

CASA OF BALTIMORE RESOURCE GUIDE



2023

CASA

Court Appointed Special Advocates
FOR CHILDREN

BALTIMORE

A comprehensive resource guide designed to help CASA volunteers, families, and youth identify and utilize services within Baltimore City.



DISCLAIMERS

If you are interested in referring your youth to any organization's resources, please reach out to your CASA supervisor first to coordinate support. By working together, CASA volunteers, supervisors, and Baltimore City's Department of Social Services can effectively support our youth!

These resources are meant to support a variety of young people. If certain resources don't apply to your youth, no problem! Feel free to skip around and look through our guide for what fits their needs best. If you think anything is missing, let CASA staff know.



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WORKFORCE READINESS

Fresh Start

Fresh Start is a non-residential, community-based program that consists of a 24-week curriculum providing vocational, academic, and social skills development training to adjudicated and out-of-school youth ages 16-19, most of whom are referred by the Maryland Department of Juvenile Services.

The program uses carpentry as a medium to teach academic, social, and job readiness skills. Students work in the Foundation's Maritime Institute workshop building quality wooden furniture, cutting boards, and gifts for sale to the public.

Students also receive classroom instruction and one-on-one tutoring to prepare them for their high school equivalency exam. The curriculum is designed to increase self-reliance, teach problem-solving and academic skills, and demonstrate how academic skills and knowledge are used in a practical work environment. The students attend weekly yoga and mindfulness sessions and monthly group mentoring workshops that focus on improving emotional wellness and interpersonal relationships to ensure they are equipped for the rigors of adulthood.

All participants receive intensive job training, guaranteed job placement, wrap-around services, and two years of post-program aftercare.

Contact Information:

Location: 802 S. Caroline Street, Baltimore, MD 21231

Phone: (410) 685-0295

Website: https://livingclassrooms.org/programs/fresh-start/?gclid=Cj0KCQjw_vjWBhD8ARIsAH1mCd6RYL3352Oah_fuCJqkrRpP2SwCqeF-yK9Fob0r4oP0QeN9_c-GplkaAolBEALw_wcB

Youth Works

YouthWorks connects thousands of young people between the ages of 14 and 21 to summer jobs with private, nonprofit, and city and state government employers throughout Baltimore. Participants work in a variety of industries and gain workforce readiness and career-specific skills. Their partners include the City of Baltimore, the State of Maryland, local employers, nonprofits, philanthropic contributors, and the Baltimore Workforce Development Board Youth Committee.

YouthWorks 2022 operated a virtual and in-person summer program July 5 – August 5, five hours per day, five days per week, totaling 25 hours per week.

Contact information:

Phone: (410) 545-1820

HelpDesk Email: ywhelpdesk@baltimorecity.gov

General Email: summerjobs@baltimorecity.gov

Website: <https://youthworks.oedworks.com/>

MARYLAND STATE DEPARTMENT OF EDUCATION

Division of Rehabilitation Services Work Readiness Program

The Work Readiness program is for individuals who have little or no work experience, or who have been out of the workforce for an extended period of time. This two-part program focuses on developing skills needed to be successful in the workplace. Individuals can participate in Work Readiness 1 and 2 together or as stand-alone programs.

Work Readiness 1

This six-week course helps individuals with disabilities get ready for competitive employment through videos, lectures, guest speakers, worksite tours and job shadowing experiences.

Program Includes:

- Career exploration
- Soft skills development
- Financial management
- Organizational skills
- Self determination & self awareness
- Interpersonal skills & teamwork
- Workplace preparation & communication
- Job retention



Program Requirements:

- Must be able to function in a classroom setting and fully participate in all individual and group activities.

Work Readiness 2

This six-week course helps individuals with disabilities get ready for competitive employment by focusing on soft skills and gaining real world work experience at community worksites.

Program Includes:

- Customer service
- Workplace ethics
- Conflict management
- Resumes and job descriptions
- Mock interviews
- Managing your online footprint

Program Requirements:

- Must demonstrate the ability to work in a real work environment.
- Must be able to spend half of each day at a community worksite with only drop-in support.

Contact Information:

Location: 2301 Argonne Drive, Baltimore, MD 21218

Phone: 410-554-9442

Website: <https://dors.maryland.gov/consumers/WTC/Pages/WRP.aspx>

Baltimore Alliance for Careers in Healthcare

Their mission is to address unemployment, underemployment, and healthcare workforce shortages in the Baltimore region by identifying healthcare career pathways and connecting residents to skilled jobs, leading to economic independence. A high school diploma or GED is required to participate.

Programs includes:

- BACH Fellows – For High School Students Exploring Their Career Options
- Apprenticeship – An “Earn and Learn” Opportunity for Healthcare Credentials
- EARN Maryland – For Motivated Residents Seeking Entry to the Healthcare Field

Contact Information:

Location: 1500 Union Avenue, Suite 1400 Baltimore, MD 21211

Phone: 443-931-3798

Email: info@baltimorealliance.org

Website: <https://www.baltimorealliance.org/>

Civic Works

Civic Works strengthens Baltimore’s communities through education, skills development, and community service. Their programs deliver tangible results through a combination of job training, skills development and community service.

They work with AmeriCorps members, staff, volunteers, sponsors, partners, and local neighborhoods and communities.

Contact Information:

Location: 2701 St. Lo Drive, Baltimore, MD 21213

Phone: (410) 366-8533

Email: info@civicworks.com

Website: <http://civicworks.com/about-us-2/>

Youth Opportunity YO!

Youth Opportunity (YO) Baltimore serves youth between the ages of 17 and 24 who are disconnected from school and/or the workforce and links them to community-based educational, workforce preparation, and personal development services. Operating out of two safe, youth-friendly centers – one in West Baltimore and one in East Baltimore – YO embraces a youth development model that builds upon the existing strengths of each YO member, connects them with caring adults, and offers a full range of beneficial services.

Contact Information:

Central Office: 101 W. 24th Street, Baltimore, MD 21218

Phone: (443) 226-1643

Email: Donnice.brown@baltimorecity.gov

Website: <https://moed.baltimorecity.gov/youth-services/opportunity>

Train Up

Train Up provides unemployed and underemployed Baltimore City residents with free job training and skills essential to Baltimore's growing industries. Train Up providers are trusted community organizations located throughout Baltimore City that provide a wide variety of training opportunities.

Provider	Phone	Training
Associated Builders and Contractors/Project JumpStart	410-821-0351	Entry-Level Construction Worker, Carpenter, Electrician, Plumber
Baltimore Alliance for Careers in Healthcare	443-931-3798	Certified Nursing Assistant and Geriatric Nursing Assistant; Emergency Medical Technician; Phlebotomist; Patient Care Technician
BioTechnical Institute of Maryland	410-752-4224	Laboratory Associate; Laboratory Technician
Byte Back	866-942-0143	Help Desk Support/Specialist; IT Technician; Operation Support Specialist
Catholic Charities of Baltimore	667-600-2000	Certified Nursing Assistant and Geriatric Nursing Assistant
Center for Urban Families	410-367-5691	Certified Nursing Assistant; Certified Community Health Worker; Commercial Driver
Civic Works	410-366-8533	Solar Installation Technician; Infrastructure and Remediation Technician
Equality Equation	443-320-5212	Heavy Equipment Operator
Goodwill Industries	410-837-1800	Certified Nursing Assistant and Geriatric Nursing Assistant; Pharmacy Technician
HOPE Inc.	410-327-5830	Certified Peer Recovery Specialist
Jane Addams Resource Center	410-900-1440	Machinist/Operator; Welder
Maryland New Directions	410-230-0630	Cargo Operator; Commercial Driving; Logistics Assistant; Warehouse Worker
NPower	443-863-7252	Business Analyst; Desktop Analyst; Junior Project Manager
Open Works	410-862-0424	Industrial Sewing Machine Operator
Per Scholas	443-826-1730	Infrastructure Management, Desktop Support, Driver Technician
UNITE HERE	443-438-5607	Restaurant Server; Kitchen Cook; Housekeeper
Vehicles for Change	855-820-7990	Auto Mechanic

Email: Angela.Holland@baltimorecity.gov

Website: <https://moed.baltimorecity.gov/train>

YH2O: Baltimore City Career Mentoring Program

YH2O is for Baltimore City residents, ages 18-24, who have a high school diploma or GED, are unemployed or underemployed, and, are not currently enrolled in a job training program or post-secondary education.

Contact Information:

Location: 101 W. 24th Street, Baltimore, MD 21218

Phone: (410) 396-4202

Website: <https://publicworks.baltimorecity.gov/water-mentoring-program>

UTILITY/RENTAL ASSISTANCE

Water4All

Water4All is a new water discount program designed to provide more equitable access to financial assistance for eligible Baltimore City residents who need help paying their water bills. This new water assistance program provides a monthly discount for water and sewer costs based on a percentage of residents' income. For the first time, tenants who do not directly pay their water bills are eligible to apply for water payment assistance.

Services include:

- Water and sewer services discount

Contact information:

Location: 3939 Reisterstown Rd, Baltimore, MD 21215

Phone: (410) 396-5555

Application: <https://cityservices.baltimorecity.gov/water4all/Initial-Eligibility-Check>

Website: <https://cityservices.baltimorecity.gov/Water4All>

LIGHT Program

LIGHT assists Baltimore City residents in obtaining and coordinating the delivery of a variety of no- and low-cost services to help them become more self-sufficient, safer, more stable and healthier in their homes.

LIGHT Coordinators conduct assessments and screen clients for a range of needs. They then match client with available services, including but not limited to:

- Energy-efficiency/weatherization
- Home rehabilitation
- Lead hazard reduction
- Fall/injury prevention
- Asthma reduction
- Tax credits
- Employment assistance
- Health care access
- Financial benefits

Services are provided by Baltimore City agencies as well as outside organizations.

Contact Information:

LIGHT Intake & Assessment Unit

417 East Fayette Street, Suite 1125

Baltimore, MD 21202

Phone: (410) 396-3023

Paper Application: <https://dhcd.baltimorecity.gov/sites/default/files/HHP%20Pre-Application%2012.15.21.pdf>

Online Application: <https://portal.neighborlysoftware.com/BALTIMOREMD/participant>

Fuel Fund of Maryland

The Fuel Fund of Maryland aims to be a lifeline for Maryland neighbors struggling with a home utility hardship. They provide navigation through an array of financial and community resources that empower, engage, and safely connect a household in times of crisis. Families who receive help always pay a portion of the balance and the Fuel Fund pays the rest to bring the balance down to zero to give them a fresh start. In this way, the Fuel Fund supplements the resources of each household.

ELIGIBILITY CRITERIA:

I'm a BGE Customer and...

- I have completed an application with Energy Assistance since July 1st, 2020
- I have not received help from Fuel Fund in the last 365 days

I use Bulk Fuel and...

- I am nearly or completely out of bulk fuel
- It is between November and March
- I have completed an application with Energy Assistance since July 1st of this year
- I meet the income requirements
- I have not received help from Fuel Fund in the last 365 days

Contact Information:

57 W. Timonium Road, Suite 208

Timonium, MD 21093

Phone: (410) 235-9080

Website: <https://fuelfundmaryland.org/>

Online Application: <https://fuelfundmaryland.org/apply>



Emergency Rental Assistance Program

The Maryland Department of Housing and Community Development will administer federal emergency rental funding in two ways, (1) directly to local jurisdictions through the Maryland Eviction Partnership Program to support local rental assistance efforts and (2) to property management on behalf of tenants residing in affordable rental properties that received federal or state financing through the Assisted Housing Relief Program.

Contact Information:

Phone: (410) 396-5555

Emergency Rental Assistance Call Center: (877) 546-5595

Email: eviction.prevention@baltimorecity.gov

Website: <https://dhcd.maryland.gov/Pages/EvictionPrevention/default.aspx>

Online Portal: <https://portal.neighborlysoftware.com/ERAP-BALTIMOREMD/Participant>



Assisted Housing Relief Program

The Assisted Housing Relief Program is available to tenants residing in multifamily rental communities that have received state funds or federal resources from the Maryland Department of Housing and Community Development. To be eligible, a tenant must reside in one of the communities listed here: [Assisted Housing Relief Program Search](#)

Website: <https://dhcd.maryland.gov/Pages/EvictionPrevention/default.aspx>

Online Application: <https://mdahrp.powerappsportals.us/>

HOUSING ASSISTANCE

RENTAL HOUSING ASSISTANCE

Housing Choice Voucher Program



Housing Choice Voucher Program (HCVP)

The Housing Choice Voucher Program is a federally-funded, locally administered rental assistance program that subsidizes the rent of lower-income families, the elderly and disabled to afford decent, safe housing in the private market through the use of federal funds.

Eligible Types of Housing:

- Any type of rental housing that meets program requirements for housing quality standards is eligible. Eligible households may select eligible rental housing of their choice. Under the Housing Choice Voucher Program, a tenant may select a unit that rents for an amount determined to be comparable to other unassisted units in the area, taking into account amenities and other factors, and which would result in the family paying no more than 40% of its adjusted monthly income toward the rent and utilities.

Eligible Applicants

- Eligible applicants are families or individuals who have annual incomes of 50 percent or less of the area median income or state non-metro median income, whichever is higher. Those who are eligible for residency are also eligible applicants. Following the initial certification of eligibility, the resident's income is recertified annually. If the resident's income has changed, the tenant's contribution will be adjusted accordingly.
- The Housing Choice Voucher Program is a rental assistance program, not a loan program. Eligible families receive a voucher which allows them to seek rental housing of their choice. Under the Housing Choice Voucher Program, the tenant may choose to pay more or less than 30 percent of their monthly household adjusted income, depending upon whether the rent for the unit is more or less than an established voucher payment standard.

Contact information:

Maryland Department of Housing and Community Development

Email: dhcd.rental_services@maryland.gov

Phone: (301) 429-7748

MD Housing Search Call Center Line: (877) 428-8844

Website: <https://dhcd.maryland.gov/Residents/Pages/HousingChoice/default.aspx>

Housing Authority of Baltimore City (HABC)

HABC offers safe, decent, and affordable housing to eligible low-income families and individuals through the Public Housing program. HABC owns and operates approximately 7,000 public housing units throughout Baltimore City. The agency also provides affordable housing through its Rental Assistance Program (RAD), which includes nearly 3,745 additional units. HABC's offers a range of housing options for residents of public housing including high-rise buildings, low-rise walk-up buildings, and scattered site single-family homes. Residents in Public Housing pay rent based on their monthly income and certain expenses, like childcare. Generally, rent is about 30% of a resident's monthly adjusted income.

Contact information:

Central Offices and Public Housing Office
417 E. Fayette Street, Suite 1339, Baltimore, MD 21202

Phones: (410) 396-3232 and (410) 396-4061

Website: <https://www.habc.org/habc-information/programs-departments/public-housing-and-rad/>

Online Application: <https://www.habc.org/habc-information/programs-departments/public-housing-and-rad/update-application/>



Baltimore Housing Mobility Program

Since 2012, BRHP has administered the Baltimore Housing Mobility Program, a regional housing voucher program that addresses racial and economic inequalities for low-income families. Participants include former residents of the Housing Authority of Baltimore City and families within high poverty neighborhoods in Baltimore City. Because many participants are families, they benefit from long-term educational, health, and economic opportunities afforded through housing mobility.

The core of the Baltimore Housing Mobility Program is the counseling program, which provides a range of benefits to participants, including financial literacy, landlord-tenant mediation, professional coaching and educational and health-related opportunities in their new neighborhood. Participants receive benefits for up to two years and during each stage of participation: pre-move, housing search, post-move and secondary-move if necessary. The program acts as an advocate for program participants, by engaging with property owners throughout the Baltimore region and educating them on the benefits and opportunities of renting to housing voucher recipients.

Their counseling program consists of three components, to prepare participants to enter the housing rental market in high-opportunity areas, find a suitable unit, and adjust to life in a new community.

- Pre-Move Counseling
- Rental Assistance
- Post-Move Counseling

Contact information:

100 North Charles Street, 2nd Floor
Baltimore, Maryland 21201

Phone: (410) 223-2222

Website: <https://brhp.org/programs/>



SHELTERS & HOMELESS SERVICES

Paul's Place

Paul's Place is a nonprofit organization leading change and improving the quality of life within Southwest Baltimore communities. Their mission is to be a catalyst and leader for change, improving the quality of life in the Southwest Baltimore communities. Paul's Place provides programs, services, and support that strengthen individuals and families, fostering hope, personal dignity and growth.

On any given day, approximately 40% of Paul's Place guests are experiencing homelessness – living temporarily with family, staying in shelters, or sleeping on the streets – and don't have access to showers or a place to store toiletries and towels, much less a computer or basic health care. Showers and other support services at Paul's Place – hot lunch, an emergency food pantry, a popular clothing market place, and even laundry services – help individuals and families in Southwest Baltimore meet their most basic needs during moments of crisis and on an on-going basis.

Contact information:

1118 Ward Street, Baltimore MD 21230

Phone: (410) 625-0775

Email: admin@paulsplaceoutreach.org

Website: <https://paulsplaceoutreach.org>



My Sister's Place Women's Center

My Sister's Place Women's Center is Baltimore City's longest-serving women's day shelter and resource center for women and children experiencing homelessness, poverty, and intimate partner violence. They provide extensive workshops centered on the 8 realms of wellness: emotional, spiritual, intellectual, physical, environmental, financial, occupational, and social wellness.

Contact information:

17 W Franklin St, Baltimore MD 21201

Phone: 667-600-3700

Website: <https://www.catholiccharities-md.org/services/my-sisters-place-womens-center/>



CHERISHING THE DIVINE WITHIN ALL

Project PLASE

The goal of Project PLASE's Temporary Housing Program is to shelter and serve homeless adults. Including 24-hour supported supervision, on-site nursing and counseling services, and case management for residents.

Contact information:

3549-3601 Old Frederick Rd., Baltimore, MD 21229

Email: info@projectplase.org

Phone: (410) 837-1400 (Ext. 221)

Website: <https://projectplase.org/need-housing/>



TRAUMA & MENTAL HEALTH

Baltimore City Health Department

The Baltimore City Health Department (BCHD) is committed to ensuring that communities impacted by tragic events in Baltimore have access to needed trauma counseling and mental health services. Traumatic events affect not only the individual directly impacted by the event but also those around the individual – family members, neighbors, friends, and caregivers. The need to address trauma is an integral part of public health and has become a fundamental obligation for the delivery of mental health services.

BCHD is working with schools, churches, and community organizations to provide mental health services to impacted communities.

The citywide trauma counseling/mental health response includes:

- Ensuring 24/7 availability of mental health crisis services
- Providing group counseling for community members, including through schools, religious institutions, and community organizations;
- Coordinating volunteer mental health professionals and matching them with the ongoing need

To access services:

- For crisis services, call Baltimore Crisis Response's 24/7 hotline: **(410) 433-5175**.
- Individuals and families who need assistance scheduling an appointment for mental health services should call Behavioral Health System Baltimore at **(410) 637-1900, option #1**. They can also call **988** to be connected to a mental health counselor.
- Services for groups can be accessed by calling **311** and asking to be referred to the Health Department's mental health providers.

Pro Bono Counseling

Pro Bono Counseling (PBC) connects uninsured and under-insured low-income Marylanders with compassionate, qualified mental health professionals who provide care on a volunteer basis at no cost.

PBC helps individuals get connected in three simple steps:

- Call their office and they will schedule a phone interview with a Pro Bono Counseling staff member. Generally, phone interviews are scheduled within 1-3 business days.
- Participate in a confidential phone interview with a licensed professional. During the phone interview, they want to get to know you as an individual. The questions are personal (but not intrusive) and often include the following:
 - How would you like to be addressed? Pronouns? Names?
 - What are you looking for from counseling?
 - Why are you seeking help now?
 - Are there any past experiences you'd like to share with us?

Location: 5900 Metro Drive, Baltimore, MD 21215

Phone: (410) 825-1001

WARMLine: 410-598-0234

Website: <https://www.probonocounseling.org/>

Psychology Today Provider Search

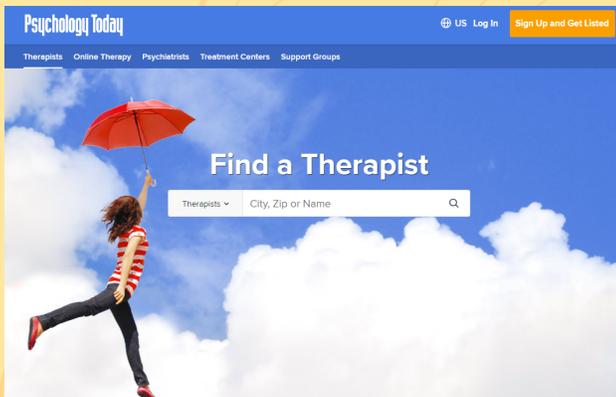
Psychology Today is the "world's largest mental health and behavioral science destination online." They publish expert-written information about psychology, mental health, and the science behind our brains. One of their most popular features is their provider search, which launched in 2003 and has expanded to 20 countries around the world.

Youth can use their provider search to find therapists, psychologists, psychiatrists, and other behavioral health professionals. Providers can be filtered using a variety of conditions:

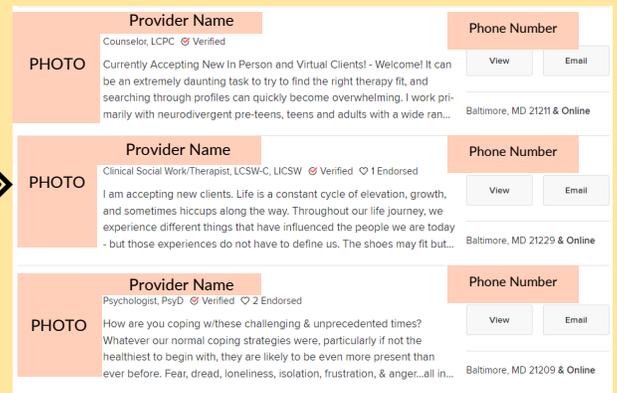
- Mental health concerns/issues, such as anxiety, chronic pain, depression, substance use, self esteem, and PTSD
- Health insurance plan
- Types of therapy provided (e.g. Cognitive Behavioral Therapy)
- Session cost
- Provider characteristics, like gender and language spoken
- Who providers can work with, by age, ethnicity, sexuality, faith/religion, etc.

Website: <https://www.psychologytoday.com/us/therapists>

Step 1: Search for a Provider



Step 2: Filter by Specific Needs



Step 3: Contact Providers

This is your space to write a brief initial email. You may want to provide a little background information about why you're reaching out, raise any insurance or scheduling needs, and say how you'd like to be contacted.

Answers to many common questions can be found on the therapist's profile page.

Our therapists can be flexible to meet your needs in this time, and are here to help you. Whether you prefer telehealth or in-person services, ask about current availability.

In the initial email, someone would share information about themselves!

- Name and age
- Why they're reaching out
- What they'd like to work on
- Insurance and scheduling needs
- Preference for in-person or virtual therapy (telehealth)

When they have a follow-up or intake conversation, they can also ask the therapist questions directly.

MEDICAL/DENTAL HEALTH

Healthcare for the Homeless (HCH)

Healthcare for the Homeless works to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy and community engagement. Their services can be used by anyone who lives in shelters, transitional housing, on other people's couches, and on the streets.

Services include:

- Primary and convalescent care
- Preventative and restorative dental care
- Individual therapy, group therapy, and psychiatric medication
- Behavioral health and addiction services

Contact Information:

421 Fallsway, Baltimore, MD 21202

Phone: (410) 837-5533

Website: <https://www.hchmd.org/what-we-do>



Oral Health Services (through Baltimore City Health Dept)

Provides basic and urgent dental care such as exams, x-rays, teeth cleanings, fillings, and extractions to eligible children and adults, ages 12 months and older. Specialty services requiring an Oral Surgeon are not available. Dental care is also available for pregnant people enrolled in Medicaid. Baltimore City residency required.

Website: <https://health.baltimorecity.gov/node/89>

Druid Dental Clinic:

1515 North Avenue, Baltimore MD 21217

Phone: (410) 396-0840

Eastern Dental Clinic:

1200 E. Fayette St, Baltimore MD 21202

Phone: (443) 984-3548

Shepherd's Clinic

Shepherd's Clinic houses medical, behavioral health, and wellness services with free parking, public transportation access, and separate patient intake and checkout processing.

Services Offered:

- Clinical Services
- Behavioral Services
- Joy Wellness Center
- Crisis Information

Contact Information:

2800 Kirk Avenue, Baltimore, MD 21218

Phone: (410) 467-7140

Email: info@shepherdsclinic.org

Website: <https://shepherdsclinic.org/clinical-services/>



Chase Brexton Health Clinic

Chase Brexton Health Care offers a variety of healthcare services at their clinics. You can get most of your health care services at their Mt. Vernon Center.

Services Offered:

- Telehealth Services
- Pediatric Primary Care
- Primary Care
- HIV & Infectious Diseases
- Dental Care
- OB/GYN
- The Center for LGBTQ Health Equity
- Gender Affirming Care
- Therapy
- Substance Use
- Psychiatry
- Social Work
- Pharmacy
- Lab Services

Contact Information:

1111 North Charles Street
Baltimore, MD 21201

Phone: (410) 837-2050

Website: <https://chasebrexton.org/locations/baltimore>



Chase Brexton Health Care

Because everyone's health matters.

Planned Parenthood

Planned Parenthood is one of the nation's leading providers of high-quality, affordable health care, and the nation's largest provider of sex education. With or without insurance, they can provide you healthcare.

Services Offered:

- Abortion
- Birth Control
- HIV Services
- Morning-After Pill (Emergency Contraception)
- Pregnancy Testing & Services
- STD Testing, Treatment & Vaccines
- Transgender Hormone Therapy
- Reproductive Health Care

Contact Information:

330 North Howard Street
Baltimore, MD 21201

Phone: (410) 576-1414

Website: <https://www.plannedparenthood.org/health-center/maryland/baltimore/21201/baltimore-city-health-center-3292-90620>



Planned Parenthood of Maryland, Inc.

SUBSTANCE USE SERVICES

Family Recovery Program

The Family Recovery Program is Maryland's largest Family Dependency Court (FDC). It combines drug treatment referrals, mental health referrals, and other supportive services with additional court oversight to assist in reunifying families affected by substance use. They work to SEE families - Strengthen, Engage, and Equip.

FRP is a voluntary program for parents 18 years or older seeking reunification with their children when the primary reason for removal was the parent's substance use disorder. They serve parents of kids ages 0-10 whose children have been removed by the Baltimore City Department of Social Services due to substance use. They also serve parents of kids ages 0-10 who are in danger of losing custody of their children due to the parent's substance use disorder.

Services Offered:

- Referrals to drug treatment
- 1:1 case management services
- Transportation assistance
- On-site mental health services and drug/alcohol testing
- Assistance with obtaining ID and health insurance
- Referrals to transitional housing
- Evidence-based parenting programs
- Referrals to ABE and GED classes
- Referrals for dental services
- Job readiness assistance



Programs Offered

Standard FRP: 9-24 month program that focuses on multi-substance use disorders.

Phoenix Program: 6-12 month program focusing exclusively on marijuana use disorder.

Genesis Program: 6-12 month program focusing on returning FRP parents needing a second chance at reunification due to relapse. FRP Child must be age 0-10.

Horizon Program: 6-12 month program focusing on many substances. No court involvement. Child hasn't been removed from parent's custody. Preventative program.

Contact information:

Locations: 301 N Gay Street, Baltimore MD 21202
1209 N Rose Street, Baltimore MD 21213

Phone: (410) 605-0492

Email: info@frp-inc.org

Website: <https://frp-inc.org/>

SUBSTANCE USE SERVICES

Dee's Place

Dee's Place has been a touchstone for recovery in Baltimore City since 2000. Founded by and for people in recovery, in twenty years Dee's Place has provided 11 million instances of recovery support, free of charge.

They view substance use disorder and addiction as a disease. Dee's Place staff work to ensure that recovery is possible and available to all. They provide and treat everyone with dignity and respect while focusing on the courage, strength and hope one needs to overcome obstacles, live responsible lives and meet their full potential.

Services Offered:

- Individual peer counseling and support
- NA/AA meetings and peer support recovery groups
- Social activities and events celebrating recovery
- Auricular acupuncture
- Connections to treatment programs and other support services like employment, housing, clothing, and food

Contact information:

Location: 1212 N. Wolfe St., Baltimore, MD 21213

Phone: (410) 276-4035

Website: <https://www.hebcac.org/deesplace>

Martha's Place

Martha's Place is a Maryland state-certified recovery program for women overcoming substance abuse and homelessness. Martha's Place borders Baltimore's communities of Sandtown-Winchester and Upton and offers long-term Single Room Occupancy housing.

Martha's Place provides a structured recovery program to help clients maintain sobriety and develop life-skills vital for independent living. While national recovery rates from drug addiction are commonly listed at a 30% success rate, Martha's Place has operated its long-term SRO program with a successful recovery rate of 75% since opening in 2005.

Services Offered:

- Long-term recovery housing: Women at Martha's Place long-term housing each have their own room. Each of their four buildings offer individual bedrooms and shared living rooms, dining rooms, bathrooms, laundry facilities, and outdoor gardens.
- Supportive services like case management, addictions counseling, money management, wellness workshops, and employment services.

Contact Information:

Location: 1947 Pennsylvania Avenue Baltimore, MD 21217

Phone: (410) 728-8402

Email: jaspernance@marthasplace.org

Website: <https://marthasplace.org/>

Baltimore Harm Reduction Coalition (BHRC)

Baltimore Harm Reduction Coalition (BHRC) is a community-based organization that mobilizes community members for the health, dignity, and safety of people targeted by the war on drugs and anti sex-worker policies. They advocate for harm reduction as a part of a broader movement for social justice. BHRC implements public health services and advocates for policies to expand harm reduction in Baltimore and across the state of Maryland.

Services Offered:

- Overdose prevention and naloxone training
- Harm reduction supply distribution and needle exchange
- Drop-in harm reduction hours
- Connections to harm reduction and treatment partner organizations

Location: 116 E 25th Street Baltimore, MD 21218

Phone: (410) 205-5143

Email: admin@baltimoreharmreduction.org

Website: <https://baltimoreharmreduction.org>

New Hope Treatment Center

Grace Medical Center's outpatient substance use disorder treatment program offers many types of treatment and services to patients who struggle with substance use. In order to be placed into the treatment program, you must be an adult (18+) who has a diagnosis of opioid use disorder and/or substance use disorder. Program admission priority is given to those who are IV drug users, HIV positive people, or pregnant people.

Services Offered:

- Pharmacotherapy, as well as individual and group therapy
- Overdose prevention - naloxone education, training and distribution
- Relapse prevention
- Family education and counseling
- Mental health screenings and referrals
- Needle exchange

Location: 2401 W Baltimore St, Baltimore, MD 21223

Phone: (410) 945-7706

Email: GraceMedicalCenterPatientAdvocate@lifebridgehealth.org

Website: <https://www.lifebridgehealth.org/main/grace-medical-center>

Bayview Medical Center Addiction Treatment Services (ATS)

The Addiction Treatment Services (ATS) is a comprehensive treatment center located on the campus of The Johns Hopkins Bayview Medical Center. For individuals experiencing substance use disorder including co-occurring psychiatric illnesses, ATS provides a range of services including standard outpatient care (1-3 hours per week), intensive outpatient care (10 hours per week), and medication-assisted treatment.

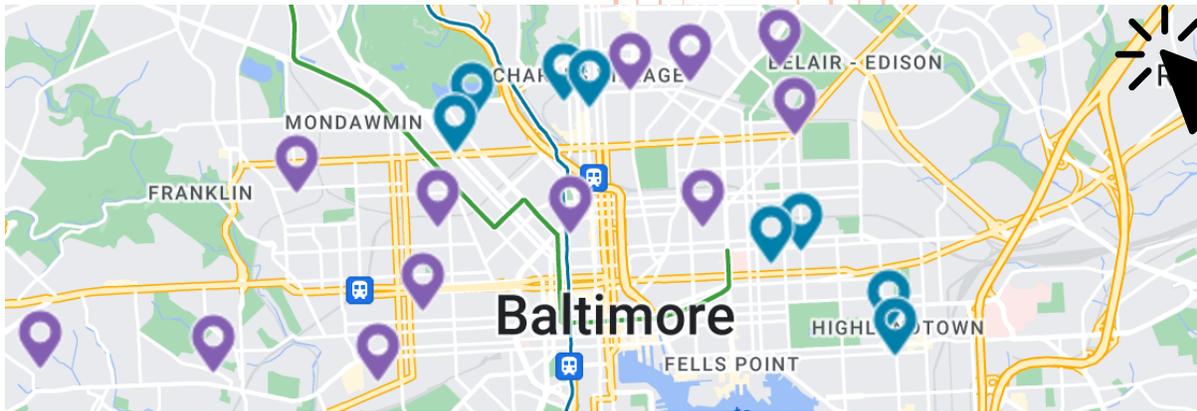
Location: BBRC Building, 5501 Nathan Shock Drive, Suite 1500, Baltimore, MD 21224

Phone: (410) 550-2999

Website:

https://www.hopkinsmedicine.org/psychiatry/patient_information/bayview/medical_services/substance_abuse/addiction_treatment_service.html

FOOD ASSISTANCE



St. Francis Neighborhood Center (Food Distribution Site)

St. Francis Neighborhood Center

- Fresh produce giveaway every Wednesday 11:00AM until resources are gone. Bring a bag to take groceries.
- Location: 2405 Linden Ave, Baltimore, MD 21217

Umar Boxing (COMIDA)

Food Rescue Baltimore (Rescate de Alimentos Baltimore)

- Free food to take every Wednesday at 12:00 PM. Lasts 1 Hour. Bring a bag!
- Phone: (410) 728-3600
- Location: 1217 W. North Ave., Baltimore, MD 21217

Agape House (Se Habla Español)

- Provides short-term housing for mothers and their children; food; clothing; drug treatment referrals; after school and day camp programs.
- Phone: (410) 566-5007
- Location: 1501 N. Dukeland Street, Baltimore, MD 21216

Comunité Latino at the Salem Baltimore Hispanic United Methodist Church

So What Else Baltimore Chapter

- Fresh produce giveaway every Friday 1:30PM until resources are gone. Bring a bag.
- Phone: (240) 705-4345
- Location: 3405 Gough St, Baltimore, MD 21224

Standing Strong Mentoring Program at Hope Chapel Freewill Baptist Church

So What Else Baltimore Chapter

- Produce giveaway every Tuesday 12:00PM until resources are gone. Bring a bag.
- Phone: (240) 705-4345
- Location: 1425 Riggs Ave, Baltimore, MD 21217

First Baptist Church Baltimore

Community Meal Site

- Produce boxes are available here on Wednesdays at 11am.
- Location: 4200 Liberty Heights Ave, Baltimore, MD 21207

Koinonia Baptist Church

Community Meal Site

- Produce boxes are available for pick up every Thursday at 1pm, while supplies last.
- Location: 5738 Belair Road, Baltimore, MD 21206

The Food Project

So What Else Baltimore Chapter

- Produce giveaway every Thursday at 10am until resources are gone. Bring a bag.
- Phone: (240) 705-4345
- Location: 424 S Pulaski St, Baltimore, MD 21223

Ruth Kirk Rec Center

Community Meal Site

- Produce boxes are available for pick up Wednesdays at 11am, while supplies last.
- Location: 122 North Vincent St, Baltimore, MD 21223

Charm City Land Trust (Se habla español)

Charm City Land Trust

- Produce boxes are available here for pickup on Fridays at 10am, while supplies last.
- Location: 2424 McElderry St, Baltimore, MD 21205

Bmore Community Food (Comida comunitaria Bmore)

- Food boxes are available here for pickup on Saturdays at 2pm until 3:30.
- Phone: (844) 529-3077
- Location: 300 West 24th Street, Baltimore, MD 21218

Emilie Wall Foundation

- Grocery and goods giveaways every Thursday at 12:00 to 1:00pm.
- Phone: (443) 990-1343
- Location: 5218 Florence Avenue, Baltimore, MD 21215

Senior Farmers' Market Nutrition Program

Maryland Access Point (MAP)

- Program that offers low-income adults ages 60 and over with coupons that can be exchanged for fruits and vegetables from farmers' markets.
- Phone: (844) 627-5465

Coldstream Homestead Montebello Community Organization (Monarch Academy)

Coldstream Homestead Montebello (CHM)

- CHM food pantry every Thursday at 11:30am.
- Phone: (410) 235-6715
- Location: 2525 Kirk Ave, Baltimore, MD 21218

Cherry Hill Community Presbyterian Church

- Food and goods pantry open every third Saturday of the month at 11am. Bring a bag and pick up some free groceries.
- Phone: (410) 355-6860
- Location: 819 Cherry Hill Road, Baltimore, MD 21225

Bringing Hope Community Services (BHCS)

- Mental health services, social support (such as food, housing, and income assistance), and many more services are offered here.
- Phone: (410) 999-1937
- Location: 7500 Harford Road, 1st Floor Ste 2, Oakcrest Ave side entrance, Parkville, MD 21234

Youth Food Security

Baltimore City Health Department

- Free emergency food delivery everyday for youth ages 14-21.
- Phone: (410) 934-6420

Bea Gaddy Family Center

- Food pantry, formula, and diapers available Mondays through Thursdays, 9am-1pm.
- Phone: (410) 563-2749
- Location: 425 N Chester St, Baltimore, MD 21231

Women of Valor (Se Habla Español)

- Support, resources, food pantry, and job training for low-income women and women experiencing homelessness in Baltimore.

Phone: (443) 800-3188

Location: 715 Ingleside Ave, Baltimore, MD 21228

Manna House

- Offering breakfast Monday-Friday from 8am-10:15am.
- Phone: (410) 889-3001
- Location: 435 East 25th Street, Baltimore, MD 21218

North Ave Mission at the Y Not Lot

So What Else Baltimore Chapter

- Fresh produce giveaway every Wednesday 2:00PM until resources are gone. Bring a bag to take groceries.
- Phone: (240) 705-4345
- Location: 1904 N Charles St, Baltimore, MD 21218

Men and Families Center

- Food boxes are available here for pickup on Thursdays at 11am.
- Location: 2228 E. Fayette St., Baltimore, MD 21231

Outcast-Beacon Resource Center

Community Meal Site

- Canned goods and fresh meat are available here for pickup on Tuesdays at 11am.
- Location: 2620 Quantico Ave, Baltimore, MD 21215

Day Center for Homeless Individuals

211 Maryland

- Day center providing care and meals for homeless individuals.
- Phone: (443) 201-3428
- Location: 17 Bond Street, Westminster, MD 21157

SNAP (Supplemental Nutrition Assistance Program)

WHAT IS SNAP?

- SNAP, formerly known as Food Stamps, helps low-income households buy the food they need for everyday life. Everyone has the right to apply for SNAP.
- Applicants must file an application, be interviewed, and meet all financial and technical eligibility factors prior to receiving SNAP benefits. Some people who have little or no money on an everyday basis may qualify for Expedited SNAP benefits right away. They must complete an interview and verify their identity.
- File an application with your Local Department of Social Services. You may also file an application by mail, fax, or go to myDHR to apply online.

ELIGIBILITY

Most students ages 18 to 49 who are enrolled in college or other institutions of higher education at least half time are not eligible for SNAP. However, students may be able to get SNAP benefits if otherwise eligible if they:

1. get cash assistance benefits under a TCA program;
2. take part in a State or federally financed work study program;
3. work at least 20 hours per week
4. are taking care of a dependent household member under the age of 6;
5. are taking care of a dependent household member over the age of 5 but under 12 and do not have adequate child care to enable them to attend school and work a minimum of 20 hours, or to take part in a State or federally financed work study program; or
6. are a single parent in school full-time with a child under 12; or
7. are assigned to or placed in a college or certain other schools; or
8. are receiving disability and receiving SSI, SSA or VA disability payments, or
9. have a disability verified by a doctor or licensed psychologist.

Household Monthly Gross Income Limits

- 1 Person Household - \$1,396
- 2 Person Household - \$1,888
- 3 Person Household - \$2,379
- 4 Person Household - \$2,871

DOCUMENTS NEEDED

1. Identification (driver's license)
2. Proof of Citizenship (social security card and birth certificate)
3. Proof of Residence (usually bills or lease)
4. Pay Stubs (2 biweekly pay stubs)
5. Household Expenses (rent, utilities, etc.)
6. Proof of any School Attendance

STEPS & TIMELINE

The entire process takes 2 months in total.

Application

Your application will remain open for 30 days (1 month) once it is started.

Interview and Supply Proof

You might receive a letter in the mail with an appointment for a phone interview. You may also receive a phone call before receiving the letter.

You can interview in person at your local DSS office, and it will take 1 hour.

Receive Your Orange EBT Card

Within 3 weeks of your interview, you should receive your approval letter and EBT card. You must re-apply in 6 months.

DSS Office Location

Baltimore City Social Services
1910 N Broadway, Baltimore, MD 21213

LIFE SKILLS

What are life skills?

Berkeley's Wellbeing Institute has many definitions, such as:

- Abilities that help humans to deal effectively with the demands and challenges of life
- Psychosocial skills, like thinking and behavioral processes
- Behavioral, cognitive, or interpersonal skills that help people to succeed in various areas of their lives

Life skills are typically broken down into **thinking**, **social**, and **emotional skills**.

Not sure where to start?

There are so many life skills assessments you can find online! They help you identify your strengths, find ways you can learn and grow, and show you things you might not have thought about yet.

One example is the Casey Life Skills Assessment, which can help you assess your skills for daily living, self care, relationships & communication, housing and money management, work and school, career planning, and mapping your future.

Daily Living

Are the following statements like me	No	Mostly No	Somewhat	Mostly Yes	Yes
I know where to go to get on the Internet.					
I can find what I need on the Internet.					
I know how to use my email account.					
I can create, save, print and send computer documents.					
I know the risks of meeting someone in person that I met online.					
I would not post pictures or messages if I thought it would hurt someone's feelings.					
If someone sent me messages online that made me feel bad or scared, I would know what to do or who to tell.					
I know at least one adult, other than my worker, who would take my call in the middle of the night if I had an emergency.					
An adult I trust, other than my worker, checks in with me regularly.					



Click the image to complete the assessment. It takes **less than 15 minutes!**

ESSENTIAL DOCUMENTS

Birth Certificate

Photo ID (REAL ID needed after May 2023 for air travel)

Social Security Card

Vaccination and Medical Records

Health Insurance Card

Car Insurance and Registration

School Documents (e.g. Transcript)

EMOTIONAL REGULATION

What is Emotional Regulation?

According to Dr. JJ Gross, "Emotional regulation refers to the process by which individuals influence which emotions they have, when they have them, and how they experience and express their feelings. Emotional regulation can be automatic or controlled, conscious or unconscious, and may have effects at one or more points in the emotion producing process." Read more on [Positive Psychology's website!](#)

How Do We Regulate Emotions?

Pause between feelings and reactions

Search for new coping mechanisms

Notice feelings and name them. Are you feeling sad, anxious, frustrated?

Try to evaluate your situation like your best friend was experiencing it

Practice mindfulness. Pay attention to your body and physical reactions

Have compassion for yourself and the obstacles you've overcome

Learn cognitive skills in therapy

Practice self-care regularly

How Do You Know If You're Dysregulated? (from [VeryWellMind](#))



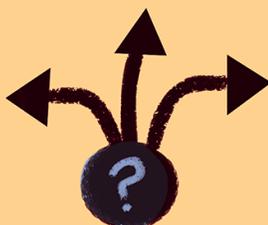
Overly intense emotions



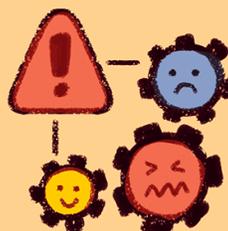
Impulsive behavior



Lack of emotional awareness



Trouble making decisions



Inability to manage behavior



Avoids difficult emotions

8 PILLARS OF SELF CARE

from Notes by Thalia

Physical Self-Care

- Eat a nourishing meal
- Move your body daily
- Take daily vitamins
- Drink a glass of water as soon as you wake up
- Sleep 7-9 hours
- Sit outside in the sun
- Spend time in nature
- Take a bath or shower

Mental Self-Care

- Learn a new skill or language
- Set new goals: big or small
- Read self-help books
- Journal
- Practice gratitude
- Do a social media detox
- Practice positive thinking
- Play a fun game

Emotional Self-Care

- Set healthy and clear boundaries with others
- Spend time alone with no distractions
- Journal about feelings
- Let your emotions out
- Write 3 things you love about yourself
- Start therapy

Environmental Self-Care

- Make your bed every morning
- Take a new route home
- Clean up your desk
- Mend or donate clothes that don't fit you
- Have an adventure with a friend or two
- Listen to music
- Set a calm mood before bed

Financial Self-Care

- Listen to a money-related podcast
- Learn about investing
- Set financial goals for your week, month, and year
- Keep track of your monthly payments
- Try to save money each month in a new way

Social Self-Care

- Hang out with a friend
- Tell a friend why you're grateful for them
- Limit time with negative people in your life
- Set boundaries and practice saying no
- Find a new community online
- Write a letter to a loved one

Recreational Self-Care

- Visit somewhere new by yourself or with others
- Watch classic movies
- Get creative with paint, coloring, or another art form
- Read books or magazines
- Join an exercise class
- Pamper yourself!

Spiritual Self-Care

- Meditate
- Practice breathwork
- Go to a place of worship
- Take a yoga class
- Map out your values
- Dedicate time to self-reflect
- Learn more about manifestation

HOW TO WRITE A RESUME

THE PURPOSE OF A RESUME

A resume is a written summary of your qualifications, skills and work-related experience. It's an important tool in your job search efforts.

- Employers will require a copy of your resume when you apply for a job
- Your resume is your first chance to impress an employer and show them that you're the right person for the job. It demonstrates that:
 - You are employable
 - You have the right experience and skills
 - You can professionally represent yourself (and your future employer!)

WHAT TO INCLUDE

Identification

- Include your name, address, telephone number, and email address in the identification section at the top of resume.
- Use a professional email address (i.e., johnsmith@gmail.com)

Education

- Be sure to include the name of each institution, its location, and your date of graduation (or expected date of graduation)
- When applicable, include your major/minor fields, as well as your GPA and any honors, publications, and projects

Experience

- Include your work experience in reverse chronological order (with the most recent job listed first)
- This section can include jobs, internships, and volunteer work. High school students might also include clubs and sports teams when applicable
- Include name of the company, position, and dates of employment
- List roughly three important tasks, accomplishments, or skills gained at each job. Use action verbs to describe your achievements

Skills

- Include any computer systems in which you are proficient (like Microsoft Office, Zoom, Google Suite) and any other relevant skills that you haven't mentioned

DO'S

- Keep your format simple and easy to read
- Update all contact details regularly
- Tailor your resume to suit the job you're applying for
- Focus on the positives – your strengths, abilities and achievements

DONT'S

- Personal information - date of birth, relationship status
- Reasons you left your previous job
- Exaggerating or making stuff up
- Jargon, slang or negative language

BUILDING A RESUME USING YOUR STRENGTHS & SKILLS

Don't let inexperience or nerves stop you! Try turning a weakness into a strength.

- **"I'm too young!"** --> "I'm excited to work, willing to learn and looking for an entry-level position. I'd like to learn this skill because..."
- **"I just finished school and don't have any experience"** --> "I did woodworking at school. I know how to use power tools safely."
- **"I don't have any skills"** --> "I've played a lot of sports and have great teamwork skills. I've succeeded in presentations on XYZ topics."

Resume Action Verbs: Get Creative!

from the Johns Hopkins Life Design Lab



SUPERVISE

Administer
Control
Delegate
Direct
Govern
Guide
Instruct
Lead
Manage
Monitor
Oversee
Preside
Schedule

ASSIST

Accompany
Augment
Carry out
Collaborate
Fortify
Help
Notify
Protect
Serve
Support

CREATE

Compose
Conceive
Design
Develop
Establish
Formulate
Generate
Initiate
Invent
Launch
Originate
Produce
Write

CHANGE

Adapt
Adjust
Eliminate
Expand
Implement
Increase
Introduce
Modify
Propose
Reconsider
Remodel
Revamp
Revise
Transform

INFLUENCE

Advise
Convince
Counsel
Dispatch
Innovate
Judge
Motivate
Negotiate
Orchestrate
Persuade
Promote
Recommend
Refer
Stimulate
Suggest

PUT TOGETHER

Arrange
Assemble
Build
Collect
Compile
Construct
Coordinate
Display
Engage
Gather
Organize
Plan
Structure

EFFICIENCY

Accelerate
Apply
Consolidate
Expedite
Facilitate
Improve
Maintain
Reinforce
Reduce
Streamline

COMMUNICATE

Address
Broadcast
Consult
Contact
Express
Inform
Interview
Investigate
Lecture
Meet with
Relate
Train

EVALUATE

Analyze
Assess
Calculate
Compare
Conceptualize
Define
Estimate
Examine
Forecast
Inspect
Interpret
Observe
Pinpoint
Project
Review
Screen
Solve
Survey
Test
Update

SHOW

Accomplish
Conduct
Demonstrate
Emphasize
Exhibit
Give
Illustrate
Perform
Present
Prove
Symbolize

DECISION

Approve
Choose
Determine
Enlist
Hire
Improvise
Order
Recruit
Resolve
Select

ACHIEVE

Attain
Complete
Deal with
Effect
Master
Participate in
Provide
Undertake
Win

TASKS

Clean
Deliver
Distribute
Drive
File
Fix
Install
Inventory
Lift
Log
Manipulate
Obtain
Open
Operate
Pack
Pilot
Process
Purchase
Receive
Repair
Restore
Sell
Ship
Sort
Supply
Type
Umpire
Volunteer

EDUCATE

Award
Broaden
Coach
Encourage
Explain
Learn
Listen
Mentor
Orient
Proofread
Teach
Team-building
Tutor

MEDICAL

Aide
Diagnose
Dispense
Induce
Prescribe
Preserve
Prepare
Problem-solve
Rehabilitate
Specialize
Treat

ARTISTIC

Act
Dramatize
Draw
Imagine
Inspire
Model
Paint
Perceive
Photograph
Play
Rehearse
Sing
Sew
Shape
Share
Sketch
Speak
Talk
Understudy

EDIT

Condense
Correspond
Detail
Focus
Integrate
Prepare
Publish
Read
Summarize
Transcribe
Translate
Unify
Verbalize
Verify

FINANCIAL

Allocate
Audit
Bill
Budget
Invest
Regulate
Risk
Upgrade

COOPERATE

Arbitrate
Decide
Harmonize
Head
Mediate
Navigate
Synergize
Unify
Volunteer

RESEARCH

Answer
Ascertain
Catalog
Chart
Check
Classify
Compute
Conserve
Contrive
Discover
Disprove
Dissect
Experiment
Extract
Fabricate
Hypothesize
Identify
Incorporate
Predict
Question
Reason
Render
Study
Understand
Weigh

OTHER

Activate
Amplify
Appoint
Conceptualize
Devise
Divert
Employ
Enforce
Extend
Found
Heighten
Illustrate
Institute
Qualify
Quote
Raise
Record
Rectify
Report
Respond
Retrieve
Separate
Seek
Systematize
Tend
Uphold
Utilize
Validate
Yield

Resume Example 1

Firstname Lastname

Home Street Address • City, State Zip • youremail@gmail.com • phone number

School Name

Education

Baltimore, MD

Degree, Concentration, GPA [Note: Optional]

Graduation Date

Thesis [Note: Optional]

Relevant Coursework: [Note: Optional. Awards and honors can also be listed here.]

Include

- GPA
- SAT/ACT scores
- Academic Honors/Achievements

Experience

ORGANIZATION

City, State (or Remote)

Position Title

Month Year – Month Year

- Beginning with your most recent position, describe your experience, skills, and resulting outcomes in bullet or paragraph form.
- Begin each line with an action verb and include details that will help the reader understand your accomplishments, skills, knowledge, abilities, or achievements.
- Quantify where possible.
- Do not use personal pronouns; each line should be a phrase rather than a full sentence.

ORGANIZATION

City, State

Position Title

Month Year – Month Year

- With your next-most recent position, describe your experience, skills, and resulting outcomes in bullet or paragraph form.
- Begin each line with an action verb and include details that will help the reader understand your accomplishments, skills, knowledge, abilities, or achievements.
- Quantify where possible.
- Do not use personal pronouns; each line should be a phrase rather than a full sentence.

Leadership & Activities

ORGANIZATION

City, State

Role

Month Year – Month Year

- This section can be formatted similarly to the Experience section, or you can omit descriptions for activities.
- If this section is more relevant to the opportunity you are applying for, consider moving this above your Experience section.

Skills & Interests [Note: Optional]

Technical: List computer software and programming languages

Language: List foreign languages and your level of fluency

Laboratory: List scientific / research lab techniques or tools [If Applicable]

Interests: List activities you enjoy that may spark interview conversation



HOWARD ONG

Financial Analyst

My Contact

✉ howard-ong@gmail.com

☎ +123-456-7890

📍 123 Anywhere St., Any City

🌐 www.reallygreatsite.com

Hard Skills

- Financial modeling and reporting
- Data mining and analysis
- Financial accounting
- Business valuation
- Advanced SAS proficiency

Soft Skills

- Observation
- Decision making
- Communication
- Multi-tasking

Education Background

- Borcelle Business School
Masters in Accounting
Completed in 2016
- Larana Business School
Certificate in Financial Management, Financial Analysis, and Public Budgeting
Completed in 2014
- Borcelle Business School
Bachelor of Economics, Major in Finance, Minor in Data Analytics
Completed in 2012

About Me

Dedicated and detail-oriented Financial Analyst with 10 years of experience. Eager to apply proven-budget maximization skills for Bank of Brocelle in monitoring, maintaining, and completing client billing and reconciliations. Special interest in achieving the millennial market and helping with retirement and general financial planning.

Professional Experience

Ginyard International Co. | Financial Analyst

2020 – Present

Key responsibilities:

- Analyze current and past financial data
- Look at recent financial performance and identify trends
- Prepare reports on the above information and communicate the insights of these reports to the broader business

Ingoide Company | Junior/Investment Analyst

2015 – 2020

Key responsibilities:

- Looked at financials and identified trends
- Explored various investment opportunities

Timmerman Industries | Financial Analyst Intern

2012 – 2015

- Key responsibilities:
- Analyzed financial data
- Observed financial performance and identified trends

Achievements

- 2013 – 2015 Reduced the production cost by 20% in the second year of internship.
- 2015 – 2020 Managed five projects worth over \$100million.

Budgeting Basics

An excerpt from "Taking Charge of Your Finances"

Why create a budget?

A thoughtfully-developed budget is the "foundation for taking charge of your finances." It outlines where and how you intend to spend your money and provides a target for assessing your actual spending. By creating and monitoring a budget, you can:

- Ensure you're spending money on things that are important to you
- Make financial decisions as new situations or unexpected circumstances arise
- Keep score of your financial situation. How are you doing compared to your goals?

Budget Categories

- Divide into two main categories:
 - Ongoing expenses you incur each month (e.g. rent, groceries)
 - Other expenses not paid monthly (car insurance) or unpredictable costs (doctors' visits)
- Make an educated guess about funds you might need, like car repairs

Quick Tips

- Review your budget monthly to see how your finances line up
- If a monthly expense (like rent) goes up \$50, you'll need to increase the rent in your budget by \$50 and find a category that you're willing to decrease by \$50. You could even split that between multiple categories.

Balancing Saving and Your Expenses

A common budgeting approach involves using funds from your Checking Account for monthly expenses, and using funds from your Savings Account for irregular expenses or miscellaneous needs.

1. Move a certain amount of money from each paycheck into Savings monthly. In the hypothetical example on the next page, you would move \$635 monthly to Savings.
2. When you have an irregular expense, move the amount needed from your Savings into your Checking to cover that payment.
3. Every dollar in your Savings Account should be set aside for something specific!

If you find that you've **overspent** from your budget, you need to either adjust your spending going forward or update your budget to reflect the reality of your spending patterns (as long as the amount you're spending is comfortable for you).

Budgeting Templates



Income <i>(monthly total)</i>	
Gross Pay	\$3,200
Taxes	(800)
Retirement ¹	(250)
Benefits (e.g. health insurance)	(150)
Net Pay	\$2,000

Expenses				
Incurred Monthly			Other	
Rent	\$ 550		Emergency Fund ²	\$ 150
Food	275		Travel/Entertainment	150
Student Loan	250		Car Insurance ³	90
Utilities	115		Car Maintenance	80
Gasoline	75		Next Car	75
Cell Phone	40		Clothes	60
Streaming Services	25		Renters Insurance ³	15
Miscellaneous	35		Charitable Giving	15
Total	\$1,365		Total	\$ 635
Grand Total				\$2,000

¹ working towards 15% (including employer match)

² working towards 3-6 months of living expenses

³ represents 1/12 of expected annual need

Monthly Expenses

Item	\$ Amount Budgeted	\$ Amount Spent
College		
Housing/Rent		
Tuition		
Books		
Class Fees		
<i>Total:</i>	\$0.00	\$0.00
Food		
Groceries		
Snacks/Coffee		
Dining Out		
<i>Total:</i>	\$0.00	\$0.00
Transportation		
Car Payments		
Gas/Fuel		
Auto Repairs/Maintenance		
Other Transportation		
<i>Total:</i>	\$0.00	\$0.00
Debt Payments		
Credit/Debit Cards		
Student Loans		
Other Loans		
<i>Total:</i>	\$0.00	\$0.00
Entertainment		
Cable TV/Internet		
Computer and Accessories		
Movies/Concerts/Sports		
Music/Videos		
Hobbies		
Cell Phone		
<i>Total:</i>	\$0.00	\$0.00



Expenses ☰ All Expenses ▾



Aa Expense	# Amount	☰ Category	📅 Date	☰ Comment
Rent	\$1,000.00	Home	August 28, 2019	
Cell Phone	\$80.00	Home	August 14, 2019	
Dinner w/Cheryl	\$34.00	Food	August 12, 2019	Go somewhere less \$\$ next time!
Lunch w/Dad	\$21.00	Food	September 11, 2019	
Movie Tix 🎬	\$12.00	Entertainment	September 22, 2019	
Paper Towels	\$5.00	Home	September 3, 2019	
Laundry	\$3.50	Home	September 10, 2019	Ask Shannon to use her laundry.

+ New

SUM \$1,155.50



Personal Monthly Budget



Projected Monthly Income

Income 1	\$4,300.00
Extra income	\$300.00
Total monthly income	\$4,600.00

Actual Monthly Income

Income 1	\$4,000.00
Extra income	\$300.00
Total monthly income	\$4,300.00

Projected Balance
(Projected income minus expenses) **\$3,405.00**

Actual Balance
(Actual income minus expenses) **\$3,064.00**

Difference
(Actual minus projected) **(\$341.00)**

Housing

	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$1,000.00	\$1,000.00	\$0.00
Phone	\$54.00	\$100.00	-\$46.00
Electricity	\$44.00	\$56.00	-\$12.00
Gas	\$22.00	\$28.00	-\$6.00
Water and sewer	\$8.00	\$8.00	\$0.00
Cable	\$34.00	\$34.00	\$0.00
Waste removal	\$10.00	\$10.00	\$0.00
Maintenance or repairs	\$23.00	\$0.00	\$23.00
Supplies	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
Subtotal			-\$41.00

Entertainment

	Projected Cost	Actual Cost	Difference
Video/DVD			\$0.00
CDs			\$0.00
Movies			\$0.00
Concerts			\$0.00
Sporting events			\$0.00
Live theater			\$0.00
Other			\$0.00
Other			\$0.00
Other			\$0.00
Subtotal			\$0.00

EMERGENCY FUND

An excerpt from "Taking Charge of Your Finances"

Unexpected expenses happen: let's plan for them.

Many experts suggest that you should have at least 3-6 months worth of living expenses in your Emergency Fund. However, your Emergency Fund is **yours** and is based on your needs and circumstances. Consider a few factors:

- If you lost your job, how long would it reasonably take to find another job? How much money would you need to cover living expenses while unemployed?
- What are your deductibles for car, renters, and health insurance?
- Is your car likely to need repairs soon? Is it covered by a warranty?
- Do you have any ongoing health issues that might require treatment, therapy, and/or medication?
- Do any loved ones need financial support from you right now? Might they need some support in the future?

Why have an Emergency Fund?

It can be tempting to ignore your Savings account or use Emergency Fund money for things that aren't really emergencies, especially fun things. Here's why it's important: without an Emergency Fund, you may need to rely on credit cards (which collect interest), take out a loan, or tap into other funds (e.g. retirement funds).

If you know you'll struggle to keep Emergency Fund money for emergencies only, you might consider putting this money into a separate account from your Savings. That way, it's more out of sight, and hopefully more out of mind.

Benefits to Your Wellbeing

Minimize stress associated with any unexpected expenses

You're less likely to spend on a whim and regret your purchases

Avoid taking on additional debt to cover expenses and have money when you need it

STAYING ON TOP OF DEBT

An excerpt from "Taking Charge of Your Finances"

Understanding Your Debt

Many young adults have various types of debt, such as car payments, student loans, and credit cards. Though there are often good reasons to borrow money, it's important to carefully consider your overall financial situation before taking on debt.

Once you have that debt, you should:

- Understand the terms of the debt (e.g. interest rate, the time period over which you make payments, any conditions)
- Consider how the debt impacts your budget
- Know your options for reducing/eliminating your debt
- Create a strategic plan for getting out of debt

Debt Reduction & Elimination

Interest Approach



Identify debt with the highest interest rates (typically credit card debt).



Focus on paying off high-interest debt first.

Snowball Approach



Pay off your smallest debt first, in full.



Use the motivational boost as an incentive to pay off other, larger debts.

Staying Aware of Your Debt

Of all kinds of debt, credit card debt can be particularly problematic for two reasons: 1) the interest rate is typically high and 2) it's easy to spend more than you intend or more than you have available. It is a great practice to pay your credit card balance in full each month to avoid costly interest payments.

If you have one or more types of debt, a good long-term goal is to have no debt other than a home mortgage. This might seem unattainable, but having it as a goal helps you to live within your means and income as you decrease your debts.

There are countless online resources for managing debt and keeping your finances in good shape. Unless your debt is overwhelming and unmanageable, you should be able to create a **debt reduction or elimination plan** -- you can do this through online searching and speaking with friends and family. It is not necessary to pay a service to do this for you.

All About Credit Scores

Credit scores often come up when talking about debt. Your credit history has a wide impact on your life. It affects:

- Interest rates you pay on a mortgage, loan, or a future credit card
- Insurance premiums
- Ability to rent an apartment
- Possibly your potential employment

The **FICO** credit score is the most commonly used. Your bank or credit card issuer usually offers a free look at your credit score when you log in to your account.

Score		%	Implications for borrowers
800+	Exceptional	22	Will almost assuredly be approved for the lowest interest rates
740-799	Very Good	23	May be offered the lowest interest rates, but it is not a given
670-739	Good	21	Considered an acceptable lending risk; should qualify for a favorable rate
580-669	Fair	18	Likely to receive a "subprime" loan at a higher rate
<580	Poor	16	May not be able to get credit or will only be eligible for the highest rate

% - represents the percentage of the U.S. population (2019) whose FICO score falls within this range

According to Credit Karma, the average credit score for 18-24 year-olds is 630 and the average credit score for 25-30 year-olds is 628. FICO has different categorizations for credit scores and a 630 is deemed as "fair".

Monitoring Your Credit Score & Report

Take time each month to look at your credit score, since it often changes monthly. Small changes in your credit score are normal as your purchases change month to month.

Credit reports are helpful to periodically review as well:

- Make sure it's correct - a mistake might impact your credit score negatively
- Be aware of any attempted or actual identity theft

There are several reputable websites that can share your credit report for free. Be careful: do not use a site that isn't well-known, since you will need to share identifiable information to obtain a credit report.

Increasing Your Credit Score

Pay all of your bills in full. Do your best to keep payments on-time

Keep credit card balances low, especially from month to month

Apply for and open new credit accounts only as needed

Do not close unused credit cards. It's better to keep a longer credit history

WHAT IS INSURANCE?

An excerpt from "Taking Charge of Your Finances"

Insurance protects you against any events that could cost significant funds and damage your financial wellbeing.

- You pay the insurance company a **premium** each month
- In exchange, the insurance company bears the risk of a specific type of loss (e.g. car accident)
- Payments for losses are made by the insurance company, from the pool of money paid by everyone who is insured by that company
- Most insurance coverage requires a **deductible** - an amount of money you need to pay before the insurance coverage "kicks in" and the insurance company pays you. Once the deductible is paid, the insurance company will pay whatever's left of the claim (up to any limits written in your policy)
- An insurance **policy** outlines the terms and conditions. What insurance do you have? What circumstances are covered?

COMMON INSURANCE TYPES

Auto Insurance:

- Repairs or replacement of your car in case of an accident
- Bodily injury or death of another person in an incident you're legally responsible for
- Medical treatment for you and your passengers in an accident

Health Insurance:

- Medical treatment and hospital care
- Ongoing treatment for chronic illnesses
- Regular doctors' visits and physicals
- Behavioral health support (e.g. therapy)

Long-Term Disability:

- Protects you from loss of income if you're unable to work for a long period of time due to illness/injury
- Typically pays a percentage of your salary (~50-70%) while you are disabled after a specified period of time (usually 3-6 months)
- Especially helpful if you can pay premiums on an "after-tax" basis

Property Insurance:

- **Homeowners** or **Renters** Insurance
- Protects the value of your home and your belongings, including if items have been lost in a burglary, fire, or disaster
- Protect you against personal liability if someone gets hurt in your home

KEEP IN MIND

- As your **deductible increases, your premium decreases** (so you will pay less each month, but have a higher out-of-pocket cost in the event of an incident)
- The opposite is true: if you pay a **higher monthly premium, your out-of-pocket deductible costs will decrease**
- Talk with an insurance professional to ensure you have adequate coverage for your personal circumstances

NAVIGATING HEALTH INSURANCE PLANS

The most affordable way to get health insurance is typically through a parent's policy, up until age 26, or from your employer. You can also explore health insurance options like the Federal Health Insurance Marketplace.

Policies and their coverage differ based on:

- Deductible amount
- Out-of-pocket maximum that you are responsible for
- Specific items covered by the plan
- Network of doctors included in the plan (called **in-network**)
- Network of doctors outside of your insurance plan (called **out-of-network**)

A GUIDE TO UNDERSTANDING THE STOCK MARKET

1

Decide how you want to invest in the stock market

2

Choose an investing account

3

Learn the difference between investing in stocks and funds

4

Set a budget for your stock market investment

5

Focus on investing for the long-term

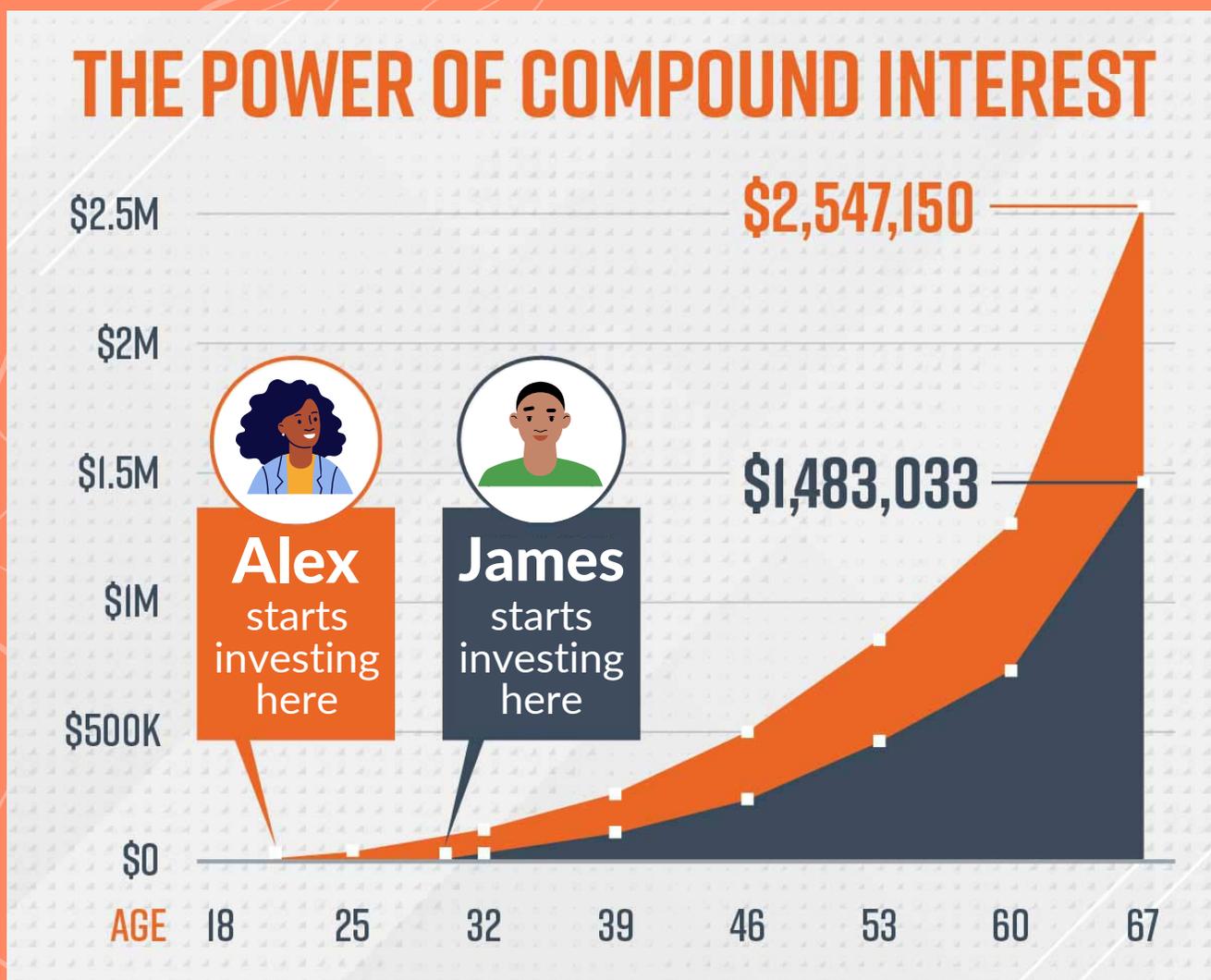
6

Manage your stock portfolio

"I'M TOO YOUNG TO INVEST"

Young investors have the flexibility and time to study investing and learn from their successes and failures.

Since investing has a fairly lengthy learning curve, young adults are at an advantage because they have years to study the markets and refine their investing strategies. They also accrue more **compound interest** over time, which helps their investments grow.



WHAT IS A ROTH IRA?

A Roth IRA is an **individual retirement account** (IRA) that allows qualified withdrawals on a tax-free basis if certain conditions are satisfied.

Roth IRAs are similar to traditional IRAs, with the biggest distinction being how the two are taxed.

Roth IRAs are funded with after-tax dollars – this means that the contributions are not tax-deductible when you complete your taxes yearly, but once you start withdrawing funds, the money is tax free.



Thank you!

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Contact Us

Please contact your CASA supervisor with questions about using specific resources included in this guide.

Questions about general uses of this guide and any additions can be directed to Reah Vasilakopoulos at CASA Baltimore's office phone number, (410) 244-1465, or by emailing info@casabalt.org.