Enhancing Community Supervision of Acquisitive Offenders: A Needs Identification and Skill-Building Manual

by

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The procedures in this staff manual are meant to be used by agency staff, as part of the broader services they provide, or under supervision of agency staff.
DEDICATION

For Duke and Steve.

I pray that you have both found peace.
ABSTRACT

Acquisitive crime accounts for a large percentage of the overall crime rate in Canada. In addition, the recidivism rates of acquisitive offenders are alarmingly high, indicating a need for effective supervision strategies in the community in order to enhance the reintegration of this offender population. At the time of this thesis, however, correctional staff at the agency that is the subject of this thesis lacked the means to adequately identify and address the specific needs of acquisitive offenders while on parole in the local community. Therefore, this thesis sought to develop a standardized supervision method for correctional staff that would allow them to assess and overcome the many barriers faced by acquisitive offenders during their community reintroduction. It was assumed that an effective way of accomplishing this goal would be through the development of a needs identification and skill building manual. Given this, the final products created for this thesis include a facilitator’s manual and an accompanying participant’s manual that focus on improving offenders’ skills in the following areas: Job-readiness, financial management, self-management, and motivation. These skills were targeted based on a review of the current literature which indicated that deficits in any of these areas are related to the initiation of and persistence in acquisitive offending. It was further believed that improving acquisitive offenders’ skills in these areas would aid in their community adaptation and result in less acquisitive reoffending.

This thesis focused on the development of the manual, and not its implementation. This is a considerable limitation, since no evaluation data could be gathered on the manual’s efficacy for offenders or correctional staff. However, the development of the manual was guided by the empirical literature, and changes were made to the manual’s contents based on feedback obtained from two correctional staff members and one offender. Furthermore, additional strengths, limitations, and multilevel challenges to the manual’s implementation, as well as recommendations for future research are discussed.
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# TABLE OF CONTENTS

DEDICATION ........................................................................................................... ii  
ABSTRACT ............................................................................................................... iii  
ACKNOWLEDGEMENTS ......................................................................................... iv  
TABLE OF CONTENTS ........................................................................................... v  

## CHAPTER

I. **INTRODUCTION** ............................................................................................... 1  

## II. LITERATURE REVIEW .................................................................................... 3  

Theoretical Considerations in Acquisitive Crime .................................................. 3  
The Role of Resource Deficiencies in Acquisitive Crime ...................................... 4  
The Importance of Employment ........................................................................... 5  
Support for Job Readiness Skills Training ......................................................... 5  
The Importance of Financial Management ......................................................... 6  
Support for Financial Management Training .................................................... 7  
The Importance of Self-Management and Motivation ....................................... 8  
Developing Self-Management using Goal Setting ............................................. 8  
Overcoming Barriers using Problem Solving ..................................................... 9  
Maximizing Commitment using Behavioural Contracting .................................. 9  
Enhancing Motivation using Motivational Interviewing .................................... 10  
Summary ............................................................................................................... 10  

## III. METHOD ..................................................................................................... 12  

Participants ........................................................................................................... 12  
Facilitators ............................................................................................................ 12  
Design ................................................................................................................... 12  
Supporting Information ...................................................................................... 13  
Procedure ............................................................................................................. 13  
Confidentiality and Informed Consent ................................................................. 15  
Evaluation ........................................................................................................... 15  

## IV. RESULTS .................................................................................................... 16  

Final Products ....................................................................................................... 16  
Feedback Received ............................................................................................... 16  
Changes to the Manual ......................................................................................... 17  

## V. DISCUSSION ................................................................................................ 18  

Thesis Summary .................................................................................................. 18  
Strengths ................................................................................................................ 18  
Limitations and Challenges ................................................................................... 19  

v
Multilevel Challenges to Service Implementation .......................................................... 19
  Client Level .................................................................................................................. 19
  Program Level ............................................................................................................ 20
  Organization Level ....................................................................................................... 20
  Societal Level ................................................................................................................ 20
Contribution to the Behavioural Psychology Field ......................................................... 21
Recommendations for Future Research ........................................................................ 21

REFERENCES .................................................................................................................. 22
ADDITIONAL SOURCES ............................................................................................... 26

APPENDICES

Appendix A: Parole Officer Questionnaire and Cover Memo ......................................... 27
Appendix B: Summary of Personal Communications ....................................................... 30
Appendix C: Facilitator’s Manual .................................................................................... 33
Appendix D: Participant’s Manual .................................................................................... 170
Chapter I. Introduction

Although crime rates in general have been decreasing over the last several years (Brennan & Dauvergne, 2011), rates of acquisitive crime\(^1\) still remain alarmingly high. For example, according to Brennan and Dauvergne, there were approximately 30,000 robberies, 93,000 motor vehicle thefts, and 200,000 break and enters reported to police across Canada in 2010. Further, the authors noted that non-violent acquisitive crime, including property offences, accounted for 79% of the total reported crime rate. Even more disturbing is that recidivism among acquisitive offenders is often the rule rather than the exception, with theft and drug crimes accounting for the majority of recidivist offences (Nilsson, 2003). These findings indicate the need for effective community supervision of acquisitive offenders in order to manage their risk and reduce recidivism.

The most commonly employed method of supervision for this offender population is to impose a financial disclosure condition as part of their community parole. This condition is imposed when an offender’s offence is understood to be financially motivated, or when an offender has demonstrated difficulties with financial management (M. Smith\(^2\), personal communication, September 27, 2011). However, this condition is routinely difficult to monitor due to a lack of standardization in practice (R. Smith, personal communication, September 26, 2011). Further, the high recidivism rates for this population indicate that further supervision strategies are needed to improve outcomes in the community.

For example, the literature suggests that increasing offenders’ community resources, particularly in the areas of employment and financial stability, aids in their community reintegration, and decreases the probability that they will reoffend (Bates, 2005; Harrison & Schehr, 2004; Koenig, 2007; Twentyman, Jensen, & Kloss, 1978). It has also been suggested that developing offenders’ self-management skills and enhancing their motivation lead to greater success in the community, as offenders are often deficient in these areas (Ferguson, Conway, Endersby, & MacLeod, 2009; McMurran & Ward, 2004).

At the time of this thesis, there was no standardized method of community supervision for monitoring acquisitive offenders with a financial disclosure condition within the agency that is the subject of this thesis. Further, correctional staff lacked the means to identify and address the many barriers that acquisitive offenders face during community reintegration. Therefore, the goal of the current thesis was to provide staff with the means to effectively supervise these offenders through the development of a needs identification and skill building manual.

It was hypothesized that providing correctional staff with a manual that allowed them to target offenders’ needs would assist them in the community supervision of acquisitive offenders. Further, because the literature suggests that a lack of employment and financial stability play a role in acquisitive offending, it was hypothesized that building the job readiness and financial management skills of offenders would serve to reduce recidivism in acquisitive crime. Finally, it was hypothesized that including strategies to build offenders’ self-management skills and develop their motivation would encourage offenders’ ongoing success in the community by enhancing the effects of the job readiness and financial management training.

Based on these hypotheses, the following topics were included in the manual: job readiness skills, including job-seeking strategies, job application completion, resume and cover

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\(^1\) Refers to crime committed for financial gain, and which is understood in the literature to be economically motivated (McMurran & Cusens, 2005).

\(^2\) To ensure confidentiality, all names that appear in this thesis regarding personal communications are fictional.
letter writing, interview preparation, and interview skills; financial management skills, including budgeting and tracking expenses, and financial literacy on banking, saving, credit, credit cards, and debt; self-management skills including goal setting, problem solving, and behavioural contracting; and, motivational development using motivational interviewing. Unfortunately, because of time constraints and research limitations, the manual could not be implemented or formally evaluated. However, the manual was finalized for future use with offenders, and changes were made to the manual based on informal feedback obtained from correctional staff during the manual’s development.

This thesis first provides a thorough review of the literature as it relates to acquisitive crime. Topics discussed include theoretical considerations in acquisitive crime, the role of resource deficiencies in acquisitive crime, the importance of employment, the importance of financial management, and the importance of self-management and motivation. Next, the method used for manual development is described, and includes a description of the intended participants and the qualifications required for facilitators, as well as the design and procedures for the manual. The final products of the thesis are then presented in the results section, which refers to appendices containing the facilitator’s manual and the participant’s manual. Finally, a summary of the thesis, including limitations and recommendations, is presented in the discussion.
Chapter II. Literature Review

Theoretical Considerations in Acquisitive Crime

An extensive review of criminological theory is outside the scope of this thesis. However, several social-psychological theories deserve attention as they offer insight into understanding the occurrence of acquisitive crime. These include strain theory, relative deprivation theory, general strain theory (GST), and social control theory.

Briefly, strain theories propose that the larger social structure asserts pressure on individuals to achieve culturally valued goals, namely monetary success and social status (Froogio, 2007; Merton, 1938). However, this pressure may result in feelings of anomie, or strain, in persons who lack the conventional resources to attain such goals. Thus, people rely on criminal, rather than conventional methods to achieve valued goals, and reduce strain. From this perspective, it is implied that populations facing economic isolation are more apt to become involved in acquisitive crime as a means to meet their needs and achieve their goals.

Relative deprivation theory expands on this by suggesting that criminal behaviour results as a function of monetary inequality between persons belonging to the same group in society’s class hierarchy (Froogio, 2007). In other words, people turn to criminal methods of achieving their goals when their status among their peer group is threatened. Thus, relative deprivation theory helps explain why acquisitive crime is not limited to those from impoverished environments or low social class, but occurs at all levels of the social structure.

Moving away from traditional strain theory, GST proposes that criminal deviance occurs as a result of strain at the microlevel, rather than the macrolevel. For example, Agnew (1997, 2001) states that people turn to criminality when negative interpersonal relationships impede the attainment of valued goals, prevent the removal of aversive stimuli, or facilitate the removal of positive stimuli. Further, according to GST, certain types of strain are most likely to lead to persistence in criminal behaviour, including low pay, dissatisfying work, and homelessness (Agnew, 1997). Given this, acquisitive crime can be seen as a means to reduce strain by counteracting the aversive effects of negative relationships.

Finally, unlike strain theories, social control theory emphasizes the reasons why people do not engage in criminal behaviour, rather than why they do (Hirschi, 1969). In an extensive review, Hirschi (1969) states that social control theory is based on four interconnected bonds to conventional society. These include attachment to prosocial others, commitment to and involvement in conventional activities, and belief in a system of common values. Therefore, Hirschi suggests that strong conventional bonds deter people from turning to criminality in the face of adversity; when these bonds are weak, however, deviance occurs.

This theory is necessary to explain persistence in acquisitive crime. For example, Hagan and McCarthy (1997) propose that the emergence of a sudden need increases the probability that offending behaviour will occur. This is equivalent to the notion of strain theory in that the sudden need interferes with goal attainment. Further, the offending behaviour, in turn, serves to decrease the social bonds that help to prevent criminal behaviour from occurring, as in social control theory. Once these bonds have been weakened, the individual is free to continue in a criminal lifestyle.

Collectively, these social-psychological theories provide evidence that acquisitive crime is the result of economic and societal isolation. However, to further understand why this type of crime occurs, it is necessary to explore practical explanations as well. For this purpose, the
following literature builds on strain and control theories by reviewing empirical evidence that acquisitive crime serves as a means to compensate for resource deficiencies.

The Role of Resource Deficiencies in Acquisitive Crime

Several researchers have examined resource deficiencies among offenders, and the impact that such deficiencies have on the initiation and persistence of criminal behaviour. In general, the literature suggests that offenders have less access to essential resources, and a greater accumulation of resource deficiencies than nonoffenders (Nilsson, 2002, 2003). Further, resource deficiencies are significantly more common among recidivists than non-recidivists (Zamble & Quinsey, 1997), suggesting that there is a relationship between the availability of essential resources and continued involvement in acquisitive crime.

For example, Hagan and McCarthy (1997) conducted a comparative study of 482 street youth, ages 19 to 24, in two Canadian cities to assess offending behaviour. The researchers used a combination of structured and semi-structured interviews to gather data at three different points in time over a 9 week period. The results indicated that participants had substantial deficiencies in the areas of education and employment, which interfered with their ability to gain legitimate income. The results further showed that crime was generally committed for the purpose of securing necessities such as food and clothing. Respondents also stated that crime served as an important and often lone source of income, with the majority indicating that the benefits of crime for securing money and resources far outweighed the benefits of using conventional methods.

Tyler and Johnson (2004) found similar results while examining criminality among 40 homeless youth in the United States (U.S.). Using semi-structured interviews, the authors gathered qualitative data regarding participants’ experiences both as a perpetrator of crime, and as a victim. Findings from this research indicated that the majority of participants committed crimes for financial gain or the need to survive, with criminal profits being used to secure food and other goods. Also of interest is that the authors found a strong relationship between offending and victimization. Over half of the participants who had offended were also victims of crime at some point. Of the victims, the majority indicated that when they were victimized, it was for financial gain.

In a more thorough review of resources, Nilsson (2002) surveyed 411 male and female inmates in Sweden to assess childhood experiences and living conditions prior to incarceration. The author found that participants had difficult childhoods with many reporting familial and financial problems, and early exposure to substance abuse, crime, and law enforcement. Based on this, the author surmised that these factors served to reduce opportunities in conventional society that contribute to a prosocial lifestyle. With regards to living conditions, participants reported deficiencies in resources prior to incarceration, including minimal education and employment experience. Participants also reported significant financial difficulties, with one-fifth reporting that they had committed crime to meet financial demands. A follow-up with participants, conducted 1 to 3 years after initial data collection, showed that recidivism was highest among those who were initially found to have the largest accumulation of resource deficiencies prior to incarceration. The author also noted that difficulties in the areas of education, employment, housing, and finances were the strongest predictors of recidivism.

In a related study, Nilsson (2003) assessed the effects of living conditions on recidivism using structured interviews with 346 male and female offenders. Data was gathered on participants’ education, employment, financial situation, housing, social relations, personal
safety, and health. The study consisted of a 3 year follow-up period during which time these factors were assessed for their impact on recidivism. The results from this study mimic the Nilsson (2002) findings, in that recidivism was most closely related to deficiencies in education and employment. Housing and financial situation also had a statistically significant relationship with recidivism, but to a somewhat lesser extent. It should also be noted that the greatest impact on recidivism was found when participants demonstrated an accumulation of the above noted factors. This is not surprising given that success in the areas of education and employment certainly contribute to housing opportunities and financial stability.

In summary, resource deficiencies result in substantial barriers to conventional means of goal attainment that interfere with community adaptation, and promote acquisitive crime. Not surprisingly, resource deficiencies in the areas of employment and financial stability are consistently recognized in the literature for their relationship with acquisitive offending. Given this, these areas will serve as the main focus for the following discussion.

The Importance of Employment

Employment benefits offenders in several ways. Beyond providing a source of financial income, employment instills a sense of responsibility, autonomy, and self-worth in offenders, and increases ties to, and investment in, conventional society (Scott, 2010). In contrast, unemployment is said to be part of a cycle that includes financial difficulties and recidivism (Scott, 2010). This relationship is well documented in the literature. In fact, unemployment has been identified as a major factor that contributes to the likelihood of recidivism (Andrews, Bonta, & Wormith, 2006); while employment has been found to decrease criminal reoffending (Makarios, Steiner, & Travis, 2010; Tripodi, Kim, & Bender, 2010; Zamble & Quinsey, 1997).

For example, Makarios et al. (2010) examined a sample of approximately 2,000 men and women released on parole to assess barriers to successful community reintegration. Variables assessed included both static and dynamic risk factors, including employment, education, and housing. The results indicated that these variables pose significant barriers to reintegration as instability in any of these areas was positively correlated with recidivism.

Other research has shown that employment leads to an increase in the amount of time offenders remain offence-free following release from prison. Tripodi et al. (2010) examined the effects of employment on the recidivism rates of 250 male offenders released into the community on parole. Although the authors did not find a significant relationship between employment and non-recidivism, they did find a significant difference between offenders who maintained employment following their release from prison, and those who did not. For example, offenders who maintained employment had significantly longer intervals between time of release and the occurrence of a new offence. Based on these results, the authors suggested that employment may prolong parolees’ motivation for behaviour change upon release to the community.

**Support for job readiness skills training.** Given the important role that employment plays in determining recidivism, it is necessary to examine the effects of job readiness skills training. In general, programs that focus on job readiness skills are well supported in the literature. For example, job readiness programs have helped to facilitate resume writing and enhance employment-related self-efficacy in people with substance addiction (Leukefeld et al., 2003), as well as improve interview skills and overall employment outcomes for this population (Dunn, Thomas, & Engdahl, 1992). Job readiness programs have also been used to promote
successful completion of job applications and resumes, enhance the probability of obtaining job interviews, increase job-seeking behaviour, and contribute to overall job preparedness in people with developmental disabilities (Mathews & Fawcett, 1984; Norton & Field, 1998). Finally, research has shown that a treatment package that included job-seeking skills, coping strategies, and stress inoculation enhanced motivation for reemployment, contributed to greater job satisfaction, and decreased levels of psychological distress and mental illness in unemployed individuals (Caplan, Vinokur, Prive, & van Ryn, 1989).

Job training programs are also effective for offenders, specifically. For example, Twentyman et al. (1978) assessed the effects of a four-session job preparation training program on the job-seeking behaviours and interview skills of 11 offenders on parole. Participants were randomly assigned to two groups. In the experimental group, participants received the job training program, which taught them how to locate jobs, prepare a resume, complete a job application, improve interview skills, and handle difficult interview questions. The remaining participants were assigned to a control group which did not receive training, but received monetary incentive for job-seeking behaviour. The authors found that the job training program was significantly more effective in increasing offenders’ job-seeking and interview skills than the control condition. Further, the job training program also served to enhance offenders’ self-efficacy surrounding the probability of gaining employment. At follow-up, it was found that those offenders who received the job training program were more likely to be employed, compared to those who did not receive training.

However, in an extensive review, Harrison and Schehr (2004) cited conflicting results for vocational training programs used with offenders. For example, the authors indicated that several programs were lacking empirical support as they were found to have little or no effect on reducing recidivism rates. Although this is disturbing, the authors indicated that these findings may be the result of data that is outdated and plagued by methodological concerns. On the other hand, the authors also noted several vocational programs that have shown to be effective in reducing recidivism. These programs have several critical elements in common. These variables included offering services in the community, and incorporating training in job readiness skills (i.e., professionalism in the workplace and job-seeking strategies), which were of particular importance for this thesis.

The Importance of Financial Management

Perhaps one of the greatest benefits of employment is that it provides offenders with a source of consistent, regular income (Scott, 2010). Unfortunately, however, many offenders lack the necessary skills to manage their finances effectively. For example, according to Koenig (2007), many offenders have a history of financial instability, demonstrate considerable difficulty meeting financial demands, and are unable to budget appropriately. Koenig suggests further that offenders may encounter obstacles to financial management that nonoffenders do not, such as minimal banking experience, low income, and large debts. Taken together, these factors represent a significant barrier to community reintegration given that financial need plays a role in recidivism for many offenders (Nilsson, 2003; Scott; Zamble & Quinsey, 1997).

For example, in a large-scale retrospective study of 311 federal recidivists and 36 nonrecidivists in Canada, Zamble and Quinsey (1997) examined multiple variables thought to serve as antecedents to reoffending while on parole in the community. The authors used structured interviews supplemented with questionnaire responses to gather data on the living
conditions of offenders prior to offending. The results indicated that recidivists were significantly more likely than nonrecidivists to have unstable life styles, with greater instances of unemployment, interpersonal conflict, substance abuse, and financial difficulties. Further, the authors found that more than one third of recidivists indicated the reason for the new offence was financial need.

Further, in a U.S. study, Myers (1983) compared the deterrent effects of employment and increased wages on criminal behaviour to the effects of punishment (i.e., incarceration). The sample consisted of 432 repeat property offenders who had low financial resources, and who were currently participating in an unemployment program deemed Baltimore LIFE. Myers’ findings showed that punishment, regardless of frequency or severity, did not work to reduce recidivism among this group of offenders. However, he did find that higher wages from legitimate employment decreased the likelihood of recidivism in the year following release from prison. He also found a positive correlation between weekly income and success in the community. Given this, Myers concluded that employment leading to increased wages was more important in determining recidivism than punishment. In a follow-up study, Myers (1984) reported that he “found strong and consistent support for the contention that better wages reduce crime” (p. 194), thus adding strength to his original conclusions.

Support for financial management training. The previous discussion noted that improved financial literacy and increased wages are positively related to successful community reintegration for offenders. Given this, it is also important to examine the impact of financial management training. Programs specializing in the provision of financial education and money management skills have shown to be effective with several distinct populations. For example, using an introductory personal finance program, Walstad, Rebeck, and MacDonald (2010) increased awareness of money management, banking, budgeting, credit, and debt in a sample of 673 high school students. Further, Zhan, Anderson, and Scott (2006) used a financial literacy program to increase financial awareness in a sample of 163 people with low income. Finally, financial management programs have proven effective in increasing knowledge and attitudes in immigrants towards banking practices in the U.S. (Zhan, Anderson, & Scott, 2009).

With regards to offenders, several programs have been successfully designed and implemented as a means of improving financial management. According to Bates (2005), The Life Skills Project supplemented three existing correctional programs with brief treatment modules designed to teach offenders basic life skills. The program included topics such as personal money management, parenting, and employment. In an evaluation of this program, Bates surmised that incorporating these modules served to enhance the existing correctional programs by strengthening offenders’ awareness of the need for treatment and skill development. Further, Bates noted that participants significantly increased their knowledge in all of the basic life skills, as evidenced by scores on pre- and post-test assessments. Participants of the program also had significantly lower recidivism rates than nonparticipants, suggesting that teaching offenders basic life skills is an important component of correctional programming. Unfortunately, there is no way to determine which life skills had the greatest impact on reducing recidivism. However, Bates advocated for the use of the life skills modules in the absence of existing programs. He also suggested that the modules could be used individually or combined depending on the needs of the offender.

In another example, Koenig (2007) developed a program specifically to improve offenders’ financial literacy. It is notable that the program’s curriculum was chosen based on the
self-reported financial experiences of the participants. Through a combination of education and skill-building exercises, the program taught offenders key financial management skills, including budgeting, saving, and banking. The program also educated offenders on financial topics such as debt, credit, and credit cards. Based on the results from a brief evaluation, Koenig reported that participants in the program improved their overall financial literacy by 8% from pre- to post-test. However, participants’ scores in the area of budgeting actually decreased at post-test, suggesting that this concept may be particularly difficult for offenders. Given this, Koenig suggests that budgeting should be a main focus of financial literacy programs, with much instruction devoted to this topic.

The Importance of Self-Management and Motivation

Although the literature indicates that building offenders’ employment and financial management skills aids in the reduction of recidivism, it has been suggested that offenders may lack the necessary self-management and motivation to benefit from such interventions (Ferguson et al., 2009; McMurran & Ward, 2004). Given this, it is necessary to incorporate strategies to enhance offenders’ abilities in these areas. Fortunately, several cognitive behavioural (CBT) based strategies exist to help promote self-management, including goal setting, problem solving, and behavioural contracting. Furthermore, motivational interviewing (MI) has consistently demonstrated efficacy in developing clients’ motivation toward change (McMurran, 2009; Merlo et al., 2010; Westra, 2004; Westra and Dozois, 2006). Therefore, these interventions will serve as a means to encourage offenders to self-manage their behaviour and develop their motivation.

Developing self-management using goal setting. Goal setting is considered one of the most effective means of developing effective self-management skills (Abele & Wiese, 2008). In fact, according to Schunk (2001), the majority of theoretical explanations of self-management recognize goal setting as a key component to successful outcomes. This is because goal setting contributes to self-management in several important ways. For example, goal setting promotes thoughtful behavioural planning by allowing individuals to clearly define tasks, select suitable methods of goal attainment, and anticipate potential outcomes (Schunk). Further, goal accomplishment increases motivation and self-efficacy, which contribute to persistence in self-management behaviour (Schunk; Zimmerman, 2002). It has also been suggested that goal setting works to promote self-management in a variety of people from diverse populations and backgrounds, and with a range of developmental, cognitive, and behavioural disabilities (Rafferty, 2010).

However, in order to maximize the effectiveness of goal setting, Schunk (2001) suggests several strategies. First, goals should be specific, rather than general, so that performance outcomes can be measured objectively. Second, goals, particularly long-term goals, should consist of several short-term objectives that can be attained quickly to maintain persistence in goal-seeking behaviour. Third, goals should be attainable, and of moderate difficulty to maximize motivation in goal pursuit. Fourth, goals may be assigned to the client initially to facilitate learning in goal setting, but should eventually be self-set by the client to increase goal commitment. Fifth, concurrent goals should be complimentary as conflicting goals can strain resources and interfere with goal attainment. Finally, goal setting should be accompanied by some means of overcoming barriers.
**Overcoming barriers using problem solving.** An effective means of overcoming barriers in goal setting may be to employ problem-solving skills, as this allows several alternative means of goal attainment to be generated. This is particularly important for offenders because, according to Sampson and Themelis (2009), crime serves as a means of overcoming barriers and solving problems for many offenders. Therefore, the authors suggest that generating alternative solutions is a mechanism of change in itself. They also note that the context in which offending occurs should be emphasized, so that effective context-based solutions can be determined.

Further, the ability to problem solve is a skill that should be emphasized for offenders, as deficient problem-solving skills has been linked to increased distress, hostility, and aggression, as well as dysfunction in several life areas, including education, relationships, and coping (McMurran, Fyffe, McCarthy, Duggan, & Latham, 2001). Low problem-solving skills is also considered a major risk factor for reoffending, and is often associated with recidivism (Sampson & Themelis, 2009).

Therefore, several programs have been designed to teach offenders problem-solving skills. In general, these programs appear to be successful in practice. For example, McMurran et al. (2001) evaluated the Stop & Think! program which teaches cognitive and interpersonal skills to offenders, and emphasizes problem solving as a key intervention. The authors noted that participants showed increased scores on measures of social problem solving from pre- to post-test. However, the authors cautioned that these findings were preliminary, and that follow-up data was needed to determine the program’s impact on recidivism.

However, in a longitudinal evaluation of a similar program, Golden, Gatchel, and Cahill (2006) examined the efficacy of Thinking for a Change. Using a between-subjects design, the authors assessed the program’s ability to improve offenders’ social and interpersonal problem-solving skills, and the associated impact on recidivism. The study included 142 high risk, high need men and women on community release. Findings indicated a significant difference in the increase of social and interpersonal problem-solving skills for program participants versus controls. Further, those who received the program had less parole violations, more time between offences, and decreased recidivism overall.

**Maximizing commitment using behavioural contracting.** In addition to problem solving, behavioural contracting is another strategy that can be used to enhance the effectiveness of goal setting. For offenders, noncompliance and a lack of commitment to supervision goals are common themes (Taxman, 2002). However, using behavioural contracts can remedy this, as they have been shown to increase commitment to goals in several populations. For example, behavioural contracts implemented with three adolescents attending physical therapy resulted in significant increases in compliance with rehabilitation goals for all participants (Gorski, Slifer, Townsend, Kelly-Suttka, & Amari, 2005). Further, behavioural contracts have increased compliance with self-assigned, personal fitness goals in a sample of 43 middle-aged women (Williams, Bezner, Chesbro, & Leavitt, 2005).

Within a correctional context, behavioural contracts have been used extensively with young offenders to discourage delinquency, reduce recidivism, and promote prosocial behaviour in familial, school, and institutional settings (Basta & Davidson, 1988; Davidson & Seidman, 1974; Stuart, Jayaratne, & Tripodi, 1976). Further, behavioural contracts are often used to help adult offenders with mental illnesses abide by the conditions of their community parole (Lamb, Weinberger, & Gross, 1999). Finally, according to Taxman (2002), behavioural contracts help
offenders fully understand what is expected of them in the community, and what benefits or consequences will occur as a result of their actions. Further, Taxman states that this helps to increase offender’s sense of responsibility.

**Enhancing motivation using MI.** Although goal setting, problem solving, and behavioural contracting can effectively encourage self-management behaviour in offenders, McMurran (2009) states that insufficient motivation for treatment can pose a significant barrier to successful behaviour change. Therefore, MI is commonly used as a means of developing offenders’ motivation. Originally developed for use with substance abusers, MI strives to help clients overcome their ambivalence and commit to change (McMurran; Rollnick, Heather, & Bell, 1992). MI has since been implemented with several offender populations, and has shown to be efficacious in promoting behaviour change (McMurran).

For example, McMurran (2009) assessed the efficacy of MI with offenders by conducting a review of 13 empirical studies and six dissertations. The author found that although MI was most often used to promote change in substance abusing offenders, MI can also be used more generally to encourage motivation toward treatment and behaviour change. McMurran further found that MI was associated with increased commitment to goals and reduced recidivism. However, although MI appeared to be effective on its own, it was often used in conjunction with other interventions. Therefore, McMurran noted that further research is needed to separate the treatment effects of MI, specifically.

Other research, however, has failed to find support for MI as a stand-alone treatment. For example, using a between-subjects design, Walters, Vader, Nguyen, Harris, and Eells (2010) did not find that MI, as a whole, increased supervision outcomes for persons on probation in the community. However, the authors did find support for individual MI components, namely empathy. For example, it was found that increased empathy of probation officers resulted in more successful outcomes for participants. In addition, the authors also noted that their findings may be the result of narrow outcome measures.

Although researchers have found conflicting results for MI on its own, the literature does indicate its efficacy as part of a treatment package, specifically when combined with CBT. For example, in a comparative study, Merlo et al. (2010) found that MI served to increase motivation toward CBT in adolescents with obsessive compulsive disorder (OCD). Further, the authors noted that although treatment gains were similar across all participants, those who received CBT plus MI reached treatment goals significantly faster than controls. In another study, Westra and Dozois (2006) found that pretreatment MI led to greater commitment to CBT, increased homework compliance, and maintenance of behaviour change for individuals with mixed anxiety and depression. Finally, Westra (2004) found that MI aids in the development of a strong therapeutic alliance, and can serve to renew motivation during treatment. Collectively, these findings support the use of MI as a supplemental treatment approach to developing motivation.

**Summary**

Social-psychological theories emphasize the role of barriers to conventional means of goal attainment (Merton, 1938) and inadequate societal bonds (Hirschi, 1969) in the occurrence of acquisitive crime. This relationship is supported in the literature, as several researchers have found that resource deficiencies, particularly in the areas of employment and financial stability, play a role in the onset and maintenance of acquisitive crime (Nilsson, 2002, 2003; Zamble &
Quinsey, 1997). Fortunately, addressing these deficiencies through job readiness and financial management training appears to alleviate some of the ill effects associated with deficits in these areas by promoting employment (Harrison & Schehr, 2004; Twentyman et al., 1978) and financial stability (Bates, 2005; Koenig, 2007). Given this, it was assumed that developing offenders’ capabilities in these areas through job readiness and financial management skills training would serve to reduce acquisitive reoffending. However, the literature also suggests that offenders often demonstrate deficits in self-management and motivation that interfere with successful outcomes in the above noted areas (Ferguson et al., 2009; McMurran & Ward, 2004). Therefore, it was also assumed that addressing these deficits using goal setting, problem solving, behavioural contracting, and MI would aide in overcoming these barriers, and promote successful outcomes.

At the time of this thesis, however, there was no standardized method for identifying and addressing needs in all of the above noted areas for acquisitive offenders in the community. Furthermore, although each of these need areas may be addressed individually by various correctional and community resources, there was not currently any programming that addressed all of these needs together in a treatment package. Therefore, the current manual was designed to address two important gaps in the literature by providing a means to overcome both of these shortcomings. In addition, it was hypothesized that the manual would aid in promoting offenders’ success in the community by allowing both correctional staff and offenders to identify, target, and overcome barriers that interfere with successful community reintegration for acquisitive offenders. While this hypothesis could not be tested directly because of time constraints and imposed research limitations, the manual was developed to aid correctional staff in their future supervision practices.
Chapter III. Method

Participants

The manual is intended for use with adult offenders, age 18 years and older, on parole in the local community. Participants should have a history of acquisitive offending, as well as an imposed financial disclosure condition as a stipulation of their current community release. Further, participants should demonstrate a need to develop skills in at least one of the following areas: job readiness, financial management, self-management, and/or motivation. Since the manual focuses on skill building, it is not suitable for use with offenders who do not demonstrate a need in the above noted areas. Finally, it is recommended that participants demonstrate literacy skills at, or above, a grade 6 level in order to facilitate comprehension of materials and completion of worksheets.

Participants should be selected based on an identified need in the skill areas noted previously, as indicated by their historical offending patterns, institutional assessment outcomes, and/or current compliance with parole conditions. Given this, offenders should be recruited by their community parole officer (CPO), as it is assumed that offenders’ needs will likely be identified through ongoing supervision. CPOs may also recruit offenders at their own discretion as individual need arises. This will serve as an additional means to manage offenders’ risk in the community by adopting a pro-active approach.

Facilitators

The manual is designed to be delivered by correctional staff, namely CPOs, who are responsible for the regular supervision and monitoring of offenders in the community. Specialized training is not required; however, facilitators should be able to adequately assess offenders’ risk in the community and identify their need areas through careful file review and ongoing supervision. This will ensure that prospective offenders who meet the eligibility requirements are targeted for intervention. Further, facilitators should possess the ability to develop rapport with the offender, facilitate discussion during delivery of the manual’s contents, and anticipate potential barriers in order to maximize offenders’ engagement and promote successful outcomes.

Design

The manual was created by the author as part of an applied thesis in the Bachelor of Applied Arts in Behavioural Psychology degree program, while on a 14 week field placement. The focus of the manual is on offender need identification and skill building. The manual is meant to provide correctional staff with insight into the unique needs of acquisitive offenders by allowing them to identify pertinent need areas using a standardized scale. Further, the manual provides staff with a means to address these needs by developing offenders’ skills using several treatment modules. This format was selected based on the assumption that a standardized method of supervision would result in more effective monitoring of acquisitive offenders. It was also assumed that building offenders’ skills would aid in their community integration.

With regards to implementation of the manual, the manual is designed to complement existing supervision practices. Therefore, it is recommended that its delivery occur individually
with each offender during regular supervision meetings. Furthermore, the skill-building sessions are designed to be brief (i.e., approximately 25 to 30 minutes), to ensure a practical method of delivery that does not interfere with routine supervision tasks.

Ideally, intervention should be delivered in an office setting, or an equivalent location, that provides a quiet workspace to complete skill-building exercises. However, an alternative location may be determined by the facilitator based on the supervision needs of the offender. Intervention is delivered primarily through oral instruction and education; some exercises, such as interview skills, may require the facilitator to demonstrate the appropriate response. Participants are given the opportunity to rehearse the skill when appropriate, and verbal feedback is provided by the facilitator. The facilitator and the participant will also need access to a pen or pencil to complete worksheets, and may require the use of a photocopier.

Finally, it should be noted that implementation of the manual should be highly individualized for each participant. This includes the number, frequency, and content of sessions, as these factors are contingent upon the number and type of needs identified, and the amount of support required.

Supporting Information

In addition to an extensive literature review, several sources were consulted in preparation for the manual’s development. Input was obtained from agency staff, including three CPOs, one parole supervisor, and one employment counsellor. In general, staff confirmed that a manual such as this was warranted given the lack of standardization when supervising acquisitive offenders. Also, a brief Parole Officer Questionnaire (Appendix A) was administered to agency staff to aid in identifying common need areas of acquisitive offenders. In their questionnaire responses, staff indicated several need areas that should be addressed in the manual. These included job search strategies, resume preparation, interview skills and conduct, budgeting, banking, credit and debt education, goal setting, and motivational development. Staff also emphasized the need for a practical means of implementation that would be manageable during regular supervision.

In addition to consulting agency staff, several external agencies in the local community were consulted to gather information regarding the above noted need areas. This included in-person contact with two community employment agencies and one credit counselling service, as well as telephone contact with an addictions treatment centre. Several publically available resources were obtained from each location, and some were adapted for use in the manual.

Collectively, the input obtained from the literature review and personal communications were used to guide the development of the manual. A summary of personal communications can be found in Appendix B. It should be noted that all agencies contacted by the author were informed that information was being compiled as part of the development of an applied thesis, and that all materials gathered were publically available. In addition, the majority of materials utilized within the manual were modified in some way by the author.

Procedure

The facilitators’ manual (Appendix C) consists of four main parts. Part I is the Introduction, which introduces the purpose of the manual, provides a rationale for its use, and
gives a brief description of the manual’s contents. Some suggestions for using the manual effectively are also provided.

Part II is entitled Need Identification, and contains the Preliminary Screening Scale for Acquisitive Offenders, developed by the author as part of this thesis. This scale consists of five parts, and is meant to guide intervention by identifying offenders’ needs in specific skill areas. Part 1 of the scale contains items to determine clients’ eligibility for participation; the items in this section were chosen based on the criteria for participants, outlined previously. Parts 2 to 5 of the scale focus on need identification in four main skill areas, including employment, financial management, self-management, and motivation. The particular scale items included for each skill area were generated based on their relationship to the manual’s four treatment modules, described below. To facilitate usability of the scale, the items in Parts 1 and 5 of the scale are scored as either Yes or No, while all remaining items are scored on a 5-point rating scale. With regards to scoring procedures, users of the scale are instructed to identify the extent of clients’ need in each skill area by indicating whether there is minimal, some, or high need for intervention. This is accomplished using the scoring guidelines included in the manual. The user is then referred to the appropriate treatment module based on the results obtained. Finally, it should be noted that this particular section of the manual also contains instructions for using the scale, as well as some cautions that facilitators should be aware of.

Part III of the manual consists of four interconnected treatment modules. Each module targets a different skill set identified in the literature as having a relationship with acquisitive offending. These include skills in job readiness, financial management, self-management, and motivation. Each module outlines its intended purpose and objectives. Further, each module is designed to teach skills in the above noted areas using several brief skill-building exercises. It should also be noted that the exercises contained within each module are ordered in a way that allows for a logical procession from one skill to the next. However, this order may be manipulated, and certain curricula can be omitted based on the needs of the offender, as identified in the Preliminary Screening Scale for Acquisitive Offenders. A corresponding participants’ manual (Appendix D) summarizes the important information and outlines the key points from each of the four treatment modules. The participants’ manual also includes any necessary handouts or templates needed to complete the skill-building exercises. The following are brief descriptions outlining the content included in each treatment module:

**Module A: Job Readiness Skills:** Participants are introduced to the value of employment and are provided with a rationale for improving their job readiness skills. Skill-building exercises in this module include: job-seeking strategies, job application completion, resume and cover letter writing, interview preparation, and interview skills.

**Module B: Financial Management Skills:** Participants are introduced to the benefits of effective financial management, and are provided with information to improve their financial literacy. Participants receive brief financial education in the areas of banking, saving, credit, credit cards, and debt. They are also given the opportunity to develop a budget and create a plan for tracking their income and expenses.

**Module C: Self-Management Skills:** Participants are introduced to the concept of self-management, and the ways in which skills can be developed in this area. Further, a connection is established between effective self-management skills, and successful
employment and financial outcomes. Participants learn and develop skills in using goal setting, specifically SMART goals, problem solving, and behavioural contracting as means to self-manage their behaviour.

*Module D: Developing Motivation:* A brief MI strategy (adapted from Rollnick et al., 2002) is provided and can be implemented with participants in order to help them move through their ambivalence regarding employment and financial management. It can also help participants maintain interest in these areas once motivation has been developed.

Part IV of the manual includes a brief participant questionnaire which serves as a means of evaluating the usefulness of the treatment modules. Finally, additional resources are provided in an appendix.

**Confidentiality and Informed Consent**

No formal means of establishing confidentiality or informed consent have been developed for use with the manual given the nature of the client population. Also, the agency has previously established policies in place that direct practice in these areas. Therefore, it is assumed that facilitators are aware of the agency’s policies regarding these matters, and will adhere to these policies accordingly.

**Evaluation**

The manual could not be evaluated because of time and research constraints, and therefore does not contain any formal method of evaluation. However, social validity of the manual was obtained by gathering informal feedback from agency staff during the manual’s development, and changes were made to the manual based on this input. Furthermore, several of the manual’s skill-building exercises were read by an offender to assess comprehension of the manual’s contents, and to ensure that the reading level was appropriate.

Also, as noted previously, Part IV of the manual does contain a brief participant questionnaire, which should be administered by the facilitator following intervention. This will allow the facilitator to gather feedback from participants regarding the perceived value of the manual, and the usefulness of the treatment modules. This feedback can also be used to identify problems with the manual, and make changes to the delivery method or curriculum as needed.
Chapter IV: Results

Final Products

The final products of this thesis include a facilitator’s manual (Appendix C), and an accompanying participant’s manual (Appendix D). The facilitator’s manual focuses on need identification and skill building for acquisitive offenders in the following areas: job readiness, financial management, self-management, and motivation. These areas were chosen based on the literature review, which indicated a strong relationship between unemployment, financial instability, and recidivism; and, the need to supplement skills training with interventions that enhance self-management and motivation. In addition, the manual was specifically designed for use during regular supervision meetings, in order to ensure a practical and efficient method of delivery that would not interfere with regular supervision practices.

The participant’s manual was designed to complement the facilitator’s manual, in that it contains all of the necessary materials for participants to take part in the discussions and skill-building exercises outlined in the facilitator’s manual. The participant’s manual also acts as a valuable resource for clients, as the manual summarizes key information, and provides a directory of community resources that will allow clients to seek additional guidance if needed.

Feedback Received

The facilitator’s manual was reviewed by two staff members at the agency in order to obtain feedback on the manual’s design and curriculum. In general, feedback from these staff members indicated that the manual’s content and curriculum was meaningful, and that the overall design and method of delivery was suitable for use in everyday practice. The staff members also stated that the manual succeeded in meeting its proposed objectives, and that it would be a valuable asset to the agency.

However, agency staff also identified the following concerns with the manual. First, staff were concerned that some of the wording used in the manual was unclear, and therefore may interfere with facilitators’ abilities to implement the manual as intended. Second, staff indicated that the scoring guidelines for the Preliminary Screening Scale for Acquisitive Offenders may not be pragmatic for use in everyday practice. Therefore, in order to maximize the usefulness and practicality of the manual, staff recommended that changes be made in both of these areas.

In addition to feedback from agency staff, several components of the participant’s manual were read by an offender to assess comprehension of the material, and to determine the appropriateness of the reading level. It should be noted that the offender met all requirements for participation, as outlined in Chapter III of this thesis. The offender indicated that the material was well-written and easy to understand. He also stated that he was able to read and comprehend the material without difficulty. With regards to content, the offender indicated that the material was helpful and beneficial, and that he appreciated the design and layout of the skill-building exercises. Based on this feedback, it was determined that the literacy requirements of the manual were suitable, and that the contents were meaningful for this specific population.
Changes to the Manual

Based on the agency’s feedback described above, minimal changes were made to the facilitator’s manual. It should be noted that no changes were made to the manual’s core curriculum (i.e., the treatment modules) or method of delivery, as it was determined that changes in these areas were unnecessary. Of the changes made, the majority were typographical in nature, and included minor revisions to correct spelling and grammatical errors. In addition, minimal changes were made to wording and sentence structure, specifically in Parts I and II of the manual. These changes were made to maximize comprehension, and enhance usability for future facilitators. The most significant change was made to the scoring guidelines for the Preliminary Screening Scale for Acquisitive Offenders (refer to Appendix D). An extra column was added to the Referral Chart to accommodate clients’ scores on the scale, in order to aid manual facilitators in the process of need identification, and to satisfy feedback from agency staff, as described previously. Finally, it should be noted that no changes, other than typographical revisions, were made to the participant’s manual, as changes made to the facilitator’s manual did not directly affect the content or design of the participant’s manual.
Chapter V: Discussion

Thesis Summary

This thesis sought to enhance the community supervision of acquisitive offenders by providing correctional staff with a means to identify and address offenders’ needs in the following skill areas: job readiness, financial management, self-management, and motivation. These skill areas were chosen based on the literature review, which indicated that unemployment and financial instability are key determinants of acquisitive reoffending (Nilsson, 2002, 2003; Zamble & Quinsey, 1997); and, that deficiencies in self-management skills and motivation often interfere with offenders’ successful outcomes in skills training programs (Ferguson et al., 2009; McMurray & Ward, 2004). In addition, specific skills in job readiness and financial management were targeted for intervention based on their efficacy in promoting successful client outcomes for several different populations, as evidenced in the empirical literature. Finally, strategies for enhancing self-management and motivation were chosen based on their demonstrated ability to be effective with several client populations, including offenders specifically.

At the time of this thesis, two important gaps were identified in the community supervision of acquisitive offenders. First, a lack of standardized supervision procedures made it difficult for correctional staff to effectively monitor these offenders in the community. Second, there was no programming that addressed all of the above noted need areas concurrently. Therefore, the goal of this thesis was to address both of these shortcomings by developing a standardized method for identifying and addressing offenders’ needs in a single treatment package. It was determined that a manual, meant to guide the supervision of acquisitive offenders, would provide an effective means of reaching this goal. It was assumed that the manual would aid correctional staff in their supervision practices, and result in improved outcomes for acquisitive offenders in the community.

The manual’s core curriculum was determined using input and resources from several sources. For example, information on job readiness and financial management skills was compiled based on the current literature, contributions from correctional staff, and several agencies in the local community. In addition, three CBT-based strategies were incorporated into the manual as a means of enhancing self-management; while, a brief MI strategy, originally developed by Rollnick et al. (2002) for use with substance abusers in medical settings, was adapted as a means of enhancing motivation. To ensure suitability of the manual’s content and literacy level, informal feedback was obtained from two agency staff members, and one offender; changes were made to the manual based on this input.

Strengths

A major strength of this thesis is that it incorporates a strong empirical foundation into the final products. For example, the manual’s development was guided by an extensive review of the literature on topics relevant to acquisitive offending, and curriculum was chosen based on empirical findings from several different client populations. Given this, the manual is considered to reflect ‘best practices’.

A further strength of this thesis is that it is based upon the integration of information from several sources, as many professionals, both internal and external to the agency, were consulted throughout the development of this thesis. This allowed for a final product that is complimentary
to existing correctional and community services, and appropriate from a multidisciplinary perspective. In addition, changes were made to the manual based on feedback from correctional staff and one offender, which helps to ensure the usefulness of the manual in practice, and contributes to the manual’s social validity.

A final strength of this thesis is that the manual contained within provides CPOs, and other correctional staff, with a simple and practical means of identifying clients’ need areas. For example, the Preliminary Screening Scale for Acquisitive Offenders is brief, easy to use, and includes simple scoring procedures. In addition, the items on the scale correspond exactly to the treatment modules provided in the Facilitator’s Manual, which contributes to the scale’s overall usability.

**Limitations and Challenges**

Although the manual has the potential to be very valuable, there are several limitations that must be considered. For example, because of time constraints, no formal method of data collection was used. Instead, informal interviews were conducted to gather information from correctional staff on acquisitive offenders and current supervision practices in the community. Therefore, the manual was partially developed using subjective data, which may impact its overall validity. However, input from staff was supplemented with empirical findings from the literature, which serves to incorporate some degree of objectivity into the final products.

Another major limitation is that no empirical method of evaluation was developed for use with the manual. Therefore, the hypotheses proposed by this thesis could not be tested directly, as there was no opportunity to determine the usefulness of the manual for staff, nor the manual’s efficacy in improving offenders’ skills. Because of this, it was not possible to determine the effectiveness of the manual’s impact on offender behaviour, nor its utility for staff.

In addition, because of time constraints, feedback on the final products (i.e., the facilitator’s manual and the participant’s manual) could only be obtained from two correctional staff members and one offender. Given this, it cannot be assumed that the manual will be considered suitable by all staff members, nor can it be assumed that the curriculum will be appropriate for all acquisitive offenders. Therefore, it may be a challenge to implement the manual with offenders, which potentially limits its generalizability.

Finally, the Preliminary Screening Scale for Acquisitive Offenders has several limitations that should be considered. For example, no psychometric testing has been conducted with the scale. Given this, there is no empirical evidence to support the scale’s overall reliability or validity at this time. Because the scale has not been empirically validated, its use should be restricted to guiding interventions, and it would not be appropriate to discuss its findings in official correctional reports. In addition, although the scale’s development was guided by the empirical literature, subjective data, such as the independent observations of CPOs, was also used. Therefore, concrete conclusions cannot be determined based on any results obtained from the scale.

**Multilevel Challenges to Service Implementation**

**Client level.** The purpose of conducting skills training is to improve clients’ capabilities in certain areas. For offenders specifically, the goal is to target areas that will help them become adaptive members of society. However, implementing skills training with offenders can pose
many challenges. For example, many offenders have one or more responsivity factors that can interfere with their ability to understand the curriculum, and prevent them from meeting treatment goals and objectives. This might include minimal education, literacy deficits, and physical, cognitive, and behavioural impairments. Because of this, it is important for facilitator’s of the current manual to identify when responsivity is an issue, and develop strategies to help offenders overcome their barriers. This will enhance the effectiveness of skills training, by ensuring that offenders receive the maximum possible benefits. A further concern is that offenders may demonstrate a lack of motivation to participate in skills training, which is understandable as this client population has difficulty seeing the need for behaviour change. Therefore, this thesis supplements skills training with a strategy to enhance offenders’ engagement during the training process, as it is assumed that if offenders are motivated towards change, they will be more likely to benefit from skills training programs.

**Program level.** Although implementing skills training with offenders is challenging in general, conducting skills training in the community poses its own set of challenges. For example, for skills training to be effective, staff must be committed to implementing the program correctly, and be willing to follow through with clients. This usually requires that staff prepare for program delivery, and spend extra time with clients to ensure comprehension of the program’s materials. However, time is often a factor in community corrections. For example, many CPOs have heavy caseloads, and are responsible for monitoring large numbers of offenders at any given time. Further complicating matters is that CPOs are expected to fulfill several time-consuming obligations in addition to regular case management tasks. Therefore, time-related factors could pose significant barriers to successful client outcomes, as they may hinder staffs’ ability to implement programming as intended. Given this, the manual outlined in this thesis utilizes brief skill-building sessions, rather than relying on time-consuming and lengthy programming.

**Organization level.** Community corrections makes up one part of a large organizational structure that is responsible for the management of offenders. As part of this team, community corrections staff are subject to guidelines and policies passed down from persons who occupy important decision-making positions within the organization. However, it is important to note that decisions made at an organizational level are not always conducive at the service level. In fact, decisions at the organizational level can greatly impact the implementation and outcomes of skills training programs. For example, policy may dictate that other tasks must take priority over skills training, thus resulting in insufficient time for programming. Furthermore, decisions made about staffing may impact the number of facilitators available to implement skills training programs; while, last-minute decisions about offender management may interfere with clients’ abilities to take part in these programs. Because of these potential challenges, the current manual utilizes discrete skill-building sessions, which provide facilitators with the flexibility to select only the relevant need areas, and customize their intervention to fit the unique needs of their clients.

**Societal level.** Skills training also has the capacity to make an impact at a societal level. For example, it is a goal of most programs to teach skills in a way that they will generalize beyond the training environment. This aids clients in their everyday functioning, and helps them cope with a variety of situations and events. However, it is not guaranteed that this generalization
will occur, and clients may continue to demonstrate difficulty implementing skills in their everyday lives. Because of this, facilitators are encouraged to follow up with clients after sessions to address any contextual challenges to skill implementation that may arise outside of the training environment. Another major concern at the societal level is incidences of stigma and bias directed at offenders from other members of society. Regardless of any skills training offenders have participated in, some people are unlikely to accept offenders as contributing and productive members of the community, and may have preconceived ideologies about how offenders should be treated. This may result in offenders being rejected for certain opportunities, such as employment, regardless of personal skills or qualifications. Given this, the current manual includes several strategies to help clients address and overcome the challenges they may face as a result of their previous criminal histories.

**Contribution to the Behavioural Psychology Field**

The field of Behavioural Psychology is dedicated to promoting positive behaviour change in order to bring about successful outcomes for clients. In fact, one of the goals of Behavioural Psychology is to provide facilitators with empirically sound interventions that work to improve clients’ adaptive functioning and quality of life. This thesis has the capacity to contribute to this goal, as it provides a unique treatment approach that combines practical skill-building exercises in job readiness and financial management, with empirically validated treatment approaches derived from CBT and MI. Together, these interventions have the potential to improve offenders’ functioning in society, and facilitate successful outcomes as they transition back into the community.

In addition, professionals in the field of Behavioural Psychology are continually expanding the literature on various intervention procedures and client populations. This is possible because a hallmark of Behavioural Psychology is its ability to adapt intervention procedures to meet the needs of a variety of clients. This thesis serves to add to this growing body of literature, by successfully combining and adapting several treatment approaches for use with acquisitive offenders.

**Recommendations for Future Research**

As noted previously, the hypotheses proposed in this thesis could not be tested because of logistical constraints. In order to overcome this limitation, it is recommended that the manual be implemented in a pilot program. The program should adhere to the procedural guidelines for implementation, as discussed in Chapter III of this thesis; however, the program should also include a means of evaluating the manual’s efficacy for staff and offenders. This might include obtaining formal feedback from staff, utilizing measures to assess offenders’ skills pre-post, and collecting recidivism data. Ideally, the pilot program would also collect reliability and validity data on the Preliminary Screening Scale for Acquisitive Offenders. The latter could include comparing CPOs’ ratings on the scale with offenders’ skills in the related areas measured by the scale. Implementing the manual in this way would allow testing of the hypotheses proposed in this thesis, and would help establish the manual’s validity and its effectiveness. It is also recommended that changes be made to the manual’s curriculum based on the results obtained from the proposed pilot program, as this would serve to improve the overall content of the manual, and encourage generalization across facilitators and participants.
References


Additional Sources


Appendix A: Parole Officer Questionnaire and Cover Memo
To: All Parole Officers

As most of you know, I am currently working on my thesis. This involves creating a manual to identify and address offenders’ skill deficits that interfere with their ability to comply with an imposed financial disclosure condition, and their successful reintegration.

The following informal questionnaire is meant to gather information from you regarding your thoughts on how compliance with this condition may be improved.

Please answer the questions and return to me at your earliest convenience. Your input is very valuable as you have first-hand experience dealing with this issue.

Thank you in advance.
1. What difficulties do you face when supervising an offender with a condition to provide financial disclosure?

2. Are there any aspects of the condition that offenders seem to have the most trouble abiding by?

3. Please indicate whether you think it would be beneficial to address the following areas in order to help offenders comply with this condition and improve their skills:
   - Financial Management
     - Budgeting
     - Tracking income and expenses
     - Debt, loans, and credit education
     - Banking
     - Other (please specify): _______________________________
   - Employment
     - Resume preparation
     - Job search strategies
     - Choosing appropriate jobs
     - Interviewing skills
     - Other (please specify): _______________________________
   - Self-Monitoring Strategies
     - Goal setting
     - Scheduling
     - Other (please specify): _______________________________
   - Motivation (to comply with condition, find legal work, etc.)

4. Please list any other areas that you think it would be beneficial to target for offenders with financial conditions:
Appendix B: Summary of Personal Communications
Agency Contacts

1. **R. Smith**, Community Parole Officer (2011-09-20)
   Ms. Smith was consulted initially to determine the value of the prospective manual. She indicated that offenders with an imposed financial disclosure condition are routinely difficult to monitor given the lack of standardization in practice. Therefore, she felt that the manual would be beneficial, in that it would provide structure to current supervision practices. Ms. Smith also stressed the need for a user-friendly manual that would be practical during regular supervision, and that would be sensitive to various responsivity issues experienced by offenders (e.g., low literacy skills).

2. **S. Abbott, Community Parole Officer** (2011-09-20)
   Mr. Abbot was also consulted initially to gain input regarding the value of the manual. He stated that the manual would be useful as it targets criminogenic need areas that are related to recidivism. He also specified the importance of focusing on offenders with skill deficits in the areas of interest, rather than offenders who consciously choose to be noncompliant with supervision conditions.

3. **M. Blair, Community Parole Officer** (2011-09-30)
   Mr. Blair was asked to identify areas that he would like to see addressed in the manual. He indicated the importance of addressing the following: budgeting, debt and credit education, resume preparation, job search strategies, interview skills, and appropriate attire.

4. **D. Baldwin, Parole Supervisor** (2011-09-30)
   Ms. Baldwin was asked to identify areas that she would like to see addressed in the manual. She indicated that the following areas deserve attention: tracking income and expenses, banking, job search strategies, self-monitoring strategies (i.e., goal setting), and motivational development. Further, Ms. Baldwin also stated that a manual such as this one was needed to improve monitoring of offenders with a financial disclosure condition due to the current lack of standardization.

   Mrs. Newman was contacted via e-mail, and asked to identify which job readiness skills offenders typically experience the most difficulty with. In her response, Mrs. Newman indicated that the majority of offenders require assistance with resume preparation and writing. She also indicated that most offenders benefit from social exercises aimed at developing appropriate language and behaviour during job interviews.

External Contacts

1. **J. Williams, Employment Counsellor** (2011-09-28)
   **Community Employment Resource Centre (CERC) North**
   Ms. Williams was asked to provide information regarding the agency’s services. She stated that the agency offers free employment services to members of the local

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3 To ensure confidentiality, all names that appear in this appendix are fictional.
community, including offenders, and is affiliated with the John Howard Society. She further stated that employment counsellors assist clients in areas such as job seeking, resume and cover letter development, and interview preparation. The agency also offers a number of free employment workshops, as well as access to interview attire. Smart Serve and WHMIS training are also available to registered clients. Resources were obtained regarding resume and cover letter preparation, interviewing skills, and handling difficult disclosures. In addition, Ms. Williams identified several websites that provide information on job readiness skills, including Monster and Recruiter Musings.

   **KEYS Community Employment Centre**
   Ms. Winters was asked to provide information regarding the agency’s services. She indicated that the agency offers free employment services to members of the local community, whereby trained employment counsellors offer clients support, guidance, and assistance in finding and preparing for work. Ms. Winters also stated that the agency offers several employment workshops at no cost that focus on topics such as, career matching, job seeking, and resume writing. The following resources were received: job seeking and selection strategies; guidelines for writing resumes, cover letters, and reference lists; tips for preparing for, participating in, and following up after an interview; and information on selecting appropriate attire.

3. **S. Foster, Credit Counsellor (2011-10-24)**
   **K3C Credit Counselling**
   Ms. Foster was asked to provide information on the agency’s services and clientele. She indicated that they provide a wide range of financial and credit counselling services from basic budgeting to debt management. She also stated that the agency offers free, confidential services to members of the local community. Ms. Foster provided a financial resource package that included the following information: strategies for overcoming a financial crisis, steps to establishing a budget, tips to prevent identity theft, and information on credit, credit ratings, and collection agencies.

   **Addictions Centre**
   Mrs. Fenmore was contacted in order to gather additional information on job readiness and financial management skills. She expressed the importance of encouraging employment and financial stability, as well as the associated benefits for people with substance abuse problems. She also stated that she often runs groups on these topics in order to help clients establish goals and increase their skills in these areas. She provided resources in both areas of interest, including strategies on finding and keeping a job, how to choose a realistic job, suggestions on how to improve finances, steps to establishing and following a budget, and information on managing interactions with creditors.
Appendix C: Facilitator’s Manual
Enhancing the Community Supervision of Acquisitive Offenders

A Needs Identification and Skill-Building Manual

Developed by Angel Hennigar

Bachelor of Applied Arts in Behavioural Psychology
St. Lawrence College

2011

This manual was designed to be used only by the correctional agency that participated in this thesis. Permission must be obtained by the author, Angel Hennigar, at anghennigar@yahoo.ca if others wish to use it.
Table of Contents

PART I: INTRODUCTION ................................................................................................................. 36
  Purpose of the Manual & Rationale ......................................................................................... 37
  Description of Contents ........................................................................................................... 37
  Participant Characteristics ........................................................................................................ 38
  Facilitator Characteristics ......................................................................................................... 38
  Materials Required .................................................................................................................. 38
  Using the Manual Effectively ..................................................................................................... 38

PART II: NEEDS IDENTIFICATION .................................................................................................. 39
  Overview .................................................................................................................................. 40
  Completion Instructions ............................................................................................................ 40
  Cautions .................................................................................................................................... 40
  Preliminary Screening Scale for Acquisitive Offenders ............................................................. 41
  Scoring Guidelines ................................................................................................................... 45

PART III: TREATMENT MODULES ................................................................................................. 46
  Treatment Module A: Job Readiness Skills ........................................................................... 47
    A.1: Recognizing the Value of Employment ......................................................................... 50
    A.2: Learning Job-Seeking Strategies ................................................................................... 53
    A.3: Completing a Job Application ....................................................................................... 60
    A.4: Writing a Resume ............................................................................................................ 65
    A.5: Writing a Cover Letter ................................................................................................... 73
    A.6: Learning Job Interview Skills ....................................................................................... 79
  Treatment Module B: Financial Management Skills ................................................................. 87
    B.1: Introduction to Financial Management ......................................................................... 90
    B.2: Getting Started with Banking ....................................................................................... 94
    B.3: Learning to Save Money ............................................................................................... 100
    B.4: Using Credit and Credit Cards .................................................................................... 106
    B.5: Managing Debt .............................................................................................................. 110
    B.6: Building a Budget .......................................................................................................... 116
  Treatment Module C: Self-Management Skills ....................................................................... 125
    C.1: Understanding the Value of Self-Management .............................................................. 128
    C.2: Learning to Set Goals .................................................................................................... 131
    C.3: Learning to Problem Solve ........................................................................................... 138
    C.4: Using a Behavioural Contract ..................................................................................... 148
  Treatment Module D: Enhancing Motivation ......................................................................... 153
    D.1: Motivational Interview ................................................................................................ 156

PART IV: PARTICIPANT FEEDBACK QUESTIONNAIRE ................................................................. 164
  Overview ................................................................................................................................. 165
  Administration Instructions ....................................................................................................... 165
  Feedback Questionnaire ......................................................................................................... 166

REFERENCES ................................................................................................................................. 167

APENDIX: ADDITIONAL RESOURCES ......................................................................................... 169
PART I

Introduction
INTRODUCTION

PURPOSE OF THE MANUAL & RATIONALE

This manual was designed to aid correctional staff in the community supervision of acquisitive offenders by focusing on need identification and skill building. This manual is meant to provide staff with insight into the unique needs of acquisitive offenders by allowing them to identify relevant need areas using a standardized screening scale. Furthermore, the manual provides staff with a means to address these needs by developing offenders’ skills using several treatment modules, including: job-readiness skills, financial management skills, self-management skills, and motivation. This format was selected based on the assumption that a standardized method of supervision would result in more effective monitoring of acquisitive offenders. It was also assumed that building offenders’ skills in the above noted areas would aid in their community integration, and reduce their risk of recidivism.

DESCRIPTION OF CONTENTS

- **Part II: Needs Identification**: Includes the Preliminary Screening Scale for Acquisitive Offenders, which serves as a means of identifying offenders’ needs in specific skill areas. Instructions and scoring procedures are also included.

- **Part III: Treatment Modules**: Includes four interconnected treatment modules, meant to teach and develop offenders’ skills. Treatment modules include:
  
  **A. Job Readiness Skills**: Provides education and skill-building exercises in job-seeking strategies, job application completion, resume and cover letter writing, and job interview skills.
  
  **B. Financial Management Skills**: Provides education and skill-building exercises in banking, saving, credit and credit cards, debt, and budgeting.
  
  **C. Self-Management Skills**: Provides education and skill-building exercises in goal setting, problem solving, and behavioural contracting.
  
  **D. Enhancing Motivation**: Provides a brief motivational interviewing strategy which serves to help participants overcome their ambivalence regarding employment and financial management, and maintain interest once motivation has been enhanced.

- **Part IV: Participant Questionnaire**: Includes a brief participant questionnaire which serves as a means of evaluating the usefulness of the treatment modules. Instructions for administration are also provided.

---

5 Refers to offenders who commit crime for financial gain
PARTICIPANT CHARACTERISTICS

- This manual is intended for use with adult offenders, age 18 years and older, on parole in the local community. Participants should:
  - Have a history of acquisitive offending and an imposed financial disclosure condition
  - Demonstrate a need to develop skills in one or more of these areas: job readiness, financial management, self-management, or motivation
  - Demonstrate literacy skills at a grade 6 level to facilitate comprehension of materials

FACILITATOR CHARACTERISTICS

- This manual is intended to be delivered by correctional staff, namely community parole officers (CPO), who are responsible for the regular supervision and monitoring of offenders in the community. Facilitators should possess these qualities:
  - Ability to assess risk in the community, and identify needs through careful file review
  - Ability to develop rapport, facilitate discussion, and anticipate barriers during delivery

MATERIALS REQUIRED

- Accompanying participant’s manual
- Quiet workspace
- Pen or pencil
- Photocopier or printer

USING THE MANUAL EFFECTIVELY

- This manual should be implemented individually with clients during regular supervision meetings. It is recommended that facilitators be familiar with clients’ personal and criminal history prior to recruiting them as participants. This will ensure that appropriate clients are selected for participation, and will contribute to effective need identification.

- It is recommended that facilitators review the contents of each treatment component before attempting to implement it with clients. This will help facilitators become familiar with the curriculum, and be more comfortable during delivery. This will also help prepare facilitators to answer questions that clients may have.

- The pace of delivery should be determined by clients’ individual needs and the level of support they require. Therefore, facilitators are cautioned that the time scale provided is meant to be used as a guideline only; facilitators should plan to schedule more time with participants as required.

- This manual has an accompanying participant’s manual. Clients will require access to the participant’s manual to facilitate participation in skill-building exercises and discussions located in the treatment modules. The participant’s manual may be photocopied, or printed from an electronic source.
PART II

Needs Identification
NEEDS IDENTIFICATION

OVERVIEW

The following Preliminary Screening Scale for Acquisitive Offenders was developed by the present author. It is meant to guide intervention by allowing correctional staff to identify offenders’ needs in specific skill areas, including: job readiness, financial management, self-management, and motivation. Needs should be identified based on the information contained in offenders’ Case Management files (e.g., criminal history and institutional assessment outcomes), through independent observations during regular supervision and monitoring, and through information shared by the offender during supervision meetings. It is suggested that the scale be completed by an offender’s CPO, as it is assumed that ongoing need assessment is most likely to occur during regular supervision meetings.

COMPLETION INSTRUCTIONS

Instructions for completing the Preliminary Screening Scale for Acquisitive Offenders can be found within the scale itself. However, it should be noted here that the scale should be completed independently by the CPO, without input from the offender. This is to ensure that the offender does not attempt to minimize his/her need in any given area. This will also allow the CPO to conduct a thorough file review outside of regular supervision meetings.

CAUTIONS

- The Preliminary Screening Scale for Acquisitive Offenders is considered to be standardized in that it provides a uniform method of identifying offenders’ needs for all CPOs, and other correctional staff. However, users of the scale should recognize that the scale has not been subjected to psychometric testing, whereby the scale would be tested for reliability and validity against a norm group. Therefore, as the scale has not been empirically validated, its use should be restricted to guiding interventions; it would not be appropriate to discuss its findings in official correctional reports.

- Although the Preliminary Screening Scale for Acquisitive Offenders utilizes both objective (i.e., file information) and subjective (i.e., independent observation) data, the majority of the scale is considered subjective. Therefore, users of the scale are cautioned against drawing concrete conclusions based on any results obtained from the scale.
PRELIMINARY SCREENING SCALE FOR ACQUISITIVE OFFENDERS

Developed by Angel Hennigar

Date: _________________________  Client Name: _________________________  Facilitator Name: _____________________

Instructions:
- Complete the following sections using information contained in the client’s Case Management file, and your own observations through community supervision.
- When you have finished, refer to the Scoring Guidelines for intervention procedures.

Part 1: Requirements for Participation
Indicate Yes or No for each of the following statements.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The client is 18 years, or older.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The client has a documented history of acquisitive offending.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i.e., crime committed for financial gain)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The client has a current financial disclosure condition.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Part 2: Employment
a) Indicate Yes or No for each of the following statements.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Employment has been identified as a need area for this client.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(as documented in the client’s Case Management file)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The client’s employment status played a role in his/her most recent offence.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The client is currently unemployed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(for reasons other than age, injury, or disability)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*If Yes was indicated for one or more of the above statements, continue to section b.*
*If No was indicated for all statements, continue to Part 3.*

b) Based on your observations, indicate whether the client requires intervention in the following areas.

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Not Needed</th>
<th>Somewhat Needed</th>
<th>Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding the value of employment.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>2. Understanding the concept of job-</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

6 This scale was developed by Angel Hennigar as part of an applied thesis in the Bachelor of Applied Arts in Behavioural Psychology degree program, while on a 14 week field placement.
Part 3: Financial

a) Indicate **Yes** or **No** for each of the following statements.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Financial has been identified as a need area for this client. (as documented in the client’s Case Management file)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The client’s financial status played a role in his/her most recent offence.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The client currently has financial troubles. (e.g., poor money management, large debt, low income, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*If Yes was indicated for one or more of the above statements, continue to section b. If No was indicated for all statements, continue to Part 4.*

b) Based on your observations, indicate whether the client requires intervention in the following areas.

<table>
<thead>
<tr>
<th>Area</th>
<th>Not Needed</th>
<th>Somewhat Needed</th>
<th>Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding the concept and value of financial management.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>2. Learning basic banking terminology and procedures.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>3. Establishing and maintaining a bank account.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
5. Understanding the difference between wants and needs.  
6. Understanding the concept of credit.  
7. Using credit card(s) responsibly.  
8. Recognizing the signs and impact of debt.  
9. Establishing a debt management plan.  
10. Building and maintaining a budget.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5.</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
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<tr>
<td>7.</td>
<td></td>
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<tr>
<td>8.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**Part 4: Self-Management**

a) Indicate **Yes** or **No** for each of the following statements.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Self-management has been identified as a need area for this client. (as documented in the client’s Case Management file)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Insufficient self-management played a role in the client’s most recent offence.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. The client currently has difficulty with self-management. (e.g., lack of goal-directed, adaptive, or inappropriate behaviour, etc.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*If Yes was indicated for one or more of the above statements, continue to section b. If No was indicated for all statements, continue to Part 5.*

b) Based on your observations, indicate whether the client requires intervention in the following areas.

<table>
<thead>
<tr>
<th></th>
<th>Not Needed</th>
<th>Somewhat Needed</th>
<th>Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding the concept and value of self-management.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>2. Learning strategies for improving self-management.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>3. Learning to set and follow through on goals.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4. Learning adaptive problem solving strategies.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
5. Making a commitment to treatment, intervention, or supervision goals.

Part 5: Motivation
a) Indicate Yes or No for each of the following statements.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Motivation has been identified as a need area for this client. (as documented in the client’s Case Management file)</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>2. Insufficient motivation played a role in the client’s most recent offence. (refers to motivation for engaging in prosocial activities, such as gaining legitimate employment and legal income, etc.)</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>3. The client currently demonstrates a lack of motivation. (towards programming, skills training, supervision requirements, etc.)</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

This is the end of the Preliminary Screening Scale for Acquisitive Offenders. Refer to the Scoring Guidelines on the next page for scoring procedures.
SCORING GUIDELINES

Part 1
Clients are suitable participants for intervention if “Yes” has been indicated for all statements.

Parts 2 - 4
Need is determined based on the following criteria:
- A score of 1 or 2: indicates minimal or no need for intervention
- A score of 3: indicates some need for intervention
- A score of 4 or 5: indicates high need for intervention

For scores of 3 or above, refer to the following Referral Chart for intervention procedures.

<table>
<thead>
<tr>
<th>Statement Number</th>
<th>Client’s Score (Insert Number)</th>
<th>Treatment Module / Sub-Component</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part 2: Employment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>A.1 Recognizing the value of employment</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>A.1 Recognizing the value of employment</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>A.2 Learning Job-Seeking Strategies</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>A.2 Learning Job-Seeking Strategies</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>A.2 Learning Job-Seeking Strategies</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>A.3 Completing a Job Application</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>A.4 Writing a Resume</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>A.5 Writing a Cover Letter</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td>A.6 Learning Job Interview Skills</td>
</tr>
<tr>
<td>10</td>
<td></td>
<td>A.6 Learning Job Interview Skills</td>
</tr>
<tr>
<td><strong>Part 3: Financial</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>B.1 Introduction to Financial Management</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>B.2 Getting Started with Banking</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>B.2 Getting Started with Banking</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>B.3 Learning to Save Money</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>B.3 Learning to Save Money</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>B.4 Using Credit and Credit Cards</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>B.4 Using Credit and Credit Cards</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>B.5 Managing Debt</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td>B.5 Managing Debt</td>
</tr>
<tr>
<td>10</td>
<td></td>
<td>B.6 Building a Budget</td>
</tr>
<tr>
<td><strong>Part 4: Self-Management</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>C.1 Understanding the Value of Self-Management</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>C.1 Understanding the Value of Self-Management</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>C.2 Learning to Set Goals</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>C.3 Learning to Problem Solve</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>C.4 Using a Behavioural Contract</td>
</tr>
</tbody>
</table>

Part 5
If “Yes” has been indicated for one or more of these statements, refer to treatment module D.1 for a brief motivational interviewing strategy.
PART III

Treatment Modules
TREATMENT MODULE A

Job Readiness Skills
INTRODUCTION

Having a job is very beneficial for offenders. For example, employment provides offenders with a source of steady income, and instils a sense of responsibility, autonomy, and self-worth. Employment also increases ties to, and investment in, conventional society. Beyond this, the relationship between employment and recidivism has been consistently documented in the literature. In fact, unemployment has been identified as a major factor that contributes to the likelihood of recidivism; while prosocial employment serves to decrease criminal reoffending.

PURPOSE & RATIONALE

The purpose of this module is to prepare offenders for employment, by increasing their job readiness skills. This is accomplished using a combination of education and skill-building exercises to encourage the job-seeking process, and enhance offenders’ skills in job application completion, resume and cover letter writing, and interview preparation and conduct. It is assumed that increasing offenders’ capabilities in these areas will contribute to more successful employment outcomes for offenders, which will aid them in their successful community integration. It is also assumed that helping offenders gain meaningful employment will contribute to lower rates of reoffending given the relationship between unemployment and recidivism.

CLIENT OBJECTIVES

✓ To recognize the benefits of having a job, and how employment can aid in the reintegration process

✓ To prepare for, and become familiar with the process of finding employment

✓ To increase knowledge and improve capabilities in performing job-seeking strategies, job application completion, resume and cover letter writing, and interview preparation

✓ To understand the importance of appropriate conduct during a job interview, and learn essential interview skills

✓ To consider options for improving current employment situation by developing strategies and accessing resources to overcome barriers to employment

---

Scott, 2010
Scott, 2010
Andrews, Bonta, & Wormith, 2006
Zamble & Quinsey, 1997
CAUTIONS & CONSIDERATIONS

- Avoid giving clients employment advice. During the employment process, it is important for clients to take the lead, make their own employment decisions, and follow their own path to success. However, the facilitator can provide guidance to clients by helping them to examine their options and make choices that will be meaningful and beneficial.

- Clients need to develop their own values and perceptions about employment. This will help facilitate independence, initiative, and commitment during the employment process. Therefore, the facilitator should avoid imposing personal employment values and biases on clients that may hinder or interfere with this process.

- Starting the employment process can be difficult and intimidating. Clients who have little or no employment history may be struggling with considerable shame, guilt, and frustration; while clients with previous work experience may have doubts about their confidence and capabilities. It is important that the facilitator recognize when these feelings are interfering with the employment process, in order to help clients move forward with their employment goals.

- Recognize when clients need additional help. The employment process can be long and tedious, and some clients may require assistance beyond what this module can provide. If this happens, the facilitator should refer clients to a community employment agency, where they can receive one-on-one guidance from an employment counsellor.

SUB-COMPONENTS

A.1: Recognizing the Value of Employment 17 minutes
A.2: Learning Job-Seeking Strategies 35 minutes
A.3: Completing a Job Application 35 minutes
A.4: Writing a Resume 30 minutes
A.5: Writing a Cover Letter 20 minutes
A.6: Learning Job Interview Skills 55 minutes

Total Module 192 minutes

NOTE

- Clients will require access to the accompanying participant’s manual to facilitate participation in skill-building exercises and discussions located in this treatment module. Therefore, the facilitator should ensure that clients receive a copy of this manual prior to delivery.
PURPOSE & USE

✓ This component is intended to introduce the value of employment, and to provide a preliminary understanding of job readiness skills.
✓ This component should be used with clients who have little or no insight into the benefits of employment, and with those who lack awareness of job readiness skills.
✓ Estimated time required: 17 minutes

GOALS

✓ Facilitate the client’s understanding of the benefits of getting and keeping a job
✓ Help the client be aware of the relationship between employment and successful reintegration outcomes in the community
✓ Aid the client in understanding the concept and purpose of essential job readiness skills

PROCESS

1. Discuss the benefits of employment, and how employment can aid in community reintegration

   ▪ Employment is highly valued in our society. For many people, employment is a measure of success and status. Other people see employment as a means of providing for oneself and one’s family.

   However, when you are thinking about finding work, it is important to consider how having a job can be personally beneficial for you. Here are some examples of how employment might benefit you:

   ✓ Provide you with a regular source of income
   ✓ Give you a sense of personal fulfillment and satisfaction
   ✓ Increase your responsibility and independence
   ✓ Enhance your feelings of self-worth and self-esteem
   ✓ Help you direct your energy towards personal growth
   ✓ Offer you more options and choices in your daily life

   ▪ Following a period of incarceration, finding and keeping a job is even more important. This is because a legitimate job can:

   ✓ Increase your contact and interactions with prosocial people
   ✓ Improve your ties to, and investment in society
   ✓ Enhance your motivation toward a prosocial lifestyle
These factors can help you succeed in the community by decreasing the likelihood that criminal offending will reoccur.

- Exercise A.1.1: Benefits of Employment
  In what ways will having a job benefit you?

  Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop a list of five possible ways that having a job can benefit him/her based on personal experience, and the ideas discussed above.

  **Exercise A.1.1: Benefits of Employment**

  Having a job can benefit me in these ways:
  
  1. _____________________________________________
  2. _____________________________________________
  3. _____________________________________________
  4. _____________________________________________
  5. _____________________________________________

2. Introduce and discuss the concept of job readiness skills

- Thinking about finding new work, or returning to old work, can be difficult and challenging.

  If you are hoping to start a new job, you may be asking yourself:

  ✓ Who will hire me if I have a poor job record and little experience?
  ✓ Who will hire me if I have a criminal record?
  ✓ Who will hire me if I have little education?
  ✓ Are there people I know who will help me get a job?
  ✓ What if I can’t find a job I like?
  ✓ What if I have trouble keeping a job?

  If you are hoping to return to an old job, you may be asking yourself:

  ✓ Will my employer take me back?
  ✓ Is it a good idea to return to my job?
  ✓ Should I change jobs?
  ✓ How can I get a better job?
These questions are normal, and it can be hard to find answers that work for you. However, it is important to remember that you can answer these questions.

One way to find the answers you are looking for is to develop and improve your job readiness skills.

Essentially, job readiness skills refer to capabilities that help prepare you for employment. These skills include:

- Conducting job searches efficiently
- Completing job applications accurately
- Writing resumes and cover letters effectively
- Being prepared for, and conducting yourself appropriately in a job interview

These skills are important because they can help you in the employment process in many ways. For example, good job readiness skills help you to:

- Find jobs that match your skills and abilities
- Increase your chances that you will obtain a job
- Increase your overall job satisfaction
- Improve your employment-related self-efficacy and confidence

These skills are not difficult to learn, but they do take practice. With a little commitment, however, you will be on your way to getting the job you want.

3. **Provide a summary of employment and job readiness skills**

- Having a job is very beneficial, as employment provides you with a regular source of income, and can enhance your life in many ways.
- Following incarceration, employment is especially important because it helps you to increase contact with prosocial others, improve ties to society, and enhance your overall motivation toward a prosocial lifestyle.
- Thinking about finding a job can be scary, but improving your job readiness skills can help you be prepared for the employment process.
- Learning these skills takes practice, but they are essential to successful employment outcomes.

**Total Time: 17 minutes**
LEARNING JOB-SEEKING STRATEGIES

PURPOSE & USE

✓ This component is intended to be used as an introduction to basic job-seeking strategies.
✓ This component should be used with clients who lack the necessary knowledge and skills to seek employment opportunities effectively.
✓ Estimated time required: 35 minutes

GOALS

✓ Help the client recognize the importance of identifying their career interests and skills
✓ Facilitate the client’s understanding of basic job-seeking strategies, including networking, job searching, and employment counselling
✓ Increase the client’s awareness of the role of job research in the job-seeking process

PROCESS

1. Discuss the importance and strategies for identifying career interests and personal skills before starting the job-search process

- Starting the job search process can be hard. With so many job postings to search through, you may have trouble knowing what types of jobs to look for, and difficulty determining what jobs will be the most suitable for you.

- This is why it is often helpful to do some research on yourself, before you start to research potential jobs. Becoming aware of your interests, your skills, and your current situation can make a big difference during the job-search process. For example, having a better awareness of yourself can:

  ✓ Help you choose jobs that match your personality, education level, and capabilities
  ✓ Help you identify any barriers you will need to overcome, including additional skills that you will need to develop or education you will need to upgrade
  ✓ Increase your overall satisfaction with your job
  ✓ Increase the likelihood that you will stick with your job

- There are several ways that you can get to know yourself better.

  For example, many Internet websites offer free on-line assessments of your personality traits, your interests, and your skills. You are then
presented with a list of possible career options based on your results.

Websites that offer these services include:

- careercruising.com
- careers.typefocus.com

Facilitator’s Note: Access to these websites require affiliation with an educational centre or community employment agency. Access can be granted via KEYS Community Employment Centre using the following information:

<table>
<thead>
<tr>
<th>careercruising.com</th>
<th>careers.typefocus.com</th>
</tr>
</thead>
<tbody>
<tr>
<td>Username: Kingston</td>
<td>Site Password: keys3344</td>
</tr>
<tr>
<td>Password: Youth</td>
<td></td>
</tr>
</tbody>
</table>

- You can also develop a list of your work interests and skills independently to help guide your job search. This will help you consider possible employment options based on what is important to you.

- Exercise A.2.1: My Skills and Interests

  Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop a preliminary list of their employment interests and skills.

  Exercise A.2.1: My Skills and Interests

  These are the things I am interested in doing in my job:

  1. _____________________________________________
  2. _____________________________________________
  3. _____________________________________________
  4. _____________________________________________

  These are some of the skills that I have already that will be beneficial in the job I choose:

  1. _____________________________________________
  2. _____________________________________________
  3. _____________________________________________
  4. _____________________________________________
2. **Introduce and discuss job-seeking strategies**

- Once you have a better understanding of your skills and interests, and are able to identify possible employment options, you are ready to start the job-seeking process.

There are many places that you can search for jobs. These might include:

- The local newspaper and classified ads
- Personal contacts and networking
- Large online job boards and company websites
- Community counselling centres and employment agencies

- One of the best, and most effective, ways to locate job opportunities is through networking.

Networking means expanding your current social network using existing relationships to make new contacts and establish new relationships. It generally involves contacting people directly in order to seek advice, gather information, and get new referrals.

- **Figure A.2.1: Networking Example**

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11 Networking, n.d.
Networking is very valuable when you are conducting a job search. This is because it allows you to access the “hidden job market” through word-of-mouth. In general, this includes jobs that are not yet advertised, or will never be advertised.

Networking can also help give you an edge over your competition. This is because:

- Employers are more likely to remember you if you make personal contact
- Employers are more likely to hire you if you are referred by someone they trust
- You are more likely to be aware of opportunities if you have made contact with the agency
- You are more likely to know what skills are needed if you have made contact with the agency

Here are some tips to help you with networking:

- Start with people you know: contacting family, friends, or co-workers will give you a starting point and help you feel more comfortable initially
- Follow up on referrals: when somebody provides you with a new contact name, make sure you follow through by making contact with that person as soon as possible
- Name drop: don’t be afraid to mention the name of the person who gave you the new contact (just make sure you ask permission first)
- Volunteer: volunteering your time is a good way to meet new people, and get access to information regarding employment opportunities

Another popular way to locate jobs is to conduct an on-line job search. If you decide to do this, you have many options. You can choose to search for jobs using a large on-line job board, or you can browse company websites for employment opportunities in your area of interest.

Regardless of the strategy you choose, these tips will help you be successful:

- Change your search terms: add or delete search criteria to narrow your results, or make them more general
- Be specific: use key terms to search for career opportunities (nurse, carpenter, mechanic, etc.)
- Keep a record of the jobs you apply for: this will help you
avoid applying for the same job twice
✓ Keep a record of your user IDs and passwords: this will help you stay organized during your job search
✓ Don’t overlook small companies: they may be more flexible and more likely to offer you a position
✓ Use print or on-line directories to locate companies that specialize in your career filed: this can help you expand your job search by considering new or alternative options

There are also some things you should be cautious of when conducting an on-line job search. For example you should watch out for:

✓ Outdated ads: this may be a sign that the position has already been filled
✓ Ads that are continually reposted: this may indicate that the position has a high turnover rate
✓ Ads that list the hiring agency as confidential: this makes it difficult to send an appropriate resume, and begs the question “why the secrecy?”
✓ Ads that state “earn up to”: this generally implies that the job’s salary is based on commission
✓ Ads that use discriminatory wording: this might imply some bias on behalf of the company or the person in charge of hiring
✓ Insecure or little known job banks: these websites might be a scam

- Finally, it can be very helpful to seek additional assistance from an employment counsellor at a community employment centre.

This will provide you with one-on-one instruction and guidance during your job search. An employment counsellor can also provide you with many valuable resources that you can use to help expand your search, and help you overcome difficulties that you may be encountering.

There are several places that you can access to seek help from an employment counsellor. These places offer free services that are available to members of the local community. If you want to know more, you can contact any of these locations:

✓ St. Lawrence College Employment Service
✓ Community Employment Resource Centre (CERC)
✓ KEYS Community Employment Centre
✓ Acfomi Employment Services
3. Discuss the role of job research as part of the job-seeking process

- Once you have found some jobs that you are interested in, it is important to do your homework and research your potential employment options. When researching jobs, you might want to consider:

  ✓ What will the job require me to do?
  ✓ What will the work environment be like?
  ✓ Is there a demand for this type of job?
  ✓ What opportunities can this job offer me?
  ✓ What education or experience is required?

Finding the answers to these questions will help you determine if:

  ✓ You will find the job satisfying
  ✓ You will find the job too challenging or not challenging enough
  ✓ You can handle the workload and work environment
  ✓ You are qualified for the job

- If you already have a list of potential jobs in mind, conducting a little research can also help you determine what you need to do to accomplish your employment goals.

It is a good idea to identify the job’s requirements in the following areas:

  ✓ Education: What level of education is required for the job? Does the job require specialized education or training?
  ✓ Experience: What kind of previous experience is required for the job? How much experience is required?
  ✓ Generic Skills: What everyday skills does the job require? These might include motivated, hard working, team player, strong reader, etc.
  ✓ Special Skills: What specialized skills does the job require? These might include ability to work a table saw, type 40 words per minute, etc.

- Discussion: My Vision versus My Reality

Using this chart can help you identify what you will need to do, or what skills you will need to improve in order to get the job you want.

Facilitator’s Instructions: Refer the client to the corresponding table in the participant’s manual. Based on the previous discussion, discuss

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Addictions Centre, n.d.
with the client how they can use this table to identify the steps they will need to take before they can achieve their employment goals.

<table>
<thead>
<tr>
<th>The Job I Want: ______________</th>
<th>My Reality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Area of skill / qualification</strong></td>
<td>What I need</td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Experience</td>
<td></td>
</tr>
<tr>
<td>Generic Skills</td>
<td></td>
</tr>
<tr>
<td>Special Skills</td>
<td></td>
</tr>
</tbody>
</table>

4. **Provide a summary of job-seeking strategies**

- Starting a job search can be intimidating because it is often difficult to sort through the various job postings. However, being aware of your career interests and skills can help you narrow it down, by helping you to decide which jobs to seek out.
- Once you have narrowed down the type of work you are looking for, you can start using job-seeking strategies to find job opportunities.
- Networking is one of the best strategies because it gives you access to the hidden job market, helps you increase your personal contacts, and expands your opportunities.
- You can also perform a job search online using a large job search website, or browse company websites for opportunities. If you choose this method, make sure to be cautious of ads or websites that don’t seem legitimate.
- Be sure to seek help from an employment counsellor during your job search to receive additional guidance and support.
- Finally, once you have found some jobs you are interested in, do your homework, and make sure the job is actually suitable for you.

**Total Time: 35 minutes**
PURPOSE & USE

- This component is intended to teach clients to complete a job application effectively.
- This component should be used with clients who lack knowledge about job application completion, or with those who have little experience completing job applications.
- Estimated time required: 35 minutes

GOALS

- Introduce the client to the purpose and components of a job application
- Help the client understand how to complete a job application effectively
- Assist the client in the process of completing a job application

PROCESS

1. **Introduce the purpose and components of a job application**
   - When you apply for a job, you will probably have to complete a job application form for the employer. Job applications are generally completed for three reasons:
     - To gather information about the applicant
     - To screen applicants to determine who will be interviewed
     - To satisfy paperwork requirements
   - Job applications will differ depending on who the employer is, what information the employer is seeking, or what type of work you are applying for. Job applications may also differ in terms of length, and the order in which information is collected. However, most job applications are the same in that they require you to provide information in the following areas:
     - Your personal information
     - The kind of work or position you are applying for
     - Your education or training
     - Your employment history or experience
     - Your references

2. **Discuss strategies for completing a job application effectively**
   - Generally, there are two ways to complete a job application:
Although there is not likely to be much difference between in-person and on-line job applications, if you are applying for a job in person, there are a few things you should keep in mind:

- Ask for a job application. This shows that you are interested, and that you are willing to take the initiative.
- Look and dress appropriately for the job. Employers may dismiss you if you appear untidy, or are dressed too formally or informally for the job position. Business-casual is usually your best option.
- Have a copy of your resume. This will show the employer that you are prepared, and will also help you complete the job application.
- Follow up with a phone call. This shows the employer that you are willing to follow through on your actions, and will help you stand out from the other applicants.

Often, you will have to compete with several other people for the job you want. Since employers use job applications to help them decide who they are going to interview, it is important that you try to make yours stand out from the others. To help you with this, here are some tips you should try to remember when you are completing a job application:

- Be reliable: the information on your job application should match the information on your resume
- Be accurate: the information you provide should be correct and up-to-date
- Be careful: read all of the instructions on the application and follow them completely
- Be honest: be truthful when providing information and answering questions
- Be clear: take your time, complete the application neatly, and check for spelling and grammar mistakes
- Be complete: answer every question on the application; if something doesn’t apply to you, write “not applicable” or “N/A”
- Be negotiable: write “open” or “negotiable” if asked about expected salary
- Be reliable: include your references on the application
- Be precise: review your application before you submit it, and correct any mistakes
Before you fill out a job application, make sure you will be able to provide the information the application asks for. You can accomplish this by preparing yourself in the following ways:

- Review your employment history: make sure you know the correct employment dates, and the title or position you held at each job
- Review your education and training history: make sure you know the correct training dates and the type of certification received (certificate, diploma, etc.)
- Know who you will list as references: make sure you get permission from people in advance
- Know what to expect on the application: practice completing sample job applications so you are ready when you have to complete a real application

3. **Assist the client in the process of completing a job application**

   **Exercise A.3.1: Sample Job Application**

   This sample job application will help you prepare for completing a real job application. By filling this out, you are gathering all of the important information you will need into one place. You will be able to refer to this sample whenever you need it in the future.

   **Facilitator’s Instructions:** Refer the client to the corresponding exercise in the participant’s manual. Help the client complete the sample job application for one of the job advertisements provided. The client should use his/her own information, and be as accurate as possible. If the client does not know some of their information, ask the client to find out and complete that section at a later date.

   **Exercise A.3.1: Sample Job Application**

   Choose one of the following job advertisements, and complete the sample job application. Use your own information, and be as accurate as possible. If you do not know some of your information, make sure to find out and fill it in later.

   **Job Advertisements:**
   1. Sunshine Restaurant is seeking line cooks, servers, and dish washers
   2. Ed’s Snow Removal is seeking drivers and front office staff
   3. Joe’s Garage is seeking auto mechanic
   4. Bob’s Electronics is seeking sales associates and customer service representatives

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13 Adapted from Doyle, 2011
# Application for Employment

Company: __________________________

**Instructions:** Print clearly using blue or black ink. Fill in all sections of the application form.

## Personal Information

Name: __________________________

Social Insurance Number: __________

Address: 

Last: __________  First: __________  Initial: __________

Home Phone: __________  Alternative Phone: __________

City: __________  Province: __________  Postal Code: __________

Are you legally eligible to work in Canada?  __Yes__  __No__

Have you ever been convicted of a criminal offense?  __Yes__  __No__

(Note: No applicant will be denied employment solely on the grounds of conviction of a criminal offence; however, the date of the offence, the nature of the offence, surrounding circumstances, and the relevance of the offence to the position applied for may be considered.)

How did you find out about the position? ________________________________________

Have you worked for this company before?  __Yes__  __No__

## Employment Desired

Name of position you are applying for: __________________________

Type of work you are seeking:  __Part time__  __Full time__  __Seasonal__  __Temporary__

Desired Salary: $ __________

Date you are available to start: __________

Availability: Specify what hours you are available to work each day

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From __________ To __________

## Education

<table>
<thead>
<tr>
<th>Name and address of school</th>
<th>Circle Last Year Completed</th>
<th>Did You Graduate?</th>
<th>Subjects Studied / Credentials Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School</td>
<td>1  2  3  4</td>
<td>Y N</td>
<td></td>
</tr>
<tr>
<td>College</td>
<td>1  2  3  4</td>
<td>Y N</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1  2  3  4</td>
<td>Y N</td>
<td></td>
</tr>
</tbody>
</table>

List skills relevant to the position applied for: ______________________________________

## Employment (list most recent employment first)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Supervisor</th>
<th>Address</th>
<th>Telephone</th>
<th>Position Held</th>
<th>Dates Worked: From __________ to __________</th>
<th>Ending Wage</th>
<th>Reason for Leaving</th>
<th>May We Contact?</th>
<th><strong>Yes</strong>  <strong>No</strong>  If No, explain:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## References

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Years Known</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
</tr>
<tr>
<td>2</td>
<td>__________</td>
<td>__________</td>
<td>__________</td>
</tr>
</tbody>
</table>

I certify that I have read and fully completed this application and that the information contained herein is correct to the best of my knowledge.

Signature: __________________________  Date: __________
4. **Provide a summary of job applications**

- When you apply for a job, you will probably have to complete a job application.
- This involves providing information about yourself, so that the employer can decide whether or not to interview you.
- You can apply for a job in-person or on-line; however, if you are applying in person, remember to ask for an application, dress appropriately, have a copy of your resume, and follow up with a phone call.
- When you are completing a job application, remember to be accurate and honest. Take your time to complete the application carefully, and check it for mistakes before you submit it.
- It is also helpful to prepare yourself before completing a job application by reviewing the information you will need, and practicing using sample applications.

**Total Time: 35 minutes**
PURPOSE & USE

✓ This component is intended to teach resume writing skills, and aid in the process of resume development.
✓ This component should be used with clients who are in need of a resume, but lack the necessary knowledge or skills to develop one independently.
✓ Estimated time required: 30 minutes

GOALS

✓ Facilitate the client’s understanding of the purpose and basic sections of a resume
✓ Help the client identify personal and work-related skills that can be emphasized on a resume
✓ Increase the client’s awareness of good resume writing skills

PROCESS

1. Introduce the purpose of writing a resume, and discuss the basic sections of a resume

- Most jobs that you apply for will require you to submit a resume. Essentially, a resume is a brief summary about you, and is used to introduce yourself to the employer. Since you don’t always have the opportunity to meet the employer, your resume often serves as a first impression. The employer will rely on your resume to get an idea about the type of person you are.

- Writing a resume might seem like a difficult task, especially if you have never written one before. However, understanding the basic sections of a resume can help you decide what information you should include.

- A basic resume has six sections. These include:
  1. Personal Information
  2. Objective Statement
  3. Skills and Accomplishments
  4. Employment Experience
  5. Education
  6. References

Approximate Time Scale
25 minutes
Each section has its own requirements and highlights different information.

- **Section 1: Personal Information**

  This section includes the information the employer will need to identify and contact you. It should include:

  ✓ Your first and last name
  ✓ Your address
  ✓ Your telephone number
  ✓ Your e-mail address (if you have one)

  There are some pieces of personal information that should not be included in this section, or anywhere else on your resume. These include:

  ✓ Date of birth
  ✓ Social Insurance Number
  ✓ Marital or health status
  ✓ Religious or political affiliations
  ✓ Photograph

- **Section 2: Objective Statement (optional)**

  In this section, state the exact job you are seeking, and the skills you will use to succeed in the job. An objective statement is useful because it tells the employer exactly what type of work you are looking for. This section is optional, but if you choose to include it in your resume, your objective statement should be:

  ✓ Brief (no more than one sentence)
  ✓ Specific (state exact information)
  ✓ Descriptive (explain how you will accomplish your goal)

  **Example:**
  “To obtain a full time sales associate position where I can utilize my interpersonal skills and my experience in customer service.”

- **Section 3: Skills and Accomplishments**

  This is one of the most important sections of your resume because this is where you highlight your personal and job skills.

  Your personal skills should highlight your qualities and characteristics that will be beneficial in the job you are applying for.
Your personal skills help the employer see that:

✓ You will be a good fit for the company
✓ You will be able to contribute to the company in positive ways
✓ You will be able to work with and get along with other employees

Your job skills should highlight past experiences (paid or unpaid) and qualifications that will make you an asset to the company. Your job skills help the employer see that:

✓ You are a suitable choice for the position
✓ You will be able to fulfill the requirements of the job
✓ You will be able to adapt your previous experiences to the current job

When listing your personal and job skills, you should try to:

✓ Include skills that are relevant to the job you are applying for
✓ Be specific, clear, and concise
✓ Emphasize your skills specifically, not past employment duties

Example: Personal Skills
- Strong team player who can work well individually
- Ability to follow directions and receive feedback
- Excellent interpersonal and communication skills

Example: Work Skills
- Ability to plan menus, determine portion sizes, and estimate food costs
- Possess knowledge of food safety and sanitation
- Ability to mix, pour, and spread concrete

You should also include specific accomplishments that are related to the job you are applying for. These may include:

✓ Certificates or awards (from education or previous employment)
✓ Special certification (Class A mechanic, certified chef, etc.)
✓ Specialized training (First Aid, Smart Serve, WHIMS, etc.)

Example: Accomplishments
- Possess valid Class G driver’s licence
- Possess up-to-date training in food safety and sanitation
• Registered Class A mechanic

Drawing attention to your skills and accomplishments will help your resume stand out from the rest. Highlighting your skills is also beneficial if you have a minimal or inconsistent employment history. This is because your skills emphasize what you can bring to the company, rather than focusing on a lack of experience.

Section 4: Employment Experience

In this section, list your previous employment experience, starting with the most recent. If you have an extensive employment history, it is a good idea to include only those jobs that are relevant to the current job you are applying for.

When listing your past employers, you should include:

✓ The name and address of the company
✓ Your position or job title
✓ The dates during which you worked there
✓ A brief description of your duties and responsibilities

Example:
June 2004-July 2005 Bob’s Restaurant, Anytown, ON
Line Cook
• Prepared and cooked meals
• Washed and peeled vegetables and fruit
• Stocked line and refrigerator

It is a good idea to emphasize your employment experience when:

✓ You have lots of related experience in the field
✓ You have held impressive job titles or worked for well-known companies
✓ You have good employment-related references

If you don’t have a lot of employment experience, don’t worry. Remember that you can always highlight your skills and accomplishments instead.

Section 5: Education

In this section, include any formal education or training you have received. In general, you should include the following for each entry:

✓ The title of the degree, diploma, or certificate
✓ The name and address of the institution (school)
✓ The date completed or date of expected completion

Like employment experience, list your most recent education first. Also, it is a good idea to highlight any education or training you have that is relevant to the job you are applying for.

For a high school diploma, list it as Ontario Secondary School Diploma (or equivalent depending on place of issue). If you have not completed high school, state the last grade you completed successfully.

*Example:*

June 2003                      Anytown Secondary School  
Ontario Secondary School Diploma

June 2003                      Anytown Secondary School  
Ontario Secondary School Program-Grade 9

*Section 6: References*

References are people who will vouch for your character and work ethic. Generally, an employer will contact at least some of your references before deciding to hire you.

You have lots of options when it comes to choosing references. For example, references can be:

✓ Employers, supervisors, or co-workers
✓ Clients or customers
✓ Teachers, instructors, or coaches
✓ Neighbours or long-time friends

Generally, it is not a good idea to use family members as references, so try to choose references that are not related to you. Also, when choosing references, make sure that you:

✓ Ask permission first. You should always ask someone before you use their name in a reference list.
✓ Give enough notice. You don’t want an employer to contact someone unexpectedly; it is better if your reference has a chance to prepare.
✓ Choose people you trust. You want to make sure your references are saying good things about you, so choose people that you have a positive history with.
On your resume, you can either include a list of references, or state “references available upon request.” If you include your references, place them on a separate page, and provide the following information:

- The person’s first and last name
- Their relationship to you
- Their job title and company of employment (if applicable)
- Their address or the address of the company
- Their phone number

Example:
Jane Smith, Supervisor
Floor Manager, Sunshine Department Store
123 Main Street
Anytown, ON
613-123-4567

Alan Humphrey, Neighbour
123 Box Street
Anytown, ON
613-321-7654

Discussion: Resume Template

Facilitator’s Instructions: Refer the client to the corresponding figure in the participant’s manual. Briefly discuss the sections of the resume template with the client based on the previous discussion. Inform the client that the template may be used to help him/her develop a resume in the future.

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14 Community Employment Resource Centre, 2011a
2. Discuss tips for improving overall resume writing

- Remember that your resume is an extension of you. It provides the employer with a first impression of the kind of person you are, and can impact whether or not you receive an interview.

  This is why it is very important to make sure you develop the best resume possible. When you write your resume, here are some tips to help you succeed:
Writing Tips:

✓ Make sure there are no spelling or grammatical errors
✓ Use abbreviations/acronyms sparingly (the employer has to be able to understand what you are writing)
✓ Use wording that is clear and concise
✓ Make sure the information is complete and accurate

Content Tips:

✓ All relevant contact information is included
✓ The objective is brief and specific
✓ Skills and accomplishments are highlighted
✓ Experience is relevant to the job you are applying for
✓ Education/training is relevant to the job you are applying for
✓ A reference list, or reference statement, is included

Formatting Tips:

✓ The resume is neat, organized, and easy to read
✓ The resume uses a consistent format
✓ The information isn’t crowded on the page
✓ Columns and bullets are used to allow for easy scanning
✓ The resume does not exceed two pages in length
✓ The resume is typed on a computer

It is a good idea to use these tips as a checklist to review your resume before you submit it. It is also important to have another person proof read your resume for mistakes. Remember that a second opinion is always helpful.

3. Provide a summary of resume writing

✓ Make sure your personal information is listed so that the employer can identify and contact you.
✓ Write a brief objective statement that clearly specifies the job you want and the skills you will use if you get it.
✓ Highlight your skills and accomplishments to help the employer see that you are the right person for the job.
✓ Include your relevant employment experience and education to help the employer see that you are qualified for the job.
✓ Remember to either provide a reference list, or offer them upon request, so that the employer can verify the information in your resume.
✓ Finally, use a checklist to review your resume, and get feedback from someone you trust to help you improve your resume.

Total Time: 30 minutes
PURPOSE & USE

✓ This component is intended to teach techniques for writing a cover letter, and aid in the process of developing a cover letter.
✓ This component should be used with clients who are in need of a cover letter, but lack the necessary knowledge or skills to develop one independently.
✓ Estimated time required: 20 minutes

GOALS

✓ Facilitate the client’s understanding of the purpose and basic sections of a cover letter
✓ Help the client be aware of proper content and formatting for a cover letter

PROCESS

1. Introduce the purpose of a cover letter, and discuss the basic sections of a cover letter

   ▪ A cover letter is a formal letter to an employer that highlights your strengths, skills, experience, and credentials that make you a good match for a job.

   When you apply for a job, it is a good idea to submit a cover letter with your resume. This is because an employer might not have time to read your entire resume. Instead, the employer can refer to your cover letter to see if you might be an appropriate candidate for the job.

   Also, employers often use cover letters as a means of screening applicants, for the purpose of determining who will be interviewed. Therefore, a good cover letter increases your chances of getting an interview.

   ▪ A cover letter can be divided into three main parts.

      ✓ The introduction
      ✓ The body
      ✓ The closing

   Each of these main parts also consists of several sub-components that contain different information.

Approximate Time Scale

14 minutes
Part 1: The Introduction

The introduction makes up the first part of the cover letter. It should begin at the top of the page. The introduction consists of three parts:

1. Your contact information, including your name, your address, and your phone number
2. The date the cover letter was written
3. The employer’s contact information, including the employer’s name and job title, and the company’s name, address, and phone number

Part 2: The Body

The body of the cover letter follows the introduction, and consists of four parts:

1. The opening salutation
2. The opening paragraph
3. The descriptive paragraph
4. The closing paragraph

In the opening salutation, you address your cover letter to the appropriate person. In an optimal situation, you will know the name of the employer, or the person doing the hiring, and can address the letter directly to that person.

Example:
“Dear Mr. Smith, ”
“Dear Mrs. Humphrey,”

If you don’t know the name of the employer, you can address your cover letter to an appropriate person or department within the company.

Example:
“Dear Hiring Manager,”
“Dear Human Resources Department,”

Finally, if you are not given any information at all, you can address the letter “To Whom it May Concern,”.

Regardless of whom you address the letter to, make sure you use formal language (“Dear Ms. ______,”) and proper punctuation.
• The first paragraph of the body of a cover letter is the opening paragraph. This paragraph should include the following information:

  ✓ The title of the job you are applying for
  ✓ How you found out about the job
  ✓ The date of the job posting (if applicable)
  ✓ Your interest in the job
  ✓ How you can be an asset to the company

*Example:*
“Please accept the enclosed resume as application for the position of line cook, as advertised in the Kingston Whig Standard on September 11, 2011. I am extremely interested in this position, as I believe my experience with food preparation will be an asset to your company.

• The next paragraph is called the descriptive paragraph. In this paragraph, you should:

  ✓ Highlight your skills and experience that will be an asset in the job you are applying for
  ✓ Describe skills and experiences that are related to the requirements listed in the job posting
  ✓ Highlight your training or accomplishments that are appropriate for the job you are applying for

*Example:*
“As you will read in my resume, I have gained valuable experience in preparing meals during my long career as a line cook. This work has also allowed me to develop essential skills in food handling and preparation. Finally, I hold a current food safety and sanitation certificate.”

• The final paragraph is the closing paragraph. In this paragraph, you should:

  ✓ Thank the employer for their consideration
  ✓ Re-state your interest in the job
  ✓ State how you plan to follow up
  ✓ Provide your contact information

*Example:*
“Thank you for your time and consideration. I look forward to hearing from you about the possibility of an interview. I can be reached by phone at 613-123-4567 or by email at contactme@address.com.”
- **Part 3: The Closing**

  The closing is the final part of a cover letter. It consists of four parts:

  1. The closing salutation
  2. Your signature (hand signed)
  3. Your full name (typed)
  4. Enclosures (refers to the number of attached documents and might include your resume or letters of reference)

- **Discussion: Cover Letter Template**

  **Facilitator’s Instructions:** Refer the client to the corresponding figure in the participant’s manual. Briefly discuss the sections of a cover letter based on the previous information. Inform the client that the template may be used to help him/her develop a cover letter in the future.

  **Figure A.5.1: Cover Letter Template**

<table>
<thead>
<tr>
<th>Your Name</th>
<th>Your personal information should appear at the top of the page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Street Address</td>
<td></td>
</tr>
<tr>
<td>City, Province</td>
<td></td>
</tr>
<tr>
<td>Postal Code</td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td>Today’s Date: Month, Day, Year</td>
<td>Include the date the cover letter is written using this format: January, 1, 2011</td>
</tr>
<tr>
<td>Employer’s Full Name</td>
<td>The employer’s information should appear here. Use a specific name and title if it is available, or address the letter to the department specified in the ad.</td>
</tr>
<tr>
<td>Employer’s Title</td>
<td></td>
</tr>
<tr>
<td>Company Name</td>
<td></td>
</tr>
<tr>
<td>Street Address</td>
<td></td>
</tr>
<tr>
<td>City, Province</td>
<td></td>
</tr>
<tr>
<td>Postal Code</td>
<td></td>
</tr>
<tr>
<td>Dear Mr. / Mrs. ___________ (try to use a specific name)</td>
<td>Include a formal salutation. Use a specific name or department if possible. If unknown, address letter to “whom it may concern”</td>
</tr>
<tr>
<td>Please accept the enclosed resume as application for the position of ______ state position ______ as advertised in ______ state source ______ on ______ state date ______. I am extremely interested in this position, as I believe my experience with ______ will be an asset to your company. As you will read in my resume, I have gained valuable experience in ______ your areas of experience that relate to the job and how you gained ______ your skills that relate to the job and how you developed them ______. Thank you for your time and consideration. I look forward to hearing from you about the possibility of an interview. I can be reached by phone at ______ you phone number ______ or by e-mail at ______ your e-mail address ______. Sincerely, ______ Sign your name here.</td>
<td></td>
</tr>
<tr>
<td>Your Name</td>
<td>Type your full name here.</td>
</tr>
<tr>
<td>Enclosures (_____)</td>
<td>Include the number of enclosures at the bottom. This might include your resume.</td>
</tr>
</tbody>
</table>

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15 Adapted from KEYS Community Employment Centre, 2011a
2. Discuss tips for determining the content of a cover letter, and improving the overall appearance of a cover letter

- Determining what information to put in your cover letter can be difficult. However, remember that as a general rule, your cover letter should highlight the important information in your resume. Your cover letter should also focus on the information that will make you an appealing candidate to the employer. Therefore, it is a good idea to ask yourself:

  ✓ What do I know about the employer?
  ✓ What skills or experience is the employer looking for?
  ✓ What are my qualifications?
  ✓ What would I tell the employer about myself if I only had one minute?
  ✓ Which one of my skills or accomplishments would impress the employer the most?

Write down your answers to these questions, then choose information from your resume based on your answers. This will help you choose appropriate information for your cover letter, and help you stand out to the employer.

- It can also be difficult to know how you should format your cover letter. However, if you keep these tips in mind, you will be on the right track:

  ✓ Use a basic layout, and avoid fancy formatting that distracts from the content
  ✓ Use a block letter font that is easy to read (generally Arial or Times New Roman)
  ✓ Use a font size that is easy to read (generally 12 point)
  ✓ Use the same font as your resume to be consistent
  ✓ Use appropriate spacing between paragraphs
  ✓ Use an appropriate length (usually one page with three paragraphs in the body)
  ✓ Use appropriate alignment (usually left aligned, not centred)
  ✓ Make sure you proof read and correct any spelling or grammatical mistakes

3. Provide a summary of cover letters

- A cover letter helps an employer recognize that you may be a good candidate for a job by highlighting your strengths, skills, experience, and credentials.
- A cover letter includes an introduction, a body, and a closing.
- The introduction should include contact information for you and the employer, and the date of the cover letter.
- The body should include an opening salutation, and three paragraphs where you state the job you want, highlight your skills, and express your interest in the position.
- The closing ends the cover letter and tells the employer how many documents you have enclosed with the cover letter.
- When writing a cover letter, make sure it is job specific by considering what the employer is looking for, and matching your skills to the job requirements.
- Finally, make sure your cover letter is formatted correctly, is visually appealing, and easy to read.

**Total Time: 20 minutes**
PURPOSE & USE

✓ This component is intended to introduce clients to the job interview process, and to teach clients how to conduct themselves appropriately during a job interview.
✓ This component should be used with clients who lack the necessary knowledge or skills to prepare for, and participate in a job interview.
✓ Estimated time required: 55 minutes

GOALS

✓ Assist the client in understanding the steps necessary to prepare for a job interview
✓ Facilitate the client’s understanding of appropriate conduct during a job interview
✓ Help the client learn how to deal with difficult disclosures during a job interview
✓ Introduce the client to strategies for following up after a job interview

NOTE

✓ This component should be delivered over two sessions. It is suggested that session one cover the discussion on the process of preparing for a job interview; while, session two should cover the remaining topics included in this component.

PROCESS

1. Discuss the process of preparing for a job interview

- Whether you are preparing for your first job interview or your one hundredth job interview, it is normal to be nervous. However, it can take some of the pressure off if you are prepared.

  Being prepared for a job interview means that you:

  ✓ Do your homework
  ✓ Get to know yourself
  ✓ Are prepared to answer questions
  ✓ Look the part

- One of the best ways you can prepare for a job interview is to do your homework. This means that you spend some time researching the employer and/or the company you are applying to. It also means paying close attention to the job description to make sure you understand the job requirements.
When researching a potential job, try to find out these things:

- What is the employer/interviewer’s name and title?
- What products or services does the company supply?
- What skills or knowledge does the job require?

If you can find the answers to these questions, you are more likely to:

- Impress the employer with your knowledge about the company
- Show the employer that you are interested in the job, and are willing to take the initiative
- Demonstrate to the employer how your abilities make you a good match for the job

Another way you can prepare for a job interview is to get to know yourself. This will help you if you have to describe to the interviewer how you will be a good fit for the job. To help you do this, it is a good idea to develop a brief personal summary that includes:

- Your name
- Your career field or career objective
- Your past experience
- Your achievements or accomplishments
- Your attributes or skills

*Example*:

“Hello, my name is John Smith. I’m in the construction field. I have 3 years experience working as a bricklayer. I was successful at mixing cement and laying mortar. I am a dependable, hardworking individual who gets along well with my fellow co-workers.”

When developing your summary, keep these tips in mind:

- You should be comfortable saying your summary, and be able to say it from memory
- You should practice saying your summary in front of a mirror, or with another person
- Your summary should not be longer than 30-60 seconds
- Your summary should highlight how you will be a good fit for the job

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16 Adapted from Community Employment Resource Centre, 2011b
Exercise A.6.1: My Personal Summary

Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop a brief personal summary based on the criteria outlined above.

Exercise A.6.1: My Personal Summary

Using the guidelines provided, fill in the blanks to create your own personal summary.

1. State your name:
   “Hello, my name is ________________________.”

2. State your career field or career objective:
   “I’m in the ______________ field.”
   OR
   “I’m interested in joining the ______________ field.”

3. State your past experience:
   “I have _____ years/months experience as a ______________.”

4. State your achievements or accomplishments:
   “I was successful at _______________ and _______________.”
   OR
   “I successfully completed/achieved _________________.”

5. State your attributes or skills:
   “I am ______________ and _______________.”
   OR
   “I am good at ______________ and ______________.”

It is also helpful if you are aware of common questions that interviewers ask. This can help you be prepared to answer questions, by deciding what you will say ahead of time.

Discussion: Common Interview Questions

Facilitator’s Instructions: Refer the client to the corresponding table in the participant’s manual. Briefly discuss with the client the list of common interview questions, and suggest that the client prepare a short answer to each question before participating in a job interview.

Adapted from KEYS Community Employment Centre, 2011b
**Table A.6.1: Common Interview Questions**

Q. **“Tell me about yourself.”**
- Answer with the information from your personal summary.
- Remember to include your name, career objective, achievements, experience, and skills.
- Your answer should not be longer than 60 seconds.

Q. **“What are your weaknesses?”**
- Turn a weakness into a positive. For example, if you are a workaholic (*weakness*), say you are “demanding of yourself and others” (*positive*).
- Talk about how you have overcome a former weakness. For example, “I used to have trouble with time management, so I started using a day planner to keep track of my responsibilities.”

Q. **“What are your most important accomplishments?”**
- Talk about a time when you have done something to benefit a company or other people.
- You can also talk about an important personal accomplishment, such as completing specialized training or overcoming an obstacle.
- Examples might come from work, school, or everyday life.

Q. **“Can you handle pressure?”**
- Say “Yes”, followed by an example of a time when you have dealt with pressure effectively.
- Say “Yes”, followed by strategies you use to plan for pressure in order to avoid it.

Q. **“Can you take direction?”**
- Say “Yes”, followed by an example of a time/situation when you have taken direction.
- Say “Yes”, followed by “I can also take constructive criticism without feeling attacked. I know there is a lot to learn from other people.”

Q. **“Describe a time when you have demonstrated initiative.”**
- Describe a time when you had to take charge of a situation.
- This might be a time when you came up with a plan, located resources, or volunteered your time for an important cause.

Q. **“Why didn’t you finish high school/college?”**
- Possible answers might include: “I was anxious to enter the workforce”, “I found value in learning from experiences outside school, such as travel”, or “I had significant responsibilities at home that interfered with school.”
- Do not say you found no value in school, or that you disliked school.

Q. **“What did you learn from high school/college?”**
- Describe how school helped you develop personal skills that will be beneficial in the job.
- These might include good work habits/ethic, how to meet deadlines, reliability, leadership, dedication, and goal setting.

Q. **“What motivates you?”**
- You might say “I take pride in accomplishing goals, and doing a good job”, or “It makes me happy to reach an outcome.”
- Do not speak about money as a motivator.

Q. **“What are your hobbies?”**
- Hobbies tell the employer about your character, so try to mention hobbies that require skills related to the job you are applying for.
- For example, saying you play on a sports team indicates you can work as part of a team, and get along well with others. Saying you enjoy sewing or woodworking indicates you pay attention to fine detail.

Q. **“Describe a challenge you faced, and how you dealt with it.”**
- Talk about a challenge you faced at work or school, or describe a personal challenge you have overcome.
- Explain the steps you took to deal with the challenge.

Q. **“Why did you leave your last job?”**
- Talk about positive things you have learned, and explain why you are moving on.
- Answer positively by saying “I am looking for more opportunity, a greater challenge, or fulfillment of my long-term goals.”
- Do not bad mouth your previous employer.

Q. **“What kind of salary are you expecting?”**
- You can say that you will work for whatever the company thinks is fair based on your qualifications.
- You can also say that you are negotiable.

Q. **“Why should I hire you?”**
- Summarize your qualifications, accomplishments, and capabilities that make you a good fit for the job.
- Explain how you can benefit the company, and what you can offer them.
- Your answer should be approximately 2 minutes.
Finally, when preparing for a job interview, it is very important that you look the part. This means that you:

- Appear neat and tidy
- Wear appropriate clothing

Remember that regardless of the company’s dress code, it is important to look professional during a job interview. As a general rule, this means dressing in either business or business-casual clothing.

**Discussion: Looking the Part**

*Facilitator’s Instructions:* Refer the client to the corresponding table in the participant’s manual. Briefly discuss appropriate business and business-casual attire with the client, and identify clothing that the client should avoid wearing to a job interview.

**Table A.6.2: Looking the Part**

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Business Attire</strong></td>
<td><strong>Business Attire</strong></td>
</tr>
<tr>
<td></td>
<td>- Solid colour, conservative suit</td>
<td>- Solid colour, conservative suit</td>
</tr>
<tr>
<td></td>
<td>- Long sleeve shirt</td>
<td>- Blouse</td>
</tr>
<tr>
<td></td>
<td>- Conservative tie</td>
<td>- Tan or light pantyhose</td>
</tr>
<tr>
<td></td>
<td>- Dark socks</td>
<td>- Conservative shoes</td>
</tr>
<tr>
<td></td>
<td>- Professional shoes</td>
<td>- Limited jewellery</td>
</tr>
<tr>
<td></td>
<td>- Portfolio or briefcase</td>
<td>- Portfolio or briefcase</td>
</tr>
<tr>
<td></td>
<td><strong>Business-Casual Attire</strong></td>
<td><strong>Business-Casual Attire</strong></td>
</tr>
<tr>
<td></td>
<td>- Khaki, gabardine, or cotton pants</td>
<td>- Khaki, corduroy, twill, or cotton</td>
</tr>
<tr>
<td></td>
<td>(pressed), polo shirt, or knit collared</td>
<td>pants/skirt (pressed)</td>
</tr>
<tr>
<td></td>
<td>shirt</td>
<td>- Solid coloured sweater, twin-set,</td>
</tr>
<tr>
<td></td>
<td>- Conservative sweater</td>
<td>cardigan, polo, or knit shirt</td>
</tr>
<tr>
<td></td>
<td>- Tie (optional)</td>
<td>- Tan or light pantyhose</td>
</tr>
<tr>
<td></td>
<td>- Dark socks</td>
<td>- Conservative shoes</td>
</tr>
<tr>
<td></td>
<td>- Leather shoes and belt</td>
<td>- Limited jewellery</td>
</tr>
<tr>
<td></td>
<td><strong>Grooming</strong></td>
<td><strong>Grooming</strong></td>
</tr>
<tr>
<td></td>
<td>- Neat hairstyle and facial hair</td>
<td>- Neat, professional hairstyle</td>
</tr>
<tr>
<td></td>
<td>- Clean hands and trimmed nails</td>
<td>- Clean hands and manicured nails</td>
</tr>
<tr>
<td></td>
<td>- Little or no after shave or cologne</td>
<td>- Little or no perfume</td>
</tr>
<tr>
<td></td>
<td><strong>Inappropriate Attire</strong></td>
<td><strong>Inappropriate Attire</strong></td>
</tr>
<tr>
<td></td>
<td>- Jeans and other denim</td>
<td>- Jeans and other denim</td>
</tr>
<tr>
<td></td>
<td>- T-shirts</td>
<td>- T-shirts and halter tops</td>
</tr>
<tr>
<td></td>
<td>- Sneakers</td>
<td>- Shorts and leggings</td>
</tr>
<tr>
<td></td>
<td>- Clothing with offensive wording or</td>
<td>- Athletic wear</td>
</tr>
<tr>
<td></td>
<td>symbols</td>
<td>- Sneakers</td>
</tr>
<tr>
<td></td>
<td>- Hats or other headgear</td>
<td>- Clothing that reveals the midriff</td>
</tr>
</tbody>
</table>

*Facilitator’s Note:* Implementation may be stopped here, and resumed in a follow-up session if necessary.

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18 Adapted from Community Employment Resource Centre, 2011c
2. Discuss appropriate conduct during a job interview

- During the job interview, it is important to show the employer that you will be a good fit for the job, and for the company. Remember that the interviewer already has your resume, so he or she should be aware of the skills and experience you have to offer. So, in the interview, you will be assessed on how you present and handle yourself.

These tips will help you be successful during your job interview:

- Bring an extra copy of your resume; this shows that you are organized and prepared.
- Arrive on-time (not too early and NEVER late); this shows that you are punctual, and have good time-management.
- Greet the interview by name, and with a firm handshake; this shows that you are professional.
- Maintain good posture and eye contact through the interview; this shows that you are engaged.
- Answer questions positively, and avoid speaking about negative situations; this shows that you are optimistic and confident.
- Say the right amount, and elaborate when appropriate; this shows that you have good communication and listening skills.
- Highlight your job skills, and sell your strengths; this shows that you are qualified.
- Remember that it is ok to make mistakes, and correct yourself when you do; this shows that you are conscientious.
- Avoid speaking about salary and benefits; this shows that you are willing to negotiate.
- Avoid speaking badly about former employers and co-workers; this shows that you are open to criticism.
- Ask questions about the job; this shows that you are interested.

3. Discuss strategies for dealing with difficult disclosures during a job interview

- Perhaps the biggest decision you will have to make during a job interview is to decide whether or not to disclose your past crime(s) to the interviewer. It is important to understand that there are pros and cons to each decision.

For example, if you tell, you show the interviewer that you are willing to be truthful and honest. However, you may risk being rejected for the job, and have to deal with stigma.
If you don’t tell, you may be more likely to get the job. However, you will probably worry constantly that someone will find out. This will cause you stress and anxiety that may interfere with your job performance. Also, if someone finds out, you may lose your current job and future job opportunities. This will cost you your income, and may impact your self-esteem.

- Whether you decide to tell or not may depend on the job requirements. For example, the more closely related the job is to your prior crime(s), the more likely you are to be rejected. Therefore, it is a good idea to distance yourself from jobs that resemble your crime(s).

You should also consider the following, as these factors will likely contribute to the thoroughness of the background check:

- How much responsibility does the job require?
- How much does the job pay?
- Will I be responsible for the care of vulnerable people (children, elderly, developmentally disabled)?

- Although it is probably best to be straight-forward and honest with the interviewer, it is your choice. It can be difficult to rehash your prior crime(s), so if you decide to tell, it is helpful to rehearse your story prior to saying it in the interview.

*Example*:

“In ____, I was convicted of ______________ and served ____ years in a Federal Penitentiary. I am not proud of this time in my life, but I take full responsibility for my actions. This time in my life has taught me to evaluate my priorities. I am no longer involved in ___________ or __________. I am highly motivated to prove myself, and fully intend to turn my life around. I am doing this by _______________________________________________________________________.

4. **Discuss procedures for following up after a job interview**

- Following a job interview, it is important to follow up with the interviewer. Generally, there are two ways that you can do this:

  - Send a thank-you note
  - Make a follow-up phone call

Following up re-states your interest in the job, and shows the employer that you are willing to follow through on your actions.

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19 Community Employment Resource Centre, 2011d
Also, it is helpful to spend some time reflecting on your interview. Try to remember what questions you were asked, and ask yourself which ones you need to improve your answers to. Also, ask yourself if you could have asked more questions, if you talked too much (or too little), and if you handled yourself appropriately.

Remember that each interview should be considered a learning opportunity, and that evaluating the interview will help you improve your skills for next time.

5. **Provide a summary of job interview skills**

- Before you participate in a job interview, it is a good idea to be prepared. This means that you find out information about the interviewer and the company, understand your accomplishments, experience, and skills, prepare yourself to answer questions, and dress for success.
- During a job interview, you will be assessed on your ability to handle and present yourself professionally and appropriately. Remember to arrive prepared, greet the interviewer, maintain good communication and listening skills, and ask questions.
- You might also be asked about your criminal history. Be prepared to answer the interviewer truthfully, and discuss how you are working to overcome your past mistakes.
- After the interview, follow-up with the interviewer by sending a thank-you note, or making a phone call. Remember to reflect on your interview, and use it as a learning experience.

**Total Time: 55 minutes**
TREATMENT MODULE B

Financial Management Skills
INTRODUCTION

Offenders often lack the necessary skills to manage their finances effectively. For example, many offenders have a history of financial instability, demonstrate considerable difficulty meeting financial demands, and are unable to budget appropriately.\(^{20}\) In addition, offenders may encounter obstacles to financial management that nonoffenders do not, such as minimal banking experience, low income, and large debt.\(^{21}\) Taken together, these factors represent a significant barrier to community reintegration given that financial need plays a role in recidivism for many offenders.\(^{22}\)

PURPOSE & RATIONALE

The purpose of this module is to increase offenders’ financial literacy and build their skills in effective money management. This is accomplished using a combination of financial education and skill-building exercises. It is assumed that increasing offenders’ capabilities in these areas will contribute to more effective financial management overall, which will aid in successful community integration and reduced recidivism. Furthermore, it is assumed that developing offenders’ effective money management skills will contribute to increased compliance with the financial disclosure condition by helping them to understand and meet supervision requirements.

CLIENT OBJECTIVES

- To recognize the benefits of effective financial management, and how this can aid in the reintegration process
- To increase knowledge and improve capabilities in basic banking practices, saving money, using credit and credit cards, and managing debt
- To learn and understand the importance and techniques of developing a budget and tracking expenses
- To be aware of and examine current financial situation
- To consider options for improving current financial situation through more effective money management
- To develop strategies and access resources to overcome financial barriers

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\(^{20}\) Koenig, 2007
\(^{21}\) Koenig, 2007
\(^{22}\) Nilsson, 2003; Scott, 2010; Zamble & Quinsey, 1997
CAUTIONS & CONSIDERATIONS

➤ Avoid giving clients financial advice. This module is designed to provide clients with introductory financial education, and is not intended to alleviate complex financial situations. Instead, clients may be referred to a community credit counselling agency, or equivalent, where they can seek advice from a professional.

➤ Clients need to make their own financial decisions. However, the facilitator can help guide clients’ choices by helping them to understand the costs and benefits attached to each possible solution. Using this method, the facilitator can help clients avoid making financial decisions involving people and/or situations that may trigger a return to crime.

➤ Talking about money and financial problems can be difficult and embarrassing. It is important to try to normalize clients’ situations by letting them know that they are not alone. The facilitator can help build clients’ confidence by working with them to develop strategies to overcome financial barriers.

➤ Avoid painting a negative picture. The facilitator should help clients understand that through work and planning, their financial situation can be improved, and barriers can be overcome. If clients get stuck in the negative, they may give up or experience hopelessness.

SUB-COMPONENTS

B.1: Introduction to Financial Management 20 minutes
B.2: Getting Started with Banking 32 minutes
B.3: Learning to Save Money 33 minutes
B.4: Using Credit and Credit Cards 20 minutes
B.5: Managing Debt 25 minutes
B.6: Building a Budget 30 minutes

Total Module 160 minutes

NOTE

✔ Clients will require access to the accompanying participant’s manual to facilitate participation in skill-building exercises and discussions located in this treatment module. Therefore, the facilitator should ensure that clients receive a copy of this manual prior to delivery.
INTRODUCTION TO FINANCIAL MANAGEMENT

PURPOSE & USE

✓ This component is intended to be used as an introduction to financial management.
✓ This component should be used with clients who have little or no understanding of, or experience with, personal financial management.
✓ Estimated time required: 20 minutes

GOALS

✓ Facilitate the client’s understanding of the concept of financial management
✓ Introduce the relationship between effective financial management and successful reintegration outcomes in the community
✓ Help the client be aware of the benefits of good financial management
✓ Assist the client in recognizing the relationship between effective financial management and favourable outcomes in various life areas

PROCESS

1. Introduce the concept of financial management

   Financial management can mean different things to different people.

   Example:
   A top executive at a large company will have a different opinion of financial management than a working, single parent. The executive will likely be concerned about large-scale investments in the stock market, while the single parent will probably focus on setting up a simple household budget.

   What both of these people have in common, however, is that they both need to make smart choices about what they do with their money.

   In general, financial (or money) management describes the ways in which you choose to spend and save your money. It also means being aware of your current financial situation.

   Whether you are successful in financial management depends on the choices you make about your money. Here are some examples of good choices:

   ✓ Paying your bills on time

Approximate Time Scale
5 minutes
Setting up a budget
Saving money (by using coupons or buying things on sale)
Setting short and long-term financial goals
Planning ahead for emergencies

- It is important to have a personal understanding of financial management. This will help you in the long-term to set goals about spending and saving your money.

- **Exercise B.1.1: Defining Financial Management**
  What does financial management mean to you?

  *Facilitator’s Instructions:* Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop his/her own definition of financial management based on personal experience, and the ideas discussed above.

  **Exercise B.1.1: Defining Financial Management**

  My definition of financial management is:

  ____________________________________________
  ____________________________________________
  ____________________________________________
  ____________________________________________
  ____________________________________________
  ____________________________________________
  ____________________________________________

  2. **Discuss how good financial management can aid in community reintegration, and be personally beneficial for the client**

  - Re-entering the community after a period of incarceration can be intimidating. You may find it difficult to meet your basic needs, and pay for daily expenses, such as food, clothing, and housing. You may also be responsible for paying debts.

  - It is easy to become overwhelmed, and when this happens, it might seem easier to return to criminal behaviour as a means of meeting your needs. However, learning how to manage your money can serve as a favourable alternative option to crime.

  - This involves learning how to make good choices, and manage your
money effectively, which is very beneficial. In fact, good money management strategies may be more important than the actual amount of money you have.

- This is because the benefits of good money management are often interconnected, meaning they effect each other. Also, benefits are experienced at many levels. These are some things that good financial management can help you with:

  ✓ Reduce your everyday stress and worry about meeting financial demands, such as paying your bills
  ✓ Decrease your negative emotions about money trouble by helping you to manage and overcome your debt
  ✓ Give you a sense of control over your money by putting you in charge of your own decisions
  ✓ Increase your level of independence in the community by helping you secure necessities, such as food and housing
  ✓ Help you plan for difficult or unexpected financial crises, and increase your sense of security and peace of mind during these times

- Exercise B.1.2: Benefits of Financial Management

  How can managing your money be beneficial for you?

  Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to brainstorm a list of five possible ways that financial management can be of benefit to him/her based on personal experience, and the ideas discussed above.

  **Exercise B.1.2: Benefits of Financial Management**

  Learning to manage my money can benefit me in these ways:

  1. _____________________________________________
  2. _____________________________________________
  3. _____________________________________________
  4. _____________________________________________
  5. _____________________________________________
It is also important to understand that the choices you make about your money can have a big impact on your life. If you make good choices, you will probably experience positive outcomes in many areas of your life. However, if you make choices that are not so good, you may have difficulty managing the consequences.

Example:
1. Mike always tries to be careful with his money. He puts $20.00 away every time he gets paid and tries to buy items on sale whenever he can. As a result, Mike eventually saved enough money to buy a new winter coat and put a down payment on an apartment.

2. Joe had a great time this weekend. He went to a concert, bought 10 new CDs, and splurged on an expensive pair of shoes he has been admiring. As a result, Joe is unable to make the minimum monthly payment on his credit card this month and cannot afford to buy his usual groceries for the week.

Remember that it is okay to do fun things, and splurge once and awhile. What is important is that you make sure you can still meet your financial responsibilities and purchase necessities.

3. **Provide a summary of financial management**

   Financial management describes the ways in which you decide to spend and save your money. It is also important to understand your current financial situation.

   Good financial management choices include paying your bills on time, setting up a budget, saving money, setting goals, and planning ahead.

   It is easy to become overwhelmed by your financial obligations, but learning how to manage your money can help you feel better by decreasing your stress, worry, and negative emotions, and increasing your sense of control, security, and independence.

   Remember that the choices you make about your money have the potential to impact your life in many ways. Make sure you will still be able to meet your financial obligations (like paying your bills) before you splurge on items that aren’t essential.

**Total Time: 20 minutes**
PURPOSE & USE

✓ This component is intended to be used as an introduction to basic banking practices.
✓ This component should be used with clients who need assistance setting up a bank account, and with those who lack knowledge in current banking practices.
✓ Estimated time required: 32 minutes

GOALS

✓ Facilitate the client’s understanding of basic banking practices and terminology
✓ Help the client recognize the benefits of establishing a bank account
✓ Assist the client in understanding the process of applying for a bank account, and facilitate his/her skills in this area

PROCESS

1. Introduce and discuss current terminology relevant to conducting basic banking practices

   ▪ Thinking about applying for a bank account can be intimidating, especially if you don’t have much experience using banking services. Also, it can be hard to keep up with the new banking features that banks seem to be developing all the time.

   ▪ This is why it is helpful to understand some of the common terminology that banks use. Understanding these terms can help you make decisions about your banking routine.

   ▪ Discussion: Common Banking Terminology

   Facilitator’s Instructions: Refer the client to the corresponding table in the participant’s manual. Briefly discuss the definition of each of the following banking terms with the client.

<p>| Approximate Time Scale | 5 minutes |</p>
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chequing Account</td>
<td>A bank account that allows people to withdraw or deposit money on a daily basis. Account access requires the use of a debit or ABM (automated banking machine) card.</td>
<td>A good everyday account that allows the user to make bill payments, purchase goods and services, and receive paycheques through direct deposit.</td>
</tr>
<tr>
<td>Saving Account</td>
<td>A bank account that allows people to deposit money for the purpose of saving. Helps money grow by applying interest.</td>
<td>An account used primarily for the purpose of storing and protecting money.</td>
</tr>
<tr>
<td>Debit Card</td>
<td>A bank-issued card that allows direct access to the money in a bank account. This card is protected by a PIN number.</td>
<td>Access bank account, withdraw money from an ATM, and make purchases (serves an alternative to paying with cash).</td>
</tr>
<tr>
<td>Automated Teller Machine (ATM)</td>
<td>A self-service machine that allows access to a bank account at all times.</td>
<td>Perform routine banking services (withdraw money, pay bills, check account balance) without help from a bank teller.</td>
</tr>
<tr>
<td>Telephone Banking</td>
<td>A form of electronic banking service that allows routine banking services to occur over the phone.</td>
<td>Use to perform routine banking services (withdraw or transfer money, pay bills, check account balance).</td>
</tr>
<tr>
<td>Online Banking</td>
<td>A form of electronic banking service that allows routine banking services to occur over the Internet.</td>
<td>See Telephone Banking.</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>The automatic depositing of money into your bank account from a third party (such as a paycheque from an employer).</td>
<td>Use to automatically receive funds without having to deposit them manually at the bank.</td>
</tr>
</tbody>
</table>
2. Discuss the benefits of establishing a bank account

- Deciding to set up a bank account can be a big decision. But, there are many advantages to keeping your money in a bank account. A bank account can help you:
  
  ✓ Keep track of your income and expenses
  ✓ Pay your bills on time
  ✓ Receive paycheques automatically
  ✓ Save money
  ✓ Keep your money safe

3. Discuss the process of applying for, and maintaining, a bank account

- Once you make the decision to set up a bank account, there are a few steps you should follow to make sure that you are happy with your decision.

  **Step 1: Research Possible Banks**

  There are many banks you can choose from, and each bank offers a variety of different accounts. It is a good idea to research what each bank can offer you before making a decision. This way, you get the service that will be the most beneficial and practical for you.

  When researching potential banks, it is a good idea to consider the following:
  
  ✓ What hours is the bank open?
  ✓ How many branches does the bank have?
  ✓ Is there a branch close to your home or work?
  ✓ Does the bank offer insurance on your money?

  **Step 2: Ask Questions about the Account**

  Once you have chosen a bank, it is a good idea to ask questions about the bank accounts available. This will help you understand what the account can offer you, and will help avoid undesirable surprises later (like additional banking fees).

  When researching potential bank accounts, it is a good idea to ask about the following:
  
  ✓ What is the minimum monthly balance I must maintain?
  ✓ What is the minimum daily balance I must maintain?
  ✓ Is there a monthly service charge?
Do I earn interest on my account?
Do I have access to cheques?
How much do cheques cost?
Where can I make withdrawals?
How many transactions can I make each month?

**Step 3: Apply for an Account**

Once you have decided on a bank and an account type, you are ready to apply for your bank account. In general, applying for a bank account requires at least three tasks. These include:

- Completing an account application form
- Completing a signature authorization form
- Providing two acceptable forms of identification

**Discussion: Acceptable Identification**

*Facilitator’s Instructions:* Discuss with the client the following primary and secondary forms of acceptable identification, and advise the client where he/she can obtain identification if needed.

<table>
<thead>
<tr>
<th>Acceptable Forms of Identification</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary ID</strong>*</td>
</tr>
<tr>
<td>Driver’s Licence issued in Canada</td>
</tr>
<tr>
<td>Canadian Passport</td>
</tr>
<tr>
<td>Certificate of Canadian Citizenship</td>
</tr>
<tr>
<td>Permanent Resident Card</td>
</tr>
<tr>
<td>Birth Certificate issued in Canada</td>
</tr>
<tr>
<td><strong>Secondary ID</strong>*</td>
</tr>
<tr>
<td>Employee Photo ID Card</td>
</tr>
<tr>
<td>Canadian University / College ID Card</td>
</tr>
<tr>
<td>Canadian Bank or ABM/Debit Card</td>
</tr>
<tr>
<td><strong>Old Age Security Card</strong></td>
</tr>
<tr>
<td><strong>Certificate of Indian Status</strong></td>
</tr>
<tr>
<td>Provincial Health Card</td>
</tr>
<tr>
<td><strong>Social Insurance Card</strong></td>
</tr>
<tr>
<td><strong>Canadian Credit Card</strong></td>
</tr>
<tr>
<td><strong>Foreign Passport</strong></td>
</tr>
</tbody>
</table>

*Financial institutions’ ID requirements may differ*

**Exercise B.2.1: Applying for a Bank Account**

*Facilitator’s Instructions:* Refer the client to the corresponding exercise in the participant’s manual. Pretend that you are a bank representative, and the client wants to apply for a new bank account. Help the client to complete each of the forms required to apply for a bank account. Following the exercise, remind the client that these forms serve as examples, and that they may not be fully representative of real application forms.

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23 Adapted from Citigroup and Topics Education, n.d.
24 Adapted from Citigroup and Topics Education, n.d.
**Exercise B.2.1: Applying for a Bank Account**

A) Completing a Bank Account Application Form:

![Bank Account Application Form](image)

B) Completing a Signature Authorization Form:

![Signature Authorization Form](image)

- **Step 4: Monitor your Account**

Once you have been approved for a bank account, it is important to monitor your account activity to make sure everything is running smoothly. These tips will help you keep track of your money and monitor your transactions:
Keep a log of your spending
✓ Write down the amount of all debit transactions and cheques you write
✓ Keep your receipts in a safe place
✓ Keep a log of your deposits
✓ Write down the amount of all deposits
✓ **Match your spending and deposit log with the transactions on your monthly bank statement** (this should be done as often as possible to encourage accuracy and help you stay on track)

4. **Provide a summary of basic banking practices**

   - Thinking about applying for a bank account can be intimidating, but it helps if you understand current banking practices and terminology.
   - Deciding to set up a bank account is a big decision, but it can benefit you in several ways, and can help you manage your money.
   - Before applying for a bank account, it is a good idea to research different banks, and ask questions about their services.
   - After you have set up a bank account, remember to monitor your banking activity to make sure everything is running smoothly.

**Total Time: 32 minutes**
LEARNING TO SAVE MONEY

PURPOSE & USE

✓ This component is intended to teach a variety of methods for saving money.
✓ This component should be used with clients who lack the knowledge or ability to save money, or who demonstrate difficulty with saving based on poor financial habits (e.g., overspending).
✓ Estimated time required: 33 minutes

GOALS

✓ Facilitate the client’s understanding of the purpose and value of a savings account
✓ Help the client recognize the benefits of becoming a smart shopper
✓ Assist the client in learning the difference between wants and needs

PROCESS

1. Introduce the concept of saving money

   ▪ Saving money is a good way to help you reach your financial goals. These might include short-term and long-term goals.

   ▪ Short-term goals might include:
     ✓ Paying your rent or bills on time
     ✓ Buying groceries

   ▪ Long-term goals might include:
     ✓ Buying a house or vehicle
     ✓ Getting out of debt
     ✓ Paying for a trip

   ▪ Saving money can be hard. It is something that a lot of people struggle with every day. Here are some reasons why people might have trouble saving money:
     ✓ They have to pay more for basic necessities (food, clothing, housing, etc.) because the cost of living keeps increasing
     ✓ They don’t know where or how to save their money
     ✓ They buy expensive or unnecessary things
     ✓ They think they don’t have any extra money to save

Approximate Time Scale

2 minutes
Even though saving money can be hard, it is not impossible. Anybody can save money if they learn how. In fact, people who are good at saving money usually take certain steps to help them save, and are committed to following these steps.

2. Discuss the purpose and value of establishing a savings account

The first step in deciding to save money might be to set up a savings account with your bank. Generally, a savings account is a bank account used for the purpose of storing and saving money.

Most savings accounts are easy to use, and offer many benefits. Here are some examples of how a savings account can benefit you:

- Easy access to your money: Most accounts allow you to withdraw money whenever you need to, without penalty.
- Protection for your money: The bank will usually provide insurance on your money which keeps it safe in the event of loss or theft.
- Regular additions to your money: You can have a small amount of your paycheque deposited directly into your savings account.
- Expansion of your money: Most savings accounts pay you interest on the amount of money in your account, which increases the total amount of money you have.

If you decide to set up a savings account, there are a few tips to keep in mind. These are:

- Only deposit what you think you won’t miss. If the amount you deposit is small enough, you will be less likely to withdraw it from your account.
- Only withdraw money when it is absolutely necessary. The purpose of a savings account is to save money and help it grow. If you are constantly withdrawing money, the interest won’t have a chance to build up.
- Make a commitment to your savings account. Try to deposit the same amount each time you make a deposit. Also, try to make deposits at the same time each week or month so you aren’t tempted to withhold the money.

3. Discuss the concept of becoming a smart shopper

Another good way to save money is to learn to be a smart shopper. Becoming a smart shopper is easy if you follow a few strategies.
- **Strategy 1: Make good choices about the items you buy**
  - Shop around: Don’t get caught up with, or fooled by, catch phrases and slogans
  - Consider your options: Don’t be tempted to buy expensive, name brand merchandise (flashy isn’t always better!)
  - Ask questions: Make sure you are spending the right amount for the product you’re getting

- **Strategy 2: Take advantage of sales and coupons**
  - Be patient: Wait for an item to go on sale before you buy it
  - Choose wisely: Pick the item that is on sale if you can
  - Be vigilant: Monitor the weekly flyers for sales and coupons

- **Strategy 3: Avoid making impulse buys**
  - Slow down: Count to 10 before making the decision to buy
  - Take time to consider: Ask yourself “do I really need this?”
  - Plan ahead: Make a list before going shopping, and stick to it

- **Strategy 4: Make your own decisions**
  - Think for yourself: Don’t be persuaded by hype, or by what others say
  - Stand up for yourself: Don’t be pressured into buying things; be firm in the choices you make

- **Strategy 5: Know and respect your financial limitations**
  - Be aware: Know exactly how much you have to spend
  - Choose alternatives: Pick options that are less expensive
  - Exercise caution: Avoid habits that lead to trouble like overspending

- **Exercise B.3.1**
  How can the people in these scenarios be smart shoppers?

*Facilitator’s Instructions:* Refer the client to the corresponding exercise in the participant’s manual. Based on the previous discussion, ask the client to match the shopper in the scenario with the “smart shopper strategy” that is the best choice to help him/her.
4. Discuss the difference between wants and needs

- Understanding the difference between wants and needs is another way that can help you save money, because it can help you spend your money responsibly.
A want is something that you would like to have, but that you can live without.

Here are some examples of wants:

✓ Cable television
✓ China dishware
✓ Magazine subscription

A need is something you cannot live without.

Here are some examples of needs:

✓ A car to get to work
✓ Healthy food and water
✓ Clothing
✓ Shelter and security

It is important to understand that wants and needs are different for everybody. A car might be a need for one person, but a want for another. People’s wants and needs depend on their circumstances.

Example:
1. Shaun lives in the Northwest Territories. Because it is very cold, he needs warm clothing to survive, including snow boots, a winter jacket, and a toque. Shaun wants a new bookcase for his home.

2. Jessica lives in Hawaii. Because it is very hot, she needs a fan and ice water to keep her body from overheating. Jessica wants a new ski-doo to ride on in the ocean.

3. Berta lives in an old age home. She needs her medication to stay well and needs someone to help her prepare her meals because she cannot do it by herself. Berta wants to finish knitting her blanket before Christmas.

Notice how each of these people have different needs because of their circumstances. Also notice how although they each have wants, the wants do not help them to survive.

Exercise B.3.2: My Wants and Needs
Understanding your own wants and needs can help you prioritize what you are spending your money on. What are your wants and needs?
Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to make two lists; one list should contain their wants, the other list should contain their needs.

Exercise B.3.2: My Wants and Needs

In the columns below, make two lists. One list should contain your wants. The other list should contain your needs.

<table>
<thead>
<tr>
<th>My Wants</th>
<th>My Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>

- Sometimes if we want something really badly, we have to sacrifice a different want, or even one of our needs to get it. This is okay, as long as you are willing to accept the consequences that might result from your sacrifice.

5. Provide a summary of saving methods

- Saving money is a good way to reach your short-term and long-term financial goals, but saving money is difficult for many people.
- There are lots of simple ways that you can start saving money. They all have their own advantages.
- Setting up a savings account at your bank gives you easy access to your money, keeps your money safe, and helps your money grow.
- Learning to be a smart shopper helps you make good choices about spending, take advantage of sales and coupons, avoid impulse buys, make your own decisions, and know and respect your financial limitations.
- Finally, understanding your wants and needs can help you prioritize your spending.

Total Time: 33 minutes
PURPOSE & USE

✓ This component is intended to introduce the concept of credit and teach responsible credit card use.
✓ This component should be used with clients who lack the knowledge or ability to use credit responsibly.
✓ Estimated time required: 20 minutes

GOALS

✓ Facilitate the client’s basic understanding of credit
✓ Help the client recognize the benefits of credit cards, and be aware of common pitfalls
✓ Assist the client in learning responsible credit card use

PROCESS

1. **Introduce the concept of credit**

- The idea of credit is all around us. If you have ever been offered a credit card from a bank or department store, you have encountered credit. If you have ever seen the TV commercials stating “buy now, pay later”, you have encountered credit. It seems as though society is quick to push credit on us. But, how many people truly know what credit means?

- In the simplest terms, credit can be referred to as an agreement made on trust. A bank or store offers to loan you money, based on trust that you will pay them back. However, trust is not given equally to everyone.

- Have you ever wondered why some people get approved for credit and other people don’t? The reason is that everybody has different circumstances.

Whether or not a person is approved for credit depends primarily on five things:

✓ Capacity: refers to your ability to repay the loan and usually is determined by your primary source of income (from employment, benefits, etc.)
✓ Capital: refers to the amount of money you personally have and helps determine your risk level

Approximate Time Scale

3 minutes
Collateral: refers to items of value that you own that can be used to repay the loan in place of money

Conditions: refers to what you will use the loan for

Character: refers to your credit history, including past loans you received and your payment history for these loans

2. Discuss the benefits of credit cards, and pitfalls to be aware of

- One of the most commonly used forms of credit is credit cards. Credit cards are growing in popularity, as more and more companies are offering them to their customers.

- Credit cards come with many advantages that you should be aware of. However, there are several cautions that you should consider before deciding to get a credit card.

Discussion: Benefits and Cautions of Credit Cards

Facilitator’s Instructions: Refer the client to the corresponding table in the participant’s manual. Discuss the following benefits and cautions of credit cards with the client.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Cautions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Convenient means of making purchases</td>
<td>1. User and transaction fees</td>
</tr>
<tr>
<td>2. Immediate access to money</td>
<td>2. High interest applied to unpaid balances</td>
</tr>
<tr>
<td>3. More secure than cash</td>
<td>3. Late payment penalties or fees</td>
</tr>
<tr>
<td>4. Availability of rewards / points programs</td>
<td>4. Increased overall cost of item purchased (due to interest)</td>
</tr>
<tr>
<td>5. Rent cars, book hotel rooms, and make purchases over the telephone or Internet</td>
<td>5. Unmanageable debt</td>
</tr>
<tr>
<td>6. Can be used in an emergency (stranded away from home)</td>
<td></td>
</tr>
</tbody>
</table>

- Perhaps the caution that is most important to look at is the overall cost of items after interest has been applied. You could end up paying a lot more for the item if you pay for it with a credit card, then if you pay for it with cash. Interest builds up quickly, and it doesn’t take long to accumulate on your credit card bill.
3. **Discuss responsible credit card use and warning signs of debt**

- If you make the decision to get a credit card, it is important that you use it responsibly. Following these simple steps can help you with this.

- The first step is to make sure you understand the terms associated with the credit card you choose.

It is a good idea to make sure you know the answers to each of the following before agreeing to take on a credit card:

- What is the credit limit?
- What is the annual fee?
- What is the interest rate?
- When is the payment due date?
- How much will the minimum payment be?
- Are there penalties or fees associated with late payments?
- Is there a grace period for late payments?

- The second step is to make good decisions about the purchases you make with your credit card.

Before making purchases with your credit card, ask yourself:

- Is this a necessity or a luxury?
- Do I really need this item/service?
- Can I repay this debt?
- Do I realize it would cost less if I paid cash?
- Have I really thought about the consequences of making this purchase?

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25 Adapted from VISA, n.d.
• The third step is to maintain your credit and monitor your spending.

These tips can help you with this:

✓ Always pay your credit card bill on time
✓ Always make at least the minimum monthly payment
✓ Keep track of your credit card purchases and keep your receipts in a safe place
✓ Compare your expenses with your credit card bill

• The fourth step is to practice safety with your credit card.

This means that you should:

✓ Always keep your card in a safe place
✓ Report lost or stolen cards immediately
✓ Never lend your card to anyone
✓ Never leave your card or receipts lying around

• The last step is recognizing the signs of debt. Credit card use can quickly get out of hand, and the debt can become unmanageable.

It is a good idea to watch out for these warning signs of debt, and change your spending habits before you are in trouble:

✓ Unable to make the minimum monthly payment
✓ High interest charges on unpaid balance
✓ The minimum payment only covers the interest charges
✓ Late payment notices

4. Provide a summary of credit and credit cards

• Credit is an agreement made on trust, and assumes that you will pay back the money you are loaned.
• Whether you are approved for credit, or not, depends on your individual circumstances.
• Credit cards are commonly used forms of credit that offer many benefits.
• However, you should be cautious about high interest charges and other fees that can make credit card debt unmanageable.
• Credit cards should always be used responsibly and kept safe.
• Finally, it is important to recognize the warning signs of debt, and seek help if you need to.

Total Time: 20 minutes
MANAGING DEBT

PURPOSE & USE

✓ This component is intended to introduce strategies for managing and dealing with debt.
✓ This component should be used with clients who have current financial difficulties due to debt; it is not intended to alleviate complex financial difficulties.
✓ Estimated time required: 25 minutes

GOALS

✓ Help the client be aware of and recognize the signs of unmanageable debt, and the associated impact on personal well-being
✓ Facilitate the client’s understanding of developing a basic debt management plan

PROCESS

1. Introduce the signs of unmanageable debt, and discuss the impact on personal well-being

   ▪ If you are in debt, you are not alone. Most people have at least some debt that they are trying to pay off.

   ▪ Debt comes in many sizes. For example, you might be in debt to your Dad for the $50 he lent you last week for gas money. Or, you might be in debt to your credit card company for the $1,000 you used to buy a new television.

   ▪ Debt also comes from many sources. You may owe money to some or all of the following:

     ✓ Banks or finance companies
     ✓ Credit card companies
     ✓ Family members or friends
     ✓ Business partners
     ✓ Drug dealers

   ▪ Debt is normal, and it is okay as long as you have the means to deal with it. However, debt can grow quickly and it doesn’t take long for it to become unmanageable. This is why it’s important to monitor your debt and watch closely for warning signs that your debt is getting out of control.

Approximate Time Scale

5 minutes
If you are experiencing any of these, your debt might be becoming unmanageable:

✓ You cannot afford to purchase everyday items (food) because all your money goes to debt repayment
✓ You don’t have any money left over after you put money on your debt
✓ You receive next month’s bill before you have paid the bill for the previous month
✓ You are paying late fees on your bills and high interest rates on your unpaid balances
✓ You avoid opening your bills when they arrive
✓ You avoid contact with the people you owe money to
✓ You receive late payment notices in the mail

- When debt becomes unmanageable, it can have a big impact on your personal well-being. Here are some feelings and emotions you might experience as a result of your debt:

✓ Alone (no one to turn to for help)
✓ Overwhelmed and scared
✓ Worried and anxious
✓ Depressed and hopeless

- These feelings are natural, but it is important to not “get stuck” in them. Instead, try to remember that:

✓ You are not alone
✓ Your financial situation in no way represents you as a person
✓ There are always options

2. Discuss the development of a basic debt management plan

- A simple and effective way to manage your debt is to develop a personal debt management strategy or plan.

Developing a plan to reduce your debt can help you feel better by knowing that you are taking action to overcome your difficulties. A plan can also help you look at your situation realistically and help you identify your options.

Here are some simple steps you can follow to get started with your debt management plan.
• **Step 1: Make the decision to do something about your debt**

It is not enough to simply say “I wish I wasn’t in debt”. You need to be committed to taking action and making changes. If you are not committed, your plan will not be effective.

• **Step 2: Figure out exactly how much money you owe**

Once you have made a commitment to manage your debt, you need to determine exactly what your debt looks like. For each of your debts, write down:

- Who you owe the money to
- How much money you owe
- When the payment is due
- Penalty or interest fees on late payments

Once you have done this, add the amounts of each debt to get your total amount of debt. This will show you exactly how much debt you are dealing with.

This will also help you prioritize your debt payments by allowing you to see which debts are due first, and which debts will increase based on late fees or interest payments.

• **Step 3: Choose a debt management strategy**

Once you know exactly how much money you owe, you will be able to consider possible strategies for dealing with your debt. Your options might include one or all of the following:

- Saving more money
- Bringing in more income
- Seeking professional help

**Discussion: Debt Management Strategies**

*Facilitator’s Instructions:* Refer the client to the corresponding table in the participant’s manual. Briefly discuss each of the following debt management strategies with the client.
<table>
<thead>
<tr>
<th>Strategy</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Saving Money</strong></td>
<td><strong>What you have to do:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ Decrease your spending (wait for a sale, use coupons, and make a shopping list to avoid impulsive buying)</td>
</tr>
<tr>
<td></td>
<td>▪ Put money aside in safe place (like a savings account)</td>
</tr>
<tr>
<td></td>
<td>▪ Choose cheaper alternatives (make a lunch instead of buying one, take public transportation)</td>
</tr>
<tr>
<td></td>
<td>▪ Be committed to saving money</td>
</tr>
<tr>
<td></td>
<td><strong>To make it work:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ You have to be committed to saving money, or the strategy won’t work</td>
</tr>
<tr>
<td></td>
<td>▪ Avoid thinking things like “I’ll overspend just this once”, or “I’ll pay the money back next week”</td>
</tr>
<tr>
<td><strong>Increasing Income</strong></td>
<td><strong>What you have to do:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ Find an alternative source of income (a new job that pays better money)</td>
</tr>
<tr>
<td></td>
<td>▪ Find an additional source of income (an extra job to supplement your current income)</td>
</tr>
<tr>
<td></td>
<td>▪ Earn a raise at your current job (work hard so your efforts are recognized)</td>
</tr>
<tr>
<td></td>
<td><strong>To make it work:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ You have to be committed to earning extra money</td>
</tr>
<tr>
<td><strong>Seeking Help</strong></td>
<td><strong>What you have to do:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ Admit that your debt is too much to deal with on your own</td>
</tr>
<tr>
<td></td>
<td>▪ Seek the advice of a professional (a loan officer at a bank who can help you consolidate your debt, or a community credit counsellor)</td>
</tr>
<tr>
<td></td>
<td><strong>To make it work:</strong></td>
</tr>
<tr>
<td></td>
<td>▪ Follow through on your decision to seek help</td>
</tr>
<tr>
<td></td>
<td>▪ Follow through on the advice the professional gives you</td>
</tr>
</tbody>
</table>
It is important to remember that each strategy comes with its own costs and benefits, and that some strategies might be easier for some people than others. This is why it is important to choose a strategy that will work for you.

When considering your options, it is important to:

- Be realistic: choose a strategy that is practical, manageable, and doable for you
- Be patient: remember that debt repayment takes time, and will not happen overnight
- Be positive and responsible: avoid getting stuck in negative thoughts (“I will never get out of this debt”), or wishing for a magical solution (inherit money, win the lottery)
- Recognize when you need help: debt is hard to manage alone; don’t take on more than you can personally deal with

### Step 4: Set debt management goals

*Facilitator’s Note: A more detailed description of goal setting can be found in treatment module C.2 of the manual. Refer to this section for additional examples.*

Once you have committed to a debt management strategy, it is important to set goals to help you stick with it. You might have both long-term and short-term goals about your debt.

**Example:**
1. My long-term goal is to pay my Dad back the total amount of money I owe him.
2. My short-term goal is to pay my Dad back the $25 he lent me for gas last week.

In general, all of your goals should:

- Include a specific description of what you want to accomplish
- Include a measurable component so you know if you have achieved your goal
- Be attainable and realistic
- Include a specified time frame for when you want to achieve your goal
Example:

<table>
<thead>
<tr>
<th>Overall Goal: <em>To pay Dad back in full</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Goal Description:</td>
</tr>
<tr>
<td><em>Give Dad $10 dollars every Friday for debt repayment, so that I pay him back in full by April 2.</em></td>
</tr>
</tbody>
</table>

This goal is:
- Specific: it says exactly what you want to do (give Dad $10 every Friday for debt repayment)
- Measurable: it specifies how much you are to pay ($10)
- Attainable and realistic: the criteria are not too high or too low ($10 every Friday)
- Timely: it specifies when you are to make the payments (Fridays), and when you hope to accomplish your overall goal (April 2)

- *Step 5: Stick with your plan*

After you have developed your debt management plan and set your goals, it is important to stick with it. Getting out of debt can be a slow process and it can be frustrating, so it may seem easier to give up. But, if you stick with it, you will see results.

3. **Provide a summary of debt management**

- Many people have to deal with debt, which comes in many sizes and forms.
- Debt is normal, but when it becomes unmanageable, it can have a negative impact on your life.
- A simple way to manage your debt is to develop a personal debt management plan.
- This includes making the decision to do something about your debt, figuring out exactly what you owe, choosing a debt management strategy, setting short and long-term debt management goals, and sticking with your plan.
- It might take some time, but having a debt management plan can lead to positive changes in your life.

**Total Time: 25 minutes**
BUILDING A BUDGET

PURPOSE & USE

✓ This component is intended to be used to teach clients the purpose and techniques of tracking expenses and developing a personal budget.
✓ This component should be used with clients who lack the knowledge or skills to monitor their spending and develop a personal budget.
✓ Estimated time required: 30 minutes

GOALS

✓ Facilitate the client’s understanding of the purpose and benefits of establishing a budget
✓ Help the client recognize the value and techniques of monitoring their expenses
✓ Assist the client in learning the process of budgeting

PROCESS

1. Introduce the purpose and benefits of establishing a budget

   ▪ Have you ever asked yourself any of the following questions?

     ✓ “Where did all my money go?”
     ✓ “Why do I run out of money before my next paycheque?”
     ✓ “What do I spend all my money on?”
     ✓ “How much am I spending on groceries, entertainment, bills, etc. each month?”

   If you answered “yes” to any of these questions, a budget might be a good idea for you.

   ▪ A budget is a means of recording your income and your expenses, so that you can see how much money you’re spending, and what you’re spending it on.

   ▪ A budget can help you in many ways. A budget can:

     ✓ Help you be more organized by being aware of your financial situation
     ✓ Help you make good financial decisions by letting you see exactly how much money you have to spend
     ✓ Help you prioritize your spending by looking at fixed and flexible expenses
     ✓ Help you see where you need to make changes in your
spending habits
✓ Help you plan for unexpected (car repairs, medical emergencies) or periodic expenses (holidays, gifts, annual services)
✓ Help you cope with difficult financial situations by giving you a sense of order, control, and direction

2. Discuss the process of budgeting

- The concept of budgeting is simple, but it can be difficult to set up a budget that works effectively.

Budgeting requires that you make a commitment to tracking your expenses in order to figure out where you are spending your money. It also requires you to reassess your spending whenever you notice that your budget is not working as planned.

- Before you get started with budgeting, you should understand these terms:

  ✓ Monthly Income: refers to the money you have coming in each month (from employment, benefits, interest, disability, etc.)
  ✓ Monthly Expenses: refers to the money you are paying out each month (for necessities, bills, recreation, etc.)
  ✓ Fixed Monthly Expenses: refers to costs that stay approximately the same each month (rent or mortgage payment, utility fees, medications, etc.)
  ✓ Flexible Monthly Expenses: refers to costs that vary each month (food, entertainment, recreation, etc.)
  ✓ Debt repayment: refers to the amount of money you put towards lowering debts each month (loans, credit cards, familial debt, etc.)
  ✓ Savings: refers to the amount of money you save each month (for emergencies, repairs, vacations, etc.)
  ✓ Intermittent Expenses: refers to expenses that only come about during certain months (gifts, holidays, annual services, etc.)

Understanding these terms will help you when you start to develop your budget.

- Once you understand these terms, you are ready to start the budgeting process. This involves five steps.
**Step 1: Monitor your spending**

Before you actually write a personal budget, it is a good idea to monitor your spending for a period of time first. It is usually best to do this for one full month. This will help you identify your pattern of spending, including:

- How much money you are spending
- Where you are spending money
- What you are spending money on

Monitoring your spending first will also help you:

- Develop a budget that is reasonable and accurate
- Identify where you might need to make some changes in your spending
- Maintain a log of your spending that you can share with your parole officer

When you are monitoring your spending, it is a good idea to keep all of your information in one place. You can either purchase a special notebook, or use a specialized chart to do this.

Write down:

- The date
- The item or service purchased
- The exact amount of money you spent
- How you paid (cash, debit, credit card, etc.)

Remember to:

- Be honest about your spending habits
- Write down all of your daily expenses, no matter how small the amount
- Include specific information about what you bought, how much it cost, and how you paid

This will give you the most accurate understanding of your spending patterns.

**Example: Tracking Expenses Template**

*Facilitator’s Instructions:* Refer the client to the corresponding table in the participant’s manual. Discuss the sections of the tracking expenses template with the client based on the preceding information.
**Step 2: Develop your budget**

After you have monitored your spending for one month, you will be ready to develop your budget. It is easiest to use a standardized budget template to do this, but remember to add or remove areas that don’t apply to you. This is how you will personalize your budget.

To complete your budget, you will have to follow these steps:

1. **Figure out your total monthly income**

   Identify all of your sources of income, and how much money you receive monthly from each source. Add these amounts together to get your total monthly income.

---

### Table B.6.1: Tracking Expenses Template

<table>
<thead>
<tr>
<th>Date</th>
<th>Item / Service</th>
<th>Total Amount</th>
<th>Method of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1</td>
<td>Groceries for 2 weeks</td>
<td>$150.78</td>
<td>Debit card</td>
</tr>
<tr>
<td>October 3</td>
<td>McChicken combo at McDonalds</td>
<td>$5.69</td>
<td>Cash</td>
</tr>
<tr>
<td>October 5</td>
<td>Large coffee at Tim Hortons</td>
<td>$1.77</td>
<td>Cash</td>
</tr>
<tr>
<td>October 5</td>
<td>Birthday card for Mom</td>
<td>$4.89</td>
<td>Debit card</td>
</tr>
<tr>
<td>October 10</td>
<td>2 movie passes at the theatre</td>
<td>$21.16</td>
<td>Debit card</td>
</tr>
<tr>
<td>October 12</td>
<td>Gas money for kids</td>
<td>$25.00</td>
<td>Cash</td>
</tr>
<tr>
<td>October 15</td>
<td>Groceries for 2 weeks</td>
<td>$159.45</td>
<td>VISA card</td>
</tr>
<tr>
<td>October 20</td>
<td>Cell phone bill payment</td>
<td>$65.99</td>
<td>Direct payment from chequing account</td>
</tr>
<tr>
<td>October 28</td>
<td>Minimum payment on VISA card</td>
<td>$45.00</td>
<td>Direct payment from chequing account</td>
</tr>
<tr>
<td>October 30</td>
<td>2 bags of Halloween candy</td>
<td>$19.58</td>
<td>Debit card</td>
</tr>
<tr>
<td>October 30</td>
<td>Halloween costume for Cindy</td>
<td>$34.95</td>
<td>VISA card</td>
</tr>
<tr>
<td>October 31</td>
<td>Large coffee at Tim Hortons</td>
<td>$1.77</td>
<td>Cash</td>
</tr>
</tbody>
</table>

**Total Monthly Expenses** $536.03
Sources of income might include:

✓ Employment
✓ Interest earned on savings
✓ Benefits or disability payments
✓ Government issued cheques (like GST)

2. Figure out your total monthly expenses

Use the results from your monitoring to help you do this. Add up all of your expenses to determine how much money you spent in one month.

You might have expenses in any or all of these areas:

✓ Fixed, flexible, and intermittent expenses
✓ Debt repayment
✓ Savings

3. Subtract your monthly expenses from your total monthly income

This will show you whether you are living within your financial means. The goal is to have money left over after you have accounted for all of your monthly expenses. If you end up with a negative balance, you will need to reassess your spending habits.

Here are some tips to help you while you are developing your budget:

✓ Fill in your fixed expenses first. This will help you know exactly how much money you have left for flexible expenses.
✓ List your priorities. This will help you separate your wants from your needs, and budget your money accordingly.
✓ Include lots of detail. Make sure you budget for expenses in every area that you are likely to spend money.
✓ Be reasonable and realistic. Start out with a budget you can live with, and that is doable for you.
✓ Be flexible. Make changes to your budget if it’s not working.
✓ Ask for help. Budgeting can be hard, so don’t be ashamed to ask for help if you are having trouble making it work for you.

**Discussion: Personal Monthly Budget Template**

*Facilitator’s Instructions:* Refer the client to the corresponding table in the participant’s manual. Discuss the sections of the budget template with the client based on the preceding information.

---

26 Adapted from Vohwinkle, 2011
### Table B.6.2: Personal Monthly Budget Template

<table>
<thead>
<tr>
<th>Personal Monthly Budget</th>
<th>Month: ______________</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
</tr>
<tr>
<td>Employment earnings</td>
<td>$</td>
</tr>
<tr>
<td>Interest payments</td>
<td>$</td>
</tr>
<tr>
<td>Benefits or disability payments</td>
<td>$</td>
</tr>
<tr>
<td>Government cheques</td>
<td>$</td>
</tr>
<tr>
<td>Other: ______________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td><strong>Budgeted Amount</strong></td>
</tr>
<tr>
<td><strong>Fixed Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td>Rent/mortgage payment</td>
</tr>
<tr>
<td></td>
<td>Home/renters insurance</td>
</tr>
<tr>
<td></td>
<td>Property taxes</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td>Utilities</td>
<td>Electricity</td>
</tr>
<tr>
<td></td>
<td>Water/sewer</td>
</tr>
<tr>
<td></td>
<td>Gas/oil</td>
</tr>
<tr>
<td></td>
<td>Telephone (land line)</td>
</tr>
<tr>
<td></td>
<td>Cell phone</td>
</tr>
<tr>
<td></td>
<td>Internet service</td>
</tr>
<tr>
<td></td>
<td>Cable/satellite TV</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td>Transportation</td>
<td>Car payment or lease</td>
</tr>
<tr>
<td></td>
<td>Gas</td>
</tr>
<tr>
<td></td>
<td>Auto insurance</td>
</tr>
<tr>
<td></td>
<td>Public transportation</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td>Children</td>
<td>Childcare</td>
</tr>
<tr>
<td></td>
<td>Child support</td>
</tr>
<tr>
<td></td>
<td>Tuition fees</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td>Health</td>
<td>Health insurance</td>
</tr>
<tr>
<td></td>
<td>Regular prescriptions</td>
</tr>
<tr>
<td></td>
<td>Life insurance</td>
</tr>
<tr>
<td></td>
<td>Fitness</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td><strong>Flexible Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>Groceries</td>
</tr>
<tr>
<td></td>
<td>Eating out</td>
</tr>
<tr>
<td></td>
<td>Pet food</td>
</tr>
<tr>
<td></td>
<td>Other: ______________</td>
</tr>
<tr>
<td>Category</td>
<td>Item</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Entertainment</td>
<td>Movies, concerts, etc.</td>
</tr>
<tr>
<td></td>
<td>Video/game rentals</td>
</tr>
<tr>
<td></td>
<td>Recreational sports</td>
</tr>
<tr>
<td></td>
<td>Vacation/travel</td>
</tr>
<tr>
<td></td>
<td>Subscriptions/dues</td>
</tr>
<tr>
<td></td>
<td>Hobbies</td>
</tr>
<tr>
<td></td>
<td>Other: _____________________________</td>
</tr>
<tr>
<td>Personal &amp; Household Items</td>
<td>Clothing</td>
</tr>
<tr>
<td></td>
<td>Toiletries</td>
</tr>
<tr>
<td></td>
<td>Grooming (hair, nails)</td>
</tr>
<tr>
<td></td>
<td>Cleaning products</td>
</tr>
<tr>
<td></td>
<td>Other: _____________________________</td>
</tr>
<tr>
<td>Intermittent Expenses</td>
<td>Improvements &amp; Repairs</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Birthday &amp; Holidays</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Miscellaneous</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt Repayment</td>
<td>Loans &amp; Credit Cards</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>Savings account</td>
</tr>
<tr>
<td></td>
<td>Other: _____________________________</td>
</tr>
<tr>
<td>Total Expenses</td>
<td></td>
</tr>
<tr>
<td>SURPLUS / SHORTAGE</td>
<td></td>
</tr>
</tbody>
</table>

(Total Income minus total expenses)

Facilitator’s Note: This budget template may be assigned to the client as homework, and reviewed over several follow-up sessions.
• **Step 3: Rework your budget**

If you notice that your monthly expenses are more than your monthly income, you will have to rework your budget. Remember that the goal is to have money left over after you have accounted for all of your expenses.

Even if you are living within your financial means, you might find that you are unhappy with your spending habits. This is another reason to rework your budget.

When reworking your budget, try to:

- Cut back where you can. If you notice you are spending too much money in a particular area, try to develop saving strategies to spend less in that area.
- Be responsible. Try to cut back in areas that are considered flexible, rather than fixed expenses.
- Be realistic. Don’t try to cut back in areas that you will really struggle with.

• **Step 4: Implement your budget**

Once you have developed a budget that you are happy with, it is time to test it out. Use your budget for one month, and try to stick to it. This means that you don’t spend more money than you have budgeted in any given area.

It is a good idea to record how much money you actually spend in each area you budgeted for. This will help you determine where you have over or under-spent.

You may want to put your budgeted amount of money for each area into a separate envelope or container, and label it appropriately (groceries, entertainment, rent, etc.). This will help you know exactly how much money you still have to spend in each area.

Also, remember to readjust your budget if you need to. If you spend more than your budgeted amount in one area, remember to subtract the same amount from another area. This will help you stay loyal to your budget.
Step 5: Reassess your budget

After you have tried out your budget for one month, assess how well it worked.

If you spent more money than what you budgeted in any given area, you will need to rework your budget. You might also find that you budgeted too much money, or not enough, in any given area. If this happens, you will also have to rework your budget.

A budget should never be considered finalized. Because your situation or circumstances might change, you will have to continually revise your budget for it to keep working. Remember to make changes to your budget as you experience changes in your life.

3. Provide a summary of budgeting

- A budget is a means of recording your income and expenses so that you can understand and manage your financial situation.
- Before you develop a budget, it is helpful to track your expenses for one month. This will help you understand your spending patterns.
- When developing your budget, you will need to determine your total monthly income and expenses. The goal is to have money left over after you have accounted for all of your expenses.
- You may need to rework your budget if you end up with a negative balance after you have accounted for all of your expenses. Try to cut back on spending in flexible expenses, and remember to be reasonable.
- Try out your budget for one month, and try to stick to it. Remember to readjust your budget if you overspend in a certain area.
- Reassess your budget often. A good budget is one that changes as you do.

Total Time: 30 minutes
TREATMENT MODULE C

Self-Management Skills
INTRODUCTION

According to the literature on forensic populations, offenders are often deficient in self-management skills. This means that they may have difficulty directing and monitoring their behaviour appropriately. Unfortunately, deficient self-management skills can impact the usefulness of skill-building interventions, including job-readiness and financial management training. This is because offenders may not benefit fully from such interventions if they are unable to follow through on, overcome barriers during, and commit fully to behaviour change.

PURPOSE & RATIONALE

The purpose of this module is to increase offenders’ abilities to self-manage and monitor their behaviour, by teaching techniques in goal-setting, problem-solving, and behavioural contracting. It is assumed that developing offenders’ skills in these areas will lead to increased self-management behaviour overall, leading to more appropriate conduct and self-monitoring in the community. It is also assumed that increasing offenders’ self-management skills will allow them to receive the maximum benefits from the job readiness and financial management training outlined in this manual, which will aid in successful community integration.

CLIENT OBJECTIVES

✓ To understand the concept of self-management, and be aware of strategies for improving self-management skills

✓ To recognize how increased self-management skills can enhance outcomes in employment and financial management training

✓ To increase knowledge and improve capabilities in long and short-term goal setting

✓ To learn and understand the importance and techniques of developing effective problem-solving skills

✓ To develop and abide by a behavioural contract to encourage commitment to goals and overall behaviour change

27 Ferguson, Conway, Endersby, & MacLoed, 2009
CAUTIONS & CONSIDERATIONS

➤ Avoid dwelling on shortcomings and past mistakes. The purpose of this module is to help clients develop self-management skills that will aid them in their present and future endeavours. Therefore, facilitators should help clients see their prior actions as learning experiences, and instead emphasize behaviour change and personal growth.

➤ Clients need to set their own goals, and solve their own problems. This will help facilitate clients’ independence, initiative, and commitment during the goal-setting process, and will serve as a source of self-reinforcement during problem solving. However, the facilitator can provide guidance to clients during these processes by helping them to set realistic goals, and assess possible problem solutions.

➤ Behavioural contracts should be realistic and reinforcing. In order for clients to maintain their commitment to a contract, they must be able to fulfill the specified requirements, and they must be rewarded for their progress. Therefore, facilitators should strive to help clients develop a contract that is both doable and rewarding.

➤ Learning self-management skills can be tedious and time-consuming. Clients may need extra support and assistance during this process, and may require several sessions before they understand the techniques outlined in this module. Facilitators are encouraged to remain patient, and to match the pace of session delivery to the needs of the client.

SUB-COMPONENTS

C.1: Understanding the Value of Self-Management 15 minutes
C.2: Learning to Set Goals 34 minutes
C.3: Learning to Problem Solve 42 minutes
C.4: Using a Behavioural Contract 35 minutes

Total Module 126 minutes

NOTE

✓ Clients will require access to the accompanying participant’s manual to facilitate participation in skill-building exercises and discussions located in this treatment module. Therefore, the facilitator should ensure that clients receive a copy of this manual prior to delivery.
UNDERSTANDING THE VALUE OF SELF-MANAGEMENT

PURPOSE & USE

✓ This component is intended to introduce the concept and value of possessing self-management skills, and make clients aware of common techniques for improving overall self-management.
✓ This component should be used with clients who demonstrate difficulty with self-management, have little or no insight into the value of self-management, and with those who lack awareness of self-management strategies.
✓ Estimated time required: 15 minutes

GOALS

✓ Facilitate the client’s understanding of the concept and value of self-management skills
✓ Help the client be aware of strategies for developing self-management skills, and the relationship between effective self-management and successful outcomes in skills training programs

PROCESS

1. **Introduce the concept of self-management, and discuss how improving self-management skills can be of value to the client**

   - Self-management refers to your ability to manage and direct your thoughts, feelings, and actions towards meaningful aspirations and objectives in your life (your goals).\(^{28}\)

   It also means that you are in control of yourself, and are able to think, feel, and behave appropriately in a variety of situations.

   - Although, this may sound like a simple concept, lots of people have trouble regulating their behaviour effectively. This can be a serious problem, because lacking essential self-management skills can interfere with many areas in your life. For example, if you have trouble with self-management, you might:

     ✓ Have trouble reaching your goals
     ✓ Be unable to overcome problems
     ✓ Make poor coping choices that can make a situation worse
     ✓ Act or respond to a situation in an inappropriate manner

---

\(^{28}\) Schunk, 2001; Zimmerman, 2000
On the other hand, good self-management skills will help you:

- Achieve your goals by helping you to direct your behaviour towards your objectives
- Deal with setbacks by helping you adapt your thoughts and actions to fit the situation
- Make good choices and cope effectively in difficult situations
- Determine appropriate actions and responses for a variety of situations

**Exercise C.1.1: Benefits of Self-Management**
Can you think of ways that improving your self-management skills will benefit you?

*Facilitator’s Instructions:* Refer the client to the corresponding exercise in the participant’s manual. Ask the client to brainstorm a list of three possible ways that improving self-management skills will benefit him/her based on personal experience and the ideas discussed above.

**Exercise C.1.1: Benefits of Self-Management**
Improving my self-management skills can benefit me in these ways:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________

2. Introduce strategies for improving self-management skills, and briefly discuss the relationship between self-management and effective outcomes in skills training programs

- If you have trouble with self-management, there are several ways that you can improve your skills in this area. Three of the most common strategies are:

  - Learning to set and follow through on goals
  - Learning to problem solve
  - Learning to follow a behavioural contract

- These strategies are useful because they help you:

  - Direct your behaviour and actions towards positive outcomes and situations
Generate adaptive solutions to overcoming obstacles and barriers
Monitor your behaviour in different situations
Make a commitment to changing your behaviour

Developing your capabilities in these areas is especially important when you are participating in a skills training program, such as job readiness or financial management.

This is because these programs require you to take steps to develop your skills (set goals), overcome barriers to success (problem solve), and stick with it when it gets tough (commit through a behavioural contract).

3. **Provide a summary of self-management skills**

- Self-management means that you are in control over your thoughts, feelings, and actions, and are able to direct these toward positive and adaptive outcomes in your life.
- If you have good self-management skills, it will be easier to achieve your goals, deal with setbacks, make good choices, and cope effectively.
- If you need to improve your self-management skills, you can do this by learning how to set goals, solve problems, and use a behavioural contract.
- These strategies will help you direct your behaviour appropriately, generate adaptive solutions, monitor your behaviour, and make a commitment to changing your behaviour.
- Finally, good self-management skills will help you get the most out of skill-building training programs by helping you to reach your training objectives, overcome barriers during training, and follow through with training.

**Total Time: 15 minutes**
LEARNING TO SET GOALS

PURPOSE & USE

✓ This component is intended to teach clients the process of goal setting to help them reach their objectives in the areas of employment and financial management.
✓ This component should be used with clients who lack the necessary knowledge and skills to set goals independently, and with those who need assistance engaging in goal-directed behaviour.
✓ Estimated time required: 34 minutes

GOALS

✓ Facilitate the client’s understanding of goals
✓ Introduce the client to the process of setting SMART goals
✓ Assist the client in developing a SMART employment or financial management goal

PROCESS

1. **Introduce the concept of goals**

   ▪ In the simplest terms, goals are potential outcomes that a person hopes to achieve. A goal might refer to an event, a situation, or an object.

   ▪ People usually set goals based on their values (what is important to them). This might include setting goals in one or more of these life areas:

     ✓ Employment
     ✓ Finances
     ✓ Education
     ✓ Family
     ✓ Health
     ✓ Spiritual / cultural
     ✓ Social

   ▪ Goals are useful because they help guide peoples’ actions in everyday life, and help them direct their behaviour towards meaningful and positive outcomes.

   Approximate Time Scale
   
   2 minutes
2. Discuss the process for setting SMART goals

- Setting goals can be hard, especially if you are new to the process. Likely you have many goals that you hope to achieve, but are unsure of how to accomplish them.

- This is why learning a strategy for goal setting can be very beneficial. One of the most common, and most effective, strategies for setting goals is to use the SMART goal formula. This formula helps you develop your goals in five steps based on the SMART acronym, which stands for:
  - **Specific**
  - **Measurable**
  - **Attainable**
  - **Realistic**
  - **Timely**

- Goals need to be **specific**. This means that they should be straightforward, clear, and emphasize what you want to happen.

  If goals are vague, or too general, it leaves you wondering what you are supposed to do. For example, saying “I want to get a job” or “I want to be rich” do not specify what actions you need to take to accomplish your goals.

  Therefore, when deciding on your goal, make sure you specifically state what you want to accomplish. You want to provide enough detail that there is no room for indecision. To help you with this, ask yourself:

  - What exactly do I want to accomplish?
  - What am I going to do?
  - How am I going to do it?

- Goals need to be **measurable**. This means that you need to include a means of measuring your progress, so that you will know when you have achieved your goal.

  If goals don’t include a measurable component, you will not be able to assess your progress and determine if you are nearing your goal. For example, saying “I want to apply for some jobs” isn’t measurable. How many is some jobs? How will you know when you have achieved your goal?

  Instead, include a specific amount (quantity) so you will know when
you have accomplished your goal. Ask yourself:

- How much or how many?
- How will I measure my goal?
- How will I know when I have achieved my goal?

This will help you stay on track with your goal. Also, seeing your progress on a goal is exciting. This will help keep you motivated, by providing you with some self-reinforcement.

- Goals need to be attainable. This means that your goal is not out of your reach.

Generally, goals should be challenging enough that they motivate you to work toward the goal, but not so challenging that they are impossible to reach. For example, saying “I will find a job that pays a salary of $75,000 a year” is probably not attainable if you have minimal education and employment experience. However, saying “I will find a job that is suitable based on my skills and past experience” is probably much more attainable.

Goals are also generally more attainable if the goal is important to you because you will usually try to locate hidden or additional resources to help you reach your goal. For example, if your goal is to take control of your financial debt, you might seek the help of a professional who can give you financial advice.

Important goals also increase the overall commitment and effort that you put into goal attainment. Therefore, try to choose a goal that matches your personal values.

To help you set attainable goals, ask yourself:

- Is my goal challenging, but still possible to achieve?
- What actions will be required to attain my goal?

- Goals need to be realistic. This means that goals need to be personally doable for you, based on your skills and the resources you have available. Resources might include help or assistance from other people, or personal resources, such as your physical and cognitive abilities.

Also, a realistic goal is one that fits with your “bigger life picture”. In other words, the goal will be beneficial to you in the long-run and correspond with your goals in other life areas.
When setting realistic goals, ask yourself:

✓ Is my goal realistic within the resources at hand?
✓ Am I willing to commit to my goal?
✓ Why do I want to reach this goal?
✓ Is my goal relevant to my life and my “big picture”?

▪ Finally, goals need to be **timely**. This means that you set a time-frame (or date) for when you want to accomplish your goal.

Goals that are set without a time limit generally lead to a vague commitment. This is because it becomes easy to put your goal off for another time. However, if you specify a clear time for when you must complete your goal, you are more likely to take the initiative, and act sooner rather than later.

For example, saying “I will pay Dad back the money I owe him” is not timely. There is no way to determine when you will pay back the money. However, saying “I will pay Dad back the money I owe him by April 2, 2011” establishes a clear completion date.

When deciding on a completion date for your goal, ask yourself:

✓ When is a reasonable deadline for my goal?
✓ How long will my goal take to achieve?
✓ When will my goal be reached?

▪ **Example: Smart Goals**

1. **Employment SMART Goal**

   *To increase my job-seeking behaviour by responding to three job ads posted on Monster.com by October 30, 2011.*

2. **Financial SMART Goal**

   *To re-pay Dad the money I owe him by giving him $10 every Friday until full repayment is made on December 15, 2011.*
When writing your goals, there are a few more things that you should keep in mind. These include:

- Avoid writing contradictory goals. If you write more than one goal, they should complement each other, rather than compete for your time and resources.
- Write goals in the positive, not the negative. Focus on something positive that you want to achieve (or do more of), rather than focusing on something negative that you want to stop doing (or do less of).
- Develop short-term and long-term goals. Keep in mind that short-term goals may be smaller pieces of your overall long-term goals.
- Write your goals down. You are more likely to pursue and be committed to your goals if you can see them.
- Review your goals often. Be sure to assess your progress on a regular basis, and adjust your goals if they are not working.
- Reward yourself. When you accomplish a piece of your goal, make sure to pat yourself on the back to say “good job”.

3. Assist the client in the process of setting a SMART goal

- Exercise C.2.1: Setting a SMART Goal
  This SMART Goal worksheet will help you learn to write SMART goals. Learning this process will assist you in setting employment and financial goals, and will be a good resource for you in the future.

  Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to brainstorm a current employment or financial goal, and help him/her to complete the SMART Goal worksheet for the goal they choose. Help the client write his/her goal so that it matches the criteria for SMART goals.
**Exercise C.2.1: Setting a SMART Goal**

Think of a current employment or financial goal you have. Use the worksheet below to help you turn your goal into a SMART goal.

<table>
<thead>
<tr>
<th>My SMART Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Specific:</strong></td>
</tr>
<tr>
<td>This is what I want to accomplish:</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>This is what I am going to do:</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>This is how I will do it:</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td><strong>Measurable:</strong></td>
</tr>
<tr>
<td>This is how I will measure my goal (how much / how many):</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>I will know my goal has been completed when:</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
<tr>
<td><strong>Attainable:</strong></td>
</tr>
<tr>
<td>Is my goal too challenging or not challenging enough? ________________</td>
</tr>
<tr>
<td>Will I be able to attain my goal? ________________</td>
</tr>
<tr>
<td>These are the actions I will have to take to attain my goal:</td>
</tr>
<tr>
<td>__________________________________</td>
</tr>
</tbody>
</table>
4. **Provide a summary of goal setting**

- Goals are desirable outcomes that people hope to achieve, and are usually based on a person’s values.
- When you are setting goals, it usually helps to follow a specific process, such as the one used in SMART goals.
- SMART goals are specific, measureable, attainable, realistic, and timely. These attributes help you clearly define your goals, which increases your motivation, and allows you to recognize when your goals have been completed.
- Finally, it is important to write your goals down, review your goals often, and reward yourself for your achievements. These strategies will help you remain committed to achieving your goals.

**Total Time: 34 minutes**
PURPOSE & USE

✓ This component is intended to teach clients effective problem-solving skills as a means of helping them cope with difficult situations and/or obstacles encountered while in pursuit of their employment and/or financial goals.
✓ This component should be used with clients who lack the necessary skills to use adaptive problem-solving strategies, as evidenced by maladaptive choices, and a failure to generate alternative solutions.
✓ Estimated time required: 42 minutes

GOALS

✓ Introduce the client to the concept of problem solving, and make him/her aware of performance and skill deficits in problem-solving skills
✓ Facilitate the client’s understanding of an effective problem-solving model
✓ Help the client work through a current problem using the problem-solving model provided

PROCESS

1. Introduce problem solving, and discuss the concepts of performance and skill deficits in problem-solving skills

- All of us must deal with problems. They are a natural part of life. Problems may be:
  ✓ Single events (insufficient funds to pay a single bill)
  ✓ A series of related events (consistently late bill payments)
  ✓ Chronic situations (unmanageable and ongoing debt)

- If you have trouble dealing with problems, you are not alone. Lots of people struggle with overcoming and coping with problems effectively. Generally, when people have trouble with problem solving, it is for one of the following reasons²⁹:
  ✓ Performance deficit
  ✓ Skill deficit

- A performance deficit means that you know how to problem solve, but you cannot access your problem-solving skills. Reasons for this might include:

²⁹ Wright, Basco, & Thase, 2006
adapted from Dobson & Dobson, 2009; Wright et al., 2006

- Cognitive impairment: poor concentration and decision making
- Emotional overload: feeling overwhelmed or anxious
- Avoidance: forgetting or procrastinating
- Social: contradictory advice, harsh criticism, or lack of support
- Practical: insufficient time, limited resources, or lack of control over problem
- Strategy: trying to find the perfect solution or using one solution to fix many problems

To overcome a performance deficit, it is important that you figure out why you are having trouble with problem solving, and take steps to overcome it.

- On the other hand, a skill deficit means that you do not know how to problem solve because you have never been taught the necessary skills. If this is the case, you might find that you:
  - Cannot figure out the nature of a problem
  - Cannot come up with solutions to solve the problem
  - Choose solutions that make things worse
  - Have trouble dealing with problems in many life areas

- When a problem-solving skill deficit is identified, it is important to learn how to problem solve. This takes time, but learning to solve problems effectively will help you overcome your current problems, and help you handle future problems when they arise. Problem solving is also an effective means of overcoming barriers that you may encounter during goal setting.

2. Introduce and discuss effective problem-solving, using a problem-solving model

- In general, problem-solving skills are developed for the purpose of helping you to cope more effectively with problem situations or events. Effective coping means that you either:
  - Change the nature of the problem
  - Change your reaction to the problem

- In order to accomplish this, it is helpful to follow a problem-solving model that can help guide you through a problem. Generally this can be accomplished in seven steps.

Here are the seven steps you should follow to develop good problem-solving skills.

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30 Adapted from Dobson & Dobson, 2009; Wright et al., 2006
• **Step 1: Slow down and sort it out**

You may be facing many problems, and this can be overwhelming. Therefore, it is important to determine exactly what problems you are dealing with, and how many there are.

Start by making a list of all of your current problems, and write a brief summary (one sentence) explaining each problem.

• **Step 2: Pick a target problem**

After you have written your list of problems, prioritize them. This is helpful because it allows you to see which problems are most pressing, and which ones can wait until later.

To help you prioritize your problems, follow these steps:

1. Cross of any problems on your list that have already been dealt with, are currently inactive (there is nothing you can do right now to solve the problem), or are out of your control.
2. From the problems remaining, identify which problems need to be dealt with now, and which ones can be dealt with in the future.
3. Cross future problems off of your list, so that you are only dealing with your current problems.
4. From your list of current problems, choose one problem to focus on right now (this should be the problem you consider to be the most pressing and important).

• **Step 3: Define the problem accurately**

Once you have chosen a target problem, you need to clearly define it. To do this, you should:

✔ Give a name to the problem
✔ Specify what the problem is about, or what happens
✔ Assess the problem’s parameters (how often does it occur, how long does it last, what factors trigger onset)
✔ Determine possible outcomes if the problem is solved or not solved

This will help you understand clearly the exact nature of the problem and the consequences that may arise as a result of the problem.
Step 4: Generate possible solutions for the problem

Now that you have a clear understanding of the problem, it is time to brainstorm possible solutions. When thinking of possible solutions, keep these tips in mind:

✓ Avoid jumping to conclusions about a solution, or locking onto the first solution that comes to mind
✓ Try to come up with as many solutions as possible
✓ Try to come up with a variety of different solutions
✓ Don’t forget to access the resources available to you (getting help from others, conducting research, using your skills, etc.)

Write down each solution as you think of them. You will need to be able to remember them for the next step.

Step 5: Select the best/most reasonable solution

Now that you have a list of possible solutions, it is time to examine them more closely.

Start by crossing off solutions from your list that are not practical, effective, or possible based on the skills and resources you have available.

You will also want to eliminate solutions if:

✓ They are unlikely to be helpful or useful
✓ They are not realistic to implement
✓ They are likely to cause more problems than they solve

Next, you will need to examine the solutions you have left in more detail. This means making a list of the costs and benefits for each possible solution. This will help you eliminate more solutions, and choose a strategy that is both doable for you and likely to succeed.

Step 6: Make and implement a problem-solving plan

Once you have decided on a solution, you need to make a plan to implement it. Your plan should include the following information:

✓ The materials or resources you will need to implement your plan
✓ A specified date and time to implement your plan
✓ How long it will take to implement your plan
✓ Strategies for overcoming barriers/obstacles to your plan
Once you have your plan in place, try it out. During this stage, it is important to:

✓ Monitor your performance and your strategy
✓ Evaluate your progress
✓ Reward yourself for your efforts

Use a notebook to make notes if you need to. This will be helpful in the next step when you have to evaluate the outcome of your plan.

- **Step 7: Evaluate the outcome**

This final step involves determining whether your problem-solving plan was successful or not.

If your problem has been solved, you are ready to terminate the problem-solving process for this particular problem.

However, if your problem has not been solved, you will have to make changes to your problem-solving plan, and try again. You might need to make changes in one or more of the following areas:

✓ Your problem definition: reassess the problem and make sure you understand it fully
✓ Your problem solution: reassess your possible solutions, and choose a different option if necessary
✓ Your strategy for implementation: assess how you implemented your strategy to determine where you can make changes

Don’t get discouraged if it takes you a few tries to solve your problem. Remember that problem-solving skills take time to learn. The more you practice, the more efficient you will become.
Figure C.3.1: The Problem-Solving Model

1. Slow down and sort it out
   - List and summarize your problems

2. Pick a target problem
   - Choose a problem that is important and must be dealt with now

3. Define the problem accurately
   - What is the problem?
   - What does it look like?
   - What will happen if not solved?

4. Generate possible solution
   - Avoid jumping to conclusions
   - List as many solutions as possible
   - List a variety of solutions
   - Assess your resources

5. Select the best/most reasonable solution
   - Choose the solution that is most doable for you, and most likely to succeed

6. Make & implement your plan
   - List the resources you will need
   - Specify a date and time
   - Determine strategies for overcoming barriers

7. Evaluate the outcome
   - Was your problem solved?

   YES
   Terminate problem-solving process

   NO
   Reassess and continue with problem-solving process

3. Assist the client in the process of problem solving
   20 minutes

   Exercise C.3.1: Using the Problem-Solving Model
   This Problem-Solving worksheet will help you learn to use the problem-solving model. This process will help you learn the steps to establishing good problem-solving skills, and will be a good resource for you in the future.

   Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Help him/her to complete the Problem-Solving worksheet for a problem they are currently facing.
Exercise C.3.1: Using the Problem-Solving Model

Think of a current problem that you are facing. Use the worksheet below to help you work through your problem using the problem-solving model.

Problem-Solving Model

1. Slow down and sort it out
   Make a list of the problems you are currently facing. Write a one sentence summary explaining each problem.

   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________

2. Pick a target problem
   a) Eliminate problems from your list.
      □ Cross of problems that have already been dealt with
      □ Cross of problems that are currently inactive (there is nothing you can do to solve the problem right now)
      □ Cross off any problems that are out of your control

   b) Focus on current problems.
      □ Cross off any problems that don’t need to be dealt with immediately

   c) Choose a problem to work on.
      □ Choose the most important problem to work on

3. Define the problem accurately
   a) Give a name to the problem. The problem I am going to work on is:

   ____________________________
   ____________________________

   b) State what the problem is about. This is what is happening:

   ____________________________
   ____________________________
   ____________________________
   ____________________________
   ____________________________
   ____________________________
c) Assess the problem’s parameters.
   How often does the problem occur? ______________________
   How long does the problem last? ______________________
   The problem usually occurs when: ______________________

d) Determine possible outcomes.
   This is likely to happen if the problem is not solved:
   ______________________________________________________
   ______________________________________________________
   This is likely to happen if the problem is solved:
   ______________________________________________________

4. Generate possible solutions for the problem
   Brainstorm and write down possible solutions to your problem. Try to think of as many solutions as you can. Try to think of a variety of solutions.
   • __________________________________________
   • __________________________________________
   • __________________________________________
   • __________________________________________

5. Select the best and most reasonable solution
   a) Eliminate possible solutions.
      □ Cross off solutions that are not practical, realistic, or possible based on your resources
      □ Cross off solutions that are unlikely to be helpful or useful
      □ Cross off solutions that are likely to cause more problems than they solve

   b) List and examine the costs and benefits of each remaining solution.
      Solution: __________________________________________
      Costs: Benefits:
      Solution: __________________________________________
      Costs: Benefits:

   c) Choose the best solution.
      The solution I am going to use is:
      __________________________________________
6. Make and implement a problem-solving plan

a) List the resources/materials you will need to implement your solution.

- __________________________________________________________
- __________________________________________________________
- __________________________________________________________

b) State the date and time when you will implement your plan.

This is when I will implement my plan: ________________________________


c) List potential barriers/obstacles you might encounter, and how you will deal with them.

Barrier/Obstacle: ________________________________________________

This is how I will overcome this:

______________________________________________________________
______________________________________________________________

Barrier/Obstacle: ________________________________________________

This is how I will overcome this:

______________________________________________________________
______________________________________________________________


d) Monitor your progress and reward your efforts.

7. Evaluate the outcome (to be completed later)

Was your problem solved?

□ YES: Terminate problem solving for this problem

□ NO: Make changes and try again

I need to make changes in these areas to solve my problem:

1. __________________________________________________________
2. __________________________________________________________
3. __________________________________________________________
4. Provide a summary of problem solving

- Managing and coping with problems is part of life. However, if you have trouble dealing with problems effectively, you may be experiencing a performance or skill deficit in problem-solving skills.
- If you don’t have the skills to problem solve, it is important to learn them, as they are necessary for effectively overcoming problems and obstacles you encounter in your everyday life.
- Learning problem-solving skills generally involves using a model that guides you through seven steps. These include sorting out your problems, choosing a problem to target, defining the problem, generating possible solutions for the problem, choosing the best solution, making a problem-solving plan, and evaluating the outcome.
- If you find that your problem has not been solved after you work through these steps, you will have to go back, make changes, and try again.
- Finally, remember that learning problem-solving skills takes time, so don’t get discouraged if you aren’t successful the first time.

Total Time: 42 minutes
PURPOSE & USE

✓ This component is intended to help increase clients’ commitment to their employment and financial goals through the use of a behavioural contract.
✓ This component should be used with clients who are having difficulty following through with, or appear to lack commitment to, their employment and financial goals.
✓ Estimated time required: 35 minutes

GOALS

✓ Facilitate the client’s understanding of the concept and purpose of a behavioural contract
✓ Introduce the client to the process of developing a behavioural contract
✓ Assist the client in developing a behavioural contract

PROCESS

1. Introduce the concept and purpose of a behavioural contract

- Many people find it hard to follow through with the goals they set for themselves. It is very easy to put them off until a later time, or forget about them entirely. If this sounds like you, you will probably benefit from a behavioural contract.

- Essentially, a behavioural contract is a written agreement to follow through on your goals. The agreement is usually made between you (the goal setter) and a contract facilitator (the parole officer).

- When you develop a behavioural contract, it functions as a form of public commitment to your goals because you share them with another person. When you do this, you are likely to increase your efforts towards goal attainment, in order to follow through on the public commitment you have made.

- A behavioural contract can also help you:
  ✓ Be fully aware of your goals
  ✓ Remember to work towards your goals
  ✓ Help you recognize the steps you need to take to reach your goals
  ✓ Understand the consequences for meeting or not meeting your goals
  ✓ Monitor your progress on your goals

Approximate Time Scale
3 minutes
Understand your responsibilities related to your goals

2. Discuss the process of developing a behavioural contract

- **Step 1: Set your goals**

  When you set goals for a behavioural contract, try to establish both short and long-term goals. The goals you choose should be clear and specific. It is also important to choose goals that specify what you should do, rather than what you shouldn’t do.

  **Example:**
  1. I will spend 1 hour every weeknight working on developing my resume. *versus*
  2. I will not play video games on weeknights.

  **Facilitator’s Note:** Refer to treatment module C.2 for a detailed description of setting SMART goals, as goals specified in a behavioural contract should adhere to these guidelines as closely as possible.

- **Step 2: Set a level of performance for each goal**

  After you have determined your goals, you need to specify a level of performance for each goal. This means setting a minimum criterion, so that you know if you are meeting, or have achieved your goal.

  Examples of minimum criteria might be:

  - For 1 hour every weeknight
  - At least three times
  - Every other Saturday

  It is important to be specific when setting the level of performance, so you can monitor your progress. Also, make sure you choose a level of performance that is challenging, but achievable. If the goal is too challenging, you may get discouraged and give up.

- **Step 3: Establish a means of monitoring your performance**

  Goals will not be helpful if you have no way of monitoring your performance. Therefore, a behavioural contract should clearly state how you plan to keep track of your progress.
Some simple ways to do this are to:

- Use a logbook and record when you work on your goals
- Use a checklist to check off tasks after you have done them

The method you choose should be practical for you, and easy to use. This will make it more likely that you will follow through on your monitoring.

You will also need to set a scheduled date and time for the contract facilitator to review your progress, so make sure you keep your data in a safe place. Reviewing your data will help the facilitator determine if you are making progress towards your goals.

- **Step 4: Set the consequences**

  A behavioural contract also needs to clearly state what outcomes will occur as a result of meeting and not meeting your goals. The consequences should be determined in collaboration with your parole officer, as they will depend on your current supervision needs. Together, you can determine what outcomes are reasonable.

  **Example:**
  1. As a result of meeting my goals, I will be granted a travel pass to visit my family in the upcoming week.
  2. If I fail to meet my goals, I will not be granted a travel pass to visit my family in the upcoming week.

  The contract should also state who will be responsible for delivering the outcomes. This will probably be your parole officer.

- **Step 5: Sign the contract**

  The final step is to commit to the contract. Sign and date the contract stating that you agree to abide by the terms of the contract. The contract facilitator (the parole officer) will also sign the contract.

3. **Assist the client in developing a behavioural contract**

   - **Exercise C.4.1: Setting up a Behavioural Contract**
     
     This Behavioural Contract will help you attain your goals by making a commitment to them. This process will also help you understand the steps you will have to take to reach your goals, and what consequences will occur as a result of your actions.

---

31 Adapted from Houmanfar, Maglieri, & Roman, 2003; Manis, 2011
Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Help him/her to complete the Behavioural Contract for their current employment or financial goals.

**Exercise C.4.1: Setting up a Behavioural Contract**

With your parole officer, complete the behavioural contract below using your current employment or financial goals.

---

**Behavioural Contract**

1. ________________, agree to commit to the following employment or financial goals:  
   Your Name
   1. 
   2. 
   3. 

My efforts at meeting these goals will be considered acceptable and/or complete when (state level of performance for each goal):

1. 
2. 
3. 

As a means of monitoring my progress on my goals, I agree to do the following:

My progress will be reviewed by ________________ on ________________.
   Facilitator Name  Date

I understand that the consequences of NOT meeting the above noted goals are:

1. 
2. 

I understand that the rewards for MEETING the above noted goals are:

1. 
2. 

Consequences and rewards will be delivered by ________________.
   Facilitator Name

This contract will be reviewed and revised by ________________ as goals are achieved.
   Facilitator Name

By signing below, I am indicating that I agree to the terms stated above, and agree to monitor the completion of my goals.

Your Signature:  
Facilitator Signature:  
Date:  

---

151
4. Provide a summary of behavioural contracts

- A behavioural contract is an agreement between you and another person that indicates your commitment to achieve your goals.
- Contracts are very helpful because they help you to be fully aware of your goals, remember to work towards your goals, and make you aware of the steps needed to achieve your goals.
- When you develop a contract, it is important to write clear, specific goals, and indicate a minimum level of performance for each goal.
- You also need to specify how you will monitor your progress, and what rewards or consequences will result if you meet or do not meet your goals.
- The final step is to commit to the contract by indicating that you agree to abide by its terms. This is accomplished by signing and dating the contract at the bottom.

Total Time: 35 minutes
TREATMENT MODULE D

Enhancing Motivation
INTRODUCTION

Encouraging offenders to take part in skill-building programs can be challenging because many offenders simply lack the necessary motivation required to be active participants.\(^{32}\) Furthermore, this lack of motivation can pose a significant barrier to behaviour change that results in less successful outcomes for offenders when they are released into the community.\(^{33}\) Fortunately, the literature indicates that motivational interviewing (MI) can be used successfully as a supplemental treatment approach to enhance clients’ motivation toward behaviour change.\(^{34}\) Although originally developed for use with substance abusers, MI has since been adapted for use with several distinct offender populations,\(^{35}\) and has proved efficacious in helping clients to overcome their ambivalence and commit to change.\(^{36}\)

PURPOSE & RATIONALE

The purpose of this module is to develop and enhance offenders’ motivation toward behaviour change. This is accomplished using a brief MI approach\(^ {37}\) that focuses on exploring and overcoming clients’ ambivalence in order to help them recognize the need for change. It is assumed that increasing offenders’ motivation toward change will contribute to more active participation in the job readiness and financial management skills training outlined in this manual. It is further assumed that increasing offenders’ motivation will result in more successful outcomes in the community by encouraging them to commit to positive lifestyle changes.

CLIENT OBJECTIVES

✓ To understand current lifestyle and stresses as they relate to current employment and/or financial situation

✓ To explore ambivalence by examining the costs and benefits of current employment and/or financial situation

✓ To recognize the discrepancy between current employment and/or financial situation and future aspirations

✓ To explore concerns related to current employment and/or financial situation

✓ To understand the need for change, and begin the process of decision-making

\(^{32}\) McMurran, 2009

\(^{33}\) McMurran, 2009

\(^{34}\) McMurran, 2009; Merlo et al., 2010; Westra & Dozois, 2004; Westra, 2006

\(^{35}\) McMurran, 2009

\(^{36}\) Rollnick, Heather, & Bell, 1992

\(^{37}\) Adapted from Rollnick et al., 1992

154
CAUTIONS & CONSIDERATIONS

- Avoid lecturing clients on the need for change. Initially, clients may not recognize that change is necessary, and will probably not be ready to commit to changing their behaviour. Therefore, lecturing may result in a back-and-forth style dialogue that will not be constructive, and may make the client feel defensive and attacked. Instead, facilitators should approach the idea of behaviour change in a sensitive and respectful manner. Generally, this means simply eliciting information, which clients can then use to make their own arguments for change.

- Avoid labelling or blaming clients. Doing this will likely interfere with progress, as labelling clients may make them feel embarrassed or ashamed; while blaming clients is likely to make them feel defensive. Instead, facilitators are encouraged to express empathy (not sympathy) for clients’ current circumstance and situations, and adapt a client-centred approach (i.e., the focus is on helping the client) in order to help clients remain engaged in the process of change.

- Clients need to progress at their own pace. If clients are pushed towards change too quickly, they will likely lack insight into their reasons for change. On the other hand, if clients are ready for change, but feel that they are not progressing towards their goals, they are likely to get discouraged with the process. Therefore, facilitators are encouraged to match the pace of delivery to clients’ individual needs, and avoid moving too fast, or too slow, through the strategies provided in this module.

- Recognize that change occurs on a continuum. Clients’ motivation toward behaviour change will likely fluctuate many times before they finally commit to making changes in their lives. Therefore, facilitators should understand that this ambivalence is normal, and are encouraged to adapt their delivery strategy to fit clients’ current stage of change.

- Anticipate delayed results. Helping clients to explore their ambivalence might not lead to immediate behaviour change, but instead encourage change at a later point in time. Therefore, facilitators should understand that helping clients move forward in the process of change is an acceptable outcome, and should avoid getting discouraged if results are not immediately recognizable.

SUB-COMPONENT

- D.1: Motivational Interview 75 minutes

NOTE

✓ Clients will require access to the accompanying participant’s manual to facilitate participation in the exercises and discussions located in this treatment module. Therefore, the facilitator should ensure that clients receive a copy of this manual prior to delivery.
**PURPOSE & USE**

- This interview is intended to help clients explore their ambivalence in order to encourage motivation toward positive behaviour change.
- This component should be used with clients who demonstrate a lack of motivation towards skills training, or who are currently unaware of the need to make changes in his/her employment and/or financial situation.
- Estimated time required: 75 minutes

**NOTES**

- The following Motivational Interview is presented in a continuous format to allow for easy transitions between steps. However, the facilitator may conduct the interview over several sessions, as the pace of delivery should be compatible with the client’s needs and level of support required. Also, note that the approximate time scale is provided as a guideline only.

**PROCESS**

1. **Lifestyle and Stresses**

   **Facilitator’s Notes:**
   
   1. This section of the interview is used to elicit information from the client about his/her current employment and financial situation, and how this contributes to his/her current stresses.
   2. Speak in general terms, and avoid using terms such as “concern” or “problem” when asking the client for information.
   3. Use open questions to avoid yes/no answers.

   - Begin with an open question. Ask:
     1. “Can you tell me about your current employment situation?”
     2. “Can you tell me about your current financial situation?”

   You can follow up with another open question to help the client provide more information. To elicit employment information, ask:
   1. “How long have you been unemployed / looking for a job?”
   2. “Tell me about your current employment efforts.”
   3. “Is work something you are interested in pursuing in the future?”

<table>
<thead>
<tr>
<th>Approximate Time Scale</th>
<th>15 minutes</th>
</tr>
</thead>
</table>

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156
To elicit financial information, ask:
1. “What does your debt / current money situation look like?”
2. “Tell me about your current efforts with this.”
3. “Is this something you are hoping to overcome in the future?”

Briefly summarize the client’s answers using your own words. For example:
1. “Okay, John. You are currently unemployed, and have been for some time. You are not currently trying to find employment, and are not sure if you want to return to work.”
2. “Thanks, John. If I understand correctly, you receive a monthly benefit cheque as your primary source of income. You owe a small credit card debt, and you are not sure how to deal with it.”

Next, have the client identify current sources of stress in his/her life. Ask:
1. “What are you finding stressful right now?”
2. “What is causing you stress in your life right now?”

**Exercise D.1.1: My Current Stresses**

Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to write down their current life stresses as they think of them.

<table>
<thead>
<tr>
<th>Exercise D.1.1: My Current Stresses</th>
</tr>
</thead>
<tbody>
<tr>
<td>These are the things I am finding stressful in my life right now:</td>
</tr>
<tr>
<td>1. _____________________________________________</td>
</tr>
<tr>
<td>2. _____________________________________________</td>
</tr>
<tr>
<td>3. _____________________________________________</td>
</tr>
<tr>
<td>4. _____________________________________________</td>
</tr>
<tr>
<td>5. _____________________________________________</td>
</tr>
</tbody>
</table>

Summarize the client’s list of stresses using your own words.

Finally, try to create a link between current employment and/or financial situation, and the client’s current life stresses. Ask:
1. “How does your current employment / unemployment relate to the stresses you are experiencing in your life?”
2. “How does your current financial situation relate to the stresses you are experiencing in your life?”
If the client is not sure, help him/her make a connection by asking a closed question, followed by an open question. For example, you might ask:

1. “Do you think your prior work experience will interfere with your current employment opportunities? How?”
2. “Does your limited income interfere with your ability to pay your bills? Give me an example.”

Finish by providing a summary of the connections the client has made.

2. The Good Things, and the Not So Good Things

**Facilitator’s Notes:**

1. This section of the interview is used to build rapport, and elicit important information about context.
2. The goal is to help clients identify negative aspects of their current situation by allowing them to explore their feelings.
3. Avoid making assumptions or inputting your own hypotheses about negative aspects/consequences. Stay on topic.

- Start with the positive. Ask the client:
  1. “What are some of the good things about your current employment situation?”
  2. “What are some of the good things about your current financial situation?”

Summarize the good things the client mentions.

- Ask about the less good things. Avoid saying “problems”. Ask:
  1. “What are some of the less good things about your current employment situation?”
  2. “What are some of the less good things about your current financial situation?”

The goal is to find out why the client sees these as “less good things”. For each “less good thing”, ask:

1. “How does this affect you?”
2. “What don’t you like about _________?”
Exercise D.1.2: Good Things and Less Good Things

Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop a list of the good things and less good things about their current employment and financial situation.

Exercise D.1.2: Good Things and Less Good Things

List the good things, and less good things about your current employment situation:

<table>
<thead>
<tr>
<th>Good Things</th>
<th>Less Good Things</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
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<tr>
<td>4.</td>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>

List the good things, and less good things about your current financial situation:

<table>
<thead>
<tr>
<th>Good Things</th>
<th>Less Good Things</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
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<tr>
<td>2.</td>
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<td>3.</td>
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<tr>
<td>4.</td>
<td>4.</td>
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<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>

- End with a summary of the good things and less good things. For example:
  1. “So not having a job is good because you have more time to spend with your family, and don’t have to worry about pleasing your boss. On the other hand, you sometimes feel like you are not doing a good job of providing for your family, and you feel like you are stuck in the house all day.”
3. The Future and the Present

**Facilitator’s Notes:**

1. This section of the interview is used to help clients elicit the discrepancy between their current employment and financial circumstances, and their future aspirations.

2. Avoid asking clients to describe their “ideal future scenario”, as this will likely be unrealistic and unattainable.

- Start by asking the client about the future. Ask:
  1. “How would you like things to be different in the future?”
  2. “Where would you like to see yourself in the future?”

*Exercise D.1.3: My Future*

**Facilitator’s Instruction:** Refer the client to the corresponding exercise in the participant’s manual. Ask the client to write a brief summary describing where he/she should like to be in the future.

*Exercise D.1.3: My Future*

Write a summary of where you would like to see yourself in the future. Be sure to include some of the goals you hope to achieve.

_______________________________________________
_______________________________________________
_______________________________________________
_______________________________________________
_______________________________________________
_______________________________________________

Summarize and clarify the client’s future goals.

- Next, focus on the present. Ask:
  1. “What’s stopping you from doing these things you would like to do?”
  2. “What do you need to do to achieve your future goals?”

- Finally, help the client make a connection between his/her current dissatisfactions and present circumstances. Ask:
  1. “How does not having a job affect you at the moment?”
  2. “How do your current finances affect you at the moment?”
If the client has trouble, switch to a past/present analysis. Ask:
1. “How were things different when you had a job?”
2. “How were things different before you had trouble with money / were in debt?”

4. **Exploring Concerns**

   **Facilitator’s Notes:**

   1. This section of the interview is used to help clients express for themselves what concerns they have about their current employment and financial situation.
   2. Take your time, and use open questions to elicit information.
   3. Be supportive as this may be difficult for the client.

- Ask the client about his/her concerns **one at a time**. Ask:
  1. “What concerns do you have about your current employment / financial situation?”

  Help the client be specific by asking for more information. Ask:
  1. “Why does this concern you?”
  2. “Can you give me an example?”
  3. “What do you see as problematic about this?”

  Summarize what the client has said. Highlight the contrast between the client’s concerns, and the good things they listed in section 2 of the interview.

- When you have finished exploring one concern, move on to another. Ask:
  1. “What else concerns you?”
  2. “Any other concerns?”

  Help the client explore each concern, and provide a summary of each one.

*Exercise D.1.4: What Concerns Me*

*Facilitator’s Instructions:* Refer the client to the corresponding exercise in the participant’s manual. Ask the client to develop a list of concerns that they have regarding their current employment / financial situation.
5. **Helping with Decision-Making**

**Facilitator’s Notes:**

1. This section of the interview is used to help clients begin the decision-making process in regards to making changes in their employment and financial situation.

2. Avoid telling clients what to do. Instead, provide information and advice without undermining clients’ autonomy.

- Help the client explore their options regarding the path they will follow now. Ask:
  1. “Where does this leave you now?”

  **Do not ask:** “What are you going to do now?”

- Make sure to present a variety of options for the future, and not just one course of action. You can also help the client by describing what other people have done in similar situations.

---

**Exercise D.1.4: What Concerns Me**

Write down the concerns you have about your current employment situation:

1. __________________________________________
2. __________________________________________
3. __________________________________________
4. __________________________________________
5. __________________________________________

Write down the concerns you have about your current financial situation:

1. __________________________________________
2. __________________________________________
3. __________________________________________
4. __________________________________________
5. __________________________________________
Exercise D.1.5: My Options

Facilitator’s Instructions: Refer the client to the corresponding exercise in the participant’s manual. Ask the client to brainstorm a list of options for making changes to their current employment and financial situation.

### Exercise D.1.5: My Options

| 1. ____________________________________________________________________________ |
| 2. ____________________________________________________________________________ |
| 3. ____________________________________________________________________________ |
| 4. ____________________________________________________________________________ |
| 5. ____________________________________________________________________________ |

Brainstorm a list of possible options for making changes to your current financial situation:

| 1. ____________________________________________________________________________ |
| 2. ____________________________________________________________________________ |
| 3. ____________________________________________________________________________ |
| 4. ____________________________________________________________________________ |
| 5. ____________________________________________________________________________ |

Total Time: 75 minutes
PART IV

Participant Feedback Questionnaire
PARTICIPANT FEEDBACK QUESTIONNAIRE

OVERVIEW

The following questionnaire may be administered to participants following intervention to obtain qualitative feedback regarding the delivery and usefulness of the manual’s treatment modules. Feedback can be used to identify problems, or make changes to the delivery method and/or curriculum as needed.

ADMINISTRATION INSTRUCTIONS

1. Provide the client with a copy of the Feedback Questionnaire
2. Inform the client that the questionnaire is used to gather feedback, and that no consequences or rewards will occur as a result of his/her responses
3. Ask the client to complete the entire questionnaire as accurately and honestly as possible
4. Collect the questionnaire when the client has finished
Feedback Questionnaire

Date: _________________________  Facilitator: ________________________

Treatment Module: ☐ A ☐ B ☐ C ☐ D  Sub-Component: ________________

1. The information was helpful. _________________________________

2. The information was easy to understand. ________________________

3. The exercises were helpful. _________________________________

4. The exercises were easy to understand. ________________________

5. The facilitator was able to answer my questions. _______________

6. The facilitator explained things in a way I could understand. _______

7. The pace of delivery was good (not too fast, or too slow). _______

8. The skill(s) I learned will be useful. ___________________________

9. I enjoyed participating. _________________________________

10. The thing(s) I liked best about the session were:

11. The thing(s) I found most helpful were:

12. The things(s) I would change about the session are:
REFERENCES


167


APPENDIX: ADDITIONAL RESOURCES

COMMUNITY RESOURCES

Acfomi Employment Services
760 Highway 15
Kingston, K7L 5H6
(613) 546-7863
www.acfomi.org

Community Employment Resource Centre
806 Montreal Street
Kingston, K7K 3J8
(613) 542-7373
www.cercnorth.ca

Frontenac Community Mental Health
Vocational Resource Centre
385 Princess Street
Kingston, K7L 1B9
(613) 544-1356
www.fcmhs.ca/vocational

K3C Credit Counselling
417 Bagot Street
Kingston, K7K 3C1
(613) 549-7850
www.k3c.org

KEYS Community Employment Centre
182 Sydenham Street
Kingston, K7K 3M2
(613) 546-5559
www.keys.ca

Ontario March of Dimes
Disability Employment Services
920 Princess Street
Kingston, K7L 1H1
(613) 549-4141
www.marchofdimes.ca

Ontario Works
Employment Supports
362 Montreal Street
Kingston, K7K 3H5
(613) 546-2695 ext. 3300

St. Lawrence College
Employment Service
100 Portsmouth Avenue
Kingston, K7L 5A6
(613) 545-3949
www.employmentservice.sl.on.ca

INTERNET RESOURCES

About: Job Searching
Job Search & Employment Resources
http://jobsearch.about.com/

About: Financial Planning
Financial Management Resources
http://financialplan.about.com/

Career Cruising
Career Exploration & Assessment
www.careercruising.com

Citigroup Financial Education
Financial Literacy
http://financialeducation.citi.com/citi/
financialeducation/curriculum/home_cd.htm

Practical Money Skills Canada
Financial Literacy
www.practicalmoneyskills.ca

TypeFocus Careers
Career Exploration & Assessment
www.careers.typefocus.com
Appendix D: Participant’s Manual
Participant’s Manual

Skill-Building Exercises and Discussions

Developed by Angel Hennigar

Bachelor of Applied Arts in Behavioural Psychology
St. Lawrence College

2011

38 This manual was designed to be used only by the correctional agency that participated in this thesis. Permission must be obtained by the author, Angel Hennigar, at anghennigar@yahoo.ca if others wish to use it.
Part A:

Job Readiness
Recognizing the Value of Employment

Having a job can benefit you in many ways. Here are some examples:

- Regular source of income
- Personal fulfillment and satisfaction
- Responsibility and independence
- Self-worth and self-esteem
- Personal growth
- Options and choices in your life

Following incarceration, having a job will help you adjust to your community, and decrease the likelihood of reoffending. Here’s how:

- Increase contact and interaction with prosocial people
- Improve ties to society
- Enhance motivation toward prosocial lifestyle

Exercise A.1.1: Benefits of Employment

Having a job can benefit me in these ways:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________
4. _____________________________________________
5. _____________________________________________

Finding new work, or returning to old work, can be difficult and challenging. Developing your job readiness skills can help.

*Job readiness skills:* capabilities that help prepare you for employment.

- Conducting job searches
- Completing job applications
- Writing resumes and cover letters
- Preparing for and participating in job interviews
Learning Job-Seeking Strategies

Before you begin a job search, it is important to find out what your job skills and interests are. This will help you:

✓ Choose jobs that match you
✓ Identify barriers you will need to overcome
✓ Increase your job satisfaction and commitment

Many websites offer free on-line assessments that can help you do this. Here are some examples:

✓ www.careercruising.com
✓ www.careers.typefocus.com

You can also develop a list of your skills and interests on your own.

Exercise A.2.1: My Skills and Interests

These are the things I am interested in doing in my job:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________
4. _____________________________________________

These are some of the skills that I have already that will be beneficial in the job I choose:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________
4. _____________________________________________
These are some of the places that you can look for jobs:

- The local newspaper and classified ads
- Personal contacts and networking
- On-line job boards and company websites
- Community counselling centres and employment agencies

**Networking** is one of the best ways to look for jobs.

*Networking:* expanding your current social network using existing relationships to make new contacts and establish new relationships.

Networking gives you access to the hidden job market (jobs that are not yet advertised, or will never be advertised), and gives you an edge over your competition. Here’s how:

- Employers will remember you if you make contact, and are more likely to hire you if they hear your name from someone they trust
- You will be more aware of opportunities, and the skills you need
These tips will help you with networking:

- Start with people you know
- Follow up on referrals
- Name drop
- Volunteer

You can also use on-line job boards or browse company websites to look for job opportunities. These tips will help you with this:

- Change your search terms
- Be specific
- Keep a record of the jobs you apply for
- Keep a record of your user IDs and passwords
- Don’t overlook small companies
- Use directories to locate companies

You have to be careful if you search for jobs on-line. If you notice any of these things, be careful.

- Outdated ads, or ads that are continually reposted
- Ads that list the hiring agency as confidential
- Ads that state “earn up to”
- Ads that use discriminatory wording
- Insecure or little known job banks

You can also visit a community employment centre to get free help with your job search. At these places, you will get one-on-one instruction and guidance, access to valuable resources, and assistance overcoming barriers you may encounter.

You can visit any of these places to help you with your job search:

- St. Lawrence College Employment Service
- Community Employment Resource Centre (CERC)
- KEYS Community Employment Centre
- Acfomi Employment Services
Once you have found some jobs you are interested in, do some research. Find out:

- ✔ What will the job require me to do?
- ✔ What will the work environment be like?
- ✔ Is there a demand for this type of job?
- ✔ What opportunities can this job offer me?
- ✔ What education or experience is required?

These questions will help you determine if the job will be a good fit for you.

You can also use a chart (like the one below) to determine if a job will be suitable and achievable for you.

*Table A.2.1: My Vision versus My Reality*

<table>
<thead>
<tr>
<th>The Job I Want: _____________</th>
<th>My Reality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Area of skill / qualification</strong></td>
<td><strong>What I need</strong></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Experience</td>
<td></td>
</tr>
<tr>
<td>Generic Skills</td>
<td></td>
</tr>
<tr>
<td>Special Skills</td>
<td></td>
</tr>
</tbody>
</table>
Completing a Job Application

Most jobs that you apply for will require you to complete a job application form.

Usually, you will have to provide this information:

✓ Your personal information
✓ The kind of work or position you are applying for
✓ Your education and training
✓ Your employment history or experience
✓ Your references

Job applications can be completed in-person, or on-line. If you apply for a job in person, remember these things:

✓ Ask for a job application
✓ Look and dress appropriately for the job
✓ Have a copy of your resume
✓ Follow up with a phone call

When you complete a job application, it is important to do it properly. This is because employers use job applications to help them decide who to interview.

Following these guidelines will help you complete a job application form properly:

✓ Be reliable: the information on your application should match the information on your resume
✓ Be accurate: the information should be correct and up-to-date
✓ Be careful: read and follow all instructions
✓ Be honest: be truthful when providing information and answering questions
✓ Be clear: take your time, complete the application neatly, and check for spelling and grammar mistakes
✓ Be complete: answer every question on the application; if something doesn’t apply to you, write “N/A”
✓ Be negotiable: write “open” or “negotiable” if asked about expected salary
✓ Be reliable: include your references on the application
✓ Be precise: review your application before you submit it
Exercise A.3.1: Sample Job Application

Choose one of the following job advertisements, and complete the sample job application. Use your own information, and be as accurate as possible. If you do not know some of your information, make sure to find out and fill it in later.

Job Advertisements:

1. Sunshine Restaurant is seeking line cooks, servers, and dish washers
2. Ed’s Snow Removal is seeking drivers and front office staff
3. Joe’s Garage is seeking auto mechanic
4. Bob’s Electronics is seeking sales associates and customer service representatives

APPLICATION FOR EMPLOYMENT

Company: ____________________________

Instructions: Print clearly using blue or black ink. Fill in all sections of the application form to ensure processing.

<table>
<thead>
<tr>
<th>Personal Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name ________________________ Social Insurance Number ____________</td>
</tr>
<tr>
<td>Last</td>
</tr>
<tr>
<td>Address _____________________________________________________________________</td>
</tr>
<tr>
<td>Street</td>
</tr>
<tr>
<td>Home Phone _________________ Alternative Phone _________________</td>
</tr>
</tbody>
</table>

Are you legally eligible to work in Canada? □ Yes □ No
Have you ever been convicted of a criminal offense? □ Yes □ No
(Note. No applicant will be denied employment solely on the grounds of conviction of a criminal offence; however, the date of the offence, the nature of the offence, surrounding circumstances, and the relevance of the offence to the position applied for may be considered.)

How did you find out about the position? ____________________________________

Have you worked for this company before? □ Yes □ No

<table>
<thead>
<tr>
<th>Employment Desired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of position you are applying for: ____________________________</td>
</tr>
<tr>
<td>Type of work you are seeking: □ Part time □ Full time □ Seasonal □ Temporary</td>
</tr>
<tr>
<td>Desired Salary: $ _______________ Date you are available to start: _______________</td>
</tr>
<tr>
<td>Availability: Specify what hours you are available to work each day</td>
</tr>
<tr>
<td>From</td>
</tr>
<tr>
<td>To</td>
</tr>
</tbody>
</table>

Continued on next page
Education

<table>
<thead>
<tr>
<th>Name and address of school</th>
<th>Circle Last Year Completed</th>
<th>Did You Graduate?</th>
<th>Subjects Studied / Credentials Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School</td>
<td>1 2 3 4</td>
<td>Y N</td>
<td></td>
</tr>
<tr>
<td>College</td>
<td>1 2 3 4</td>
<td>Y N</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1 2 3 4</td>
<td>Y N</td>
<td></td>
</tr>
</tbody>
</table>

List skills relevant to the position applied for:
_____________________________________________________
____________________________________________________________________________
____________________________________________________________________________

Employment (list most recent employment first)

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Supervisor</th>
<th>Address</th>
<th>Telephone</th>
<th>Position Held</th>
<th>Dates Worked: From ______ to ______</th>
<th>Ending Wage</th>
<th>Reason for Leaving</th>
<th>May We Contact?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

References

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Years Known</th>
<th>Address</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I certify that I have read and fully completed this application and that the information contained herein is correct to the best of my knowledge.

Signature ________________________________  Date _________________________
Writing a Resume

Most jobs that you apply for will require you to submit a resume. Most resumes consist of six basic sections.

Each section has its own requirements and highlights different information.

Section 1: Personal Information: the information the employer will need to identify and contact you. Includes:

✓ Your first and last name
✓ Your address
✓ Your telephone number
✓ Your e-mail address (if you have one)

Don’t include: your birth date, social insurance number, marital or health status, religious or political affiliations, or a photograph.

Section 2: Objective Statement (optional): state the exact job you are seeking and the skills you will use if you get it. Objective statements should be:

✓ Brief (no more than one sentence)
✓ Specific (state exact information)
✓ Descriptive (explain how you will accomplish your goal)

Section 3: Skills and Accomplishments: highlight your personal and job skills that make you a suitable candidate for the job.

Personal Skills: your qualities and characteristics that will be beneficial in the job you are applying for.

Job Skills: highlight past experience (paid or unpaid) and qualifications that will make you an asset to the company.

When listing your skills, you should try to:

✓ Include skills that are relevant to the job you are applying for
✓ Be specific, clear, and concise
✓ Emphasize skills, not past employment duties
Also include any accomplishments that are relevant to the job. These might include:

- Certificates or awards
- Special certification
- Specialized training

**Section 4: Employment Experience:** list your previous employment experience, starting with the most recent.

When listing your past employers, make sure you include:

- The name and address of the company
- Your position or job title
- The dates during which you worked there
- A brief description of your duties and responsibilities

**Section 5: Education:** include any formal education or training you have received.

For each entry, include:

- The title of the degree, diploma, or certificate
- The name and address of the institution (school)
- The date completed or date of expected completion

**Section 6: References:** provide your references, or state “References available upon request”.

References: people who will vouch for your character and work ethic; can be employers, co-workers, clients, teachers, neighbours, long-time friends. Do not use family members as references.

For each entry include:

- The person’s first and last name
- Their relationship to you
- Their job title and company of employment (if applicable)
- Their address or the address of the company
- Their phone number
**Figure A.4.1: Resume Template**

| Your Name: ____________________ | Your Phone Number (___)________________ |
| Your Address: _________________________ | Your E-mail: __________________ |
| City, Province: _______________ Postal Code: _________________ |  |

**Objective (optional)**

To obtain a full/part time ________________________________ position where I can utilize my skills and experience in ________________________________________________.

**Skills and Accomplishments**

- •  ____________________________________________________________________________
- •  ____________________________________________________________________________
- •  ____________________________________________________________________________
- •  ____________________________________________________________________________
- •  ____________________________________________________________________________
- •  ____________________________________________________________________________

**Employment Experience**

| Job Title: _______________________________ | Dates: __________ - __________ |
| Company Name: _________________________ | City, Province: ______________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |

| Job Title: _______________________________ | Dates: __________ - __________ |
| Company Name: _________________________ | City, Province: ______________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |

| Job Title: _______________________________ | Dates: __________ - __________ |
| Company Name: _________________________ | City, Province: ______________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |
| •  ____________________________________________________________________________ |

**Education**

| Credential: _______________________________ | Date: ______________ |
| Institution Name: _________________________ | City, Province: ______________ |

| Credential: _______________________________ | Date: ______________ |
| Institution Name: _________________________ | City, Province: ______________ |

**References Available Upon Request**
A resume often serves as a first impression. It tells the employer what type of person you are, and can impact whether or not you get an interview.

This is why it is important to develop the best resume possible. Use this checklist to help you do this:

**Writing**
- No spelling or grammatical errors
- Abbreviations and acronyms used sparingly
- Wording is clear and concise
- Information is complete and accurate

**Content**
- All relevant contact information is included
- Objective statement is brief and specific
- Skills and accomplishments are highlighted
- Experience is relevant to job applied for
- Education/training is relevant to job applied for
- Reference list or statement is included

**Formatting**
- The resume is neat, organized, and easy to read
- The resume uses a consistent format
- The information isn’t crowded on the page
- Columns and bullets are used for easy scanning
- The resume does not exceed 2 pages in length
- The resume is typed on a computer
Writing a Cover Letter

When you apply for a job, it is a good idea to submit a cover letter with your resume.

*Cover letter:* a formal letter to an employer that highlights your strengths, skills, experience, and credentials that make you a good match for the job.

A cover letter can be divided into 3 main parts.

**Part 1: The Introduction:** the first part of the cover letter and appears at the top of the page. This section includes:

- Your contact information (name, address, and phone number)
- The date the cover letter was written
- The employer’s contact information (employer’s name and job title, and the company’s name, address, and phone number)

**Part 2: The Body:** follows the introduction, and includes:

*Opening salutation:* addresses your cover letter to the appropriate person or department; should be formal (“Dear Mr. _________”).

*Opening paragraph:* include the title of the job you are applying for, how you found out about the job, and the date of the job posting. Also, express your interest in the job, and introduce how you can be an asset to the company.

*Descriptive paragraph:* highlight your skills and experience that will be an asset in the job you are applying for, and explain how these are related to the requirements in the job posting.

*Closing paragraph:* thank the employer for their consideration and restate your interest in the job. Also state how you plan to follow up with the employer, and be sure to include your contact information.
Part 3: The Closing: the final part of a cover letter, and includes:

- The closing salutation
- Your signature (hand signed)
- Your full name (typed)
- Enclosures (refers to the number of attached documents and might include your resume or letters of recommendation)

**Figure A.5.1: Cover Letter Template**

Your Name
Your Street Address
City, Province
Postal Code
Phone

Today’s Date: Month, Day, Year

Employer’s Full Name
Employer’s Title
Company Name
Street Address
City, Province
Postal Code

Dear Mr. / Mrs. ____________, (try to use a specific name)

Please accept the enclosed resume as application for the position of __state position__, as advertised in __state source__ on __state date___. I am extremely interested in this position, as I believe my experience with / my skills in ________________ will be an asset to your company.

As you will read in my resume, I have gained valuable experience in __state your areas of experience that relate to the job and how you gained it__. I have also developed __state your skills that relate to the job and how you developed them__.

Thank you for your time and consideration. I look forward to hearing from you about the possibility of an interview. I can be reached by phone at __state you phone number__ or by e-mail at __state your e-mail address__.

Sincerely,


Your Name

Enclosures ( )

Include the number of enclosures at the bottom. This might include your resume.
To determine what information to put in your cover letter, ask yourself these questions:

- What do I know about the employer?
- What skills or experience is the employer looking for?
- What are my qualifications?
- What would I tell the employer if I only had one minute?
- Which one of my skills or accomplishments will impress the employer the most?

Use your answers to select information from your resume. Remember that any information you include in your cover letter should match the information in your resume.

Once you know what you want to say in your cover letter, follow these tips to help you format it correctly:

- Use a basic layout (avoid fancy formatting)
- Use a font that is easy to read (like this one)
- Use a font size that is easy to read (usually 12 point)
- Use the same font as your resume
- Use appropriate spacing between paragraphs
- Use an appropriate length (usually 1 page)
- Use appropriate alignment (left aligned, not centred)
- PROOF READ, PROOF READ, PROOF READ
Learning Job Interview Skills

No matter how many job interviews you have participated in before, it is normal to be nervous. Being prepared for the interview can help you feel more at ease.

One of the best ways to prepare for a job interview is to do your homework. Try to find out these things:

✓ The employer/interviewer’s name and title
✓ What products or services the company provides
✓ What skills or knowledge the job requires

Another way to prepare for an interview is to get to know yourself. To do this, develop a brief summary (about 30 seconds) about yourself. Your summary should include:

✓ Your name
✓ Your career field or objective
✓ Your past experience
✓ Your achievements or accomplishments
✓ Your attributes or skills

Exercise A.6.1: My Personal Summary

Using the guidelines provided, fill in the blanks to create your own personal summary.

1. State your name: “Hello, my name is ________________________.”

2. State your career field or career objective: “I’m in the _____________________ field.”
OR “I’m interested in joining the ___________________ field.”

3. State your past experience: “I have _____ years/months experience as a ____________.”

4. State your achievements or accomplishments: “I was successful at _______________ and ______________.”
OR “I successfully completed/achieved ______________________.”

5. State your attributes or skills: “I am __________________ and __________________.”
OR “I am good at ______________ and __________________.”
It is also a good idea to be aware of common interview questions. It is helpful to review the following table and develop a brief response to each question.

**Table A.6.1: Common Interview Questions**

<table>
<thead>
<tr>
<th>Q. “Tell me about yourself.”</th>
<th>Answer with the information from your personal summary.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Remember to include your name, career objective, achievements, experience, and skills.</td>
</tr>
<tr>
<td></td>
<td>Your answer should not be longer than 60 seconds.</td>
</tr>
</tbody>
</table>

**Q. “What are your weaknesses?”**
- Turn a weakness into a positive. For example, if you are a workaholic (*weakness*), say you are “demanding of yourself and others” (*positive*). |
- Talk about how you have overcome a former weakness. For example, “I used to have trouble with time management, so I started using a day planner to keep track of my responsibilities.”

**Q. “What are your most important accomplishments?”**
- Talk about a time when you have done something to benefit a company or other people. |
- You can also talk about an important personal accomplishment, such as completing specialized training or overcoming an obstacle. |
- Examples might come from work, school, or everyday life.

**Q. “Can you handle pressure?”**
- Say “Yes”, followed by an example of a time when you have dealt with pressure effectively. |
- Say “Yes”, followed by strategies you use to plan for pressure in order to avoid it.

**Q. “Can you take direction?”**
- Say “Yes”, followed by an example of a time/situation when you have taken direction. |
- Say “Yes”, followed by “I can also take constructive criticism without feeling attacked. I know there is a lot to learn from other people”.

**Q. “Describe a time when you have demonstrated initiative.”**
- Describe a time when you had to take charge of a situation. |
- This might be a time when you came up with a plan, located resources, or volunteered your time for an important cause.

**Q. “Why didn’t you finish high school/college?”**
- Possible answers might include: “I was anxious to enter the work force”, “I found value in learning from experiences outside school, such as travel”, or “I had significant responsibilities at home that interfered with school”. |
- Do not say you found no value in school, or that you disliked school.

**Q. “What did you learn from high school/college?”**
- Describe how school helped you develop personal skills that will be beneficial in the job. |
- These might include good work habits/ethic, how to meet deadlines, reliability, leadership, dedication, and goal setting.

**Q. “What motivates you?”**
- You might say “I take pride in accomplishing goals, and doing a good job”, or “It makes me happy to reach an outcome”. |
- Do not speak about money as a motivator.
Q. “What are your hobbies?”
- Hobbies tell the employer about your character, so try to mention hobbies that require skills related to the job you are applying for.
- For example, saying you play on a sports team indicates you can work as part of a team, and get along well with others. Saying you enjoy sewing or woodworking indicates you pay attention to fine detail.

Q. “Describe a challenge you faced, and how you dealt with it.”
- Talk about a challenge you faced at work or school, or describe a personal challenge you have overcome.
- Explain the steps you took to deal with the challenge.

Q. “Why did you leave your last job?”
- Talk about positive things you have learned, and explain why you are moving on.
- Answer positively by saying “I am looking for more opportunity, a greater challenge, or fulfillment of my long-term goals.”
- Do not bad mouth your previous employer.

Q. “What kind of salary are you expecting?”
- You can say that you will work for whatever the company thinks is fair based on your qualifications.
- You can also say that you are negotiable.

Q. “Why should I hire you?”
- Summarize your qualifications, accomplishments, and capabilities that make you a good fit for the job.
- Explain how you can benefit the company, and what you can offer them.
- Your answer should be approximately 2 minutes.

Finally, it is important to **look the part**. This means that you:

- ✔ Appear neat and tidy
- ✔ Wear appropriate clothing

Regardless of the company’s dress code, it is important to look professional during a job interview. As a general rule, this means dressing in business or business-casual clothing.

**Note:**
Men who don’t have appropriate clothing for a job interview can visit the Community Employment Resource Centre (CERC) to borrow a suit for job interview purposes.
Table A.6.2: Looking the Part

<table>
<thead>
<tr>
<th>Business Attire</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Solid colour, conservative suit</td>
<td>Solid colour, conservative suit</td>
</tr>
<tr>
<td></td>
<td>Long sleeve shirt</td>
<td>Blouse</td>
</tr>
<tr>
<td></td>
<td>Conservative tie</td>
<td>Tan or light pantyhose</td>
</tr>
<tr>
<td></td>
<td>Dark socks</td>
<td>Conservative shoes</td>
</tr>
<tr>
<td></td>
<td>Professional shoes</td>
<td>Limited jewellery</td>
</tr>
<tr>
<td></td>
<td>Portfolio or briefcase</td>
<td>Portfolio or briefcase</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business-Casual Attire</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Khaki, gabardine, or cotton pants (pressed)</td>
<td>Khaki, corduroy, twill, or cotton pants/skirt (pressed)</td>
</tr>
<tr>
<td></td>
<td>Cotton long-sleeved button down shirt (pressed), polo shirt, or knit collared shirt</td>
<td>Solid coloured sweater, twin-set, cardigan, polo, or knit shirt</td>
</tr>
<tr>
<td></td>
<td>Conservative sweater</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tie (optional)</td>
<td>Tan or light pantyhose</td>
</tr>
<tr>
<td></td>
<td>Dark socks</td>
<td>Conservative shoes</td>
</tr>
<tr>
<td></td>
<td>Leather shoes and belt</td>
<td>Limited jewellery</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grooming</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Neat hairstyle and facial hair</td>
<td>Neat, professional hairstyle</td>
</tr>
<tr>
<td></td>
<td>Clean hands and trimmed nails</td>
<td>Clean hands and manicured nails</td>
</tr>
<tr>
<td></td>
<td>Little or no after shave or cologne</td>
<td>Little or no perfume</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Light makeup</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Inappropriate Attire</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jeans and other denim</td>
<td>Jeans and other denim</td>
</tr>
<tr>
<td></td>
<td>T-shirts</td>
<td>T-shirts and halter tops</td>
</tr>
<tr>
<td></td>
<td>Sneakers</td>
<td>Shorts and leggings</td>
</tr>
<tr>
<td></td>
<td>Clothing with offensive wording or symbols</td>
<td>Athletic wear</td>
</tr>
<tr>
<td></td>
<td>Hats or other headgear</td>
<td>Sneakers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Clothing that reveals the midriff</td>
</tr>
</tbody>
</table>

It is also very important to conduct yourself appropriately during a job interview because you will be assessed on how you present and handle yourself. These tips will help you be successful:

- Bring an extra copy of your resume
- Arrive on time (not too early, NEVER late)
- Greet the interviewer by name, and with a firm handshake
- Maintain good posture and eye contact
- Answer questions positively
- Say the right amount and elaborate when appropriate
- Highlight your job skills and sell your strengths
✓ Remember it’s okay to make mistakes, but correct yourself when you do
✓ Avoid speaking about salary and benefits
✓ Avoid speaking badly about former employers and co-workers
✓ Ask questions about the job

You will also have to decide whether or not to disclose your criminal history during a job interview.

If you tell: you show the interviewer that you are willing to be truthful and honest, but may risk being rejected for the job.

If you don’t tell: you may be more likely to get the job, but will probably worry constantly about someone finding out.

If you decide to tell, it is best to be prepared. Develop a story (like the one below) that explains your crime(s), and emphasizes your commitment to change.

“In ____, I was convicted of _______________ and served __ years in a Federal Penitentiary. I am not proud of this time in my life, but I take full responsibility for my actions. This time in my life has taught me to evaluate my priorities. I am no longer involved in _____________ or _______________. I am highly motivated to prove myself, and fully intend to turn my life around. I am doing this by _________________________________.

After your job interview, make sure you follow up with the employer. You can:

✓ Send a thank-you note
✓ Make a follow-up phone call

You should also spend some time reflecting on your interview. Ask yourself what you did well, and what you need to work on. Remember that every job interview is a learning experience, and is an opportunity for you to improve your job interview skills.
Part B:

Financial Management
Introduction to Financial Management

Financial management can mean different things to different people, but everyone should make smart choices about what they do with their money.

*Financial management:* describes the ways in which you choose to spend and save your money.

Good financial management might include:

- Paying your bills on time
- Setting up a budget
- Saving money by using coupons
- Setting short and long-term financial goals
- Planning ahead for emergencies

**Exercise B.1.1: Defining Financial Management**

My definition of financial management is:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

You might find yourself overwhelmed by your financial obligations when you re-enter the community. However, learning to manage your money can help. Here’s how:

- Reduce your stress and worry about meeting your financial demands (paying bills, etc.)
- Decrease your negative emotions about money trouble by helping you manage and overcome your debt
- Give you a sense of control over your money by putting you in charge of your own decisions
- Increase your level of independence by helping you secure necessities (food, clothing, shelter, etc.)
- Help you plan for difficult or unexpected financial crises
Exercise B.1.2: Benefits of Financial Management

Learning to manage my money can benefit me in these ways:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________
4. _____________________________________________
5. _____________________________________________
Applying for a bank account can be intimidating, especially if you don’t have much experience with banking practices. This is why it is helpful to understand common banking terminology.

**Table B.2.1: Common Banking Terminology**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chequing Account</td>
<td>A bank account that allows people to withdraw or deposit money on a daily basis. Account access requires the use of a debit or ABM (automated banking machine) card.</td>
<td>A good everyday account that allows the user to make bill payments, purchase goods and services, and receive paycheques through direct deposit.</td>
</tr>
<tr>
<td>Saving Account</td>
<td>A bank account that allows people to deposit money for the purpose of saving. Helps money grow by applying interest.</td>
<td>An account used primarily for the purpose of storing and protecting money.</td>
</tr>
<tr>
<td>Debit Card</td>
<td>A bank-issued card that allows direct access to the money in a bank account. This card is protected by a PIN number.</td>
<td>Access bank account, withdraw money from an ATM, and make purchases (serves an alternative to paying with cash).</td>
</tr>
<tr>
<td>Automated Teller Machine (ATM)</td>
<td>A self-service machine that allows access to a bank account at all times.</td>
<td>Perform routine banking services (withdraw money, pay bills, check account balance) without help from a bank teller.</td>
</tr>
<tr>
<td>Telephone Banking</td>
<td>A form of electronic banking service that allows routine banking services to occur over the phone.</td>
<td>Use to perform routine banking services (withdraw or transfer money, pay bills, check account balance).</td>
</tr>
<tr>
<td>Online Banking</td>
<td>A form of electronic banking service that allows routine banking services to occur over the Internet.</td>
<td>See Telephone Banking.</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>The automatic depositing of money into your bank account from a third party (such as a paycheque from an employer).</td>
<td>Use to automatically receive funds without having to deposit them manually at the bank.</td>
</tr>
</tbody>
</table>

There are many benefits to having a bank account. A bank account can help you:

- Keep track of your income and expenses
- Pay your bills on time
- Receive paycheques automatically
- Save money
- Keep your money safe
Once you make the decision to set up a bank account, there are a few steps you should follow to make sure you are happy with your decision.

**Step 1: Research possible banks:** see what each bank can offer you before you make a decision.

- What hours is the bank open?
- How many branches (locations) does the bank have?
- Is there a branch close to your home or work?
- Does the bank offer insurance on your money?

**Step 2: Ask questions about the account:** see what the account can offer you, and avoid undesirable surprises later (like additional banking fees).

- What is the minimum monthly and daily balance you must maintain?
- Is there a monthly service charge?
- Do you earn interest on the account?
- Do you have access to cheques; how much do they cost?
- Where can you make withdrawals?
- How many transactions can you make each month?

**Step 3: Apply for an account:** applying for a bank account requires at least 3 tasks.

1. Completing an account application form
2. Completing a signature authorization form
3. Providing 2 acceptable forms of identification

<table>
<thead>
<tr>
<th>Primary ID*</th>
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</thead>
<tbody>
<tr>
<td>Driver’s Licence issued in Canada</td>
</tr>
<tr>
<td>Canadian Passport</td>
</tr>
<tr>
<td>Certificate of Canadian Citizenship</td>
</tr>
<tr>
<td>Permanent Resident Card</td>
</tr>
<tr>
<td>Birth Certificate issued in Canada</td>
</tr>
<tr>
<td>Old Age Security Card</td>
</tr>
<tr>
<td>Certificate of Indian Status</td>
</tr>
<tr>
<td>Provincial Health Card</td>
</tr>
<tr>
<td>Social Insurance Card</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Secondary ID*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Photo ID Card</td>
</tr>
<tr>
<td>Canadian University / College ID Card</td>
</tr>
<tr>
<td>Canadian Bank or ABM/Debit Card</td>
</tr>
<tr>
<td>Canadian Credit Card</td>
</tr>
<tr>
<td>Foreign Passport</td>
</tr>
</tbody>
</table>

* Financial institutions’ ID requirements may differ
Exercise B.2.1: Applying for a Bank Account

Pretend that you are applying for a bank account, and fill out the forms below.

A) Completing a Bank Account Application Form:

[Form content]

B) Completing a Signature Authorization Form:

[Form content]
Step 4: Monitor your account: make sure everything is running smoothly.

- Keep a log of your spending
- Write down the amount of all debit transactions and cheques you write
- Keep your receipts in a safe place
- Keep a log of your deposits
- Write down the amount of all deposits
- Match your spending and deposits with the transactions on your monthly bank statement (this should be done as often as possible to encourage accuracy, and to help you stay on track)
Learning to Save Money

Saving money is a good way to reach your financial goals. However, saving money can be hard. Here are some reasons why people have trouble saving money:

- They have to pay more for basic necessities because the cost of living keeps increasing
- They don’t know where or how to save their money
- They buy expensive or unnecessary things
- They think they don’t have extra money to save

Saving money is not impossible; you just need to learn how to do it.

One good way to save money is to establish a savings account. Savings accounts give you:

- Easy access to your money: can make withdrawals without penalty
- Protection for your money: bank offers you insurance
- Regular additions to your money: deposit portion of paycheque
- Expansion of your money: growth from interest

If you decide to set up a savings account, these tips will help you use it effectively:

- Only deposit what you think you won’t miss. If the amount you deposit is small enough, you will be less likely to withdraw it.
- Only withdraw money when it is absolutely necessary. If you constantly make withdrawals, interest won’t build up.
- Make a commitment to your savings account. Try to deposit the same amount each time on a fixed schedule.

You can also save money by becoming a smart shopper. To be a smart shopper, you need to follow these strategies:

**Strategy 1: Make good choices about the items you buy:** shop around, consider your options, and ask questions before you make a purchase.

**Strategy 2: Take advantage of sales and coupons:** be patient, choose items wisely, and be vigilant in looking for deals.
**Strategy 3: Avoid making impulse buys:** slow down, take time to consider, and plan ahead by making and sticking to a shopping list.

**Strategy 4: Make your own decisions:** think and stand up for yourself; don’t be persuaded by what other people say.

**Strategy 5: Know and respect your financial limitations:** be aware of what you have to spend, choose less expensive alternatives, and avoid habits that lead to trouble.

**Exercise B.3.1: Being a Smart Shopper**

Match the shopper in the scenario with the “smart shopper strategy” that is the best choice to help him/her.

**Strategies**
1. Make good choices
2. Take advantage of sales/coupons
3. Know/respect limitations
4. Avoid impulse buy
5. Make own decision

1. Matt really wants to buy a new TV. He has one that works, but it is getting older, and he would like to replace it. Matt only wants to spend $500, but he can’t find any regularly priced TVs under $600.
   Matt should ____________________________

2. Katie’s friend just got a new IPod, and is pressuring Katie to get one. Her friend says it is the best thing in the world. Katie doesn’t really like IPods, but she doesn’t want to look silly in front of her friend.
   Katie should ____________________________

3. Johnny is in the supermarket trying to decide between two cereals. According to the boxes, both cereals are exactly the same, except one is a plain white box, and the other has a picture of a celebrity on it. The plain white box costs $3.99; the box with the celebrity costs $4.99.
   Johnny should ____________________________

4. Susie was out shopping for a birthday gift for her Mother, when she saw a great pair of shoes that she simply must have. The shoes are really expensive, and she already has a pair just like them.
   Susie should ____________________________

5. Sarah is on a strict budget, and she knows exactly how much she has to spend. Her friend wants to go out to lunch tomorrow, but Sarah can’t really afford it. She thinks that maybe she could suggest a picnic lunch with her friend instead.
   Sarah should ____________________________

201
It is also a good idea to understand the difference between **wants** and **needs**.

*Want*: something you would like to have, but can live without.

- Cable television
- China dishware
- Magazine subscription

*Need*: something you cannot live without.

- Healthy food and water
- Clothing
- Safety and security

Wants and needs are different for everybody, and depend on a person’s circumstances. For example, a car might be a want for one person, and a need for another.

**Exercise B.3.2: My Wants and Needs**

In the columns below, make two lists. One list should contain your wants. The other list should contain your needs.

<table>
<thead>
<tr>
<th>My Wants</th>
<th>My Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>

Sometimes, if we want something really badly, we have to sacrifice a different want, or even a need, to get it. This is okay, as long as you are willing to accept the consequences that might result from your sacrifice.
Using Credit and Credit Cards

The idea of credit is all around us, but do you really know what it is?

*Credit:* an agreement made on trust. You are loaned money based on trust that you will pay it back.

One of the most common forms of credit is credit cards. Credit cards have many benefits, but you should also be cautious when using them.

**Table B.4.1: Benefits and Cautions of Credit Cards**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Cautions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Convenient means of making purchases</td>
<td>1. User and transaction fees</td>
</tr>
<tr>
<td>2. Immediate access to money</td>
<td>2. High interest applied to unpaid balances</td>
</tr>
<tr>
<td>3. More secure than cash</td>
<td>3. Late payment penalties or fees</td>
</tr>
<tr>
<td>4. Availability of rewards / points programs</td>
<td>4. Increased overall cost of item purchased (due to interest)</td>
</tr>
<tr>
<td>5. Rent cars, book hotel rooms, and make purchases over the telephone or Internet</td>
<td>5. Unmanageable debt</td>
</tr>
<tr>
<td>6. Can be used in an emergency (stranded away from home)</td>
<td></td>
</tr>
</tbody>
</table>

When using credit cards, you need to consider the overall cost of the items you buy. It will likely cost a lot more to buy the item using credit, than it would if you paid cash. This is because of interest.

**Example: The True Cost of Credit Cards**

<table>
<thead>
<tr>
<th>Total Purchase Amount</th>
<th>$1,000</th>
<th>$1,000</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Interest Rate</td>
<td>10%</td>
<td>15%</td>
<td>25%</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Number of Months to Pay off Purchase Amount</td>
<td>29</td>
<td>31</td>
<td>36</td>
</tr>
<tr>
<td>Total Interest Charge</td>
<td>$129</td>
<td>$207</td>
<td>$427</td>
</tr>
<tr>
<td>Total Cost</td>
<td>$1,126</td>
<td>$1,207</td>
<td>$1,427</td>
</tr>
</tbody>
</table>
If you decide to get a credit card, it is your responsibility to use it wisely. These tips will help you:

1. **Understand the terms of the credit card:** this means being aware of:

   ✓ Fees and interest rates
   ✓ Payment due dates and amounts
   ✓ Fees, penalties, or grace periods for late payments

2. **Make good choices about the items you purchase:** this means that you ask yourself:

   ✓ Is this a necessity or a luxury?
   ✓ Do I really need this item/service?
   ✓ Can I repay this debt?
   ✓ Do I realize it would cost less if I paid cash?
   ✓ Have I thought about the consequences of making this purchase?

3. **Maintain your credit and monitor your spending:** this means that you:

   ✓ Pay bills on time, and always pay at least the minimum payment
   ✓ Keep track of your purchases and receipts
   ✓ Compare your expenses with your credit card bill

4. **Practice safety with your credit card:** this means that you:

   ✓ Always keep your card in a safe place and report lost or stolen cards immediately
   ✓ Never lend your card to anyone, or leave your card or receipts lying around

5. **Recognize the signs of debt:** you might be in trouble if:

   ✓ You are unable to make the minimum monthly payment
   ✓ You have high interest charges on unpaid balances
   ✓ The minimum payment only covers the interest charges
   ✓ You receive late payment notices
Managing Debt

If you are in debt, you are not alone. Most people have at least some debt they are trying to pay off.

If you have debts, you may owe money to any or all of the following sources:

- Banks or finance companies
- Credit card companies
- Family members or friends
- Business partners
- Drug dealers

Debt is normal, but it can quickly become unmanageable. If you are experiencing any of these, you might be in trouble:

- You can’t afford to purchase everyday items (food)
- You don’t have money left after making payments on your debt
- You receive next month’s bill before you have paid the bill for the previous month
- You are paying late fees and high interest charges
- You avoid opening your bills when they arrive
- You avoid contact with people you own money to
- You receive late payment notices in the mail

Debt can make you feel alone, overwhelmed, worried, and depressed. These feelings are natural, but it is important to not “get stuck” in them. Instead, try to remember that:

- You are not alone
- Your financial situation in no way represents you as a person
- There are always options

A simple and effective way to manage your debt is to develop a personal debt management plan. To get started, follow these 5 steps:

**Step 1: Make the decision to do something about your debt:** you need to be committed to taking action and making changes for your plan to be effective.
Step 2: Figure out exactly how much money you owe. For each debt, write down:

- Who you owe the money to
- How much money you owe
- When the payment is due
- Penalty or interest fees on late payments

This will show you what your debt looks like, and help you prioritize your payments.

Step 3: Choose a debt management strategy. You have at least 3 options.

**Table B.5.1: Debt Management Strategies**

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Details</th>
</tr>
</thead>
</table>
| Saving Money     | **What you have to do:**  
                  | - Decrease your spending (wait for a sale, use coupons, and make a shopping list to avoid impulsive buying)  
                  | - Put money aside in safe place (like a savings account)  
                  | - Choose cheaper alternatives (make a lunch instead of buying one, take public transportation)  
                  | - Be committed to saving money  
                  | **To make it work:**  
                  | - You have to be committed to saving money, or the strategy won’t work  
                  | - Avoid thinking things like “I’ll overspend just this once”, or “I’ll pay the money back next week” |
| Increasing Income| **What you have to do:**  
                  | - Find an alternative source of income (a new job that pays better money)  
                  | - Find an additional source of income (an extra job to supplement your current income)  
                  | - Earn a raise at your current job (work hard so your efforts are recognized)  
                  | **To make it work:**  
                  | - You have to be committed to earning extra money |
| Seeking Help     | **What you have to do:**  
                  | - Admit that your debt is too much to deal with on your own  
                  | - Seek the advice of a professional (a loan officer at a bank who can help you consolidate your debt, or a community credit counsellor)  
                  | **To make it work:**  
                  | - Follow through on your decision to seek help  
                  | - Follow through on the advice the professional gives you |
Each strategy has its own costs and benefits, so make sure you choose a strategy that will work for you. When considering your options, it is important to:

- Be realistic and choose a strategy that is doable for you
- Be patient and remember that debt repayment takes time
- Be positive and responsible; avoid negative and magical thinking
- Recognize when you need the help of a professional

**Step 4: Set debt management goals.** Set short and long-term goals to help you stick with your debt management plan.

**Example**

Overall Goal: *To pay Dad back in full*

Short-Term Goal Description:
*Give Dad $10 dollars every Friday for debt repayment, so that I pay him back in full by April 2.*

This goal is:
- Specific: it says exactly what you want to do (give Dad $10 every Friday for debt repayment)
- Measurable: it specifies how much you are to pay ($10)
- Attainable and realistic: the criteria are not too high or too low ($10 every Friday)
- Timely: it specifies when you are to make the payments (Fridays), and when you hope to accomplish your overall goal (April 2)

**Step 5: Stick with your plan.** Getting out of debt can be a slow, frustrating process, but if you stick with it you will see results.
Building a Budget

Lots of people ask themselves “where did all my money go?” If this sounds like you, a budget is probably a good idea.

*Budget:* a means of recording your income and expenses, so that you can see how much money you’re spending, and what you’re spending it on.

A budget is very beneficial because it can help you:

- Be more organized and prioritize your spending
- Make good financial decisions and see where you need to make changes in your spending habits
- Plan and cope with unexpected and periodic expenses

Before you start the process of budgeting, you should know these terms:

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Income</td>
<td>The money you have coming in each month</td>
<td>Employment, benefits, interest, disability, etc.</td>
</tr>
<tr>
<td>Monthly Expenses</td>
<td>The money you are paying out each month</td>
<td>Necessities, bills, rent, recreation, etc.</td>
</tr>
<tr>
<td>Fixed Monthly Expenses</td>
<td>Costs that stay approximately the same each month</td>
<td>Rent or mortgage payments, utilities, medications, etc.</td>
</tr>
<tr>
<td>Flexible Monthly Expenses</td>
<td>Costs that vary each month</td>
<td>Food, entertainment, recreation, etc.</td>
</tr>
<tr>
<td>Debt Repayment</td>
<td>The amount of money you put towards lowering your debt each month</td>
<td>Loans, credit cards, familial debt, etc.</td>
</tr>
<tr>
<td>Savings</td>
<td>The amount of money you save each month</td>
<td>For emergencies, vacations, repairs, etc.</td>
</tr>
<tr>
<td>Intermittent Expenses</td>
<td>Expenses that only come about during certain months</td>
<td>Gifts, holidays, annual services, etc.</td>
</tr>
</tbody>
</table>

Step 1: Monitor Your Spending

It is best to do this for one full month to help you understand your spending patterns. This will help you develop a budget that is reasonable and accurate, and help you maintain a log of your spending that you can share with your parole officer.
When you are tracking your expenses, you will need to write down:

- The date
- The item or service purchased
- The exact amount of money you spent
- How you paid (cash, debit, credit card, etc.)

It is a good idea to keep all of your information in one place, so purchase a notebook, or use the chart below to do this.

**Table B.6.1: Tracking Expenses Template**

<table>
<thead>
<tr>
<th>Date</th>
<th>Item / Service</th>
<th>Total Amount</th>
<th>Method of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Total Monthly Expenses
Step 2: Develop Your Budget

To develop your budget, you will have to follow these steps:

1. *Figure out your total monthly income*

   Identify all of your sources of income, and how much money you receive each month from each source. When you are done, add them together.

2. *Figure out your total monthly expenses*

   Using the results from your monitoring, add up all of your expenses to determine how much money you spent in one month.

3. *Subtract your monthly expenses from your total monthly income*

   The goal is to have money left over after you have accounted for all of your monthly expenses. If you get a negative number, you will need to reassess your spending habits.

To help you with your budget, keep these tips in mind:

- Fill in your fixed expenses first
- List your priorities
- Include lots of details
- Be reasonable and realistic
- Be flexible
- Ask for help

When you are developing your budget, it is easiest to use a budget template. Just remember to add extra spaces if you need to, and remove areas that don’t apply to you.
### Table B.6.2: Personal Monthly Budget Template

<table>
<thead>
<tr>
<th>Personal Monthly Budget</th>
<th>Month: ________________</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
</tr>
<tr>
<td>Employment earnings</td>
<td>$</td>
</tr>
<tr>
<td>Interest payments</td>
<td>$</td>
</tr>
<tr>
<td>Benefits or disability payments</td>
<td>$</td>
</tr>
<tr>
<td>Government cheques</td>
<td>$</td>
</tr>
<tr>
<td>Other: $</td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Fixed Expenses</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td></td>
</tr>
<tr>
<td>Rent/mortgage payment</td>
<td>$</td>
</tr>
<tr>
<td>Home/renters insurance</td>
<td>$</td>
</tr>
<tr>
<td>Property taxes</td>
<td>$</td>
</tr>
<tr>
<td>Other: ____________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Utilities</strong></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>$</td>
</tr>
<tr>
<td>Water/sewer</td>
<td>$</td>
</tr>
<tr>
<td>Gas/oil</td>
<td>$</td>
</tr>
<tr>
<td>Telephone (land line)</td>
<td>$</td>
</tr>
<tr>
<td>Cell phone</td>
<td>$</td>
</tr>
<tr>
<td>Internet service</td>
<td>$</td>
</tr>
<tr>
<td>Cable/satellite TV</td>
<td>$</td>
</tr>
<tr>
<td>Other: ________________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td></td>
</tr>
<tr>
<td>Car payment or lease</td>
<td>$</td>
</tr>
<tr>
<td>Gas</td>
<td>$</td>
</tr>
<tr>
<td>Auto insurance</td>
<td>$</td>
</tr>
<tr>
<td>Public transportation</td>
<td>$</td>
</tr>
<tr>
<td>Other: ________________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Children</strong></td>
<td></td>
</tr>
<tr>
<td>Childcare</td>
<td>$</td>
</tr>
<tr>
<td>Child support</td>
<td>$</td>
</tr>
<tr>
<td>Tuition fees</td>
<td>$</td>
</tr>
<tr>
<td>Other: ________________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Health</strong></td>
<td></td>
</tr>
<tr>
<td>Health insurance</td>
<td>$</td>
</tr>
<tr>
<td>Regular prescriptions</td>
<td>$</td>
</tr>
<tr>
<td>Life insurance</td>
<td>$</td>
</tr>
<tr>
<td>Fitness</td>
<td>$</td>
</tr>
<tr>
<td>Other: ________________</td>
<td>$</td>
</tr>
<tr>
<td><strong>Flexible Expenses</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td>$</td>
</tr>
<tr>
<td>Eating out</td>
<td>$</td>
</tr>
<tr>
<td>Pet food</td>
<td>$</td>
</tr>
<tr>
<td>Other: ________________</td>
<td>$</td>
</tr>
</tbody>
</table>

*Fixed Expenses* (approximately the same each month)

*Flexible Expenses* (vary each month)
<table>
<thead>
<tr>
<th>Category</th>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment</td>
<td>Movies, concerts, etc.</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Video/game rentals</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Recreational sports</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Vacation/travel</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Subscriptions/dues</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Hobbies</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td>Personal &amp; Household Items</td>
<td>Clothing</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Toiletries</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Grooming (hair, nails)</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Cleaning products</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td>Intermittent Expenses</td>
<td>Improvements &amp; Repairs</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Home</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Auto</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Birthdays &amp; Holidays</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Gifts</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Cards</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Supplies/decorations</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Pet care (grooming, vet)</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Annual service fees</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>School shopping</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td>Debt Repayment</td>
<td>Loans &amp; Credit Cards</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Loan 1: __________________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Loan 2: __________________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Credit card 1: ______________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Credit card 2: ______________</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td>Savings</td>
<td>Savings account</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>Other: __________________</td>
<td>$</td>
</tr>
<tr>
<td>Total Expenses</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>SURPLUS / SHORTAGE (Total Income minus total expenses)</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

**Step 3: Rework Your Budget**

If your monthly expenses are more than your monthly income, you will have to rework your budget. You might also want to make changes if you are unhappy with your spending habits.
When reworking your budget, try to:

✓ Cut back where you can and try using saving strategies
✓ Be responsible and cut back in flexible expenses
✓ Be realistic and avoid making cuts in areas that will be too difficult

Step 4: Implement Your Budget

When you are done your budget, put it to the test. Try to live by it for one month. This means that you don’t spend more than you have budgeted in any given area.

Continue to monitor your spending, so you know how you are doing. You might even want to put the money you have budgeted for any given area into separate envelopes, and label them (food, entertainment, rent, etc.). This will help you to not overspend.

Remember to readjust your budget if you need to. If you spend more than you have budgeted in one area, you will have to subtract that amount from another area to stay on track.

Step 5: Reassess Your Budget

After one month, determine how well your budget worked, and make changes if you need to.

Remember that a budget should never be considered finalized. A good budget is one that changes as you change.
Part C:

Self-Management
Understanding the Value of Self-Management

Self-management is a simple concept, but lots of people struggle with their self-management skills.

*Self-Management:* means you are in control of yourself, and are able to think, feel, and behave appropriately in a variety of situations.

Self-management skills are very beneficial. This is because learning how to manage your behaviours, thoughts, and feelings can help you:

✓ Achieve your goals by helping you direct your behaviour
✓ Deal with setbacks by helping you adapt to different situations
✓ Make good choices and cope effectively in difficult situations
✓ Determine appropriate responses in a variety of situations

**Exercise C.1.1: Benefits of Self-Management**

Improving my self-management skills can benefit me in these ways:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________

If you have trouble with self-management, there are several ways that you can improve your self-management skills. Here are some of the most common:

✓ Learning to set and follow through on goals
✓ Learning to problem solve
✓ Learning to follow a behavioural contract

Learning these strategies will help you during skills training. This is because you will have to be able to:

✓ Take steps to develop your skills (set goals)
✓ Overcome barriers to your success (problem solve)
✓ Stick with it when it gets tough (commitment through behavioural contracting)
Learning to Set Goals

Goals help guide our actions and direct our behaviour towards meaningful and positive outcomes.

Goals: potential outcomes that a person hopes to achieve; usually based on a person’s values (what is important to him/her).

Setting goals can be hard, especially if you are new to the process. The SMART goal formula can help you.

SMART Goal Formula

- **SPECIFIC**
  - Your goal should be straightforward, clear, and emphasize what you want to happen

- **MEASURABLE**
  - Include a means of measuring your progress so you know when you have achieved your goal

- **ATTAINABLE**
  - Your goal should be challenging enough to motivate you, but not out of your reach

- **REALISTIC**
  - Your goal should be doable, based on your skills and the resources you have at hand

- **TIMELY**
  - Set up a time frame (or date) for when you want to achieve your goal

These tips will help you when you are writing your goals:

- Avoid writing contradictory goals that compete for your time and resources
- Write goals in the positive (something you should do) rather than the negative (something you shouldn’t do)
- Develop short-term and long-term goals; short-term goals may be smaller pieces of your long-term goals
- Review your goals often to assess your progress
- Reward yourself for your efforts and accomplishments by patting yourself on the back
Exercise C.2.1: Setting a SMART Goal

Think of a current employment or financial goal you have. Use the worksheet below to help you turn your goal into a SMART goal.

__________________________________________________________________

My SMART Goal

Specific:
This is what I want to accomplish:
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

This is what I am going to do:
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

This is how I will do it:
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Measurable:
This is how I will measure my goal (how much / how many):
__________________________________________________________________
__________________________________________________________________

I will know my goal has been completed when:
__________________________________________________________________
__________________________________________________________________

Attainable:
Is my goal to challenging or not challenging enough? ____________________________

Will I be able to attain my goal? ____________________________________________

These are the actions I will have to take to attain my goal:
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
Realistic:

Is my goal realistic within the resources at hand? ______________________________________

These are the resources I will need to attain my goal:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Is my goal relevant to my life and my “big picture”? _________________________________

I want to reach this goal because:
______________________________________________________________________________
______________________________________________________________________________

Timely:

It will take me this long to achieve my goal: _________________________________________

A reasonable deadline for my goal is: _______________________________________________

My goal will be completed by: ____________________________________________________

Final Goal Statement:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________
Learning to Problem Solve

Everybody must deal with problems; they are a natural part of life. Problems can be:

- Single events (insufficient funds to pay a single bill)
- A series of related events (consistently late bill payments)
- Chronic situations (unmanageable and ongoing debt)

Some people have more trouble coping with problems than other people. If you have trouble with problem solving, it is probably because of one of these reasons:

*Performance deficit:* you know how to problem solve, but you cannot access your problem-solving skills.

*Skill Deficit:* you don’t know how to problem solve because you have never been taught the necessary skills.

If you have a skill deficit, you might find that you:

- Cannot figure out the nature of a problem
- Cannot come up with solutions to solve the problem
- Choose solutions that make things worse
- Have trouble dealing with problems in many life areas

If a skill deficit is identified, it is important to learn how to problem solve so that you can adapt to situations and overcome barriers in your everyday life.

*Problem-solving skills:* developed for the purpose of helping you cope more effectively with problem situations and events. This means:

- Changing the nature of the problem
- Changing your reaction to the problem

When you are learning how to problem solve, it is helpful to follow a problem-solving model, like the one on the next page.

While you are working through the model, remember that learning to problem solve takes time. Don’t get discouraged if it takes you a few tries to solve your problem. The more you practice, the more efficient you will become.
Figure C.3.1: The Problem-Solving Model

1. Slow down and sort it out
   - List and summarize your problems

2. Pick a target problem
   - Choose a problem that is important and must be dealt with now

3. Define the problem accurately
   - What is the problem?
   - What does it look like?
   - What will happen if not solved?

4. Generate possible solutions
   - Avoid jumping to conclusions
   - List as many solutions as possible
   - List a variety of solutions
   - Assess your resources

5. Select the best/most reasonable solution
   - Choose the solution that is most doable for you, and most likely to succeed

6. Make & implement your plan
   - List the resources you will need
   - Specify a date and time
   - Determine strategies for overcoming barriers

7. Evaluate the outcome
   - Was your problem solved?

Terminates problem-solving process
Exercise C.3.1: Using the Problem-Solving Model

Think of a current problem that you are facing. Use the worksheet below to help you work through your problem using the problem-solving model.

Problem-Solving Model

1. Slow down and sort it out
   * Make a list of the problems you are currently facing. Write a one sentence summary explaining each problem.
   - __________________________________________________________________________
   - __________________________________________________________________________
   - __________________________________________________________________________
   - __________________________________________________________________________
   - __________________________________________________________________________
   - __________________________________________________________________________

2. Pick a target problem
   a) Eliminate problems from your list.
      - Cross off any problems that have already been dealt with
      - Cross off any problems that are currently inactive (there is nothing you can do to solve the problem right now)
      - Cross off any problems that are out of your control
   b) Focus on current problems.
      - Cross off any problems that don’t need to be dealt with immediately
   c) Choose a problem to work on.
      - From the problems remaining, choose the most important problem to work on

3. Define the problem accurately
   a) Give a name to the problem. The problem I am going to work on is:
      __________________________________________________________________________
      __________________________________________________________________________
   b) State what the problem is about. This is what is happening:
      __________________________________________________________________________
      __________________________________________________________________________
c) Assess the problem’s parameters.
How often does the problem occur? ____________________________________________
How long does the problem last? ____________________________________________
The problem usually occurs when: ___________________________________________

d) Determine possible outcomes.
This is likely to happen if the problem is not solved:

_________________________________________________________________________
_________________________________________________________________________

This is likely to happen if the problem is solved:

_________________________________________________________________________

4. Generate possible solutions for the problem
Brainstorm and write down possible solutions to your problem. Try to think of as many solutions as you can. Try to think of a variety of solutions.

• ______________________________________________________________________
• ______________________________________________________________________
• ______________________________________________________________________
• ______________________________________________________________________
• ______________________________________________________________________
• ______________________________________________________________________

5. Select the best and most reasonable solution
a) Eliminate possible solutions.

☐ Cross off solutions that are not practical, realistic, or possible based on your resources
☐ Cross off solutions that are unlikely to be helpful or useful
☐ Cross off solutions that are likely to cause more problems than they solve

b) List and examine the costs and benefits of each remaining solution.

Solution: ________________________________________________________________

Costs: __________________________________________________________________

Benefits: __________________________________________________________________

Solution: ________________________________________________________________

Costs: __________________________________________________________________

Benefits: __________________________________________________________________
c) **Choose the best solution.**

The solution I am going to use is:

________________________________________________________________________

6. **Make and implement a problem-solving plan**

a) **List the resources/materials you will need to implement your solution.**

- ______________________________________________________________________
- ______________________________________________________________________
- ______________________________________________________________________

b) **State the date and time you will implement your plan.**

This is when I will implement my plan: __________________________


c) **List potential barriers/obstacles you might encounter, and how you will deal with them.**

**Barrier/Obstacle:** ______________________________________________________________________

This is how I will overcome this:

________________________________________________________________________

________________________________________________________________________

**Barrier/Obstacle:** ______________________________________________________________________

This is how I will overcome this:

________________________________________________________________________

________________________________________________________________________


d) **Monitor your progress and reward your efforts.**

7. **Evaluate the outcome**

Was your problem solved?

☐ YES: Terminate problem solving for this problem

☐ NO: Make changes and try again

I need to make changes in these areas to solve my problem:

1. ______________________________________________________________________
2. ______________________________________________________________________
3. ______________________________________________________________________
Using a Behavioural Contract

Following through on goals can be hard. It’s very easy to say “I’ll do it later”. If this sounds like you, you will probably benefit from a behavioural contract.

*Behavioural contract:* a written agreement to follow through on your goals; will probably be made between you and your parole officer.

A behavioural contract can help you reach your goals. Here’s how:

- Make you aware of, and remind you to work towards your goals
- Help you recognize the steps needed to reach your goals
- Understand the consequences of meeting/not meeting your goals
- Monitor your progress and understand your responsibilities

When you are setting up a behavioural contract, it is helpful to follow these steps:

- **Set Your Goals**
  - Set short and long-term goals
  - Be clear and specific
  - Say what you *should do*, not what you shouldn't

- **Set a Level of Performance**
  - Set a minimum criterion so you know if you are meeting and achieving your goals
  - Be specific so you can monitor your progress
  - Your goal should be challenging, but achievable

- **Monitor Your Performance**
  - State how you plan to keep track of your progress
  - The method you choose should be practical and easy to use
  - Set a date and time for your parole officer to review your progress

- **Set the Consequences**
  - Clearly state what outcomes will result from meeting and not meeting your goals
  - Consequences should be determined with your parole officer
  - Clearly state who will be responsible for delivering the consequences

- **Sign the Contract**
  - Make a commitment to the contract by signing your name at the bottom
  - Include the date the contract was written
  - Your parole officer should also sign the contract
Exercise C.4.1: Setting up a Behavioural Contract

With your parole officer, complete the behavioural contract below using your current employment or financial goals.

Behavioural Contract

I, _______________________, agree to commit to the following employment or financial goals:

1. ________________________________________________________________________
2. ________________________________________________________________________
3. ________________________________________________________________________

My efforts at meeting these goals will be considered acceptable and/or complete when (state level of performance for each goal):

1. ________________________________________________________________________
2. ________________________________________________________________________
3. ________________________________________________________________________

As a means of monitoring my progress on my goals, I agree to do the following:

____________________________________________________________________________
____________________________________________________________________________

My progress will be reviewed by _______________________ on _______________________.

Facilitator Name Date

I understand that the consequences of NOT meeting the above noted goals are:

1. ________________________________________________________________________
2. ________________________________________________________________________

I understand that the rewards for MEETING the above noted goals are:

1. ________________________________________________________________________
2. ________________________________________________________________________

Consequences and rewards will be delivered by _______________________.

Facilitator Name

225
This contract will be reviewed and revised by _____________________ as goals are achieved.
Facilitator Name

By signing below, I am indicating that I agree to the terms stated above, and agree to monitor the completion of my goals.

Your Signature: _____________________
Facilitator Signature: _____________________
Date: _____________________
Part D:

Motivation
Motivational Exercises

The exercises in this section will help you participate in a discussion on motivation. Your parole officer will lead the discussion, and prompt you to complete the following exercises when appropriate.

Exercise D.1.1: My Current Stresses

These are the things I am finding stressful in my life right now:

1. _____________________________________________
2. _____________________________________________
3. _____________________________________________
4. _____________________________________________
5. _____________________________________________

Exercise D.1.2: Good Things and Less Good Things

List the good things, and less good things about your current employment situation:

<table>
<thead>
<tr>
<th>Good Things</th>
<th>Less Good Things</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>
List the good things, and less good things about your current financial situation:

<table>
<thead>
<tr>
<th>Good Things</th>
<th>Less Good Things</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
<td>4.</td>
</tr>
<tr>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
<td>6.</td>
</tr>
</tbody>
</table>

**Exercise D.1.3: My Future**

Write a summary of where you would like to see yourself in the future. Be sure to include some of the goals you hope to achieve.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

**Exercise D.1.4: What Concerns Me**

Write down the concerns you have about your current employment situation:

1. __________________________________________________________________
2. __________________________________________________________________
3. __________________________________________________________________
4. __________________________________________________________________
5. __________________________________________________________________

Write down the concerns you have about your current financial situation:

1. __________________________________________________________________
2. __________________________________________________________________
3. __________________________________________________________________
4. __________________________________________________________________
5. __________________________________________________________________
**Exercise D.1.5: My Options**

Brainstorm a list of possible options for making changes to your current employment situation:

1. __________________________________________
2. __________________________________________
3. __________________________________________
4. __________________________________________
5. __________________________________________

Brainstorm a list of possible options for making changes to your current financial situation:

1. __________________________________________
2. __________________________________________
3. __________________________________________
4. __________________________________________
5. __________________________________________
Part E:

Additional Resources
Community Resources

ACFOMI Employment Services
760 Highway 15
Kingston, K7L 5H6
(613) 546-7863
www.acfomi.org

KEYS Community Employment Centre
182 Sydenham Street
Kingston, K7K 3M2
(613) 546-5559
www.keys.ca

Community Employment Resource Centre
806 Montreal Street
Kingston, K7K 3J8
(613) 542-7373
www.cercnorth.ca

Ontario March of Dimes
Disability Employment Services
920 Princess Street
Kingston, K7L 1H1
(613) 549-4141
www.marchofdimes.ca

Frontenac Community Mental Health
Vocational Resource Centre
385 Princess Street
Kingston, K7L 1B9
(613) 544-1356
www.fcmhs.ca/vocational

Ontario Works
Employment Supports
362 Montreal Street
Kingston, K7K 3H5
(613) 546-2695 ext. 3300

K3C Credit Counselling
417 Bagot Street
Kingston, K7K 3C1
(613) 549-7850
www.k3c.org

St. Lawrence College
Employment Service
100 Portsmouth Avenue
Kingston, K7L 5A6
(613) 545-3949
www.employmentservice.sl.on.ca

Online Job Banks

Frontenac Employment Resource Centre
www.ferc.ca

Monster
http://www.monster.ca

KEYS Online Job Board
www.jobboard.keys.ca

St. Lawrence College Employment Service
www.employmentservice.sl.on.ca

Kingston Whig Standard
www.ospreycareers.com

Workopolis
www.workopolis.com