

Building Futures™ Financial Literacy

Experience a new world of financial literacy training with *Building Futures*, and improve your students' financial outlook. Choose from a comprehensive and flexible curriculum that incorporates:

- Valuable concepts easily explained to your students
- Turnkey solutions and maximum flexibility
- Practical information to help students of all ages begin building a future of healthy financial habits

Flexibility

EdFund offers 11 presentations, providing a wide range of customizable options:

- Use presentations as is, or “off the shelf”
- Incorporate *Building Futures* materials into your existing loan counseling presentations
- Build your own custom presentations by mixing and matching *Building Futures* content.

Curriculum

There are three financial literacy topics to choose from:

Budgeting, Credit and Saving. Within each topic is a student workbook and a PowerPoint presentation with speaker notes to help guide your students. An instructor's guide is also available with guidance on planning, customizing and promoting your financial literacy workshops to students.

Budgeting

Budgeting 100 – Making a Budget

Provides tools to create a realistic budget, identify spending habits and find a place to live.

Budgeting 200 – Banking and Statements

Reviews checking accounts, online banking, security, identity theft and how to understand monthly statements.

Budgeting 300 – Major Purchases

Explains the basics of buying a car, major purchases and auto insurance.

Budgeting 400 – Paychecks and Taxes

Summarizes how to read a pay stub and taxes.

Credit

Credit 100 – Understanding Credit

Defines credit, reviews “fine print” and educates students on how to read a credit offer.

Credit 200 – Credit Reports and Scores

Defines credit reports and explores the mysteries behind credit scoring.

Credit 300 – Rebuilding Credit

Explains credit counseling and debt management options.

Credit 400 – Buying a Home

Educates students to become informed home buyers.

Saving

Saving 100 – Saving for Goals

Covers the value of saving and the magic of compound interest.

Saving 200 – Investment Basics

Explores the basics of investing: college and retirement accounts, mutual funds, diversification and more.

Saving 300 – Basics of Estate Planning

Reviews an individual's will, health care directive and power of attorney.

To learn more, or to order a presentation, please send an e-mail with contact information to buildingfutures@edfund.org. Be sure to indicate which presentation(s) you'd like to receive.

Like all EdFund products and services, *Building Futures Financial Literacy* is free of charge.

Youth
Transitioning
to Adulthood

Florida Operation Full Employment Resource Tool Kit



An initiative of the Department of Children and Families and its partners:

Agency for Workforce Innovation • Eckerd Family Foundation • Community-Based Care Providers • Independent Living Services
Advisory Council • Florida Youth Shine • Department of Education • Department of Juvenile Justice • Connected by 25

**OFE Resource Tool Kit
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There are a few key contacts within the OFE workgroup that are also available to you in your efforts to build partnerships with the private sector and develop or expand programs that will give Florida's foster care youth the skills and support necessary to become successful as the transition to adulthood.

Clarence McKee, President and CEO McKee Communications, Inc.

clarence@mckeecomunications.com, Phone: 954-509-7080

Mr. McKee has extensive experience and relationships in Florida's private sector.

He has been active within selected areas of the state to facilitate connections between agencies serving foster youth and the private sector and create a framework that will allow youth to take advantage of private sector employment opportunities.

Ms. Lillian Lima, DCF Senior Projects Coordinator

Lillian_lima@dcf.state.fl.us, Phone: (813) 558-5634

Ms. Lima is employed in the Suncoast Region. Over the past year, she has forged strong partnerships with local AWI partners, business and the CBCs in this Region to develop special pre-employment training programs and job placements for youth aging out of foster care.

Ms. Tammy Workman, DCF Statewide Transitioning Youth Coordinator

Tammy_Workman@dcf.state.fl.us, Phone: (850) 443-4091

Ms. Workman serves as DCF's in-house consultant on the needs of transitioning youth. As a former foster youth, Ms. Workman brings her unique perspective and insights to this work. Her role is to work with Circuits and CBCs that are ready and willing to commit resources to employment initiatives.

Contact List

Training Materials & Resources	Resource Accessibility	Document/Site Information
CBC Lead Agency Contacts for Service to Youth with Disabilities	http://centerforchildwelfare.fmhi.usf.edu/kb/cbcla/Provision%20of%20Services%20to%20Youth%20with%20Disabilities.aspx On-line contact list above	This list provides professionals, caregivers, and youth with contact information for the Community Base Care Lead Agency designee for ensuring that youth with disabilities are receiving the services and supports they are entitled to.
FI Dept of Education - College Reach Out Program (CROP)	http://www.fldoe.org/eeop/cropcon.asp On-line contact list above http://www.fldoe.org/eeop/crop.asp Link above provides additional program information. If you are having trouble reaching a local coordinator, you may contact the Statewide Coordinator for CROP, Darrell McQueen at (850)245-9961.	This list provides the contact information for the CROP coordinators at the various post-secondary institutions participating in the program. Professionals and caregivers can utilize the list to obtain information and begin the registration process. The intent of the CROP is to provide opportunities for disadvantaged youth to interact with colleges and universities and motivate them to reach their educational goals.
FI Dept of Education - District Dropout Prevention Contacts	http://www.fldoe.org/family/dropout/xls/dropout_contacts.xls On-line contact list above http://www.fldoe.org/family/dropout/default.asp Link above provides additional information on the Office of Dropout Prevention	On this list you will find the Dropout Prevention contacts) for each school district. Professionals and caregivers working with youth can contact the person in their district to gain access to and information about programs available to youth at risk of dropping out of school. These contacts can also assist with youth who are not on target to graduate with their class as a result of poor grades or excessive absences.
Florida Department of Education District Liaison Contacts for Foster Care	http://www.fldoe.org/ese/contact/pdfs/DistrictLiaisonFosterCare.pdf on-line contact list above	This list provides professionals and caregivers working with dependent youth in middle and high schools with contact information for school district staff in their area. The liaisons on this list can assist in linking professionals, caregivers, and youth with the appropriate service within the school district.
Florida High School /High Tech	http://www.abletrust.org/hsh/contact/sites.shtml on-line contact list above http://www.abletrust.org/hsh/ general website information above	This on-line contact list provides information on the 35 HS/HT project sites throughout Florida. Professionals, families, and youth can access this list to obtain contact information on the program in their area. The goal of the High School/High Tech Program (HS/HT) is to provide students the opportunity to explore jobs or post-secondary education leading to technology related careers. Some of the program activities may include: mentoring, job shadowing, internships, and service learning.
Independent Living Contacts by Region (DCF and CBC Contacts)	http://centerforchildwelfare.fmhi.usf.edu/kb/cbcla/Independent%20Living%20Contacts.aspx On-line contact list above	Link to contact list on the Center website provides professionals, caregivers, and youth with contact information for Regional DCF staff and CBC agencies or partners involved in providing IL services to dependent youth.
One-Stop Center Directory	http://www.floridajobs.org/onestop/onestopdir/OneStopDirList.asp On-line contact list above http://www.floridajobs.org/index.html Link to Agency for Workforce Innovation	For use by Professionals, caregivers, and youth, this contact list provides information about the Agency for Workforce Innovation (AWI) One-Stop Centers. The One-Stop Centers are managed by local regional workforce boards. The centers provide easy access to job placement and training for those entering, re-entering, or existing in the workplace. AWI (link at left) provides program assistance to the One-Stop Centers. They also provide information on labor market statistics, unemployment compensation and services, and early learning services (school readiness and VPK).
Regional Workforce Board Youth Lead Staff	http://centerforchildwelfare.fmhi.usf.edu/kb/indliv/RegionalWF_YouthLeaderContacts(9-08).pdf On-line contact list above http://www.workforceflorida.com/index.htm Link to website Workforce Florida which provides information about Florida's workforce system	For use by Professionals, caregivers, and youth, this contact list provides information for each Youth Lead contact at each Regional Workforce Board. The contacts can assist youth and the adults working with them to access services such as Job Placement, Skill and Interest Assessments, GED assistance, and more.
School District Transition Contacts for Youth exiting DJJ	http://www.criminologycenter.fsu.edu/jjeep/contacts-transition.php On-line contact list above	For use by Professionals working with youth. This list provides information for the Transition Contact in each county who will assist in planning for school placements for youth exiting DJJ programs.
Strengthening Youth Partnerships - Partner Contact Listing	http://centerforchildwelfare.fmhi.usf.edu/kb/indliv/StrengtheningYouthPartnershipsContacts-10-8-08.pdf On-line contact list above	For use by professionals and agencies working with youth in Foster Care to continue collaboration and networking among program providers. This list provides contact information for the various agencies/partners available as resources for transitioning youth.

On-Line Resources

Training Materials & Resources	Resource Accessibility	Document/Site Information.
Center for Advancement of Child Welfare Practice	http://centerforchildwelfare.fmhi.usf.edu/kb/proprac/indliv.aspx Link to Center resource page	The Independent Living Resources Page includes educational and employment links and resources for dependent youth. Professionals, caregivers, and youth can access this resource page to locate IL forms and policy information as well as links for education and employment resources.
Choices Planner	www.flchoices.org Link to on-line service	From the FL Department of Education, Florida Choices is the statewide career information delivery system. Youth, parents, post-secondary students, and adults can create a free account and sign in to access the on-line planner. Some of the on-line tools include an Interest Profiler, Basic Skills Survey, Job Interview Practice, High School Planning, College Planning and many others. The user can also store the information on the personal portfolio page. Educators are able to review and access individual student portfolios.
Connected by 25	http://www.cby25.org/ Link to on-line information	Connected by 25 is a community initiative that engages youth, public/private partners and policy makers to improve outcomes for foster youth through investments in services and programs. Their mission is to ensure that foster care youth are educated, housed, banked, employed and connected to a support system by age 25. Professionals can contact CBy25 via their website to find out how their community can benefit from their development of programs and services with measurable outcomes in order to better prepare youth aging out of Florida's foster care system to make a successful transition to adulthood.
Dare to Dream – A Guide to Planning Your Future	https://www.fldoe.org/ese/pdf/dream.pdf Link to on-line document available for download - 82 pages	From the FL Department of Education - Exceptional Education and Student Services. This workbook is intended to assist youth with disabilities in planning their activities after high school. The workbook includes information for the youth regarding the Individuals with Disability Act (IDEA) and Transition Planning. Also included are activities that encourage youth to think about their strengths, desires, independent living, jobs, skills, aptitudes, etc
Employ Florida	https://www.employflorida.com/ on-line information and resources	Florida's official on-line portal for job-matching services. Professionals, caregivers, and youth can access the site to tools and resources to help them create and send resumes, assess job skills and match skills to career opportunities. There are also a number of resources listed specifically for youth. Users are able to register on the site and create an account so personal information and preferences can be saved in the system.
Florida Ready to Work	www.floridareadytowork.com Link to website with general information and Assessment Center locations http://www.flvs.net/ on-line school	Professionals, caregivers, and youth can access this website to learn more about Florida's Credentialing Program. Users can locate an approved Assessment Center from this site. Enrollment at an Assessment Center is necessary for participation in the program. Once enrolled, youth will take three on-line pre-tests to measure their job skills and work habits. Scores can be improved by using the free on-line courses that are available through the program. The Assessments required to earn a Florida Ready to Work Credential must be proctored and taken at an official Florida Ready to Work Assessment Center.
Florida Virtual School	http://www.floridaschoolchoice.org/Information/Virtual_Schools/ Link to FL Department of Education for additional information on Public Virtual Education	Professionals and caregivers can access this site to obtain additional information about Florida Virtual School (FLVS). FLVS is approved by the FL Legislature as an approved internet-based public school. This may be an education program option for youth in DJJ programs or youth that have truancy and/or behavior issues that are resulting in their inability to remain on target for graduation. Coordination with the youth's DJJ Transition Contact, Drop Out Prevention Contact, or the School Liaison for FC is necessary (see contact list within this toolkit)
Job Corps	http://www.jobcorps.gov/Home.aspx Link to website with general information and locations http://recruiting.jobcorps.gov/Home.aspx Link to site designed for youth	Professionals, caregivers, and youth (see left for link designed for youth) can access this site to learn about Job Corps. You can also request and information packet from this site or request to be contacted by a Job Corps Admission Counselor
STEPS to Success, The Cooperative Education Advantage in Florida	http://www.fldoe.org/workforce/programs/doc/coopm.doc Link to on-line document, can also download and print as word document (80 pgs)	From the FL Department of Education, this resource guide is intended for Professionals, caregivers, and youth. It provides information on Cooperative Education Programs which allow a student to be released from campus to work part time. It contains questions and answers that students and caregivers may have about the program as well as sample forms used in the program. Those interested in the program should contact their School Liaison for FC (see contact list within this toolkit) to identify the programs available in their area and enrollment requirements.

On-Line Resources

<p>The Transition Center at the University of Florida</p>	<p>http://www.thetransitioncenter.org/flash/index.htm On-line resources and information</p> <p>http://project10.info/ link above will soon be used for a new statewide transition website</p>	<p>Professionals, caregivers, and youth can access this site from the University of Florida for resource links and information pertaining to disabled youth transitioning to adulthood. The site includes, but is not limited to, information regarding IEP's and future planning for youth. NOTE - - updates to the site ended in August 2008. There will be a new site available through the University of South Florida. See link to the left.</p>
<p>Workforce Florida, Inc</p>	<p>http://www.workforceflorida.com/index.htm link to on-line information and resources</p> <p>http://www.workforceflorida.com/banner_center.htm Link to Employ Florida Banner Centers</p>	<p>Workforce Florida, Inc provides oversight of Florida's workforce policy, programs, and services carried out by the Regional Workforce Boards and the Agency for Workforce Innovation. The website can be accessed by Professionals and caregivers to obtain information on the workforce system and links to programs. Also accessible from this site (link on the left) is information pertaining to Employ Florida Banner Centers. The Banner Centers are a resource for developing entry-level workers and improving the skill set of experienced workers in selected industries. Banner Centers collaborate with Universities and Community Colleges to offer training programs for these industries.</p>
<p>The Youthhood</p>	<p>http://www.youthhood.org/ on-line tools and information</p>	<p>This website created by the National Center on Secondary Education and Transition at the U of MN. It is a free tool to help youth plan for life after high school. Professionals, caregivers, and youth can access this site for information and on-line training tools to assist youth in their transition to adulthood, including preparing them for the workplace. The also has specific information pertaining to youth with disabilities and IEP planning. Youth can register on the site to save information. Professionals and caregivers can also register to review the youth's entries and assist them with planning for their future.</p>

For Students with Disabilities

Training Materials & Resources	Resource Accessibility	Document/Site Information.
<p>Appointing a Surrogate Parent for Children with Disabilities in Foster Care</p>	<p>http://centerforchildwelfare.fmhi.usf.edu/kb/Prgrprac/AppointingASurrogateParentForChWDisabilitesInFC.pdf link to document available for download (15 pgs)</p>	<p>This resource is intended for professionals and caregivers working with foster care children who are disabled or suspected to be disabled. Courtesy of Florida's Children First, this document summarizes information about who can make educational decisions for children in foster care. It gives information on when a surrogate parent can be appointed and who that person could be.</p>
<p>Big Bend Spectrum of Services and Guide for Students with Disabilities</p>	<p>http://www.eselion.k12.fl.us/Transition_spectrum.htm Access on-line at the link above. Download and print as needed.</p>	<p>The Spectrum of Services and Guide is intended to be used by professionals and families working with and supporting youth with disabilities as they transition to adulthood. The Spectrum is a chart showing transition services from age 11 to 22 for students enrolled in exceptional student education. The Guide provides detailed information and contact sources for each of the entries on the Spectrum. Some information is specific to the Big Bend area. The goal is to provide information to have a seamless transition process for all students with a disability, both standard and special diploma.</p>
<p>Developmental Disability Checklist For Children in Foster Care</p>	<p>http://centerforchildwelfare.fmhi.usf.edu/kb/cdrapd/DevDisabilityChecklist.pdf Access on-line at the link above. Download and print as needed.</p>	<p>Courtesy of Florida's Children First, this checklist is intended to be used by child welfare case workers and other professionals working with children in Florida's Foster Care system. The purpose of the two page checklist is to determine if a child on your caseload is in need of a formal developmental assessment. The document also offers information on resources/records that can be used to complete the checklist and a fact sheet about Agency for Persons with Disabilities (APD).</p>
<p>IDEA Transition Issues</p>	<p>http://www.ncset.org/publications/parent/NCSETParent_Jul02.pdf Link to document available for download (6 pgs)</p>	<p>For Professionals and caregivers, this brief document from the National Center on Secondary Education and Transition provides basic information about the IDEA (Individuals with Disabilities Act) and IEP requirements for students with disabilities.</p>
<p>National Collaborative on Workforce and Disability/Youth</p>	<p>http://www.ncwd-youth.info/ On-line resources and information</p>	<p>The NCWD/Youth assists state and local workforce development systems to better serve all youth, including those with disabilities and other vulnerable youth. Professionals can access this site for training materials so they can better assist transitioning youth; an on-line data base of promising programs and practices in the area of workforce development for youth with disabilities; and additional links and resources for professionals. The site also provides links to additional websites and resources and publications/guides for youth and for their families or others who provide guidance and support</p>
<p>Negotiating the Curves Toward Employment: A Guide About Youth Involved in the Foster Care System</p>	<p>http://www.ncwd-youth.info/resources_&_Publications/foster_care.html Access on-line at the link above. The 36 page guide can be downloaded in it's entirety or in sections</p>	<p>This guide is intended for professionals involved in youth serving organizations. The purpose is to provide a framework for states and communities in designing and implementing programs for FC youth. It provides examples of promising practices and identifies resources and tools to assist cross-system collaboration.</p>
<p>Next Steps - The Guide to Future Planning- Planning the Next Steps to Adult Life for Students with Disabilities</p>	<p>http://www.peatc.org/NEXT_STEPS/rsahome.htm Access on-line at the link above. Also 12 page youth available for download on forms page</p>	<p>This web-based transition planning guide is intended for use by disabled youth with assistance from family members and professionals working with the youth. The website includes information on Federal Laws related to transition planning, Vocational Rehabilitation, and supports available to youth. The printable guide is intended to be used by the youth, in partnership with adults, to help the youth identify goals for the future and the steps needed to attain them.</p>
<p>Program Options for Students with Disabilities</p>	<p>http://www.fldoe.org/ese/pdf/ese11350.pdf Link to Document available for download (4 pgs)</p>	<p>This publication from the FI Department of Education is available for Professionals, caregivers, and youth to provide an overview of the range of programs available for youth with disabilities. It identifies the type of activity involved in the program, the desired outcome, and whether or not an IEP or 504 Plan is necessary.</p>
<p>Simply Careers! Helping Students with Disabilities Effectively Plan their Futures through Comprehensive Career Development</p>	<p>http://info.fldoe.org/docushare/dsweb/Get/Document-1415/SIMPLYatt.pdf also saved as doc: FLDOE-SimplyCareers.pdf</p>	<p>This publication from the FI Department of Education is designed for professionals, and caregivers who are involved in IEP and transition planning with youth. The guidebook will help adults learn how to assist youth in achieving their future career goals through sequential career assessment, exploration, activities, experiences, programs, support, and planning.</p>

For Students with Disabilities

<p>The 411 on Disability Disclosure - A Workbook for Youth with Disabilities</p>	<p>http://www.ncwd-youth.info/resources_&_Publications/411.html Access on-line at the link above. The 36 page guide can be downloaded in it's entirety or in sections</p>	<p>This workbook from NCWD/Youth is designed to be used by youth with disabilities. The purpose is to help youth make informed decisions about whether or not to disclose their disability and understand how the decision may impact their education, employment, and social lives.</p>
<p>Transition: The Passage From Youth to Adulthood</p>	<p>http://centerforchildwelfare.fmhi.usf.edu/kb/Prgprac/TransitionThePassageFromYouthToAdulthood.pdf Link to document available for download (52 pgs)</p>	<p>This booklet, courtesy of Florida's Children First is for professionals, caregivers, and youth with disabilities. Co-Authored with the Advocacy Center for Persons with Disabilities, this publication is a resource to answer questions and a prompt to think about all types of services available to youth and adults with disabilities that have been in the Foster Care System.</p>

Other Reference Material

Training Materials & Resources	Resource Accessibility	Document/Site Information.
DCF/DOE/AWI Interagency Agreements by County	http://tiny.cc/rYp3H Individual County agreements available for download	Link to Center for Advancement of Child Welfare for a resource page containing individual County agreements between Dept of Children and Families, Dept of Education, and Agency for Workforce Innovation. The agreements cover areas pertaining to education stabilization, surrogate parents for ESE children, student assessments, and others.
Effective Transition Practices: A Report on Effective Transition Practices in Florida's School Districts	http://centerforchildwelfare.fmhi.usf.edu/kb/bppub/ReportOnEffectiveTransitionPracticesInFISchools.pdf link to document available for download (73 pgs)	From the Transition Center at the University of Florida. This report, for professional use, is a compilation of self-reported information on current (2005) practices identified by specific school districts or FDLRS Centers, which in their opinion represent effective transition practices.
Florida Department of Education Products Catalog 2008-2009	www.fldoe.org/workforce/pdf/Products_catalog.pdf On-line Catalog - some products available by purchase only.	For Professionals, this catalog contains information on how to order booklets from the Employability Skills Series. Topics are: Job Search, Applying for a Job, On the Job, Job Changes, and Personal Finances. Booklets can be purchased through FL-DOE for cost of \$1 per instructor booklet and \$.75 per student booklet. Many other resources are also available for purchase, some of the products available on-line are also available through direct links throughout this toolkit.
Frequently Asked Questions For Foster Youth Transitioning to Adulthood	http://centerforchildwelfare.fmhi.usf.edu/kb/fires/ILFAO-2cFINAL.pdf link to document, available for download (20 pgs)	This publication from Florida's Children First provides foster youth with answers to questions they may have regarding Court, transition plans, financial assistance available after 18, Medicaid, and much more. Professionals and caregivers can also learn about services and assistance available to youth.
House Bill 723	http://tiny.cc/HouseBill723 link to bill, also available for download	This bill requires an interagency agreement between the Department of Children and Families (DCF) and the Department of Education (DOE) designed to provide educational access for the purpose of facilitating the delivery of services or programs to children who are in foster care. The state level agreement must be designed to avoid duplication of services or programs. DCF is also required to enter into agreements with local district school boards regarding education and related services for children in foster care.
Navigating the Developmental Disabilities Program – You're the Driver	www.apd.myflorida.com/customers/notebook/ Link to on-line resource book	Also named 'The Yellow Notebook' this on-line resource book from Agency for Persons with Disabilities (APD) was developed for individuals (youth and adults) with disabilities to help them learn about services available, plan for their future, learn about their rights, and locate their local area APD office. This large resource book has 13 sections for easier navigation.
Rules for Developing Successful Public-Private Relationships	http://centerforchildwelfare.fmhi.usf.edu/kb/bpam/RulesForPub-PrivateRelationships.pdf link to document available for download (1 pg)	From the Florida OFE Statewide Workgroup, some general rules for public agencies seeking to develop relationships in the private sector for the benefit of youth in Foster Care.
Success at Work: Tips for Employability of Youth with Special Needs	http://centerforchildwelfare.fmhi.usf.edu/kb/indliv/OFETTTOutline.pdf link to the document available for download.	For professionals and agencies serving youth in Florida. Employability skills and personal values are the critical tools and traits necessary for success in the workplace. These skills and values can be learned, cultivated, developed and maintained over a lifetime. Tips, employee traits and skills, plus issues related to cooperative education and resources are provided in this document.
The Y-Works Project: Exploring Youth Employment as a Successful Pathway From Delinquency and Other At-Risk Behaviors	http://centerforchildwelfare.fmhi.usf.edu/kb/Prprac/TheY-WorksProject.pdf Link to document available for download (107 pgs)	This document intended for professionals and youth serving agencies, presents the results of a project that focused on youth vocational preparation and employment as a way to reduce delinquency or other risk behaviors. The activities of the project research team included surveys and interviews of youth, youth caseworkers, and employers.
Youth in Transition Resource Array	http://centerforchildwelfare.fmhi.usf.edu/kb/indliv/YouthInTransitionResourceArray-Flowchart.pdf link to document available for download	This flow chart is useful for professionals, caregivers, and youth transitioning through the Florida Foster Care System. The chart shows the youth's path from the Community Based Care agency through various resources and systems that can offer youth the skills and support necessary to achieve the desired outcome of sustained employment.

Curriculum Materials Available for Purchase

Training Materials & Resources	Resource Accessibility	Document/Site Information.
<p>Alchemy's Standard Industry Skills Training and Education Media (SISTEM)</p>	<p>www.SISTEMtraining.com Link to site above for contact and pricing information</p>	<p>Incorporates competency-based applications in an interactive training format. Provides a rich educational experience for the learner. The training content, developed in conjunction with industry experts, has proven effective in delivering gains in skills, productivity, employability, and retention for entry-level workers. All SISTEM training courses are available in both Spanish and English.</p>
<p>I CAN Program</p>	<p>http://www.yesican.net/index.htm Link to site above for contact information. Pricing begins at \$299 for curriculum, student workbooks also available</p>	<p>The 'I CAN Program' is a powerful, motivational program for today's youth, emphasizing attitude, behavior, and character. It is committed to developing the positive attitudes which will help young people be successful in their personal and academic endeavors now and professionally in the future.</p>
<p>Work Ethics Program</p>	<p>http://www.workethics.org/contact.htm Link to site above for contact information. Pricing begins at \$150 for materials.</p>	<p>Three primary results of the Work Ethics Program that make it a winning proposition for all concerned are that students begin employment with positive work ethic skills which will enhance their value as employees; instructors develop more motivated and attentive students; and employers acquire employees with desirable work habits.</p>
<p>Work Go – Job Readiness Program</p>	<p>www.workgo.net Link to site above for contact and pricing information</p>	<p>Employability Skills – On-Line Job Readiness Program designed to introduce job readiness, or essential employability skills to youth to increase their awareness of the types of attitudes, skills, and behaviors needed for success at work and school.</p>

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Grants, scholarships, loans and
other money for college



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Money for college for 2009-10

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A look at the basics

Most financial aid is awarded based on your financial need, which is also known as your financial aid eligibility. Your financial need is the difference between your college costs and your expected family contribution.

$$\begin{array}{l} \text{Your college costs} \\ - \text{Your expected family contribution} \\ \hline = \text{Your financial need} \end{array}$$

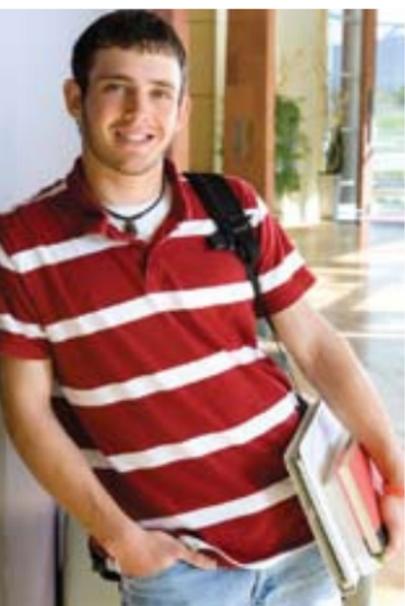
EFC = expected family contribution

FAFSA = Free Application for Federal Student Aid

SAR = Student Aid Report

COA = cost of attendance

College is an investment in you... and there's money to help you pay for it.



College is an investment in you...and there's money to help you pay for it.

Whether you're planning to go to college or get job training, many programs are available to help you cover the costs.

Financial aid can mean loans, grants, scholarships or special programs that help you pay your education costs. You should first check out free money that you

don't have to repay, usually in the form of grants and scholarships.

Also look into ways to cut your college costs. Consider starting at a community college, becoming an AmeriCorps volunteer to earn an education award or taking Advanced Placement courses in high school for college credit to help you graduate sooner and save on tuition.

Your school counselor or career center should be your first stop. Then browse the Web—you'll find a list of helpful sites on the back cover.

If you do need to borrow, there are federal loans that offer low interest rates and other benefits.

Applying for financial aid is free. Simply complete the Free Application for Federal Student Aid, known as the FAFSA. You should apply for financial aid every year, from your senior year of high school through your senior year in college—and even beyond, if you're headed to graduate school.

Many free financial aid funds are limited, so be sure to apply early and meet all deadlines.

Start with the FAFSA



Applying to college? You should apply for financial aid even before you find out if you've been accepted. Otherwise, you may miss out on grants, scholarships and other free money for education.

You apply for most financial aid by completing the Free Application for Federal Student Aid. It's the application the federal government, states and colleges use to determine how much financial aid you qualify to receive. The FAFSA asks for information about you, your family, your finances and your college plans.

FAFSA4Caster— Get a peek into your future

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, and shorten the time it takes to complete the FAFSA by using FAFSA4caster. You'll find the new planning tool at www.federalstudentaid.ed.gov in English and Spanish.

The fastest and easiest way to complete the FAFSA is online at www.fafsa.ed.gov, but there's also a paper form that you can get by calling toll-free 800.4FED.AID (800.433.3243). Both versions are available in English and Spanish.

Try to submit the FAFSA as soon as possible starting January 1—and before your earliest college application deadline.

Some financial aid offered by your state or college may require you to submit additional information or applications.

- **Grants** are money you don't have to pay back and are usually based on financial need.
- **Scholarships** are also free money for college and are usually based on your area of study or merit, such as good grades, special talents or community service.
- **Work-Study or Student Employment Programs** let you earn money for college in a job on or off campus.
- **Loans** are borrowed money that you must repay, usually with interest.

Your Cost of Attendance (COA)

Each college has its own cost of attendance, or **COA**, which includes tuition, fees, books, supplies, room and board, transportation and personal expenses for the school year. It may also include money for a computer.

Your COA will vary depending on your college and where you live (with your parents, on or off campus). If you have children or other dependents who require care while you go to class, or if you have a disability, let your college know about any expenses that aren't already covered by insurance or other sources.

Your Expected Family Contribution (EFC)

If you submit the FAFSA online and provide the required electronic signatures and an e-mail address, you should receive your Student Aid Report, the **SAR**, from the U.S. Department of Education within three days. If you submit the paper FAFSA, it could take up to three weeks.

The SAR contains a summary of your FAFSA information and lists your expected family contribution, or **EFC**—the amount of money the government believes you and your family could reasonably contribute toward your education for the year based on your FAFSA responses. Your EFC determines the types and amounts of federal and state aid you're eligible to receive.

Each college you list on your FAFSA will receive your SAR information. Your state's higher education agency may receive a copy to determine your eligibility for state aid.

Whether you go to an expensive college or one with lower costs, your EFC will stay the same.

To award their private aid dollars, colleges may calculate a second EFC using additional information about your finances.



Your Financial Aid Offers

The financial aid office at each college you list on your FAFSA will provide you with an evaluation of your eligibility for financial aid if you submitted the required financial aid applications and met the deadlines. Typically, your offer will list your college costs for the year, the amount you'll have to contribute and the amount that will be covered by grants, fee waivers, loans or other financial aid. Your financial aid offers will vary by college, so be sure to review them carefully.

Grant for Foster Youth

If you are or were in foster care, you may qualify for up to \$5,000 a year for job training or college in addition to any other financial aid you receive. To apply, you must submit the FAFSA. To learn more about education grants for foster youth, contact your school, caseworker, Independent Living Program coordinator or One-Stop Center, or go to www.statevoucher.org.

GET FREE HELP

There's plenty of free help—you should never pay for the FAFSA or to have it completed for you.

ON THE WEB

At www.fafsa.ed.gov, find help for questions or click on the Live Help button located inside each page.

Filling out the paper FAFSA? Go to

www.studentaid.ed.gov/completefafsa.

PHONE

Call the U.S. Department of Education toll-free at 800.433.3243 Monday through Friday [up to 9 p.m. Pacific Time] and extended hours on the weekend—or 319.337.5665 if you don't have access to toll-free numbers (TTY 800.730.8913).

IN PERSON

Ask your school for help, attend your school's financial aid workshop or plan to attend a free College Goal Sunday workshop in January or February. For dates and locations, go to www.collegegoalsundayusa.org.

Dependent or Independent?

Whose financial information will you need to report on the FAFSA? First, find out whether you're considered "dependent" or "independent." This will affect the types and amounts of financial aid you may be eligible to receive.

You're considered an independent student if at least one of the following situations describes you—not whether you live on your own, or if your parents no longer list you as a dependent on their tax return or feel it's not their responsibility to help you pay for college:

- You were born before January 1, 1986.
- You'll be working on a master's or doctorate degree or graduate certificate in the fall of 2009.
- You're married as of the date you complete the FAFSA.
- You have children who receive more than half their support from you.
- You have dependents other than your spouse or children who live with you and who receive more than half their support from you.
- You had no living parent (biological or adoptive) when you were age 13, even if you are now adopted.
- You are or were in foster care or were a ward or dependent of the court at any time when you were 13 or older (even if you aren't anymore).
- You're an emancipated minor or are in legal guardianship as determined by the court in your state of legal residence.
- You are a self-supporting unaccompanied youth who is homeless or at risk of homelessness.
- You're a veteran of the U.S. Armed Forces (or will be a veteran as of June 30, 2010), or you attended a service academy and were released under a condition other than dishonorable.
- You're currently serving on active duty (other than training) in the U.S. Armed Forces.

If none of these apply to you, but you believe your situation makes you independent, contact the financial aid office of the college you hope to attend and ask about "dependency override."



Financial aid covers more than tuition, fees and books. It can also help you pay for rent, food, transportation costs and other living expenses. Plus, you don't have to go to school full time to receive financial aid.

FREE MONEY FOR COLLEGE

	AWARD AMOUNT:	HOW TO APPLY:	ELIGIBILITY IS BASED ON:
Federal Academic Competitiveness Grant (ACG) Visit www.federalstudentaid.ed.gov	Up to \$750 for freshman year of college, up to \$1,300 for sophomore year	FAFSA	<ul style="list-style-type: none"> Receiving a Pell Grant Successfully completing a rigorous high school program At least half-time attendance 3.0 cumulative college GPA (for sophomores)
Federal Pell Grant Visit www.federalstudentaid.ed.gov	From \$890 to \$4,731 a year (award amounts for 2008-09)	FAFSA	<ul style="list-style-type: none"> Your EFC and COA Whether attending full or part time Must not already have a bachelor's degree
Federal Supplemental Educational Opportunity Grant (FSEOG) Visit www.federalstudentaid.ed.gov	From \$100 to \$4,000 a year (unlike Pell Grants, funds are limited and there's no guarantee you'll receive one)	FAFSA	<ul style="list-style-type: none"> Your EFC and COA Whether attending full or part time Priority given to Pell Grant recipients with the lowest EFCs
National SMART Grant Visit www.federalstudentaid.ed.gov	Up to \$4,000 for junior and senior years of college	FAFSA	<ul style="list-style-type: none"> Receiving a Pell Grant Majoring in physical, life or computer sciences, technology, math or engineering, or certain foreign languages Must have at least 3.0 cumulative college GPA in the courses for your program Must be enrolled in at least 1 course required for your major
Federal TEACH Grants Visit www.federalstudentaid.ed.gov or contact the financial aid office at the college or university you plan to attend	Up to \$4,000 a year	FAFSA	<ul style="list-style-type: none"> Must sign agreement to serve as paid full-time teacher in high-need field serving low-income students Must agree to teach for at least 4 academic years within 8 years of completing your study program If you fail to complete your obligation, grant converts to an unsubsidized Stafford loan you must repay Must be enrolled in, or plan to complete, coursework to begin a teaching career Must maintain cumulative GPA of at least 3.25
Robert C. Byrd Honors Scholarship Contact your state's higher education agency. Find it at www.ed.gov/Programs/bastmp/SHEA.htm	\$1,500 a year for up to 4 years	<ul style="list-style-type: none"> Each high school can nominate 2 graduating seniors Individual school deadlines vary Application available at high schools beginning February 1 	<ul style="list-style-type: none"> Academically outstanding high school seniors who show promise of continued achievement in college Can be used at any accredited college nationwide

Work-Study

Through federal, state and college work-study or student employment programs at selected colleges, you can earn money in certain jobs on or off campus to help pay for college. To learn more, contact your college's financial aid office.

State Grants

For information on grants and other financial aid offered by your state, contact your school or your state's higher education agency. You'll find a listing of state higher education agencies at www.ed.gov/Programs/bastmp/SHEA.htm.

Federal loans: The smart way to borrow



If you need to borrow for college, first look into a federal student loan. You'll get a low, fixed interest rate and up to 10 years to repay, along with other benefits. What's more, you won't have to start paying back your loan until six months after you graduate.

Your parents may want to consider a federal PLUS loan.

Federal Stafford Loans

For students at all types of colleges who attend at least half time. There are two kinds of Stafford loans—subsidized and unsubsidized.

Subsidized Stafford loans are for students with financial need. The federal government pays the interest on your subsidized loans while you're in college and during the first six months after you graduate.

Unsubsidized Stafford loans are for all eligible students, regardless of income or assets. You're responsible for paying all the interest that accrues, even while you're in college, but you can request to postpone your payments until you graduate.

The interest rate is fixed at 6.8 percent. Starting July 1, 2008, for *subsidized* loans taken out for undergraduate study, the rate will gradually drop for new loans each year until 2012 when the rate will return to 6.8 percent. Origination or default fees of up to 2 percent may be deducted from each loan disbursement you receive.

You can borrow a total of up to \$9,500 a year in Stafford loans as a first-year student, up to \$10,500 as a second-year student and up to \$12,500 each year as a third-year student or beyond, depending on your COA, your EFC, your enrollment and dependency status, and your other financial aid.

Federal Perkins Loans

Federal Perkins loans are low-interest loans for students with exceptional financial need at participating colleges. You'll pay no interest while in school and have up to nine months after graduating before you must start repaying

your loan at 5 percent interest. Depending on when you apply, your financial need and available funds, you can borrow up to \$5,500 a year for undergraduate study and up to \$8,000 a year if you're a graduate or professional student.

Federal PLUS Loans

To help your parents or stepparents pay for your college costs. To apply, your parents must complete the federal PLUS loan application and meet the credit eligibility requirements. You should also submit the FAFSA to see if you're eligible for other types of financial aid.

As a graduate or professional student, you can take out a federal Graduate PLUS loan for college.

The interest rate for federal PLUS loans is fixed at 7.9 percent or 8.5 percent, depending on the loan program and college.



top10

important things to know about federal and state aid

To qualify for most federal and state student aid, you must:

- 1.** Submit the FAFSA
- 2.** Submit any other applications or information that may be required
- 3.** Demonstrate financial need
- 4.** Have a high school diploma or its equivalent
- 5.** Be a U.S. citizen or an eligible noncitizen (see the FAFSA)
- 6.** Be a state resident (for most state aid)
- 7.** Enroll in an eligible degree or certificate program
- 8.** Have a Social Security number (unless you're from the Marshall Islands, the Federated States of Micronesia or Palau)
- 9.** Register with the U.S. Selective Service (males age 18-25)
- 10.** Maintain satisfactory academic progress as determined by your college

To learn more, go to www.federalstudentaid.ed.gov.

6 OTHER WAYS TO PAY FOR COLLEGE

1 Private Scholarships

Ask your high school counselor and use the free scholarship directories and search engines on the Web to look for scholarships.

2 National Merit Scholarships

Taking the Preliminary SAT/National Merit Scholarship Qualifying Test in the fall of your junior year will enter you in the competition for a National Merit Scholarship. See your high school counselor to learn more or go to www.nationalmerit.org.

3 Volunteer Service

By becoming a volunteer with one of the AmeriCorps programs, you can earn up to \$4,725 a year for college. Learn more at www.americorps.gov.

4 Start at a Community College

Look into starting at a community college. You could save thousands of dollars in tuition and get your general education requirements behind you.

5 The Military

Learn about the education benefits at www.todaysmilitary.com. If you're a veteran, check out www.gibill.va.gov.

6 Part-Time Work

A part-time, summer or holiday job can also help.





Take Advantage!

If you think you'll need financial help, apply for it. For more information, contact your high school counselor or your college's financial aid office, or go to:

FAFSA on the Web

www.fafsa.ed.gov

The easiest and fastest way to apply for financial aid, with step-by-step instructions.

Federal Student Aid

www.federalstudentaid.ed.gov

To learn more about federal grants, loans and more. Or call toll-free at 800.4FED.AID (800.433.3243) or TTY 800.730.8913, or e-mail studentaid@ed.gov.

Loans—Borrow Smart

www.edfund.org

EdFund's Web site, for information on federal loans, tips for smart borrowing and more.

www.edfund.org/EdWise

EdWise®, where you can calculate how much you can afford to borrow and repay.

State Aid

www.going2college.org

A comprehensive resource organized by state with information about career planning and paying for college.

To-do checklist

FALL

- Talk to your high school counselor about your college plans and financial aid. Ask about scholarships offered by local community service organizations and businesses.
- Browse the Web for college planning tips. Start at **www.going2college.org** and **www.mappingyourfuture.org**.
- Look into AmeriCorps at **www.americorps.gov** to learn how you can earn money for college in return for volunteer service.
- Make sure you have a Social Security number. You need one to apply for most financial aid. If you don't have one, go to **www.ssa.gov** or call 800.772.1213 (TTY 800.325.0778).
- Keep a calendar of important deadlines for both college admissions and financial aid.
- Apply for a Federal Student Aid personal identification number, or PIN, at **www.pin.ed.gov** so you can electronically sign the FAFSA for faster processing. If you're a dependent student, one of your parents should also get a PIN.
- Complete the FAFSA on the Web Worksheet at **www.fafsa.ed.gov** ahead of time, so you'll have all the information you need in front of you when you're ready to complete the online FAFSA starting January 1.
- Check the Web for private scholarships, starting at **www.fastweb.com**, **www.collegenet.com/mach25**, **www.scholarshiphelp.org**, and **www.collegeboard.com/pay**.



Jobs That Help You Repay Your Loans

Some jobs actually give you a paycheck and help you pay down your student loans. For information on federal loan forgiveness for teachers, child care providers, nurses, community service volunteers and others, go to **www.federalstudentaid.ed.gov**.



WINTER

- Submit your FAFSA as soon as possible starting January 1. Rather than miss a deadline, use estimates if your parents (or you) haven't completed a federal tax return. You can make corrections later.
- Attend your school's financial aid workshop.
- Attend a College Goal Sunday workshop in January or February for free help completing the FAFSA and other forms. For the dates and locations, go to www.collegegoalsundayusa.org.
- Be sure to meet all financial aid deadlines. Some may be early in the year. Check with each college you're considering.
- Keep a copy of everything you submit.
- Review your Student Aid Report (SAR), which you'll receive after submitting your FAFSA, and make any corrections.

SPRING

- Watch for college acceptance letters and financial aid offers.
 - Evaluate all financial aid offers carefully. Ask questions!
 - Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan. Accepting a loan means accepting the responsibility of repaying it.
 - Borrow smart. Estimate how much you need and can afford to repay with EdWise at www.edfund.org/EdWise.
- 
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Web Sites That Click

Planning and Paying for College

ACT or SAT

www.ACTstudent.org

*www.collegeboard.com

Citizenship

*www.uscis.gov

College Costs and More

*<http://collegenavigator.ed.gov>

College Goal Sunday

www.collegegoalsundayusa.org

Federal Financial Aid

*www.federalstudentaid.gov

College and Career Exploration

www.mappingyourfuture.org

State Aid and College Links

www.going2college.org

Other Options

AmeriCorps

www.americorps.gov

Foster Youth Grants

www.statevoucher.org

Military Scholarships

www.todaymilitary.com

Sports Scholarships

www.ncaa.org

Students with Disabilities

www.heath.gwu.edu

Tax Benefits for Higher Education

www.irs.gov/pub/irs-pdf/p970.pdf

Veterans Benefits

*www.gibill.va.gov

Scholarships

African American Scholarships

www.unconf.org

Asian American Scholarships

www.apiasf.org

Free Scholarship Directories

www.fastweb.com

www.srnexpress.com

*www.collegeboard.com/pay

www.collegenet.com/mach25

www.scholarshiphelp.org

Gates Millennium Scholarships

www.gmsp.org

Latino Scholarships

*www.latinocollegedollars.org

www.hispanicfund.org

*www.hsf.net

*www.maldef.org

*www.scholarshipsforhispanics.org

Native American Scholarships

www.oiep.bia.edu

www.collegefund.org

www.aises.org/Programs/ScholarshipsandInternships

Scholarship Fraud

*www.ftc.gov/scholarshipcams

*www.studentaid.ed.gov/lsa

Smart Borrowing

EdFund

*www.edfund.org

www.edfund.org/EdWise

Smart Money Tips

Identity Theft

*www.ftc.gov/idtheft

*www.idtheftcenter.org

Job Trends

www.bls.gov/emp

Managing Your Money

*www.mymoney.gov

Student Debt Help

www.studentdebthelp.org

**Provides information in Spanish*



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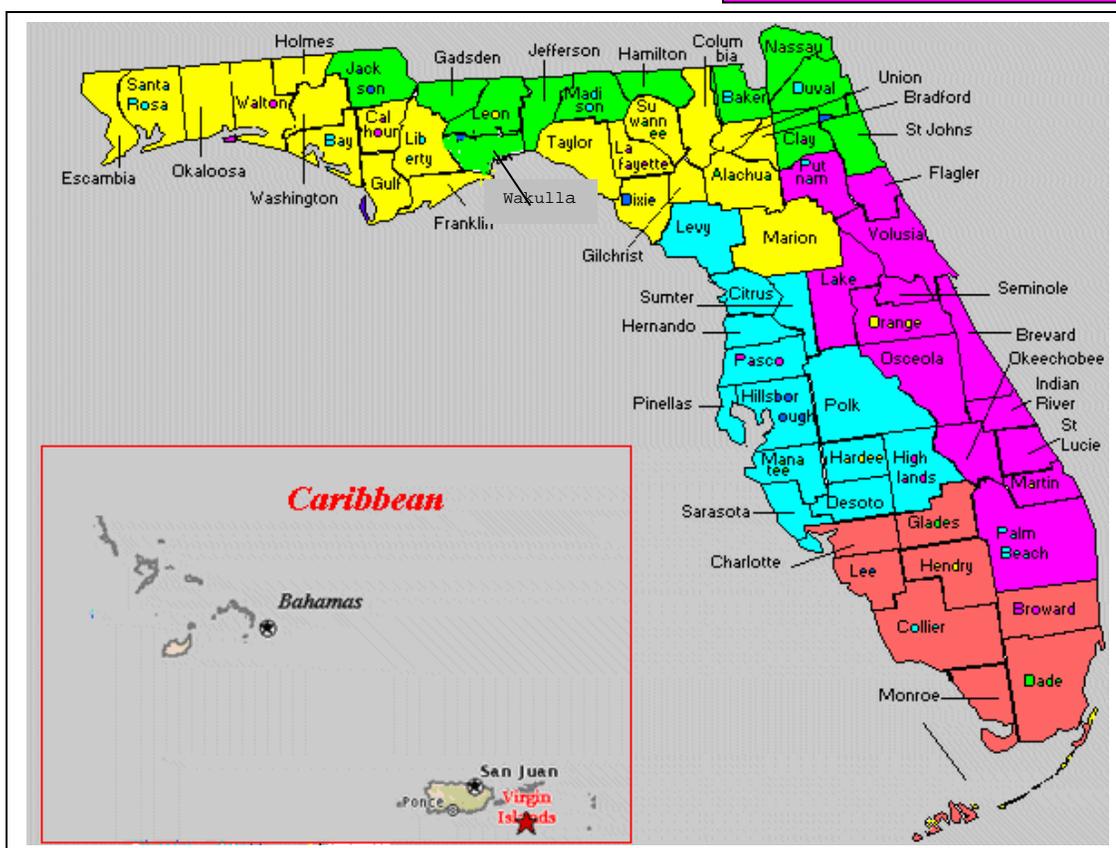
State of Florida

Work Incentive, Planning and Assistance Map

Goodwill Industries of North Florida, Inc.
Jim Wadsworth
(904) 384-1361
or call 1-877-346-3349

Independent Living Resource Center of Northeast Fl.
Wanda Graham, wandag@cilj.com
(904) 399-8484 fax (904) 396-0859
TDD (904) 398-6322
or call 1-888-427-4313

Coastal Benefits Planning Project,
operated by the Brevard Achievement Center Inc.
Don Hendricks, dhendricks@bacbrevard.com
(321) 632-8610 fax (321) 631-8207
or call 1-888-310-6525



Abilities of Florida, Inc.
Chad Yeardley, cyeardley@ourpeoplework.org
(727) 538-7370 ext. 365 fax (727) 538-7387
Or call 1-888-538-7370 ext. 360

Center for Independent Living
Debbie Baker, dbaker@cilorlando.org
(407) 623-1070 fax (407) 623-1390
TDD: (407) 623-1185

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

provided by The Advocacy Center for Persons with Disabilities, Inc.
Barry Shalinsky, Director BarryS@advocacycenter.org
(813) 233-2920, Fax (813) 233-2917, TDD 1-866-975-1837, toll-free 1-866-875-1794