



**THE GRADUATE
SURVIVAL GUIDE
2023**

Adulting (verb): To do grown-up things and have responsibilities such as having a full-time job, renting an apartment, having to find a doctor, or managing credit.

Basic life skills go mostly untaught in classrooms. So, graduates are on their own to figure out how to live and be successful in the world. Without any guidance and so many things, where does one start? The Graduate Survival Guide is here as a resource full of information, steps, and links to further your connections in the adulting world.



Navigating adulthood is not easy, it is full of highs and lows and can be confusing and frustrating. The Graduate Survival Guide will provide information on what is needed to succeed and make a real impact, inspiring someone to change the world, reach their goals, and be the person one is meant to be.

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In the State of Michigan, Help is 3 Numbers Away



211 maintains a comprehensive database of community resources and provides information and referrals for essential needs like:

- Food
- Housing and Shelter
- Utility Assistance
- Healthcare Services
- Government Services



211 also can connect people with information and referrals for:

- Transportation
- Legal Services
- Counseling and Support Groups
- Disaster Aftercare
- Everything Else

988 provides crisis support for:

- Thoughts of Suicide
- Mental Health Crisis
- Substance Use Crisis
- Emotional Distress



Whole Person Care



911 provides first responder dispatch for:

- Medical Emergency
- Fire
- Reporting a Crime
- Disaster Response
- Life Threatening Situation

Emergency Numbers and Help Lines

Crime Victim Assistance: 877-251-7273

Silent Observer: 866-774-2345

Sexual Assault Hotline: 800-273-8255

Trevor Project Call: 1-866-488-7386

Trevor Project Text: 678-678

Adult and Child Protective Services: 855-444-3911

Regional Poison Center: 800-222-1222

Housing Hotline Number: 616-225-5965

National Human Trafficking Hotline 1-888-373-7888

or text HELP or INFO to 233733

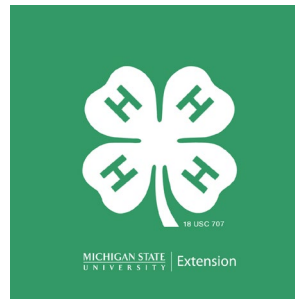
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Youth Community Collaborative



United Way of
Montcalm-Ionia Counties





Money Management

Money Management is important in our daily lives because we have to manage our finances to buy food, pay bills, gain housing, be ready for unexpected bills or emergencies, get out of debt, and build savings. If we work hard to improve our finances, our standard of life improves. Saving money and being financially secure can bring many positive changes in life.

Building a Budget

Understanding finances will help make smart financial decisions and ensure that basic needs are met and are able to build a strong financial future. Here are some basic steps to build a budget.

1. **Record all monthly spending.** This helps clearly show where money is going each month. There are a variety of ways to do so, such as to record spending using a journal, a virtual spreadsheet, a budgeting app like Mint, and more!
2. **Separate needs from wants.** A need is something that someone has to have to survive, and a want is something that someone can do without.
3. **Find the margin.** Once wants and needs have been separated one will be able to see the excess spending. This is the chance to take control of spending and make a change.
4. **Create SMART goals for finances.** SMART goals are Specific, Measurable, Attainable, Realistic, and Timely. Once research is completed with a personal finance audit, adjustments can be made to reflect the spending that is most important. This allows for intentional spending and saving.



Build a Budget



Budget Tracking

Bank vs. Credit Union

There is a lot to consider when opening a new checking or savings account such as where to go, a bank or a credit union. Before opening an account, research the financial institution and ensure it is Federal Deposit Insurance Corporation (FDIC) insured (banks) or National Credit Union Administration (NCUA) insured (credit unions). These institutions provide coverage that generally protects checking or savings account up to \$250,000 should the financial institution be unable to pay its depositors. It is important to note investments are not FDIC or NCUA insured. A bank is defined as a financial institution licensed to receive deposits, make loans, and it may provide financial services. A credit union is a not-for-profit financial institution that is owned by members. Generally, banks and credit unions offer the same services, but the most notable difference is that banks operate for profit while credit unions are not-for-profit which means banks may have higher fees and loan interest rates than credit unions.



*Michigan One
Community Credit Union*

When opening an account, a person might discover that they are denied, they can request a copy of their consumer report from Chex Systems, Inc - a nationwide specialty consumer reporting agency under the federal Fair Credit Reporting Act (FCRA). Their clients regularly report information on closed checking and savings accounts. So, if there was an unpaid balance with a financial institution, a person may be on a Chex System report and turned down for an account. However, even if someone was Chex System reported, they may still be able to open an account with a financial institution with second-chance banking. Check local financial institution to see if a second chance account is available if needed.



Preferred Credit Union

Writing a Check

There are seven steps to preparing a check so that it is done properly and cannot be altered.

1. Always use an ink pen, preferably black or blue, and never a pencil.
2. Write the date, including the year, checks cannot be future dated.
3. On the "Pay to the order of" line, write in the first and last name of the person or the company receiving the check.
4. Write the amount as close to the dollar sign as possible using numbers and a decimal point. That way a thief cannot change the amount from \$10 to \$110 or worse, \$910.
5. Use the same procedure when writing the amount of the check in words. Start on the far left and fill any empty space with a line.
6. For future reference, fill in the "Memo/For/Notes" section at the bottom of the check.
7. Record the check amount. Checks may take longer to process through a bank account. It is important to write a check for the current and actual funds available.



What is Credit?

Credit is part of financial power. It helps get the things needed now like a loan for a car or a credit card, based on the promise to pay later. Working to improve credit helps ensure one can qualify for loans. Having good credit means that regular payments are made on time, on each account, until the balance is paid in full. Alternately, bad credit means a person may have had a hard time holding up their end of the bargain; they may not have paid the full minimum payments or not made payments on time. There are lots of different types of credit such as credit cards and loans and understanding credit health will support all future financial goals.



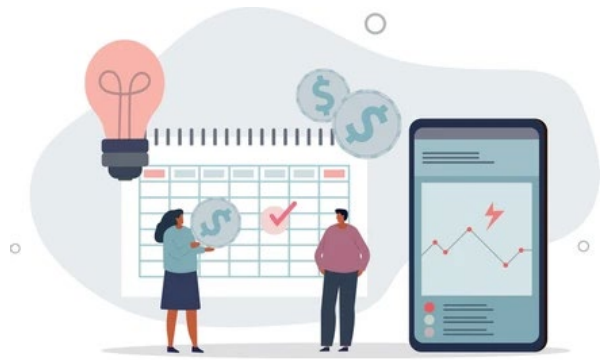
Credit vs. Loans

Both credit cards and loans are generally provided by a bank or credit union and are provided based on one's credit score. Though both a credit card and a loan are borrowed funds they operate differently and have different stipulations as to how they must be paid back and how they affect a credit score.

Credit Cards	Loans
When an individual is approved for a line of credit such as a credit card the financial institution advances them a set spending amount that the person can use over and over again all or in part. This makes it revolving credit, which is a more flexible borrowing tool. Unlike loans, credit cards can be used for any purpose, no collateral means higher risk, which equals a high interest rate. It is recommended to start a credit card when one is more financially stable.	A loan comes with a specific dollar amount based on the borrower's need and credit worthiness. Loans are non-revolving credit. A loan is provided for a specific purpose for a specific amount of money. A borrower will pay back the full amount of the loan plus interest. After the loan is paid back that is the end of the transaction. To receive another loan a borrower will have to apply for another loan opportunity. Most loans like a car loan have collateral. If one does not pay on their car loan the bank will repossess the car.

Utilities

Utilities must be set up either prior to or shortly after moving into a new apartment or house. If renting, discuss what utilities one is responsible for. The most common when renting are electricity, WIFI, and trash removal. Additionally, one may be expected to pay the monthly water and gas bills. Remember that these bills are a monthly responsibility and must be accounted for in the budget. These are the steps to setting up utilities.



1. Ask the landlord which utilities the tenant is responsible for and discuss which companies are available for each.
2. Research options and find the best prices for one's budget. Please note in some areas there may only be one provider available.
3. Connect with the utility either through their website or through a phone call.
4. After connecting the utility with the unit determine the best way to pay this bill and what the utility accepts. Most utilities will accept online payment, payment over the phone, mailed checks or money orders, and in-person payments.
5. Make sure to set some form of payment reminder each month. Failure to pay the utility bill will result in the loss of the utility. If someone pays online, they can set up automatic monthly payments, where each month the bill will automatically be paid through their online banking system or debit/credit card. Losing a utility can result in lease violations, and if not corrected swiftly, could result in an eviction.



Setting Up Utilities

Paying Bills

Steps to Pay Bills:

1. Set up the utility - water, trash, internet, electricity, gas, cellphone, and credit card.
2. Create an online profile with the company to monitor the account online.
3. Determine the best way to pay bills online, in person, or by mail.
4. Remember the bill's due date - it may not be at the beginning of the month.
5. If paying online, consider setting up auto-payments
6. Keep a paper or virtual record of payment history.



Managing Monthly Bills

When You Cannot Pay the Bill:

1. Do not ignore overdue bills.
2. Do not wait: Call 2-1-1 for utility assistance and get connected to a provider.
3. Understand the budget and assess the financial situation.
4. Prepare a payment plan to present to the creditor/utility.
5. Call the business that holds the account to set up a payment plan that fits within the budget.
6. Please note that most companies will work with an individual to pay bill and will be friendly. It makes it easier when the account holder comes up with a payment plan that fits their budget.
7. Stick to the repayment schedule and pay off the debt!
8. Consider creating a budget or taking a class on making and managing Spending Plans.

Buying a Cellphone

1. Research different providers and what plans are available.
2. Determine which phone is the most personally affordable. Please note that most phones have an additional cost for the data plan.
3. To receive and use a new cell phone plan immediately one would need to go to the provider's store. Someone can also start an account and order a cell phone online through a provider's website.
4. Read and understand the contract and monthly payment with the chosen provider.
5. Do not exceed the phone's limits on data usage and make sure to pay the monthly bill on time.



Buying a Cellphone

Building a Grocery Budget Like a Boss!

Instead of spending extra money at the grocery store, here are some ways to develop a grocery budget that works! First figure out what money has been spent on previously purchased items. Be completely honest about the dollar amount. To determine what has been spent, consider keeping all receipts for a month or monitoring spending on a banking app. Do not forget to add other grocery store items such as shampoo, body wash, toothpaste, hair products, feminine hygiene, toilet paper, paper towel, cleaning supplies, and other non-food needed items.

One of the best options to budget for the grocery store is the \$100 dollar rule. This rule allows someone to allocate one hundred dollars to every person in the household for the month. If there are roommates living together and they decide to split a grocery budget, that is an agreement that will need to be made together based on what each person can afford and the needs of the household.


There are some simple ways to stretch a grocery budget including meal planning, creating a shopping list, and shopping the sales. Before making a grocery list, take a quick inventory of what is in the pantry, freezer, or fridge. From there take a peek at the weekly grocery ads and then plan meals for the next week or so depending on what is being budgeting for. Also, consider signing up for grocery store loyalty programs, this will provide digital coupons, make a shopping list online, and find all of the current deals at a store. Having a strong budget will be major cost savings in the future. When not overspending and eating out less, there will be more money in the bank for other needed items or to go towards the savings account.



Employability

Employability is a set of skills, understandings, and personal attributes that makes individuals more likely to gain employment and be successful in their chosen occupation, which benefits themselves, the workforce, the community, and the economy. Employability is not just about getting the job; it is about a broader set of skills and attributes that will enable a person to be successful throughout their working life.

Preparing for the Interview

Cover Letter	Resume	Interviewing Tips
Cover letters are persuasive documents for the hiring manager, which provides further detail on how an individual's skillset aligns with the role, what they can bring to the team and why they want the position. Cover letters also allow the recruiter and hiring manager to develop a better understanding of an individual's suitability for a position. Generally, a new cover letter is written for every job applied to.	A resume communicates an individual's qualifications and brand—who they are and what makes them different—to employers and recruiters. In a tough job market, people need a resume that helps them stand out in a sea of applicants. Ultimately, the purpose of a strategically targeted, polished resume is to get the interview.	<ol style="list-style-type: none">1. Do not be late to the interview. Try to be 5-10 minutes early.2. Dress professionally.3. Prepare for the interview. Learn about the job and company and think about how to answer different types of questions.4. Be mindful of displayed body language.5. Be mindful of one's manners. 

Dress for Success

Studies have shown that wearing nice clothes during office hours can affect the way people perceive one another, boost self-confidence, and display a detail-oriented image of oneself. In fact, recent studies have indicated that dressing for success adds value to one's image. Do not be worried if new clothes are out of the budget, second-hand stores carry professional attire for half of the cost.

- Know the company's dress code
- Be clean, stain and rip free
- Be conservative – simple and classy
- Accessorize efficiently – less is more
- Quality clothes over quantity
- Invest in a handful of staple pieces
- Coordinate the outfit to match
- When in doubt ask or google
- Be moderate in perfume and cologne use
- Refresh or remove old nail polish

Professionalism

Professionalism involves consistently achieving high standards, both in the work one does and the way they behave. Being professional helps achieve high-quality results, while impressing and inspiring others – and feeling good about oneself. Employers want new workers to be responsible, ethical, team oriented, and to possess strong communication, interpersonal, and problem-solving skills.

1. Be Productive
2. Develop a Professional Image
3. Take the Initiative
4. Maintain Effective Work Habits
5. Manage Time Efficiently
6. Demonstrate Integrity and be Resilient
7. Provide Excellence
8. Be a Problem-solver
9. Communicate Effectively and Build Relationships
10. Develop Self-awareness



Post-Secondary Success

Gaining additional training, a degree, certificates, or any education past high school increases an individual's competitiveness and employability but it also enhances social inclusion, active citizenship, and personal development. Over 65% of employers in the U.S.A require a minimum a certificate or associates degree.

Job Training	Certificate Programs	Degrees
Any program that helps employees and prospective employees learn specific skills and information that will help them perform well in their jobs. There are many different types of training programs, each with a focus on a different profession or specialty. These programs will provide one with an award of completion which can be added to a future resume.	A certification is a credential that one earns to show that they have specific skills or knowledge. Certificates are usually tied to an occupation, technology, or industry. Certifications are usually offered by a professional organization or a company that specializes in a particular field or technology.	A degree program means a curriculum or course of study of greater duration than eleven months of full-time study in a discipline or field that leads to a degree. Generally, a Degree program comes from a college or university. There are different types of degrees, the most common to acquire out of high school are an Associates or Bachelors'.

Community Colleges like Montcalm Community College, offer learners of all ages opportunities to earn credits for degrees, certificates, job training programs or transfer to gain skills leading to jobs in high-demand, high-wage career fields. Community Colleges offer occupational programs, transfer programs, workforce, and industrial training. They provide a great opportunity for students to determine their next steps in life for a lower cost than a 4-year college or university.



Steps 2 Enrollment

step 1 Finances

Financial Aid

You are encouraged to complete the Free Application for Federal Student Aid (FAFSA) immediately after applying to college, and annually throughout your college career. Financial assistance may be provided in the form of grants, loans or work study positions to those who qualify.

To start an application visit www.FAFSA.gov, MCC's school code is 002295.

MCC Financial Aid Office

Phone: 989-328-1205

Fax: 989-328-1203

Email: finaid@montcalm.edu

Apply for Scholarships

Complete the FAFSA early to be considered for MCC Scholarships. Visit montcalm.edu/scholarships for more information.

Need a payment plan?

Call the Business Office at 989-328-1204 or email busoff@montcalm.edu if you want to learn more about our monthly payment plan options.

step 2 Academic Placement

Academic Placement

Academic placement is required for students who are pursuing a program of study at MCC. MCC offers Guided Self-Placement where students complete a placement in reading, writing, and math on their own and receive feedback to make an informed decision about class placements. Students exempt from the placements are those who have a high school GPA of 2.5 or higher within the last 10 years, previously completed the ACCUPLACER assessment within the last five years, have earned an associate or higher degree, are age 60 or older, audit classes, or obtain a waiver from the instructor.

Students may access the placements at montcalm.edu/placement.

After the placements are complete, students are encouraged to meet with a counselor or advisor for assistance in making an informed decision on course placement. Appointments with a counselor or advisor may be scheduled by calling the Student Success Center at 989-328-1264 or texting the Student Success Center at 989-625-4886.

step 3 Technology & Transcripts

Send transcripts

Contact your high school or GED location and any other colleges you have attended.

Have an **official** copy of your final high school/GED transcripts and college transcripts (if applicable) sent to the MCC Student Services Department at studentservices@montcalm.edu.

Access your MCC account

Visit montcalm.edu/login to complete your **First Time Login** and use the self-service password reset to log in for the first time.

Your MCC email address is your username. Your personal email address and phone number you included on your application will be used for verification. **Once you log in you will be prompted to set up Multi-Factor Authentication.**

For assistance, call the IT Help Desk at 989-328-1246.

step 4 Orientation & Advising

Complete Orientation

New student orientation introduces you to MCC services and resources available to facilitate success as a student at MCC. Orientation is offered online or in-person. Visit montcalm.edu/orientation for information and dates.

Meet with our Counselors/Advisors

Counselors and advisors may assist you with questions regarding your program, what classes transfer to/from MCC and registering for classes. We recommend you meet with a counselor or advisor every semester to stay on track. For more information and to make an appointment, please call the Student Success Center at 989-328-1264.

Additional Information

Contact the MCC Student Services Department at StudentServices@montcalm.edu or 989-328-1277 for information and dates.

Apply Now

To apply visit montcalm.edu/apply-now.



Montcalm Community College

montcalm.edu

Health

Being healthy should be part of the overall lifestyle. Living a healthy lifestyle can help prevent chronic diseases and long-term illnesses. Feeling good and being health focused is important for both the physical and mental well-being.



When to See a Doctor

It is important to see the doctor even when feeling well. Preventive health care helps one stay on top of their health with screenings to find any diseases early. How often someone routinely sees their doctor depends on their health. Many doctors recommend coming in once a year for a check-up. But if there have been problems or a chronic condition, such as heart disease or diabetes, one will likely be seen more often.

When deciding whether to call the doctor when experiencing symptoms, consider the state of one's health and any risk factors involved. For example, if someone has asthma they can get a respiratory infection, they may need to see a doctor sooner than someone who does not have asthma. In addition, if there are new symptoms being experienced after having a procedure, surgery, immunization, injection, or starting a new medicine, call the doctor.



Other times to schedule a doctor's appointment:

- **Headaches**- these are normal unless they happen numerous times a week and do not respond to over-the-counter medicines or they keep one from working, eating, or sleeping.
- **Digestive issues**- worsening heartburn, nausea, vomiting, difficulty swallowing, constipation, diarrhea, or black stools.
- **Back pain**- when it does not respond to conservative treatments (heat, ice, anti-inflammatory meds), numbness going down the leg, loss of bladder or bowel control, pain with fever, or associated with unexplained weight loss.
- **Head injury**- especially if it is associated with loss of consciousness, agitation, confusion, nausea with vomiting, mood changes, or sensitivity to light or sound.
- **Menstrual problems**- when menstrual periods last longer than normal, stop for more than 3 months, are associated with heavy flow or severe cramps or bleeding between periods.
- **Mental health**-depression or sadness that does not go away, mood swings, thoughts of hurting oneself or others, excessive worry, substance abuse, or withdrawal from others.
- **Miscellaneous symptoms to see a doctor for** - dizziness or feeling about to faint, shortness of breath, irregular heartbeats or rapid heartbeats, unexplained weight loss, fatigue that will not go away, severe sweating, especially cold sweats, swelling in the ankles or legs, rash along with a fever (100.4 C or higher) or a new or changing mole or other skin change that is concerning.

Getting Insurance – Health, Dental, Vision

Health insurance **protects from paying the full costs of medical services when injured or sick**. And it works the same way as car or home insurance works: a plan is chosen either by a company offered to employees or individually and agree to pay a certain rate, or premium, each month. Dental and Vision insurance is not included in a Health Insurance plan, and all are often sold separately; an employer offering insurance will cover a portion or all of the cost of health insurance and sometimes dental and vision. Youth can be on their parent's insurance plan until they are 26. There are many different options for purchasing insurance and research is required to find the plan that meets an individual's needs and fits in their budget.

Reading an Insurance Card

Please note that all insurance cards look different, but all have the same important information.

- Insurance Company Name and Plan Type.** This information is on the top header of the card.
- Member Name and Number.** The member's name is the person who is covered under the insurance plan. The number helps insurance providers quickly identify the person.
- Group Number.** The group number identifies what group one is a part of in their insurance plan. It helps identify the benefits in that specific plan.
- Effective Date.** This date shows when coverage begins.
- Insurance Contact Information.** Insurance company's contact information is listed on the card. Call if there are questions about finding an in-network provider or finding out about the health insurance benefits.

How do I use my insurance card?



Where do I go when I need Care?

Walk-in Clinics and Urgent Care	Emergency Department	Call 911
<p>Support moderate injuries or illnesses that need care right away but are not true emergencies. This includes:</p> <p>Ear Infections, Moderate Allergic Reactions, Dizziness, Upper Respiratory Infections, Moderate Vomiting, Pink Eye, and Cuts/Wounds that Need Stitches</p>	<p>Always go to the emergency department if a condition could be life-threatening.</p> <p>Moderate Sprains/Strains/Breaks, Severe Breaks, Amputation or Heavy Bleeding, Shock, Severe Allergic Reaction, Serious Head Injuries, Difficulty Breathing, Vaginal Bleeding during Pregnancy, Serious Eye Injuries</p>	<p>Call 911 or get to the nearest emergency department if any symptoms are present.</p> <p>Sudden Dizziness, Numbness or Paralysis, Difficulty Speaking, Loss of Consciousness, Chest Pain or Palpitations with Dizziness, Shortness of Breath with sweating, nausea, vomiting</p>

Poison Control: Call 800.222.1222 for ingestion or overdose

Making a Doctor's Appointment

Here are the additional things to do when calling to make a doctor's appointment:

- Let them know if one is a new patient. A new patient may have to wait a few weeks to get an appointment. One may call a provider's office because they are sick, they may be able to see them the same day, especially if they are already an established patient.
- Tell them the reason for the visit. One might be looking for a new primary care provider or need to come due to a specific concern like the flu, allergies, or depression.
- Give them the name of one's health insurance plan. If receiving Medicaid or CHIP coverage - let them know.
- Find out if anything is needed to be brought to the visit such as medical records or current medications.
- It is important to know the name of the preferred provider. One may have to wait longer for an appointment if a specific provider is requested, so they might recommend another provider in the network who has availability.
- Often one is not talking directly to the office one will be going to, but rather to a central scheduling service. If there is an option to schedule the appointment via a patient portal, it will save time.



If there has been a sudden change in plans and someone can no longer go to the scheduled doctor's appointment, it is best to send them a message. Please cancel as soon as possible and apologize for the inconvenience. Not only is it rude not to notify the doctor, but some clinics have a strict no-show policy. They may not be allowed to reschedule and there may be a cancellation fee. One might potentially have to find a new provider. Call a provider's office or send them a message through text, email, or the patient portal. If experiencing a transportation barrier, check with the insurance provider. There are many different resources to ensure that patients are able to make it to their doctors' appointments.

Medication Refill & Disposal

Taking medication is a personal responsibility. An individual must know what medications they are taking, why, and how to take them. A person taking prescription medication should keep a list of all medications and supplements being taken. Additionally, all medication should be taken as directed and safely stored.

How to get a Medication Refill:

- Call the preferred pharmacy using the number on the prescription label - be sure to have the bottle handy to read off the prescription number in the upper area of the label.
- Go to the pharmacy in person if the prescription is not physically available.
- If the label says there are no more refills, an individual can call or message the provider's office to ask for refills. Often the pharmacy will call if a refill is requested, and none are available.

Safely Disposing of Medications:

Safely dispose of medications as soon as possible. Some medications come with disposal instructions. If so, follow those instructions. Almost all medications can be safely disposed of by dropping them off at various drug take-back events. Proper drug disposal is important because it helps protect human health and our environment. Unwanted drugs should not be flushed down the drain. Medications should be kept secure when in the home to prevent unlawful use. When drugs are no longer needed, they should be taken to a collection at state police posts for incineration to destroy the chemicals within them and prevent them from entering the water resources we use for drinking water.

If there is no drug take-back program or event available, follow these instructions to dispose of them in the trash.

- Remove the medications from their original containers and mix them with kitty litter, used coffee grounds, dirt, or sawdust (mix liquid medications into the litter or sawdust). Do not crush tablets or open capsules. Put the combined contents in a sealed plastic bag and discard them in the trash.
- Remove the label or scratch out all personal information from the medication bottle and packaging before throwing away the containers.

Reading a Medication Label

The diagram shows a medication label with the following text and callouts:

- Pharmacy name & address:** RX OUTREACH, 3171 Riverport Tech Center Dr., Maryland Heights, MO 63043
- Patient name & address:** Public, Joseph Q., 1234 City Street, St. Louis, MO 631295503
- Name & strength of drug:** Dispensed: METFORMIN HCL TAB 1000MG
- Drug instructions:** TAKE 1 TABLET BY MOUTH DAILY
- Physical description of drug:** Pill Markings: 2 71 OVAL WHITE TABLET
- Pharmaceutical manufacturer:** MFR: ZYGENERICS, NDC/UPC: 68382003010, Rx Written: 10/22/22
- Don't use drug past this date:** Discard After: 10/22/23
- Federal caution statement:** CAUTION: FEDERAL LAW PROHIBITS TRANSFER OF THIS DRUG TO ANY PERSON OTHER THAN THE PATIENT FOR WHOM PRESCRIBED
- Date prescription was written:** Rx: 1099747, Refill: 3, PSBR: Dr. A. Physician
- Number of times you can reorder this drug:** Refill: 3
- Number used by pharmacy to identify your prescription:** Rx: 1099747
- Your doctor's name:** PSBR: Dr. A. Physician
- Pharmacy phone number:** Call 1-800-769-3880
- Date to place your refill order:** Reorder After: 12/20/22
- Number of pills in bottle:** Qty Filled: 90 of 90
- Date drug was filled by pharmacy:** Filled On: 10/24/22
- Pharmacist in charge:** RPH: S. Barranco
- LOCATION:** 555-020201

Additional tips:

- Always check that the received medication is correct. The label should show the prescribed individual's name prominently.
- Verify that the bottle contains the drug the doctor said one would be taking.
- Pay special attention to the instructions. Take only as directed on the label. If the instruction says "daily" take that medication only once each day. If it says, "three times a day", take the medication at three intervals, such as morning – afternoon – evening.
- Always read the warning labels on the prescription (if applicable). The warning labels are usually on the side or back and are often separated from the main label. The package insert will describe all side effects and warnings.
- Take prescription until gone unless the provider says otherwise.
- Taking medication as directed by the physician can help manage one's health.



Basic First Aid

Scrapes	Use soap and a clean cloth to remove dirt and gravel. Put a cold cloth on top to relieve the pain. Do not cover if the scrape is not too bad. If it is too serious, dirt may have to be removed in the emergency room.
Animal Bite	Wash the bite with soap and water. Stop the bleeding with a clean cloth. If the skin is broken, go to urgent care.
Stepping on a Nail	Stop the bleeding. Wash with soap and water. Put on a bandage and antibiotic ointment. Be sure to have had a tetanus booster in the past 10 years. If not, go to urgent care.
Bee Sting/Bug Bite	Apply ice to ease the pain. Remove the stinger by scraping it with a credit card. Wash with soap and water. If the spot starts to swell a lot, if hives (rash) develop, or if there is a problem with breathing, call 911. For ticks, either remove them using tweezers, another tick removal tool, or go to urgent care.
Cuts	Stop the bleeding and apply pressure with a clean cloth. If the cut is serious, clean it with soap and water and use a bandage. If unsure if stitches are needed, go to ER or urgent care.
Burns	For burns that are not too serious, put the burn under cool (not cold) running water. For more serious burns, put a clean damp cloth on and seek medical help in the emergency room. Do not pull off clothes or material stuck to the burn.
Splinters	Use a pair of tweezers to pick away the skin until the splinter can be removed. Clean it with soap and water and put a bandage on it. If it cannot be removed, go to urgent care.

If an accident happens, stay calm. If alone and are seriously injured, call 911.



Narcan and How to Use it

NARCAN® Nasal Spray is a medicine used for the treatment of a known or suspected opioid overdose emergency with signs of breathing problems and severe sleepiness or not being able to respond. NARCAN® Nasal Spray is to be given right away and **does not** take the place of emergency medical care. Narcan is available FREE at Montcalm Care Network, any one of Montcalm Prevention Collaborative's drug take-back days, vending machines at Cherry Health Greenville, the Right Door, Ionia County Health Department or Montcalm County Sheriff's Department in Stanton.



Can I give Narcan to someone who has overdosed?

Yes. Families with loved ones who struggle with opioid addiction should have Narcan nearby; ask their family members to carry it; and let friends know where it is. People should still call 911 immediately in the event of an overdose. People who are given Narcan should be observed constantly until emergency care arrives. They should be monitored for another 2 hours after the last dose is given to make sure breathing does not slow or stop. Make sure to immediately seek medical care after administering the Narcan.

Signs of Opioid Overdose

- Unconscious
- Very small pupils
- Slow or shallow breathing
- Vomiting
- Inability to speak
- Faint heartbeat
- Limp arms and legs
- Pale skin
- Purple lips and fingernails



Mid-State Health Network



Montcalm Support Groups



Ionia Support Groups

Mental Health

Mental health encompasses our physical, emotional, and social well-being. It impacts how we feel, think, and behave each day. Our mental health contributes to our decision-making process, how we manage stress, and how we relate to others. Emotional and mental health is important because it is a vital part of life and impacts thoughts, behaviors, and emotions. Being healthy emotionally can promote productivity and effectiveness in activities like work and school. It plays an important part in the health of relationships and allows one to adapt to changes in life and cope with adversity more effectively.



Signs of Depression and Anxiety

Understanding the different signs of depression and anxiety can help support oneself and others. Knowing what signs to look for can allow one to work through different symptoms adequately and to seek help when needed. Anytime someone is experiencing difficulty with their mental health and daily life for more than two weeks, a mental health provider should be consulted. Understanding these signs will allow support to those who may be suffering and need resources.



Depression

- Crying Spells; Flat Blunted Affect
- Poor Hygiene/Grooming
- Isolating
- Slow Movements/Speech
- Sleeping All Day or Not at All
- Irritability/Anger
- Neglect Personal Responsibilities

Anxiety

- Feeling Restless, Wound-up, On-edge
- Being Easily Fatigued
- Having Difficulty Concentrating
- Being Irritable
- Having Headaches, Stomachaches, Unexplained Pains
- Difficulty Controlling Worry
- Having Sleep Problems

Panic Attacks

Symptoms

- Chest Pains
- Rapid Heart Rate
- Blushing
- Fast Breathing
- Shortness of Breath
- Sweating
- Dizziness
- Nausea/Vomiting
- Muscle Stiffness
- Shaking

How to Respond

Ask if they have a history of heart/medical problems. If yes, call 911 or go to the nearest ER.

Once sure it is a panic attack:

- Remain calm. Speak slowly and clearly. Be patient.
- Acknowledge how real their terror feels and that the symptoms they are experiencing are real.
- Remind them that panic attacks are frightening but not life-threatening.
- Remind them they are safe, and symptoms will pass.
- Ask what they need.



Mental Health Providers

Supporting one's mental health is just as important as supporting physical health. Although one may not be experiencing depression, anxiety, or a separate mental health crisis, that does not mean one should not connect with a mental health provider. A mental health provider such as a therapist or a counselor will be able to help navigate life and support overall goals. There are many mental health providers and options available. One can either meet with an individual in person or virtually. Mental health services are covered by insurance similar to health care. They sometimes have a flexible sliding scale based on income to make sure that a session will not break the bank. Depending on one's insurance, free mental health services may be available in the community.



Housing

Finding independent housing as a young person can be a nerve-wracking experience. There are lots of steps, it is expensive, and there are many options. Finding housing takes lots of research and time, whether going into a dorm, renting an apartment with friends, or looking to buy a house, independent living is a major responsibility.



Renting Vs Owning a House

When it comes to renting or owning property, there are many positives and negatives to both. Whether buying a first home or renting, there are numerous financial responsibilities one must be aware of. When entering independent housing situations, an individual must understand the contracts and what they are legally responsible for.

Renting	Owning
<p>When renting a property, whether it be an apartment, house, or duplex, an individual will sign a rental agreement of generally 6 months to a year. Some leases are on a month-to-month basis. A renter is responsible for the property they live in and keeping it in the best condition, while paying rent on time. A renter does not own this property, they are simply borrowing it. A renter is responsible for limited utilities and limited maintenance.</p>	<p>When purchasing a house or property, one owns this. An individual buys the property from an owner or the bank. Generally, houses are not bought with cash but are purchased through a mortgage which is a loan. Homeowners pay a monthly mortgage payment. As an owner of a house or property, every utility is in the owner's name and all maintenance is their financial responsibility.</p>
<p>Lease: A lease is a binding contract between a tenant and landlord that gives a tenant the right to live in a property for a fixed period of time, typically covering a 6- or 12-month rental period. A contract between the landlord and tenant binds the parties to the lease.</p>	<p>Mortgage: A mortgage is an agreement between a homeowner and a lender (bank) that gives the lender the right to take the property if there is failure to repay the money borrowed plus interest. Mortgage loans are used to buy a home or to borrow money against the value of a home already owned.</p>

Living in a Dormitory: Generally, when one lives in a dormitory they are attending a 4-year college or university. Some colleges require first-year college students to live on campus in a dorm. When living on campus one can either choose to live with a friend or are assigned a roommate. The type of dorm and meal plans varies on what a family is willing or able to pay for. There are numerous options for dormitories and meal plans on campus.

Communal Living: For most individuals in the United States, the biggest expense throughout their lifetime is housing. With such hefty housing costs, most people have sought different living arrangement alternatives to try and better manage their personal budgets. One such option that is available to both married couples and single individuals is communal living acting as roommates. Most people are opting to rent private rooms and share other areas such as laundry, kitchen, and utilities. The communal housing approach has proven to be sustainable since it is cheaper than renting an apartment independently.



Getting That Apartment

Attaining an apartment can be a stressful process especially when navigating the rental market for the first time. There are numerous steps to finding an apartment that is not only affordable but livable to a personal standard. One of the most important aspects of looking for housing is being aware of how much time is available to find a new place to live. Do not wait until the last minute to find new housing. Here are some steps to consider when hunting for that apartment:

- Determine budget available for monthly rent and utilities.
- Search for housing, when connecting with landlords always ask about the length of the waitlist. Places to check when looking for an apartment:
 - Facebook Marketplace
 - Direct connection of landlords of apartment complexes
 - Apartment based websites
 - Newspapers and local advertisements
- Contact the landlord after finding an apartment of interest, ask for a tour of the unit.
 - When touring the apartment ask about utilities, pet policies, rules around the unit, the community, if there is a waitlist and how long it is, move in dates, security deposits.
 - If roommates are involved make sure to get their opinion of the property.
- Fill out the apartment application, almost all have an application fee. All individuals filling out an application will go through a background and a credit check.
 - If a credit score is not passed, the landlord might allow for a co-signer. A co-signer is a party with an established financial history who agrees to back up one or more tenants on the lease. They function as a safety net for the landlord. If the other people named in the lease cannot make rent or cause damages they cannot afford to repair, the cosigner has agreed to pay instead.
- The landlord will contact the interested parties when approved or denied for an apartment. If approved:
 - The landlord will have all approved parties sign the lease agreement.
 - New tenants will have to pay the security deposit and first month's rent.
 - Landlord will provide move-in date and keys to all tenants of the unit.



Finding Roommates

When looking for someone to live with find someone who is responsible and dependable. Roommates can be friends, relatives, and even strangers. When living in close proximity to people, make sure that everyone can get along, be amicable, and are able to communicate with each other. Make sure the potential roommate is safe, holds similar values, and lives a similar lifestyle. Cleaning, division of bills, and visitors are good opportunities for clear and open communication with future and current roommates.









Can't Afford Rent or Utilities?

Call 211, this free resource will be able to provide information on available support in the community for utility and rental assistance if available. After calling 211, connect with the landlord or utility company to develop a payment plan. Most will be willing to do so, do not wait to ask for help. The longer one waits the deeper the financial hole becomes.

Shelters

If in a situation where shelter resources are necessary first call the Housing Hotline at 616-225-5965.

Shelters provide short-term housing that is often communal. Most shelter programs are free of charge and help with food, hygiene supplies, clothing, case management, and rehousing resources. Some shelter programs are open to general homelessness, while others may be dedicated to a specific topic/group, such as abuse, trafficking, or addiction recovery. To find shelter resources in a specific location or topic, contact 2-1-1.

Shelter	Overview	Contact Information
<p>Relief After Violent Encounter (RAVE I/M)</p>	<p>RAVE I/M provides emergency shelter for those fleeing domestic or sexual violence situations in Ionia and Montcalm counties. RAVE I/M's emergency shelter is reserved for women and children, but shelter services are available for men, as well. Call the 24/7 crisis line to go through a pre-screen process for shelter eligibility.</p> <p>*Must be 18+ to utilize shelter. Homelessness must be related to domestic and/or sexual violence</p>	<p>1-800-720-7233</p> 
<p>Have Mercy</p>	<p>Have Mercy is a general homelessness shelter for those in Ionia and Montcalm counties. Complete the online application on Have Mercy's website for eligibility.</p> <p>*Must be 18+ to utilize shelter.</p>	<p>616-225-8055</p> 
<p>Randy's House</p>	<p>Randy's House is a shelter program in Greenville and Newaygo geared towards helping men and women heal from Substance Use Disorder and providing recovery coaching, peer support recovery services, in-house intensive outpatient services, and more.</p> <p>*Must be 18+ to utilize shelter. This shelter is geared towards support for Substance Use Disorder.</p>	<p>616-498-2464</p> 
<p>Samaritan Youth Shelter</p>	<p>Samaritan Youth Shelter is a 24/7 shelter service that provides up to 21 days of shelter to youth ages 12 to 17. SYS also helps youth connect with counseling services and access health care. Call the youth crisis line to get started with services. Located in Grand Rapids.</p>	<p>989-893-5973 x214</p> 
<p>Arbor Circle Youth Shelter</p>	<p>The Bridge of Arbor Circle is a shelter program for youth, ages 10-17, who are facing homelessness or considering running away. ACYS is located in Grand Rapids, and shelter is available 24/7. Call their crisis line or go to their facility in person to start services. Located in Grand Rapids.</p>	<p>616-456-6571</p> 
<p>Listening Ear</p>	<p>Listening Ear has two programs that help homeless and at-risk: the Runaway and Homeless youth program (ages 12-17), and the Transitional Living Program (ages 16-21). There are youth-centered shelter options, case management services, life skills, education, and recreational opportunities. Call our 24-hour crisis line and get connected with someone who can help.</p>	<p>989-772-2918</p> 

Transportation

Transportation can be a personal barrier or a significant financial strain. However, it is one’s responsibility to figure their transportation. Whether that be personal vehicle, public transportation, walking or riding a bike, or even getting a ride from friends or family. If a commitment is made that requires travel, such as a job or an appointment, it is one’s own responsibility to secure transportation. There will be little sympathy or support for missed shifts or canceled appointments due to the lack of transportation.



Buying a Car vs. Leasing a Car

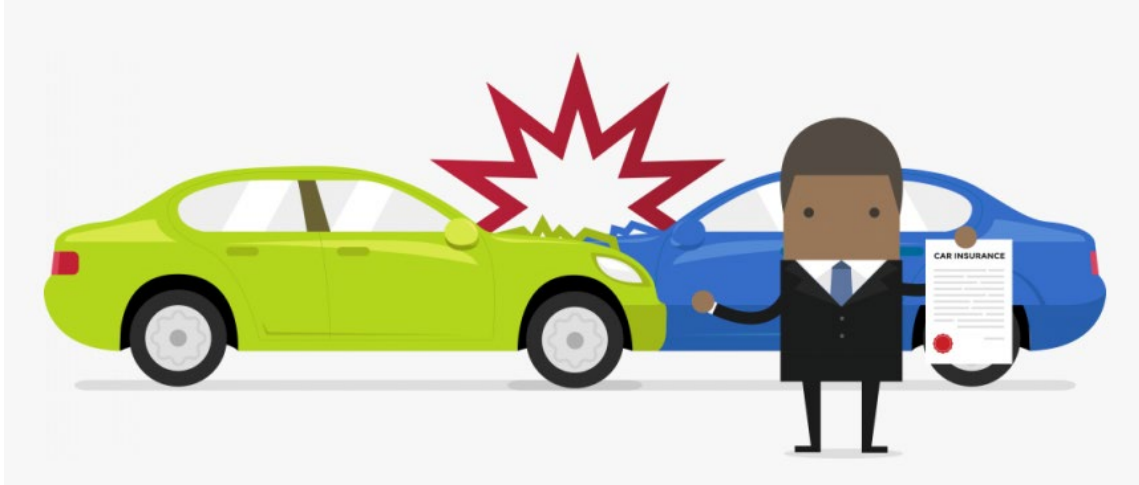
Unless an individual is able to purchase a vehicle with cash, they will most likely need to take out a car loan to finance the vehicle. When purchasing or leasing a vehicle, one’s credit score will be checked. If the credit score is too low and one cannot receive a loan or a lease, they may have the option of a co-signer on a loan or a lease. This person will have a higher credit score and more financial stability, a co-signer is also responsible for the loan being paid. When purchasing a vehicle, the car is owned and the property of the purchaser.



	Leasing	Buying/Financing
Ownership	There is no vehicle ownership and there is no equity being built. The car is essentially being rented. After the lease agreement on the vehicle expires the car must be returned to the dealer.	After purchasing a vehicle, the purchaser has full ownership rights of the car. The owner can keep the car as long as it serves its purpose and can sell it at any point.
Upfront Costs	The upfront costs of leasing include the first monthly payment, an acquisition fee, a refundable security deposit, taxes, and potentially other costs.	When purchasing a car, an individual pays the down payment upfront, as well as taxes and registration fees.
Monthly Payment	Lease payments are usually lower than monthly auto loan payments.	There is almost always a higher monthly fee when financing a car.
Returning the Car	The vehicle is returned to the dealer at the end of the lease period and the interested party can decide whether to buy the car or sign another lease agreement. The car must be returned in almost perfect condition, the dealership will charge for damage done beyond reasonable wear and tear	A purchased car does not get returned to the dealership. The owner will decide when they are ready to sell their vehicle.
Customization	In most cases, no customizations can be done on a leased vehicle.	An owner of a vehicle can add any customizations they would like to.
Mileage	Leased vehicles have mileage restrictions. Most dealers set the maximum mileage at 10,000 to 12,000 miles per year. If one goes over the mileage, there will be a fee per mile.	The owner can drive the vehicle as far as they want without worrying about exceeding mileage limits.

Acquiring Car Insurance

Having current auto insurance on a vehicle that is being used on the road is imperative. Insurance for drivers under 25 years of age averages around \$400.00 per month. Due to this price, most young drivers share an auto insurance plan with a parent or guardian. It is illegal to drive a vehicle on the road without it being insured.



Here are the steps for acquiring auto insurance in Michigan

1. Gather vehicle and driver details
2. Decide how to purchase insurance
3. Look into the required types of insurance in Michigan
4. Consider additional types of coverage
5. Compare quotes from at least 3 different companies
6. Check for discounts - such as a student discount
7. Sign and pay for chosen policy



*Michigan Auto
Insurance Guide*

Registering a Vehicle

Cars must be registered through Michigan's Secretary of State. Having an unregistered car results in a hefty ticket and can possibly have a vehicle towed.

The steps below include registering a car for the first time and annually renewing a vehicle's registration.

Registering for the First Time:

1. Complete vehicle title
2. Provide proof of identity
3. Provide proof of vehicle ownership
4. Have signed-over vehicle title including odometer reading & VIN (if purchased in a private sale)
5. Have proof of Michigan no-fault car insurance
6. Payment for applicable fees and taxes
7. Have \$15 for the title fee
8. Have funds ready for a license plate fee



Car Registration Guide

Annual Registration:

1. Receive renewal information from SOS via the mail
2. Pay the registration fee. Pay online, in-person, or at an SOS kiosk

Maintaining a Vehicle

The maintenance of a vehicle is incredibly important. Ensuring proper care of the vehicle allows for safety, consistent transportation, and ensures vehicle has a long life. Though there are many things to maintain and many different financial responsibilities of having a vehicle, below are the basics of the beginning of independent vehicle ownership.

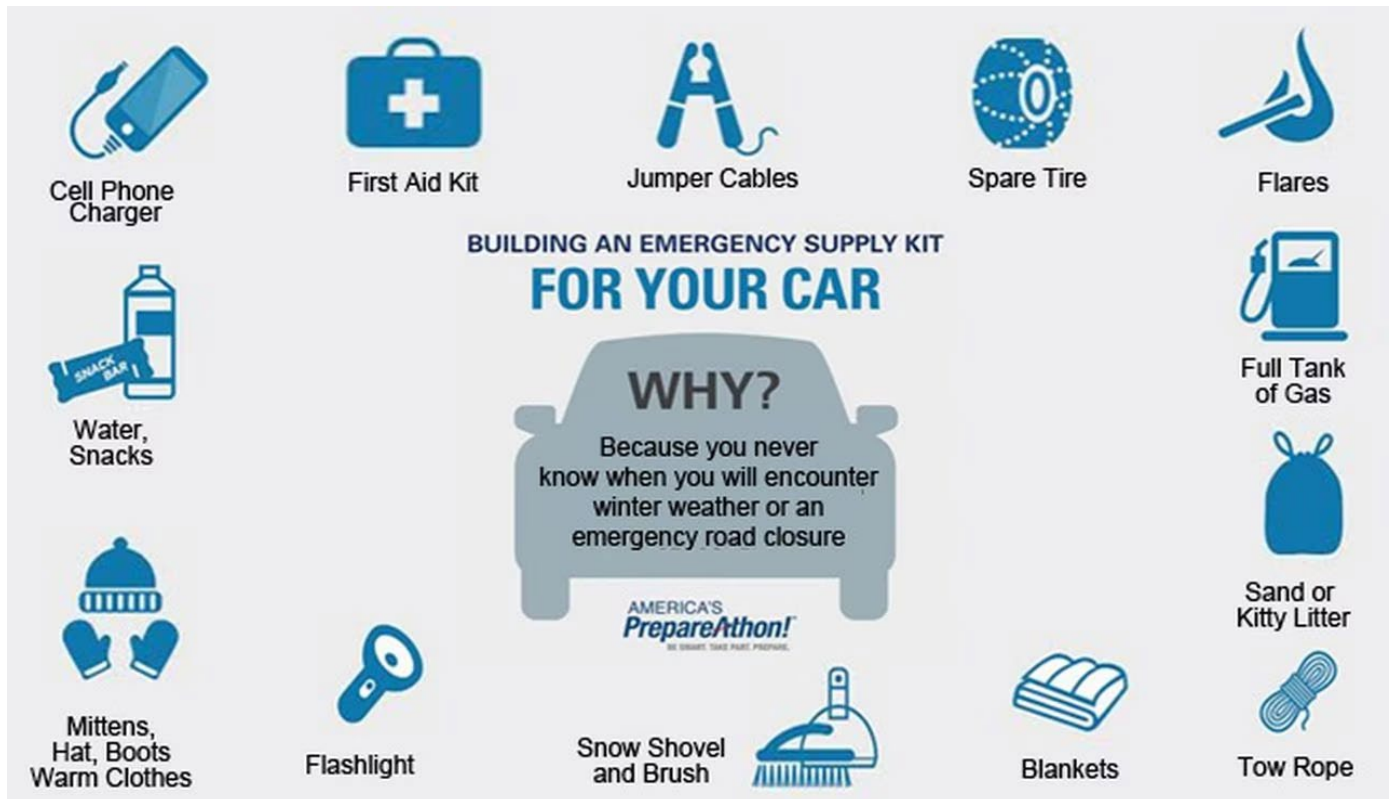
Where to Service a Vehicle

There are many different options to choose from to get a vehicle serviced. Below are the different types of vehicle maintenance shops. To find the best service in the area, research and compare what the vehicle needs to what is being offered by a business.

Lube Shop	Mechanic	Dealership
Provide basic services for a car such as checking and changing oil and air filter, putting air in tires, and will top off other fluids such as windshield wiper fluid. Lube Shops will also check pressure levels and lights. They are unable to do other car maintenance and the oil change is often similar to the price of a mechanic. Please note that there are tire shops to purchase and maintain tires.	Is able to provide all of the care for vehicle needs. A mechanic will be able to do all that a Lube Shop can do and more. They are often experts in vehicle maintenance. A mechanic will be able to replace brakes, align the car, and work on the engine, electrical and other issues. Please note there are also Autobody Shops that focus on the detailing and cosmetics of a vehicle. A mechanic generally provides a fair price for working on a vehicle and is often less expensive than a Dealership.	Is able to provide all of the same care and performance as a mechanic. A Dealership tends to be more expensive for car repairs. However, if one has a new vehicle that is under warranty or under a stated mileage amount, taking it to the dealership will provide cost savings on new vehicle repairs.




Emergency Supply Kit

It is important to be ready for any emergency whether it be inclement weather or a late-night accident. Having an emergency kit in one's car will increase the likelihood of survival if ever in an accident or emergency.



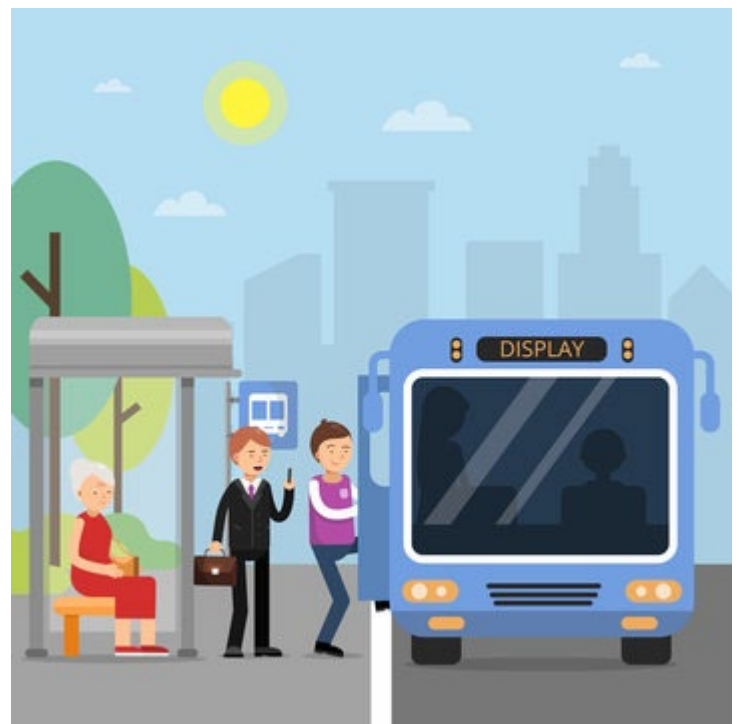
The 3 Common and Basic Vehicle Maintenance Items

Though there are many different things that can happen and need to be maintained on a vehicle, these are the regular areas to pay attention to on a vehicle.

Oil Changes	It is recommended to get an oil change based on the manufacturer recommendations. If someone goes to a business to get an oil change, they will inform a vehicle owner when to return. Additionally, the vehicle will alert that it needs an oil change. It is ideal to check the oil once a month. To do this, remove the dipstick and wipe it off before returning it to the oil tank. Now take it out a second time. If the dipstick is not visible through the oil, it is time for an oil change.	
Tires	The most common way to determine if tires need to be changed is by the tire tread. The tread depth is what allows the tires to grip the road. The easiest determination of the tread depth of a tire is through the penny test. The penny test lets one estimate tread depth based on where the tread hits a penny. To do this test, take a penny, turn it upside-down, and insert it straight down in the groove of a tire's tread. Look straight on at the penny to determine where the tread hits President Lincoln's profile. If his entire head is visible new tires are needed. If nothing else, tires should be replaced every 6 years.	
Brakes	Making sure brakes are in proper working condition and replacing worn parts like pads and shoes when the time is right will save money in the long run. It can also potentially save the vehicle or even a life in an accident. Brake pads and shoes are generally thought to be good up to 30,000-35,000 miles in urban use. In less demanding situations like highway driving in light traffic, brakes may last 80,000 miles or more. Some indicators that brakes need to be changed include but are not limited to squealing or screeching noises, less than a quarter inch of brake pad, deep metallic grinding and growling, and indicator lights.	

Public Transportation

Public Transportation provides a low-cost opportunity for local travel. Public transit is considered to be buses, trains, and ferries. In Michigan, we have public buses. In larger cities such as Grand Rapids, the buses run through the city with specific routes. Individuals will have to learn the route they must take to get to their final destination. In rural areas, there are fewer public transportation options available. For example, in our local towns such as Belding, Ionia, and Greenville there is the Dial-A-Ride bus system. Dial-A-Ride allows individuals to call and request a ride, Dial-A-Ride will then pick up and transport individuals from their homes to their destination. Unlike a larger city, there are few routes and very limited transfer times and opportunities from one city to another. Make sure to call ahead for a ride to ensure availability.



Safety

There are a lot of things in the world that will put someone's safety at risk. Ensuring that one is aware of their surroundings, online presence, and emotional and mental needs will make safety a number one priority. One must take ownership of their safety and take precautions to keep themselves safe in adulthood.

Identity and Online Safety

Social media can be a great way to connect with friends and family. But it is important to stay safe online and protect one's identity. Here are a few tips that can be helpful when navigating the internet and keeping identity safe:

1. Do not share any personal information about oneself online, such as full name, address, school, age/birthday, social security number, credit/debit card information, driver's license number, banking information, or passwords.
2. Be mindful of what is posted on social media and how public one's social media profiles are.
 - a. It is extremely difficult to get pictures and/or posts removed from the internet.
 - b. On most social media platforms, individuals can edit how much personal information is public. Explore the settings of the social media being used, and look at setting options under privacy, safety, security, and/or visibility.
 - i. **Snapchat** - Turn off location, use private stories, only accept friend requests from individuals one knows, and do not accept message requests from strangers.
 - ii. **Instagram** - Make accounts private, do not put any personal information in the bio, do not accept message requests from strangers.
 - iii. **TikTok** - Make accounts and videos private, hide liked and favorited TikTok's, do not put any personal information in bio, and do not accept message requests from strangers.
 - iv. **Facebook** - Do not put any personal information in the bio, choose settings where only friends can view one's page/pictures, only accept friend requests from individuals one actually knows, and do not accept message requests from strangers.
3. Do not click on or open links, pictures, messages/chats, e-mails, or other forms of communication that are not recognized and/or that seem strange.
 - a. Sometimes hacked messages may come from friends or family members.
 - b. Delete any form of communication that one does not recognize or that seems strange.
4. It is okay to block and report people on the internet who are being inappropriate, attempting to hack and/or blackmail, or are otherwise breaking safety guidelines.
5. Utilize two-factor authentication.

Passwords! Change passwords often, do not use the same password for everything, do not share passwords with anyone, do not use password auto-fill features on public computers.

Going out and being safe

Socialization with friends is an important and fun part of becoming a young adult. There is a lot of freedom associated in one's social life, so it is important to be responsible and safe when going out. Here are a few tips and tricks to help ensure safety while out on the town:

1. Tell a trusted friend and/or adult where one is going and who they will be with.
2. Use a buddy system: Go out with trusted friends and look out for each other-- and make sure to return home with those friends.
3. Be attentive of surroundings, such as locations and people around.
4. Make sure cell phones are fully charged before going out and write down important phone numbers if they are not memorized.
5. If you go out and are over the age of 21 and planning on drinking, make sure to have a designated driver.

Signs of Being Drugged

Signs of being drugged:

1. Feeling overwhelmingly sleepy, groggy, or relaxed
2. Physically difficult to move one's body
3. Mental fog (difficulty thinking & processing)
4. Feeling dizzy and/or loss of consciousness
5. Nausea and/or vomiting
6. Loss of memory and/or difficulty remembering what happened

What to do if someone has been drugged:

1. Go to the hospital and seek emergency medical care immediately.
 - a. Tell the hospital staff of suspected drugging and request being tested.
 - b. It is important to go as soon as possible because most drugs leave the body system very quickly, especially via urination.
 - c. Do not shower or use the bathroom before going to the hospital—evidence of drugging can still be present.
2. Tell trusted adults/guardians and friends.

Ways to protect against drugging attempts:

1. Do not drink or eat anything that tastes, looks, or smells strange.
2. Do not leave drink or food unattended.
3. Do not accept drinks or food from a stranger.
4. Use the buddy system (go out with trusted friends, make sure to leave with those same friends, and look out for one another).

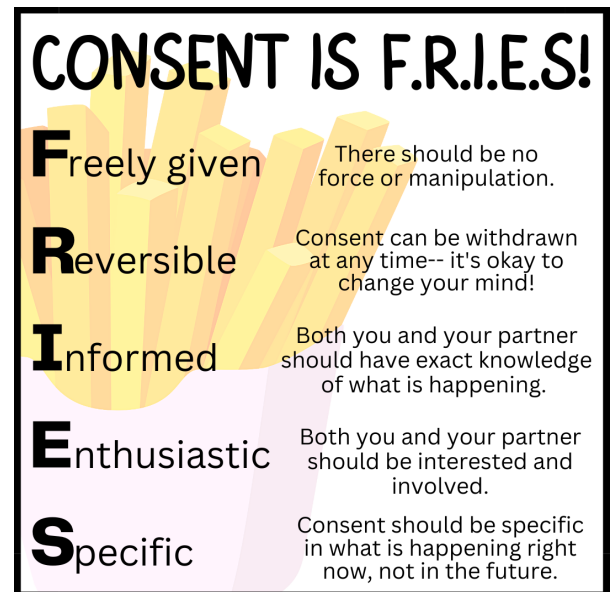
Alcohol is the number one substance used to facilitate drugging, and other drugs are often added to alcohol to further incapacitate individuals. It can be difficult to detect drugs in drinks and food, as many drugs are colorless, odorless, and tasteless.

Consent

The definition of consent is, "permission for something to happen or agreement to do something." Consent is a very important part of a healthy relationship and interacting with others. Consent is not bound to a sexual relationship, and can be extended to relationships with friends, family, supervisors and co-workers, and others in life.

Here are a few other things to remember with consent:

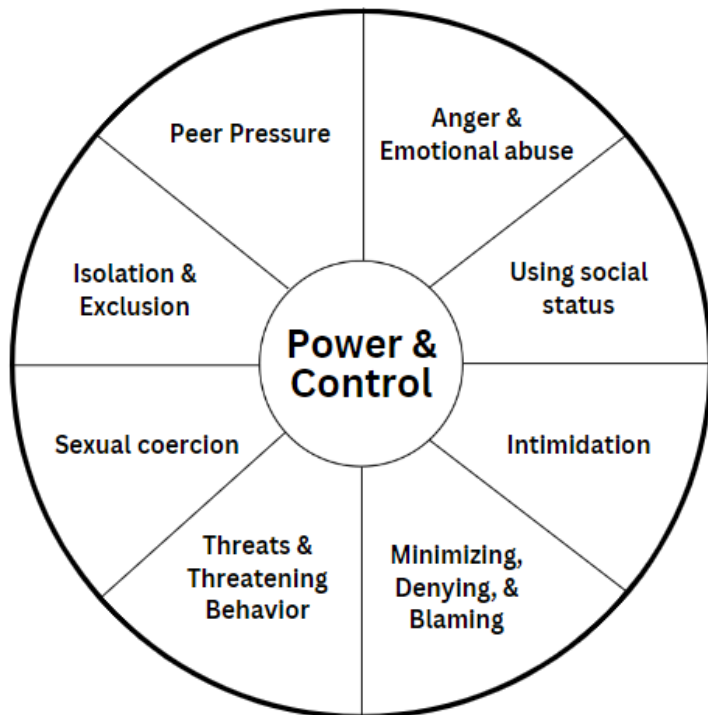
1. There needs to be a clear 'yes' for consent.
2. The way someone looks, or dresses does not equal consent.
3. If someone said 'yes' in the past, that does not mean 'yes' now or in the future.
4. Silence or a 'maybe' is not a 'yes', and therefore is not consent.



Healthy Relationships

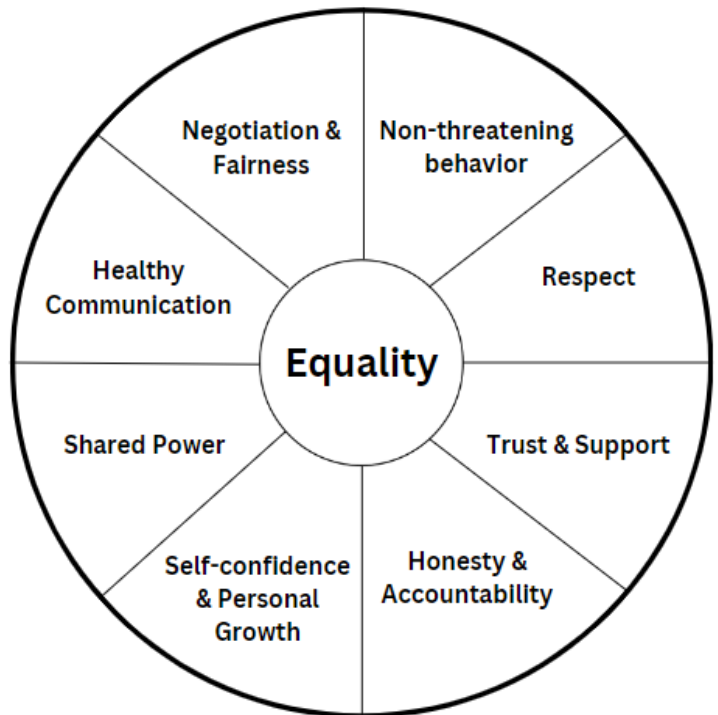
Everyone is deserving of having safe and healthy relationships. Key components of a healthy relationship include **mutual respect, trust, healthy communication, shared power, equality, and accountability**. Healthy relationships can extend to romantic partners, friends, coworkers and supervisors, mentors, parents/guardians, and others in life. Dating violence is best described as, 'A pattern of abusive behavior in a relationship that is used by one person to gain or maintain power and control over another person'. On the next page there are two diagrams that show the difference between an abusive relationship versus a healthy relationship.

Teen Power and Control Wheel



This wheel shows the specific behaviors that contribute to an abusive relationship, all relating back to what is at the center of an abusive relationship— power and control.

Teen Equality Wheel



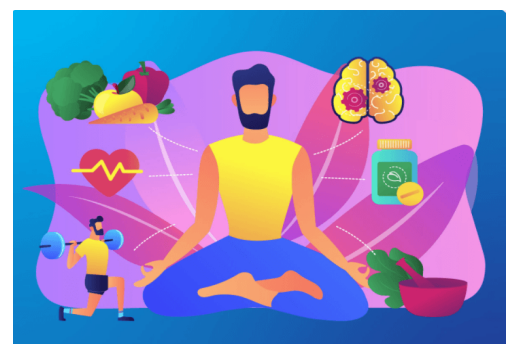
This wheel shows the specific behaviors that contribute to a healthy relationship, all relating back to what is at the center of a healthy relationship – equality.

If anyone is experiencing an abusive relationship, there is help available. A local resource for dating violence is Relief After Violent Encounter, Ionia/Montcalm, Inc. They offer free and confidential services including, but not limited to, domestic and sexual violence counseling, legal advocacy, emergency response, emergency shelter, 24/7 crisis line, and more.

Call the RAVE I/M 24/7 crisis line at 1-800-720-7233 for more information or to get started on services.

Personal Care

When entering adulthood, one must take full ownership of themselves which means understanding ones needs. To be successful as an adult one must be able to take care of themselves. This means keeping living spaces clean, cooking, managing time efficiently, and being able to navigate different relationships. Once officially considered an adult, one is responsible for all of their choices and actions. Be smart and vigilant to reach goals and lead a productive and fulfilling life.



Time Management

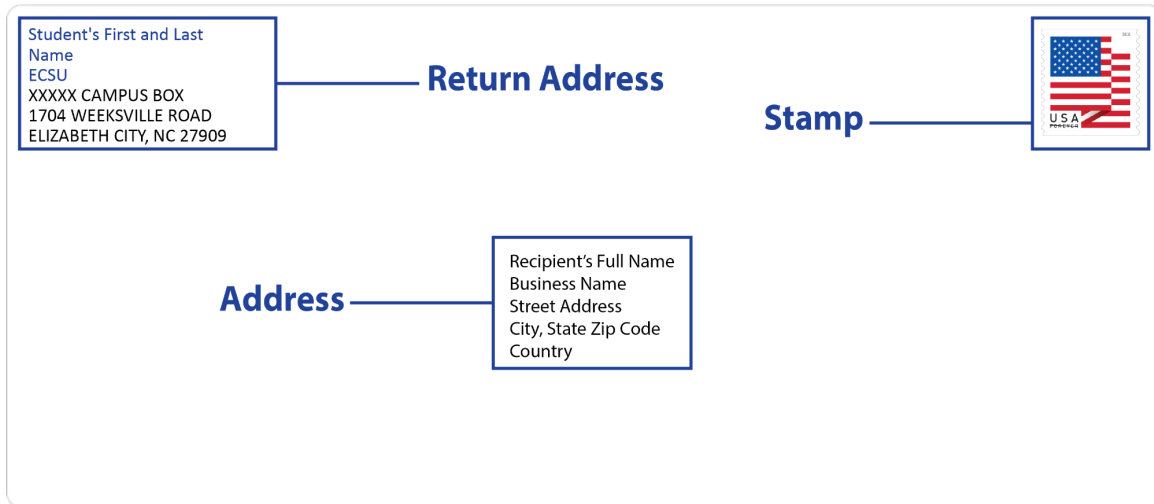
Time management means organizing one's time intelligently – so that it is used more effectively. The benefits of good time management include greater productivity, less stress, and more opportunities to do the things that matter. There are many different ways to manage one's time such as:

- Make to-do lists.
- Align one's calendars. Combine work, social, and school all into one.
- Set priorities on what needs to be accomplished.
- Be realistic about one's time and what can be accomplished at once.
- Organize one's space. Clutter can cause irritability and can be overwhelming.
- Take ownership of one's time.

People manage their time differently; some prefer virtual methods over writing everything down. Decide what will be the most efficient in one's life and make this method a routine. Managing one's time efficiently will reduce burnout. Make sure to set limits, schedule time for friends and family, and find balance.

The Importance of Cooking

The ability to cook is a major life skill and has numerous benefits. When cooking food at home, one tends to be more mindful of what they are consuming, which generally leads to healthier eating habits. This ensures that the body is receiving all of the needed nutrients that is not provided by processed foods. Cooking is a fun way to experiment with food, learn about different cultures, and creatively push oneself into making new dishes. There are lots of opportunities to learn how to cook through classes or even through YouTube. Anyone can learn to cook, just pick a few recipes, add them to the grocery list and give it a go!



Addressing an Envelope

Each piece of information on the envelope is needed to send a letter. If the address or stamp is missing, then the post office will be unable to mail the letter. When purchasing stamps, purchase stamps that will cover the cost of the letter. *Forever Stamps* cover the cost of postage to mail a regular letter and will not expire. If sending a heavier package, have it weighed at the post office. Purchase stamps at the post office or most grocery store customer service desks.

Using a Laundromat

There are lots of housing options that do not include a washer or dryer in the apartment, home, or even in the apartment complex. First research and find a laundromat available in one's neighborhood. Find one that is affordable and safe. To use machines at the laundromat, make sure to bring quarters or cash of small bills such as 1's and 5's. The QR code on the right will provide a full overview of going to the laundromat for the first time.

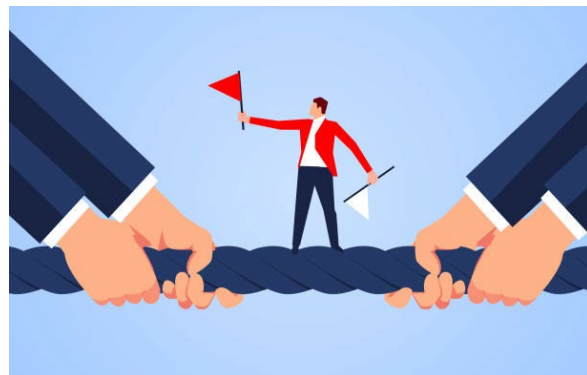


Healthy Communication Skills

Communication skills are important to the social, emotional, and mental health in each of our lives. While these skills do not come easily to everyone, over time and with work, these skills can strengthen and grow in many aspects of life.

Characteristics of healthy communication skills:

- Active listening (giving full attention and responding appropriately)
- Maintaining a conversational tone
- Keeping body language respectful, engaged, and open
- Being willing to acknowledge when in the wrong
- Using "I" statements instead of assigning blame
- Making eye contact
- Using appropriate language for the situation
- Having the willingness to compromise
- Giving positive feedback and showing appreciation



Conflict Resolution

Conflict is a normal part of our lives. It is important not to fear or try to avoid conflict but to learn how to resolve it in a healthy way. When conflict is mismanaged, it can cause great harm to any relationship. When handled in a respectful and positive way, conflict provides an opportunity to strengthen relationships. Whether experiencing a conflict at home, work, or school, learning skills can help resolve differences in a healthy way and build more rewarding relationships.



Healthy Ways of Managing and Resolving Conflict:

- Having the capacity to empathize with the other person's viewpoint
- Calm, non-defensive, and respectful reactions
- A readiness to forgive and forget, and to move past the conflict without holding resentments or anger
- The ability to seek compromise and avoid punishment
- A belief that facing conflict head-on is the best thing for both sides

Civic Engagement

A democracy's success depends on citizens' participation. When citizens are engaged, they can exchange ideas, invest in finding solutions, and employ civilized conversation to address the issues facing their communities. This strengthens democracy and it also breeds personal empowerment in an individual by helping people in their communities. By uniting under a shared purpose, we build trust, empathy, human connections, and a strong support base for finding and implementing solutions in our communities.



Know Your Rights - Being Pulled Over by a Police Officer

1. When noticing emergency lights behind one's vehicle, pull over to the right side of the road as soon as it is safe to do so. Keep calm and try to remain still. Stay in the vehicle, open the driver's side window, and keep hands in sight on the steering wheel.
2. When the officer asks, provide driver's license, vehicle registration, and proof of insurance. At this point in the traffic stop, the officer should explain for the traffic stop. If he or she does not, it is okay to inquire about the reason for the stop once the driver's license, vehicle registration, and proof of insurance have been provided. When addressing the officer, speak with the same level of respect expected from them.
3. If the officer issues a citation, do not argue the reason for it during the traffic stop. The best and most appropriate place to dispute a citation is in court.

Know Your Rights - Responding to a Traffic Ticket

Below there are three ways to respond to a traffic ticket however one should check with the county where the ticket was received for specific information.

1. Pay the Ticket

- a. Paying a Michigan traffic ticket is an admission of guilt. This means:
 - i. An individual is waiving their right to challenge the traffic ticket in court.
 - ii. Depending on one's MI driving record, the Department of Licensing (DOL) may suspend the Michigan driver's license.
 - iii. The traffic violation may cause points to be added to ones and license and an increase in car insurance rates.

2. Requesting a Mitigation Hearing

- a. If guilty of the traffic violation, individuals have the option to request a mitigation hearing and have the fine reduced. Mitigation hearings may result in any of the following in lieu of paying the full original ticket fine:
 - i. Fine reduction
 - ii. Monthly payment plan
 - iii. Community service

3. Requesting a Contested Hearing

- a. If an individual wants to plead "not guilty" to the violation, they can request a contested hearing at the relevant county court by checking the appropriate checkbox on the ticket and mailing it to the court.

Depending on the Michigan traffic ticket received, individuals can generally pay ticket fines online, by mail, by phone, or in person. Be sure to respond to the traffic ticket within 15 days or one could face additional penalties, such as a license suspension.

Know Your Rights - Getting an Attorney

- If an individual knows they want a court-appointed attorney prior to their first court hearing, call the court, fill out a financial form, and see if they financially qualify.
- Can wait until first court hearing and request a court-appointed attorney at that time. Will still have to pay attorney fees, but it will be at a discounted rate.
- Personally hire an attorney (at one's expense).

Individuals have the right to legal representation at all court hearings.

Know Your Rights - Appearing in Court

1. Dress Appropriately For Court Appearance

- a. Dress professionally and conservatively.
- b. Sunglasses and hats must be removed before entering the courtroom

2. Courtroom Rules

- a. Arrive early and wait outside the courtroom to be called. Contact the court ahead of time if not aware of what time to be there.
- b. Cell phone use is prohibited in the courtroom.



Michigan Traffic
Tickets



Michigan Legal
Help

- c. No eating or drinking in the courtroom.
- d. Children are allowed in most courtrooms, but they will need to be quiet and respectful for the trial. Children who are disruptive may be removed from the courtroom.
- e. No side conversations in the courtroom.

3. Be Prepared To Go Through Security

- a. Individuals will go through a metal detector. Make sure all metal objects can be removed from clothing.
- b. Do not bring weapons into the courthouse.
- c. Do not bring drugs or tobacco products.

4. Courtroom Behavior

- a. Treat each person with the same level of respect one would want from them. One never knows who they might encounter outside of the courtroom. The person in line at security or in the elevator might be a judge, lawyer, or jury member.
- b. Listen to any instructions given by the bailiff or court attendant.
- c. Wait quietly during the hearing until directed to speak.
- d. Sit up straight and pay attention. Be aware of body language during the hearing.
- e. Turn off all electronic devices such as a cell phone.
- f. Make eye contact with those who are speaking to show active listening.
- g. Address the judge as "Your Honor" unless directed otherwise.
- h. Answer each question truthfully and to the best of one's ability. Lying on the stand is perjury and may result in legal charges if discovered.
- i. Ask for clarification to a question if unsure.
- j. Answer questions in a clear, loud voice.

Jury Duty

The role of the jury is to make decisions about the facts of a case. The judge makes sure that the jurors know the rules and what laws apply, but the outcome of a case is determined by the jury's vote.

• Juror Qualifications

- Citizen of the United States
- At least 18 years of age
- Able to speak and understand English
- Mentally and physically able
- No felonies
- Resident Of The district were called to serve

• Who can be Called for Jury Duty

- The jury pool for each court comes from a list of licensed drivers and state ID card holders in the court's district.

• Exceptions to Jury Duty

- People over 70 may request an age exemption from jury service. Individuals may be called for duty more than once but cannot serve on a jury more than once in a 12-month period.

• What is Required of a Juror

- Jurors must be able to communicate in English and be physically and mentally able to carry out the functions of a juror.

• What About Work

- By law, an employer cannot fire, discipline, or threaten such action against an employee who is summoned for jury duty or chosen to serve on a jury, even for a long trial. Nor can employers force a worker to go beyond normal hours to make up for the time spent on jury service. An employer who takes these actions could be guilty of a misdemeanor or held in contempt of court.
- If an individual does not show up to Jury Duty, they can be held in contempt of court, fined, or even jailed.



Voting

One of the most important privileges and some say, duties, is to exercise the right to vote. Voting is a privilege because many people throughout the world do not have that right, and it is a duty because it helps us maintain our democracy. Many ask, "Why should I vote?" In civics, government, or history class, we learn that we have a representative democracy. That means we elect other men and women to represent us locally on school boards, township boards, city councils, county commissions, and even as Sheriffs and Prosecutors. We also elect State Legislators to make laws as well as a Governor, Lieutenant Governor, Secretary of State, and Attorney General to enforce and carry out those laws. Finally, we elect people to the House of Representatives and Senate to make laws for the entire country, as well as a President and Vice President, to propose laws and enforce the laws that are made. By voting, we get to help choose all of those representatives. One may not always get the person they voted for, but a citizen's voice is heard through their vote.

Registering to Vote

To be able to vote in Michigan one must be:

- A Michigan resident (at the time of voting) and a resident of city or township one is voting in.
- A United States citizen.
- At least 18 years old (at the time of voting). Citizens can register to vote at 17.5 years old.
- Not currently serving a sentence in jail or prison.

To register to vote individuals must show proof of where they live with a document that shows one's name and address. Some examples of documents that can be used are:

- A driver's license or state ID
- A current utility bill
- A bank statement
- A paycheck

Individuals can show a digital copy of any of these.



[MI Voter Registration](#)



[MI Absentee Voting](#)

Once applied, the application will be checked and verified and then a [Voter Registration Card](#) will be sent indicating where one will vote.

Volunteer Opportunities

Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even more significant for the volunteer. Volunteering benefits include:

- Reducing stress
- Combating depression
- Boosting self confidence
- Increases social life and sense of purpose
- Improves health and happiness
- Great resume builder

While it is true that the more someone volunteers the more benefits they experience. Volunteering does not have to involve a long-term commitment or take a huge amount of time out of one's busy day.



[United Way
Volunteer Center](#)

"Some days, doing 'the best we can' may still fall short of what we would like to be able to do, but life isn't perfect on any front-and doing what we can with what we have is the most we should expect of ourselves or anyone else."

-Mr. Rogers

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