

# STEPS

**TO INDEPENDENT LIVING**



**THIRD  
EDITION**

## *Teacher Guide*

Nancy Lobb

# Contents

<i>To the Teacher</i> .....	v
<b>How to Get Well When You're Sick or Hurt</b>	
Activities .....	1
Answers .....	6
<b>How to Use Money Wisely</b>	
Activities .....	10
Answers .....	17
<b>How to Take Care of Your Home</b>	
Activities .....	22
Answers .....	27
<b>How to Stay Healthy</b>	
Activities .....	32
Answers .....	40
<b>How to Look Out for Yourself</b>	
Activities .....	44
Answers .....	50
<b>How to Set Up a Home</b>	
Activities .....	53
Answers .....	57

# How to Stay Healthy

## Activities

### Part 1: Why All the Fuss About Grooming?

#### Good Grooming Pays Off!

1. Make a list of reasons why good grooming is important.
2. Explain what aspects of grooming you feel would be most important to a prospective employer.
3. Write a paragraph explaining the assumptions an employer may make about how a poorly groomed person would do on the job. (For example, an employer may fear the person would do messy or careless work.)
4. Make a chart or poster showing how to have an attractive appearance.
5. Write a paragraph in which you tell how good grooming and self-confidence may be linked.
6. Have a class debate about the advisability of showing tattoos and nontraditional jewelry such as nose rings during a job interview.

#### Keeping Clean

1. Research special care of dry skin. Moisturizers are a must for treating dry skin. Some people like to add bath oils to the bath water. (Be careful if you do this; it can make the tub slippery.) Some soaps are specially made for dry skin.
2. Research special care of oily skin. The most important thing is to wash more often, at least twice a day. Use plenty of soap.
3. Research the use of perfume, eau de toilette, and cologne. (Perfume is the strongest; cologne is the weakest.) Discuss aftershaves and men's colognes. A little scent is preferable to an overpowering smell.
4. Create an advertisement for your favorite brand of soap.
5. Read more about anti-bacterial soap and decide whether this type of soap is necessary or advisable for daily use.
6. Read about hand sanitizers and write a brief report on their uses.

## Lather Up! and Your Crowning Glory

1. Explain the three hair types: oily, normal, and dry.
2. Explain other hair-care products: conditioners, creme rinses, gels, mousses, hair cremes, and hair sprays. Which have you tried and found helpful?
3. Have a barber or hair stylist visit the class and discuss hair care and how to choose a flattering haircut.
4. Create an advertisement for your favorite hair-care products.

## Face the Facts!

1. Discuss how to tell what your skin type is (oily, normal, or dry). Some people have combination skin—that is, normal or dry in some spots, oily in others.
2. You may wish to try this experiment to determine your skin type: Wash your face as you usually do. Rinse well. After 45 minutes, take four pieces of white facial tissue. Wipe one across your forehead, one across your nose, one across your chin, and one across your cheeks. If the paper feels oily, you have oily skin in that area. If the paper has no oil, your skin is dry in that area. A little oil indicates normal skin.
3. Write a paragraph telling a plan for how you can best care for your individual skin type.
4. Invite a makeup specialist (perhaps from a local department store) to speak to the women in the class about proper use of makeup. Perhaps this could be done after school as a “makeup seminar” or as a field trip. Include reasons for avoiding overdone makeup.
5. Explain proper techniques for shaving.

## Be Smart in the Sun

1. Read more about skin cancer.
2. Write a report about skin cancer.
3. Make a poster showing the types of moles to beware of.
4. Learn how to choose sunglasses that will protect your eyes. You should check to see that the lenses have been treated to block ultraviolet light.
5. Read the labels on a sunscreen product. Then answer these questions:
  - What is the sun protection factor (SPF)?
  - Is it waterproof?
  - Is it water-resistant?
  - Does it contain at least two ingredients to protect you from ultraviolet light?

- Does it contain PABA?
  - Would it work well for your skin type?
6. Have a dermatologist visit the class to discuss skin care.
  7. Visit the Web site of the American Academy of Dermatology at [www.aad.org](http://www.aad.org) for more information on skin cancer.

## Part 2: Taking Care of Your Body

### The Eyes Have It

1. Make a poster about the rules for preventing eye injury.
2. Read about and report on any eye disease or condition that interests you. Examples: color blindness, nearsightedness, farsightedness, astigmatism, presbyopia, glaucoma, cataracts, amblyopia (“lazy eye”), conjunctivitis (“pinkeye”)
3. Make a poster illustrating the inside of the eye and explaining how the eye works.
4. Read about and write a brief report on laser surgery for correcting vision.
5. Report on how to protect your eyes when using the computer for a long time.
6. Make a poster showing ways to keep your eyes healthy.
7. Write a paragraph about which of your five senses you think is most important to you, and why.
8. Learn about Braille. Give a demonstration on the Braille alphabet to the class.

### Ear Care

1. Make a poster showing the structure of the ear and how we hear.
2. Write a report on a type of hearing loss.
3. Report on/demonstrate how a hearing aid works.
4. Have an ear doctor or speech therapist visit the class to discuss care of our hearing and hearing problems.
5. Make a poster showing ways to keep your ears healthy.
6. Find out what makes your ears “pop” when you change altitude.
7. Learn about sign language. Give a demonstration of the alphabet in sign language.
8. Find out about hearing dogs. These are special dogs trained to assist deaf people.

## **Care of the Nails**

1. Draw a sketch of your fingernails, indicating broken spots, ragged cuticles, dirt, and so forth. Under the drawing, write what you need to do to improve the appearance of your nails.
2. Have a manicurist come and demonstrate the proper technique for giving yourself a manicure.

## **A Foot to Stand On**

1. Research the care and prevention of athlete's foot.
2. Explain the advantages and/or disadvantages of various types of socks.
3. Ask a podiatrist to talk to the class about proper foot care and how to choose shoes that fit your foot properly.
4. Research the causes and treatment of blisters, corns, and calluses on the feet.

## **Your Pearly Whites**

1. Ask a dental hygienist or dentist to speak to the class about proper oral care.
2. List places in your area where students could obtain low-cost dental care.
3. Obtain a supply of disclosing tablets for your class. When dissolved in the mouth, these indicate areas that have not been properly brushed.
4. The American Dental Association can provide supplementary materials for learning about oral hygiene. Access their Web site at [www.ada.org](http://www.ada.org).
5. Read more about the products available for removing plaque from the teeth: fluoride toothpastes, fluoride mouth rinses, and floss.
6. Explain the importance of regular dental checkups.
7. Learn more about wisdom teeth.
8. Research and report on causes and cures for bad breath.

# **Part 3: Good Nutrition Is More Than an Apple a Day**

## **The Food Pyramid**

1. Access the Web site [www.mypyramid.gov](http://www.mypyramid.gov). Enter your personal information (age, sex, height, weight, and activity level). Print out a food pyramid and food plan that fits your needs.
2. List examples of foods that fit in each food group.

3. Make a list of foods that are nutritious snacks and another list of junk snacks.
4. Visit the Web site [www.teamnutrition.usda.gov](http://www.teamnutrition.usda.gov) to obtain resources for charting your own eating habits.

## **The Grains Group**

1. Make a list of whole-grain products that you enjoy.
2. Make a poster showing whole-grain and enriched flour products. On the poster, explain why whole-grain products are better for you.
3. Make a drawing of a whole-grain kernel and one that has been refined.

## **The Vegetable Group**

1. Visit the vegetable sections of your grocery store. Make a list of vegetables you see that you have never tried before. Remember to look in the fresh produce section, the canned goods section, and the freezer section.
2. As a class, see how many vegetables you can name. Have each person name his/her favorite vegetable.
3. Have each person in the class bring in his/her favorite vegetable recipe to share. Try one of the recipes that appeals to you.

## **The Fruit Group**

1. Visit the fruit sections of your grocery store. Make a list of fruits you see that you have never tried before. Remember to look in the fresh produce section, the canned goods section, the dried fruit section, and the freezer section.
2. As a class, see how many fruits you can name. Have each person name her/his favorite fruit.
3. Have each person in the class bring in her/his favorite fruit recipe to share. Try one of the recipes that appeals to you.

## **The Milk Group**

1. As a class, see how many milk products you can name.
2. Go to the grocery store and see how many of the products listed in the student book are good sources of calcium. Only those products are truly members of the milk group.
3. Make a list of recipes that contain milk. Examples: pudding, some soups, and so forth

## The Meat and Beans Group

1. Go to the grocery store and look in the dried beans/peas aisle. Make a list of all the varieties you see there.
2. Bring in a recipe that uses dried (or canned) beans. Share it with the class.
3. Talk to the butcher in your grocery store. Ask which lean cuts of meats he or she recommends. Find out if your butcher has a favorite way of preparing one of these cuts.

## Oils and Fats

1. At the grocery store, go to the aisle that contains oils. Make a list of the oils you find there. Remember, some oils/fats are in the dairy section (e.g., butter and margarine).
2. Choose several of the oils/fats you listed. Read the label to see which type of fat they contain.
3. Make a poster illustrating all the types of fats/oils you found.
4. Report on foods that raise and lower cholesterol.
5. Make a poster illustrating the four types of fats, foods that contain them, and their effects on the body.
6. For more information on fats, go to the American Heart Association Web site at [www.americanheart.org](http://www.americanheart.org).

## Nutritious Nutrients

1. Research and report on the six nutrients and foods that are rich in each.
2. Choose a vitamin or mineral to present a report on. In your report, include the function and good sources of the vitamin or mineral you chose. Or you might make a poster to hang in the classroom, displaying the information you learned about the vitamin or mineral you researched.
3. Make a list of foods that are good sources of protein or carbohydrates.
4. Research the use of vitamin/mineral pills.

## You Are What You Eat

1. Each student should bring three food labels to class. As a class, study these labels to find out how much fat is in each food. List foods that are low or high in fat. (The object of this exercise is to show students that they can cut down on fat intake merely by reading labels and choosing products that are lower in fat.)
2. Do the same to determine how much salt or sugar is in various foods.



## Read the Label for Better Nutrition

1. Choose a label from a food you have at home. Write the name of the food on a piece of paper. Then answer the following questions about the food.
  - a. How many calories per serving are in the food?
  - b. How many servings are in the package?
  - c. What is the main ingredient in the food?
  - d. How much fat is in one serving of the food?
  - e. How much sugar is in one serving?
  - f. Would you say this is a nutritious food?
2. Watch a children's TV show for half an hour on Saturday morning. Record and count the ads during that half an hour. How many are for food? How many of those are for high-sugar products? How many are for more nutritious foods (milk, juice, fruit, etc.)?
3. Pretend you are allergic to sugar for one day. What foods could you safely eat that day? What favorites would you have to give up? (Remember, some sugars are not labeled as sugar. They may be called corn syrup, high-fructose corn syrup, fruit juice concentrate, maltose, dextrose, sucrose, honey, or maple syrup.)
4. Do the same activity as for #3 using a salt-free diet.
5. Visit the Web site [www.cfsan.fda.gov/~dms/foodlab.html](http://www.cfsan.fda.gov/~dms/foodlab.html) to learn how to understand and use the nutrition facts label.

## Comparing Labels

1. Choose two snack foods. Compare the labels to see how they compare in the various nutrients.
2. Make a list of three of your favorite snack foods. Read the labels on these foods. Write a paragraph explaining which of these foods are more nutritious and why.
3. As a class, make a list of nutritious snacks using the information found on the labels.

## Watch Those Scales!

1. Make a list of high- and low-calorie foods.
2. Count the calories you consume in one day. Use the Internet to find how many calories you should eat daily for your size or your recommended size. Compare these calorie counts.
3. Research the hazards of crash diets.
4. Research the concept of body mass index (BMI). Calculate and rate your BMI online at <http://www.webmd.com/diet/calc-bmi-plus>.

## Part 4: Fitness for Life

### Are You Physically Fit?

1. Research good aerobic exercise for strengthening the heart and lungs (walking, running, jogging, swimming, biking, jumping rope, and cross-country skiing, for example). Why do these forms of exercise strengthen the heart and lungs?
2. Make a list of times during the day when a person could fit exercise into her/his daily routine: climbing stairs, walking rather than driving, and so on.
3. Write a paragraph telling what you do for exercise. Do you feel it is adequate or not? How can you improve?
4. Report on your favorite form of exercise.
5. Learn more about the President's Challenge for fitness at [www.presidentschallenge.org](http://www.presidentschallenge.org).
6. Visit the Web site [www.mypyramid.gov](http://www.mypyramid.gov) to learn more about exercising better.

### Physical Activity

1. Expand the lists of moderate and vigorous activities given on the student book pages.
2. Read more about how to keep hydrated during exercise at <http://www.webmd.com/fitness-exercise/features/drink-up-sports-fitness>.

### Carrying Your Own Weight

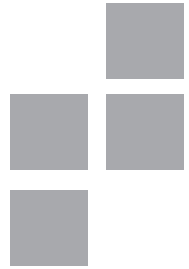
1. Discuss various exercises you could do to improve posture.
2. Read more about improving your posture at [www.wikihow.com/Improve-Your-Posture](http://www.wikihow.com/Improve-Your-Posture).

### At Ease!

1. Discuss relaxation techniques.
2. Report on your favorite ways to relax.
3. Write about the causes of stress in your life and how you might deal better with them.
4. Learn more about reducing stress at [www.webmd.com/balance/guide/reducing-stress-tips](http://www.webmd.com/balance/guide/reducing-stress-tips).

# STEPS

TO INDEPENDENT LIVING



THIRD  
EDITION

## How to Look Out for Yourself

Nancy Lobb

illustrated by David Strauch

WALCH  EDUCATION

# Contents

*To the Student* . . . . . v

*Self-Test* . . . . . vi

## **Part 1: Getting to Know Yourself**

Who Are You? . . . . . 3

Setting Personal Goals . . . . . 4

Check Yourself . . . . . 6

Understanding Your Emotions . . . . . 8

Making and Keeping Friends . . . . . 10

Being Part of a Group . . . . . 12

Being Your Own Person . . . . . 13

Coping with Stress . . . . . 14

Check Yourself . . . . . 17

## **Part 2: Personal Safety**

Don't Look Like a Victim . . . . . 21

Staying Safe in Public Places . . . . . 23

Staying Safe in Your Car . . . . . 24

Using Public Transportation . . . . . 26

Preventing Attack . . . . . 27

Avoiding Sexual Abuse . . . . . 28

Internet Safety . . . . . 30

Identity Theft . . . . . 32

Keeping Your House or Apartment Safe . . . . . 34

Keeping Safe in Your House or Apartment . . . . .	36
Get to Know Your Neighbors . . . . .	38
Check Yourself . . . . .	39

### **Part 3: Making Healthy Decisions**

The Road Not Taken . . . . .	45
Tobacco . . . . .	46
Alcohol . . . . .	48
Illegal Drugs . . . . .	50
Being Sexually Responsible . . . . .	52
Pregnancy . . . . .	54
Birth Control . . . . .	55
Sexually Transmitted Diseases (STDs) . . . . .	56
HIV and AIDS . . . . .	57
The Decision Is Yours! . . . . .	59
Check Yourself . . . . .	60
<i>Words to Know</i> . . . . .	63

## To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Look Out for Yourself*, you will learn about:

- keeping emotionally healthy
- keeping yourself personally safe
- making healthy decisions about alcohol, drugs, tobacco, and sexual activity

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

How well can you care for yourself when you're sick or hurt?  
Circle YES or NO for each question.

1. Do you know the steps to follow when working toward a goal?  
YES      NO
2. Do you know how to set a realistic goal for yourself?  
YES      NO
3. Do you know healthy ways to handle bad feelings?  
YES      NO
4. Do you know how to make friends easily?  
YES      NO
5. Are you able to cope with the stress in your life?  
YES      NO
6. Do you know how to act so criminals won't think you're an easy target?  
YES      NO
7. Do you know how to use public transportation safely?  
YES      NO
8. Do you know what to do if you are sexually assaulted, raped, or threatened with rape?  
YES      NO



## Coping with Stress

The teen years may well be among the most stressful times of life. Your body is going through big changes, inside and out. There is pressure to do well in school. There may be conflicts with parents or siblings (brothers and sisters). There are pressures from your peers to follow the crowd. Dating (or the lack of it) can be a problem.

Each one of us has stress in our lives. What's stressful for one person may not bother someone else. Most adults look back on their teen years as a time that was difficult in many ways.

Too much stress is hard on the body. Scientists have estimated that 75% of all visits to doctors involve problems related to stress.

Stress can cause a variety of physical symptoms. Stress can give you headaches or backaches. It can make you tired. You may get indigestion. Your heart may pound, or you may break out in a sweat. Long-term stress can cause high blood pressure, heart disease, and ulcers. Some studies suggest that stress makes you more likely to catch colds and other illnesses.

Stress causes a lot of bad feelings, too. A person under stress may feel anxious or depressed. The stressed person may be angry or fearful. He or she may feel powerless or hopeless.





People under stress may notice changes in their behavior, too. They may have trouble sleeping. They may overeat or not eat at all. They may use alcohol, tobacco, or drugs. They may go on spending sprees. They may act out of control, yelling or crying. Or they may withdraw and just keep to themselves.

Think about how you act when you're under stress. Write down your answers to the questions below.

1. Do you notice any physical symptoms when you're under stress? What are they?
2. What bad feelings do you notice?
3. How does your behavior change?
4. If you're under stress, what can you do to cope?

Here are some ideas for dealing with stress:

- Consider the number of activities on your schedule. If you're trying to do too much, cut some extras. Keep the activities that are important to you.
- Be realistic and do your best. Don't try to do everything perfectly.
- Make sure you get enough sleep. Sleep gives your brain a chance to relax.
- Relax your body. Try breathing deeply. Try relaxing your muscles, moving from one muscle to the next from head to toe.
- Relax your mind. Think about a relaxing place. Listen to soothing music. Pray or meditate.
- Keeping your body fit can help you fight stress. Get regular exercise. Eat nutritious food. Avoid alcohol, drugs, and tobacco. Avoid too much caffeine or sugar.
- Keep a positive attitude.



- Try to take care of the small problems that come up each day. Letting things pile up will greatly add to your feeling of stress!
- Build strong relationships with your friends and family. If you have a good support system, you'll have someone to talk it out with when you are under stress.

## Check Yourself

1. Name three ways to handle bad/negative feelings.
  - a.
  - b.
  - c.
  
2. What can you do to make friends? List at least three ways.
  - a.
  - b.
  - c.
  - d. Others:
  
3. Why is it important to choose your friends wisely?



# STEPS

TO INDEPENDENT LIVING

THIRD  
EDITION

## How to Set Up a Home

Nancy Lobb

*illustrated by David Strauch*

# Contents

*To the Student* ..... v

*Self-Test* ..... vi

## **Part 1: Choosing a Place to Live**

How Much Can You Afford? ..... 3

Where Do You Want to Live? ..... 4

What Kind of Home Do You Want? ..... 7

What Features Do You Want in a Home? ..... 8

Choosing a Roommate ..... 11

Searching for a Home to Rent ..... 13

Reading the Classified Ads ..... 16

Check Yourself ..... 19

Renting the Home ..... 22

Inspecting the Home ..... 23

Security Deposits and Renter's Insurance ..... 25

Signing a Lease ..... 27

Sample Apartment/House Lease ..... 29

Understanding the Lease ..... 30

Check Yourself ..... 34

## **Part 2: Understanding Utilities**

Telephone, Cable, and Internet Service ..... 41

The Electric Bill ..... 43

Saving Money on Your Power Bill . . . . .	44
Check Yourself . . . . .	48

### **Part 3: Furnishing a Home**

Plan Ahead . . . . .	55
Ground Rules for Buying Furniture . . . . .	57
Signs of Quality . . . . .	58
Where to Buy New Furniture . . . . .	60
Where to Buy Used Furniture . . . . .	63
Renting Furniture . . . . .	67
Paying for Furniture . . . . .	68
Check Yourself . . . . .	69
<i>Words to Know</i> . . . . .	72

# To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Set Up a Home*, you will learn about:

- choosing a place to live
- understanding utilities
- furnishing a home

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

How much do you know about choosing and setting up a home?  
Circle YES or NO for each question.

1. Do you know how much of your take-home pay you should expect to spend on housing (including utilities)?

YES          NO

2. Do you know the most important questions to ask about the location of your home?

YES          NO

3. Do you know how to decide if a neighborhood is safe?

YES          NO

4. Do you know the important features to look for when choosing a home/apartment?

YES          NO

5. Do you know how to set the ground rules when moving in with a roommate?

YES          NO

6. Do you know how to use the classified ads to find places to rent?

YES          NO

7. Can you understand the terms of a typical lease?

YES          NO

8. Do you know how to inspect a house/apartment before you move in?

YES          NO

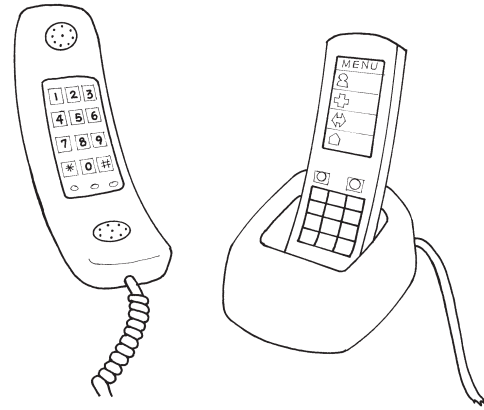




# Telephone, Cable, and Internet Service

## Landline Phones

You have many choices for telephone service. You may want to have a traditional landline phone. To get this type of phone service started, you will need to call the telephone company. You may be able to set up phone service online.



Another choice for phone service is digital phone. To get this type of phone service, call your cable company for information.

The telephone or cable company does not give you a phone. You will need to buy the phone yourself. You can buy a phone at discount, electronics, or department stores.

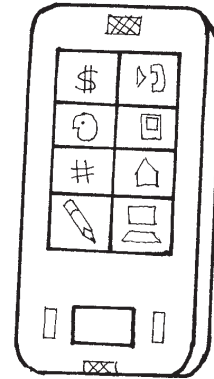
The company will probably charge an installation fee to hook up your telephone. This charge will most likely appear on your first month's bill. If this is the first time you have had a telephone, you may have to pay a deposit.

When you move out of a home, there is no charge to get your phone disconnected. Just call the telephone company and tell them when you want it disconnected. You can also ask for your service to be switched to your new home if it's in the same area.

## Cell Phones

Many people use a cell phone instead of a land-line phone. This way, they can carry the cell phone with them and use it throughout the day. If they change where they live, they simply take the phone along.

If you decide to use a cell phone rather than a landline, be sure your phone gets good reception in the home you are thinking of renting. Try the phone out in each room to see how well it works.



## **Cable Television**

If you want better TV reception or more channels, you may decide to get cable or satellite TV. You can find cable and satellite providers in the yellow pages. Call each provider to find out what they charge. Ask about any special offers. This might include free installation or even a discount on service.

You can choose different packages. A basic package costs less, but doesn't have as many channels. Premium packages have all the basic channels, plus others that offer newer movies or popular shows. These packages cost more. Make sure you can afford your choice.

The company will probably charge a fee to hook up your service. You may have to pay a deposit. Your bill will also include taxes and other fees. Be sure to ask how much you will have to pay on the first bill, and what you will pay each month after that. This way you can plan for it in your budget.

## **Internet**

If you have a computer, you may want Internet access. Ask friends or look in a phone book to find an Internet service provider. Most providers charge a monthly fee. You may save money by getting Internet service through your telephone or cable provider. Dial-up service is sometimes cheaper, but can be very slow. High-speed or digital Internet costs more, but is much faster.

## The Electric Bill

Look at the electric bill below. Then answer the questions at the bottom of the page. Use a separate sheet of paper.

For billing inquiries and customer service, call 1-800-ENTERGY Mon-Fri, 7 A.M.-7 P.M.	
For power outages and safety concerns, call 1-800-9OUTAGE 24 hours a day, 7 days a week.	
<b>Amount Due by 01/28/08</b>	<b>\$75.97</b>
<b>Meter Reading</b>	
Meter # 552712	Rate: MS_RW
Total Days (30)	
Current Meter Reading	(12/28/2007) 36521
Previous Meter Reading	(11/28/2007) - 35680
kWh Metered	841
Mail payment to: ENTERGY PO BOX 8105 BATON ROUGE, LA 70891-8105	

1. What number do you call if the electricity goes out?
2. When is the payment due?
3. How much payment is due?
4. How many kilowatt hours of electricity were used?
5. To what address should the payment be mailed?
6. What is the number to call if you have a question about the bill?
7. What should you do if you think the bill is wrong?

## Saving Money on Your Power Bill

Getting your first power bill can be a big shock! It is easy to use more power than you really need. Here are some tips on how to save energy and money.

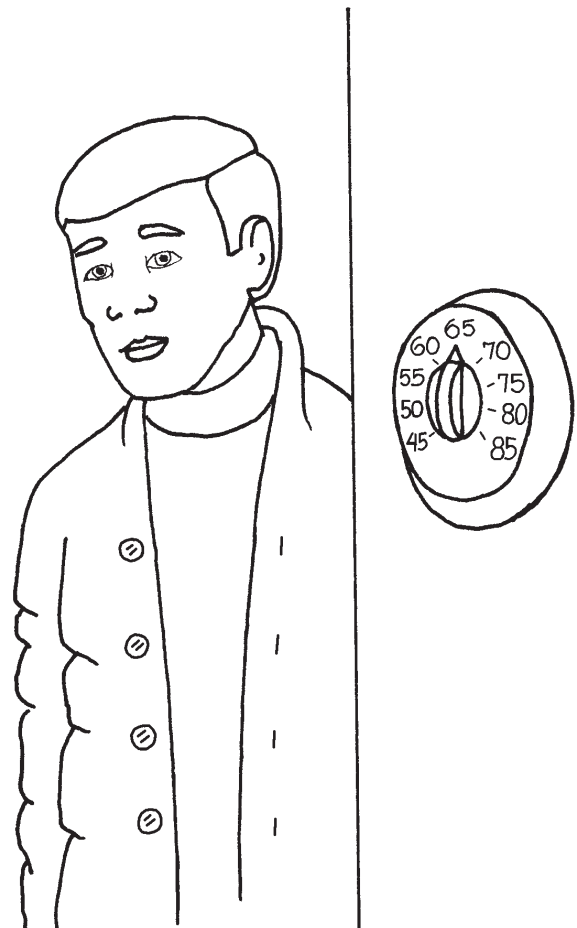
### Heating and Cooling

#### In winter/cold-weather climates

In cold weather, wear a sweater. Put extra blankets on your bed. Set the thermostat at a maximum of 68°F when you are home. Turn it down to 60°F or less when you are away or at night.

During sunny winter days, open drapes to let the sun warm your home. Close drapes at night or on cloudy days to block out cold air.

Ask your landlord about putting caulking around leaky windows. If cold air comes in under the door, put a towel or throw rug at the bottom of the door.

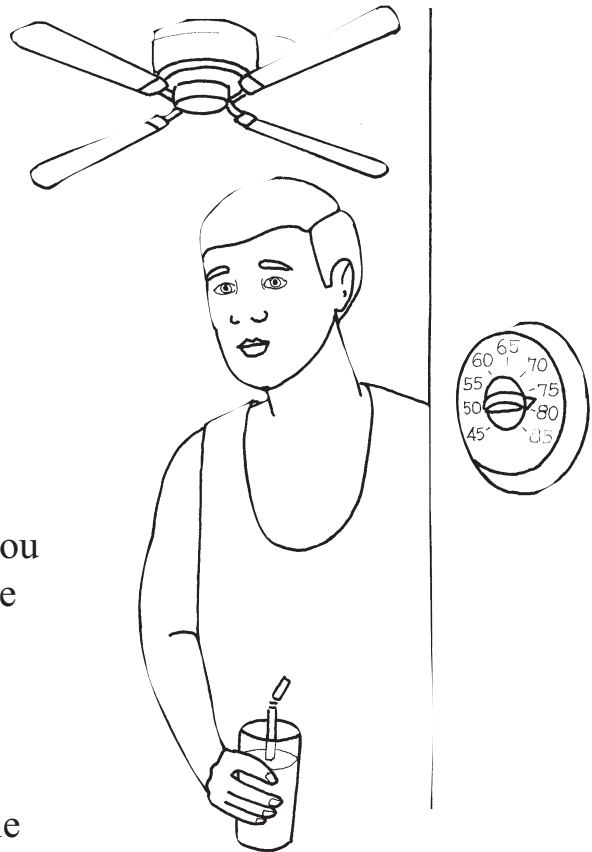


### **In summer/warm-weather climates**

If you have air conditioning, set the thermostat no lower than 78°F. When you leave home for the day, turn it up to 85°F. If you have a window unit, you could turn it off when you leave home.

Keep the sun out on hot days by closing drapes or blinds.

Using ceiling or other fans (with or without air conditioning) will make you feel much cooler at the same temperature. Fans use far less electricity than air conditioners.



### **Water Heating**

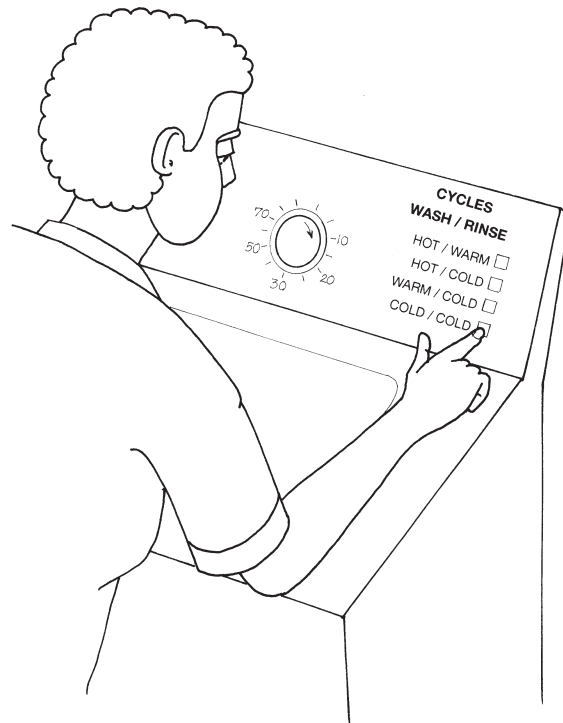
Using less hot water can save you lots on your power bill. Here are some ways to use less hot water:

- Operate the dishwasher only with full loads.
- Don't let the hot water run while you rinse or wash dishes.
- Use only cold water with the garbage disposal.
- Take quick showers. Take shallow baths.
- Tell your landlord right away about a leaky faucet.

## Washing and Drying Clothes

Use cold water to wash most clothes. Use hot water only on very dirty clothes. Use cold water in the rinse cycle for all clothes. Choose the water level according to the size of the load.

Don't overdry clothes. It costs more and causes wrinkles.

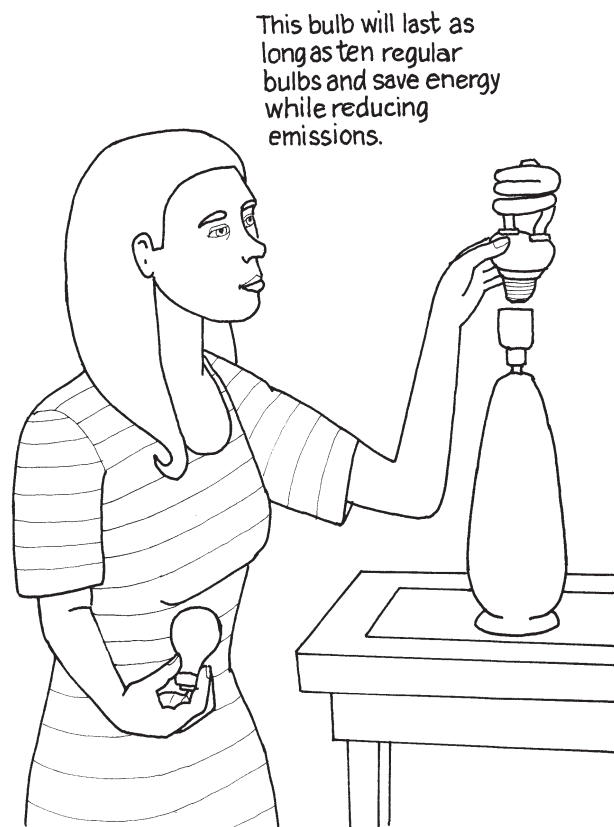


## Other Energy-Saving Ideas

- Turn off the lights when you leave a room.
- Turn off the TV if no one is watching.
- Turn off computers and stereos that aren't being used.
- If you have a fireplace, keep the damper closed if you don't have a fire. Otherwise, a lot of heat or air conditioning goes right up the chimney.

- Use low-watt lightbulbs in areas where less light will do.
- Use compact fluorescent light (CFL) bulbs. One CFL bulb lasts as long as ten regular bulbs, and it uses only a quarter of the electricity.
- Cook foods on the lowest possible setting.
- Don't keep opening the oven as food is cooking/baking.
- Don't keep opening the doors of the refrigerator and freezer.
- Don't use a small pan on a large burner.

You have the power to keep your power bills under control!



## Check Yourself

1. List three costs involved with getting landline phone service.
  - a.
  - b.
  - c.
  
2. How can you tell how much electric power (in kilowatt hours) you are using each month?
  
  
  
  
  
  
  
  
  
  
3. List three ways to save on your heating bill in the winter.
  - a.
  - b.
  - c.





# STEPS

TO INDEPENDENT LIVING

THIRD  
EDITION

## How to Stay Healthy

Nancy Lobb

*illustrated by David Strauch*

# Contents

<i>To the Student</i> .....	<i>v</i>
<i>Self-Test</i> .....	<i>vi</i>

## **Part 1: Why All the Fuss About Grooming?**

Good Grooming Pays Off! .....	3
Keeping Clean .....	4
Lather Up! .....	5
Your Crowning Glory .....	7
Face the Facts! .....	9
Be Smart in the Sun .....	11
Check Yourself .....	13

## **Part 2: Taking Care of Your Body**

The Eyes Have It .....	19
Ear Care .....	21
Care of the Nails .....	22
A Foot to Stand On .....	23
Your Pearly Whites .....	24
Personal Care Checklist .....	25
Check Yourself .....	26

### **Part 3: Good Nutrition Is More Than an Apple a Day**

The Food Pyramid . . . . .	31
The Grains Group . . . . .	33
The Vegetable Group . . . . .	35
The Fruit Group . . . . .	37
The Milk Group . . . . .	39
The Meat and Beans Group . . . . .	41
Oils and Fats . . . . .	43
Nutritious Nutrients . . . . .	45
You Are What You Eat . . . . .	46
Read the Label for Better Nutrition . . . . .	48
Comparing Labels . . . . .	50
Watch Those Scales! . . . . .	52
Check Yourself . . . . .	53

### **Part 4: Fitness for Life**

Are You Physically Fit? . . . . .	59
Physical Activity . . . . .	62
Carrying Your Own Weight . . . . .	65
At Ease! . . . . .	66
Check Yourself . . . . .	69
<i>Words to Know</i> . . . . .	72

# To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Stay Healthy*, you will learn about:

- the importance of good grooming habits
- how to take care of your eyes, ears, nails, and teeth
- good nutrition for better health
- how to stay physically fit

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

Find out how good your health habits are. Circle YES or NO for each question.

1. Do you know how to keep your hair looking its best?  
YES          NO
2. Do you know how to prevent and treat pimples and blackheads?  
YES          NO
3. Do you know how to choose a sunscreen that's best for your skin?  
YES          NO
4. Do you know the signs of vision problems?  
YES          NO
5. Do you know the signs of hearing loss?  
YES          NO
6. Do you know how to remove plaque from your teeth?  
YES          NO
7. Do you know how to access the Food Pyramid for your age, weight, and height?  
YES          NO
8. Do you know which types of fat to avoid in your diet?  
YES          NO



## Healthy Skin Begins Within

Your skin is like a mirror reflecting your inner health. To have healthy skin, eat a well-balanced diet. Avoid greasy foods. Drink a lot of water every day. Exercise regularly. Get plenty of rest. Do these things, and your skin will look its best.



## Be Smart in the Sun

Many people like to bask in the sun, hoping to get a suntan. All too often, they end up with too much sun, resulting in a sunburn. Constant tanning and/or burning will cause skin to become wrinkled, dry, and old before its time.

Sun damage is also the leading cause of skin cancer. More than 1 million Americans get skin cancer every year. No matter if your skin tone is fair, medium, dark, or olive, everyone needs protection from sunburn.



Protect your skin from the sun. The best way to do this is to block the sun's rays with clothing or a hat. The second way is to use sunscreens. Sunscreens screen out the sun's harmful rays. They are rated by their sun protection factor (SPF). The higher the SPF number, the more the sun is blocked. The best sunscreens contain an ingredient known as PABA (para-amniobenzoic acid) and are rated SPF 15 or above.

It's important to protect your skin every day, no matter what time of day or what season. Stay out of the sun when it is directly overhead, between 10 A.M. and 2 P.M. Remember that you may get burned on cloudy days and not even know it is happening. Also, don't use tanning beds or sun lamps.

Be extra careful whenever you are near water, sand, or snow. These reflect the sun's rays, increasing your chance of sunburn. If your skin gets wet or if you go swimming, you will wash off the sunscreen. Then you'll need to put on more.

Check your skin every month or two. Know your moles, freckles, and beauty marks. That way you'll be aware of any changes in their size, texture, or color. Also, check for sores that don't heal. If you notice an area on your skin that looks unusual, get a doctor to check it out.

If you do get burned, stay out of the sun. Sunburn ointments containing PABA may relieve pain. Taking a cool bath or shower may help. Take aspirin or aspirin substitutes for pain. Drink plenty of fluids. If you get a severe sunburn, see a doctor.



## Check Yourself

1. Name three ways to get rid of body odor.
  - a.
  - b.
  - c.
2. What is good grooming?
3. What is the difference between antiperspirant and deodorant?
4. Name two benefits of using conditioner on your hair.
  - a.
  - b.



# STEPS

TO INDEPENDENT LIVING

THIRD  
EDITION

## How to Stay Healthy

Nancy Lobb

*illustrated by David Strauch*

# Contents

<i>To the Student</i> .....	<i>v</i>
<i>Self-Test</i> .....	<i>vi</i>

## **Part 1: Why All the Fuss About Grooming?**

Good Grooming Pays Off! .....	3
Keeping Clean .....	4
Lather Up! .....	5
Your Crowning Glory .....	7
Face the Facts! .....	9
Be Smart in the Sun .....	11
Check Yourself .....	13

## **Part 2: Taking Care of Your Body**

The Eyes Have It .....	19
Ear Care .....	21
Care of the Nails .....	22
A Foot to Stand On .....	23
Your Pearly Whites .....	24
Personal Care Checklist .....	25
Check Yourself .....	26

### **Part 3: Good Nutrition Is More Than an Apple a Day**

The Food Pyramid . . . . .	31
The Grains Group . . . . .	33
The Vegetable Group . . . . .	35
The Fruit Group . . . . .	37
The Milk Group . . . . .	39
The Meat and Beans Group . . . . .	41
Oils and Fats . . . . .	43
Nutritious Nutrients . . . . .	45
You Are What You Eat . . . . .	46
Read the Label for Better Nutrition . . . . .	48
Comparing Labels . . . . .	50
Watch Those Scales! . . . . .	52
Check Yourself . . . . .	53

### **Part 4: Fitness for Life**

Are You Physically Fit? . . . . .	59
Physical Activity . . . . .	62
Carrying Your Own Weight . . . . .	65
At Ease! . . . . .	66
Check Yourself . . . . .	69
<i>Words to Know</i> . . . . .	72

# To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Stay Healthy*, you will learn about:

- the importance of good grooming habits
- how to take care of your eyes, ears, nails, and teeth
- good nutrition for better health
- how to stay physically fit

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

Find out how good your health habits are. Circle YES or NO for each question.

1. Do you know how to keep your hair looking its best?  
YES      NO
2. Do you know how to prevent and treat pimples and blackheads?  
YES      NO
3. Do you know how to choose a sunscreen that's best for your skin?  
YES      NO
4. Do you know the signs of vision problems?  
YES      NO
5. Do you know the signs of hearing loss?  
YES      NO
6. Do you know how to remove plaque from your teeth?  
YES      NO
7. Do you know how to access the Food Pyramid for your age, weight, and height?  
YES      NO
8. Do you know which types of fat to avoid in your diet?  
YES      NO



## Healthy Skin Begins Within

Your skin is like a mirror reflecting your inner health. To have healthy skin, eat a well-balanced diet. Avoid greasy foods. Drink a lot of water every day. Exercise regularly. Get plenty of rest. Do these things, and your skin will look its best.



## Be Smart in the Sun

Many people like to bask in the sun, hoping to get a suntan. All too often, they end up with too much sun, resulting in a sunburn. Constant tanning and/or burning will cause skin to become wrinkled, dry, and old before its time.

Sun damage is also the leading cause of skin cancer. More than 1 million Americans get skin cancer every year. No matter if your skin tone is fair, medium, dark, or olive, everyone needs protection from sunburn.



Protect your skin from the sun. The best way to do this is to block the sun's rays with clothing or a hat. The second way is to use sunscreens. Sunscreens screen out the sun's harmful rays. They are rated by their sun protection factor (SPF). The higher the SPF number, the more the sun is blocked. The best sunscreens contain an ingredient known as PABA (para-aminobenzoic acid) and are rated SPF 15 or above.

It's important to protect your skin every day, no matter what time of day or what season. Stay out of the sun when it is directly overhead, between 10 A.M. and 2 P.M. Remember that you may get burned on cloudy days and not even know it is happening. Also, don't use tanning beds or sun lamps.

Be extra careful whenever you are near water, sand, or snow. These reflect the sun's rays, increasing your chance of sunburn. If your skin gets wet or if you go swimming, you will wash off the sunscreen. Then you'll need to put on more.



Check your skin every month or two. Know your moles, freckles, and beauty marks. That way you'll be aware of any changes in their size, texture, or color. Also, check for sores that don't heal. If you notice an area on your skin that looks unusual, get a doctor to check it out.

If you do get burned, stay out of the sun. Sunburn ointments containing PABA may relieve pain. Taking a cool bath or shower may help. Take aspirin or aspirin substitutes for pain. Drink plenty of fluids. If you get a severe sunburn, see a doctor.

## Check Yourself

1. Name three ways to get rid of body odor.
  - a.
  - b.
  - c.
2. What is good grooming?
3. What is the difference between antiperspirant and deodorant?
4. Name two benefits of using conditioner on your hair.
  - a.
  - b.



5. List three tips for controlling acne.

a.

b.

c.

6. List three ways your diet can help you have healthy skin.

a.

b.

c.

7. Explain how to choose a good sunscreen.

8. Tell what to do in case of a mild sunburn.



5. List three tips for controlling acne.

a.

b.

c.

6. List three ways your diet can help you have healthy skin.

a.

b.

c.

7. Explain how to choose a good sunscreen.

8. Tell what to do in case of a mild sunburn.





# STEPS

TO INDEPENDENT LIVING



THIRD  
EDITION

## How to Take Care of Your Home

Nancy Lobb

*illustrated by David Strauch*

# Contents

*To the Student* . . . . . v

*Self-Test* . . . . . vi

## **Part 1: Keep It Safe!**

Fire Prevention . . . . . 3

More Fire Prevention . . . . . 6

Smoke Detectors . . . . . 8

Putting Out a Small Fire . . . . . 9

Escaping a Home Fire . . . . . 11

Check Yourself . . . . . 13

Preventing Poisoning . . . . . 15

Safety with Electricity . . . . . 18

Safety in the Kitchen . . . . . 20

Preventing Falls . . . . . 22

Under Lock and Key . . . . . 23

What Would You Do? . . . . . 24

True or False? . . . . . 27

## **Part 2: Keep It Clean!**

You Don't Have to Eat Off the Floor! . . . . . 31

Make It Easy on Yourself! . . . . . 33

Cleaning Tools and Supplies . . . . . 34

Cleaning the Kitchen . . . . . 36

Cleaning the Bathroom . . . . . 38

Cleaning Other Rooms . . . . .	40
Using Cleaners Safely . . . . .	41
Check Yourself . . . . .	43

### **Part 3: Keeping Washable Goods Clean**

The Basics . . . . .	49
Reading Labels . . . . .	50
All About Laundry Products . . . . .	52
Doing the Wash . . . . .	54
Washer and Dryer Safety . . . . .	57
Using an Iron . . . . .	58
Check Yourself . . . . .	59
What Would You Do? . . . . .	62
<i>Words to Know</i> . . . . .	64



## To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Take Care of Your Home*, you will learn about:

- safety in the home
- keeping your home clean
- keeping washable goods clean

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

How much do you know about keeping a home safe and clean?  
Circle YES or NO for each question.

1. Do you know how to put out a grease fire safely?  
YES            NO
2. Do you know what to do if you're trapped by a fire?  
YES            NO
3. Do you know how to protect children from poisoning?  
YES            NO
4. Can you use electrical appliances safely?  
YES            NO
5. Do you know what to do if your gas stove leaks?  
YES            NO
6. Do you know how to keep out burglars?  
YES            NO
7. Do you know how to prevent food poisoning?  
YES            NO
8. Do you know how to save time cleaning your house?  
YES            NO
9. Do you know how to choose laundry products?  
YES            NO



## You Don't Have to Eat Off the Floor!

Some people like their homes to be spotless. Others have no interest at all in keeping things clean. Who's right? Does keeping things clean matter? Does a little dirt hurt anyone?

Well, yes and no. Each person must decide how clean is clean enough. But there are reasons for keeping things at least somewhat clean.

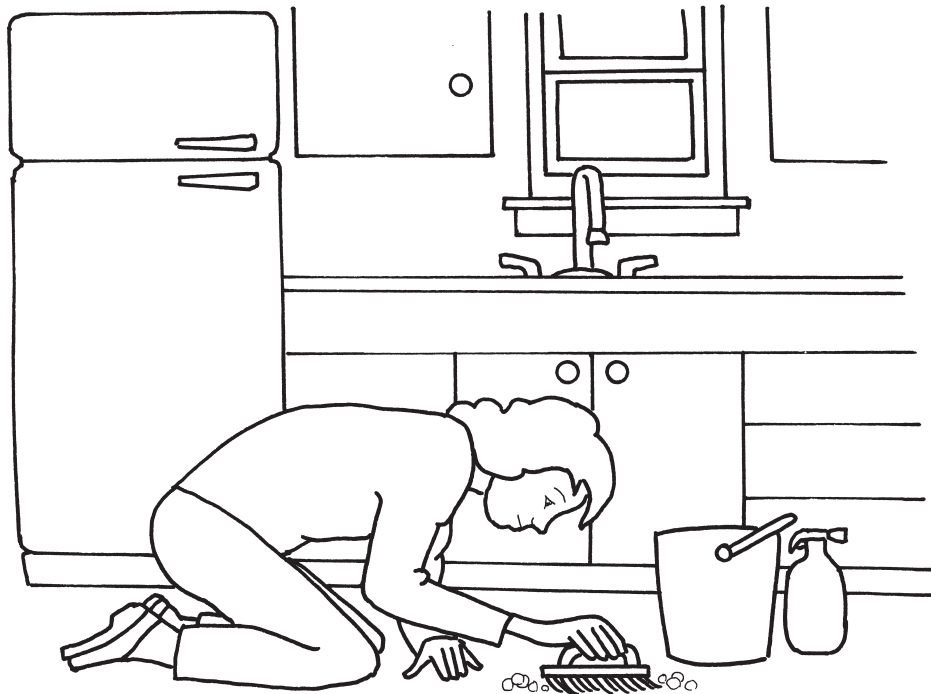


A dirty bathroom is full of germs. It may smell bad, too. Clean the bathroom well at least once a week. Use disinfectant to kill germs.

Food fixed in a dirty kitchen may look good but be very bad for you. Food poisoning can result if food handling areas are not kept clean. So, keep the kitchen clean! Wash dishes and take out the trash daily. Keep work surfaces wiped up.

Spiders, roaches, silverfish, and other pests love dirty corners. They carry dirt and germs all over your home. To get rid of them, keep things clean. You may need to use bug sprays as well. Or, hire a pest control service.

Living in dirt and clutter can make you feel unsettled. A clean, orderly home is more pleasant.



## Make It Easy on Yourself!

No one wants to spend a lot of time cleaning. Don't spend more time than you need to. Save your time for things you enjoy. Here are a few ways to get the most done for the least work.

- Have a place for everything. Keep everything in its place.
- Keep things neat as you go. When you're done using something, put it away. Hang up clothes when you take them off. Wash dirty dishes after each meal. (Or put them in the dishwasher.) Leave the bathroom neat after each time you use it.
- Put a doormat by each outside door. This keeps dirt outside, not inside!
- Have a spot for your cleaning supplies. Keep everything you use on hand.
- Set up a schedule for cleaning. You might do one job each day. Or you might pick one day to do all the cleaning.
- Before you start any cleaning project, gather all your supplies. Stopping to find cleansers or sponges will eat up your time.



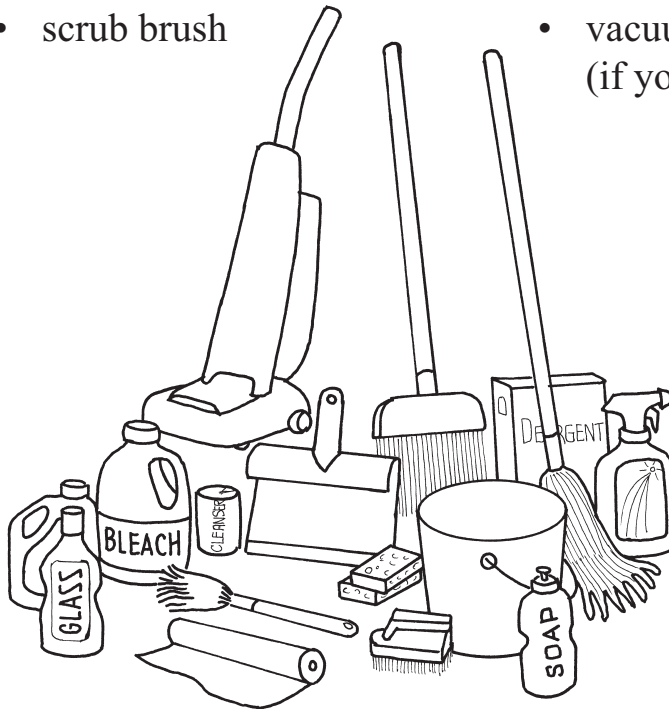
## Cleaning Tools and Supplies

Look for the cleaning supply aisle in any grocery store or home-supply store. You'll find a huge number of products to choose from! Many of these cost a lot and are not needed. But some may save you time. You must decide if they are worth the extra money.

What do you really need to keep a clean house? Let's take a look at the basics.

### Cleaning Tools

- broom
- dustpan
- dust mop
- dust cloths
- scrub brush
- wet mop
- pail
- toilet brush
- sponges
- vacuum  
(if you have carpets)



## **Cleaning Supplies**

- powdered cleanser
- disinfectant
- detergent
- dishwashing soap
- furniture polish/spray
- liquid cleaner
- glass cleaner

\* Never mix cleaners. Chlorine bleach and ammonia combine to form a toxic gas that can kill you.

## **Cleaning the Kitchen**

Everyone has his or her own way to clean a room. The list below is a suggested cleaning plan. You may want to do a job more or less often than is suggested here.

### **Daily or After Each Use**

- Put away leftovers.
- Wash and put away dishes.
- Wash sink.
- Wipe counters and table.
- Sweep floor.
- Empty garbage.

### **Weekly**

- Throw out old food.
- Wipe out refrigerator.
- Wash stove burners.
- Wash floors.



## Sometimes/As Needed

- Wash curtains or blinds.
- Wash walls.
- Clean out cabinets.
- Wipe down and clean out drawers.
- Clean oven.
- Clean refrigerator well.
- Wipe down small appliances such as toaster and mixer.
- Wipe cabinet fronts.
- Dust and clean ceiling fan and items hanging on the wall.





# STEPS

TO INDEPENDENT LIVING



THIRD  
EDITION

## How to Use Money Wisely

Nancy Lobb

illustrated by David Strauch

WALCH  EDUCATION

# Contents

*To the Student* . . . . . v

*Self-Test* . . . . . vi

## **Part 1: Using Your Money Wisely**

Check Out a Paycheck. . . . . 3

Plan Your Spending . . . . . 5

Take Charge of Your Spending . . . . . 9

A Spending Plan . . . . . 10

Check Yourself . . . . . 11

## **Part 2: Using the Bank**

Why You Should Have a Bank Account . . . . . 17

Choosing a Bank . . . . . 18

Check Yourself . . . . . 19

Opening a Checking Account . . . . . 21

How a Checking Account Works . . . . . 23

Writing Checks . . . . . 24

Using a Debit, or ATM, Card . . . . . 26

ATM Safety . . . . . 28

Online Banking . . . . . 29

Check Yourself . . . . . 31

A Savings Account . . . . . 34

Credit Cards. . . . . 37

Using a Credit Card . . . . .	39
A Bank Loan . . . . .	41
Keeping Your Personal Information Safe . . . . .	42
Check Yourself . . . . .	44

### **Part 3: Being a Wise Consumer**

Be a Careful Shopper . . . . .	53
Comparison Shopping Is the Key . . . . .	54
Think Before You Buy . . . . .	55
Where to Buy . . . . .	57
When to Buy . . . . .	58
Saving Money at the Grocery Store or Drug Store . . . . .	59
Be Advised . . . . .	61
Read the Warranty . . . . .	63
Complain, Complain! . . . . .	65
Check Yourself . . . . .	67
Your Weekly Shopping . . . . .	70
Brand Name or Store Brand? . . . . .	72
Unit Pricing . . . . .	73
Check Yourself . . . . .	74
<i>Words to Know</i> . . . . .	77

## To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Use Money Wisely*, you will learn about:

- making the most of your money
- using the bank
- being a wise consumer

We hope this information helps prepare you for the day you start living on your own!

## Self-Test

How much do you know about using money wisely? Circle YES or NO for each question.

1. Do you know how to plan your spending so you have money for things you really want?  
YES          NO
2. Do you know how to find out where your money goes each month?  
YES          NO
3. Do you know how to choose a bank that will meet your needs?  
YES          NO
4. Do you know how to open a savings or checking account?  
YES          NO
5. Do you know how to write checks?  
YES          NO
6. Do you know when it's a good idea to use your credit cards?  
YES          NO
7. Do you know how to keep your use of credit under control?  
YES          NO
8. Do you know how to take out a bank loan?  
YES          NO
9. Do you know how to get the most for your money when you buy big-ticket items?  
YES          NO



## Keeping Your Personal Information Safe

Thieves are always on the lookout for people's personal information. If they get ahold of your Social Security number, birth certificate, or credit card number, they can steal your identity. They can get credit cards in your name. Then whatever they buy is charged to you!

Here are some ways to help keep your personal information safe:

- Lock up your Social Security card, birth certificate, passport, and other important identification papers.
- Shred bills, bank statements, and credit card statements. Never just toss them in the trash. You can buy an inexpensive shredder for less than \$30.





- Don't give out personal information on the phone unless you made the call.
- Make a copy of credit cards and identification you carry in your wallet. Copy front and back. This way you will have information you need in case these items are lost or stolen.
- Don't carry more credit or debit cards than you really need.
- Memorize your PIN (personal identification number). Never write it on the card. Never carry it in your wallet with the card.
- Report lost or stolen cards immediately.
- Request a free copy of your credit report once a year. Order free reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com). (Avoid other Web sites that charge you for this same information.)
- When you order checks, don't have your Social Security number or driver's license number printed on the checks.
- When you order new checks, pick them up at the bank instead of having them mailed.
- If you go on vacation, have the post office hold your mail. Don't let it pile up.



## Check Yourself

1. Name two reasons to save your money in a savings account rather than at home.
  - a.
  - b.
2. What do you fill out when you put money in your savings account?
3. What do you fill out to take money out of your savings account?
4. Which type of savings account can be opened with a small amount of money?





# STEPS

TO INDEPENDENT LIVING

THIRD  
EDITION

## How to Get Well When You're Sick or Hurt

Nancy Lobb

*illustrated by David Strauch*

WALCH  EDUCATION

1 2 3 4 5 6 7 8 9 10

ISBN 978-0-8251-6489-7

Copyright © 1986, 1995, 2009  
J. Weston Walch, Publisher  
40 Walch Drive • Portland, ME 04103

Printed in the United States of America

# Contents

*To the Student* . . . . . v

*Self-Test* . . . . . vi

## **Part 1: Taking Care of Yourself When You're Sick**

Hand Washing: The Best Way to Prevent Illness . . . . . 3

Taking Your Temperature . . . . . 5

The Common Cold . . . . . 8

Check Yourself . . . . . 11

The Flu . . . . . 13

Nausea, Vomiting, and Diarrhea . . . . . 15

Headaches . . . . . 17

Check Yourself . . . . . 18

## **Part 2: Seeing a Doctor**

Choosing a Doctor . . . . . 23

Getting the Most Out of a Doctor Visit . . . . . 25

A Health History . . . . . 27

When to Call the Doctor . . . . . 29

Medical Emergencies . . . . . 30

Emergency Phone Numbers . . . . . 31

Getting Help in an Emergency . . . . . 32

Going to Get Emergency Help . . . . . 33

Check Yourself . . . . . 34

### **Part 3: Using Medicines Wisely**

Medicine Basics . . . . .	39
Read That Label! . . . . .	40
Play It Safe with Medicines . . . . .	44
Shopping for Medicine . . . . .	46
The Home Medicine Chest . . . . .	47
Check Yourself . . . . .	48

### **Part 4: Taking Care of Yourself When You're Hurt**

How Serious Is It? . . . . .	55
A First-Aid Kit . . . . .	56
Bleeding: Cuts, Scratches, and Heavy Bleeding . . . . .	57
Burns . . . . .	59
Bruises, Insect Stings, and Nosebleeds . . . . .	61
Stopped Breathing . . . . .	63
CPR . . . . .	64
Poisoning . . . . .	65
Choking . . . . .	66
Electrical Shock . . . . .	67
Sprains . . . . .	68
Broken Bones . . . . .	69
Check Yourself . . . . .	70
<i>Words to Know</i> . . . . .	74

## To the Student

Living on your own can be a great experience! You can choose and decorate your own place. You can decide for yourself what and when to eat. You can set your own hours. In short, you are free to make your own choices about your lifestyle.

Along with these freedoms comes responsibility. Living on your own means it's up to you to take care of yourself when you're sick or hurt. You are now the one who must be sure your nutritional, physical, and emotional needs are met. No one will be watching over you to ensure your personal safety. No one will be looking to make sure you make good decisions about alcohol, drugs, and tobacco. It's up to you!

But that's not all! You must make good choices as you choose and set up your home. You must keep your home safe and clean. And you must use your money wisely to meet your needs.

You will have a better experience living on your own if you are prepared to meet your new responsibilities. The six books in the *Steps to Independent Living* series will teach you the skills you need to make it on your own.

In this book, *How to Get Well When You're Sick or Hurt*, you will learn about:

- taking care of yourself when you're sick
- seeing a doctor
- using medicines wisely
- taking care of yourself when you're hurt

We hope this information helps prepare you for the day you start living on your own!



## Self-Test

How well can you care for yourself when you're sick or hurt?  
Circle YES or NO for each question.

1. Can you use a thermometer to take your temperature?  
YES            NO
2. Do you know the best way to avoid getting a cold or the flu?  
YES            NO
3. Do you know when to call the doctor when you've got a cold?  
YES            NO
4. Do you know why you should use over-the-counter cold/flu remedies with care?  
YES            NO
5. Do you know the symptoms of the flu?  
YES            NO
6. Do you know three ways to protect yourself from getting the flu?  
YES            NO
7. Do you know what medicines you should have in your home?  
YES            NO
8. Do you know how to read directions on medicine labels?  
YES            NO



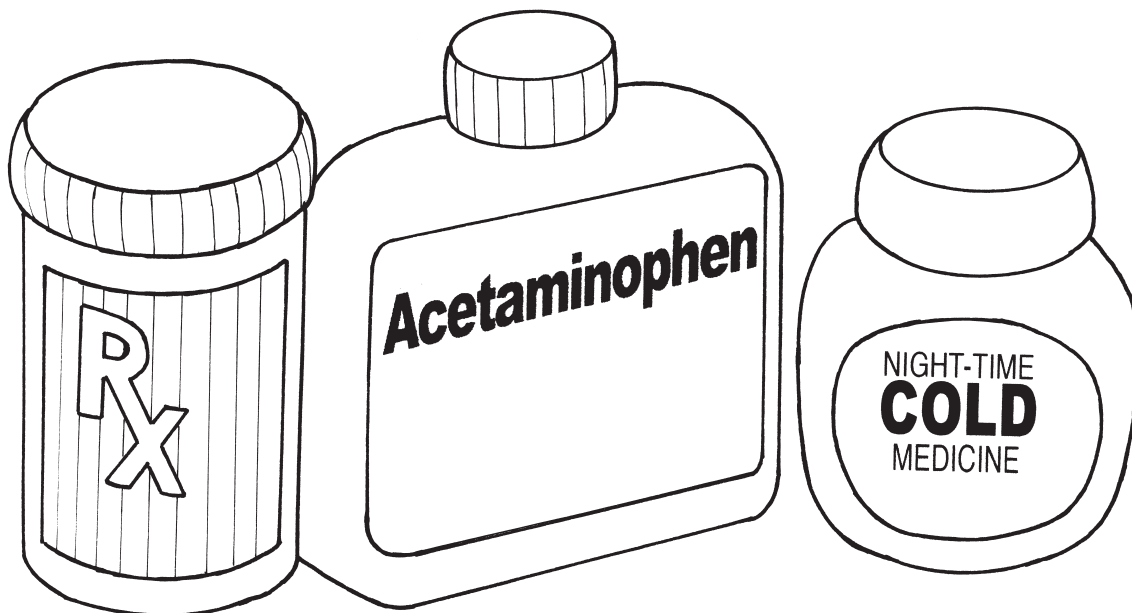
## Medicine Basics

There are two basic types of medicines or drugs:

1. A **prescription drug** is one that can only be ordered by a doctor. You must take the written prescription to the pharmacist, who then fills the doctor's order.
2. You can buy **over-the-counter (OTC) drugs** in a grocery store or drug store without a doctor's order. Examples of these are aspirin and cold medicines.

Prescription drugs are stronger than over-the-counter drugs. You must use all drugs with care. Take prescription drugs only if needed and only as directed.

Any drug can have more than one effect on the body. Unwanted or unneeded effects are called side effects. For example, some cold medicines may cause you to become too sleepy to drive a car safely.



## Read That Label!

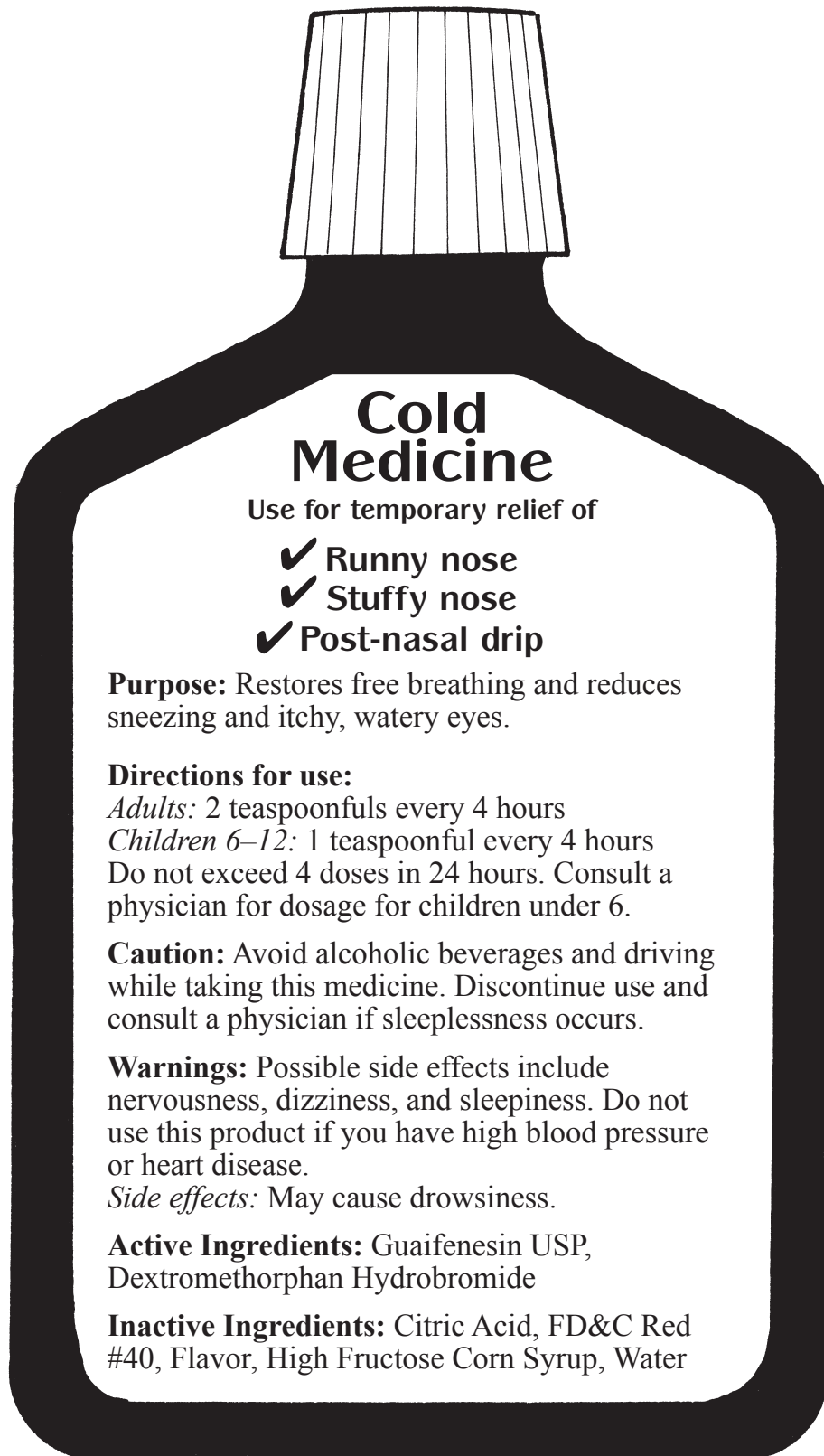
Reading the label is the most important part of using over-the-counter (OTC) medicines. The label has directions for how to use the product. It also has safety information.

If you read the label and have questions about the product, talk to your doctor or pharmacist.

The Food and Drug Administration (FDA) requires that all labels include basic information listed in the same order. This makes it easier for patients to read and understand what is written on labels.

On the next page is an example of a label from a cold medicine. Look at the label. Locate each piece of information on the label.

1. **Active Ingredient:** the amount of the active ingredient in each unit of medicine
2. **Purpose:** the product category (Example: cough medicine)
3. **Uses:** symptoms or diseases the product is used to treat or prevent
4. **Warnings:** a list of warnings about the safe use of the product
5. **Directions:** how much to take, how to take, how often to take, and who should take the product
6. **Other Information:** how to store the product and other needed information
7. **Inactive Ingredients:** substances that are in the product but do not treat illness (Examples: colors or flavors)



## Questions

Answer these questions about the cold medicine label on the previous page.

1. Is acetaminophen one of the active ingredients in this product?
2. Is this medicine to be used for minor sore throat pain?
3. What should you do if you take this medicine and it keeps you up at night?
4. Is it OK to drink alcoholic beverages while taking this medicine?
5. What are the directions for a child age 8?

