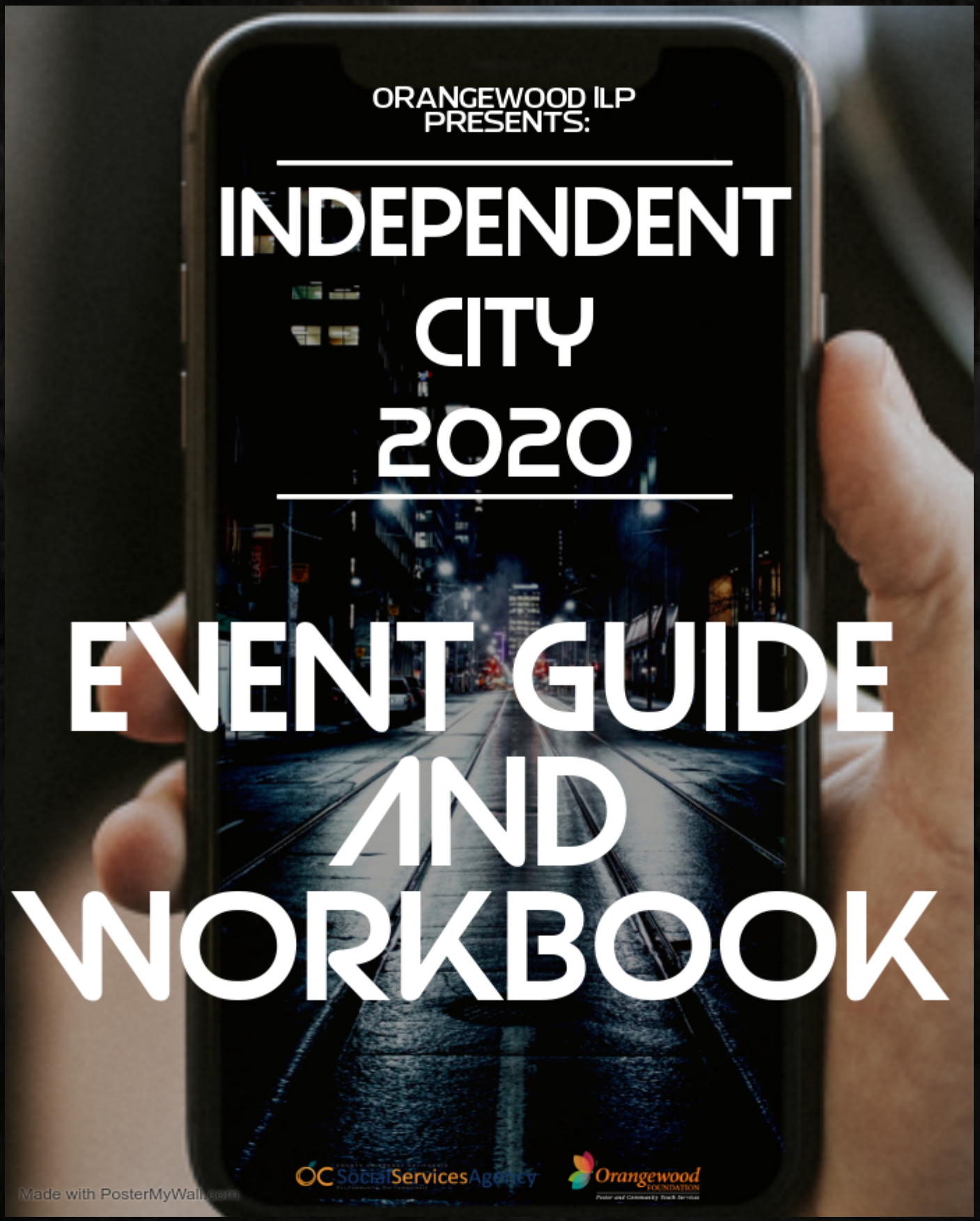
20th Annual Independent City

October 17, 2020 10:00 AM – 12:00 PM



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Name:_____ **Birthdate:**_____

Directions: For an EXTRA $5, read the "Life Event" scenarios, and complete the "Action" steps for each event. Once completed, email a picture of this page to Christian Brown at cbrown@orangewoodfoundation.org with the subject title "Independent City Life Events."

Life Event 1:

You recently started a new relationship and have been having unprotected sex. Yesterday you noticed a sore spot which looks like it may be a rash.

Action:

Find a location nearest to you where you could get tested for an STD, and list the address here: _____

Call the location and ask how often you should be tested once you become sexually active. List response here: _____

Life Event 2:

You have been caught driving without insurance by the highway patrol.

Action:

Google and list the minimum fine for driving without insurance here:

_____

Life Event 3:

You've had a steady job for about a year, but recently got laid off.

Action:

List 3 different job search platforms:

_____

ILP Feedback Form

Name:_____ **Birthdate:**_____

Directions: Fill out these questions, take a picture, and send it to Christian via email for full credit. **Rank on a scale of 1-5** how you enjoyed each presentation (1 = didn't like the presentation, 5 = really enjoyed the presentation). **Also, make sure to put in the code word from each presentation.**

Jenn: "Tips for Making Professional Phone Calls" Code Word: _____

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

Dr. Shay and Jami: "Healthy Cooking Made Easy:" Code Word: _____

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

Mia and Nicole: "Cleaning Without Chemicals" Code Word: _____

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

Lorna & Karen: "Debit, Credit, ATM Cards, and Common Scams"

Code Word: _____

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

Zandra: "Housing Options & Renting Your Apartment"

Code Word: _____

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

Overall, what did you enjoy most about today's event?

_____

Is there anything we could improve for future Zoom events?

_____

Oct 17th, 2020,

The Orangewood Foundation would like to Welcome you to the 20th Annual ILP Independent City Event!

We know that things look a bit different this year – we're having this event via Zoom, we have fewer booths than usual, and you may even be in your pajamas from the waist down – but we are so excited that we're still able to provide you with some version of Independent City!

Our hope is that you are able to learn something new from the different presentations that we have for you today. We wanted to make sure you had a space to keep all you learn, as well as the ability to reference some of the information that could come in handy, so this booklet is for you to keep!

We know that the world we live in is WILD right now, but know that all of the ILP staff is thinking about you! Below is an encouraging message from each of the peer mentors in the form of a quote.

We look forward to hanging out with you for a couple of hours today!

Sincerely,

The ILP Staff

"It's okay to be a glowstick: Sometimes we have to break before we shine." – *Jadah Sellner*

"Success is not final, failure is not fatal: It is the COURAGE TO CONTINUE that counts." – *Winston Churchill*

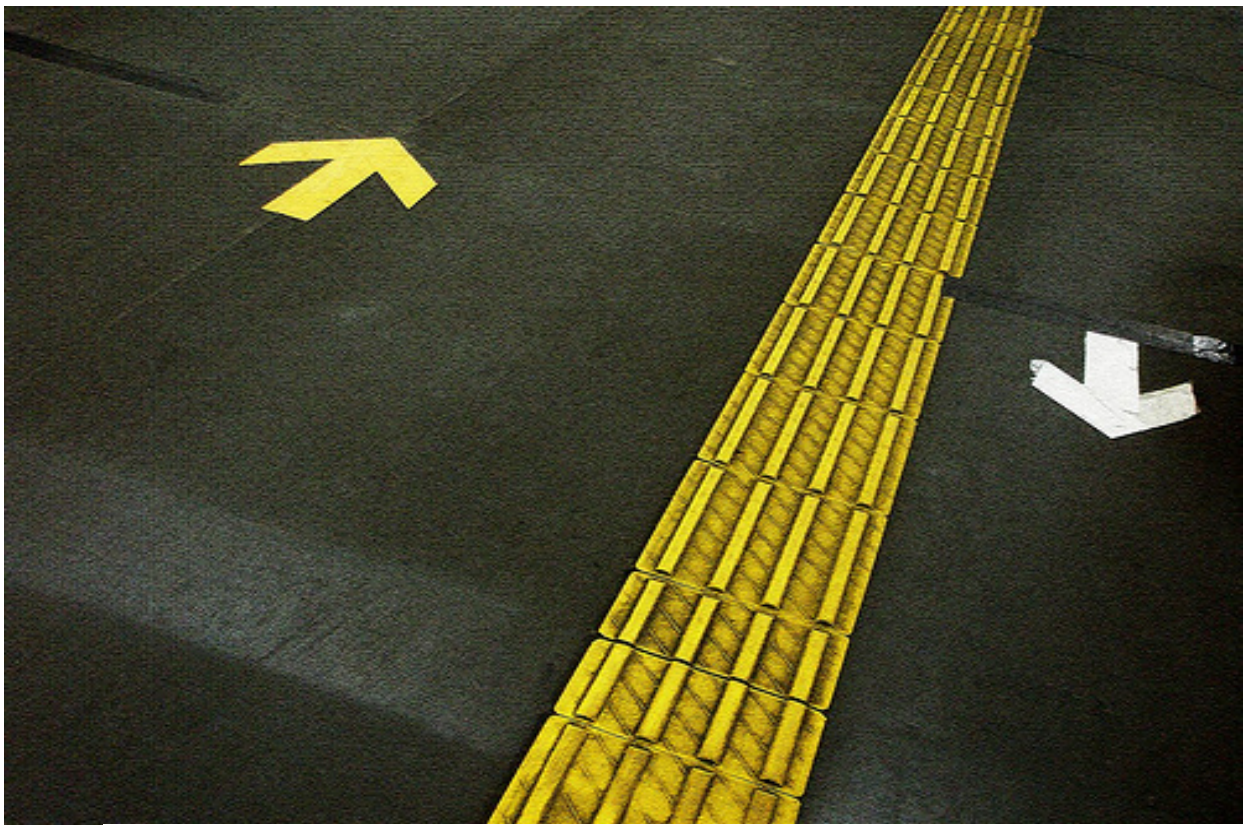
"Don't let the past steal your present. Your past has not defined, deterred or defeated you. It has only strengthened who you are today." – *Unknown*

"The future belongs to those who believe in the beauty of their dreams." – *Eleanor Roosevelt*

Independent City Guidelines

- Respect for when others are speaking, as well as for the presenters
- Cameras on at all times
- Microphone muted if there is noise in the background (unless you have a question or comment)
- You do not need to ask to use the restroom or move locations, but be present as much as possible
- Feel free to ask the presenters questions

HAVE FUN!!!



Independent City Agenda

10:00 – 10:10	Check-In/Welcome/Intros
10:10 – 10:25	Presenters/Youth Overviews
10:25 – 10:30	Question: What do you hope to learn?

Rotations Begin

10:30 – 10:45	Rotation 1
10:45 – 11:00	Rotation 2
11:00 – 11:15	Rotation 3
11:15 – 11:30	Rotation 4
11:30 – 11:45	Rotation 5

End of Rotations

11:45 – 11:55	Question & Answer Session
11:55 – 12:00	Wrap Up

This Photo by

Questions for Presenters

Directions: This space is dedicated to any questions that you may have for presenters. Anything you may want to ask the presenters, you can write down here so you don't forget your questions.

Independent City Stations	Questions
Schools First – Credit, Debit, ATM Cards, and Common Scams	
Cooking with Dr. Shay and Jami	
Steadfast MGMT – Renting Your Own Apartment	
Altus Group – Tips for Making Appointments	
Target – Cleaning/Professional Attire	

Thank You Presenters!

We would like to take a moment to say a special thank you to all of the volunteers who helped make today possible.

We appreciate you all so much!

Professional Phone Calls
Jenn

Cleaning Without Chemicals
Mia and Nicole

Healthy Cooking Made Easy
Dr. Shay and Jami

Housing / Apartments
Zandra

Credit and Debit
Karen and Lorna

And all of our Peer Mentors and Staff!

“Tips for Making Professional Phone Calls”

Presented by: The Altus Group

Goals:

- To learn that the process of making phone calls/appointments doesn’t have to be scary!
- To provide a list of what’s needed when calling to make different types of appointments.

Takeaways:

- Learn how to write your own “script” for important phone calls (and practicing that “script.”
- Learn the importance of having all of the information you need at your fingertips before making a professional phone call.
- Learn the different type of professional phone calls you may need to make and how to sound professional during those calls.

“Tips for Making Professional Phone Calls” Activity

Checklist for Professional Phone Calls:

	Where are you calling?				
Necessary Info	**Doctor**	**Dentist**	**Interview**	**Bank**	**Credit Card Company**
Driver’s License/ID					
Medical Insurance Card					
Dental Insurance Card					
Calendar/Schedule					
Resume					
Application					
Credit/Debit Card Statement					
“Me” Statement					
Social Security Card					

Script for Leaving a Professional Voicemail:

“Good _____. My name is _____ and I am calling because _____. Please call be back at your earliest convenience. My number is _____. Once again, this is _____and my phone number is _____. You can also reach me via email at _____@_____.”

“Healthy Cooking Made Easy”

Presented by: Dr. Shay and Jami

Goal:

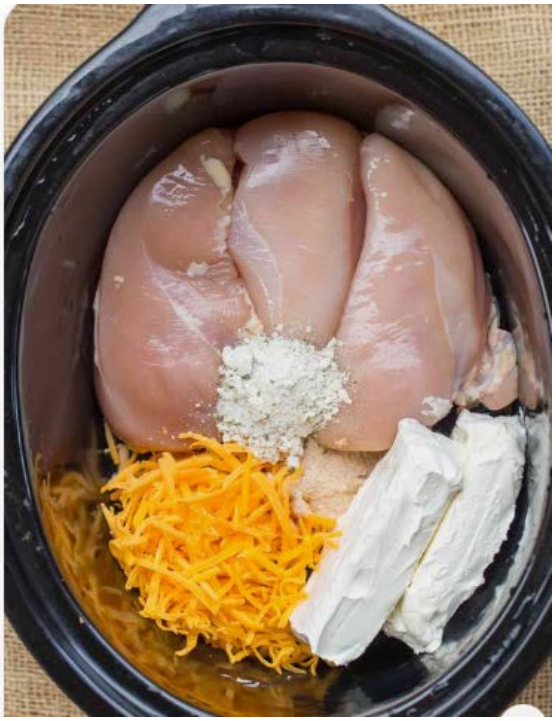
- To learn some really quick and easy recipes that are also healthy

Takeaways:

- Cooking can be FUN
- Cooking doesn’t have to be fancy
- Knowing what’s in your food is important for your health

Come up with a name for this recipe

_____



Ingredients

- 3 chicken breasts boneless skinless
- 16 ounces cream cheese 2 boxes
- 1 packet ranch seasoning
- 1 cup cheddar cheese

Instructions

Note: click on times in the instructions to start a kitchen timer while cooking.

1. Add the chicken, cream cheese, ranch seasoning, cheddar cheese and ~~garlic powder~~ to a slow cooker and cook on low for 7-8 hours or on high for 3-4 hours.

“Healthy Cooking Made Easy” Activity

Nutrition Label Scavenger Hunt

1. How much is one serving size of cream cheese?

   _____

2. How many servings are there in one box of cream cheese?

   _____

3. How many calories are there per serving?

   _____

4. What is the percentage of total fat based on the Daily Value (DV) ?

   _____

“Cleaning Without Chemicals”

Presented by: Target

Goals:

- To show that it’s possible to clean without using harmful chemicals and expensive brands
- To show it can be possible to clean by using what you already have in your home

Takeaways:

- A deep clean doesn’t have to be expensive
- Cleaning products (like window cleaner) can be used for multiple surfaces
- There are some chemicals in cleaning products that can be harmful and should be avoided

“Cleaning Without Chemicals” Activity

Fill in the Blank:

1. List three items you will need to clean a dirty microwave.
    a. _____
    b. _____
    c. _____

2. Can these same cleaning products also clean other appliances?

    _____

3. What are some ingredients/chemicals in cleaning products to avoid?

    _____

4. Are store brands less effective than name brands?

    _____

“Debit, Credit, ATM Cards, and Common Scams”

Presented by: SchoolsFirst

SCHOOLSFIRST FEDERAL CREDIT UNION

Goals:

- To gain a better understanding of the differences between credit, debit, and ATM cards
- To provide the confidence to make financial decisions that are best for you
- To provide insight into how best to prevent becoming a victim of fraud
- To gain financial independence and security

Takeaways:

- To learn the difference between debit, credit, and ATM cards
- To learn how to identify common scams that pose the potential risk of financial fraud in an effort to protect your financial security

Understanding the basics of ATM, credit, and debit cards is important so that you feel confident to make educated decisions on which product is best for you.

ATM Card

This basic card has a magnetic strip that can be read by ATM and POS devices. You must enter your PIN every time you use it. It does *not* include a Mastercard or VISA logo on the front of the card. This card cannot be used to make purchases online.

Best for: A person that only has a savings account or prefers not to shop online.

Credit Card

A credit card is a loan. When using a credit card you are borrowing money when you need to make a purchase. You make payments on your credit card every month. This card comes with interest and fees such as an annual fee or late fee if you do not make your payment on time. This card will also help to build your credit when used responsibly.

Best for: Building your credit. Good for emergencies when you need to make a large purchase.

Debit Card

This card links directly to your bank account. This card includes a Mastercard or VISA logo but is not a credit card. The money is taken out of your checking account. There is zero interest and no monthly payments or late fees. You can use this card at the ATM to withdraw cash or make purchases in-store or online.

Best for: This card is the most common for everyday use.

Glossary

- **Interest**.....Is calculated as a percentage of a loan. The rate is the amount on which the lender charges for the use of the loan.
- **PIN .....P**ersonal **I**dentification **N**umber. The PIN is selected by you and assigned to your ATM or debit card.
- **POS .....** POS stands for Point of Sale. This means you must enter your PIN to make a transaction.

It's important to protect your financial security and be aware of potential risks involving your ATM, credit, and debit card. Take a moment to think about the scenarios below. What do you think? Select next to the "Like" icon if you think it's safe. Select next to the "comment" icon if you think it's not safe and could be risky.

1.

Instagram

You receive a call from someone who claims to be with your bank and says they need to verify your account information. They ask for your account information and the numbers on your debit card.

☐ (Safe) ☐ (Not Safe)

Not safe. A bank employee will never call a customer asking for these details. Never provide this type of information unless you initiated the call.

2.

Instagram

You've lost your credit or debit card. You're very busy today, so you plan to call your bank or credit union later in the week to work it out.

☐ (Safe) ☐ (Not Safe)

Not safe. If you put off calling your bank to notify them of your lost card, you could forgot to do it and someone could find and use your card in the meantime. Report your card immediately to avoid being responsible.

3.

Instagram

Your friend asks to borrow your debit card so they can run to the ATM to get some cash.

☐ (Safe) ☐ (Not Safe)

Not safe. Your friend could withdraw all your money. It's also not a good idea to share your PIN with anyone.

4.

Instagram

Your debit card PIN is 1234 because it's easy to remember. You're thinking about changing that PIN to something that's less common and harder to steal.

☐ (Safe) ☐ (Not Safe)

Like! Yes. Change your PIN. Avoid using obvious numbers like your birthdate, email address, or Twitter handle. A thief could easily guess those.

“Different Housing Options and Renting Your Own Apartment”

Presented by: Zandra @ Steadfast Management

Goals:

- To learn about the different housing options that are available
- To learn the necessary requirements when applying for housing
- To ultimately get approved for your chosen housing option!

Takeaways:

- Learn how to fill out an application for housing/an apartment
- Learn what documents are required to make the housing application process as easy as possible
- Find the right housing that fits with your income

STEADFAST MANAGEMENT COMPANY, INC.
RENTAL APPLICATION

Community Name _____ **Apartment #** _____

PLEASE HAVE EACH RESIDENT 18 YEARS OF AGE OR OLDER SUBMIT A SEPARATE APPLICATION
Do not use white out & use only blue ink

How did you hear about our community? _____

HOUSEHOLD INFORMATION COMPLETE THE FOLLOWING INFORMATION FOR *EACH* INDIVIDUAL THAT WILL OCCUPY THE UNIT AT THE TIME OF MOVE-IN

Applicant	First, MI, Last		Marital Status	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐
	DL # and State	Phone Number		Email Address				
Occupants	First, MI, Last		Relationship	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐
	First, MI, Last		Relationship	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐
	First, MI, Last		Relationship	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐
	First, MI, Last		Relationship	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐
	First, MI, Last		Relationship	DOB	Age	SSN/ITIN/Other	Student? No☐ **FT**☐ **PT**☐	M ☐ F ☐

Are you expecting any changes to the household composition in the coming 12 months? Yes ☐ NO ☐ If yes, please explain:

RESIDENCE HISTORY PROVIDE FOR THE LAST 2 FULL YEARS

Current Address		Unit #	Monthly Payment	Rent ☐ Own ☐ Other _____
City	State	Zip	From	To
Landlord/Mortgage Name	Phone Number		Reason for Moving	
Previous Address ***(if less than 2 years at above)***		Unit #	Monthly Payment	Rent ☐ Own ☐ Other_____
City	State	Zip	From	To
Landlord/Mortgagee Name	Phone Number		Reason for Moving	

INCOME

Current Employer	Phone	Gross Monthly Wages	Position
Address	Supervisor / Contact	From	To
Previous Employer ***(if less than 2 years at above)***	Phone	Gross Monthly Wages	Position
Address	Supervisor / Contact	From	To
Additional Income Type		Amount	Frequency
Additional Income Type		Amount	Frequency

Are you expecting any changes to the household income in the coming 12 months? Yes ☐ NO ☐ If yes, please explain:

ASSETS		
Type of Account	Bank Name	Amount
Type of Account	Bank Name	Amount

AUTO INFORMATION				
Make	Model	Year	License #	Color
Make	Model	Year	License #	Color

PETS				
Do you have pets? Yes ☐ NO ☐	If yes, how many?	What type of pet(s)?	Please list the breed(s)	Weight(s)

OTHER INFORMATION		
Have you ever been convicted of a criminal offense:	No ☐ Yes ☐	If YES, please give details and dates:
Have you ever been involved in litigation such as: judgment, bankruptcy, foreclosure, etc.?	No ☐ Yes ☐	If YES, please give details and dates:
Have you ever been involved in an EVICTION?	No ☐ Yes ☐	If YES, please give details and dates:
Are your or any members of the household subject to State lifetime sex offender registration in any state?	No ☐ Yes ☐	If YES, please give details and dates:
List all states that you or any member of the household has lived in?		

EMERGENCY CONTACT		
Name	Relationship	Phone
Address		Alternate Phone

PLEASE READ CAREFULLY

APPLICANT AUTHORIZATION AND CONSENT FOR RELEASE OF INFORMATION: The undersigned Applicant(s) hereby represents that all of the statements provided above are true, accurate and complete, and authorizes Steadfast Management Co., Inc. ("Manager") to verify the Applicant's Rental Application. Applicant further authorizes Manager or its authorized agent to obtain credit reports, criminal background checks, rental history and employment history verification, litigation searches, character reports, and to verify any other information set forth in this Application; and further authorizes current and former employers, landlords/mortgagees, organizations and agencies to provide Manager or its authorized agent with all information that may be requested. Rent Grow, Inc. 307 Waverly Oaks Rd., Suite 301 Waltham, MA 02452 will prepare such verification report for Manager.

Applicant hereby agrees to forever release and discharge the property owner, Manager and their authorized agents and employees, to the fullest extent permitted by law, from any claims, damages, losses, liabilities, costs and expenses (Including attorney's fees), or any other charge or complaint filed with any agency arising from the retrieval and/or reporting or information. **Applicant** understands that the deposits and fees to be paid in connection with this Rental Application include (i) a non-refundable Application Fee, and (ii) based upon an approved Rental Application, a Security Deposit. This Application is preliminary only and does not obligate property owner or Manager to execute a Rental Agreement or deliver possession of any premises. No representations, promises or agreements as to occupancy, date of possession, alterations or decorations have been made except as expressly provided herein. Applicant agrees that any copy of this document is as valid as the original.

Manager has the right to reject this Application and return any deposit, less the applicable non-refundable Application Processing Fee, at any time prior to signing the Rental Agreement. **ANY RENTAL AGREEMENT WITH APPLICANT WILL NOT BECOME EFFECTIVE UNTIL THIS APPLICATION IS APPROVED BY MANAGER**. Title VIII of the Civil Rights Act of 1968, as amended, makes discrimination based on race, color, religion, sex, national origin, disability or familial status illegal in connection with the rental of most housing.

EQUAL CREDIT OPPORTUNITY ACT: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit application on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this company: Equal Credit Opportunity Federal Trade Commission, Washington, DC 20580.

AFFORDABLE HOUSING REQUIREMENTS (if applicable): All compliance documents must be completed and verified prior to move-in. Applicant acknowledges that annual recertifications will be required upon occupancy.

Does your family have a need for an accessible unit? Yes ☐ NO ☐

By signing below, I acknowledge that I have read and understand this authorization and consent.

EQUAL HOUSING OPPORTUNITY

Applicants Signature _____ Date _____ Applicant's Printed Name _____

☐ Please provide me with a copy of my credit report and/or investigative consumer report.

☐ I was provided a copy of CA Civil Code § 1786.22._____*(initial here)*

NOTES

NOTES

CONGRATULATIONS!

YOU'VE COMPLETED INDEPENDENT CITY 2020

Remember to email photos of the completed Life Event Activities, and Feedback Form (pages 4 and 5) to claim your ILP$

cbrown@orangewoodfoundation.org

Thank you!

Certificate of Achievement

Awarded to

for

Completing Independent City 2020

Signed

October 17, 2020

Date

www.CreativeCertificates.com