

LIVING SMART TOOLKIT FOR YOUNG FAMILIES

A Louise Dean Centre Project



HOUSE
SMART



FOOD
SMART



MONEY
SMART



SELF
SMART



BABY
SMART

ACKNOWLEDGEMENTS

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- The pregnant and parenting students at Louise Dean Centre who took the time to share their learning needs in the area of living skills and provided feedback on the design and content of the tool kit
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- Minh Le, the Managing Director of Catholic Family Service for initiating, editing the content materials and ensuring the continuity of the development of this tool kit
- Holly Charles, Director of Operations for support and guidance

With sincere thanks,

Patricia Jones
Chief Executive Officer

Introduction

Research has found that housing plays “a significant and independent role in health outcomes”.¹ Without stable housing, our young mothers are unable to address their other basic needs let alone their parenting, educational and employment issues. The ability to address mental & physical health concerns is also delayed.

We extend our sincere thanks to the horizontal funding initiative between PHAC & HRSDC that launched the housing support pilot project at Louise Dean Centre in March 2010. What we have learned during the project is that financial management and basic living skills are the two areas that teen mothers require support to achieve housing stabilization success. Over time the program has shifted from a primary focus on addressing immediate housing needs to include a broader approach to housing stability that includes “living skills” development for maintaining housing. As a result the Living Smart Toolkit was developed in 2013.

How to use the Toolkit

The Living Smart Toolkit for young families is designed to provide a visually attractive guide on basic living skills for young parents. It includes 04 modules:

- HOUSE SMART: ♦ Finding Affordable Housing ♦ Home Cleaning Tips
 ♦ Cheap Cleaning Supplies
- FOOD SMART: ♦ Planning a Healthy Menu ♦ Food Safety
- MONEY SMART: ♦ Get Value For Your Food ♦ Money Smart
- SELF SMART: ♦ Taking Care Of Yourself
- BABY SMART: ♦ Baby Proofing Your Home

This toolkit can be used as an engagement and support resource for professionals assisting young parents in developing their independent living skills. The materials are written in a clear and simple language and it also includes available resources for further support and information. It is our hope that this toolkit will act as a flexible resource that can be reproduced, adapted and expanded to benefit the needs of particular populations or settings.

1 Marsh, A., Gordon D., Pantazis, C., Heslop P., (1999). Home Sweet Home?: The Impact of Poor Housing on Health. Bristol: The Policy Press.
2 Note: Data collected at Louise Dean Centre from 2010-2013 - 29% of participants are estimated to be living in unstable, inappropriate and /or unhealthy settings.

CHEAP CLEANING SUPPLIES

To keep your home smelling fresh and looking clean.



HOUSE
SMART

Did you know?

**Vinegar and baking
soda make great
cleaning supplies.**

BAKING SODA:

For walls:

Sprinkle baking soda on a soft, wet sponge or cloth to clean greases.

For smelly vacuums:

Sprinkle some baking soda into your vacuum cleaner bag.

For drains and toilets:

Once a month, put one cup of baking soda in your toilet and drains. Let it stand overnight without rinsing. The next morning it will smell fresher.

For your fridge:

Put an open box of baking soda in your fridge to prevent stale odours.

For your microwave:

Sprinkle some on a damp cloth or sponge and use it to clean up messes in your microwave.

For plastic containers:

Make a paste with a small amount of baking soda and water. Use this to scrub soiled plastic containers.



CHEAP CLEANING SUPPLIES

To keep your home smelling fresh and looking clean.



VINEGAR:

- For shiny appliances:** Wipe your appliances with a soft cloth soaked in vinegar.
- For toilet bowls:** Pour 2 cap fulls into the toilet bowl and scrub with a toilet brush.
- For most surfaces:** Wipe and rinse to clean most surfaces.
- For floors:** Pour 1 cup of vinegar into a bucket of hot water to wash your floors.
- Reference:** www.canadianliving.com/naturalcheaphouseholdcleaners

FINDING AFFORDABLE HOUSING

It can be a difficult task ... but don't give up!



HOUSING WEBSITES:

Boardwalk:	www.bwalk.com
Rent Faster:	www.rentfaster.ca/calgary
Rent Spot:	www.calgary.rentspot.com
Home Rent:	www.homerent.ca
Rent Calgary	www.rentcalgary.com
Renters OnLine	www.calgary.rentersonline.com
Rent Seekers	www.rentseeker.ca/Calgary
Rent Board	www.rentboard.ca
Alberta Rent	www.albertarent.com/SAIT-housing/
Kijiji	www.calgary.kijiji.ca
Low Cost Rent	www.lowcostrent.org
Main Street Equity Inc.	www.mainst.biz
Gotta Rent	www.gottarent.com
Real Star	www.realstar.ca

Current websites you've found:

For more information: www.rtdrs.alberta.ca



**HOUSE
SMART**

Did you know?

TENANT ADVISE LINE

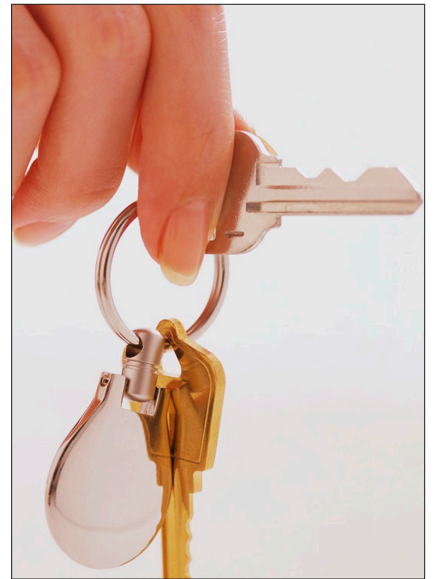
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THEN DIAL

780-644-3000

FOLLOW THE

PROMPTS



FINDING AFFORDABLE HOUSING

It can be a difficult task ... but don't give up!

TIPS FOR TENANTS

Subsidized housing:	Download an application from www.calgary.ca . Search for Apply for Housing and fill it out for low subsidized housing.
Budget wisely:	Save up for a damage deposit and first month's rent. Usually \$2000 is a safe amount.
Looking at rentals:	Always meet the landlord face to face and view the property in person.
Questions:	Always ask lots of questions. Be clear about what exactly you are renting and how much you are paying.
Lease agreements:	<p>You need to be 18 years old to sign a lease agreement.</p> <p>Understand that you are signing a legal contract. Depending on the terms, you are committing to renting for a specific amount of time (for example, one month to one year). Breaking this agreement could cost you a lot of money. Read the lease carefully before signing it.</p>
Rent:	Rent is paid monthly, usually at the beginning of the month.
Damages:	You are responsible for any damages you create and will have to pay for it.
Damage deposit:	Keep your place clean and damage free and you will get your damage deposit back.
Tenant insurance:	Always get renters insurance in case there is a fire or water damage and you need to replace your stuff.
References:	www.servicealberta.gov.ab.ca/landlords_tenants.cfm

Home Cleaning Tips

Stay on top of chores by following a routine.



HOUSE
SMART

Did you know?

By cleaning one
room each day,
your weekly
chores won't feel
overwhelming.

KITCHEN - DAILY CHORES

- Dishes:** Do your dishes, dry them and put them away.
- Counters:** Use warm soapy water to wipe the counter tops.
- Food:** Put your food away in the fridge or in the cupboards.
- Garbage:** Empty your garbage and clean your garbage pails regularly.

BATHROOM - WEEKLY CHORES

- Counters:** Clear clutter from counters and wash with warm, soapy water.
- Garbage:** Empty the garbage.
- Toilet, bath & sink:** Clean and disinfect with vinegar.
- Mirror:** Wipe and shine the mirrors.
- Towels:** Replace week old towels with clean ones.
- References:** www.canadianliving.com



Home Cleaning Tips

Stay on top of chores by following a routine.



BEDROOMS - WEEKLY CHORES:

- Clutter:** Clear the clutter, dust with a cloth vacuum, sweep or dry mop.
- Clothes:** Put your clothes away in the closet and dresser drawers.
- Bed:** Wash your bedding and then remake your bed with clean sheets.

LIVING ROOM - WEEKLY CHORES:

- Clutter:** Clear the clutter, dust with a cloth vacuum, sweep or dry mop.
- Organize:** Put everything back in its correct place.
- Recycle:** Recycle any papers or bottles.
- Vacuum:** Vacuum your furniture.

PLANNING A HEALTHY MENU

Smart tips to lower your food costs.



PLANNING A HEALTHY MENU

Menu planning:

It takes 30 minutes to plan a 7 day menu. First, decide on your main course. Then add your side dishes of vegetables, fruit and whole grains. For drinks, plan to serve milk or water.

Put your 7 day plan on your fridge or your phone so you remember what you planning.

Grocery List:

For each meal on your 7 day menu plan, write down what you need and how much of it you need. Take this list with you when you shop.

Involve your family:

Ask your family what they like and don't like.

Have them help you pack and unpack your groceries.

References:

www.healthyalberta.com



**FOOD
SMART**

Did you know?

**Buying food like
grains, pasta and
rice in bulk can
save you money.**



PLANNING A HEALTHY MENU

Smart tips to lower your food costs.



SMART TIPS:

Fresh veggies and fruit:

Only buy what you need for the week. Otherwise, it may spoil and you'll have to throw it out.

Stock your shelves:

Do you find that you are using same kind of food items every week like canned beans, macaroni or canned soup? Stock up on these items when you can. This will help you make healthier choices if in a hurry.

Storing your bulk food:

Put things like flour, rice, sugar and pancake mix in sealed containers to keep the bugs out.

Go to the library:

The library has many great cookbooks that teach you how to make healthy meals on a budget.

Go online:

Try many websites that offer smart menu planning.

References:

www.healthyalberta.com

FOOD SAFETY

Being smart about food preparation and storage.



CLEANING AND COOKING:

Clean:

Wash your hands with warm water and soap for 20 seconds before and after handling food.

Use a clean produce scrub brush and cool water to wash your fruits and vegetables.

Clean your reusable grocery bags and bins often.

Cook:

Use a food thermometer to check that your food is cooked to safe temperatures.

Your food is cooked and reheated safely when it reaches an internal temperature high enough to kill harmful bacteria.

Have an "Internal Cooking Temperatures Chart" handy. Get more information and download a copy of the chart from www.befoodsafe.ca



**FOOD
SMART**

Did you know?

It is very important to wash your cutting boards, dishes and utensils in warm, soapy water before and after preparing each food item.



FOOD SAFETY

Being smart about food preparation and storage.



SEPARATE AND CHILL:

Separate:

Put raw meat, poultry and seafood in separate plastic bags in your grocery cart, then place them in separate bags or bins when you take them home.

Store raw meat, poultry and seafood in containers on the lowest shelf of your fridge to prevent raw juices from dripping on other food.

Use one cutting board for your raw meat, poultry and seafood and another for you ready-to-eat foods like vegetables.

Change or wash the plate you used for raw meat before you put cooked meat on it.

Chill:

Keep your fridge set at 4°C (40°F) and your freezer at -18° C (0°F) and check them by using an appliance thermometer.

Thaw your food in the fridge, or under cold running water, or in the microwave, then use it right away.

Marinate your food in the fridge.

Chill your leftover food quickly, place it in shallow covered containers, in the fridge, within 2 hours of cooking.

References:

www.befoodsafe.ca

GET VALUE FOR YOUR FOOD \$\$

Making the most of what you have.



WHEN GROCERY SHOPPING:

Make a list and stick to the list. Having a grocery list with you will help you avoid impulse buying. Try to not buy items not on your list.

"Junk Food" is often cheaper than healthier food choices. So, when you shop try to make healthy food choices to stretch your food dollars.

Use the food bank, scan flyers, watch for coupons displayed on the board in the grocery stores,

Use the food bank to stock up on canned goods.

Be aware that some stores have buy one and get one free sales.

Buy your food in bulk when it makes sense. Good choices for bulk food buying include grains, pasta and rice. When you have a little extra money, stock your cupboards with appropriate staples to make your weekly meals.

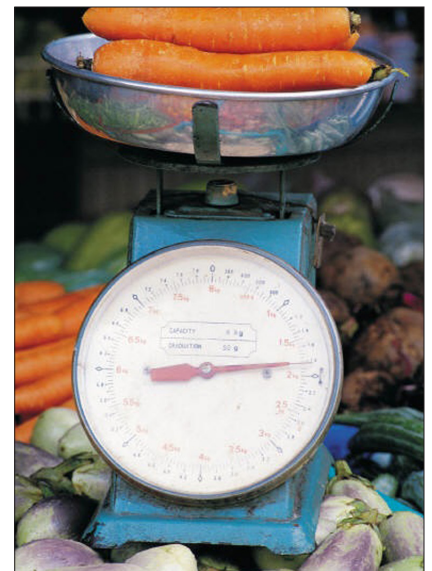
Buy fresh produce in season and buy frozen vegetables on sale.



**MONEY
SMART**

Did you know?

Manage your meat costs by buying cheaper cuts of meat. For tender results, cook slow over a low heat.



GET VALUE FOR YOUR FOOD \$\$

Making the most of what you have.



Cook with a friend or double your foods like soup or chili and freeze half of it for another day.

Grow a garden in the summer to reduce your food bill.

Join a community kitchen in your neighbourhood and make many meals for less.

For more information: www.healthyalberta.com

MONEY SMARTS

Tips that really work.



Budget:

To stay organized, track your expenses monthly to help control your spending.

Use cash:

Use cash instead of a debit card. That way, you always know how much money you have to spend.

Credit cards:

Credit cards are for people who pay their monthly balance in full. If not paid in full, you will be throwing your money away on interest.

If you are able to pay your monthly balance in full, ask about secured credit cards with a limited amount.

For more info:

www.momentum.org
www.moneymentors.ca



MONEY SMART

Did you know?

Keep enough money aside to “pay your bills for 3 months.

If that is too difficult aim for 1 month or 1 week.



MONEY SMARTS

Tips that really work.



Banking:

Ask your bank to tell you about telephone and internet banking.

You can get a no-fee student bank account while you are going to school.

Check out credit union fees.

Ask about the small print in any contract you sign. Make sure you understand what you are about to sign.

High interest rates:

Don't get into the cycle of using overdraft protection. You are paying 22% interest!

Don't use finance companies that offer FREE money. The interest rates are very high!

References:

www.momentum.org

www.moneymentors.ca

TAKING CARE OF YOURSELF

Your well-being is important.



KEEP A GOOD MORNING ROUTINE:

Waking up: Wake up at the same time every day.

Use a good alarm sound.

Wash your face: Wash your face with cool, refreshing water.

Shower: Take a shower, wash your hair and dry off well.

Skin care: Put lotion on your skin.

Deodorant: Put on fresh deodorant daily.

Breakfast: Eat a healthy breakfast. This will prepare you for your day ahead both physically and mentally.

Dental care: Brush and floss your teeth.

For more info: www.kidspot.com.au



SELF
SMART

Did you know?

**By taking care
of yourself, you
teach your children
good self care.**



TAKING CARE OF YOURSELF

Your well-being is important.



REMEMBER:

Go to sleep at a reasonable time to make sure that you get at least 8 hours of sleep.

Trust yourself.

If you don't understand something, ask lots of questions.

Keep your space clean and safe.

Keep your supports and friends close.

Good food requires good planning.

BABY PROOFING YOUR HOME

Keeping your baby safe in the kitchen, living room. and bathroom.



KITCHEN SAFETY

- ☐ Never keep cleaning products where babies can reach them.
- ☐ Use stove burner covers and cook on back burners if possible or keep your baby in a high chair or playpen while cooking.
- ☐ Move anything sharp into a drawer with a latch or is not accessible to the baby.
- ☐ Keep a fire extinguisher and baking soda near the cooking area.
- ☐ Ensure all alcoholic beverages are out of baby's reach.
- ☐ Make sure tablecloths are secure and can't be pulled off by the baby.
- ☐ Store all glassware in a high cupboard out of reach.
- ☐ Lock garbage cans or store them where baby doesn't have access.
- ☐ Never pass hot liquids over a baby.
- ☐ Install childproof latches on all lower cupboards so baby can't get into them.
- ☐ Keep your purse out of reach. Coins can easily find their way into a baby's mouth.
- ☐ Install electrical outlet plugs.



B A B Y
S M A R T

Did you know?

Making sure your baby is living in a safe and adequate home is the #1 concern all parents face.



BABY PROOFING YOUR HOME

Keeping your baby safe in the kitchen, living room and bathroom.

LIVING ROOM SAFETY

- ☐ Shorten any cords your baby can reach. Cords from blinds can cause strangulation.
- ☐ Pick up toys so no one trips and falls.
- ☐ Make sure furniture is tightly secured so baby can't pull it over onto self.
- ☐ Install outlet plugs so that baby cannot insert objects into them and get shocked.
- ☐ Keep all windows locked.
- ☐ Keep fans and space heaters out of baby's reach.
- ☐ Install electrical outlet plugs.

BATHROOM SAFETY:

- ☐ Babies should never be left alone in the bathroom at any time.
- ☐ When running water for the baby's bath, always turn off the hot water first.
- ☐ Keep adult and children's toiletries out of the baby's reach (razors, shampoos, etc.)
- ☐ Never leave a baby unattended in the bathtub.
- ☐ It is a good idea to install non-slip strips on the bottom of the tub.
- ☐ Install a latch on the toilet bowls so baby cannot access them. If you are not able to do this, make sure the door is closed or locked at all times.
- ☐ Never leave electrical cords plugged in near water.

References: www.totsafe.com
www.babycentre.com

BABY PROOFING YOUR HOME

Creating a safe home for your baby to grow.



B A B Y
S M A R T

Did you know?

**Making sure your
baby is living
in a safe and
adequate home is
the #1 concern
all parents face.**

BEDROOM SAFETY

- ☐ Keep pillows out of your baby's crib.
- ☐ Install electrical outlet plugs.
- ☐ Keep all small jewellery, perfumes, belts and ties out of the reach of children.
- ☐ Never lock your baby in his/her room alone.
- ☐ Make sure all closets are able to be opened from the inside.
- ☐ Never allow the baby to sleep with a bib on.
- ☐ Keep older children's toys out of reach of the baby.
- ☐ Keep all batteries out of the baby's reach.



BABY PROOFING YOUR HOME

Creating a safe home for your baby to grow.



STAIR AND HALLWAY SAFETY:

- ☐ Ensure smoke and carbon monoxide detectors are installed in your residence.
- ☐ Install electrical outlet plugs.
- ☐ Block baby's access to stairways (baby gate).
- ☐ Make sure all stairs and hallways are well lit and not cluttered.

OTHER HOUSEHOLD HAZARDS:

- ☐ Tables: Ensure that all sharp edges and corners are covered with appropriate safety equipment.
- ☐ Ensure that all windows are locked and screens secured.
- ☐ Floors: Make sure that all floors are swept and carpets vacuumed.
- ☐ Cords and Blinds: Make sure cords are out of reach of children and their playpens and cribs are away from these objects.

References: www.babyontheway.com



humanity above all else

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