When you start living on your own from foster care, there are some things in life that people seem to forget to tell you about.
When you start living on your own from foster care, there are some things in life that people seem to forget to tell you about.
With regard to money, I was never told...

- How to budget or manage my money!
- That I could use money orders – which are like checks, but are not connected to my bank account but have a service fee of .25-.75 cents.
- That bank accounts were a must when I moved out so I didn’t spend all of my money right away! However, I found out that it was not a good idea to keep track of my money using only my ATM receipts because they were not always up to date.
- That building a credit history as soon as possible was important so I could get things like a car.
- That financial aid checks and ILP [Independent Living Program: services for transitioning foster youth] money was not a lot of money even if it looked like it! I did not know how to “not” spend it right away when it needed to last. I was also not warned to not be too generous to others so that I would not be used.
- How to fill out taxes! Or even if I have to do them! What to claim as income or not, what forms to use and what forms to keep in order to fill out the taxes! What to look for when filling out taxes (most adults take their taxes to accountants), so what do I
When it came to independence, I was never told...

- That I should NEVER carry my Social Security card or birth certificate in my wallet or purse and that I should store them in a safe place.
- Not to give out my Social Security Number or any other personal information over the phone or internet unless it is to a reliable source.

my state ID, license, or driver’s education classes (which I didn’t know could actually lower my insurance).

- That bills needed to be paid every month. If I didn’t pay my bills, my information and the money I owed would be sent to a collections agency, which would ruin my “credit.” Also, the agency could charge me more than I owed!
- If I paid my bills late, even only a day late, there would be LATE fees! Sometimes, the fees amounted to nearly half of what I owed!
- That there is such a thing as owing more than I had or made; called debt. Some debt is worth it, such as a school loan. But I also was never told the difference between school loans, scholarships, and grants! Scholarships and grants were BETTER than loans because I didn’t have to pay them back!
• To buy a folder to keep track of all of my important paperwork! This includes financial aid forms, bills, ILP forms, rental agreements, resumes, contracts, etc. I was never told that staying organized will save me time and trouble when I need to find those papers later on.

• That being organized and having a filing system to keep track of when payments (credit cards, rent, school loans, etc.) needed to be made is extremely helpful because when I had to fill out taxes or my FAFSA [Free Application for Federal Student Aid] I knew where my papers were.

• That I should pay my rent with a check or money order instead of cash because it is easier to track. But I was also not told to keep my checks in a safe place. If I did pay other bills with a check I found it important to keep track of my checks and their numbers.

• That I should have applied for subsidized housing and for food stamps ASAP because there is often a wait list. I found out that food is expensive, and so is rent, so they were both life savers!

• That I needed rental history or a co-signer to be approved for my first apartment and that my last placement could have been counted as “rental history.”

• About how to get help with housing, such as how to get approved, moving costs... everything that comes with moving into my own place, which I had to learn on my own. I didn’t know how to set up utilities, I didn’t know about different housing programs, and I didn’t know that even when things are plugged in and not on they still run electricity.

• How to tell my roommate I was moving out or how to handle the stress of moving or how to find someone to help me move or even how to move if I didn’t have a car.

• How to rent a car, and that sometimes I was required to pay extra when I was under 25. One youth I knew was in a car accident that was not her fault, but because she was younger she got charged more to rent a car and wasn’t even told immediately.
resources

When it came to resources, I was never informed...

- How to cook for healthy eating or how to cook in general, what to buy when grocery shopping, what to eat to be healthy, or how to stock a pantry. I was never told to go to the grocery store not only when I’m craving something, or how to prepare or plan a menu or grocery list.

- What to do when I didn’t have a diploma or GED when I needed to get a job or even how much work is put into getting a job. Nor was I taught how to fill out an application, what to bring with me to a job interview, the cost to even go job hunting (bus fare), how to “build” or “fake” experience to even get a job, or even what to wear to an interview (especially when I don’t always have nice clothes).

“...My emotions sometimes control me, but it doesn’t mean I’m unable to learn or listen! When I am depressed or not feeling it, it is hard to get anything done. People don’t understand that I need inspiration sometimes to get things done. When I feel good I get everything done! Sometimes it is all or nothing. Emotions are haywire and are a key point in achieving your goals. Remember when you feel good about yourself, you can feel good about everything else.”
With regard to health care, I was never told...

• What was covered by my health plan. I ended up with more bills when I would have gotten things taken care of earlier if I had been told what was/wasn’t covered by my health plan or that there are different kinds of health plan options.

• How to find a new doctor when my doctor switched to not taking my health insurance or that there was a hotline number to call. However I was also not informed that the number is not consistently updated and that doctors’ insurance plans change and that I needed to set aside a chunk of time to make many phone calls to find the right doctor who also accepted my health insurance.

• That health care was important! That getting checkups, utilizing therapy and mental health services, getting advice and information from reliable sources, etc. was all beneficial for my self-care. I also was not told that I was eligible for Chafee Medical [Oregon state medical insurance for youth aging out of foster care] or what it even was.

• How to find counseling when transitioning out or moving, how to look into a new therapist or where I should have started the search for a counselor, knowing my rights when looking for a counselor, or what should I have looked for in a counselor.

• That therapy or meds were not the only self-care resources out there; I was never told of other types of “self-care” such as reading, writing, exercising, changing my diet, using herbal treatments instead, etc.

• About the stress I may have experienced when I didn’t have help transitioning, or how to deal with that stress.

• Why people would tell me to not just “stop” my meds, yet never tell me what would happen if I did. Essentially I was told not to do things but never told WHY I shouldn’t do those things.
**transportation**

When it comes to transportation, I was never informed...

- What my options were around school (e.g. whether I could stay at my current school vs. having to moving to a new school) when I moved placements.
- How and where I get bus passes.
- How I get my driver’s license or permit.
- How I get around when stranded late at night when I don’t have that support system or close ties.

**relationships**

With relationships, I was never told, taught, or informed...

- That I would not be notified if any of my biological family members died.
- That there are consequences of abuse and that it created personal barriers to finding my self-worth and creating a healthy sense of myself and my identity.
- How to build a support system when I left care (when my whole life I was “given” a support system).
- That my support system would disappear once I left care, especially since all of my supports were paid professionals who slowly disappeared from my life after I transitioned out.
• That I had the right to see my siblings.

• How to build “boundaries,” and how to look out for myself and not try to please everyone because I didn’t want more people to “leave” me. Lacking those boundaries put me at risk when I didn’t understand when to not “co-sign” or “pay for” others.

• The difference between healthy relationships and dysfunctional ones and not being able to acknowledge the RED FLAGS!

• That lacking connections made it difficult when I didn’t have people to co-sign, help me move, or to ask questions.

• Who to trust or who not to trust, or how much trust to give or how to even make those informed decisions.

• That I would experience a “culture shock” when coming out of foster care and that being thrown into the “real” world would be difficult!

• That being around people who are excited about things I deemed trivial because I was worried about how to survive, or not feeling that we had anything in common, would make me feel isolated.

• How to not punch someone in the face when people complained about things like “I didn’t get the car I wanted!” when I didn’t even have enough clothes or a home or a family to call my own.

• That leaving my “support system” or foster parents would be painful, especially when I was not prepared for not even being checked in on.

• That I had to be the one to maintain those relationships with my foster parents or case worker or I would lose them. Nor was I told how to deal with rejection if they didn’t want to stay in touch with me once I transitioned out.

• How to deal when my foster parents asked me, “What do you want from us?” or how to navigate or define relationships or how to deal when I was given the responsibility to even have to define the relationships when I had assumed the “adults” should.

• How to deal with feeling left out when the foster parents’ bio-children got more attention/special treatment but I didn’t get the same treatment because I was the “foster kid.”

• How to deal with people forgetting or missing my birthday and essentially being treated as an afterthought.

• How to deal with bad relationships when all I have been surrounded by and accustomed to have been bad relationships my entire life.
When it comes to parenthood, I was never told...

- How to deal when I became pregnant and got kicked out by my foster parents!
- How to be supported when I become a young parent or how to even look for those supports when I didn’t have a family to fall back on or confide in.
- That I had rights when it came to being a foster youth and a parent.
- That I could lose custody of my kid if they were in the care of my bio-parents if anything bad was “suspected” because my bio-parents were already seen as “unfit” even though they were trying to help me “now.”
- How to deal with my foster parents if they wanted to dictate what I should have done with my child because I was in “their” care.
- That my child is not a ward of the state even though I was.

I was seen as weak, dumb, stubborn, vindictive, manipulative, worthless, and a liar. When REALLY, I am strong, distrustful, angry, smart, creative, and said what I thought I needed to say to survive. I was worthy of more than what I got, and the adults in my life should have taken the time to tell me that.
• That it was okay to feel lost, to feel confused or to be scared. That it was okay to cry when I was frustrated. That I wasn’t the only one who experienced these feelings when transitioning out. That I was not “crazy” even if I felt crazy. That I should call someone, go for a walk, draw (even if I didn’t think I was any good), write, listen to music, or just take a break to breathe.
• How to learn the rights I had as a foster youth.
• How to advocate for myself.
• How to deal when my foster parents didn’t want me to use ILP money or services or other benefits out there for youth in care.
• That ILP and other foster care related organizations counted as volunteer work or that many of the organizations I was involved in were all optional and that I had a choice!
• Go to school! It’s okay to not know what you want to do when you start. Explore different types of classes: art, graphic design, psychology, biology, math, criminal justice, Swahili... just to name just a few!

• Express your desires and ask adults to show you multiple academic environments and educational programs. When possible, find another young person in college to be your mentor. Continue to attend workshops that will inform you of the multiple processes you will partake in to get into college and use to succeed when transitioning to higher educational environments.

• Find out if there is free tutoring when in college! Learn how to ask for help! Even just asking a professor for help after class is beneficial! Utilize the professor’s e-mail and phone numbers! Learn to reach out even when it feels uncomfortable.

• Save the college tax sheet that is mailed to you in January.

• Register early!!!

• Have a backup financial plan before you actually need one (just in case financial aid is delayed). Find out when money is needed – for example, tuition due dates – and find out if the school has a loan program or different payment plans, etc.

• Before classes start, figure out where they are and walk to each class so you know where you are going on your first day. This decreases stress a lot!

• Learn the college “language”: that FAFSA is financial aid, or that your English class may be in the “Humanities” building.

• Understand that college is often less flexible than what is perceived when in high school. This is important so you understand that if you miss classes in college you can fail, or that if you get too many low grades you can fail a class
without the option of “extra credit” and cause you to lose financial aid!

- Learn the transferring process so you know what credits or classes you need. Meet with advisors frequently! Especially if you’re transferring from a quarter system to a semester system.

- Show up the first day for all of your classes or you may be dropped! Learn attendance rules (being dropped can affect your financial aid).

- Learn about the organizations at the school that will help you, such as disability services or the multicultural centers. Learning about all the programs on your campus that you qualify for will benefit you in the long run.

- Learn about renting programs at your school to save money (renting books, renting calculators, etc.).

- Go to campus events to meet others, learn about programs and activities, etc., and also make friends!

- When financial aid gets dispersed, buy your books before you buy anything else. Prioritize what you use your money for!

- Find out if your classes’ books are reserved at the library (learn to scan the pages needed) especially if you can’t afford the book. Find out if you can use earlier editions since they are cheaper. Find out what books are required and what aren’t.

- Go to Amazon, Bookbyte, Craigslist or a book swap website to buy books cheaper (so find out what books you need before class starts so you can order them, find them, etc.).

- Don’t take all the fun classes first! Don’t leave science and math for the end! Senioritis is not a myth!

- Learn about the different styles of classes – lecture classes, hybrid classes, labs, etc. Some classes can take a longer or shorter time to finish.

- Find a support system so you will know where to go to find answers to the different things that come up in college (navigating class scheduling, handling financial aid, balancing school and social life).
housing

- Ward of the court documents are needed during transition to get an apartment, FAFSA, scholarships, etc., and should be kept in a safe place along with other documents (obtaining these documents could entail different processes in different states).
- Once you’re in an apartment, learn to be a good neighbor because you don’t want complaints to go on your rental history.
- Learn tenant law and your rights as a renter! Such as: know that landlords have to give you notice before they can come into your apartment; understand what is okay or not okay behavior from landlords; and know what your landlord is responsible for.

job hunting

- Learn how to “sell” yourself when looking for a job, learn how to brag about yourself, talk about yourself, and take life experiences and fit them to the right job experience.
- Learn how to write a resume that matches up to the jobs you are applying to. Find adults you can use as references, learn how to disclose your case worker if they are your reference.
- Learn to be punctual as well as learn what the “correct” appearance is for that specific job.
- When it comes to keeping your job:
  - Learn how to deal with co-workers, learn appropriate boundaries with co-workers, learn how to navigate what is okay and what is not okay with regard to job-related relationships.
  - Learn to balance the need to work and make money and when a job (or people at the job) causes more harm than good.
  - Try to keep a job for as long as possible before changing to another one (because you may become bored) to show stability/consistency in your work history.
  - Learn to hold your tongue at work!
  - Learn how to SMILE!!! Especially when
looking for a job or an apartment or whatever else involves interviews!

- It is good to use a budget. If you master a budget, anything is possible!

- Monitoring your bank account online is a great tool, but only use it through a secured internet connection. You can also get your balance and history sent to your smartphone these days!

relationships

- Deal with everything head strong and with focus. Never let anyone tell you that you don’t deserve what you want. If a person doesn’t want to improve with you maybe they don’t need to be around you.

- Make a plan before you leave care of what is to be expected of the supports that you have now and what they will turn into. Ask questions such as: “Can I call you if I need money, or a ride, or a signature or to crash on your couch?”

- You should create a checklist of what to watch out for in “negative” people so you don’t get screwed over by someone you “care” about.

- Find your community or place where you belong, which is key to surviving on your own. Creating a support system of like-minded people (people like you, who like what you like) is important. You also can be part of many different communities for all the different parts of you.

- Seek help for emotional support.

- Keep in contact with important supports or mentors after you go! They usually wait for you to contact them because they don’t want to be “intrusive” on your new independent life.

- Become aware of multiple resources and ways to begin the healing process after surviving abuses experienced when in care and before you entered care.

- Learn to normalize the emotions you feel when you leave care (feeling broken, not feeling you will ever be fixed….others also feel this! It’s not just you!)

- Learn how to commit – don’t always be afraid of commitment, you may miss out on some really great opportunities.
or relationships! Don’t let your past “baggage” get in the way of a great new beginning!

- Do not plan for “failure” because you can self-sabotage relationships!
- Learn how to deal with relationships and put work into them (only if those relationships seem promising) so that they may actually LAST!
- Do not just cut people off even if you go awhile without talking or seeing each other.

- Learn how to show affection, or how to show appropriate affection with the different types of people you will meet in different environments and social situations.
- Learn to not second guess others’ feelings for you (learn how to deal when someone actually “misses” you).
- Learn how to deal with not being too independent. Learn how to stay in touch with others, or learn to even want to stay in touch with people and not become a recluse and just close yourself off because you have your whole life.
- Learn to open yourself up after being closed off your whole life because you’re expecting others to fail you, hurt you, let you down, or leave.
- Understanding others’ sensitivity.
- Learn to be nice and to compromise in relationships. Give new people in your life chances and don’t let past situations/memories/feelings/or what you’ve been told get in the way of new relationships when you’re an adult.
- Know what makes you feel good, understand “self-care,” or learn how to have control over your life and your mood.
- Learn to be around good people. They do exist!
- Learn how to not just rush into things or into relationships, and learn to take things slow!
- Learn how to go from not being anyone’s priority when growing up, to becoming something extremely special to someone without pushing them away because it feels uncomfortable or scary.
- Learning to recognize that you’re just with someone because you crave being special to someone or are afraid to be alone.
(when in fact the relationships is negative or abusive) is a very important skill.

• Learn to not revolve your world around someone too early or too soon or too much just because you crave that attention or person.

• Work on relationships, don’t just drop them (learn how to fix things) or realize that relationships take work even though it may be that no one took the time to put work into having a relationship with you back when you were in care. You will be the better person! And have much better relationships!

• Learn what it takes to have healthy relationships with family, friends, partners... (It used to be that when things got bad with foster parents, you usually left or got removed – understand that this is not how all relationships are or how relationships work in the “real world”). If you make a mistake, you won’t be dropped like you were before!

• Learn to not just flip out when things get difficult or scary or trigger you. Learn coping skills, and learn how to recognize when you’re feeling triggered or are about to hit “rock bottom” so you can seek support from your new healthy relationships!

BARRIERS TO SUCCESSFUL TRANSITION

• Lacking support.
• Not being financially stable.
• Not knowing how to transition out in general (looking for an apartment or roommate, looking for a job besides food industry, figuring out school).
• Not having rental history.
• Not knowing how or where to obtain personal documents.
• Lacking mental health supports.
• Qualifications for subsidy sometimes mean choosing between working or receiving subsidy—programs run on need basis only and the needs of foster youth are often overlooked or minimized.
• Loss of security and supports; mistakes are felt three times harder because there is no room for error or mistakes because there is no one to fall back on.
• Missing one bill or having one late payment could leave youth homeless or destitute because of a lack of supports.

• Transitioning youth are seen as a lost population and often fall through the cracks of other systems during and after care.

• There is no place to go for holidays or school breaks so youth don’t go to college but work instead so they won’t be homeless.

• Not having room to explore; feeling restricted and that every decision youth make has to be certain.

• Lack of programs and resources overall.

• An overly directive child welfare system with many choices still being made for youth without the youths’ voiced desires. Youth need to be in the director’s chair as much as possible when planning their future.

• Not knowing what youth lose if they just leave (voluntary care or leaving).

• The amount of psychotropic medications youth are often prescribed creates a significant barrier to how they perceive themselves and their abilities to live independent lives.

• Not having the paperwork that “proves” that youth are wards of the court, or their birth certificate, immunization records, Social Security card, or family history records; also not knowing that their case worker should be providing these.

• Youth saying whatever is on their mind – messes with relationships and job opportunities.

• Not knowing how to balance healthy discussions, relationships or boundaries.

• Not being told what [programs] youth qualify for... or being told about benefits after the fact or too late.
MYTHS, STEREOTYPES, AND THE TRUTH

STEREOTYPE: It’s the youth’s fault they are in care.

_We don’t choose to be in care. We don’t wake up and wish to be in care. If this were true, why do most youth leave foster care when they turn 18 when they have the choice to stay until they are 21?_

STEREOTYPE: Foster youth can’t handle normal relationships.

_We never learned because people just come in and out of our lives; no one is consistent, no mentor or relationship, not even our parents._

STEREOTYPE: Youth in foster care have a certain look and can be identified just by looking at one.

_LOL_

STEREOTYPE: Only minorities go into foster care.

_Some youth of color are over represented in care, but other racial and ethnic populations are also in care._

STEREOTYPE: They want things to be free and easy for them.

_Doesn’t everyone? But that doesn’t mean we aren’t willing to work for it; we work very hard to get by because nothing HAS been easy for us._

STEREOTYPE: Foster youth are to be tokenized or pitied.

_Give us opportunities because we worked hard for it, praise us when we deserve it, ask us to be a part of something because we can contribute, not because we are “foster youth” or to make you look “good.”_

STEREOTYPE: Foster youth are a bad influence on “normal” youth.

_We are often more advanced or experienced due to life experiences and circumstances._

STEREOTYPE: Every kid in foster care has parents who were misfits.

_In reality some of us end up in foster care because our parents died, our parents are illegal immigrants... uncontrollable circumstances._

STEREOTYPE: Being told “you’re doing good and YOU’RE a foster kid?!” Foster youth being overly praised for achievements/milestones that normal youth experience daily.

_This is not helpful or a compliment, we are doing good because we are working hard like anyone else._
STEREOTYPE: Teenage females in foster care are overly sexual. Carmen Electra, Snooki and JWow, Paris Hilton, Miley Cyrus and Lindsey Lohan were not in foster care....

STEREOTYPE: Foster youth have so many people looking out for them that people assume that they are being taken care of (“Why didn’t you tell your ILP worker, case worker, etc.”). There is an assumption they don’t actually talk to these people, or may not know how. We can never have enough supports! However it is often the case that no one helps us because everyone assumes everyone else is helping.

STEREOTYPE: Foster youth get “perks” or use/abuse the system, yet what kids who live with their bio parents receive is just “normal.”

The system is trying to compensate us for not having parents, but we’d rather have parents... the reality is no amount of money can take the place of parents.

STEREOTYPE: People just assume youth in foster care should just get their GED, modified diploma, or just go to vocational school (instead of regular high school diploma or college degree) because they can’t do the work. We are capable of doing what every other youth is doing with the right accommodations and support. Going to multiple high schools does make it difficult but have faith in us!

STEREOTYPE: All foster youths’ parents are drug addicts or convicts. Maybe that’s one reason we are in care; but there are many other reasons out there. Each youth’s story is different.

STEREOTYPE: People just assume youth in foster care is like meeting a species from another planet. In the end, even when I was placed with people like me, because I am mixed-race, it was still complicated to decide which half I wanted to be or what I wanted to disclose, so I decided to have my own rules on life and just be ‘Me.’
STEREOTYPE: Foster youth have some type of disorder or have been abused.

Not all of us, and those who cope with a mental health challenge or are survivors should not be “called out” because of who they are or what they have experienced. Any youth, in foster care or not, may be coping with difficult past experiences or mental health challenges and ultimately should be supported, not judged.

STEREOTYPE: Foster youth are crazy.

We are misunderstood and we have the highest rates of MH diagnoses... We didn’t go into care because life was “amazing”; care isn’t a choice or vacation.

STEREOTYPE: Foster youth are “entitled” and use foster care as an excuse to not move forward in life or use it as a crutch.

The system becomes our parent so we look to the system to meet our needs! But if this were entirely true, many more of us would succeed. Being in the system is an obstacle we have to push out of the way to succeed; it is not a crutch.

STEREOTYPE: Foster youth are dirty; they don’t know how to take care of themselves or are incapable of learning.

Not all of us were taught self-care, it’s not something we have to learn in order for us to survive. It can be a low priority on our list when we are worrying about food or how to get to school. We are just expected to know things that other youth are taught within their families.

STEREOTYPE: Foster youth are drama kids (always have so many problems going on in their lives)!

But we do! Our life is constantly changing or in crisis or in chaos or just transitioning, but we are not drama kids, we just have different/difficult life experiences compared to other youth.

STEREOTYPE: Foster youth are unsuccessful in their lives; none are fit or seen as college bound.

With the right opportunities we can be successful, but we may have steeper obstacles or barriers than the general public.

STEREOTYPE: Foster youth need to get a job at 15/16 because it’s assumed they will just work forever.

We have a different reality and are forced into adulthood; getting a job instead of attending college is the track we are forced into.

STEREOTYPE: All foster youth have some type of disorder or have been abused.

Not all of us, and those who cope with a mental health challenge or are survivors should not be “called out” because of who they are or what they have experienced.
STEREOTYPE: They come back just for “hand outs” and are dependent on the public system.

The system is our main support; many of us don’t have parents or family systems to fall back on. The system is our “parent.”

STEREOTYPE: The tuition bill for youth in foster care is unfair for kids who live with their parents (why do foster youth get special treatment? They don’t deserve it).

Most of us who age out never go to college because we don’t have the right supports, we are never taught how to fill out a FASFA, or we don’t have the income to support us and our college education. This was put into place to get more of our population to attend college.

STEREOTYPE: Teenagers in foster care are more difficult to care for.

Most teenagers are difficult, despite foster care status...

STEREOTYPE: Foster youth are violent! Foster youth are unsafe!

When we are violent, aggressive or act unsafe, our behaviors are exaggerated more so than our “non-foster youth” peers and is often relative to our life experiences and survival. Being labeled as a “foster kid” amplifies/exaggerates/criminalizes regular teenage behavior.

Conclusion

Given the barriers foster youth experience and come up against, we are strong and resilient. We not only beat the odds all the time, we rise above obstacles and do not let the label of “foster youth” or the myths that accompany that label keep us down. We are more than capable of achieving great success given the right opportunities and knowledge. We created this tool-kit to help other youth in foster care as well as bring awareness to those who come into contact and work with youth in care. When we learn from the challenges faced by other foster youth, we are more empowered to shape our experiences and make a better future for ourselves and others.
**FEEDBACK OR QUESTIONS?**

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| Adrienne Croskey  
acroskey@pdx.edu |
Deal with everything head strong and with focus.

-advice from a foster youth