

Independent Living Skills

A checklist for young people in care

Take the challenge! Would you survive if you moved out of home?

Are you ready to take charge of your life?

Learning how to look after yourself and solve life's little problems is part of growing up but are you ready to be independent? Or to live alone or share a house?

This checklist will help you work out what you can do already and what you should probably learn more about. You might think you know enough about things like money or how to look after your health but can you do everything in the checklist?

It doesn't matter if you can't! You have a lifetime to learn and you won't be a failure if you can never do it all.

How do I use the checklist?

It's easy – just work through the list either by yourself or better still with a carer, parent or someone else who knows you well. This is because you can never be sure about what you don't know. For example, when you talk to your carer about the cost of setting up a place to live you might find there are a lot of hidden costs you know nothing about.

For each question, decide how much you know and then discuss it with your carer. Do they agree? Do they have any extra information? How can you learn more? In most cases you will be able to learn more from your carer or caseworker either by talking about their experiences or being given opportunities to practise skills like cooking or saving for a goal.

Your carer can also read the *Leading the Way* guide that includes tips on how to teach living skills but they are not expected to have all the answers. If you need help visit dcj.nsw.gov.au and check out *Your Next Step* or talk to your caseworker.

You should also talk to your caseworker about what entitlements and services are available to you.

As you work through the questions, mark off how much you know now. If you go through the checklist again in a year you will be able to see how much your skills have improved.

Remember, you should not expect to have all of the skills now – even some adults can't do all of them! Some skills may not be needed for years. For example, you might not need to worry about learning how to find a job until you finish your full-time studies.

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Don't stress about the checklist – just let it help you get thinking about what it would be good for you to know. It's a great conversation starter to help you and your carer talk about what will be useful for you to learn as you take on more responsibility for your own life.

Money

Knowing where your money is coming from and being able to manage it is very important, especially if you have to pay for your own food, rent and pay bills like gas, electricity, the phone and internet!

This section lists skills to do with banking, credit, budgets and taxes. Talk to your carer about how ready you are to manage your money and how you can learn more.

You might be eligible for allowances or other help with money either before or after you leave care. Talk to your caseworker or foster care agency about the services and supports available and if you should apply for any of them.

MONEY	No	Partly	Yes
I know how to open a bank account and check a bank statement.			
I understand the fees for managing an account using ATMs, EFTPOS and being overdrawn.			
I know how to use an ATM, EFTPOS, internet and phone banking.			
I understand how credit cards work and the real cost of buying goods on credit.			
I know where to go for help if I run into trouble with debt or if I think I'm being ripped off by a credit provider.			
I understand the importance of having a good credit history.			
I understand there are immediate consequences of not paying bills such as electricity being cut off.			

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I know to contact a service provider to agree on a repayment plan if I can't pay a bill in full.			
I know the different ways to borrow money (eg friends, family, pawn shops, bank loans, student loans) and the advantages and disadvantages of each.			
I know how to get a tax file number, fill in a tax return and the consequences of not filing a tax return or making false statements.			
I can read a pay slip and understand the difference between gross pay and net pay.			
I can budget for regular bills and unexpected emergencies and have a savings plan.			
I understand how goods can be bought on lay-by without credit charges and can budget for payments over the lay-by period.			
I know where to shop for budget food, clothing and household furnishings.			
I understand the difference between luxuries and necessities.			
I understand the advantages of having a prepaid mobile phone rather than being on a monthly plan.			
I understand the costs of owning and running a car including loan payments, petrol, rego, insurance and maintenance.			
<p>I know how to find out if I'm eligible and to apply:</p> <ul style="list-style-type: none"> • for the Transition to Independent Living Allowance • for help from Centrelink (eg Youth Allowance) • to Homes NSW (assistance with private rental) and • to Community Services (eg establishment costs for accommodation or an aftercare allowance). 			

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Housing – finding somewhere to live

Moving into your own place is a big step and not always an easy one. Whether you’re renting on your own or sharing a house – everyone needs somewhere affordable to live!

It’s good to understand the hidden costs of living in your own place and how to be a good tenant (and following the rules in your tenancy agreement!). Talk to your caseworker or foster care agency about where you will be living when you leave care – they can talk you through the services and supports available and how to apply for them.

You may be able to stay with your carer after you turn 18 if that is what you both want. If you do move, there are options to think about such as shared or single accommodation and social housing or private rental. There are also different types of accommodation such as studio apartments, granny flats, units, townhouses and freestanding houses.

You might want to return to live with your birth family. If you do, then talk to your caseworker about whether you and your family are ready for this and whether you would feel safe and comfortable.

HOUSING	No	Partly	Yes
I know how to call the Youth Emergency Accommodation Line or find other emergency housing assistance.			
I understand the different housing options available and know which ones are within my budget.			
I know how to look for housing (eg newspaper ads, real estate agents, noticeboards, internet, word of mouth).			
I understand basic terms like lease, sublet, studio, tenant, tenancy agreement and managing agent.			
I know how to choose where to live based on condition of the property, safety, and nearness to transport, family, friends, work or study.			
I can fill in a rental application form.			
I can fill in a tenancy agreement and understand the importance of properly completing the property inspection form.			

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<p>I understand that to keep a tenancy and stay renting I need to:</p> <ul style="list-style-type: none"> • budget well so I can pay the rent on time • keep the property clean and tidy • follow any rules in the tenancy agreement about letting people stay with me • manage my visitors properly so I don't disturb neighbours (eg by having frequent noisy parties) • make sure my flatmates agree to these rules, too. 			
<p>I understand what can happen if I break the tenancy agreement.</p>			
<p>I know where to get help if there is a problem with the landlord.</p>			
<p>I understand the cost of setting up a tenancy (eg payment of bond, advance rent, utilities connection).</p>			
<p>I can list necessary household items (eg furniture, kitchen equipment, linen).</p>			
<p>I know how to find out if I am eligible and to apply for assistance from:</p> <ul style="list-style-type: none"> • Homes NSW (including social housing or assistance with private rental) • Centrelink (rent assistance) and • Community Services (establishment costs for accommodation). 			

Education and training

Open some doors and think about studying or training – apart from helping you get by in life, your studies and training will increase your choices and opportunities for work.

Turning 18 doesn't mean you should stop learning or that you can't still get help with your studies. Your placement will usually be able to continue if you are part way through your HSC and support is available if you want to enrol in something new.

This section is about where you can get training, find a course that suits you and get help with the costs.

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You might be eligible for an allowance or other help with study and training either before or after you leave care. Ask your caseworker or foster care agency what is available and if you are eligible.

EDUCATION AND TRAINING	No	Partly	Yes
I know what education or training is needed for the job I want.			
I know where to find information about university courses, TAFE, training and apprenticeships.			
I have a realistic view of my education and training options based on my current level of achievement.			
I have discussed my educational or training plans with career advisors or counsellors at school, TAFE, University or Centrelink.			
I understand the requirements for the course of study or training I have chosen.			
I know the costs of completing the course of study or training I have chosen including fees, books, materials, travel and how to access financial support.			
I regularly attend my current course and complete my assessment tasks.			
I know how to ask for help from Community Services, my foster care agency or After Care service if I find it hard to learn or have a disability.			
I know how to find out if I'm eligible and to apply for help from Centrelink while studying.			
I know how to find out if I'm eligible and to apply for assistance from Community Services with the cost of study or training including after I have left care.			

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Employment

Having a job gives you a sense of purpose, provides you with an income and opens opportunities for learning new skills and meeting people.

Sometimes it can be hard for a young person to find work as a lot of people leave school at the same time and there may not be enough jobs for everyone.

You can improve your chances if you know where to look and what will be expected of you by the person doing the hiring. Once you have a job you need to understand how to hold onto it and have a good record so you can move on to better work.

There is a lot of help available for people looking for work – including traineeships, apprenticeships and work experience opportunities. Find out from your caseworker if you are eligible.

EMPLOYMENT	No	Partly	Yes
I know how to get help from government agencies to find a job or apply for an allowance while I'm looking for work.			
I know how to use newspaper ads, internet and job placement agencies to find a job.			
I know how to compare an advertised job with the skills I have.			
I can put together a resume and cover letter and know how to complete a job application.			
I know how to prepare for a job interview including what to wear.			
I know that I should follow-up the interview with a phone call, letter or email.			
I understand that when I'm working I should know what I will be paid and my conditions and rights.			
I know that my behaviour and attitude at work can affect whether I keep my job or get promotions.			

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I know to turn up to work on time, dress appropriately and call my boss if I can't go to work.			
I can handle criticism and understand the difference between bullying and being corrected when I have made a mistake.			
I know what to do if I have a grievance. For example, if I'm not being paid for my work or have been unfairly dismissed.			
I know to give proper notice if I want to leave a job and that I could lose money or get a bad reference if I don't.			
I understand the importance of having a good work history and using referees that will give me a good reference.			

Health and wellbeing

You've got one body – so look after it! Eating healthy food, keeping your kitchen clean, travelling safely, locking your windows and doors at night are all ways to look after yourself.

Can you tell when you are getting sick or when it's time to visit a doctor and seek medical treatment? When was the last time you visited the dentist?

Do you know where to find the help you need – this could be as simple as buying over-the-counter medicine or might mean going to a doctor, dentist, family planning clinic or some other health service or even calling an ambulance.

This section is about personal health and safety and finding the right health services. Talk to your carer about anything you don't understand and where you can learn more.

Talk to your caseworker or foster care agency about getting a Medicare card if you don't have one.

HEALTH AND WELLBEING	No	Partly	Yes
I understand the difference between healthy and unhealthy food choices and habits and look after my diet.			
I practice good personal hygiene (eg brush teeth and shower or bathe regularly, wash hands after using the bathroom, before eating and regularly when sick).			

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I understand how poor hygiene affects relationships with others and increases the risk of getting sick or spreading germs.			
I understand the health risks of using drugs, alcohol and smoking.			
I understand the risks of sexually transmitted infections (STIs) and how to prevent them.			
I know where to get reliable information about health issues.			
I know where my nearest medical centre and Family Planning clinic are and where to go for help with emotional problems and dealing with addictions.			
I can fill in a form that asks about my health and medical history – do you know your blood group for example? (Your caseworker or foster care agency may be able to help if you are unsure of your history).			
I know the birth control options, where to get contraception and options for pregnancy.			
I know to call 000 in an emergency for police, fire brigade or ambulance.			
I know how to contact the 24 hour crisis lines for counselling.			
I know where to get help with domestic violence or sexual assault.			
I know where to get help if I have questions about my sexuality.			
I can tell if I have a fever and can recognise symptoms of cold, flu and other health problems including stress, depression or anxiety.			

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I have ways to deal with stress or to calm myself down if I need to.			
I know how to treat minor injuries such as cuts, burns, insect bites and splinters. I can put a basic first aid kit together.			
I can select appropriate over-the-counter medications for pain, diarrhoea, cold and allergy symptoms and follow directions for using them without supervision.			
I have a Medicare card and know how to make a Medicare claim.			
I know how to check a smoke alarm and the methods for putting out different kinds of fires.			
I understand common causes of household fires (eg smoking in bed, frayed electrical cords, overloading power-boards, using candles, overheating cooking oil).			
I understand common causes of electrocution (eg using electrical appliance near water, using a knife to get toast out of a toaster, not turning light off when changing a light bulb).			
I know to keep windows and doors locked especially at night.			
I know how to properly store hazardous household materials, petrol, gas bottles.			
I know how to protect my identity, personal information and financial details on the Internet and phone.			

Daily living skills

Do you know how to use a washing machine or catch a train to somewhere you’ve never been before? Can you defrost a fridge or cook a meal for your friends? The skills listed here are things you might be doing from day to day as an adult. Many are simple and you will only need to be shown how to do them once. Others may take a bit of practise!

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Driving is also a great skill to have. Talk to your caseworker or foster care agency if you want a driver’s licence as they might be able to help with the cost of lessons.

DAILY LIVING SKILLS	No	Partly	Yes
I know how to care for clothes including cleaning according to instructions on labels, using a washing machine, clothes dryer, laundromat and iron.			
I can plan a weekly menu of nutritious meals and develop a weekly shopping list within a budget.			
I know how to tell if fruit and vegetables are fresh when shopping.			
I know how to read food labels for nutritional information and expiry date. I know which items need to be kept in the fridge or freezer and can recognise when food has gone off.			
I know how to use kitchen utensils and appliances.			
I can cook a meal including following a recipe and adjusting it to feed more or less people.			
I use good kitchen hygiene practices such as washing hands before preparing food and using safe ways to defrost and prepare food.			
I can clean a house including the toilet, bathroom, sink and stove and can keep a room tidy including making a bed and changing linen.			
I know what cleaning products and equipment to use for different jobs and how to use them including how to change a vacuum cleaner bag.			
I know what can cause infestations of cockroaches, bed bugs, fleas, lice, maggots, ants and mice and what products to use to get rid of them.			

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I know how to properly dispose of garbage, including recycling.			
I know how often household chores need to be done to keep the home reasonably clean.			
I know how to safely look after things around the house such as defrost a fridge, stop a toilet from running, change a light bulb or reset a circuit breaker.			
I can read a bus, train, or ferry timetable, plan a trip on public transport involving several transfers and travel independently.			
I understand the consequences of not paying the fare, damaging public property and other anti-social behaviour.			
I know how to get a driver’s licence and where to find cars for sale.			
I understand the consequences of not paying road tolls, parking fines etc and that I could lose my licence.			
I understand the consequences of speeding and drink driving or driving without a licence or insurance.			
I know how to get the internet connected, buy stamps, redirect mail and pay bills at the post office.			

Personal and social development

Everyone likes to have good friends, take part in activities and hobbies that make life fun! You might like sport, music, surfing or horse riding. Knowing how to behave and how others may behave will help you be confident about fitting in while still being yourself.

If you’re not sure about how to get on with others or find activities that interest you, talk to your carer or other people you feel comfortable with and trust.

If something is bothering you, for example being separated from your family or feeling alone, ask your caseworker about referral to a counselling service. You can get help with counselling now and after you have left care.

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You might want to know more about your past or the community you came from. If you do, your caseworker may be able to help you make contact with family members or a community or cultural group.

PERSONAL AND SOCIAL DEVELOPMENT	No	Partly	Yes
I know how to greet someone and introduce myself.			
I can hold a conversation with others and maintain comfortable eye contact.			
I understand that there are social boundaries and these differ depending on the type of relationship (eg family, friend, boyfriend/girlfriend, professional).			
I know how to convey respect, caring, honesty and trustworthiness (eg saying thank you, not being rude, tone of voice, valuing others opinions, not keeping people waiting, being inclusive, accepting responsibility for a mistake).			
I know the difference between passive, aggressive and assertive communication.			
I can say 'no' to sales people if I'm not interested in what they are selling and understand there's usually a catch to giveaways offered over the phone.			
I can return something that is faulty and ask for repairs under warranty.			
I know how to manage conflict and keep my cool and how to use questions to clarify or obtain information.			
I understand the difference between gossip and sharing information.			
I can identify and avoid relationships that may be dangerous or unhealthy and can say 'no' to my friends.			

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I understand that taking part in social activities can help me feel better about myself and improve my confidence.			
I know how to find out about community resources, leisure and sporting activities or cultural associations using the internet, White Pages, Yellow Pages and local community directories.			
I understand that there are differences in cultures and religions and know how to find out more about my own.			
I know how to get help in making contact with members of my birth family or other people I have been close to.			

Legal rights and responsibilities

Your rights and responsibilities change when you become an adult so it's important to know what you can and can't do legally.

While you will be able to do many things for the first time, such as vote, the penalties will also be much harsher if you break the law.

Your rights include the right to know about your time in care, to have a Leaving Care Plan and to know who is responsible for providing you with aftercare support. You have the right to ask your foster care agency to stay in touch with you after you leave care to see how you are going and if you need help with anything.

Your caseworker will tell you how you can see records about your time in care. Not everyone wants to do this and it can be upsetting but you will be provided with a support person who can help you.

Your Leaving Care Plan should include your goals and record who is doing what to help you achieve them. This might include agreements to help you buy furniture, pay for textbooks or see a counsellor. Ask your caseworker what you might be entitled to and to explain who can help if things don't go according to the plan.

LEGAL RIGHTS AND RESPONSIBILITIES	No	Partly	Yes
I know how to get help from my caseworker or foster care agency if I need certificates or other papers to prove who I am.			

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<p>I know how to get the return of original documents such as photographs and school reports from my foster care agency when I leave care.</p>			
<p>I know who to complain to if I am discriminated against.</p>			
<p>I know that when I turn 18 I gain the legal right to:</p> <ul style="list-style-type: none"> • enter into enforceable contracts • buy or sell property • marry without parent or guardian’s consent • sue or be sued • make a will • inherit property • vote • join armed forces without parent or guardian’s consent. 			
<p>I know the:</p> <ul style="list-style-type: none"> • age of consent • age for an abortion without parent or guardian’s consent • legal age for buying tobacco and alcohol. 			
<p>I know how to register to vote, where to vote and that I can be fined for not voting.</p>			
<p>I have a general idea of the penalties for:</p> <ul style="list-style-type: none"> • buying, possessing, selling drugs • damaging property • stealing cars • burglary, shoplifting • physical assault • traffic violations • trespassing. 			
<p>I know what my rights are if I’m arrested and who to call.</p>			

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I know where to get free legal services if I am a victim of crime or are charged with an offence.			
I know where I can find information about legal issues or get legal advice.			
I know who to ask after I leave care if I want to see records that were kept about my time in care.			
I have spoken to my caseworker about my Leaving Care Plan and know who to contact and how to do it if I have problems after I have left care.			

I've finished the checklist, what next?

Well done – how did you go with the questions? Were there subjects you hadn't thought about before? Were you surprised at some of the help available to you?

Talk to your carer or caseworker about anything you don't understand or want to learn more about.

Go online at dcj.nsw.gov.au to check our more help and resources, including [Your Next Step](#) which has loads of links and numbers for young people. You can also check out create.org.au for resources for young people, and the [NSW Government Youth Hub](#).

Developing living skills is part of growing up and getting ready for leaving home and leaving care – when the time is right!

Take whatever opportunities you can to build up your skills and take pride in the fact that each time you come back to the checklist you will be able to answer the questions with more confidence.

Acknowledgement: This independent living skills checklist is based on the *Life Skills Inventory Independent Living Skills Assessment Tool*, Department of Social & Health Services Washington State and the Casey Family *Life Skills domains*.