland Trail Grayson, KY 41143 Ted Griffith, Linette Ratliff & Kathy Wilson	Carter Health	Phone: 606-475-9122	
Little Sandy District Health Department			
P.O. Box 909 Grayson, KY 41143	Carter Health	Phone: 606-474-4115	**Enviromental Services, Etc.
Little Sandy District Health Dept. / West Carter Co.			
P.O. Box 728 Olive Hill, KY 41164	Carter Health	Phone: 606-286-6000	
Little Sandy District Health Dept. Carter Co.			
P.O. Box 919 Grayson, KY 41143	Carter Health	Phone: 606-474-5100	**Clinic, WIC, etc.
Pathways			
840 Interstate Drive Grayson, KY 41143	Carter Health	Phone: 606-474-5151	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Carter County Sheriffs Office			
Carter County Courthouse Grayson, KY 41143	Carter Law Enforcement	Phone: 606-474-5616	
Grayson Police Dept.			
302 E. Main Street Grayson, KY 41143	Carter Law Enforcement	Phone: 606-474-6651	
Olive Hill Police Dept.			
Roger Patton Drive P.O. Box 1660 Olive Hill, KY 41164	Carter Law Enforcement	Phone: 606-286-2551	
FRYSC West Carter Middle & High Schools			
P.O. Box 1000 Olive Hill, KY 41164	Carter Misc	Phone: 606-286-8100 or 8095	
Appalachian Mountain Outreach			
	Carter Misc.	Phone: 606-475-9654	
Child Care Resources and Referral			
539 Hitchins Ave. Olive Hill, KY 41164	Carter Misc.	Phone: 606-286-4443	
FEMA - Carter County			
	Carter Misc.	Phone: 606-474-5753	
FRYSC Carter Co. / Upper Tygart Elementary			
Rt. 4 Box 440 Olive Hill, KY 41164	Carter Misc.	Phone: 606-474-0797 or 286-8498	
FRYSC East Carter Middle & High Schools			
P.O. Box 965 Grayson, KY 41164	Carter Misc.	Phone: 606-474-8821 or 8820	
FRYSC Heritage / Star Elementary			
P.O. Box 130 Hitchins, KY 41146	Carter Misc.	Phone: 606-474-8003 or 8005	
FRYSC Olive Hill Elementary			
P.O. Box 540 Olive Hill, KY 41164	Carter Misc.	Phone: 606-286-6057	
FRYSC Prichard Elementary			
P.O. Box 892 Grayson, KY 41143	Carter Misc.	Phone: 606-474-7680	
Good Samaritans			
551 East Main Street Grayson, KY 41143	Carter Misc.	Phone: 606-474-6963	
Grahn Community Center			
	Carter Misc.	Phone: 606-286-0177	
Growing for Carter County			
	Carter Misc.	Phone: 606-474-7415	

Resource Directory

FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Salvation Army (Grayson Unit)			
	Carter Misc.	Phone: 606-474-8821	
YMCA Daycare			
Grayson, KY	Carter Misc.	Phone: 606-474-3490	
Habitat for Humanity			
P.O. Box 336 Grayson, KY 41143	Carter Shelter	Phone: 606-474-5396 FAX: 606-474-5396	
HUD--Carter Co.			
	Carter Shelter	Phone: 606-474-6638	
Logan Trace Apartments			
	Carter Shelter	Phone: 606-474-4633	
River Run Apartments			
	Carter Shelter	Phone: 606-474-4455	
Safe Harbor Outreach / Carter Co.			
One Fraley-Miller Plaza Grayson, KY 41143	Carter Shelter	Phone: 606-474-6627	
Department of Juvenile Justice			
P.O. Box 365 Grayson, KY 41143	Carter State Agency	Phone: 606-475-9604 FAX: 606-475-3455	
Family Support			
211 West Main Street. P.O. Box 910 Grayson, KY 41143	Carter State Agency	Phone: 606-474-5103 FAX: 606-474-2898	Food Stamps, Medical Assistance, K-TAP, Child Care
Protection & Permanency			
211 West Main Street P.O. Box 547 Grayson, KY 41143	Carter State Agency	Phone: 606-474-6627 FAX: 606-474-2898	Child / Adult Protection
Elliott County Child Support			
P.O. Box 796 Sandy Hook, KY 41171	Elliott Child Support	Phone: 606-738-6046 FAX: 606-738-4486	Contracting Official's Office
Circuit Court Clerk - Elliott County			
P.O. Box 788 Sandy Hook, KY 41171	Elliott Court System	Phone: 606-738-5238 FAX: 606-738-6962	
Elliott Co. Attorney			
113 Main Street, Ste. B P.O. Box 796 Sandy Hook, KY 41171	Elliott Court System	Phone: 606-738-5213 FAX: 606-738-4486	
Elliott Co. Commonwealth Attorney			
Hunter St. P.O. Box 128 Sandy Hook, KY 41171	Elliott Court System	Phone: 606-738-5494 FAX: 606-738-5492	
Elliott County Courthouse			
P.O. Box 710 Sandy Hook, KY 41171	Elliott Court System	Phone: 606-738-5821 FAX: 606-738-4509	

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Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Commonwealth Educational Opportunity Center			
	Elliott Education	Phone: 800-333-3621	
Community Education			
	Elliott Education	Phone: 606-738-8104	
Elliott Co. Adult Education			
	Elliott Education	Phone: 606-738-5733	
Elliott Co. Literacy			
	Elliott Education	Phone: 606-738-5796	
Elliott County Adult Education			
P.O. Box 174 Elliott, KY 41171	Elliott Education	Phone: 606-738-5733	
Elliott County High School			
Main Street P.O. Box 687 Sandy Hook, KY 41171 Larry Salyer, Principal	Elliott Education	Phone: 606-738-8052 FAX: 606-738-8000	
Elliott County School System			
Main Street, Courthouse Square P.O. Box 767 Sandy Hook, KY 41171 Eugene Binion, Superintendent	Elliott Education	Phone: 606-738-8002 FAX: 606-738-8050	
Family Education			
	Elliott Education	Phone: 606-738-5733	
Isonville Elementary School			
Route 32 P.O. Box 199 Isonville, KY 41149 Felicia Dickerson, Principal	Elliott Education	Phone: 606-738-8152 FAX: 606-738-8150	
Lakeside Elementary School			
Route 7 P.O. Box 749 Sandy Hook, KY 41171 Marisa Adkins, Principal	Elliott Education	Phone: 606-738-8202 FAX: 606-738-8249	
Northeast Headstart Cliffside Center			
RR1 Sandy Hook, KY 41171	Elliott Education	Phone: 606-738-6223	
Sandy Hook Elementary School			
Main Street P.O. Box 708 Sandy Hook, KY 41171 Vanessa Maggard, Principal	Elliott Education	Phone: 606-738-8402 FAX: 606-738-8450	
Elliott Co. Ambulance Service			
Hwy 7 & 32 Sandy Hook, KY 41171	Elliott Health	Phone: 606-738-6000	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Home Health Elliott Co.	Elliott Health	Phone: 606-738-5404	
Little Sandy District Health Dept. / Elliott Co. P.O. Box 762 Sandy Hook, KY 41171	Elliott Health	Phone: 606-738-2590	
Med Connex	Elliott Health	Phone: 606-738-4504	*Prescription Assistance
Pathways Rt #5 Box 800 Sandy Hook, KY 41171	Elliott Health	Phone: 606-738-6163	
KY State Police Post No. 8 1595 Flemingsburg Rd. Morehead, KY 40351	Elliott Law Enforcement	Phone: 606-784-4127	
Elliott Co. CEA - 4H	Elliott Misc.	Phone: 606-738-6400	
Elliott Co. Christian Community Center	Elliott Misc.	Phone: 606-738-4095	
Elliott Co. Disabilities Unlimited	Elliott Misc.	Phone: 800-998-8618	
FEMA - Elliott County	Elliott Misc.	Phone: 606-738-6000	
FRYSC - Elliott Co.	Elliott Misc.	Phone: 606-738-8277	
HANDS Program	Elliott Misc.	Phone: 606-738-5205	
Northeast KY Area Development Council P.O. Box 775 Sandy Hook, KY 41171	Elliott Misc.	Phone: 606-738-6577	
Sarah's Place Women's Resource Center Inc. P.O. Box 197 Sandy Hook, KY 41171	Elliott Misc.	Phone: 606-738-4270	
Youth Service Center - Elliott Co.	Elliott Misc.	Phone: 606-738-8377	
Elliott Manor Apts.	Elliott Shelter	Phone: 606-738-5559	
Frontier Housing	Elliott Shelter	Phone: 606-748-6362	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
HUD - Elliott Co.			
	Elliott Shelter	Phone: 606-738-5702	toll free: 800/404-4584
Northwood Apts.			
	Elliott Shelter	Phone: 606-738-9505	
US Rural Development			
	Elliott Shelter	Phone: 606-474-5185	
Family Support			
HC81 Box 328 Sandy Hook, KY 41171	Elliott State Agency	Phone: 606-738-5193 FAX: 606-738-5183	Food stamps, Medical Assistance, K-TAP
Protection & Permanency			
HC61 Box 265 Sandy Hook, KY 41171	Elliott State Agency	Phone: 606-738-5167 FAX: 606-738-5217	Child/Adult Protection
Greenup County Child Support			
P.O. Box 579 Greenup, KY 41144	Greenup Child Support	Phone: 606-473-1734 FAX: 606-473-1648	Contracting Official's Office
Circuit Court Clerk - Greenup County			
301 Main St. Greenup, KY 41144	Greenup Court System	Phone: 606-473-9869 FAX: 606-473-7388	
Greenup Co. Court Designated Worker			
Greenup, KY 41144	Greenup Court system	Phone: 606-473-5300	
Greenup County Circuit Court			
101 Harrison St. Greenup, KY 41144	Greenup Court System	Phone: 606-473-7165	
Greenup County Courthouse			
Main St., Room 102 Greenup, KY 41144	Greenup Court System	Phone: 606-473-6440	
Greenup District Court			
101 Harrison St. Greenup, KY 41144	Greenup Court System	Phone: 606-473-6339	
Argillite Elem. FRYSC			
	Greenup Education	Phone: 606-473-4508	
Argillite Elementary School			
HC60 Box 670 Argillite, KY 41121	Greenup Education	Phone: 606-473-7213 FAX: 606-473-5439	
Greenup Co. FRYSC			
	Greenup Education	Phone: 606-473-5488	
Greenup County Adult Career and GED Education Center			
U.S. RT 23 Applegate's Shopping Center Greenup, KY 41144	Greenup Education	Phone: 606-473-1091	
Greenup County Board Of Education			
8000 US 23 N Greenup, KY 41144	Greenup Education	Phone: 606-473-9819 FAX: 606-473-5710	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Greenup County High School 4011 Ohio River Rd. Greenup, KY 41144	Greenup Education	Phone: 606-473-9812 FAX: 606-473-7854	
Greysbranch FYRSC	Greenup Education	Phone: 606-473-5267	
Greysbranch Elementary School 4311 Ohio River Rd. Greenup, KY 41144	Greenup Education	Phone: 606-473-9653 FAX: 606-473-6645	
McKell Elem. FRYSC	Greenup Education	Phone: 606-932-9550	
McKell Elementary School Rt. 4 Box 325 South Shore, KY 41175	Greenup Education	Phone: 606-932-3383 FAX: 606-932-3438	
McKell Intermediate School Rt. 4 Box 247 South Shore, KY 41175	Greenup Education	Phone: 606-932-2699 FAX: 606-932-2547	
McKell Middle School Rt. 4 Box 245 South Shore, KY 41175	Greenup Education	Phone: 606-932-3221 FAX: 606-932-9844	
Raceland FRYSC	Greenup Education	Phone: 606-833-1104	
Russell FRYSC	Greenup Education	Phone: 606-833-8910	
Wurtland Elem. FRYSC	Greenup Education	Phone: 606-833-5483	
Wurtland Elementary School 611 East St. Wurtland, KY 41144	Greenup Education	Phone: 606-836-6987 FAX: 606-836-5375	
Wurtland Middle School 700 Center Ave. Wurtland, KY 41144	Greenup Education	Phone: 606-836-1023 FAX: 606-836-3939	
Country Kitchen Mead Memorial United Methodist Russell, KY 41169	Greenup Food	Phone: 606-836-6274	
Faith Christian Assembly 1500 Argillite Road Flatwoods, KY 41139	Greenup Food	Phone: 606-836-7238	
Greenup Co. Emerg. Medical Services 1404 Lexington Ave. Flatwoods, KY 41139	Greenup Health	Phone: 606-473-6998	
Greenup Co. High Drug Program 2903 Ohio River Rd. Greenup, KY 41144	Greenup Health	Phone: 606-473-6261	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Greenup County Health Dept. P.O. Box 377 Greenup, KY 41144	Greenup Health	Phone: 606-473-9838	
KDMC Home Health Service Applegate Shopping Center Greenup, KY 41144	Greenup Health	Phone: 606-473-9574	
Pathways, Inc. Sexual Assault & DV Program 1018 Walnut Street Greenup, KY 41144	Greenup Health	Phone: 606-473-7333	
Raceland High Drug Program 500 Ram Blvd. Raceland, KY 41169	Greenup Health	Phone: 606-833-5969	
Flatwoods Police Dept. 2513 Reed St. Flatwoods, KY 41139	Greenup Law Enforcement	Phone: 606-836-8180	
Greenup City Police Dept. 1005 Walnut Street Greenup, KY 41144	Greenup Law Enforcement	Phone: 606-473-6414	
Greenup County Sheriff's Office Greenup County Courthouse Greenup, KY 41144	Greenup Law Enforcement	Phone: 606-473-7037	
Raceland Police Dept. 711 Chinn Street Raceland, KY 41169	Greenup Law Enforcement	Phone: 606-836-4522	
Russell City Police Dept. P.O. Box 394 Greenup, KY 41144	Greenup Law Enforcement	Phone: 606-836-3822	
South Shore City Police Dept. 106 Narco Dr. South Shore, KY 41175	Greenup Law Enforcement	Phone: 606-932-3311	
Worthington City Police Dept. 512 Ferry Street P.O. Box 366 Worthington, KY 41183	Greenup Law Enforcement	Phone: 606-836-6144	
Wurtland City Police Dept. 500 Wurtland Ave. Wurtland, KY 41144	Greenup Law Enforcement	Phone: 606-836-6144	
4-H Greenup 226 West Main Street Greenup, KY 41144	Greenup Misc.	Phone: 606-473-9881	
American Red Cross 1869 Ashland Road, Unit #9 Greenup, KY 41144	Greenup Misc.	Phone: 606-473-9594	
FEMA - Greenup County	Greenup Misc.	Phone: 606-836-8189	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Greenup Co. Senior Center 504 Main Street Greenup, KY 41144	Greenup Misc.	Phone: 606-473-6244	
Helping Hands, Inc. 412 Main Street P.O. Box 633 Greenup, KY 41144	Greenup Misc.	Phone: 606-473-6916	
Kentucky Homeplace US 23 Greenup, KY 41144	Greenup Misc.	Phone: 606-473-6496	Help With Rx Drugs
Partners in Pride P.O. Box 222 Russell, KY 41169	Greenup Misc.	Phone: 606-836-5993	
Appalachian Foothills Housing 1214 Riverside Blvd. Wurtland, KY 41144 Ms. Diane Blankenship	Greenup Shelter	Phone: 606-836-0911 FAX: 606-836-0913	
HUD- Greenup Co. 1214 Riverside Blvd. Wurtland, KY 41144	Greenup Shelter	Phone: 606-836-0911	
Family Support 1103 Seaton Ave., US 23 P.O. Box 707 Greenup, KY 41144	Greenup State Agency	Phone: 606-473-7311 FAX: 606-473-9126	Food stamps, Medical Assistance, K-TAP, Child Care
Protection & Permanency 1103 Seaton Ave., US 23 P.O. Box 709 Greenup, KY 41144	Greenup State Agency	Phone: 606-473-7366 FAX: 606-473-3306	Child/Adult Protection
Child Support Enforcement Hotline	Hotline Child Support	Phone: 800-248-1163	
DV Offender Treatment Provider 1528 S. Sixth St. Ironton, OH 45638	Hotline Court System	Phone: 740-532-6673	
Northern KY Legal Aid Society, Inc. 320 E. Main St. P.O. Box 1040 Morehead, KY 40351	Hotline Court system nekls@mis.net	Phone: 606-784-8921 FAX: 606-783-1342	Toll free # for clients: 800/274-5863
Community Action Organization 305 N 5th Street Ironton, OH 45638	Hotline Education	Phone: 740-532-3534	
Disability Council of Eastern Kentucky 140 Head Of Pickle Frk Staffordsville, KY 41256	Hotline Education	Phone: 606-297-3695	
GED on TV 701 Ginger Hall Morehead, KY 40351	Hotline Education	Phone: 800-538-4433	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Morehead State University Adult Learning Center			
316 E Main Street Morehead, KY 40351	Hotline Education	Phone: 606-783-2871	
Northeast Headstart			
	Hotline Education	Phone: 800-817-4443	
Commodities Hotline			
	Hotline Food	Phone: 606-739-6007	For the FIVCO Region area.
Commodity Program Info.			
	Hotline Food	Phone: 502-564-2824	
WIC (Women, Infants, Children)			
	Hotline Food	Phone: 800-462-6122	
Administration on Aging			
61 Forsyth Street SW, Suite 5M69 Atlanta, GA 30303 Percy Divine	Hotline Health	Phone: 404-562-7600 FAX: 404-562-7598	
American Council for the Blind			
	Hotline Health	Phone: 800-424-8666	
American Diabetes Association			
	Hotline Health	Phone: 800-232-3472	
Diabetic Eyes			
	Hotline Health	Phone: 800-222-3937	
Drug Abuse Prevention			
	Hotline Health	Phone: 800-638-2045	
Drug Info Service			
	Hotline Health	Phone: 800-432-9337	
Eating Disorders			
	Hotline Health	Phone: 800-227-4785	
Fort Gay Clinic			
	Hotline Health	Phone: 304-648-5544	Accepts KY Medical Card
Healthnet Aeromedical Service			
1340 Hall Greer Blvd. Huntington, WV 25701	Hotline Health	Phone: 304-526-2332	
Ironton Family Care			
	Hotline Health	Phone: 740-532-2282	(sliding scale fees)

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Ironton Hills (OB-GYN)	Hotline Health	Phone: 740-532-1188	(sliding scale fee)
KY Commission For Children With Special Health Care Needs 5000 KY Route 321 Prestonsburg, KY 41653	Hotline Health	Phone: 606-886-1264	
KY Dept for the Blind	Hotline Health	Phone: 606-920-2000	
KY Lyon's Eye Research	Hotline Health	Phone: 502-583-0564	
KY Physician's Access / Referrals	Hotline Health	Phone: 800-633-8100	DR., Dental and Rx
Lyon's Club - Louisville	Hotline Health	Phone: 502-583-0564	
MedConnex Pharmacy Program 8129 Hayport Road, Suite B Wheelersburg, OH 45694	Hotline Health	Phone: 800-960-6337	Help with Prescriptions
Medicaid or Kenpac Complaints	Hotline Health	Phone: 800-635-2570	
National Eye Care	Hotline Health	Phone: 800-633-8100	age 65 and over
Nurse Help Line	Hotline Health	Phone: 800-424-8666	
Nursing Home Ombudsman	Hotline Health	Phone: 800-372-2973	
Office of Women's Physical and Mental Health	Hotline Health	Phone: 800-994-9662	
Pfizer's Share Card Program	Hotline Health	Phone: 800-717-6005	Help with Prescriptions
Poison Control Crisis Line	Hotline Health	Phone: 800-722-5725	
Salvation Army	Hotline Health	Phone: 800-635-3937	Exam & Glasses-One Time Only
Univ. OB-GYN for Cabell Huntington Hosp.	Hotline Health	Phone: 304-526-2000	

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Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Valley Health Care	Hotline Health	Phone: 304-535-0572	General Practice and Peds.
Women's Place	Hotline Health	Phone: 304-697-2014	*3 months proof of income required.
ABA Center on Children and the Law 740 15th Street, NW Washington, DC 20005	Hotline Misc.	Phone: 202-662-1720 FAX: 202-662-1755	
Adult Abuse	Hotline Misc.	Phone: 800-372-2973	
AIDS Hotline	Hotline Misc.	Phone: 800-342-2438	
Air Pollution Index	Hotline Misc.	Phone: 800-247-4659	
Alcoholic AM Council	Hotline Misc.	Phone: 800-ALCOHOL	
AL-NON	Hotline Misc.	Phone: 800-356-9996	
American Cancer Society	Hotline Misc.	Phone: 800-227-2345	
Attorney General's Victims Advocacy Division 1024 Capital Center Drive, Suite 200 Frankfort, KY 40601	Hotline Misc.	Phone: 800-372-2551	
Better Business Bureau	Hotline Misc.	Phone: 800-866-6668	
Big Sandy Family Abuse Prestonsburg, KY	Hotline Misc.	Phone: 800-649-6605	
Center for Women and Families 226 West Breckinridge Street P.O. Box 2048 Louisville, KY 40201	Hotline Misc.	Phone: 502-581-7200 FAX: 502-581-7204	
Child and Adult Abuse Hotline	Hotline Misc.	Phone: 800-752-6200	
Child Find Hotline	Hotline Misc.	Phone: 800-426-5678	Parents reporting lost children.

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Child Find of America	Hotline Misc.	Phone: 800-292-9688	For Victims and Children trying to escape DV.
Child Help USA	Hotline Misc.	Phone: 800-422-4453	For Victims, Offenders and Parents.
Cocaine Hotline	Hotline Misc.	Phone: 800-COCAINE	
Covenant House Helpline	Hotline Misc.	Phone: 800-999-9999	For Problem Teens and Runaways
Crisis Line for Parents	Hotline Misc.	Phone: 800-432-9251	
Disabled American Veterans	Hotline Misc.	Phone: 859-441-7300	
Eastern KY AIDS Project	Hotline Misc.	Phone: 606-324-4487	
Faith Trust Institute 2400 N 45th Street #10 Seattle, WA 98103	Hotline Misc. info@faithtrustinstitute.org	Phone: 206-634-1903 FAX: 206-634-0115	Sexual & Domestic Violence
Family Life Abuse Mt. Vernon, KY	Hotline Misc.	Phone: 800-755-5348	
Goodwill Industries of KYOWVA 1005 Virginia Avenue P.O. Box 7365 Huntington, WV 25776 Ms. Kimberly Lewis	Hotline Misc.	Phone: 304-525-7034 FAX: 304-525-7038	
Homosexual Hotline	Hotline Misc.	Phone: 800-253-3000	
KY Child Abuse	Hotline Misc.	Phone: 800-562-8909	
KY Domestic Violence Association	Hotline Misc.	Phone: 800-799-7233	
KY Goodwill Donation Centers	Hotline Misc.	Phone: 800-889-8775	
KY Taxpayers Service Center	Hotline Misc.	Phone: 606-920-3037	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Long Term Care Abuse Hot Line	Hotline Misc.	Phone: 800-752-6200	
Men Stopping Violence 1020 DeCalb Ave., Suite 25 Atlanta, GA 30307	Hotline Misc. msv@menstoppingvoilence.org	Phone: 404-688-1376 FAX: 404-688-4012	
Missing Children Hotline	Hotline Misc.	Phone: 800-843-5678	
Nat. Latino Alliance for DV P.O. Box 672 New York, NY 10035 Adelita Medina	Hotline Misc. amedina@dvalianza.org	Phone: 800-342-9908 FAX: 800-216-2404	
National Center for Missing and Exploited Children	Hotline Misc.	Phone: 800-843-5678	
National Coalition Against DV	Hotline Misc.	Phone: 303-839-1852	
National Cocaine Hotline	Hotline Misc.	Phone: 800-262-2463	
National DV Hotline	Hotline Misc.	Phone: 800-799-7233	
National Gay Task Force	Hotline Misc.	Phone: 800-331-2020	
National Organization for Victim Assistance 1730 Park Road NW Washington, DC 20010 John Stein	Hotline Misc.	Phone: 800-879-6682 FAX: 202-232-6682	
National Organization for Women (NOW)/ Legal Defense and Education Fund 395 Hudson St. New York, NY 10014	Hotline Misc.	Phone: 212-925-6635 FAX: 212-226-1066	
National Resource Center on DV	Hotline Misc.	Phone: 800-537-2238	
National Runaway Switchboard	Hotline Misc.	Phone: 800-621-4000	
National Sexual Violence Resource Center	Hotline Misc. www.nsvrc.org	Phone: 877-739-3895	
National Youth Crisis Hotline	Hotline Misc.	Phone: 800-448-4663	For Youth in Crisis.

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Office on Violence Against Women			
810 7th Street NW Washington, DC 20531	Hotline Misc.	Phone: 202-307-6026 FAX: 202-307-3911	
Ombudsman			
	Hotline Misc.	Phone: 800-372-2973	
Operation Lookout, National Center for Missing Youth			
	Hotline Misc.	Phone: 800-678-7335	For Child Emergencies and Sightings.
Parent Help Line			
	Hotline Misc.	Phone: 800-432-9251	
Prevent Child Abuse KY - Parent Helpline			
	Hotline Misc.	Phone: 800-432-9251	
Rape Hotline			
	Hotline Misc.	Phone: 800-422-1060	
Rape, Abuse and Incest National Network (RAINN)			
635-V Pennsylvania Ave. SE Washington, DC 20003	Hotline Misc. RAINNmail@aol.com	Phone: 800-656-4673	
Sex Offender Alert Line			
	Hotline Misc.	Phone: 866-564-5652	
Spouse Abuse Hotline			
	Hotline Misc.	Phone: 800-544-2022	
Stuttering Hotline			
	Hotline Misc.	Phone: 800-221-2483	
Terrorism Victim Hotline			
	Hotline Misc.	Phone: 800-331-0075	
US Dept. of Justice / Office for Victims of Crime			
810 7th Street NW Washington, DC 20531	Hotline Misc.		
Vital Statistics			
Frankfort, KY	Hotline Misc.	Phone: 502-564-4212	Copy of Birth or Death Certificates
Welfare Fraud (Attorney General)			
	Hotline Misc.	Phone: 800-372-2970	
Women's Crisis Center			
Maysville, KY	Hotline Misc.	Phone: 800-928-6708	

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Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Bethany House Spouse Abuse			
Somerset, KY	Hotline Shelter	Phone: 800-755-2017	
Domestic Violence Shelter-- Lawrence Co. Ohio			
	Hotline Shelter	Phone: 740-532-7111	
Domestic Violence Shelter-WVA			
	Hotline Shelter	Phone: 800-362-6513	
DOVES - DV Shelter			
Morehead, KY	Hotline Shelter	Phone: 800-221-4361	
Huntington City Mission			
	Hotline Shelter	Phone: 304-523-0293	
Ironton City Mission			
	Hotline Shelter	Phone: 614-532-0293	
Jericho House			
Charleston, WV	Hotline Shelter	Phone: 304-727-0179	For Women
Morehead Homeless Shelter			
	Hotline Shelter	Phone: 606-784-2668	
Southern Ohio Shelter			
Portsmouth, OH	Hotline Shelter	Phone: 800-570-1819	
Lawrence County Child Support			
P.O. Box 10 Louisa, KY 41230	Lawrence Child Support	Phone: 606-638-4426 FAX: 606-638-3544	Contracting Official's Office
DV Offender Treatment Provider			
1350 Gene Wilson Rd. Louisa, KY 41230 Christian Appalachian Project	Lawrence Court System	Phone: 606-638-1346	*Certified Court Ordered DV Offender Treatment Program
Lawrence Co. Circuit Court Clerk			
Lawrence County Courthouse P.O. Box 212 Louisa, KY 41230	Lawrence Court System	Phone: 606-638-4215 FAX: 606-638-0264	
Lawrence Co. Commonwealth Attorney			
704 Broadway, Suite B P.O. Box 596 Paintsville, KY 41240	Lawrence Court System	Phone: 606-789-4434 FAX: 606-789-3643	
Lawrence Co. Victim's Advocate			
P.O. Box 2172 Inez, KY 41224	Lawrence Court System	Phone: 606-638-3855 FAX: 606-298-7496	
Lawrence County Attorney			
122 South Main Cross Louisa, KY 41230	Lawrence Court System	Phone: 606-638-4351 FAX: 606-638-3437	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Lawrence County Circuit Court			
Courthouse, Suite 219 P.O. Box 1209 Paintsville, KY 41240	Lawrence Court System	Phone: 606-789-6861	
Lawrence County Courthouse			
122 South Main Cross Louisa, KY 41230	Lawrence Court System	Phone: 606-638-4102 FAX: 606-638-0638	
Lawrence County District Court			
Paintsville Courthouse P.O. Box 1247 Paintsville, KY 41240	Lawrence Court System	Phone: 606-789-8636	
Lawrence Family Court Judge			
P.O. Box 907 Paintsville, KY 41240	Lawrence Court System	Phone: 606-789-6701	
Blaine Elementary School			
HC 80 Box 120 Blaine, KY 41124 Vernon Hall, Principal	Lawrence Education	Phone: 606-652-3624 FAX: 606-652-3626	
Fallsburg Elementary School			
6869 Hwy. 3 Louisa, KY 41230 Phillip Allen, Principal	Lawrence Education	Phone: 606-686-2351 FAX: 606-686-2355	
Lawrence County Adult Career and GED Learning Center			
Powhatan Street Louisa, KY 41230	Lawrence Education	Phone: 606-638-0831	
Lawrence County Board Of Education			
120 Bulldog Lane P.O. Box 607 Louisa, KY 41230 Jeff May, Superintendent	Lawrence Education	Phone: 606-638-9671 FAX: 606-638-0128	
Lawrence County High School			
100 Bulldog Lane Louisa, KY 41230 Cassandra Webb, Principal	Lawrence Education	Phone: 606-638-9676 FAX: 606-638-3227	
Louisa Elementary School			
210 Boone St. Louisa, KY 41230 Sharon Parsons, Principal	Lawrence Education	Phone: 606-638-4726 FAX: 606-638-4725	
Louisa Middle School			
9 Bulldog Lane Louisa, KY 41230 Thomas Gibson, Principal	Lawrence Education	Phone: 606-638-4090 FAX: 606-638-4865	
Mother Goose Child Care Center			
	Lawrence Education	Phone: 606-638-3400	
Food Pantry			
	Lawrence Food	Phone: 606-638-4861	
Cornerstone Counseling Center			
	Lawrence Health	Phone: 606-638-0568	

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Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
FIVCO District Health Department			
1080 Meadowbrook Lane, Route 2 Louisa, KY 41230	Lawrence Health	Phone: 606-638-4389	
Hospice			
	Lawrence Health	Phone: 606-638-0144	
Lawrence Co. Health Dept.			
	Lawrence Health	Phone: 606-638-4389	
Lawrence Co. Home Health			
	Lawrence Health	Phone: 606-638-9409	
Pathways			
60 Professional Drive Louisa, KY 41230	Lawrence Health	Phone: 606-638-4332	
Louisa Police Dept.			
215 N. Main Cross St. Louisa, KY 41230	Lawrence Law Enforcement	Phone: 606-638-4058	
Adult Day Care			
	Lawrence Misc.	Phone: 606-638-1176	
CAP Elder Program			
	Lawrence Misc.	Phone: 606-638-1346	
Christian Appalachian Project			
	Lawrence Misc.	Phone: 606-638-1346	
FEMA - Lawrence County			
	Lawrence Misc.	Phone: 606-638-4851	
First Baptist Church of Louisa			
Pike Street Louisa, KY 41230	Lawrence Misc.	Phone: 606-638-3643	
Good Samaritan Center			
	Lawrence Misc.	Phone: 606-638-0134	
Kentucky Homeplace			
122 S. Main & Cross Street	Lawrence Misc.	Phone: 606-638-1079	This is an organization that primarily helps with prescription drugs. They work directly from pharm.
Lawrence Co. Senior Citizens			
	Lawrence Misc.	Phone: 606-638-9451	
St. Jude's Bargain Center			
	Lawrence Misc.	Phone: 606-638-0201	

Resource Directory FIVCO Region

Address Contact	County Category	Telephone FAX	Comments
Community Action (Heap)			
	Lawrence Shelter	Phone: 606-638-4067	
Family Support			
80 US Business Bypass North Louisa, KY 41230	Lawrence State Agency	Phone: 606-638-4526 FAX: 606-638-0796	Food stamps, Medical Assistance, K-TAP
Protection & Permanency			
76 US Business Bypass North P.O. Box 1103B Louisa, KY 41230	Lawrence State Agency	Phone: 606-638-4360 FAX: 606-638-9188	Child/Adult Protection

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RESOURCE DIRECTORY

Bath, Bracken, Fleming, Lewis, Mason
Menifee, Montgomery, Morgan, Robertson
and Rowan counties

RESOURCE DIRECTORY

Bath, Bracken, Fleming, Lewis, Mason, Menifee, Montgomery,

Morgan, Robertson and Rowan counties

Address/Contact	County	Telephone/Fax
Alcoholics Anonymous	All	1-800-467-8019
Arson Hotline	All	1-800-272-7766
Ask-A-Nurse Hotline	All	1-800-866-3444
Cancer Information Service	All	1-800-422-6237
Child Support Enforcement Hotline	All	1-800-248-1163
Community Mental Health Centers	All	1-800-928-8000
Crisis Line for Parents	All	1-800-432-9251
Emergency Management	All	1-800-255-2587
Fire/Emergency	All	911
HUD	All	1-800-955-2232
In-State Callers—Road Conditions	All	511
KY Missing Person Hotline	All	1-800-543-7723
KY Physician's Care Program	All	1-800-633-8100
KY Regional Poison Center	All	1-800-222-1222
KY State Child Abuse Hotline	All	1-800-752-6200
KY State Police (Morehead Post)	All	1-606-784-4127
KSP Emergency & DUI Hotline	All	1-800-222-5555
Marijuana and Drug Hotline	All	1-800-367-3847
Roads/Weather Information	All	1-866-737-3767
Suicide Prevention	All	1-800-273-TALK

ADULT AND HIGHER EDUCATION OPPORTUNITIES

Academy of Cosmetology (Maysville)	606-564-6767
Bath County Adult Education	606-674-2664
Bluegrass Beauty School (Morehead)	606-783-1030
Bracken County Adult Education	606-402-0024
Camargo Adult Learning Center	859-497-8740
Community and Adult Education (Mt. Sterling)	859-497-8732
Fleming County Adult Education	606-845-0954
Lewis County Adult Education	606-796-0245
Mason County Adult Education	606-783-9575
Mason County Schools Technology Assistance Center	606-564-3125
Maysville Community & Technical College	
Maysville Campus	606-759-7141
Rowan Campus	606-783-1538
Montgomery Extension	859-398-5959
Maysville Community & Technical College Culinary Arts	606-564-9992
Menifee County Adult Education	606-768-6384
Montgomery County Adult/Community Education	606-497-8732
Montgomery County Schools KY Tech Campus	606-783-1538
Morehead State University	606-783-2221
MSU at Mt. Sterling	866-870-0809
MSU at West Liberty	1-800-648-5371
Morgan County Adult Education	606-743-1599
Morgan County Schools ATC	606-743-8453

Robertson County Adult Education

606-724-2216

Rowan County Adult Education

606-783-2871

EMPLOYMENT SERVICES

Department for Employment Services

606-564-3347

Serving: Bracken, Fleming, Lewis, Mason, Robertson counties

Department for Employment Services

606-783-8525

Serving: Bath, Menifee, Montgomery, Morgan, Rowan counties

Adeco Staffing

859-498-1444

Kelly Services

606-759-4470

Nesco Service Company

606-563-0000

American Red Cross	Bath	606-674-2505
Bath County Ambulance Service	Bath	606-674-8158
Bath County Attorney	Bath	606-674-2454
Bath County Child Support	Bath	606-674-9624
Bath County Family Support	Bath	606-674-6344
Bath County Courthouse	Bath	606-674-6821
Bath County High School	Bath	606-674-6325
Bath County Middle School	Bath	606-674-8165
Bath County Protection & Permanency	Bath	606-674-6308
Bethel Elementary School	Bath	606-247-2621
Child Care Assistance	Bath	606-674-6344 ext 108
Court Designated Worker	Bath	606-674-6480
Cross Roads Elementary	Bath	606-674-2101
Fire Department (Owingsville)	Bath	606-674-2311
Fire Department (Sharpsburg)	Bath	606-247-2282
Frontier Housing	Bath	1-877-308-3837
Gateway District Health Department	Bath	606-674-6396
Good Shepherd	Bath	606-784-2858
HANDS Program	Bath	606-674-6396
Hillcrest Hall	Bath	859-498-6574

Housing Authority of Owingsville	Bath	606-674-6778
Owingsville Elementary School	Bath	606-674-2722
Owingsville Police Department	Bath	606-674-2341
Pathways	Bath	606-674-6690
Augusta Independent School	Bracken	606-756-2105
Bracken County Ambulance Service	Bracken	606-674-8158
Bracken County Attorney	Bracken	606-735-2905
Bracken County Child Support	Bracken	606-845-3066
Bracken Circuit Court	Bracken	606-735-3328
Bracken County Family Support	Bracken	606-735-2193
Bracken County Health Department	Bracken	606-735-2157
Bracken County Literacy Program	Bracken	606-735-3569
Bracken County High School	Bracken	606-735-3153
Bracken County Middle School	Bracken	606-735-3425
Bracken County Police	Bracken	606-735-3553
Bracken Co Protection & Permanency	Bracken	606-735-2195
Child Care Assistance	Bracken	606-845-9011 ext 123
Comprehend	Bracken	606-735-3611
Fire Department	Bracken	606-735-2700
Meadowview Regional Center (Hospital)	Bracken	606-759-5311

St. Augustine Elementary School	Bracken	606-756-3229
Taylor Elementary School	Bracken	606-735-2169
Child Care Assistance	Fleming	606-845-9011 ext 123
Comprehend	Fleming	606-849-2212
EP Ward Elementary School	Fleming	606-845-9151
Ewing Elementary School	Fleming	606-267-2601
Family/Youth Resource	Fleming	606-876-3131
Fire Department	Fleming	606-845-7413
Fleming Countians for Literacy	Fleming	606-845-0795
Fleming County Ambulance Service	Fleming	606-845-4444
Fleming County Attorney	Fleming	606-845-0014
Fleming County Child Support	Fleming	606-845-9151
Fleming County Family Support	Fleming	606-845-7561
Fleming County Health Department	Fleming	606-845-6511
Fleming County High School	Fleming	606-845-6601
Fleming County Hospital	Fleming	606-849-5000
Fleming Co Protection & Protection	Fleming	606-845-2381
Flemingsburg Elementary School	Fleming	606-845-9871
Flemingsburg Police Department	Fleming	606-845-2321
Frontier Housing	Fleming	1-877-308-3837

Hillsboro Elementary School	Fleming	606-876-2251
Housing Authority of Flemingsburg	Fleming	606-845-1651
Licking Valley CAP	Fleming	606-845-0081
Multi-Family Housing/ Rental Assistance	Fleming	606-845-2851
Simons Middle School	Fleming	606-945-9331
Boys & Girls Club	Lewis	606-796-2582
Bright Horizons Counseling & Academic Services	Lewis	606-796-2588
Child Care Assistance	Lewis	606-845-9011 ext 123
County Wide Ambulance Services	Lewis	606-796-2335
Comprehend	Lewis	606-796-3021
Department of Juvenile Justice	Lewis	606-796-3053
Fire Department – Black Oak	Lewis	606-796-6065
Fire Department- Camp Dix	Lewis	606-796-9189
Fire Department- Vanceburg	Lewis	606-796-2321
Foster Meade Career & Technical Center	Lewis	606-796-6106
Garrison Elementary School	Lewis	606-757-2122
Housing Authority of Vanceburg	Lewis	606-796-2241
Laurel Elementary School	Lewis	606-796-2214
Lewis County Adult Education	Lewis	606-796-0245
Lewis County Attorney	Lewis	606-796-3201

Lewis County Central	Lewis	606-796-2831
Lewis County Child Support	Lewis	606-845-9151
Lewis County Extension Office	Lewis	606-796-2732
Lewis County Family Support	Lewis	606-796-3037
Lewis County Health Department	Lewis	606-796-2632
Lewis County High School	Lewis	606-796-2823
Lewis County Middle School	Lewis	606-796-6228
Lewis Co Protection & Permanency	Lewis	606-796-2981
Lewis County Sheriff	Lewis	606-796-2912
Licking Valley CAP	Lewis	606-796-3893
People's Self-Help Housing, Inc.	Lewis	606-796-6333
Primary Plus (Medical)	Lewis	606-796-3029
Salvation Army	Lewis	606-757-4717
Tollesboro Elementary School	Lewis	606-798-3231
Vanceburg Police Department	Lewis	606-796-2111
Charles Straud Elementary School	Mason	606-564-9047
Child Advocacy Center	Mason	606-563-0572
Child Care Assistance	Mason	606-845-9011 ext 123
Comprehend, Inc	Mason	606-759-7161
Court Designated Worker	Mason	606-564-5255

Fire Department	Mason	606-564-9411
Housing Authority – Maysville	Mason	606-564-4409
Mason County Attorney	Mason	606-564-5585
Mason County Child Support	Mason	606-564-3193
Mason County Family Support	Mason	606-564-6876
Mason County Health Department	Mason	606-564-9447
Mason County High School	Mason	606-564-3393
Mason County Middle School	Mason	606-564-6748
Mason Intermediate School	Mason	606-759-2000
Mason Co Protection & Permanency	Mason	606-564-6818
Maysville Ambulance Service	Mason	606-564-9411
Maysville Police Department	Mason	606-564-9411
Meadowview Regional Medical Center	Mason	606-759-5311
Women’s Crisis Center	Mason	606-564-6708
Beaver Creek Apartments	Menifee	606-564-6363
Botts Elementary School	Menifee	606-768-8052
Child Care Assistance	Menifee	606-783-8560
Family/Youth Resource Center	Menifee	606-768-8333
Fire Department	Menifee	606-768-3405
Frontier Housing	Menifee	1-877-308-3837

Frenchburg Apartments	Menifee	606-768-3398
Menifee Co Academy Alternative School	Menifee	606-768-2111
Menifee County Attorney	Menifee	606-768-2144
Menifee County Child Support	Menifee	606-768-3946
Menifee County Elementary School	Menifee	606-768-8351
Menifee County Family Support	Menifee	606-768-2118
Menifee County Health Department	Menifee	606-768-2151
Menifee County High School	Menifee	606-768-8102
Menifee County Middle School	Menifee	606-768-8252
Menifee County Protection & Permanency	Menifee	606-768-2154
Menifee County Sheriff	Menifee	606-768-3875
New Hope Children's Center	Menifee	606-768-3800
Pathways	Menifee	606-768-2131
Project Worth and Outreach Program	Menifee	606-768-6384
Walnut Grove Apartments	Menifee	606-768-6500
Camargo Elementary School	Montgomery	859-497-8776
Child Care Assistance	Montgomery	606-674-6344 ext 108
Fire Department	Montgomery	859-497-0120
Gateway Children's Services	Montgomery	859-498-9892
Gateway Christian Church Learning Center	Montgomery	859-498-7713

Hillcrest Hall Treatment Center	Montgomery	859-498-6574
Hope Hill Children's Home	Montgomery	859-498-5230
Housing Authority	Montgomery	859-498-5592
M&M Food Pantry	Montgomery	859-499-2870
Mapleton Elementary School	Montgomery	859-497-8752
McNabb Middle School	Montgomery	859-497-8770
Montgomery County Child Support	Montgomery	859-498-8718
Montgomery County Family Support	Montgomery	859-498-5398
Montgomery County Health Department	Montgomery	859-498-3808
Montgomery County High School	Montgomery	859-497-8765
Montgomery Co Protection & Permanency	Montgomery	859-498-6312
Montgomery County Sheriff	Montgomery	859-498-8704
Montgomery Co Youth Service Center	Montgomery	859-497-8779
Montgomery Early Learning Center	Montgomery	859-497-8724
Mt Sterling Elementary School	Montgomery	859-497-8730
Mt Sterling Housing Authority	Montgomery	859-498-5592
Mt. Sterling Police Department	Montgomery	859-498-8899
Mt Sterling Sheppard's Shelter	Montgomery	859-498-7111
Pathways	Montgomery	859-497-7075
Salvation Army	Montgomery	859-498-6312

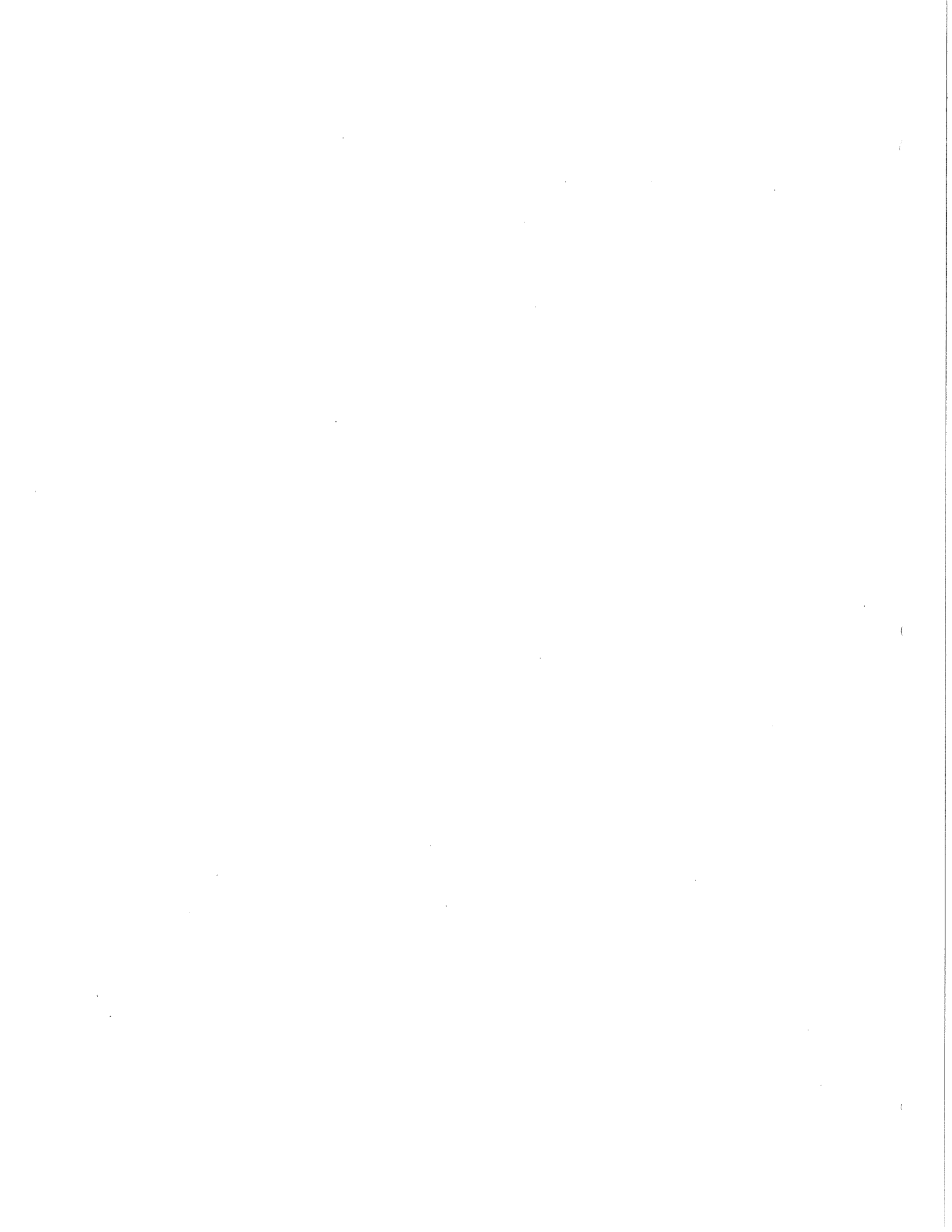
St. Joseph Hospital	Montgomery	859-498-1220
Appalachian Regional Hospital	Morgan	859-743-3186
Child Care Assistance	Morgan	606-783-8560
East Valley Elementary School	Morgan	606-725-8152
Ezel Elementary School	Morgan	606-725-8202
Fire Department (West Liberty)	Morgan	606-743-3468
Fire Department (519)	Morgan	606-743-3009
Frontier Housing	Morgan	1-877-308-3837
Liberty Heights Housing	Morgan	606-743-4416
Morgan Central Elementary School	Morgan	606-743-8552
Morgan County Attorney	Morgan	606-743-7620
Morgan County Child Support	Morgan	606-743-1000
Morgan County Family Support	Morgan	606-743-3127
Morgan County High School	Morgan	606-743-8052
Morgan County Middle School	Morgan	606-743-8102
Morgan County Health Department	Morgan	606-743-3744
Morgan Co Protection & Permanency	Morgan	606-743-3158
Pathways	Morgan	606-743-3139
United Methodist Mountain Mission	Morgan	606-743-1278
West Liberty Elementary School	Morgan	606-743-8302

West Liberty Police Department	Morgan	606-743-4385
Woodsbend Boys Camp	Morgan	606-743-3177
Child Care Assistance	Robertson	606-845-9011 ext 123
Deming Elementary School	Robertson	606-724-5421
Deming High School	Robertson	606-724-5421
Robertson County Child Support	Robertson	606-845-3066
Robertson County Family Support	Robertson	606-724-5414
Robertson County Health Department	Robertson	606-724-6222
Robertson Co Protection & Permanency	Robertson	606-724-5413
Robertson County Rescue Squad	Robertson	606-724-5554
Robertson County Sheriff	Robertson	606-724-5511
Cave Run Clinic	Rowan	606-784-7551
Child Care Assistance	Rowan	606-783-8560
Clearfield Elementary School	Rowan	606-784-5792
Court Designated Worker	Rowan	606-783-8580
DOVES Domestic Violence Shelter	Rowan	606-784-7980
Family/Youth Service Center	Rowan	606-784-5383
Fire Department	Rowan	606-783-1138
Frontier Housing	Rowan	606-784-2131
Gateway Homeless Shelter	Rowan	606-784-2668

Hope Pregnancy Center	Rowan	606-784-2488
Housing Authority (Divide Hill)	Rowan	606-783-1187
Housing Authority (Heritage Place)	Rowan	606-784-4314
Legal Aid of the Bluegrass	Rowan	606-784-8921
Maysville Community & Technical College	Rowan	606-783-1538
McBrayer Elementary School	Rowan	606-784-1204
Morehead Center (Women's Residential)	Rowan	606-784-5882
Morehead Clinic	Rowan	606-784-6641
Morehead Police Department	Rowan	606-784-7511
Morehead State University	Rowan	606-783-2871
Morehead Youth Development Center Alternative School	Rowan	606-784-9132
MSU Adult Learning Center	Rowan	606-783-2871
Pathways	Rowan	606-784-4161
Pine Ridge Apartments	Rowan	606-783-1202
Rodburn Elementary School	Rowan	606-784-3000
Rowan County Attorney	Rowan	606-784-4640
Rowan County Alternative School	Rowan	606-780-9992
Rowan County Child Support	Rowan	606-784-2225
Rowan County Family Support	Rowan	606-783-8535

Rowan County Guardianship	Rowan	606-783-8547
Rowan County Health Department	Rowan	606-784-7810
Rowan County Middle School	Rowan	606-784-8911
Rowan County Preschool Center	Rowan	606-784-7721
Rowan Co Protection & Permanency	Rowan	606-783-8555
Rowan County Senior High School	Rowan	606-784-8956
St. Claire Maternity Center	Rowan	606-784-3771
St. Claire Medical Center	Rowan	606-783-6500
Sunrise Children's Services (foster care)	Rowan	606-783-0550
Tilden Hogg Elementary School	Rowan	606-784-4604

Employment Tips



Practical Tips for Finding a Job That's Right for You

Find Employment Following These Guidelines

By Karen Curley

Are you a recent college or high school graduate looking for employment? In these difficult economic times with unemployment at an all time high, finding a job is overwhelming. The following tips and strategies for finding employment are helpful tools that will get you in the door of the interview room.

Be aware of what you want in a job. Don't just go out there, applying to every job you see. This will only lead to disappointment in the job you find and probably a short lived stay at the new position. Always know what you want from a job position. Take time to think about the type of work that will not only give you a pay check, but personal satisfaction, as well.

Go into the interview with a positive attitude. Being positive will give the interviewer a good feeling about you. You don't want to walk into the room like a sad sack, with bad vibes emanating from your slouched shoulders and scuffing feet. Walk into the room with a smile and a winning attitude.

Make a good impression during an interview by being confident. Step in the door with an 'in charge' posture, head high and shoulders back. If you show that you are self-assured, others will be optimistic about your abilities. Remember to dress for success. Wear appropriate attire for the job interview that reflects the confidence you have in yourself.

Be proactive in your job search. Wake up in the morning ready to put a full day into developing your resume, searching the want ads for appropriate prospects, making phone calls to prospective employers, and searching job databases. There are hundreds of people who will be applying for the same job you do, so don't lose heart if you don't get the first job you apply for. Keep going. Every day follow the same routine. Your job is to get a job. Treat the job search as full time work. Don't procrastinate, putting off that phone call, or sending out your resumes. Stay proactive and you will find the job you are looking for.

Realize that you will not be offered every job you apply for. Rejection is part of the job search process. Let the rejections roll off and keep at it. Your persistence will pay off in the end. After applying for a job or sending a resume to a company, call the human resources department and inquire as to the status of your application. Try to get some specifics about how many applicants there were for the position and when to expect a response. If you are passed over, go on to the next job application. Just remember not to take rejection personally. There is a job out there for you; all you have to do is persevere.

In the past, newspaper ads were the only places to look for available job openings, but today, most people search the online job banks. Try a few of the following sites for your job search. You will be amazed at the number of available jobs in a variety of fields.

Indeed is one of the best online sources for job openings. It incorporates many of the job listings from other sites into one place.

Monster.com is a very popular job site. The listings are current and there are jobs listed from all over the world. This is a great place to get a feel for the types of jobs that are available in your area of expertise.

Job.com updates available jobs on a daily basis. You can post your resume on this site for free and maybe an employer will come looking for you, instead of the other way around.

HotJobs is another site where you can post your resume for employers to look at. This job site also offers career advice and salary information.

These are just a few of the online job search sites available. Do a search on Google and you are sure to come up with many more, but the sites listed above are great places to get started on the job search.

Also, check out the local unemployment agency in your area. You can look at their job banks right at the unemployment office for all the jobs available in your area. This is a great place to find local jobs, especially if you don't have a computer at home. They also have counselors that will work with you for free, helping find the right job for you.

When you go on the job interview, make sure you bring the important papers you will be asked for. These include: resume, references, a license or other proof of identity, and your social security card. Don't run into a roadblock before you even begin the interview by not having the necessary paperwork.

Keep in mind that the person interviewing potential employees will ask questions. Speak with self-assurance and

confidence when answering the questions. It's a good idea to practice with a friend before the interview. Have your friend ask typical questions that an employer might ask and practice answering the questions. One of the most common questions is: Tell me a little about yourself. A lot of people are not prepared for this question. Don't begin the answer with, "Ah, uhm, ah..." Know what to say before you get there. Remain calm and confident, embellishing your strong points and let the interviewer know what you want from this job. The next day after the interview, send a thank-you note to the interviewer, thanking him or her for taking the time to interview you. A thank-you note shows a little class and makes a great impression.

Hopefully, these job search strategies will help you find the employment you are looking for. Don't become one of the unemployment statistics. Begin your job search today and don't give up until you find what you are looking for.

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Tips for Finding a Summer Job

Easy, Effective Tips for Getting the Job You Need

By Michael Santiago

Summertime is here again and for many of you in high school or those of us coming home from college for break, it is that wonderful time of year where we must pull up our bootstraps and go out and find a summer job. For many of us, this is a very daunting and intimidating task, filled with resumes and interviews and seemingly endless job searches. It is a very familiar feeling for me, one that I have had many times over. I have worked a diverse spectrum of jobs and each time I find myself in need of a new one, I feel very intimidated and am not highly motivated to get myself out there. I am sure that many of you feel this way as well. It is for this reason that I present to you several helpful and important tips for finding the right job for you over the summer. These tips are those that I have learned over the years of job hunting and I have met much success in sticking to these principles. While not each tip will guarantee you a job for the summer or even a high-paying job for the summer, I believe that they will prove extremely helpful in getting you to where you need to be until school starts again in the fall.

Takeaways

- How to find good job sources
- Several good places to find work
- How to treat the job-finding process

Several very helpful ways of finding a job include:

1. Craigslist

Of all of the ways I have tried searching for a job, I have had the most success here. Craigslist is an outstanding source for finding the jobs that are available in your area. To find the jobs in your area, simply go to Craigslist, look up your city under "us cities" and then select from the list of job types in the large column entitled "jobs". Here you will find an extremely comprehensive list of job types. There are jobs in retail, nonprofit, medical, general labor, government, customer service, education, and virtually any other area you may be interested in. The great thing about Craigslist, is that the job listings are updated constantly. If you don't find anything that you like in the morning, go back at the end of the day and you will find plenty of new job listings for you to choose from. Some of these jobs require certain experience, just like any other job listing. Some do not pay very well and some pay extremely well. The large selection of jobs on Craigslist gives you an immense freedom. You can look for jobs that require only a few hours of work or jobs that require a full-time commitment. You will find jobs that pay minimum wage but just as often, jobs that pay fairly well. I have gained a couple very good jobs from Craigslist as well as several job offers from employers I had inquired with. However, amongst all of the good jobs, there will always be fake jobs out there. Be cautious when applying for jobs. If they promise huge amounts of money for very easy work, it is very likely to be too good to be true. In addition, use prudence when jobs require living with someone or working alone with someone. It pays to be cautious. That being said, despite the fact that there are scam artists on Craigslist, the majority of these people are honest employers who are seeking hard working individuals to work for them over the summer. I highly recommend Craigslist as a way of finding a summer job.

2. Snagajob.com

I must admit, that I have not personally used this website to gain a job. I had already gained a job by the time the jobs started pouring in from Snag a Job. However, despite the fact that I have not gotten the job from this website I still constantly receive e-mails from them with new jobs available in my area. I find this to be extremely convenient. Whether or not I have a job, I find that Snag a Job constantly keeps me up-to-date on those businesses hiring near me. If I ever find myself in need of a job it is very easy for me to simply open my inbox and see what Snag a Job has for me for the day. Because Snag a Job is so consistent in updating its subscribers to the jobs in the area, I would highly recommend this website for those of you who would like to keep updated on employment opportunities in the area.

3. Friends and family

You would be surprised at how easy it is to find a job through friends and family. Many a job can be gained by talking to your mom's friend's cousin's brother who owns his own business. I personally got one of my highest paying jobs from a friend of mine who owns his own landscaping business. The added benefit of getting jobs through friend and family connections is that, assuming the person knows you well, it does increase your chances of being hired. In addition, knowing your employer personally also makes it a little easier to work for them (usually), as you already have a relationship (normally) from before the job. If you are in need of a summer job, it is my advice that you start inquiring with your parents, your friends, and any other people you may know to see if they are aware of any jobs that would be good for you. You will be surprised by the amount of opportunities that will present themselves. Sometimes they will be the consistent Monday through Friday jobs and sometimes they will be small one-time jobs such as housesitting. Either way, connections through friends and family are assets which should not be ignored.

4. The mall

In regards to the mall, you should hit this opportunity up earlier in the summer, before all of the jobs are taken. Malls are hotbeds of employment opportunities at the beginning of the summer. Help is constantly wanted and the upside is that you can search for jobs at the same time that you are simply hanging out at the mall. Keep a lookout next time you're shopping with friends or going to a movie. The job opportunities are literally all around you when you go to the mall at the beginning of the summer.

5. Don't be picky

This particular piece of advice, I must admit, is hard for even me to follow. I would much rather be working for \$12 an hour in an air-conditioned office than for minimum wage flipping burgers for the summer. However, money is money and if you find it difficult to find a very good job, do not be afraid to take the less glamorous, lower paying jobs in your area. After all, it's only a summer job, and within a few short months you can stop deep frying the fries and go back to where you were before the summer.

While I cannot guarantee that any one of these tips will get you a job on its own, you can be certain that by combining all of these steps and pursuing any lead that you are presented with, it will not be hard to find a summer job. I hope these tips prove as helpful to you as they have been to me over the years.

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Tips for Writing a Better Resume

By Tiffany Bell

Having a strong resume can change your life. Your resume is your gateway into a new job. You want it to look professional and you want it to stand out to the person who will be reading it. Here are some tips to make your resume a little better.

1. Design each resume to fit each particular job. Make sure you are tweaking each resume that you send out so that it pertains to the job you are applying for. Sending out a generic resume does not stand out to a future employer.
2. Be specific. Use numbers, dates and names when describing something in your resume. The absence of dates on your employment history can raise some red flags.
3. Present information that is most impressive first. This will help you decide if you should put experience or education first on your resume.
4. Use everyday language and short, concise paragraphs. You do not want to sound like you used a thesaurus for every word in your resume. People can tell when you do that.
5. Get someone else's reaction to your resume before you send it out. Sometimes that person may catch a mistake that you did not see or they can help you improve the format of the resume.
6. Proofread for spelling and grammar before you type of the final copy. You do not want to submit a resume that has errors in it, as it does not look very professional.
7. Use boldface type, underlining and indentations to make your resume easy to read.
8. Make sure that you include all of your experience. You want to include all volunteer work, achievements, extracurricular activities (related to your job) and awards. But when doing so, do not put ridiculous things on here just to fill up space. If you got highest honors back in your junior year of high school and you are now 40 years old, don't include that. The employer will not care about something you did back in high school over 20 years ago.
9. Make sure that you have good references. You do not always have to include references on your resume, but it is a good idea. That way, the employer can see that you are willing to give them up front and will not have to call you for them. Make sure that your references are people that would be professional if they got called by one of your future employers.
10. Make sure that your resume reflects what the employer wants and not what you want. You want something that will be noticed by the employer, Look at from their point of view and then write.

Tips for Preparing for a Job Interview

By Ariana R. Cherry: The Rural Freelance Writer

Being out of a job, and searching through the job market can be quite stressful. Once you score that first interview from a possible job prospect though, things can get quite exciting, while being nervous all at the same time. No matter what happens, and how nervous you are, it's best to keep your mind open, and your feet on the ground. While the interview process may seem scary, if you follow a few simple steps and advice, it will be simple and less stressful to make it through as you make your first impressions.

The first thing you should do before any interview is try to do some research about the company that you might have future employment with. Find out what their company motto is, how many employees are employed, and what some of its best attributes have been through the past few years. Also, study more about the position that you are applying for. While you may be familiar with the type of work, it's good to have an idea what you will be doing, so that you can ask the appropriate questions that will be needed.

A few days before your interview, write down some questions that you would like to ask during your interview. Once the possible employer has explained the job and it's company, he or she will usually leave some time open so that you can ask any questions that you may have as well. Being familiar with the questions that you are going to ask will help you think more clearly even while you are nervous. Practice some of your questions by saying them aloud with a partner too.

After writing down some of your questions from the interview, then write down why you feel that you could be a good employee for this company. Explain what your good qualities are and what would make you a key employee to them. Also write down some of the main reasons why you would like to work at this job, and what made you interested in applying for the position.

About a day or two before your initial interview, decide on your interview wardrobe. Browse through your closet and look for an outfit that will present yourself as a professional, yet approachable at the same time. Looking to "stiff" may turn others away and perhaps make them afraid to approach you. By wearing something that has a little bit of color to it, but still is professional, can make you seem like an easy person to approach. Last of all-don't forget to smile when you walk into the room. There's nothing else that makes the mood a little bit lighter when you have a smile on your side.

On the day of the interview, browse through the questions that you have prepared for the interview. Rehearse some of the things that you might plan on saying. Also, try to relax by doing some breathing exercises or listening to some light music before you head off to your interview. Remember not to worry, and that the employer who is interviewing you-he/she is a person too! There's no reason to be scared, and this is your chance to shine and show everybody what you are made of. Walk in with confidence and a smile, and you are sure to be the bright light in the room.

More Employment Interview Tips

More Questions You May Encounter at an Employment Interview

By Brian Wilkerson

An employment interview, just thinking about it can make you tense up. How many interviews have you been at where you spend half of your time trying to answer their questions and end up saying only "Uh, well, uh...". If you knew ahead of time what the questions were, you could be ready and never again be struck by the "Uh's"

More common questions asked by interviewers include:

How long would it take for you to make a meaningful contribution?

They want to see that you are a "go getter", a person who can get right in there, roll up their sleeve's and get right to work. The answer is never "In about a month" "In a week" "After my training is complete". The answer is always "Right away", and then tell them how you could.

How would you describe yourself?

You want to say something about being honest, trustworthy, hardworking, never late, etc. Tell them about all of your positive traits. You don't want to mention the time you called in sick because you just didn't feel like going in (don't worry, we've all done it. Even your new boss)

How would your last boss describe you?

This one is tougher. It's asking you to think about how another person sees you. Regardless of what your former boss thinks tell them all kinds of positive things. It is very unlikely that this new person is going to take the time to call your former boss and ask what they really think of you.

Why do you want to work for us?

If you have done your homework and researched the company, you can tell them all sorts of stuff. How you want to work for a company that is going green, a company that produces certain products, whatever you want. Just make sure you know what the company does. Tell you want to work for a company that does something they don't do and it could spell a quick end to an interview.

This should help a bit more. Comments are always welcome.

More resources

www.monster.com

www.uniquetechworld.com

www.careerbuilder.com

PREPARING A RESUME:

Many job applicants need resumes. A resume is a summary of a person's experience, job skills, and education. Employers learn about applicants from resumes.

Good resumes are no more than two pages long. They are written clearly. Resumes are typed or printed from computers. Resumes should have correct information.

A resume begins with an applicant's name, address, and phone number. The applicant's education comes next. It includes the names of schools. It includes degrees earned and the dates the applicant attended each school.

Then the resume lists work history. It lists the applicant's previous jobs. It includes the dates the applicant worked at each job. It tells the names of past employers. It lists the duties the applicant performed at each job.

Many job applicants also need references. A reference is a person who has worked with an applicant. A reference can tell an employer about an applicant's skills. A reference also can talk about the applicant's work habits.

CHOOSING REFERENCES:

Applicants choose references in different ways. They think about their past employers. They may think about people with whom they have worked in the past. Teachers can be good references too. Applicants should ask each person's permission before listing the person as a reference.

Applicants usually give employers the names and addresses of references. They must give references' phone numbers. People serving as references should know that employers may contact them.

Some employers ask applicants to submit letters of recommendation with their resumes. A letter of recommendation is a letter from a reference. It tells employers why an applicant is a good worker. These letters tell what skills applicants have. Applicants can give copies of these letters to employers.

THE JOB APPLICATION:

Many employers ask applicants to fill out job application forms. A job application form gives an employer basic information about an applicant. Sometimes applicants fill out applications at interviews. But applicants usually fill out applications before interviews.

Applicants must fill out applications neatly. They should read directions carefully. Applicants can print with a pen. But it is best to type an application if possible.

Applicants ask for social security numbers. Applicants must give addresses and phone numbers. Applications also ask where applicants have worked. They ask where applicants have attended school. They ask applicants to list their skills.

Applications also ask for more specific information. They ask for the address and phone number of past employers. They ask for names of references. Applicants

should collect this information in advance. Then they have all the information they need for job applications.

PLANNING FOR THE INTERVIEW:

Applicants must plan for their interviews. Applicants should plan to arrive on time. They should think about how they will get to the interviews.

Applicants should also think ahead about questions employers may ask during interviews. Employers may ask why applicants want the jobs. They may ask why applicants left their last jobs. Some employers ask about applicants' strengths and weaknesses.

Applicants can prepare answers to these kinds of questions. Applicants must be able to explain their skills and experience. They should know how their skills are right for the jobs.

Many employers ask applicants' career goals. A career goal is a plan for future work. Applicants should think about how the jobs will help them reach their career goals.

PRACTICE INTERVIEWS:

Many people are nervous before interviews. Practicing can relieve nervousness. Friends and family members can ask the applicant questions about skills and experience. They can pretend to be interviewers. An interviewer is a person who asks applicants questions and answers applicants' questions.

For example, an applicant might interview for a job as a child care worker. A friend can ask how the applicant would treat a crying child. The friend can ask the applicant about previous experience with children.

Applicants should practice answering the questions. They should take their time. They should think about what they want to say. When they are ready to answer, they should speak clearly. They should make their answers short but complete. They should give honest answers.

Applicants can also play the part of the interviewer. This will help them understand how applicants look to employers. They will be able to ask questions and listen to the answers.

WHAT TO BRING TO AN INTERVIEW:

Applicants should bring everything they need to interviews. They should bring several copies of their resumes. They should also bring the names, addresses, and phone numbers of their references.

Applicants should carry their papers in folders or briefcases. They should be able to find what they need quickly.

Applicants should bring pens and note pads to interviews. This is because employers may ask them to fill out forms. Applicants may also want to take notes.

Some employers want to see more than resumes and references. An applicant for a newspaper reporting job should bring writing samples. An artist should bring copies of drawings or paintings. A hair stylist should bring a copy of his or her license. A license is a document giving official permission to do something.

APPEARANCE:

Applicants should look their best for interviews. They should wear clothes that are neat and clean. But they should be comfortable, too. An applicant for an office should wear a suit or a dress. An applicant for a factory position should wear dress pants.

If applicants wear leather shoes, they should polish the shoes. Applicants should not wear hats. They should not wear brightly colored clothes.

Applicants should clean and trim their fingernails. Women should not wear too much makeup. Applicants' hair should be neat and clean. Applicants should not chew gum or smoke at interviews.

Applicants should try on their interview clothing before interviews. They should make sure their clothing is clean and free of wrinkles. This will help applicants feel more relaxed during their interviews.

MAKING A GOOD IMPRESSION;

Making good impressions can help applicants get jobs. A professional attitude makes a good impression. Having a professional attitude means thinking and acting like a serious worker.

Applicants who want to make good impressions go to interviews alone. They arrive on time. People with professional attitudes dress neatly. They bring all the information they need.

Interviewers notice applicants' body language. Body language is the way a person moves his or her body. A person who sits with folded arms looks nervous or angry. A person who does not make eye contact looks shy.

People who sit up straight seem confident. People who make good eye contact seem confident. People who relax their hands look calm.

Applicants should be polite and friendly. They should shake hands with interviewers when they meet (if the interviewer extends his/her hand). Applicants should thank interviewers at the end of their interviews.

THE INTERVIEW:

The interviewer will describe the employer and the job. The applicant will learn what the duties are. The interviewer will also ask the applicant questions.

For example, an applicant is applying for a job as a driver. The interviewer might ask about the applicant's driving record. The interviewer might ask the applicant's knowledge of local roads.

The interviewer will usually ask if the applicant has any questions. The applicant can ask questions about the job. The applicant might ask about the working hours. Applicants need to find out if jobs are right for them.

Sometimes more than one person interviews an applicant. An applicant might also meet with a supervisor. A supervisor is a person in charge.

AFTER THE INTERVIEW:

Applicants should contact interviewers about one week after interviews. This is called following up. Following up shows interviewers that applicants want jobs.

Many applicants write follow-up letters. Follow-up letters should tell interviewers that the meeting was enjoyable. The letters should also thank interviewers. Applicants should write that they are interested in the jobs. The letters should remind the interviewers how the applicants' skills fit the jobs. Applicants also can call interviewers. Applicants should ask if employers have made any decision about the jobs. They should thank the interviewers for taking their calls.

JOB INTERVIEWS AND YOU:

Job interviews are challenging. But you can take steps to make them easier. Prepare your resume before an interview. Put your work history, job skills, and education on the resume. Have your references ready for the interview, too. Practice interviewing with a friend or family member. This will help you develop good answers to the questions that interviewers ask.

Look your best at each interview. Pick out neat, clean clothing. Check your appearance.

Arrive at the interview on time. Be polite and friendly. Think about your body language during the interview. Follow up with a letter or telephone call after each interview.

Remember the purpose of the interviews. They are your chance to meet employers. They can be the first step toward finding a job that is right for you.

Common Interview Questions:

- Tell me a little about yourself.
- What is one of your greatest accomplishments?
- What is one of your weaknesses?
- What did you like best about your last job?
- Why did you apply for this job?
- What about the job will be challenging for you?
- What plans do you have for your future?
- What will your former coworkers say about you?
- Why should I hire you?

Questions to Ask the Interviewer:

- Who will I be reporting to?
- What opportunities will I have for advancement?
- Why is this job open?
- How will this company be different five years from now?
- What are the specific responsibilities of the job?



Home » Personal Finance » Tax Information » Federal Taxes » How to File Federal Income Taxes

How to File Federal Income Taxes

By an eHow Contributing Writer

Every person living or working in the United States and every U.S. citizen living anywhere in the world is responsible for the taxes she owes, if any.

Instructions

1. Determine whether you have to file a federal income tax return. If your income is low, you may not have to file. Even children have to file if they meet certain income levels or have certain types of income.
2. Find out what filing status you qualify for. In some circumstances you have a choice of filing statuses. Some filing statuses are better than others.
3. Determine how many personal and dependent exemptions you have. Personal exemptions are for yourself and your spouse. Anyone can be your dependent if he or she qualifies.
4. Calculate your income. Many types of money you receive can be taxable income, but some types are not.
5. Calculate your income adjustments. You are allowed to subtract some things from your income and lower your taxable income.
6. Calculate your deductions. You can choose between a standard deduction and itemized deductions. Deductions reduce your taxable income.
7. Determine your income tax. Taxable income minus adjustments, minus deductions, and minus exemptions equals taxable income. Taxable income multiplied by the tax rate or schedules will tell you how much your income tax is.
8. Determine your credits. You can get credits against your income tax for certain situations or expenses.
9. Determine your additional taxes. In some circumstances - for example, if you are self-employed - you may have to pay additional taxes.
10. Find out your total payments. This includes taxes withheld by your employer, estimated tax payments you made, and any other payments you made. Subtract this from your income tax liability to see how much you have paid or how much you still owe.
1. Find out the amount you have overpaid or underpaid. This will be your refund or the amount of tax you still owe. If you have overpaid, you will get a refund. If you have underpaid, you will owe more tax.
2. Get the right tax forms and fill them out.

Tips & Warnings

- Always start with Form 1040.
- The IRS has detailed instruction publications for every form you may have to fill out. Use them.
Even if your income is low enough that you don't have to file taxes, you may want to anyway. By filing, you can
- qualify for the earned income credit, which will give you money even if you don't owe any taxes.
If your situation is not simple and straightforward, or if you own a business or are self-employed, consider going
- know of many ways to lower your taxes.
- Always file your tax return even if you can't pay your taxes. The penalties for not filing are many times worse th
- Never put down information that you know is false or should know is false. The IRS takes this very seriously.

Who Can Help

- Low interest rates save you money. High credit scores get you a low rate. See yours now for \$0 at FreeScore.c

Personal Finance



"If we analyze data right, we can improve traffic."

-Jai Menon
IBMer, CTO and VP, Technical Strategy

visualizing smarter traffic in

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Top things to know

1. Budgets are a necessary evil.

They're the only practical way to get a grip on your spending - and to make sure your money is being used the way you want it to be used.

2. Creating a budget generally requires three steps.

- Identify how you're spending money now.
- Evaluate your current spending and set goals that take into account your long-term financial objectives.
- Track your spending to make sure it stays within those guidelines.

3. Use software to save grief.

If you use a personal-finance program such as Quicken or Microsoft Money, the built-in budget-making tools can create your budget for you.

4. Don't drive yourself nuts.

One drawback of monitoring your spending by computer is that it encourages overzealous attention to detail. Once you determine which categories of spending can and should be cut (or expanded), concentrate on those categories and worry less about other aspects of your spending.

5. Watch out for cash leakage.

If withdrawals from the ATM machine evaporate from your pocket without apparent explanation, it's time to keep better records. In general, if you find yourself returning to the ATM more than once a week or so, you need to examine where that cash is going.

6. Spending beyond your limits is dangerous.

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But if you do, you've got plenty of company. Government figures show that many households with total income of \$50,000 or less are spending more than they bring in. This doesn't make you an automatic candidate for bankruptcy - but it's definitely a sign you need to make some serious spending cuts.

7. Beware of luxuries dressed up as necessities.

If your income doesn't cover your costs, then some of your spending is probably for luxuries - even if you've been considering them to be filling a real need.

8. Tithe yourself.

Aim to spend no more than 90% of your income. That way, you'll have the other 10% left to save for your big-picture items.

9. Don't count on windfalls.

When projecting the amount of money you can live on, don't include dollars that you can't be sure you'll receive, such as year-end bonuses, tax refunds or investment gains.

10. Beware of spending creep.

As your annual income climbs from raises, promotions and smart investing, don't start spending for luxuries until you're sure that you're staying ahead of inflation. It's better to use those income increases as an excuse to save more.

If you're the type of person who always has plenty of cash, knows exactly where every penny goes and never has trouble paying bills, skip this chapter. You're either too rich or too smart to need it.

For the rest of us, unfortunately, making - and sticking to - a budget is the essential tool for ensuring that our money gets used the way we need it to. Even if you're in the happy situation of having plenty of income, the homework involved in drawing up a budget can be instructive, since you may find that you are spending more than you wish on items like DVDs, electronic gadgetry or restaurant meals.

Drawing up a budget is usually pure drudgery enlivened only by the reality of staring your foolish spending habits in the face. Why do you have a luxury sound system if neither you nor your spouse listens to it? In fact, one of the chief impediments to budgeting is that most people would rather not know how they really use their money.

It's bad enough to learn this kind of information on your own. It's even worse when a spouse or significant other finds out, since it usually confirms his or her worst fears - and provides new ammunition for future "discussions."

Take heart. Any spending mistakes you're making are probably common and not impossible to kick. Moreover, the bulk of budgeting's pains are at the beginning.

After you have a budget in place - and you've fine-tuned it with a couple of months of actual spending - tracking your expenditures becomes almost automatic.

If your boss at work were to ask you for an analysis of the department's spending, you'd figure it out quickly enough. Budgeting your household should be approached in the same businesslike fashion. A

variety of electronic tools can make the process easier.

There are three steps to creating a budget:

- 1) Identify how your money is currently being spent.
- 2) Evaluate that spending to see if it meets the financial priorities you specified in Lesson 1.
- 3) Track your ongoing spending to make sure it stays within those guidelines (or to understand how your budget needs to be revised).

If you happen to use Quicken, Microsoft Money or other such software, you're in luck. These programs generally make it easy to draw up a budget.

In Quicken, for example, every time you make a deposit, write a check, pay a credit card bill or dispatch an electronic payment you are asked to assign it to a particular category, such as "salary," "clothing," "groceries," "child care" or "health insurance."

You can also create subcategories, dividing "auto" expenses into "fuel," "insurance" and "service." The program comes with a set of categories that handle most of the basics. You can edit the list to create categories that make better sense for your particular household.

And if you're away from home, you can track expenses at the Quicken Web site and then download the transactions later.

The drawback, of course, is that entering and categorizing all of your income and outflow is a tedious chore.

You can reduce the tedium by judiciously selecting categories. Let's say you are only worried about tracking your spending for recreation and leisure pursuits. You could create categories that cover those types of expenses, and let everything else accumulate under "miscellaneous revenue" or "miscellaneous expense."

The problem with that approach is that you forgo the opportunity to spot problems in other spending areas that you may not even be aware of.

A better solution is to track expenses using electronic banking. That way, you can download your payments and deposits directly from the bank, rather than having to enter them by hand.

The downloaded banking transactions generally show up without any categorization - meaning you'll have to add the categories by hand. But if you use a credit card that is issued by a bank that permits electronic access, then the downloaded charges from your card sometimes do come with categories attached (they aren't always right, so check them).

Either way, once you've got your spending tracked by category, drawing up a report requires only a few clicks of the mouse. Even better, such programs often have an automatic budget-creation feature that scans your spending in the past in order to estimate how much you'll spend going forward.

If your finances aren't wired, you can still get a good handle on your spending the old-fashioned way. Start by getting all your records together from the past 12 months, including pay stubs, loan proceeds,

Money101 Lesson 2: Making a Budget

withdrawal slips, canceled checks and itemized credit-card statements. Then go through them and compile totals for your income and expenses in a set of categories that makes sense for you.

At the end of this exercise, you may still have a sizable lump of spending that's undocumented - typically, the money you withdraw in cash and then spend on day-to-day needs. If this portion of your budget seems to be getting out of hand, keep a journal for the next four weeks in which you record every nickel you spend. You can use those results to extrapolate how your cash is being spent throughout the year.

Now that you've got a good picture of where your money is going, you can proceed to evaluate which parts of that spending should be raised or lowered. You might start with our Ideal Budget calculator, which compares your spending with recommended levels.

Once you have a budget, it's time to go through your spending and figure out where you need to cut back.

This is especially urgent, obviously, if you spend more than you make - a scary position, for sure, but not uncommon. In fact, Labor Department numbers show that many families making \$50,000 or less are spending at least a few percentage points more money each year than they actually bring in.

That doesn't mean that they, or you, are headed for bankruptcy. But it does show that Americans are in the habit of borrowing to cover both short-term expenses, like those on credit cards, and long-term ones, such as buying cars and homes.

Let's just say that if your spending exceeds your income, then your top priority in constructing a budget should be to slash your spending, pronto.

If your household runs in the black, you may still want to reallocate some of your spending. The calculator helps identify trouble spots by highlighting categories where your annual expenses are sharply higher or lower than average for households with similar demographics.

In some cases, a divergence will be perfectly reasonable. The average family spends only a few percent of its income on education, for example. But if you have a child in college or private school, or are taking some courses yourself, your education spending will be a lot higher - and more power to you.

On the other hand, if the calculator shows that you're spending twice as much as the average family on meals away from home, and there's no obvious reason why that should be so, you may want to consider eating in more often.

When projecting your income, don't include money that you can't be sure to receive, such as highly variable year-end bonuses, tax refunds or gains on investments. Instead, wait until the extra cash arrives, then save or invest it to produce more revenue for the future.

Your goal should be to reduce your spending to about 90% of your income, with the aim of plowing the rest of that money into the financial objectives you deem most important.

Once you've set your budget goals, you need to develop the habit of tracking your expenses on an ongoing basis - something that's most easily accomplished using personal finance software. The aim here is to make sure the spending stays within the limits you've set.

But there's a second aim: Very likely you will discover that some of the goals you set were unrealistic. If so, ease them slightly. No point in giving yourself an unreachable hurdle, but neither should it be too easy.

Often it takes two or three revisions before you achieve a budget that you can really stick to. If juggling the numbers leaves you wishing you could free up some extra cash, push on to the next section of this lesson for suggestions.

The most common spending problems are caused by a house that's too large, a car that's too luxurious or a credit-card lifestyle that's too lavish for your income. Those who see a virtue in moderation may have had budgeting in mind.

Whatever your situation, here are some common ways that people can reduce monthly bills.

Eliminate trivial but needless costs

Look first for small savings - not because they'll end your budget problems, but simply because they're easy to find and take advantage of. For example, swear off that mid-afternoon Danish or expensive premium latte. Shop for clothes and household furnishings only during sales. Higher gasoline prices make it a good idea to "bundle" one's various shopping trips. Keep your house warmer in summer and cooler in winter. Take on chores that you usually pay someone else to perform, such as mowing the lawn or shoveling snow.

Seemingly inconsequential savings do, in fact, add up.

Reduce larger expenses

These recommendations are decidedly more painful. If you smoke, for instance, take steps to quit. Don't buy season tickets to anything. Trade in your luxury car or sport utility vehicle for something a lot cheaper to buy, fuel and maintain (we did say this was painful).

On the assumption that those kinds of changes may be too wrenching, here are some other specific areas where many people can find savings:

Refinance your mortgage

If new mortgages are costing at least two percentage points less than the rate you're paying, refinancing may save you significant dollars; check our refinancing calculator to be sure.

Cut your taxes

Usually this means taking better advantage of itemized deductions, which is a lot easier to do if you're either self-employed or have some income from work you do outside of a regular job. That opens up a range of new deductions - from expenses for work-related items to a home office - that are much harder to claim if you're an ordinary working stiff.

On the investment side, you can save some money by selling, and then writing off, investments that have lost money. You can use such losses to offset any gains you may have in a given year. If your losses outweigh your gains, you can deduct as much as \$3,000 of investment losses from your ordinary income each year. Those with higher incomes may also be able to save some money by shifting money

out of taxable bonds into tax-free municipal bonds.

Appeal your home assessment

If you're a homeowner, you may even be able to cut your real estate taxes by challenging the value that the local assessor puts on your property. You have to have good evidence, of course. You should call the assessor's office first to make sure you understand the formula for determining the house's value (the assessment listed on tax bills is often only a fraction of the real value that determines your tax).

If recent home sales in your neighborhood lead you to believe that your house is worth less than its assessment and a qualified real estate agent writes an appraisal in support of your claim, then you can file a grievance with the assessor's office and possibly get your bill reduced. The cost: \$200 to \$300 for the written appraisal. If an attorney handles the appeal for you, he or she will typically charge 50% of the first year's tax savings.

The above suggestions won't work for everyone, and you may have considered them already. But since you alone are privy to the numbers in your budget, you alone know how radically you need to cut. If our suggestions don't appeal, find your own alternatives.

One last word of caution

Over time, your income should rise as your career progresses and you manage to save money for investing. But, also over time, inflation will raise the cost of living. A mere 3% annual rise in prices will double the cost of everything within 24 years. At that time, you'll need twice as much money as you do today to live as well as you do now. So don't start spending your rising income on luxuries you've been denying yourself until you're sure that you're staying ahead of inflation. ■



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Top things to know

1. Money in a bank account is safe.

A bank is one of the safest places to stash your cash. In an effort to shore up consumer confidence during the credit crunch of 2008, the federal government said it would temporarily insure accounts against loss by up to \$250,000 per depositor. After January 1, 2014, the standard insurance of up to \$100,000 per depositor returns, excluding certain retirement accounts, which will remain at \$250,000 per depositor.

2. You pay for the convenience of a bank account.

Banks pay lower rates on interest-bearing accounts than brokerages and mutual fund companies that offer check-writing privileges. What's more, bank fees can be high -- account costs can easily add up to \$200 a year or more unless you keep a minimum required balance on deposit.

3. Inflation can eat what you earn from a bank.

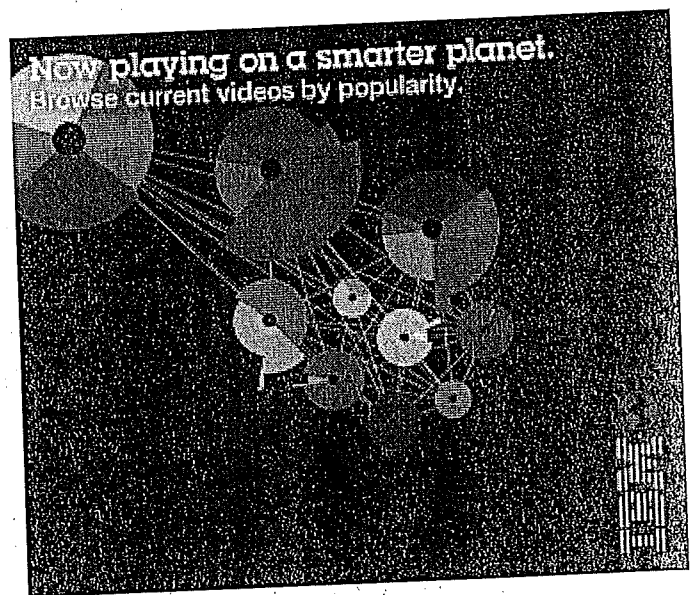
Even at a low rate of inflation, the annual creep in the cost of goods and services usually outpaces what banks pay in interest-bearing accounts.

4. Not all interest rates are created equal.

Banks frequently use different methods to calculate interest. To compare how much money you'll earn from various accounts in a year, ask for each account's "annual percentage yield." Banks typically quote both interest rates and APYs, but only APYs are calculated the same way everywhere.

5. You can get better rates

Certificates of deposit (CDs) offer some of the best guaranteed rates on your money and are insured up to \$250,000 each. As with all other deposits, insurance will return to the standard \$100,000 in 2014.



The catch: you have to lock up your money for three months to five years or more. If interest rates fall before the CD expires, the bank is out of luck and must give you the rate it quoted. If rates climb, you're stuck with the lower rate.

Also with rising interest rates, money market accounts can become an attractive option, too. They pay more than banking accounts and you don't have to lock up your money for a specific amount of time.

6. ATM fees can take a significant bite out of your budget.

The convenience of using automated teller machines is an increasingly pricey one. On average, the fee your bank charges you to use another institution's ATM is \$1.32, according to a Bankrate.com survey in 2009. That's on top of the average \$2.22 that the other institution will charge you to use its ATM.

7. Getting the best deal takes work.

You won't get a great deal on a car if you just walk into a dealer and plunk your money down. Likewise, you won't get a great banking deal unless you comparison-shop and ask about price breaks. For example, a bank might offer free checking if you are a shareholder or if you direct deposit your paycheck.

8. Use the Internet to shop for bank services.

You can use the Internet to compare fees, yields, and minimum deposit requirements nationwide. Sites like Bankrate.com allow you to search and compare the highest yields and the lowest costs on banking, savings, loans and deposit rates nationwide. You can also search by geographic location or use CNNMoney.com [loan center](#).

9. Banking online can make bill-paying easier.

Electronic bill-paying can save you the monthly hassle of paying your bills. And if you couple online banking with a personal-finance management program, such as Quicken or Microsoft Money, you'll be able to link your banking with your budgeting and financial planning as well. But be careful. Some vendors only warn the consumer of price hikes in the fine print of a bill.

10. You can bank without a bank.

A number of financial institutions offer accounts that resemble bank services. The most common: Credit union accounts; mutual fund company money market funds; and brokerage cash-management accounts.

Banks offer several different types of checking and savings accounts: Some pay interest, some don't. Some offer perks, some don't. Some are specifically for senior citizens or students, while others are geared to those with low incomes. They all share one thing in common, though. They each have restrictions, fees, and opportunities to waive fees if you meet certain requirements.

When shopping for a bank, consider:

How much money you plan to park at the bank

The higher your average balance, the more likely you are to get "free" checking with interest. Though minimum balance requirements vary widely from bank to bank, a fall 2009 survey from Bankrate.com

Money101 Lesson 3: Banking and Saving

found the average balance required for a no-fee, interest-bearing account was more than \$3,372 if you want to avoid monthly fees. If you settle for a non-interest bearing checking account, however, the average minimum balance is just shy of \$185.75 to avoid a monthly charge, according to the same study.

How many checks you write a month

Some no-fee accounts limit the number of checks you may write and charge high fees if you exceed that limit. On the other hand, the consumer advocacy organization U.S. Public Interest Research Group suggests if you only write a few checks a month and probably won't meet the minimum balance required to avoid fees, you might benefit from a no-frills, flat-fee checking account.

How many related banking services you'd like

If you use ATMs frequently, make sure the bank has plenty conveniently located near you. If you use another bank's ATM, you might pay \$3.00 or more for the privilege, once you combine the surcharge imposed by the other bank and the fee your bank charges for going to a competitor's machine.

How many different types of accounts you want to set up at the bank

The more accounts you have with your bank, the greater your chances of getting price breaks and perks on its services and products. So if you have a checking and savings account and are taking out a mortgage or signing up for the bank's credit card, be sure to ask if you're entitled to any discounts.

Using the Internet is one of the easiest ways to compare fees, yields and minimum deposit requirements nationwide. To comparison shop, use the search fields on CNNMoney.com's [Banking page](#).

Deciding to put your money in an interest-bearing account may seem like a no-brainer. But sometimes a no-interest checking account may be more cost-effective. Here's why:

Interest-bearing accounts don't bear much

Sometimes banks offer to waive fees if you maintain a higher balance in your account. As tempting as this may seem, make sure the expense of maintaining the account doesn't exceed the interest paid. There can be an opportunity cost to tying up all that cash in a low-yielding account.

Say you pay \$4 a month (or \$48 a year) in account and ATM fees. If you earn 2% interest, you need to keep at least \$2,400 in your account just to break even. And you'll have a hard time earning any real return on your deposits, even if you don't pay fees. That's because the interest rates you earn on a checking or savings account often don't exceed the average annual inflation rate, which was just a hair over 3% from 1926 through 2009. In short, you end up losing purchasing power.

Consider CDs

There are, however, other ways to get better returns at a bank. Instead of parking the majority of your cash in a savings account, you could open a certificate of deposit (CD). If you've opened one at your bank, ask if your CD, checking and savings accounts can be "linked" -- that way, you'll have an easier time meeting minimum balance requirements in your checking account. When you open a CD, you agree not to withdraw your money for a period of time ranging from three months to five years or more. The shorter the term of the CD, the lower the rate you'll get.

If interest rates fall, you're in luck because the bank must give you the rate it quoted when you bought the CD. If rates climb, however, you're stuck with the rate you agreed to even though it's lower than one you could get if you bought a new CD.

You can get money out of a CD prematurely, but you'll pay a penalty -- typically three months' interest. If you have more than \$100,000, you can put it into a so-called jumbo CD that pays even higher rates.

However, any amount over \$250,000 isn't insured, so the excess is only as secure as the bank itself. And at the end of 2013, the federal government insurance will drop back to \$100,000.

When opening a CD, be sure you understand whether the rate is fixed or variable, and how often the interest compounds. A CD interest rate can yield different sums of money depending on whether a rate is compounded daily, weekly, monthly, quarterly, or yearly.

Banks also offer money market deposit accounts (MMDAs), which invest your money in short-term loans to government agencies and corporations. Typically, they require you to keep around \$2,500 on deposit. Because the minimum is high, a money market account is often free, and you're likely to get free checks to write against your account's balance. However, there may be a minimum check-writing amount, and you may be limited to the number of checks you can write a month.

When shopping for an interest-bearing account, keep the following in mind:

Banks frequently review yields

Yields are updated regularly, often on a weekly basis, and may lower or raise the rates quickly. That means the rate that's offered when you open your account may be dramatically different a year later, or even a month later.

Banks can quote rates that compound daily, weekly, monthly, quarterly, or yearly.

Over a period of 12 months, interest that compounds yearly could yield less money than a lower interest rate that compounds daily. To compare how much money you'll earn from various accounts in a year, ask for each account's "annual percentage yield" in addition to its interest rate. Banks typically quote both interest rates and APYs, but only APYs are calculated the same way everywhere.

To see how quickly your money will grow in an interest-bearing account, try our CNNMoney.com [savings calculator](#).

Few people would pay a bank \$15 or \$20 a month for an account that pays no interest if they knew how to avoid it, and if avoiding it didn't take too much work.

Here are several easy, cost-cutting tips:

Buy cheap checks

If you write a large number of checks, it may pay to shop around. Some banks charge \$24 or more for a box of 200 checks. You can get that same box for less than \$10 by ordering direct from the printer. There are a numerous services, including Checks in the Mail (800-733-4443) or Checks Unlimited (800-210-0468) for more information. The online services also offer a far wider range of designs on the checks than any bank.

Get overdraft protection

It's usually free to set up. The average bounced check fee ranges from \$20 to \$30. If ever you write a check that exceeds your account balance, overdraft protection automatically covers the extra money needed. But be sure your bank isn't hitting you with a daily fee in addition to the non-sufficient funds fee if you bounce a check. Also, make sure you get 30 days to repay the overdraft. A number of banks hide charges and restrictions for people who use their overdraft protection service.

Ask for discounts

Periodically check with your bank to see if there are better deals for your money. Over time, your financial situation changes and you may qualify for a higher-interest, lower-cost account.

If you have a debit card, ask for cash

Another way to dodge ATM surcharges is to ask for extra cash when you make a purchase with your bank's debit card. Just ask your grocer for an extra \$50 in cash, and you'll pay no fees in most cases. (Most banks don't charge a fee, but make sure your bank is not in the minority, because you may be charged anywhere from 15 cents to \$1.50 per debit transaction. If this is the case with your bank, be more cautious with the card's use -- or get a new bank that doesn't charge for debits.)

Invest in the bank

Some small- and mid-size banks offer free checking and free checks to shareholders. Contact a few local banks and ask if they offer special deals to shareholders. If they do, invest in a single share and open an account. Use a discount broker to buy that share.

Limit bank visits and transactions

Some banks offer no-fee checking accounts if you agree to do all your banking at its ATMs. If you must visit a teller, make sure it's for a transaction that you couldn't perform at an ATM, otherwise you'll be charged a fee. Banks also may offer low-fee checking if you confine yourself to 10 or fewer transactions a month, including ATM withdrawals, checks, and debit card purchases.

Find out what 'free' means

Most banks will give you "free" checking if you maintain a balance of at least \$500 to \$2,500 in a low- or no-interest account. But say your bank requires a \$2,500 minimum to avoid fees, and you need only \$1,500 to cover your checks every month. The remaining \$1,000 could be earning more interest for you in a money market account at a brokerage or mutual fund company. Of course, the difference may be less than what you'd pay in checking fees if you didn't keep the required minimum balance, but "free" checking it's not.

Link your accounts

One way around this hidden cost: Ask your bank to link your accounts. For example, if you have a high-yield CD in addition to a checking account at the bank, you can satisfy the minimum balance requirement if your bank treats the money in all your accounts as one combined balance.

Many U.S. households already perform banking transactions online and the penetration rate is rising.

Online banking can come in many forms. It can be nothing more than a recurring bill paid to a company by your traditional bank, to a high-yield account at an online bank that has no physical presence.

The best bank Web sites go beyond bill payment and balance updates to let you check your credit card accounts, look at both your banking and brokerage accounts, make trades, and get free stock quotes.

Banks with online services have gone to great lengths to increase the security of their transactions in recent years, adding new layers of encryption.

Still, 'phishing' scams thrive online. Phishing is when an email or site is designed to appear legitimate for the purpose of luring unsuspecting users into giving over their account details and passwords. That information is then used to steal the victim's money or identity.

If you think you'll do all your banking online and are in search of better rates, you might be considering an Internet bank. Internet banks can often provide higher yields on accounts and lower rates on loans than traditional banks due to the reduced cost of their operations. But in exchange you forfeit some of the conveniences of a traditional bank.

Often transactions occur more quickly online than in person, but there are some cases when you just need a human teller.

Internet banks don't usually have their own ATMs, so you will pay surcharges every time you use another institution's, although you may be offered some reimbursement for these fees by your bank. Also, be aware of the occasional Internet bank whose accounts are not insured by the FDIC.

Checking and savings accounts are not the exclusive domain of banks. They are also offered by some non-bank businesses. Here are three of the most common:

Credit unions

Credit unions operate much like banks, and deposits in member credit unions are federally insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). As with more traditional bank accounts (insured by the FDIC), the insurance on credit unions returns to \$100,000 at the end of 2013.

The key difference is this: Credit unions are nonprofit, member-owned cooperatives whose members share something in common, such as a labor union, college alumni association, employer, or community. Members' immediate family may also be allowed to join.

Since credit unions return profits to their members, interest rates for savings and checking accounts at credit unions tend to be higher than at commercial banks, while fees and minimums tend to be lower. But a credit union may offer fewer services than a bank and they may have more restricted access to ATMs.

To learn whether you are eligible to join a credit union, or to locate a credit union near you, visit the [Credit Union National Association](#) or call 800-356-9655.

Money market mutual funds

Mutual fund companies offer money market accounts that tend to have higher yields than those on banks' money market deposit accounts (MMDAs). Mutual fund company accounts, however, are not

typically insured against loss by the FDIC, whereas MMDAs are.

Nevertheless, mutual fund companies make it a practice to kick in extra dollars whenever necessary to make sure that they maintain a constant price of \$1 per share, so in practice your chance of losing money is slim.

Mutual fund money market accounts require a minimum opening deposit -- typically \$500 to \$5,000 -- and may require that you maintain a minimum balance. Many also let you write checks on the account, though there may be a minimum check-writing amount (typically \$100 to \$500) and/or a limit to the number of checks you can write per month or per year.

Cash management accounts

A cash management account works like a combination bank/brokerage account, consolidating your investments with your day-to-day cash flow.

Cash-management accounts (CMAs) are offered by brokerages for affluent customers who had discretionary income to invest but also wanted a liquid, bank-like account that earned higher interest than a traditional bank account.

In a CMA, your cash earns money market rates, and you get checking and credit card privileges, an ATM debit card, and often a line of credit or a margin account. If you overdraw your account, the interest you're charged on the loan is likely to be lower than that on a bank overdraft. In many instances, too, the interest may be characterized as margin interest, which can be tax-deductible.

The fee for a CMA typically ranges from \$50 to \$180 a year, though it may be waived if you have \$50,000 to \$100,000 or more in your account. In addition, you may pay fees if you make trades through your account or consult with an investment adviser at your brokerage or who is affiliated with a subsidiary of your bank. Cash up to \$100,000 in a brokerage CMA is protected by the Securities Investor Protection Corp. ■



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Top things to know

1. Americans are loaded with credit-card debt.

The average American household with at least one credit card has nearly \$10,700 in credit-card debt, according to CardWeb.com, and the average interest rate runs in the mid- to high teens at any given time.

2. Some debt is good.

Borrowing for a home or college usually makes good sense. Just make sure you don't borrow more than you can afford to pay back, and shop around for the best rates.

3. Some debt is bad.

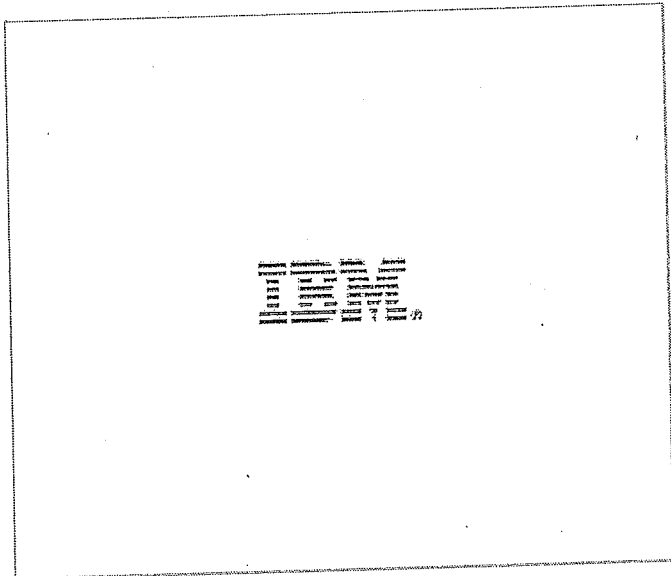
Don't use a credit card to pay for things you consume quickly, such as meals and vacations, if you can't afford to pay off your monthly bill in full in a month or two. There's no faster way to fall into debt. Instead, put aside some cash each month for these items so you can pay the bill in full. If there's something you really want, but it's expensive, save for it over a period of weeks or months before charging it so that you can pay the balance when it's due and avoid interest charges.

4. Get a handle on your spending.

Most people spend thousands of dollars without much thought to what they're buying. Write down everything you spend for a month, cut back on things you don't need, and start saving the money left over or use it to reduce your debt more quickly.

5. Pay off your highest-rate debts first.

The key to getting out of debt efficiently is first to pay down the balances of loans or credit cards that charge the most interest while paying at least the minimum due on all your other debt. Once the high-interest debt is paid down, tackle the next highest, and so on.



6. Don't fall into the minimum trap.

If you just pay the minimum due on credit-card bills, you'll barely cover the interest you owe, to say nothing of the principal. It will take you years to pay off your balance, and potentially you'll end up spending thousands of dollars more than the original amount you charged.

7. Watch where you borrow.

It may be convenient to borrow against your home or your 401(k) to pay off debt, but it can be dangerous. You could lose your home or fall short of your investing goals at retirement.

8. Expect the unexpected.

Build a cash cushion worth three months to six months of living expenses in case of an emergency. If you don't have an emergency fund, a broken furnace or damaged car can seriously upset your finances.

9. Don't be so quick to pay down your mortgage.

Don't pour all your cash into paying off a mortgage if you have other debt. Mortgages tend to have lower interest rates than other debt, and you may deduct the interest you pay on the first \$1 million of a mortgage loan. (If your mortgage has a high rate and you want to lower your monthly payments, consider refinancing.)

10. Get help as soon as you need it.

If you have more debt than you can manage, get help before your debt breaks your back. There are reputable debt counseling agencies that may be able to consolidate your debt and assist you in better managing your finances. But there are also a lot of disreputable agencies out there.

It's almost impossible to live debt-free; most of us can't pay cash for our homes or our children's college educations. But too many of us let debt get out of hand.

Ideally, experts say, your total monthly long-term debt payments, including your mortgage and credit cards, should not exceed 36 percent of your gross monthly income. That's one metric mortgage bankers consider when assessing the creditworthiness of a potential borrower.

It's far too easy to spend more than you can afford, especially when you pay by credit card. The average U.S. household with at least one credit card carries nearly a \$10,700 balance, according to CardWeb.com, and personal bankruptcies have hit record highs in recent years.

Of course, avoiding debt at any cost is not smart either if it means depleting your cash reserves for emergencies. The challenge is learning how to judge which debt makes sense and which does not and then wisely managing the money you do borrow.

Good debt includes anything you need but can't afford to pay for up front without wiping out cash reserves or liquidating all your investments. In cases where debt makes sense, only take loans for which you can afford the monthly payments.

Bad debt includes debt you've taken on for things you don't need and can't afford (that trip to Bora Bora, for instance). The worst form of debt is credit-card debt, since it usually carries the highest interest rates.

Sometimes the decision to borrow doesn't hinge on how much cash you have but on whether there are ways to make your money work harder for you. If interest rates are low, compare what you'll spend in interest on a loan versus what your money could earn if it were invested. If you think you can get a higher return from investing your cash than what you'll pay in interest on a loan, borrowing a small amount at a low rate may make sense.

Debt is not always a bad thing. In fact, there are instances where the leveraging power of a loan actually helps put you in a better overall financial position.

Buying a home

The chance that you can pay for a new home in cash is slim. Carefully consider how much you can afford to put down and how much loan you can carry. The more you put down, the less you'll owe and the less you'll pay in interest over time.

Although it may seem logical to plunk down every available dime to cut your interest payments, it's not always the best move. You need to consider other issues, such as your need for cash reserves and what your investments are earning.

Also, don't pour all your cash into a home if you have other debt. Mortgages tend to have lower interest rates than other debt, and you may deduct the interest you pay on the first \$1 million of a mortgage loan. (If your mortgage has a high rate, you can always refinance later if rates fall. Use our calculator to determine how much you might save.)

A 20 percent down payment is traditional and may help buyers get the best mortgage deals. Many homebuyers do put down less - as little as 3 percent in some cases. But if you do, you'll end up paying higher monthly mortgage bills because you're borrowing more money, and you will have to pay for primary mortgage insurance (PMI), which protects the lender in the event you default.

For more on financing a home, read [Money 101: Buying a home](#).

Paying for college

When it comes to paying for your children's education, allowing your kids to take loans makes far more sense than liquidating or borrowing against your retirement fund. That's because your kids have plenty of financial sources to draw on for college, but no one is going to give you a scholarship for your retirement. What's more, a big 401(k) balance won't count against you if you apply for financial aid since retirement savings are not counted as available assets.

It's also unwise to borrow against your home to cover tuition. If you run into financial difficulties down the road, you risk losing the house.

Your best bet is to save what you can for your kids' educations without compromising your own financial health. Then let your kids borrow what you can't provide, especially if they are eligible for a government-backed Perkins or Stafford loans, which are based on need. Such loans have guaranteed low rates; no interest payments are due until after graduation; and interest paid is tax-deductible under certain circumstances.

For more on educational financing, read [Money 101: Saving for College and "Beating the Financial Aid Trap."](#)

Financing a car

Figuring out the best way to finance a car depends on how long you plan to keep it, since a car's value plummets as soon as you drive it off the lot. It also depends on how much cash you have on hand.

If you can pay for the car outright, it makes sense to do so if you plan to keep the car until it dies or for longer than the term of a high-interest car loan or pricey lease. It's also smart to use cash if that money is unlikely to earn more invested than what you would pay in loan interest.

Most people, however, can't afford to put down 100 percent. So the goal is to put down as much as possible without jeopardizing your other financial goals and emergency fund. Typically, you won't be able to get a car loan without putting down at least 10 percent. A loan makes most sense if you want to buy a new car and plan to keep driving it long after your loan payments have stopped.

You may be tempted to use a home equity loan when buying a car because you're likely to get a lower interest rate than you would on an auto loan, and the interest is tax-deductible. But before going this route make sure you can afford the payments. If you default, you could lose your home. And be sure you can pay it off while you still have the car since it's painful to pay for something that has been consigned to the junkyard.

Leasing a car might be your best bet if the following applies: you want a new car every three or four years; you want to avoid a down payment of 10 percent to 20 percent; you don't drive more than the 15,000 miles a year allowed in most leases; and you keep your vehicle in good condition so that you avoid end-of-lease penalties.

Whatever route you choose, shop for the best deals. Remember, it's in the car dealer's best interest to finance at the highest rate possible, so look at what you'll pay overall, not just the monthly amount. If you tell your car dealer you can spend \$400 a month, you could end up with a new car for \$400 a month based on an uncompetitive interest rate.

For more on auto financing, read [Money 101: Buying a car](#). And to get a sense of how much car you really can afford, click [here](#).

Besides life's big-ticket items - home, car and college - you may be tempted to borrow money to pay for an assortment of other expenses such as furniture, appliances and home remodeling.

Generally speaking, it's best to pay up front for furniture and appliances since they don't add value to your home and are depreciating assets. If you do finance such purchases, however, read the fine print.

Retail stores often charge high interest rates. And even if they offer a low-interest or no-payment period for several months on a purchase, you may be required to pay for the item in full at the end of that period or risk being charged a high interest rate dating back to the day of sale.

Taking a home equity loan or home equity line of credit makes sense if you're making home improvements that increase the value of your house, such as adding a family room or renovating your kitchen. The interest you pay in many cases is deductible, and you increase your equity.

If, however, a home project doesn't boost your house value, consider paying cash or taking out a short-term, low-interest loan that will be paid off in five years or less.

If you're saddled with a lot of high-interest credit-card debt, you might be tempted to pay it off quickly by borrowing from your 401(k) or taking out a home equity loan.

There are two primary advantages to home equity loans: They typically charge interest rates that are less than half what most credit cards charge. Plus, the interest you pay in most instances is deductible. (Note, however, that when you use a home equity loan for nonhousing expenses, you may only deduct the interest paid on the first \$100,000 of the loan, according to the National Association of Tax Practitioners.)

But there is one potential and very significant drawback when you borrow against your house to pay off credit cards: If you default on your home equity loan payments, you may lose your home.

Borrowing from your 401(k) is even less advisable. That's because you lose out on two of the biggest advantages to workplace retirement plans: tax-deferred compounding of your money and tax-deductible contributions. Sure, you pay yourself back with interest, but that interest is paid with after-tax dollars, and it will be harder for you to make new contributions while you're repaying your old loan.

Also, if you quit or lose your job, you'll probably have to repay the entire borrowed amount within three months. If you aren't able to do that, you'll owe income taxes on the money, plus a 10 percent penalty if you're under 59-1/2.

One other word of caution if you take any kind of loan to pay off your credit cards: Once your credit-card debt is paid off, you have to be vigilant about not running up your balance again because you still will have big loan payments to make.

If you're having chronic trouble paying off your credit-card debt, it may be time to consult a debt counseling service for help managing your finances in the future. For assistance in finding a reputable one, click [here](#).

Outside of fixed monthly bills such as your housing or car payment, you probably don't have a precise idea of how you spend most of your money.

If you want to get your debt under control, start by figuring out your spending patterns and identifying unnecessary expenses.

For one month, write down every cent you spend. "Every" means "every," including that \$2 cup of coffee that starts your workday or that \$4 magazine you buy on a whim. That will clarify in black and white how much of your spending is fixed and how much is variable (and hence easier to curb).

Tally the expenses on the list and compare the sum to your monthly income.

How much do you bring in after taxes? How much do you have left at the end of the month after paying fixed expenses? How much do you spend on variable items like that \$2 cup of coffee every morning?

Consider, too, whether there's any way to boost your take-home pay. If you get a big tax refund every year, that means you're having too much withheld from your paycheck. If that's the case, you can reduce your withholding by changing your W-4 at work.

Next, make a list of all your debt obligations and the interest you're charged for each.

Once you've done all that, you're ready to start lightening your debt load.

The basics of debt reduction are simple: Cut down on your variable spending and put the extra money toward your debt payments. Once you determine the maximum amount you can pay off each month, pay down the debt with the highest interest rate first - that usually means your credit-card balance - while paying at least the minimum monthly amount due on all other revolving bills.

Once the debt with the highest rate is wiped out, put your money toward paying the debt with the next-highest rate. One exception: If you have a credit card with a low teaser rate that will go up after a fixed amount of time, strive to eliminate that balance before the low rate expires.

You might also consider moving some of your high-interest credit-card balances to a card with a lower interest rate. But read the fine print on any invitation to transfer balances. Sometimes such low-interest-rate offers are only in effect for short periods of time, after which the rate skyrockets. What's more, consolidating your debt on one card may lower your credit score if your debt-to-available-credit ratio worsens.

For many people, reining in discretionary spending for a few months goes a long way toward tackling debt. But if that's not enough, try to reduce your fixed expenses. Take steps to lower your household bills; refinance your mortgage to get a lower interest rate; or, if you have a good payment history, ask your credit-card company to lower the interest rate you're charged.

For budget tips, read Money 101: Making a budget.

While you're cleaning up your debt, order copies of your credit reports, which are free, and your credit scores, which cost about \$15, since the information contained in them will directly affect the interest rates you're offered on credit cards, mortgages and other loans.

There are three major credit bureaus: Experian, Equifax and TransUnion. Each collects information on your credit history which is culled into a credit report. From that report, a credit score is derived. That score is a quick way for lenders to assess how risky you are as a potential borrower. The higher your score, the less risk you pose to lenders and the more likely it is that you'll get their best available rates.

The score most commonly used by lenders is the FICO score, developed by Fair Isaac.

When lenders review your credit reports and resultant FICO scores, they take into account not only how much you owe but also how much credit you have available to you. Too much of either, and they may not loan you any more money.

So when you get your reports, check for inaccuracies; the bureaus are required to investigate and correct them once you report them. Look, too, for things that may lower your credit rating, including open lines of credit you never use or accounts you thought had been closed long ago.

The bureaus may have different information about your credit history, which means your credit score can vary somewhat from bureau to bureau. So it's important to view reports from all three.

You can get any of the bureaus' credit reports free at www.annualcreditreport.com and your FICO score from MyFICO.com. Then check if this is true: If you've been turned down for credit, employment or housing in the past 60 days, you may receive a free credit report from all of the three credit bureaus. ■



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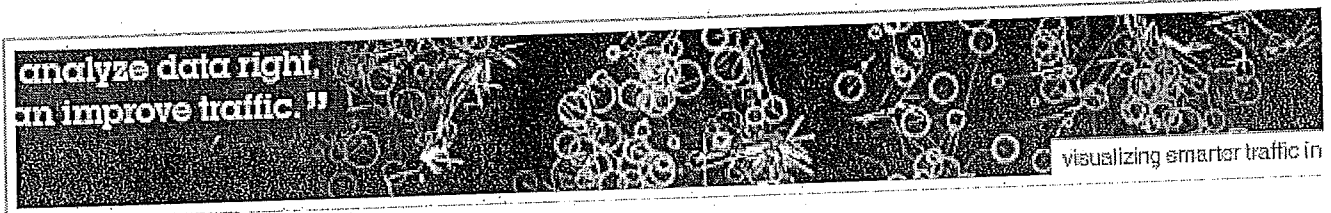
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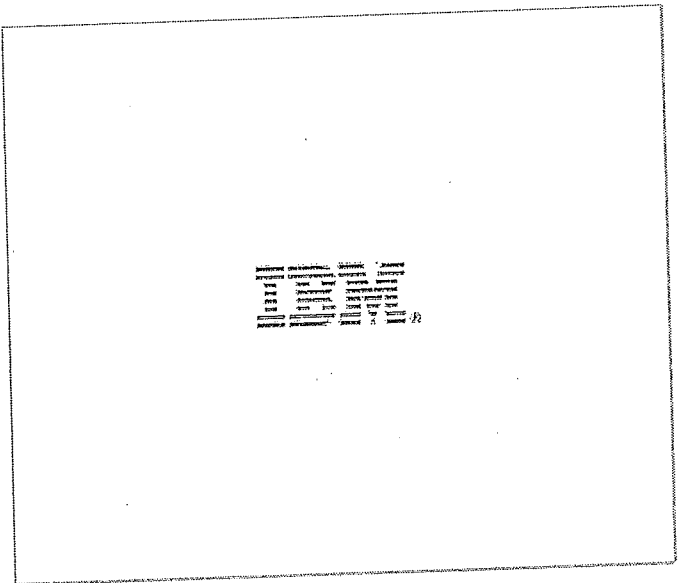
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Top things to know

1. Make sure you are getting the right vehicle.

This seems obvious, but you could wind up an unhappy car owner if you haven't thought carefully about how many people and how much luggage or gear you need to carry.



2. Assess the worth of your old car.

Whether you plan to trade it in or sell it, your current car can be an important factor in your budget. Checking the right Web site and maybe your local newspaper will give you a realistic valuation. Selling it directly instead of just trading it may also mean a sizable difference in what you get for it, though it may take a while longer to reap the proceeds.

3. Decide whether new or used is best for you.

Cars are built better now than in the past, so used cars make a lot of sense. But if you get a rebate or other cost break, the math may be on the side of a new vehicle.

4. Consider whether leasing or buying makes more sense.

Leasing provides lower monthly payments than buying with an auto loan. But it's not for everybody. If you don't have money for a down payment or if you trade your car every two or three years, you may be a good candidate for a lease.

5. Do your homework and set your target price.

The Internet has made it easier than ever to find out the dealer's cost for each vehicle and its options. That's the first step to getting the best possible deal.

6. Shop for money before you shop for the car.

If you plan to buy with a loan, check your credit union or local bank quotes online to find the lowest rate. Getting a pre-approved loan will give you added confidence in negotiating a good price.

7. Negotiating a lease.

In the complicated world of leasing, the dealer will have the upper hand unless you learn the jargon and how to negotiate the various segments of a lease deal.

8. Negotiate a purchase.

If you are doing it yourself, get bids from several dealers, keeping the focus on the dealer's invoice price, which you will know from your research. You may be able to get bids without going to showroom after showroom.

9. If you hate haggling, consider using a car-shopping service.

Auto-buying services, such as Web sites or discount clubs, make things easy with pretty good, no-haggle prices. But with most of them, you get quotations from only one dealer. Consumer services that shop several dealers near you may deliver even better prices.

10. Don't let the deal-closer close out your savings.

The finance manager isn't there just for the paperwork. He or she wants to sell you high-profit financial and mechanical add-ons. These are seldom worth the money.

Hey, wait. Don't go down to the car dealer and start shopping immediately. Are you sure that the car, pickup, sport utility or van you have in mind is what you really need?

If you rush into a deal without carefully considering how you will really use the vehicle, you could be making a \$25,500 mistake, at the average new-car price.

Sure, you want a car that will make you smile. But consider the purpose of most of your driving. Is it commuting? Hauling kids? Weekends? Vacations?

If you drive more than half an hour to work every day, a combination of a comfortable ride and reasonable gas mileage is important. If you frequently drive clients or co-workers to lunch, a sleek coupe won't be welcoming for whomever has to crawl into the back seat; you need a four-door sedan.

If you frequently haul your kids and their many friends or classmates, a minivan or sport utility with three rows of seats may be essential. If weekend errands involve hauling building materials or large bushes, that same utility or van will come in handy.

Be honest with yourself. What is the largest number of people you carry regularly? What is the biggest pile of gear, luggage or haul from Home Depot that you regularly carry?

Once you have made this practical matchup, however, you still have lots of choices. With careful planning, you can get a vehicle that you need and really want.

After your mortgage or rent, car loan or lease payments are likely to be the next-biggest item in your monthly budget. So calculate carefully what you can really afford. Remember to take into account such

items as insurance costs, which can run as high as 12%, but more typically 5% to 8% of the purchase price.

A new (or used) car calls for a new state registration, with fees typically running from \$50 to \$125. These items usually figure into the total amount you borrow with a loan or finance with a lease -- and therefore help determine your real-life monthly payments.

A good rule of thumb is to plan on spending 10% to 15% of your total monthly budget on all automotive expenses. If you are buying a new car, your warranty will cover major repairs for at least the first three years in most cases, but will usually not cover routine maintenance such as oil changes or replacement for items such as batteries, windshield wipers or tires.

A new car means higher insurance costs. (Opting for a late-model used car can cut those costs.) Your premiums for liability coverage, required of all drivers, may not change much from your old car. What will increase is the so-called collision and comprehensive portions of your policy.

Collision pays to repair accident damage to your car, while comprehensive covers theft, fire and natural disasters. Since you will want these types of coverage for a new car, your costs could shoot up sharply -- especially if you have been driving an older car or truck and have dropped collision and comprehensive coverage to save money.

Check the record. One way you can cut your insurance costs before you buy is to choose a model that has a good safety record and/or a low theft rate. Insurance costs vary not only by model but also by metropolitan areas, and even from city to suburbs within those areas. So when you have narrowed the number of cars or trucks on your wish list to a handful, call your agent for a rate quote, or check theft and safety records on the Web.

For federal crash test results, go to www.safercar.gov. The site operated by the insurance company-sponsored Highway Loss Data Institute will give you rankings for injury and property losses for any vehicle, plus a list of the most- and least-stolen models. Both those factors affect insurance costs as well as your safety and peace of mind.

There's nothing like that new-car smell. Buying a new car has a lot of allure: It's brand new and it's all yours; nobody has abused it. You can get the vehicle equipped just the way you want, and you get the full factory warranty. But hold on. Your best deal could well be a late-model used car.

The used-car market has changed dramatically in the past few years. To start with, today's new cars -- and thus used cars -- are simply made better. Overall quality and durability has increased as U.S. manufacturers pushed hard to catch up to imports. A second factor is the rise of leasing.

There are plenty of well-kept 2- and 3-year-old cars returning from leases. These cars provide a good supply of attractive, reliable used cars. New used-car superstore chains are making it easier than ever to buy with huge inventories and no-haggle shopping. The kicker is that if you opt for a 3-year-old model instead, you could save as much as 30% to 40% over new.

In the last few years, car dealers, backed by manufacturers, have introduced what they call "certified" used-car programs for newer used cars (usually up to 3 years old). Manufacturers insist that a used car must pass a series of inspections before it can become certified. And once a car passes, the manufacturer adds a fresh warranty, sometimes 12 months or more.

If you want a used car, start by checking prices of the vehicles that interest you. Among the best Web sites are Edmunds.com and Kelley Blue Book's KBB.com. Both are free, and both will let you check the going prices for almost every make, model and year you could want. (Both sites list new-car prices as well.)

Sites like Autotrader.com and Cars.com list classified ads for used cars, mostly from dealers. Enter your zip code and you'll get a selection of cars within 100 miles or so of your home. While ads for these same vehicles undoubtedly also are running in your local paper, you get more detail online.

For those willing to venture farther from home, eBay Motors, part of the eBay auction site, lists used cars for sale. You can restrict your search to cars in your area, but you'll probably do better by looking at cars all around the country. eBay provides various protections, as well as partnerships with used-car inspection services, to take some of the worry out of buying a used car entirely online. Read the eBay Motors "How to buy" page and see if you feel comfortable with the process.

Once you zero in on some possibilities, you need to double-check them. Unless you are buying a certified used vehicle, spend a little extra to check any specific car, truck or van you are close to buying.

First make sure the odometer is honest and that the car has never been totaled. (The used car business may have become less sleazy than it used to be, but problems still do occur.)

Firms like Carfax and Autocheck will track down the history of your prospective vehicle by its Vehicle Identification Number (VIN), usually listed on a metal plate just inside the windshield. If, for instance, the car had 50,000 miles when its title last changed but now shows 30,000 miles, take a pass. If the car has ever been sent to a junkyard, a salvage title will show up on the report. About one in 10 cars in its database has some kind of problem, say Carfax officials.

Once a car has passed those big hurdles, you still need to get it checked by your own mechanic, if you have one. If you don't, many cities have specialized mechanic services that will make on-the-spot inspection of used cars. If you are considering spending \$15,000 for a used car, that \$100 to double-check it may be well spent.

If you're buying on eBay Motors, they've got an auto inspection agreement with SGS Automotive. Sellers can have their car inspected and a report posted for potential buyers to see.

The most important thing to remember: Anything's negotiable except the right to inspect. If the seller won't let you and your mechanic inspect the car, walk away, no matter how nicely it runs.

Often, this rule of thumb means you'll be buying from an individual rather than a dealer, for many dealers don't allow inspections. Those who do typically won't let you take the car off the premises and won't let you use their lift.

Unless you have an unusually close relationship with your mechanic, he'll want you to bring the car to his shop. This isn't unreasonable, for a lift is essential for hunting nasties like rust, worn brake drums and deteriorating exhaust systems. However, a good mechanic can tell a lot from sliding underneath the car, inspecting the exterior paint for repaired body damage, and checking the odometer reading against actual wear.

Confining your search to individuals usually means you'll get a lower price -- but it's more time-consuming because there's only one car at each location. Regardless of where you buy, there are some

rules you can follow.

Jack Gillis, director of public affairs for the Consumer Federation of America, recommends what he calls the "touch and comment" technique often used by new-car dealers when they inspect trade-ins. "When you review the car, visibly point out the various problems that you note," he says. "An exaggerated touch of some loose parts or running your hand along body damage can put the seller in a defensive position."

This tactic can be used effectively when your mechanic is conducting an inspection within earshot of the seller. Have your mechanic mention each problem, allowing you to comment grimly.

Having your expert on hand can make all the difference, because even if you know a lot about cars, you need an expert witness to present the damning evidence. Like any expert witness, however, mechanics must be paid. Some shops offer a pre-purchase checkout for a set amount that can vary widely depending on the shop and the procedures performed. Others offer on-premises inspections for their hourly labor rate, which can range from \$40 to \$70 an hour, depending on the region and the type of shop.

While indispensable, your mechanic is your consultant, not your agent. To get the best possible deal on a used car, you must do some work yourself. Some pointers:

- Before going to look at cars, visit nadaguides.com and peruse the Official Used Car Guide of the National Automobile Dealers' Association. It lists recent prices fetched by specific year models in your region. The range between the trade-in value and retail value is your room to maneuver. If you can buy a decent car from a dealer for less than its NADA book trade-in value, more power to you.

- If the seller touts the car as an immaculate jewel, be sure to negotiate an acceptable price before bringing in your mechanic. Failing to do so could leave you with no bargaining leverage if the car actually is in great shape. Make sure the seller understands that the agreed-on price is entirely contingent on the vehicle making Phi Beta Kappa. Once your technician determines the car's shortcomings -- and there are few used cars on the market without any -- it's your job to put a generous price on each repair needed. After all, you intone, the initial figure was based on perfection.

- Before buying, try to arrange a test drive at night and another on a rainy day. Nothing reveals a cheap windshield like oncoming headlights, and a replacement windshield may mean the car's been wrecked and then given a convincing paint job. Also, it's impossible to know if trunk and door seals are leaking except when it's raining. Again, leaking seals may mean that the car's been wrecked, especially on a car only a few years old.

There is a point at which too many glitches should eliminate the car from consideration. Says automotive author Mortz Schultz: "If you find a major problem, or if you rack up enough minor ones, forget the car."

In return for your rigors, do you get an absolute assurance that you won't regret the purchase? Of course not. It's still a used car, after all. Buyers must accept the occasional ping, ding or rattle. But if your mechanic is competent, and you negotiate adroitly, you can get a great vehicle for a substantially lowered price.

If you decide, however, that you really want a new car, you have a different choice to make: Should you buy or lease?

Money101 Lesson 17: Buying a Car

In those new-car ads on TV, lease payments look awfully low. And they are, compared with loan payments for buying the car. But leasing is not for everyone.

Leasing is the easiest way to get a new car every few years while letting the dealer or leasing company worry about disposing of the old one. Leases have some major disadvantages.

One of the biggest drawbacks -- especially if you are not accustomed to leasing -- is that you are forced to make a major financial decision when your lease expires. You must either turn that car or truck back and buy or lease a new one, or decide to exercise your option to buy the vehicle at the lease-end price. (Typically, the value of your car or truck at the end of the lease is set in advance.)

Leasing a car rather than buying it will generally cost you much more than simply financing a purchase from the start. If you think you might want to buy the car, do that from the outset. Lease only if you're sure you don't want to keep the car long term.

If you buy a car or truck, you can postpone any decision about replacing it at least until mechanical trouble forces your hand. If you don't mind driving an older car, the best decision on purely economic grounds usually is to buy a new car and keep on driving it long after your loan payments have stopped.

If you typically trade for a new car every four years or less, want to avoid the loan down payment of 10% to 20%, drive close to but not more than the 15,000 miles a year allowed in most leases and typically keep your vehicle in good condition to avoid end-of-lease penalties, you might well be happy leasing.

Keep in mind that there is a reason why those low lease payments look so attractive: Instead of paying for the entire car, you're only paying the estimated depreciation over the time you are leasing it. So to get a really good lease deal, you need to look further than just the payments. You need to understand how leasing works, do your homework, and negotiate as hard as if you were buying the car. Here is a step-by-step guide:

Master the jargon. You can't successfully negotiate a lease without becoming fluent in the industry's terms. What you need to know before you start to bargain: The capitalized cost is the equivalent of the selling price, which you want to get down as low as possible. The residual value is the estimated worth of the car at the end of your lease. Your monthly payments are determined by the difference between these two figures, plus an interest charge known as the money factor. Thus, raising the residual value or lowering either the capitalized cost or the money factor will lower your payments.

Look for a manufacturer-subsidized lease. These deals, often promoted in splashy ads in newspaper auto sections, are likely to be the cheapest available. To identify a generous subsidy, go to LeaseWizard.com and, for about \$25, download a software kit that identifies the best current leasing programs in your region. It also includes the standard residual value data published by Automotive Lease Guide, an independent research firm, and provides options for changing lease terms and mileage limits.

Set a target and negotiate hard. You can find out the so-called dealer's invoice cost for any car or truck by checking sites like Edmunds.com or Kelley Blue Book. Set a target price about 2% above the dealer's cost (\$400 on a \$20,000 car, for instance). Start bidding below your actual target and plan to wind up near that figure.

Be aware, though, that manufacturer-to-dealer incentives may lower the dealers costs to far less than the

invoice price, which means you may have a lot more room for negotiating. Consult Edmunds.com, which provides some information about manufacturer-to-dealer incentives. Or go to Kelley Blue Book's site, KBB.com, where you can access the actual prices people are paying for cars, as well as whether manufacturer-to-dealer incentives are being applied to a particular vehicle.

The Web site for the car-buying service CarBargains.org also sells a monthly newsletter detailing available incentive plans including dealer incentives.

When you go to a car dealership to negotiate for a new car, you're in a stronger position if you have a pre-approved loan. Unless your model has a special low-rate financing offer backed by the manufacturer, a local bank or credit union is likely to give you a better deal on a loan. And in most cases, you can take a rebate in place of any low-rate financing and use that to lower your purchase price.

Credit unions typically charge 1/2% to 1% lower interest than bank car loans. You may have access to a credit union where you work, or may be eligible through a professional organization (teachers, government employees).

If you don't have ready access to a credit union, check out your local bank offerings. Web sites specializing in loan information will give you a quick rundown on average rates and the best rates in your area.

When you get a pre-approved loan, that commitment usually is good for a month or more. So you can shop for the car you want knowing your financing is ready to go.

In addition to getting financing before you go to a dealership, you also need to do your price homework. That's our next lesson -- setting your target price.

Having more information gives you more power. Not long ago, auto dealers had the upper hand because they had most of the information about price, but knowing where to look online can give you an advantage.

Using Web sites like Edmunds.com or Kelly Blue Book's KBB.com, you can find out the dealer's cost for any vehicle. You can also find out about customer or dealer rebates, subsidized lease deals, or other special breaks that can cut your cost. Best of all, you can decide exactly what you intend to pay for the car or truck before you ever go near a showroom.

The number most often cited as the dealer's cost is the so-called invoice price -- the wholesale price that the manufacturer bills the dealer on shipment. But that is not the whole story.

The manufacturer may offer so-called "dealer incentives" for slow-moving models -- in effect, rebates paid to the dealer instead of the car buyer. Unlike heavily advertised consumer rebates, these dealer incentives are rarely publicized. If you have done your homework and know such an incentive exists, you often can negotiate half or more of that amount for yourself.

A hot-selling new vehicle may sell for a while at full MSRP with no bargaining possible. But for more ordinary vehicles, a good starting point is to aim for a target price of 2% over the dealer invoice price.

For a slow-selling model, you may be able to go even lower. If you discover that the model you want carries a sizable consumer rebate or dealer incentive of \$750 or more, let that alert you to bargain harder, since the dealer and the manufacturer want to move that model.

Before you head for the dealership you will have already done your homework, so you will know the dealer's invoice price, whether rebates or dealer incentives are available, and your target price, as well as where you plan to start bidding.

You want to start the bidding as low as you reasonably can, but not so low that you will seem like an uninformed buyer just making a low-ball offer. Pull together a folder showing your data and sources for these details so you can readily refer to them yourself or show them to the salesman.

At the showroom. Establish quickly that you are a serious buyer, not a browser. If you come across as just shopping, the salesperson will be eager to move on to a likelier sale. Don't say: "I'm looking at the Ford Taurus." Say instead: "I plan to buy a Ford Taurus LX within the next two weeks and I know pretty much how I want it equipped. I will buy where I get the best price. Let's talk about it."

That keeps you in control. The salesman wants to know as much about you as possible to start spotting potential profit points. Stay pleasant, but just turn away questions and say: "We can talk about me later. Let's talk about price."

Focus on the invoice price. As soon as you can, try to switch the discussion away from the MSRP, or list price, to how much you intend to bid over the dealer's invoice cost. Bring out your Internet printout to show you have done your research on this. The salesman may well say: "That is not the right invoice price for the car." He or she may in fact know less than you do since traditional dealer training focuses on the MSRP and many dealers do not give salesmen the invoice prices. Say: "This is the invoice price for the car I want with the equipment I want." Show him your printout.

A note on buying cars as a couple: If you're negotiating to buy a car with your spouse, make sure that you both agree beforehand on what you're going to say and not say. If you're buying as a team, it's imperative that you act like one in front of the salesperson -- who will doubtlessly try to exploit any division of interests you and your spouse may have. The negotiation table is no place to sort out monetary or philosophical differences with your mate.

Start low. Though your target is \$200 above invoice, you need to leave room for the dealership to budge you a little. So start out bidding at the invoice price on a car like the Taurus, where a rebate signals you to negotiate hard. You know you are entitled to the \$500 consumer rebate that was offered recently, but don't bring that up yet. If that \$500 had been a dealer instead of a consumer sales incentive payment, you would start out bidding to try to capture at least half that money. In that case, you would bid \$300 below invoice and make it clear how you got that figure. "Since the dealership stands to get a \$500 payment from Ford as a sales incentive, \$300 below invoice seems fair."

He who hesitates loses. At this point, the salesman is likely to say something like: "I think this is way too low, but I will take your offer to my sales manager and see what I can do for you." He or she may not even intend to talk to the sales manager, but plans to keep you waiting in the glassed-in office to pressure you into a higher offer before even seeking approval. Tell him or her you do not intend to wait long. Then don't just sit there. Wander around the showroom or go outside to look at other cars. That usually brings the salesman back quickly. It's likely that he will bring the news that your initial offer was not good enough. At this point, if you started the bidding at the invoice price, agree to \$100 over invoice.

If you get it, take it. If the dealership has a car in the color and equipment you want, and the salesman offers \$200 over invoice, accept the offer. If not, get the best offer and take it to another dealer. If the second dealer beats the original offer, keep the competition going -- play it back to the first dealer.

When you hit your target or come as close as you think you can, agree on the price. Now, and not before, is the time to talk about a trade-in. You already will know what your car is worth from checking local ads and looking up your model on sites like Edmunds.com and Kelley Blue Book. If your car is a popular model in good condition and you are sticking with the same brand, you might match or slightly beat that price with your new-car dealer who sees potential profit in selling your used car. If the trade-in offer is a good one, say yes. If not, plan to sell it yourself or take it to the used-car lot of other dealers for a price quote.

Once your price and trade-in are set, you still have to finalize the deal. In our next section, we tell you how to close.

The salesman may call it "doing the paperwork" or some similarly innocuous description. But the finance manager you are about to meet hopes to boost dealer profits at your expense with attractive-sounding offers of mechanical and financial add-ons. In most cases, just say, "no." But there are some exceptions.

Even if you already have financing approved, go ahead and let the dealership's financing officer give you their best offer. It may still be better than what you have in hand.

The next pitch you are likely to hear is for an extended warranty. In most cases, you'll want to pass on this. Unless you're buying a car that has known dependability issues, extended warranties usually don't pay off, according to research by *Consumer Reports* magazine. Instead, research the long-term dependability of the manufacturer you're considering buying from. Try to buy a car that doesn't make you feel like you need an extended warranty.

If you decide to buy one, ask when the extended-warranty coverage kicks in and what it covers. (So-called "power-train only" warranties, for instance, may exclude expensive electronic repairs common in today's cars.) Also be sure you know how long the manufacturer's warranty runs. Volkswagen and Hyundai extend power train coverage for 10 years and luxury models Lexus and Infiniti for six to eight years.

The latest vogue in add-ons (replacing rustproofing now that almost all new cars are rustproof to start with) is security etching. Having your vehicle identification number etched into the glass on your windows may, as claimed, make your car somewhat less likely to be stolen. But it is certainly not worth the \$1,100 some dealers charge.

For new car buyers, the real wonder of the Web is how easily you can get reliable price information that will give you a much stronger negotiating stance. But the Web is also powerful if convenience and low hassle matter a lot to you.

If you plan to buy from a dealer, know your target price before you start shopping. Popular Web sites like Edmunds.com, KBB.com and AOL Autos can tell you the manufacturer's suggested retail price, or MSRP, the dealer's invoice price and an estimate of what others in your area are paying for the car.

Focus any negotiation on that dealer cost. For an average car, 2% above the Dealer's Invoice Price (that would be \$400 on a \$20,000 car) is a reasonably good deal. Once you're done your research and figured out exactly what car you want -- down to the options and a few color choices -- use the telephone or e-mail to start negotiating. Many dealerships today have inventory listings on line so you can see exactly the car you're negotiating for.

Call several dealers in your area and ask for the "Internet sales manager" or fleet manager. It may take several rounds of calls to get the best price. Before you agree to go in and seal the deal, ask the dealership to fax you all the paperwork with the agreement in writing. That way you can be sure you're not getting drawn into a bait-and-switch routine.

Do not rely on connections to get a good deal. Unless you have an official relationship with the carmaker entitling you to an employee or supplier discount, don't think that knowing someone at the dealership or car company is going to get you the best price. The dealer's incentive to offer the lowest price comes from competition with other dealers, not from the desire to do someone a favor. Your relationship might get you a good deal, but not the best deal.

Join the club

Internet services like CarsDirect.com and buying clubs like those operated by Costco and Sam's Club offer a simple, no-hassle way to get a good price. These services pre-negotiate discounts with local dealers. In theory, the dealer should offer club members good prices in exchange for the business these services bring in. They want to keep you happy in order to keep CarsDirect.com or Costco happy. You may still be able to get a better deal negotiating on your own, but you might consider the hassle-free experience worth the risk that you're not getting the best possible deal. ■



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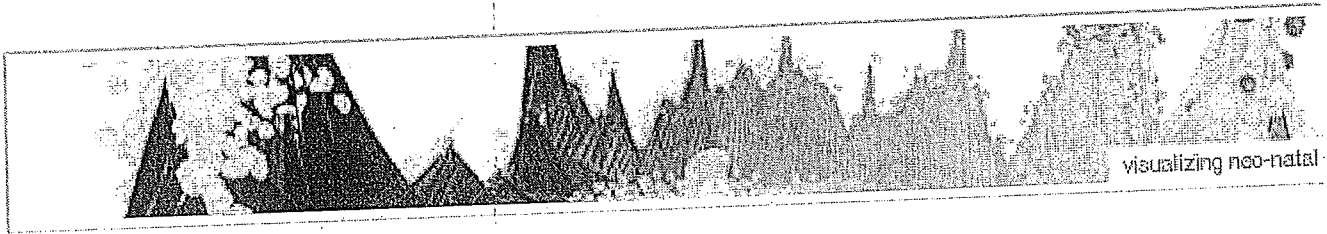
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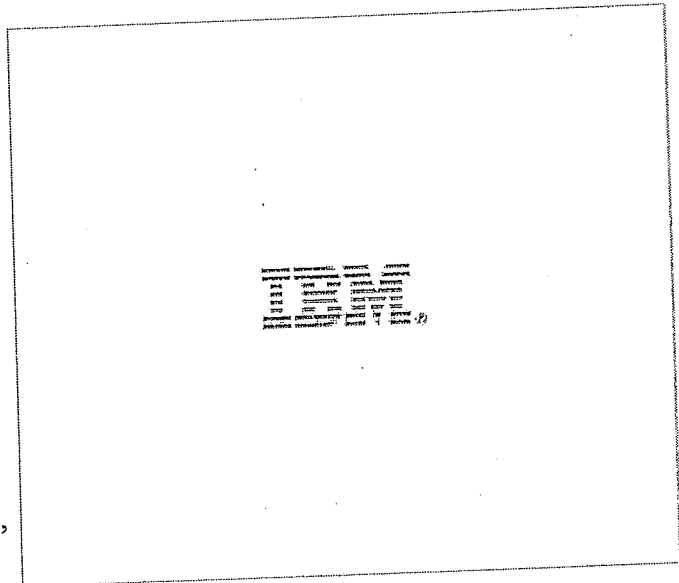
Top things to know

1. If you get a big refund each year, you're having too much withheld from your paycheck.

In effect, you're giving the government an interest-free loan.

2. If you have too little withheld, you may be charged an underpayment penalty.

You must pay 90% of what you owe for the tax year by the end of that year or an amount equal to 100% of your tax liability for the previous tax year, whichever is smaller.



3. Not every dollar of your taxable income is taxed at the same rate.

That's because portions of your earned income fall into different brackets, which are assigned different tax rates. Generally speaking, the first dollar you make will be taxed at a lower rate than your last dollar. Your marginal tax rate is the tax bracket at which the highest (or last) portion of your income is taxed.

4. Your combined tax bracket determines how much tax you'll owe on income from investments such as CDs and money market funds.

Your combined bracket is the sum of your top (or marginal) federal tax rate and your top state income tax rate. It may be less if you itemize deductions since you will be able to deduct your state income tax on your federal return.

5. If you file your return by April 15, but don't pay the tax you owe, you may receive a late payment penalty.

The same goes if you file for an extension. An extension only allows you to file your return after the due date. But full payment is still required by April 15. If you make a partial payment by then, you may be charged interest on the amount outstanding.

6. You can reduce your chances of being audited.

One of the best ways is to fill out your return completely, correctly, and on time every year.

7. You should pay estimated taxes if you're self-employed; expect hefty investment income or profits from a property sale; or if you don't have enough taxes withheld to cover the taxes you'll owe on non-wage-related income.

Retirees should also consider paying them if they haven't opted for voluntary withholding on their pension or IRA payments. Estimated taxes are due four times a year (April 15, June 15, Sept. 15, and Jan. 15).

8. Your adjusted gross income (AGI) is your total income minus certain "above the line" deductions such as deductible IRA contributions, alimony payments, or health savings account contributions.

Your AGI primarily determines whether or not you're eligible for tax breaks. Almost every break, be it a deduction, exemption, or a credit, has its own AGI limit.

9. Your taxable income is your AGI minus exemptions and deductions.

The less your taxable income, the less in taxes you'll owe. That's why it's in your best interest to take advantage of tax breaks where you can.

10. A credit is better than a deduction.

A credit is a dollar-for-dollar reduction of the taxes you owe. A \$100 credit means you pay \$100 less in taxes. A deduction reduces the taxes you owe by a percent of every dollar you're allowed to deduct.

You calculate the worth of your deduction by multiplying your marginal (or top) tax rate by the amount of the deduction. If you're in the 25% tax bracket, a \$100 deduction means you'll pay \$25 less in taxes (0.25 times \$100).

Doing your tax return isn't always as daunting as it seems. In fact, it actually can be a great opportunity to get your financial house in order.

If that opportunity lacks appeal or your finances are just too complicated to handle on your own, there are plenty of tax professionals who can do the work for you.

No matter which route you choose, however, you should understand tax basics for two reasons: You are legally responsible for your tax return; and being tax-savvy throughout the year can save you a great deal of money over time.

In this lesson we'll go over some tax essentials, including:

- How much you should withhold;
- What those oft-heard but rarely defined phrases on your 1040 mean;
- What tax records you should keep;
- How you can avoid an audit; and

- Some good tax-planning strategies.

Unless we note otherwise, we're talking primarily about federal taxes. State and local governments impose a variety of income, sales, and property taxes that are too complex and varied to address here.

Not every dollar of your income is taxed at the same rate.

That's because portions of your income fall into different brackets, which are assigned tax rates that increase on a graduated scale. Generally speaking, the first dollar you make will be taxed at a lower rate than the last dollar you make.

Your taxable income is not the salary your boss told you you'd make when you got your job, but the amount of income left over after you've made your pre-tax contributions to your 401(k) and after you've subtracted the tax breaks to which you're entitled.

The income ranges that define tax brackets are adjusted for inflation, change yearly and differ depending on your filing status (e.g., single or married filing jointly).

Tax rates can change as well.

Here's an example of how income is taxed: Say you are single and report \$80,000 in taxable income for the 2009 tax year (filing in 2010). In accordance with the income ranges defining federal tax brackets for single filers in 2009, the first \$8,350 of your income is taxed at 10%; dollars \$8,351 through \$33,950 are taxed at 15%; dollars \$33,951 through \$80,000 are taxed at 25%.

When people ask you what your tax bracket is, they're really asking for your marginal tax rate. That is, the percent at which the highest portion of your income is taxed. In the example above, if you report \$80,000 of taxable income for 2009, your marginal tax rate is 25% -- the rate at which the last dollar of that \$80,000 is taxed.

Your marginal rate is the rate you use to calculate the value of a deduction. For example, if your marginal rate is 28%, a \$100 deduction reduces your taxable income by \$28 (100×0.28).

Your effective rate, meanwhile, is the overall percentage of your taxable income that was actually paid in income taxes at the end of the day. And that rate will be lower than your marginal rate because much of your income will be taxed at rates lower than your top rate.

You should also be aware of what's known as your combined tax bracket. That's the sum of your federal tax bracket and your state tax bracket, minus the amount of state taxes you can deduct from your federal return.

For example, if your top federal rate is 28% and your state tax rate is 5%, your combined rate is 33% if you take the standard deduction on your federal return.

But if you itemize deductions on your return, your combined rate is likely to be less since you may deduct the state income tax you pay on your federal return, unless you're subject to the alternative minimum tax.

Your combined tax rate determines how much tax you'll owe on income from your investments. If your combined bracket is 33%, then 33% of your investment income will go to the federal and state

governments. Put another way, you'll be able to keep 67% of your investment income.

If you're like most people, you probably pay Uncle Sam throughout the year by having your employer withhold tax from your paychecks.

Your employer, using tables supplied by the government, determines how much of your paycheck should be withheld based on information you provide.

Surprised? That's because you've probably forgotten about that Form W-4 you filled out, something most people do when they start a new job.

The W-4, which can be amended at any time, lets you mark your tax filing status (single, married, etc.) and the number of allowances you want to take.

An allowance essentially reduces the amount of taxes withheld, and increases the amount of your take-home pay. Each allowance represents an exemption, credit, or some other tax benefit you plan to claim when you fill out your return.

(For detailed instructions on adjusting your tax withholding, see IRS Publication 919.)

Your goal at the beginning of every tax year should be to have withheld at least 90% of what you think you'll owe for that year, but not much more.

"If you use the worksheet that accompanies your W-4, you should definitely have that 90% covered," says Tony Bardi, an enrolled agent in Gresham, Ore.

Each January, your employer sends you and the IRS a Form W-2 that reports your earnings for the prior tax year and the total amount of tax you had withheld.

You're then responsible for calculating how much more you owe (and paying the difference by April 15), or, figuring out how much the IRS should refund you if you overpaid.

Although a lot of people consider a refund found money, the truth is, getting a refund check just means you've given the government an interest-free loan. It's money you earned and should have had access to throughout the year.

Say you get a \$1,200 refund (the average is about \$2,700). You could have pocketed more money if you had adjusted your withholding so that you got an extra \$100 a month and invested that money in an interest-bearing account.

Or, if you carried a credit card balance, the extra amount could have been used to pay off some of your high-interest debt.

Under the Federal Insurance Contributions Act 12.4% of earned income up to an annual limit must be paid into Social Security, and an additional 2.9% must be paid into Medicare.

That limit is \$106,800 for 2010.

There are no earned income limits on Medicare taxes -- so even if your salary is well above the cap for Social Security tax, you will still owe Medicare tax on your total earned income.

If you're a wage or salaried employee, you pay only half the FICA bill (6.2% for Social Security plus 1.45% for Medicare), and the tax is automatically withheld.

Your employer contributes the other half.

For most people that means 7.65% of their paycheck is withheld and their company pays another 7.65% on their behalf.

If you're self-employed, however, you're expected to cough up both the employee and the employer share of FICA. You are, however, permitted to deduct half of this self-employment tax as a business expense.

If you're self-employed, anticipate having a lot of investment income, are selling property in a given tax year, or don't have enough taxes withheld from your paycheck to cover an influx of non-wage related income (e.g., alimony or rental income), there's a good chance you will need to pay estimated taxes.

They're due four times a year (April 15, June 15, Sept. 15 and Jan. 15) and are filed using IRS Form 1040-ES.

If you're a retiree, you might also consider paying estimated taxes if you make unexpected lump-sum withdrawals from your nest egg during the year or if your IRA custodian does not withhold tax on your regular withdrawals, says enrolled agent Tony Bardi.

On April 15, you have to file an annual return (Form 1040) for the previous year, and make your first estimated payment for the current year.

Figuring estimated payments can be tricky, so keep IRS Publication 505, "Tax Withholding and Estimated Tax," handy, and consult with a tax professional.

If, after taking all your deductions, exemptions, and credits, you don't think you will owe any more than \$1,000 on April 15 on top of what you've already paid in taxes for the year, then you're not required to pay estimated taxes, Bardi says.

As such, if you're expecting a substantial income boost from the sale of stock or property, you may be able to avoid the complication of estimated taxes by increasing the withholdings on your W-4.

That should allow you to offset the remaining tax you'll owe at the end of the year. Likewise, if you're a shareholder in an S Corporation from which you receive a salary and distributions, then you can boost your withholding to counterbalance any taxes you'll owe on the distributions.

Even if you balk at how much you pay the federal government, at least try to minimize your aggravation by doing all you can to avoid paying penalty and interest charges.

There are plenty of circumstances in which such charges apply. Here are a few common ones:

Underpayment

Most of us look to April 15 as the day we must pay our taxes. Actually, it's the day we need to finish paying our taxes.

Indeed, the Internal Revenue Service will charge you a penalty if you haven't paid 90% of what you owe for the tax year or an amount equal to 100% of your tax liability for the prior year, whichever is smaller.

In other words, if you owed a total of \$25,000 in taxes last year, and will owe \$35,000 this year, you're in the clear as long as you have paid at least \$25,000 by Dec. 31.

Late payments

There are three other key ways you'll get hit with extra charges if you don't give the IRS its fair share by the appropriate date:

If you file your taxes on time, but don't pay the full amount you owe, you may be charged:

- Interest on the unpaid tax from the due date of the return through the date of payment; and
- A late payment penalty.

If you file your taxes late and owe money, you may be charged:

- Interest on the unpaid tax from the due date of the return through the payment date;
- A late payment penalty and;
- A late filing penalty.

If you file for an extension but don't pay the tax you owe by April 15, you will avoid the late filing penalty. But you still may be charged:

- Interest on the unpaid tax from April 15 through the payment date; and
- A late payment penalty.

In January of every year, you will receive a host of tax statements -- the information you'll need to fill out your return.

Any information you receive will also have been sent to the IRS, so look them over carefully and be sure to report their data accurately on your return.

- Your W-2 form reports how much money you made at your job and how much tax you paid for the year.
- The 1099-G reports unemployment compensation or state tax refunds.
- The 1099-R reports retirement-plan income.
- The 1099-MISC reports income if you're an independent contractor, collected rent, or received royalties.
- Other 1099s, such as the 1099-B, 1099-DIV, and 1099-INT, report income from financial transactions (in this case, capital gains, dividends and interest income, respectively).

- Many of your 1099 forms get reported on the schedules that round out your 1040. For instance, if you're self-employed, you may need to file Schedule C and Schedule SE. If you received rent or royalties, you may need to file Schedule E. Capital gains get reported on Schedule D. Interest and dividends, if they exceed a certain amount, get reported on Schedule B.

By simply going through the 1040 line by line you'll see what schedules you need.

The number at the bottom of the first page of the 1040 is your adjusted gross income (AGI) -- your total income minus certain adjustments, such as IRA deductions, alimony payments, and medical savings account contributions.

Your AGI determines whether or not you're eligible for tax breaks and also determines whether you're eligible to make deductible IRA contributions or to open a Roth IRA.

Your AGI minus all other exemptions and deductions to which you're entitled equals your taxable income. Say your AGI is \$70,000 and you can subtract \$7,850 in deductions plus another \$6,800 for personal exemptions. Your taxable income is \$55,350.

The more exemptions and deductions you take, the lower your taxable income.

You're entitled to take a personal exemption for yourself, a spouse, and each dependent.

Everyone is also given a standard deduction, which is inflation-adjusted; for tax year 2009 it is \$5,700 for singles, \$11,400 for married couples filing jointly and \$8,350 for heads of households.

But you might be better off itemizing your deductions if you add up everything that you're permitted to deduct, such as mortgage interest, charitable contributions, and state taxes -- and that amount exceeds the standard deduction. If that's the case, list all your deductions on Schedule A and attach it to your 1040.

Tax credits

Unlike deductions and exemptions, which lower your taxable income, tax credits are dollar-for-dollar reductions of the taxes you owe and are worth more than a deduction or exemption of the same amount.

Say you're in the 28% bracket and owe \$1,000 in taxes. If you can take a \$100 tax credit, you'll only have to pay \$900 in tax (\$1,000 minus \$900). A \$100 deduction, by contrast, only reduces your tax liability by \$28 (\$100 multiplied by 0.28), which means you'll pay \$972 in taxes.

There are lots of books to help you sort through your annual return and give you a basic understanding of taxes. Three favorites that you'll find in any bookstore: "J.K. Lasser's Tax Guide, Ernst and Young Tax Guide," and "The Wall Street Journal Guide to Understanding Your Taxes."

You also can find online sources of help by checking out the CNNMoney Tax Center. If you need federal forms and instructions, go to the IRS Web site.

Maybe you've managed to ignore the recent spate of tax-reform stories, but that doesn't mean you'll dodge the Alternative Minimum Tax or its higher tax bite.

The AMT system comes with a completely different set of rates and deduction rules. People pay it only

if their AMT tax amount is higher than their traditional taxes. Translation: If you're paying the AMT, you are by definition paying higher taxes.

The system created to make sure the uber-rich didn't dodge the tax bullet is under fire because it's now affecting middle-class Americans. And reforming it could mean increased tax payments for everyone.

The problem? What defined uber-rich in 1969, when the AMT was first enacted, has never been adjusted for inflation. That means what made you affluent back then doesn't now -- but you're still taxed like it does.

A tale of two systems

Under the regular IRS rules, you start with your gross income and subtract deductions like state taxes you paid, and exemptions like child credits. Eventually, you arrive at your taxable income.

Under AMT rules, you still start with your gross income, but many of the usual deductions and exemptions are disallowed. Suddenly, your taxable income is a lot higher.

Even though some deductions still stand, including those for mortgage-interest and charitable donations, some key breaks are lost. They include: state and local income taxes and property taxes; child-tax credits; and home-equity loan interest.

Even though the highest tax rate under the AMT -- 28% -- is lower than that in the regular tax system -- 35% -- AMT victims are paying more because they're paying on a greater amount of taxable income.

Short of moving to a low-tax state like, say, Texas, said Len Burman, co-director of the Tax Policy Center, there's not a lot you can do to avoid AMT's clutches.

Exemptions and phase-outs

In trying to determine tax liability under AMT, you do get to exempt a certain amount of income from your calculations.

The problem is that the exemptions granted under the AMT have not kept pace with inflation -- while the average paycheck has. For instance, in 1982, the exemption for married couples filing jointly was \$40,000. Adjusted for inflation, that would be \$103,119 today.

For tax year 2009, the exemptions are only \$70,950 for married couples filing jointly and \$46,700 for singles. And they would be even lower if Congress didn't vote through a "patch" every year.

Really high earners may not even get the full exemption since it is phased out above certain income levels.

For tax year 2009, the phase-out for married couples filing jointly begins at \$150,000 (after the deductions that are allowable). The deduction shrinks by 25 cents for every dollar earned above that amount until finally, at \$429,800, there is no exemption at all.

Who gets burned?

By law, everyone who files taxes is obligated to figure out whether they have to pay AMT, and they are

prompted to do so on line 45 of Form 1040.

There, taxpayers are referred to the AMT worksheet. If the taxable income on the worksheet is higher than the taxable income on the 1040, you are subject to AMT and must fill out the special AMT Form 6251.

But the worksheet and Form 6251 can be daunting, and 75% of AMT payers hire a professional to do their returns, according to the President's Advisory Panel on Federal Tax Reform.

"The first time most people hear about the Alternative Minimum Tax is when they get a letter from the IRS saying that they still owe money," said the Tax Policy Center's Burman.

So how do you know if you'll be one of the unlucky?

If your total deductions and exemptions under the normal tax code come close to the AMT exemption, you want to be on the lookout for the AMT, said Tom Ochenschlager, vice president of taxation with the American Institute of Certified Public Accountants.

The IRS also offers "AMT Assistant," an online tool that helps you determine whether you need to pay the AMT.

Also be on the lookout if your adjusted gross income changes dramatically because of: a lot of itemized deductions; high local and state tax deductions; child exemptions; or a mortgage deduction.

Then it may be time to get some professional help or some good tax software.

The best way to minimize your chances of being questioned by the IRS is to file on time, attach all necessary schedules, fill out every form completely, and double-check your math before submitting your return, according to Frederick W. Daily, author of "Surviving an IRS Tax Audit."

Of course, you can't completely eliminate your chances.

To ensure that you're well prepared in the event that you are audited, maintain good records and receipt files. These include any forms and statements that show income or support deductions (W-2s, 1099s, canceled checks, receipts, etc.) as well as copies of your return.

Under the statute of limitations, the IRS has three years in which to audit a return, so keep your tax records for at least that long. The same goes if you filed a return but didn't pay the full balance owed.

But many experts recommend keeping your records for up to six years since that's the time limit the IRS has to come after you if you underreport your gross income by more than 25%; and your state may have longer time limits for audits.

It's worth noting, too, that if you don't file a return and you owe taxes or if you file a fraudulent return, the IRS can come after you at any time to claim what's due.

There are some records you should keep indefinitely for tax purposes. These include:

- Statements documenting retirement-account activities, especially records of your after-tax contributions so you don't get taxed on them again when you withdraw them.

- Records of your investments (what you own, what you paid, when there were splits and distributions), which are useful both in determining your tax basis when you sell and allowing your heirs to trace the origins of an investment if it's bequeathed to them.
- Home ownership papers, as well as receipts documenting home improvements, which will come in handy when you sell your home.
- Copies of old tax returns.

Tax planning involves far more than scrambling in April to defer income and boost deductions.

If you want to minimize what you pay in capital gains tax, reduce your year-end tax bill, and give less of your estate to Uncle Sam, you should be aware of the short- and long-term tax consequences of all your financial moves.

One tax-savvy strategy is to contribute regularly to tax-deferred savings plans, which let you defer your tax payments until you make withdrawals.

The benefits are two-fold: The more you contribute to a 401(k) or deductible IRA, for instance, the more you reduce your taxable income for that year. Plus, the money you invest grows at a much faster rate since it's not dragged down by taxes.

If you're looking to reduce your taxable estate, a quick way to do that is to make tax-free gifts up to \$13,000 a year per person. (For more on estate planning strategies, including trusts that serve as tax shelters, visit the [Money 101 lesson on estate planning](#).)

When you're investing outside of retirement plans, you have a number of tax-smart options. There are tax-managed mutual funds, which seek to minimize the turnover in holdings and hence limit the number of taxable gains distributions to shareholders.

There are also tax-free CDs, bonds and money market funds.

But a tax-free CD or money market fund may not always save you more than their taxable cousins. Here's how to tell which is best for you:

Compare your after-tax return on the taxable investment with the return on the tax-free investment. To figure out your after-tax return, you need to know your combined income tax bracket (federal plus state), since that determines how much of your investment income you can keep.

If you pay 28% in federal taxes and 6% in state taxes, your combined bracket is 34% , which means you keep 66% of the income the investment generates.

So if a taxable investment guarantees a 7% return, you'll only pocket 66% of that, and will net a return of 4.6%. If a tax-exempt instrument offers less than that, you'll pocket more with the taxable option.

Generally speaking, if you're in a top tax bracket, you will benefit more from tax-free investments since the yield on a taxable investment would have to be very high to match your return in a tax-exempt instrument.

Another tax-friendly savings strategy: If you have a taxable account of stocks and funds, take advantage

of your capital losses to reduce your tax bill.

"Capital losses are allowed to the extent that you have capital gains plus an additional \$3,000," said enrolled agent Cindy Hockenberry of the National Association of Tax Professionals.

In other words, if you have \$10,000 in capital losses and no capital gains this year, then you can claim on \$3,000 in losses. But if you have \$5,000 in gains, then you can claim \$8,000 (\$5,000 plus \$3,000) in loss. Any unused losses may be carried over to future tax years.

Taxes may be one of the things you can be sure of in life, but the same can't be said of tax laws. They can change at any time. And they often do. ■



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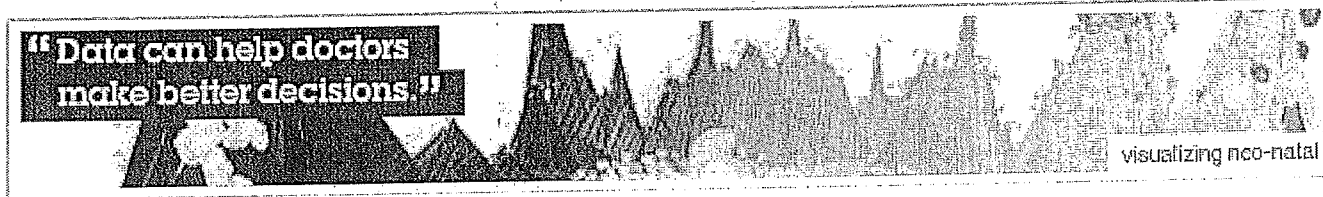
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Top things to know

1. You're a statistic.

To an insurer, you're not a person; you're a set of risks. An insurer bases its premium (or its decision to insure you at all) on your "risk factors," including your occupation, who you are, what you own, and how you live.

2. Know your home's value.

Before you choose a policy, it is essential to establish your home's replacement cost. A local builder can provide the best estimate.

3. Insurers differ.

As with anything else you buy, what seems to be the same product can be priced differently by different companies. You can save money by comparison shopping.

4. Don't just look at price.

A low price is no bargain if an insurer takes forever to service your claim. Research the insurer's record for claims service, as well as its financial stability.

5. Go beyond the basics.

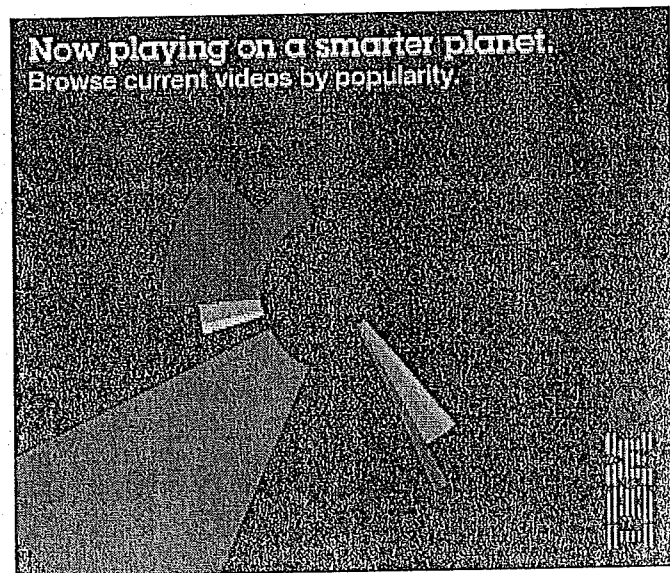
A basic homeowners policy may not promise to entirely replace your home.

6. Demand discounts. Insurers provide discounts to reward behavior that reduces risk.

However, Americans waste money every year because they forget to ask for them!

7. At claims time, your insurer isn't necessarily your friend.

Your idea of fair compensation may not match that of your insurer. Your insurer's job is to restore you



financially. Your job is to prove your losses so you get what you need.

8. Prepare before you have to file a claim.

Keep your policy updated, and reread it before you file a claim so there are no surprises.

It boils down to one word: risk.

To an insurance company, you are a collection of risks. Your sex, your age, your marital status, and what neighborhood you live in all contribute to an insurer's prediction of whether you'll file a claim.

If, for example, you are a homeowner who lives in a coastal area prone to storms, or a rural region far from fire stations, you are judged to be a higher risk because people in such situations have tended to file more -- and their claims usually are more expensive.

The good news is that all insurers don't price the same risks identically. While insurers are highly regulated in many states, they still operate as competitive businesses, focusing on certain markets and avoiding others. What's more, some operate their businesses more efficiently than others, passing on the savings to consumers.

That means you may be able to save hundreds of dollars a year by shopping regularly, even if your insurer rewards long-time customers. A great quote from a new carrier may trump the loyalty card.

In the following sections, we'll look at some sensible ways to find the best coverage, whether you live in a mansion or studio apartment.

First, you need to determine the cost of rebuilding your home.

Insure your home for its replacement cost -- that is, the amount it would cost to rebuild it if it were totally destroyed. That means determining the average local building cost in your region, and applying it to your home's size, style, and quality of construction.

Your best resource for this is a builder. For a flat fee, you may be able to have a local contractor go through your home and provide an estimate. Try to find someone who builds individual, custom homes that don't benefit from the economies of scale that tract homes offer.

If you want the same antique moldings, stone fireplace, and plaster-and-lathe walls as before, make sure the builder takes that into account. Otherwise, the estimate may reflect less costly modern materials.

You could also invite an insurance or real estate agent to your home. An agent who visits your home can eyeball the construction quality and point out any special features.

If you deal with a direct marketer (a company with no local agents), you can better ensure proper coverage by accurately reporting your home's details -- built-ins, antique wood, glasswork, upscale kitchen appliances, marble bath tile, etc.

Just as there are different home styles, insurers offer a menu of different policies. For the majority of single-family homeowners, the most appropriate policy is the HO-3, sometimes called the special policy (in Texas, for some reason, it's known as the HO-B). It insures all major perils, except flood, earthquake, war, and nuclear accident.

You'll need deep coverage, up to and including 100% of your home's replacement cost. By insuring at, say, 90%, you're making the reasonable bet that your home won't ever be a complete loss. That may be a reasonable bet. The basement usually remains intact almost regardless of what happens to the rest of the house. Still, victims of the devastating Oakland Hills, Calif. fire in 1991 witnessed the destruction of even their basements. If you want to play it safe, insure at 100%.

Insurers generally cover a home's contents up to between 50% and 75% of the home's value. Make a list of your home's contents for a more exact estimate of your needs. That also provides a written record that's useful when you file a claim. The industry-sponsored Insurance Information Institute provides useful instructions on how to put together an inventory.

You'll also have to pick a deductible, which is the amount you pay yourself before the insurance kicks in. The higher you go, the more you'll save.

Buy the guarantees

Traditional guaranteed replacement cost coverage promises to pay whatever it takes to rebuild your home, even if it costs more than the original limits you purchased. That's crucial in the event that labor and building costs balloon after a major disaster. In many states, large insurers now cap the guarantee at 120% to 125% of purchased limits.

Your safest bet is to seek a company with no cap. However, if you've properly valued your home's replacement cost, the caps shouldn't scare you. It's unlikely that building and labor costs will go up to more than 120% of your home's insured value.

If it's not built into your policy, ask for replacement cost coverage for your home's contents. Without it, you'll end up with just the depreciated value of any object that's damaged or stolen.

Get these types of important coverage, too:

--Inflation guard

This option annually increases your premium at the rate of local building-cost inflation.

--Ordinance-and-law coverage

This rider, which covers the costs of bringing your home into compliance with current building codes, is a must if your home is more than a few years old.

Limit your liability

Your homeowners policy protects against lawsuits for accidents that happen on your property. It also covers you if your dog bites someone.

You might also consider umbrella liability coverage, which is additional coverage over and above your regular homeowners liability limits.

Consider these options:

--Displacement

Your homeowners policy also provides for living expenses if you're displaced; replacement of structures such as garages and sheds; and limited medical coverage for someone injured on your property. Don't buy more than the minimum offered. Depending on your situation, however, several other types of coverage may be worthwhile:

--Floods

Floods aren't covered by ordinary homeowners insurance. Flood insurance is available through the Federal Emergency Management Agency. In California, you may need earthquake coverage; check with the California Earthquake Authority.

--Home business coverage

Business property worth more than \$2,500 isn't covered by a homeowners policy, so buy a separate policy -- also known as a rider -- to fill the gap. Business liability coverage must be purchased separately, too.

--Riders for valuables

A standard policy provides only minimal coverage for antiques, collectibles, furs, silver, jewels, cameras, computers, musical instruments, and firearms. For these, you need separate coverage.

Cast a wide net

First, check what's out there. Get quotes from at least four carriers.

Try a free database such as InsWeb, which offers quotes from up to 8 insurers, or Quicken InsureMarket, which provides up to 16 quotes. The larger the database, the better.

Try these options.

Companies like State Farm and USAA that deal directly with consumers without using independent agents are called "direct writers." In theory, they can pass on their savings by eliminating the middleman.

Read your junk mail. Direct marketers like Geico and Progressive Insurance Co. save on overhead -- and pass on the savings -- by marketing by phone, mail, or the Internet.

Let your state be your guide. Most state insurance departments offer online shopping guides for homeowners insurance. Your state's guide may identify little-known companies with competitive rates. Insure.com can link you to your state guide.

Look at service

No discount in the world will make up for slow claims processing, so find out as much as you can about a company's service before you sign on. Consumer Reports periodically publishes service ratings for large insurers. You can also ask a representative about a company's claims turn-around time; a shorter turn-around is an indication of better service.

Focus on financials

Several insurers were hit hard by Hurricane Katrina in 2005 -- the industry paid out nearly \$60 billion to cover losses from the storm. For that reason, it's wise to look at the financial ratings of your home insurer. Ask the company for that information, or check out one of the financial ratings services on the Web.

An A rating or higher from Standard & Poor's or an AA ranking or better from Moody's Investor Service is a good indicator of strength. Weiss Ratings, the most independent of the ratings services, and arguably the most stringent, publishes a list of the currently weakest homeowners insurers.

As a last resort, there's your state

Unfortunately, if your home's in a hurricane zone, you may be stuck with just one expensive option, your state-sponsored high-risk pool. But try shopping again a year from now. Private insurers are continually looking for new ways to cut up the market, and one company's black mark is another's business opportunity.

Some states provide assistance -- either shopping help or special coverage -- for homeowners who can't find insurance in urban or vulnerable coastal areas. Check with your insurance department for details.

You can't change many of your risk factors. But you can save money by taking advantage of discounts that insurers offer for behavior that lowers your risk.

That could be anything from driving less than the average number of miles per year to quitting smoking.

Certain types of people -- senior citizens, for instance -- also are eligible for price cuts. You'll also save by installing certain safety or protective equipment in your home.

There's one catch: You have to ask. By one estimate, consumers lose some \$300 million a year by not taking advantage of discounts.

Here are some other money-saving tactics:

Combine coverage. Because it's cheaper to service two policies from the same customer, insurers often cut premiums up to 15% if you link auto and homeowners policies.

Sweat the small stuff. Frequent claims are red flags for insurers; some won't renew policyholders with more than two claims in three years. So try to carry more of the risk by covering claims under \$1,000.

Also: Try to boost your credit score. Many insurers give better rates to homeowners with good credit histories.

The company you've paid to protect you can become your adversary.

While it's the insurer's job to restore you financially, it's your job to prove your losses. And your perspective on what's fair compensation won't always jibe with your insurer's.

Know when to hire help.

The more information you can provide on your claim, the more likely you'll get your due. If you've taken the steps outlined in this lesson, you shouldn't need outside help in filing your claim. The insurer

will send an adjuster to assess what was lost, stolen, or damaged, and offer a settlement to replace or rebuild. Independently, you should get three estimates from local contractors whose reputations you've researched.

But if you've faced a very big, traumatic loss and don't feel confident going it alone, consider hiring a public adjuster licensed by your state to walk you through the process.

Typically, they take between 5% and 15% of the settlement. Because the public adjuster works for you, he or she has no obligation to reduce costs for the insurer.

Twelve states -- Alabama, Alaska, Arkansas, Iowa, Kansas, Mississippi, Louisiana, North Dakota, South Dakota, Tennessee, Virginia, and Wisconsin -- don't have licensing laws that apply to public adjusters. But you can obtain the names of public adjusters in every state who have passed the voluntary certification process sponsored by the National Association of Public Insurance Adjusters.

Information is the best protection.

Whatever your claim, your best protection is to keep good records. Record your version of the event; take photos, if possible. Get the police report. Call your insurer as soon as you're able, and keep notes of all related conversations.

Track resulting medical, home-care, baby-sitting, or housekeeping bills, since some policies cover a portion of those costs. Keep track of living expenses if you're forced to live elsewhere temporarily.

Add this to your reading list.

Truth be told, you'll be most satisfied with your settlement if you know in advance what's covered. That means eyeballing your policy now. Pay particular attention to the exclusions section, which as the name implies, outlines what's not covered.

Why subject yourself to such torture? An insurer's definitions can make the difference between comfort and calamity. Check out the declarations page, which outlines the limits of your coverage. Coverage D of the homeowners policy, for instance, outlines how much an insurer will cover if you have to relocate temporarily. Does your insurer pay up to 10% of your home's insured value, or offer to pay "reasonable" expenses over 12 to 24 months?

Finally, update your policies regularly. Inform your insurer of improvements and additions to your home including redecoration -- of \$5,000 or more. ■



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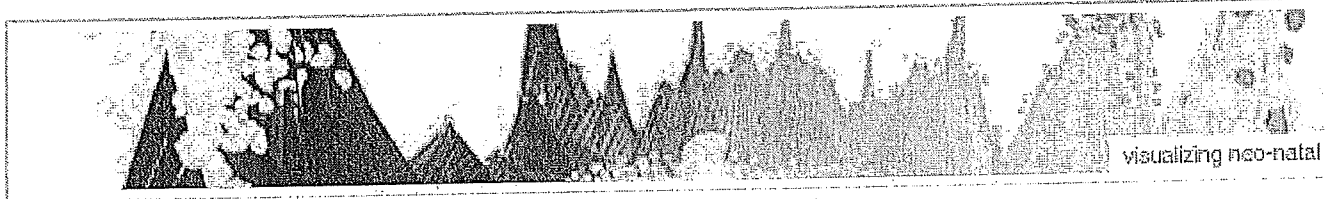
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Top things to know

1. All policies fall into one of two camps.

There are term policies, or pure insurance coverage. And there are the many variants of whole life, which combine an investment product with pure term insurance and build cash value.

2. Insurance is sold, not bought.

Agents sell the vast majority of life policies written in the U.S. because the life insurance industry has a vested interest in pushing high-commission (and high-profit) whole-life policies.

3. Whole life is expensive.

Policies with an investment component cost many times more than term policies. As a result, many people who buy whole life often can't afford an adequate face value, leaving themselves underinsured.

4. Whole-life policies are built on assumptions.

The returns quoted by the agent are simply guesses - not reality. And some companies keep these guesses of future returns on the high side to attract more buyers.

5. Keep your investing and insurance strictly separate.

There are better places to invest - and without the high commissions of whole-life policies.

6. Buy enough term coverage to fill your needs.

Life insurance is no place to skimp, especially with rates at historic lows.

7. Match the term of the policy to your needs.

You want the policy to last as long as it takes for your dependents to leave the nest - or for your

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retirement income to kick in.

8. Buy when you're healthy.

Older people and those not in the best of health pay steeply higher rates for life insurance - so buy as early as you can, but don't buy until you have dependents.

9. Tell the truth.

There's no sense in shading the facts on your application to get a lower rate. Be assured that if a large claim is made, the insurance company will investigate before paying.

10. Use the Web to shop.

Buying life insurance has never been easier, thanks to the Internet. You can get tons of quotes - and avoid the pushy salespeople.

Whole-life policies, a type of permanent insurance, combine life coverage with an investment fund. Here, you're buying a policy that pays a stated, fixed amount on your death, and part of your premium goes toward building cash value from investments made by the insurance company.

Cash value builds tax-deferred each year that you keep the policy, and you can borrow against the cash accumulation fund without being taxed. The amount you pay usually doesn't change throughout the life of the policy.

Universal life is a type of permanent insurance policy that combines term insurance with a money market-type investment that pays a market rate of return. To get a higher return, these policies generally don't guarantee a certain rate.

Variable life and variable universal life are permanent policies with an investment fund tied to a stock or bond mutual-fund investment. Returns are not guaranteed.

The other type of coverage is term insurance, which has no investment component. You're buying life coverage that lasts for a set period of time provided you pay the monthly premium. Annual-renewable term is purchased year-by-year, although you don't have to requalify by showing evidence of good health each year.

When you're young, premiums for annual-renewable term insurance are dirt cheap - as low as a few hundred dollars per year for \$250,000 worth of coverage.

As you get older, premiums steadily increase. Level-premium term has somewhat higher - but fixed - premiums for longer periods, anywhere from five to 30 years.

Life insurance is a highly competitive business, in which the salesforce depends almost entirely on commissions.

Insurance companies pay fat commissions to their agents for selling whole-life policies - perhaps 80 percent of your first year's premium goes to paying the agent's commission - and the premiums for these policies are often five times that of term. By contrast, the typical commission to the agent who sells a term policy is about 10 percent.

It's no wonder, then, that agents push whole-life policies as if their livelihoods depend on it, because, well, they do. If whole-life policies were beneficial to consumers, our story would end here. The fact is the vast majority of those who need insurance should buy term.

Today, the annual premium on a \$500,000 term policy for a healthy, nonsmoking 40-year-old male might be about \$500. The same policy for a healthy woman, aged 30, might cost about \$260 annually.

Not long ago you couldn't buy term policies with level premiums for periods of more than 10 or 15 years. Today you can easily find 20- and 30-year term policies.

Agents will argue that whole-life policies are superior because you can keep them the rest of your life and build up cash in them tax-free, which can then be borrowed.

That's true enough, but they don't tell you about the high fees and commissions built into whole life as well as surrender charges (if you want to cancel the policy) that often leave you with little or no cash value five and even 10 or 15 years after you take out the policy.

The point of a tax-free buildup of cash just isn't that powerful anymore, given the proliferation of IRAs, 401(k)s, and other tax-advantaged savings vehicles that have tiny commissions, much higher yields and complete portability.

So stick with term, and do your investing elsewhere.

There is no simple answer to how much coverage is enough.

Some financial planners say you need enough insurance to replace five to seven years of your salary. If you have young children or significant debt, you should bump up your coverage so you have enough to replace as much as 10 years of your salary, they say. That would mean a person making \$50,000 a year should have anywhere from \$250,000 to \$500,000 worth of coverage or more.

Remember, the sole purpose of life insurance is to replace your income in case you die, so that your dependents can maintain their current lifestyle.

Factors to consider include whether the surviving partner will have child care expenses if one partner is out of the picture. Do you have other assets on which to draw? Will your children be out of the nest soon? These, and many other factors, influence the decision on how much coverage you need.

Buying a whole-life policy doesn't necessarily mean you are fully insured. Because of the investment component of whole life, the policies are much more expensive than term. Don't simply buy less coverage, as it defeats the purpose of buying insurance in the first place: to cover dependents.

Next, you've got to figure out how long you need the policy.

Agents like to talk about policies you can keep throughout your life. What they sometimes won't tell you is that you don't need life insurance coverage throughout your life.

The secret to buying a policy with the right term is figuring out how long you need to be insured. You start by estimating when your children will be out on their own and no longer in need of your financial support.

So if your children are 3 and 5 now, you'd probably want a policy that covers you at least until the youngest is 22, so that's about a 20-year term. But this depends somewhat on your age as well.

Say you also want to cover your spouse for your lost income until what would be your normal retirement age, 65, and you're only 35 now. Then you would want a 30-year policy.

Keep in mind that insurance gets very expensive as you leave your 50s. So you may pay more to cover yourself until 65, even if you lock in a level-premium, 30-year policy when you are 35. Coverage past age 70 or so may be unattainable.

Life insurance is not a substitute for a retirement plan. You want to plan so that you'll have enough to live on when you retire, and you won't have to keep paying insurance premiums.

There are exceptions, however. People who start families late in life, or who have complex estate-planning issues, may well have a need for life insurance beyond the customary retirement age.

One more thing: Steer clear of so-called mortgage insurance policies, which pay off the balance on your mortgage if you die. The problem is that you are paying for a steadily declining amount of coverage, as you pay down your mortgage. It's best to include the mortgage payments in your calculations when determining how much coverage you need.

The cheapest rates, known in the business as select or preferred, go to those who are in good health and who have a family history of good health.

If you take heart medication or are grossly overweight, you may pay 50 percent more than preferred rates.

If you smoke, have a risky occupation, or engage in risky sports like skydiving, you'll pay even more for life insurance.

If you fall into one of these more expensive categories, it pays to shop around. One company may charge much more than another, depending on how it estimates the risk of your condition (that's called underwriting). This is where a knowledgeable agent may come in very handy. Internet and phone quote services aren't set up to deal with nonstandard policies.

Why, some people might ask, should I tell the insurance company about negative information that will raise my rates? Well, even if you somehow get around the medical tests and other checks done before the policy is issued, it doesn't pay to try to fool the insurer.

Insurers may investigate suspicious claims. If the company finds out you've lied, the claim may be denied, or your heirs could be tied up in court for years.

So there's a good case to be made for getting a policy early in life while you are still in good health. However, it doesn't make much sense to buy one until you have dependents.

Many companies now sell life insurance on the Web, as well as give free quotes and advice.

The key to buying on the Web is to shop by price and by the company's rating. Several agencies, including Standard & Poor's and A.M. Best, rate insurers on their claims-paying ability. Stick with companies with low prices, the term you want, and a top rating.

Here are some sites that sell the policies of multiple companies:

- Insure.com has quotes from over 90 companies and plenty of detail on the policies available. The site also supplies ratings for the insurers from the major rating agencies, such as A.M. Best.
- Insweb has some pretty good worksheets and advice, lets you save quotes for later retrieval, and lists an 800 number.
- Accuquote has over 1,600 policies in its database. But you need to fill out a lengthy form to get a quote. The site is an independent service. ■



Glossary



Take
the test



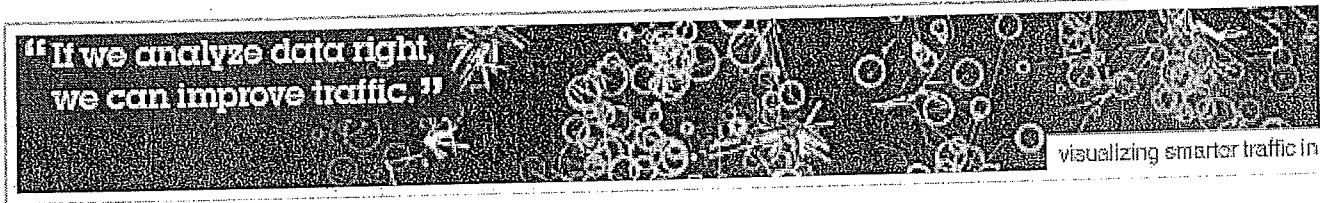
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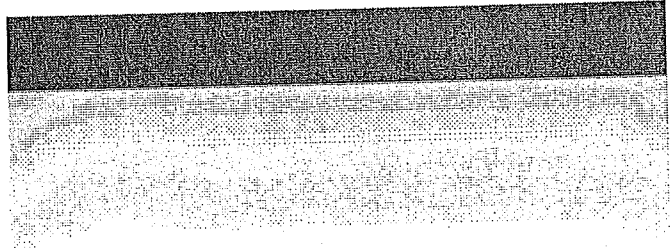
PRII

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Top things to know

1. You're a statistic.

To an insurer, you're not a person, you're a set of risks. An insurer bases its premium (or its decision to insure you at all) on your "risk factors," including some things that may seem unrelated to driving a car, including your occupation, who you are and how you live.



2. Insurers differ.

As with anything else you buy, what seems to be the same product can have different prices, depending on the company. You can save money by comparison shopping.



3. Don't just look at price.

A low price is no bargain if an insurer takes forever to service your claim. Research the insurer's record for claims service, as well as its financial stability.

4. Go beyond the basics.

Most states require only a minimum of auto-insurance liability coverage, but you should look for more coverage than that.

5. Demand discounts.

Insurers provide discounts to reward behavior that reduces risk. However, Americans waste money every a year because they forget to ask for them!

6. Ask for the real thing.

Insurers cut costs by paying only for car parts made by companies other than the car's manufacturer. These parts can be inferior. Demand parts by the original equipment manufacturers (OEMs).

7. At claims time, your insurer isn't necessarily your friend.

Your idea of fair compensation may not match your insurer's. Your insurer's job is to restore you financially. Your job is to prove your losses so you get what you need.

8. Prepare before you have to file a claim.

Keep your policy updated, and re-read it before you file a claim so there are no surprises.

Your 16-year-old son has passed his driver's education course, and scraped together enough cash for his own car. You take a deep breath and give your blessing, until your agent tells you the rather large amount that will be added to your car insurance premium ... just to insure a lousy used sports car.

Why can insurance sometimes cost as much as the car? Why are insurers so tough on kids, or Corvettes?

It boils down to one word: risk.

To an auto insurance company, you are a collection of risks. Your sex, your age, your marital status, driving record, type of car and place of residence all contribute to an insurer's prediction of whether you'll file a claim.

An insurance company can't know, for certain, what kind of driver you are. They can only guess, based on the accumulated statistics for drivers like you. Even if you're a stellar driver, if you happen to be young, single, male and own a sports car, the insurer is probably going to place you in a category with a high premium - or it may reject you entirely.

The good news is that not all insurers price risks identically. While insurers are highly regulated in many states, they still operate as competitive businesses, focusing on certain markets and avoiding others. What's more, some operate their businesses more efficiently than others, passing on the savings to consumers.

That means you may be able to save hundreds of dollars a year by shopping regularly, even if your insurer rewards long-time customers. A great quote from a new carrier may trump the loyalty card.

In the following sections, we'll look at some sensible ways to find the best coverage, whether you're age 16 or 86.

Cover your assets and your family first.

Most states require bodily-injury liability insurance to cover medical treatment, rehabilitation and funeral costs incurred by your own passengers, other drivers, their passengers and even injured pedestrians. Other costs covered include lawyers' fees and non-monetary losses related to pain and suffering.

State minimum-coverage limits are too low to protect the assets of most motorists. Unless your income and assets are minimal, buy at least \$100,000 per person, \$300,000 per accident.

Property-damage liability covers repair or replacement of other people's cars and property. State minimum limits average about \$15,000. With the average cost of a new car at \$25,000, however, buy at least \$30,000 in coverage.

When a hit-and-run driver, or someone who's inadequately insured, strikes your car, uninsured-motorist and underinsured-motorist coverage pays for the medical, rehabilitation, funeral, and pain-and-suffering costs of the victims in your car. This crucial coverage also insures your household members as pedestrians. Buy this coverage at the same limits as your bodily-injury liability coverage.

Personal-injury protection (PIP), often known as "no-fault," covers medical, rehabilitation and funeral costs for household members, as well as some lost wages and in-home care. Unless your health and disability coverages are slight, buy the minimum required.

If your budget permits, consider the following options:

Collision pays to repair or replace your car after an accident. If you have bought a new car with a loan, you'll be required to buy this coverage.

Comprehensive pays if your car or its contents are stolen, or if your car is damaged by fire, water or other perils. Lenders will also require this coverage.

For both, you'll have to choose a deductible: a dollar amount you fork over to the repair shop before the insurer antes up. The higher the deductible you carry, the more you'll save. Try to carry a deductible of at least \$500 on each coverage.

For cars worth less than \$5,000, comprehensive and collision probably aren't worthwhile. Over time, the premiums you'll fork over will probably exceed the payout, even if your car is totaled. Plus, in an accident that isn't your fault, you can figure that the other driver's insurance will cover your car. (To estimate your car's market value, consult the Kelley Blue Book.)

You can probably do without these:

- Medical-payments pays the deductibles and co-payments not covered by your health insurer, or the insurer of any of your passengers. It also covers some funeral and rehabilitation costs. It's not useful unless you face very high health-insurance deductibles. If your state requires it, buy the minimum.
- Towing and labor only pays if you can't drive your car away from an accident. Members of auto clubs with such privileges don't need this coverage.
- Rental insurance costs only a few dollars per year, certainly a worthwhile expense if you travel and rent cars frequently. But spare the expense if you don't rent cars often and can depend on another car in a pinch.
- Glass breakage coverage can add up to 20 percent to your comprehensive premium. When it's not built into the premium, avoid it.

Cast a wide net.

First, check what's out there. Get quotes from at least four carriers. Try a free database such as InsWeb.

Try these options.

Companies like State Farm and USAA that deal directly with consumers without using independent agents are called "direct writers." In theory, they can pass on their savings by eliminating the middleman.

Read your junk mail. Direct marketers like Geico and Progressive Insurance save on overhead - and pass on the savings - by marketing by phone, mail or the Internet.

Let your state be your guide.

Insurance departments in 33 states and the District of Columbia offer online shopping guides for auto insurance. Your state's guide may identify little-known companies with competitive rates.

Look at service.

No discount in the world will make up for slow claims processing or shoddy repairs, so find out as much as you can about a company's service before you sign on.

Consumer Reports periodically publishes service ratings for large insurers. You can also ask a representative about a company's claims' turnaround time; a shorter turnaround is an indication of better service.

Focus on financials.

It's wise to look at the financial ratings of your auto insurer. Ask the company for that information, or check out one of the financial ratings services on the Web.

An A rating or higher from Standard & Poor's or an AA ranking or better from Moody's Investor Service is a good indicator of financial strength. Weiss Ratings, the most independent of the ratings services, and arguably the most stringent, posts a list of the currently weakest companies.

As a last resort, there's your state.

If your driving record is bad, you may initially have only one option other than taking public transportation: your state-sponsored high-risk pool and it's expensive.

If you must join the high-risk pool for now, try shopping again a year from now. Private insurers are always looking for new ways to serve more customers, and one company's black mark is another's business opportunity. Progressive Insurance, for instance, has thrived by insuring people and property that other carriers won't touch.

You can't change many of your risk factors. But you can save money by taking advantage of discounts that insurers offer for behavior that lowers your risk - from driving less than the average number of miles per year to taking a defensive driving class. Certain types of people - senior citizens, for instance - also are eligible for lower rates. You'll also save if you have certain safety or protective equipment installed in your car, like anti-lock brakes or a security system. Make sure you ask about these discounts. Your agent may not tell you about them.

Here are some other money-saving tactics:

Combine coverage.

As with any product, it's cheaper for insurance companies to sell more to one customer, so insurers often cut premiums up to 15 percent if you link auto and homeowners' policies.

Sweat the small stuff.

Frequent claims are red flags for insurers; some won't renew policyholders with more than two claims in three years. So try to carry more of the risk yourself by paying for repairs costing under \$1,000 out of your own pocket. Or, if the damage is purely cosmetic, you could just ignore it.

Raise your deductible.

The average driver files a collision claim once every three years, and a comprehensive claim once every 10 years. Increasing a collision deductible on your auto policy from \$200 to \$500 can save up to 30 percent annually. Given the likelihood of filing a claim, you might come out ahead with the higher deductible.

Drive safely.

A clean driving record - for at least 36 months - keeps your premiums low. Completing a defensive driving course can also qualify you for a discount.

Pick the car carefully.

Cars that cost a lot to repair, or that are popular with thieves, can cost more to insure. The National Insurance Crime Bureau has a list of the most frequently stolen cars.

Park your teens in one car.

Name teenagers as the occasional drivers of your least-expensive car, and make sure they only drive that car. (Good luck explaining to them why the sports car is off-limits.)

Get your records straight.

Insurers have access to all sorts of personal information, including your motor vehicle record, credit record, and your history of claims with other insurers. It makes no sense to lie about your background.

Mistakes can happen, however, and a glitch on your report could make you look like a worse risk than you are. If you haven't done so in a few years, consider obtaining your credit report from all three credit reporting services - Equifax, Experian, and TransUnion. For a combined report, check out Qspace.

Sad but true: When you really need it, the company you've paid to protect you can become your adversary.

While it's the insurer's job to restore you financially, that doesn't mean they have to go along with your assessment of what that means. Be prepared to prove your losses.

Don't compromise on quality.

Take a collision claim, for instance. A shop in your insurer's network of preferred providers - an automotive version of an HMO - may fix your car faster than others because you won't have to wait for an adjuster, or argue over repair costs.

However, because of their mandate from the insurer to keep repair costs low, such shops may stint on

quality. It's probably better to find a repair shop whose reputation you trust; if it happens to be on your insurer's list, so much the better.

Watch out for "generic" replacement parts, particularly hoods and fenders. They may not fit or resist rust as well as parts by the company that made the car, the original equipment manufacturer (OEM). Before you authorize the repair, scan the repair order for generic parts labeled LKQ (like kind and quality). Most likely, you'll prevail if you insist on OEM parts.

If you can't convince your insurer to supply OEM parts and your car is fairly expensive, consider paying an appraiser to determine if your car's market value is significantly lower after the repair. Your policy should enable you to collect the difference between the old and new values.

The insurer may decide your car is totaled - even if it still looks drivable. In insurance lingo, "totaled" means the car's market value, after the deductible, is less than the restoration costs. In other words, it would theoretically have cost less to buy the exact same car of the same age than to repair your car. The insurance will just pay you the value of the car rather than pay for repairs.

If your car was in exceptional condition prior to the accident, provide whatever documentation you can to support that fact. Otherwise, the totaled car will be valued as if it were only in average condition.

After making a claim for a totaled car, you probably don't want to keep buying comprehensive protection on the same vehicle. (If you have another accident in the same vehicle, it will be much more difficult to prove to the insurance company that a twice-totaled car has any value for which it's worth compensating.)

Information is the best protection.

Whatever your claim, your best protection is good records. After a car accident, take down the names and license numbers of all drivers involved, and identify any witnesses. Record your version of the event; take photos, if possible. Get the police report.

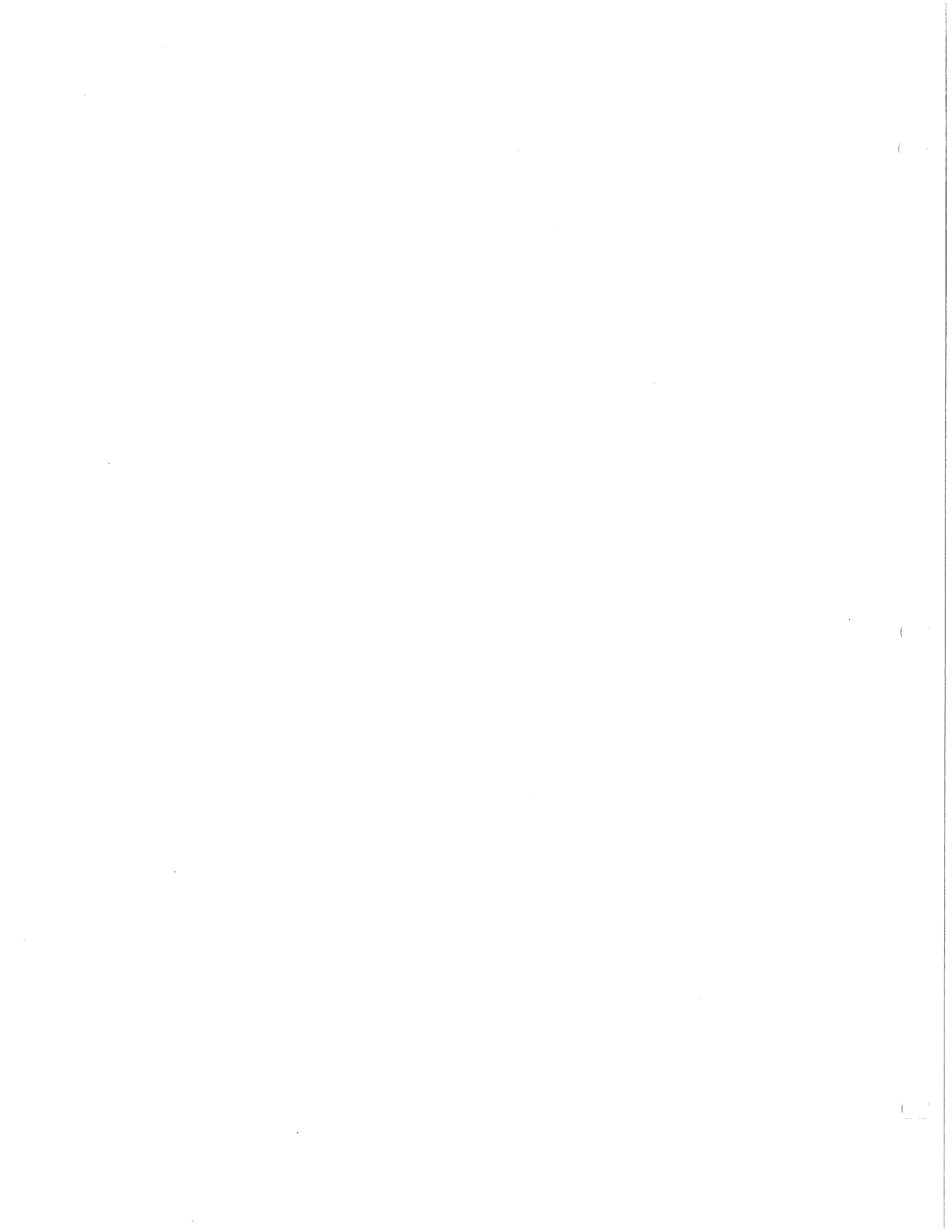
Call your insurer as soon as you're able, and keep notes of all related conversations. Track resulting medical, home-care, baby-sitting or housekeeping bills, since some policies cover a portion of those costs.

Add this to your reading list.

Eyeball your policy now, because you'll be most satisfied with your settlement if you know in advance what's covered. Pay particular attention to the exclusions section, which as the name implies, outlines what's not covered.

Why subject yourself to the torture of reading all that insurance mumbo-jumbo? An insurer's definitions can make the difference between comfort and calamity.

Although it will cost you more, report it to the company when your teenager's ready to drive. To be sure, the insurer would probably pay if a teenager, not mentioned on your policy, were in an accident. But they would drop you immediately afterward for dishonesty. Finding coverage once you've been dropped can be a nightmare, so up-front honesty is the best policy. ■



Acknowledgment of Receiving Documents

Last First MI DOB mm-dd-yyyy

Street City State Zip

Social Security # 123-45-6789

Phone # (123) 456 -7890

Commitment of the child to the custody of the cabinet for placement for an indeterminate period of time not to exceed his attainment of the age eighteen (18). To allow participation in state or federal education programs or to permit the cabinet to assist the child in establishing independent living arrangements, any person who is or has been committed to the cabinet as dependent, neglected, or abused may request that the court extend or reinstate his commitment up to the age of twenty-one (21). The request shall be made prior to the person's attaining eighteen (18) years and six (6) months of age. Upon receipt of the request and with the concurrence of the cabinet, the court may authorize commitment up to the age of twenty-one (21). ^{KRS 620.140 1D}

I, _____, acknowledge that I have until six
_____ months after

my eighteenth birthday to recommit myself to the cabinet. I also acknowledge that have received the following information provided by my Independent Living Coordinator and/or my DCBS Social Worker.

- ___ Open Records Request
- ___ Application for Birth Certificate
- ___ Application for Social Security Card
- ___ Information regarding the Chafee Foster Care Independent and Educational Training Vouchers and Program
- ___ Comparison Chart of Tuition Assistance, Tuition Waiver, and ETV
- ___ Information on Rental Housing, which includes the Rights and Responsibilities of Tenants and Landlords
- ___ List of all Independent Living Coordinators

Client Date

Independent Living Coordinator Date

DCBS Social Worker Date

FSOS Date

