

Personal Planner

EnterTech



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Personal Planner

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Hey!

You're on your way to successfully balancing work and home life!

This personal planner is a tool to help you get organized. In it you'll find budgeting tips, a calendar, and a place for important phone numbers. It also has space for planning career goals and ideas for managing your home and family life.

My own planner is unbelievably useful to me. It helps me keep track of all the things I need to do. So I helped put this one together for you—to help you successfully organize your resources and accomplish your goals.

Believe me: dreams can come true. And planning is a key to making it happen.

Best wishes for your future,

Adelle Gallinger

My Monthly Expenses

House Payment or rent

Telephone

Electricity

Gas and Water

Car Payment

Car insurance

Gas and car maintenance

Medical

Food

Clothing and footwear

Entertainment

Household goods

Laundry and dry cleaning

Debt and loan payments

Child support, alimony, etc.

Savings

Taxes (if not already withheld)

Health/Life Insurance

Other

TOTAL



One of the first steps toward successful money management is knowing how much money you need each month.



Ask yourself:

How much money do I need each month?

Fill in your expenses on this chart.

The total represents the minimum pay you must make each month (after taxes are withheld)

Average starting salaries in 1998:

Technology Manufacturing

Assembler	\$6.35-\$9.00
Warehouse/Material Handler	\$7.00-\$10.00
Solderers	\$6.85-\$10.00
Production Associate	\$8.50-\$9.35
Manufacturing Associate	\$10.35

Other Jobs

Supermarket Cashier	\$7.00
Fast Food Counter Help	\$5.35
Retail Sales	\$6.00

Based on an hourly rate, you can figure out what you could earn by the week, month, and year.

Check out these examples. Let's say I'm earning \$8.00 an hour.

Hourly \$8^{.00} X 40 = Weekly \$320^{.00}

\$320^{.00} X 4.2 = Monthly \$1344^{.00}

\$1344^{.00} X 12 = Annually \$16128^{.00}

Annually \$16128^{.00} /12 = monthly \$1344^{.00}

\$1344^{.00} /4.2 = Weekly \$320^{.00}

\$320^{.00} /40 = Hourly \$8^{.00}

CALCULATE THE WAGE YOU MUST EARN IN ORDER TO MEET YOUR MONTHLY EXPENSES

Now you do it!

Fill in your minimum monthly requirement in the “monthly” spaces below and use a calculator to determine the other figures.

Refer to the examples on the previous page.

Hourly _____ X 40 = Weekly _____

_____ X 4.2 = Monthly _____

_____ X 12 = Annually _____

Annually _____ /12 = monthly _____

_____ /4.2 = Weekly _____

_____ /40 = Hourly _____

Now, I know you probably want more, but start here and with time and training you can work your way to where you'd like to be.

I use banks instead of check cashing stations. Here's why:

SERVICES	BANK	CHECK CASHING STATION
my money is secure from getting lost or stolen	Y	N
you earn interest	Y	N
low-cost checking	Y some banks offer free checking!	N
pay bills by mail with checks	Y	N
cash personal checks	Y	N
ATM service	Y most banks offer free ATM service if you use their ATM	N
free check cashing	Y	N

Although the 1 to 1.5 percent interest charged at check cashing stations doesn't seem like a lot, it adds up. If you earn \$15,000 a year, the total interest that gets charged by the check cashing station totals \$150-\$225.

Far more expensive than a bank!

HOW TO OPEN A BANK ACCOUNT

STEP 1

Choose a bank.

Consider using a bank that is convenient to your home, work, or bus route. It makes it easier.

STEP 2

Call the bank and ask how much money they require you to deposit to open a savings and/or checking account.

Most banks require a minimum deposit of \$100 to open an account.

STEP 3

They will ask you for your social security number, a permanent address, and possibly the address of your employer.

Listen carefully and answer all questions honestly. Banks want customers who are trustworthy.

GETTING DEBT FREE!

These things don't help:

Trust me. I learned the hard way.

- avoiding opening bills
- changing to an unlisted phone number to avoid collection calls
- having bills sent to a P.O. Box
- charging bills to credit cards

And other things that don't help:

- PAWN SHOPS
- CREDIT CARDS
- RENT-TO-OWN CENTERS

Credit cards try to lure us in with low rates and interest fees or prizes and gifts. They also charge extremely high interest rates, late penalties, and other fees. Don't go there!!!

Compare renting a TV for six months versus saving up and buying it.

**\$50/month
x 6 months
\$300**

VS.

\$199

cost of rent-to-own item

cost of saving up
and buying the item

THINK ABOUT IT!

PAWN shops do not help US get ahead and will hurt US financially. Steer clear!

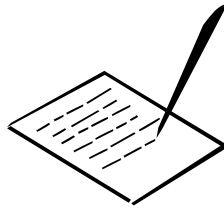
(I had a friend who pawned her wedding ring. She ended up paying over 3X its worth to get it back.)

Things that do help:

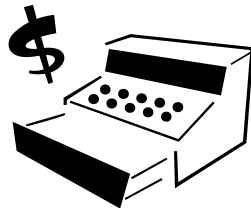
- Use your ATM card only once a week - for a weekly cash draw - (Make this your allowance for groceries, gas, lunches, miscellaneous). Stick to it and don't keep going back for more.



- Write down every penny that you spend until you are familiar with your spending habits. Then decide what habits you want to change.



- Make a wardrobe plan and don't buy anything that doesn't fit into the plan, even if it is on sale.



- Ask yourself how many work hours you have to work to pay for items.



GET HELP WITH OVERWHELMING DEBT

**Get out of
DEBT,
NOW!**

Free credit counseling is available at many non-profit credit counseling services across Texas.

[HTTP://WWW.LIFEWORKSWEB.ORG/](http://www.lifeworksweb.org/)

BEWARE of credit counseling businesses that claim they have quick solutions. The truth is there are no instant fixes.

But there are solutions.

Things may not be as bad as they seem. And a certified credit counselor can help you sort out the options and develop a plan.

WHAT ABOUT LOANS?

If you are considering a loan, such as for a car or house, get good advice or counseling before making this decision. Talk to a trusted family member or a representative at a nonprofit credit-counseling center to assist you with loans.

ENJOY YOUR EARNINGS!

Once you are earning a steady income, managing your debt, and planning ahead for the future, reward yourself for a job well done! Plan now for your future success.

When I get out of debt, I will reward myself by _____

In six months I plan to be able to _____

By this time next year, I plan to be able to _____

Five years from now, I plan to be able to _____

When you're looking for a new job find out what benefits the company offers its employees.

You can use the benefits chart, on the next page, to compare what companies offer their employees. Check the ones you want to ask more questions about and talk with a human resources specialist at the company to learn more.

BENEFITS	DOES COMPANY OFFER?	HOW MUCH DO THEY PAY?	HOW MUCH WILL I HAVE TO PAY?
HEALTH INSURANCE - partial or complete coverage of necessary health care.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
LIFE INSURANCE - financial support to your beneficiaries (such as children, siblings, parents, spouse) in the event of your death.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
DENTAL COVERAGE - partial or complete coverage of necessary dental procedures.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
LONG TERM DISABILITY - financial support for employees who are permanently disabled while working.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
SHORT TERM DISABILITY - financial support for employees who are temporarily disabled while working.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
BEREAVEMENT - paid time off if a member of your immediate family dies.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
VACATIONS - paid time off from work. Most employees get a certain number of paid vacation days plus paid holidays.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
CHILDCARE PROGRAM - Only a few U.S. companies offer childcare vouchers or childcare credits or on-site daycare facilities.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
401(k) or IRA - an investment of a small part of your paycheck into a tax-deferred or tax-free retirement account.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$
TRAINING - in-house training and/or reimbursement for training or college courses.	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$	\$

“HEY! WHAT ARE ALL THESE DEDUCTIONS ON MY PAY STUB?”

Good question! A lot of people get frustrated about how much money is taken out of their paycheck before they even get it. Here's where some of it is going.

FICA MED and FICA OASDI

These standard deductions are for federal services such as social security and Medicare.

FEDERAL INCOME TAX

The federal government withholds a percentage of your paycheck each month for taxes. When you fill out a W-4 the first few days on the job make sure that you claim the correct number of withholding allowances.

The higher the number of allowances you claim, the more money you may have to pay at tax time.

The lower the number of allowances you claim, the less likely you'll owe much money at tax time. You may even get money back.

Some people like to hold on to their money for as long as they can before turning it over to the IRS. But if they don't have the money to pay on April 15th, then they have to also pay steep penalty fees.

For me, its easiest to claim low allowances so I know that my taxes are being paid each month and I won't end up owing a large sum of money to the IRS in April. So I claim a low number of allowances on my W-4.

Did you know...?

The Child and Dependent Care Tax Credit can take \$720 off of your taxes per dependent. For more information about the Child and Dependent Care tax credit, call the IRS.

1-800-829-1040

[HTTP://WWW.IRS.GOV](http://www.irs.gov)

Did you know...?

The Earned Income Tax Credit can take up to \$3,756.00 off your taxes. For more information about how you can get the Earned Income Tax Credit and free help filing your taxes, call the IRS.

1-800-829-1040

[HTTP://WWW.IRS.GOV](http://www.irs.gov)

Did you know...?

Volunteers at local libraries often offer free tax help at tax time. Some places take walk-ups when they're not too busy. Or you may need to make an appointment with a tax counselor.

Call your local library to find out.

BUILDING A SUPPORT COMMUNITY

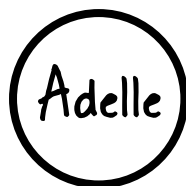
You will need a support network to be successful, especially when you're starting a new job. A support network is a group of people you can count on. And they can count on you. The benefits can be getting a ride to work when your car is in the shop, or personal advice and encouragement during rough times. People with good support networks are better equipped to advance their careers.

YOUR SUPPORT NETWORK

Put your support network on paper to see it more clearly. You'll need to update your map from time to time as your support network changes. Try doing it this way:

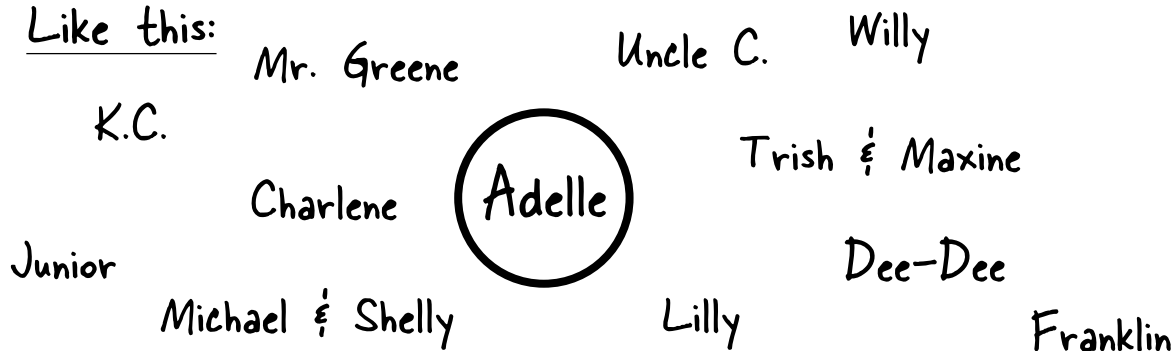
1. Write your name in the circle in the center of the next page.
2. In the space closest to you, write the names of the people you feel closest to—your parents, your partner, children, best friends, other relatives, etc. Write down the first names that occur to you.

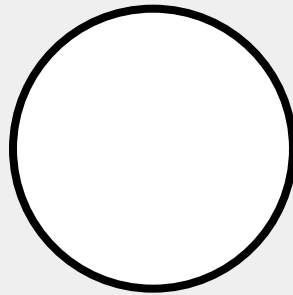
Like this:



3. As you move outward from the center continue writing names of people that occur to you.

Like this:





4. Next draw a circle around the names of people who you feel will be supportive of your success in your new career. If you threw a party to celebrate a promotion, who would come?

5. Draw a square around the names of people who might be opposed to your success in high tech.

The Circles ***(supportive)***



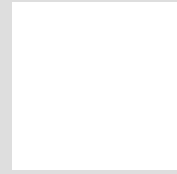
Talk to the circled people about being part of your support network.

Tell them that you have decided that you want to get started in a high-tech career and that you'd like their support while you (and your kids) get adjusted to the new job.

Give them clear and specific ideas of what they can do to help.

Also talk about ways you can give back to them.

The Squares ***(un-supportive)***



The people in the squares are not supportive.

They might be against technology or think you'll become a "computer geek."

They may feel threatened by the idea of you making more money.

Whatever the reason, don't let them drag you down!

It's important that you decide for yourself what you want to accomplish.

List three dependable people who you could count on on short notice

1. _____
2. _____
3. _____

Let them know that they can count on you too.

Add them to your phone list in the back of this book.

W A R N I N G :

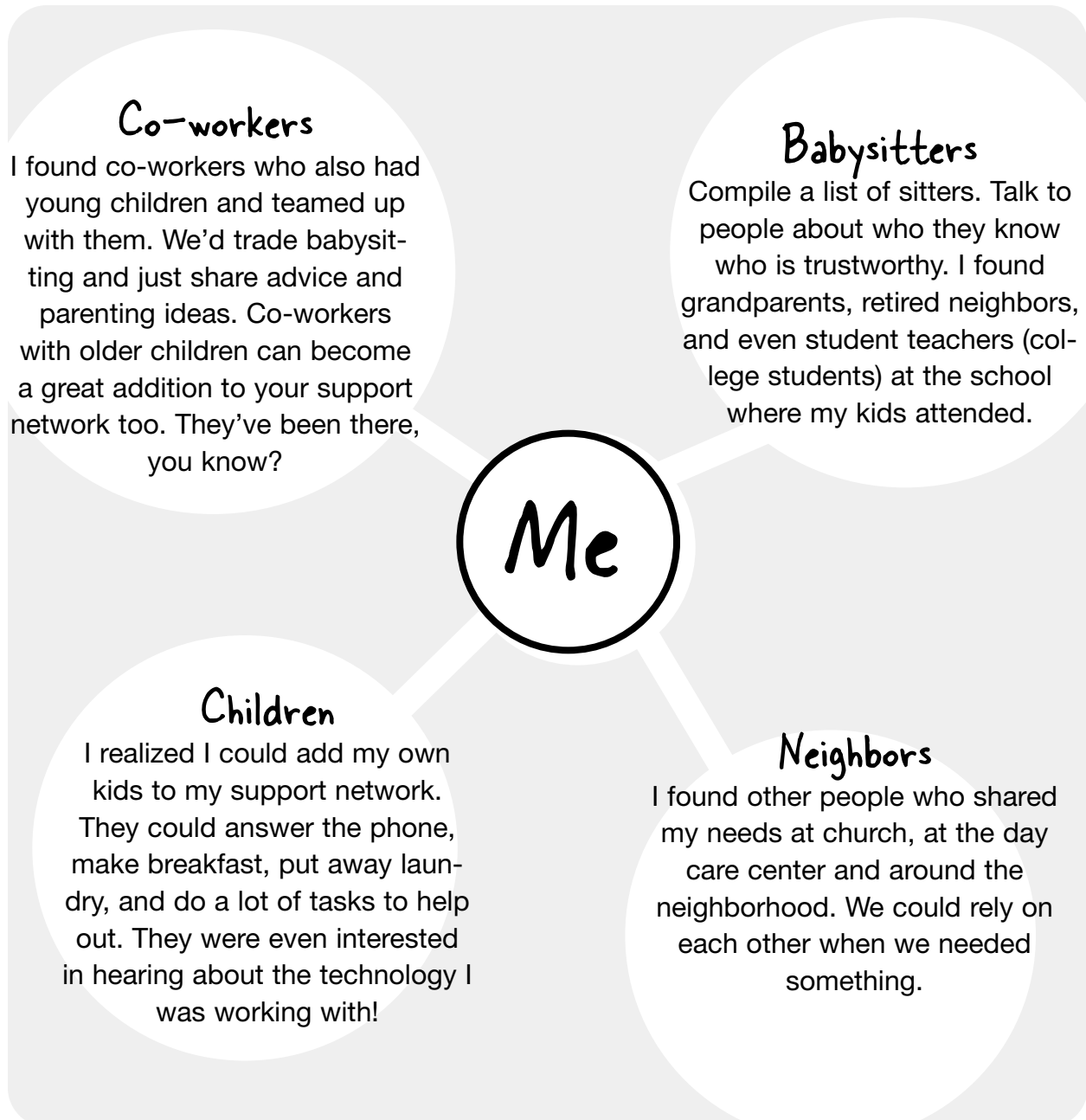
Unsupportive behavior can become abusive. If a man believes that a woman should not work or earn money, he might oppose her efforts with threats and violence.

If you have such a person in your life you must think of your own safety first. Get help from a counselor.

1-800-799-SAFE (7233)
24-Hour National Domestic Violence Hotline

ADD TO YOUR SUPPORT COMMUNITY

Here are some ways I found people to add to my support community.



In addition to your personal support network, you may need to find support services from community groups and state agencies.

RESOURCE	SUPPORT OFFERED	1-800-NUMBERS
Texas Commission on Alcohol and Drug Abuse Hotline	Provides treatment referrals	1-(800) 832-9623
Child Passenger Safety	Child Safety Seat information/loaner program	1-(800) 252-8255
Clinical and Nutritional Services (Babylove Hotline)	Assists in finding providers for services such as family planning, prenatal clinics, Medicaid, and WIC.	1-(800) 422-2956
Immunization Shotline	Provides information related to vaccines and state immunization program	1-(800) 252-9152
WIC Program	Information on WIC services and where to get them.	1-(800) 942-3678
Housing and Community Affairs Hotline	Information on programs including low-interest loans.	1-(800) 792-1119
Summer Lunch Hotline	Provides information on sites offering a Summer Food Service Program for qualifying children.	1-(800) 847-8975
Texas Department of Mental Health and Mental Retardation	Consumer Services	1-(800) 252-8154

Find other 800 numbers and more information at the Texas Department of Human Services web site - [HTTP://WWW.DHS.STATE.TX.US](http://www.dhs.state.tx.us)

Find community and state resources aimed at helping you succeed at [HTTP://WWW.DHS.STATE.TX.US/programs/TexasWorks/](http://www.dhs.state.tx.us/programs/TexasWorks/)

If you are serious about moving ahead in your career then set training goals for yourself.

Where do I want to go from here?

List some of your personal goals here:

Don't let
negative
thinkers and
talkers stop
you from
following
your dreams!

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. On the left side, there is a vertical margin. The top-left corner of the paper has rounded corners. The overall appearance is that of a clean, unused piece of stationery or notebook paper.

BEWARE of MYTHS about training. Don't believe them!

MYTH

"It's too expensive"

THE TRUTH

Many employers will pay for your training if you'll be able to use your new skills in their company. Also community colleges, community organizations, and local career centers offer low cost training options.

"I'm too old to go back to school"

Adults of all ages are recognizing the importance of acquiring new skills to stay competitive. The average age of a person in an American community college is 30 years old.

"I don't have the time for classes"

It's true that associates degrees and certifications can take several years to earn. But many community colleges also offer short courses that run only three to six weeks.

"It probably won't pay off."

According to the U.S. Department of Labor, each year of training beyond high school increases an individual's wages by 6 to 12 percent!



PLAN FOR YOUR SUCCESS.
CHART YOUR CAREER PLANS.
HERE'S HOW:

1. Read the want ads *(newspaper and on-line)*

Clip or print out a job that interests you. Underline the skills that are required.

Like This:

EMPLOYMENT - *Engineering/Technical/Computer*

MECHANICAL ASSEMBLER Medical electronics instrumentation manufacturer has immediate opening. Candidate must be capable of reading assembly drawings & calibration of complex electro-mechanical devices. Solder skills a plus. Permanent position.

ELECTRONICS TECHNICIAN Candidate must have 5+ years analog/digital experience and be capable of troubleshooting to component level. Permanent position. Please fax resume to (no phone calls): International Biomed Inc. Fax: 555-8888

Online want ads:

[HTTP://WWW.TWC.STATE.TX.US](http://www.twc.state.tx.us) - Texas Workforce Commission

Also most major cities have an online newspaper with want ads.

2. List the skills you want.

Your list might look something like this:

SKILLS I WANT

learn more about medical training

read assembly drawings

calibrate electro-mechanical devices

soldering

analog/digital experiences

3. Get input from friends and co-workers about jobs and skills. Add their advice to your notes.

FRIENDS AND COWORKERS - NOTES

talk to Rita who is a nurse - she went to One Stop Career Center.

ask at work - Pam says the library has books on this.

ask Ricky at work - he suggested I meet with a career counselor at the community college.

Uncle Bob is a welder - Bob says first step is to learn to solder and read diagrams.

Sam says company might pay for training.

4. Get information about community services and training.

COMMUNITY SERVICES AND TRAINING

- called One Stop Career Center - made appointment with career
- counselor (next Tuesday)
- go to library for books (this weekend)
- computer class at night college? (look into it)
- called community college: electronics/instrumentation repair skills can be earned in one year!
- talked to Lupe in Human Resources about training - a three-week course is coming up next month.

5. List specific steps you'll take.

Skill #1: Soldering and Board Assembly

Goal: complete staff tech course

Timeframe: three weeks

Skill #2: Analog/digital experience

Goal: get electronics certificate

Timeframe: one year

Now you do it!

1. Newspaper or online want ads.

[illegible]

2. List the skills you want.

[illegible]

3. Get input from friends and co-workers about jobs and skills.

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper. There are no margins, text, or other markings on the page.

4. Get information from free services and training.

Visit the nearest one stop career center, community organization, or community college that provides career planning assistance. Discuss your list and ideas and add any new ideas to your list.

Community Services and Training

(whom I spoke with, what they told me, next steps to take...)

5. My goals and timeframe:

Skill #1:

Goal: _____

Timeframe: _____

Skill #2:

Goal: _____

Timeframe: _____

We need to meet the expectations and needs of our employer without sacrificing the needs of our family, friends, and ourselves.

This section of your personal planner gives you space to plan for the needs of your family and yourself.

Taking care of my family

Balancing the responsibilities of home with work is challenging. Talk to other parents, read parenting magazines, or join a support group. Share housework and chores. Develop routines. Make time for yourself. Enjoy your kids and your home life.

Education for parents

[HTTP://WWW.KIDSOURCE.COM](http://www.kidsource.com)

Do you need childcare?

Look for licensed day care centers or registered family home which are

- safe, clean environments
- well run facilities
- adequately staffed
- staffed by trained child caregivers

You might also consider churches, after-school programs, family, friends, or neighborhood co-ops. Also, ask the human resources director about programs near your work.

Texas Department of Protective and Regulatory Services (PRS) has an excellent site for childcare resources.

It includes:

- a list of Texas child care providers
- information about selecting a day care provider
- information on local community organizations that offer assistance

[HTTP://WWW.TDPRS.STATE.TX.US](http://www.tdprs.state.tx.us)

State hotline for child care questions
(8 a.m. to 5 p.m. Monday through Friday)
1-800-862-5252

Do you need assistance with elderly parents or family members with disabilities?

The Community Care Program provides in-home and community-based services to the elderly and people with disabilities who are functionally impaired, allowing them to remain in their own homes or communities.

[HTTP://WWW.DHS.STATE.TX.US/programs/Elderly/index.html](http://www.dhs.state.tx.us/programs/Elderly/index.html)

Texas Department on Aging provides information about services for Texans 60 years of age and older.

1-800-215-1293

Do you need help collecting child support?

Seek help if you need to collect resources that legally belong to you and your children.

The Office of the Attorney General answers questions and gives information on a variety of child support issues.

1-800-252-8014

TAKING CARE OF MYSELF

HANDLING STRESS

Stress is a normal healthy response to change and excitement. A new job brings both. So plan ahead now on how you will take extra good care of yourself during this time.

Schedule time to exercise, eat right. Plan some extra recreation time. Read and relax or listen to music after the kids are in bed.

5 healthy ways I can relieve my stress:

- 1 • _____
- 2 • _____
- 3 • _____
- 4 • _____
- 5 • _____

MAKING BACK-UP PLANS

Plan ahead. You miss the bus or have a flat tire. How will you get to work? A child is sick. How will you handle childcare? Can you call a friend? Or work half a day?

5 backup plans:

- 1 • _____
- 2 • _____
- 3 • _____
- 4 • _____
- 5 • _____

Find people in your support group you can count on. Put their names on your phone list in the back of this book for emergencies.

Now when my kids were little I had about 3 or 4 people on standby who I could call if I needed help and couldn't get off work to pick up a kid or stay home with them. Having back-up plans really helps relieve the worries of "what if?"

Our days are extremely busy. If we aren't organized then things can get out of hand quickly. The best way I found to organize my day is to make a chart of all that I need to do.

Like this:

ORGANIZING MY DAY

Morning

5:30	up, shower, dress
6:00	eat breakfast
6:30	kids up, shower, dress
7:00	kids eat breakfast, brush teeth, make beds
7:30	leave for school and work

Work day

8-12	
12-1	lunch
1-5	

Evening

5:30	pick up kids from school and day care
6:00	arrive home, start dinner
6:30	supervise homework, review notes from school*
7:00	eat dinner
7:30	kids help clean table and dishes, and pack lunches
8:00	baths, PJs, reading time
8:30	kid's bedtime
9:00	pay bills, do laundry, or read and relax

The night before trick

You may have already found out a secret I learned when my kids were little: doing as much as you can the night before (picking out clothes for the next day, signing school papers, making lunches) makes the morning go sooooo much smoother!

* Having a calendar at home helps keep track of important dates for school events, holidays, and teacher conference days.

Now you do it!

ORGANIZING MY DAY

Morning

5:30	
6:00	
6:30	
7:00	
7:30	

Work day

8-12	
12-1	
1-5	

Evening

5:30	
6:00	
6:30	
7:00	
7:30	
8:00	
8:30	
9:00	

JANUARY 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

FEBRUARY 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	1	2	3

MARCH 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

APRIL 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

MAY 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

JUNE 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JULY 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

AUGUST 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

SEPTEMBER 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24	25	26	27	28	29

OCTOBER 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

NOVEMBER 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1

DECEMBER 2001

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24 31	25	26	27	28	29

JANUARY 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

FEBRUARY 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	1	2

MARCH 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

APRIL 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

MAY 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

JUNE 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24	25	26	27	28	29

JULY 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

AUGUST 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

OCTOBER 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

NOVEMBER 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER 2002

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

JANUARY 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

FEBRUARY 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	1

MARCH 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
23	24	25	26	27	28	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24 31	25	26	27	28	29

APRIL 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3

MAY 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

JUNE 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

JULY 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

AUGUST 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28	29	30

SEPTEMBER 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

OCTOBER 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

NOVEMBER 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24	25	26	27	28	29

DECEMBER 2003

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

Emergency Services

My Doctor (Primary Care Physician): _____

Kids' doctor: _____

Whom to call in case of emergency

person #1: _____

person #2: _____

person #3: _____

Children

School: _____

Child care: _____

After school care: _____

Other Parents: _____

Utilities and Services

Plumber: _____

Electrician: _____

Landlord: _____

Auto Mechanic: _____

Babysitters: _____

Transportation

bus: _____

taxi cab: _____

friends with cars: _____

Local Takeout Restaurants

Friends and Family

Work Contacts (home and work)

Supervisor: _____

HR Director: _____

Co-workers: _____
