

Life Transitions 30

Module 2: Personal Awareness

Rating Criteria	Course Section	4 Mastery	3 Meeting	2 Approaching	1 Beginning

NEED TO FINISH MODULE 2!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Miss Foley

LT30: Mod2 Personal Awareness

Title Page & Rubric

Life Transitions 30

Module 15:

Family Relationships Through Life

Rating Criteria	Course Section	4 Mastery	3 Meeting	2 Approaching	1 Beginning
Family Structure	15.1	Comprehensive investigation into various family structures	Thorough investigation into various family structures	Superficial investigation into various family structures	Little to no investigation into various family structures
How Family Dynamics Have Changed	15.1	Insightful inquiry into how family dynamics have changed over the decades	Logical inquiry into how family dynamics have changed over the decades	Simplistic inquiry into how family dynamics have changed over the decades	Ineffective inquiry into how family dynamics have changed over the decades
Family Roles & Responsibilities	15.2	Compelling examination how one's roles and responsibilities in a family may change through a lifecycle	Relevant examination how one's roles and responsibilities in a family may change through a lifecycle	Basic examination how one's roles and responsibilities in a family may change through a lifecycle	Irrelevant examination how one's roles and responsibilities in a family may change through a lifecycle
Factors that Influence Families	15.3 Cultural 15.4 Socio-economic	Comprehensive exploration of factors that can influence families	Thorough exploration of factors that can influence families	Superficial exploration of factors that can influence families	Little to no exploration of factors that can influence families
Impacts on Family Dynamics	15.5	Compelling analysis of the impact specific elements may have on family dynamics	Relevant analysis of the impact specific elements may have on family dynamics	Basic analysis of the impact specific elements may have on family dynamics	Irrelevant analysis of the impact specific elements may have on family dynamics

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LT30: Mod15 Family for Life

Title Page & Rubric

Family Structure & Dynamics

Brainstorm words and phrases about families - starting with each letter of the alphabet.

A to Z List		
A -	J -	S -
B -	K -	T -
C -	L -	U -
D -	M -	V -
E -	N -	W -
F -	O -	X -
G -	P -	Y -
H -	Q -	Z -
I -	R -	

There Are 6 Different Family Types and Each One Has A Unique Family Dynamic

By: Patricia Oelze

December 31, 2020

Medically Reviewed By: Stephanie Chupein

Gone are the days when nuclear families (mom, dad + one or more kids) are considered the norm in the United States. These days, different family types are not only common but also much more accepted than they were in the past. It's not uncommon to be raised by a single mother or be part of a mixed family. It seems more uncommon to live in a household where both parents are happily married, unfortunately, although many of those families do still exist.

What's even more interesting is that each different family type (there are six main ones that people agree on) has a unique family dynamic. Learning about your family type and thinking about how it affects your family dynamic can help bring you clarity if you're currently struggling with family problems or going through a big shift in your family structure. Looking at family type and dynamics can also give you a better idea of the strengths and weaknesses that your family is likely working with.



Here Are 6 Different Family Types and Their Unique Family Dynamics:

1. Nuclear Family

Nuclear families, also known as elementary or traditional families, consist of two parents (usually married or common law) and their children. Nuclear families may have one or more children who are biological or adopted, but the main idea is that the parents are raising their kids together in the family home.

Even though nuclear families seem to be on the decline, 2016 U.S. Census data shows that 69% of children still live in nuclear families. Even though it doesn't always work out that way, to most people this is the ideal family environment to raise children in.

Strengths of Nuclear Families:

- Financially stable, both parents usually work now
- Children raised in a stable parenting situation
- Consistency
- Emphasis on health and education
- Focus on communication

Weaknesses of Nuclear Families:

- Exclusion of extended family can lead to isolation and stress
- Can struggle with conflict resolution
- Nuclear families can become too child-focused, resulting in self-centered children and families neglecting other important things



Nuclear families can be strong and successful, with both parents being great examples for their kids. These kids often have many advantages over other families with less, which can help them get ahead in life. However, like any family, nuclear families have their struggles to face. For example, if parents shut out grandparents and other extended family, chances are their support system will not be strong and getting through hard times can be challenging.

2. Single Parent

Single parent families consist of one parent with one or more kids. In these cases, the parent either never married, is widowed, or divorced. A paper by Ellwood, D.T., and Jencks, C. (2004) talks about how single-parent families have been on the rise since the 1960s when divorce rates started going up (and so did births that happened out of wedlock). They suggest that these changes could be due to many different factors, from changing morals in society to increasing arguments over gender roles.

A mother or father raising kids alone is not that uncommon anymore, and like any other family type single parent homes have their pros and cons. Although fans of traditional families believe that children need both parents, we can see that some single parent families do well while others struggle.

Strengths of Single-Parent Families:

- Family members can become very close
- Learn to share household duties
- Children and parents can become very resilient



Weaknesses of Single-Parent Families:

- Families struggle to get by on one income; some are on social assistance
- It can be difficult for parents to work full-time and still afford quality childcare
- Parenting can be inconsistent, especially if kids go back and forth between parents

Being a single parent raising kids can be hard. It can also be hard being a kid when your parents are split up or if you grew up only knowing one parent. In this situation, families need to make the best of what they have and rely on each other for love and support.

3. Extended Family

While most people in the U.S. would identify nuclear families as being the 'traditional' family type, in different cultures extended families are much more common and have been around for



hundreds of years. Extended families are families with two or more adults who are related through blood or marriage, usually along with children.

Typically, extended families live together for social support and to achieve common goals. For example, parents may live with their children and their children's grandparents. This gives the family the ability to provide care for their elderly, and in turn, the grandparents may be able to help with childcare while the parents are at work.

Strengths of Extended Families:

- Things like respect and care for the elderly are important
- More family around to help with chores, child-care, in case of emergencies, etc.
- Social support

Weaknesses of Extended Families:

- Financial issues can occur if parents are supporting several other adults and children without any extra income
- Lack of privacy depending on the living environment

In North America, extended families living together isn't that common, but it does happen occasionally. What's nice about extended families is how close they can be and how they give each other a lot of support. That doesn't mean that so many family members living together are always easy, though. There can be differences in opinion in extended families, and some people might live this way because they are obligated, not because they want to.

4. Childless Family

Childless families are families with two parents who cannot have or don't want kids. In the world of family types and dynamics, these families are often forgotten or left out (even though you can still have a family without children). In the past, growing up, getting married, and having children was the norm, but in today's world, more people are choosing to postpone having children or deciding not to have any.



These unique families include working couples who may have pets or enjoy taking on other people's kids (like nieces and nephews) for the day occasionally rather than having their own. They could also be adventurous couples who don't feel like kids would be a good fit for their lifestyle.

Strengths of Childless Families:

- Typically have more disposable income
- No dependents to take care of
- Have more freedom to travel, go on adventures, pursue different careers or education
- Couples get to spend more time together

Weaknesses of Childless Families:

- Couples can feel isolated or left out when all their friends/family start having kids
- If you like kids, you can feel like something is missing
- Infertility can force a family to be childless, which can be hard for couples

The decision of whether to have kids is a difficult and highly personal one. Having kids isn't for everyone, and some families do great without them. Still, it's important to remember that some childless families are not childless because they want to be.

5. Stepfamily

A stepfamily is when two separate families merge into one. This can go several different ways, like two divorced parents with one or more children blending families, or one divorced parent with kids marrying someone who has never been married and has no kids.

Like single-parent families, stepfamilies are sometimes looked down upon by people who prefer the nuclear family dynamic, but they have become more common over the years. Like all these different family types, stepfamilies also have a unique set of strengths and weaknesses that they need to deal with.

Strengths of Stepfamilies:

- Children get the benefit of having two parents around
- Children and their new siblings or stepparents can form strong bonds
- Benefit of having two incomes compared to single parent families

Weaknesses of Stepfamilies:

- Adjustment can be difficult for parents and children
- Parents can run into problems trying to discipline each other's kids
- May lack discipline or be inconsistent



Going from a nuclear or single parent family to a stepfamily can be a tough transition. It can be hard letting new people into your family dynamic, especially welcoming in a whole other family. Over time though, some children will come to accept their stepparents and stepsiblings as part of the family and form strong bonds.

6. Grandparent Family

The final family type and the least common of them all is the grandparent family. A grandparent family is when one or more grandparent is raising their grandchild or grandchildren. While uncommon, according to the American Association for Marriage and Family Therapy, grandparent-headed families are on the rise. They shared that, "Census data indicate that in the United States approximately 2.4 million grandparents are raising 4.5 million children." Why does this happen?



This situation happens when the parents aren't around to take care of their kids or are incapable of properly taking care of their kids. For example, the parents might be in jail, too young, on drugs, or (unfortunately) just not care. Thankfully, in these situations, the grandparents step up and act as parents to their grandchildren. A lot of times the situation isn't ideal, but they would rather take on the responsibility than see their grandchildren end up in a worse situation, like foster care.

Strengths of Grandparent Families:

- Grandparents and grandchildren form a close bond
- Keeps children from ending up in foster homes or other situations

Weaknesses of Grandparent Families:

- Grandparents may not work or have full-time jobs, may struggle with income
- Depending on their health, it may be difficult for them to keep up with young children or discipline them as they get older

It can be hard for grandparents to raise their grandchildren. In most cases, they probably thought they were done raising kids and might not have the health and energy to do so. Still, when needed, grandparents will step up and do what's needed. Depending on the relationship, children may become very close to their grandparents while others might take advantage or rebel.

Conclusion

No matter what family type you identify with, each one has its strengths and weaknesses or pros and cons. This is usually most clear to people who have experienced one or more changes in family type during their lifetime, so they can relate to how different each family dynamic can be.

Therapy (family or individual) can help those struggling with changes in family type/dynamics. Online counseling services can provide an outlet for people who are going through a difficult time with their family.

Other things that can help you adjust to a new family dynamic are an open mind and some time. It's normal to be resistant to change at first, but it's okay to come around eventually. If you're just interested in your family dynamic and working to get along better with your family, learning how family types and dynamics work is a great start.



Summarize the details of the following article in the chart below:

[There Are 6 Different Family Types & Each One Has a Unique Family](#)

Note Taker: Family Structures	
Nuclear Family	
Single Parent	
Extended Family	
Childless Family	
Step Family	
Grandparent Family	

6-Word Summary:

Think about the main ideas from today's lesson. Write one (1) sentence (6 words in total) that summarizes what you learned.

Miss Foley

LT30: Mod15.1 Family for Life

Structures & Dynamics

Family Roles & Responsibilities

Article: [The Canadian household is changing: More single dads, more same-sex parents, fewer young families](#)

By Monique Scotti at Global News August 2, 2017

Canada is home to more single-person households, more single dads and more same-sex parents than ever before, [new census data reveals](#).

The latest release of detailed census information from Statistics Canada landed on Wednesday in Ottawa, more than a year after 35 million Canadians were obliged to fill out a questionnaire. The response rate was over 98 per cent, giving the agency the richest, most complete data set in over a decade.

The newest results reveal a host of patterns linked to an increasingly diverse family life in Canada. While traditional family units (couples with or without kids) still dominate, there have been significant shifts in the first two decades of this new century.

Here are a few of the biggest ones.

Singles on the rise, young families becoming less common

Some of the most fundamental changes have been linked to the basic composition of a typical household.

The census found that the number of single-person households is on the rise in a major way.

Singles accounted for 28.2 per cent of all households across the country last year, the highest share since Confederation. For the first time, this is now the most common type of household in Canada, surpassing even couples with children (26.5 per cent).

This is likely due to a combination of factors like Canada's aging population, better pensions, an increased number of women in the workforce and higher divorce or separation rates, according to Statistics Canada.

Meanwhile, the number of young adults (aged 20-34) who have moved out of their childhood home and formed their own family unit – without their parents – has dropped. In fact, it fell a full seven percentage points in 15 years, from about 49 per cent in 2001 to 42 per cent in 2016.

When you break it down to just young adults living away from their parents who now have their own children, the proportion decreased from 33 per cent in 2001 to 25.5 per cent in 2016.

Overall, fewer Canadian couples – both in older and younger cohorts – had children living with them in 2016 (51 per cent) compared to five years earlier (56.7 per cent).

More single parents, more single dads

The number of Canadian children growing up in a single-parent household has increased over the last 15 years, but only slightly. From 2001 to 2016, the percentage of children aged 0 to 14 living with one parent rose from 17.8 per cent to 19.2 per cent. The older a child got, the more likely they were to find themselves being raised by a single mom or dad.

Geography also made a difference. Kids in Nova Scotia, New Brunswick, Newfoundland and Labrador, Nunavut and the Yukon were statistically more likely to be growing up in a single-parent household, the census found.

A full quarter (26 per cent) of Nova Scotian children were in this situation, for instance. That's seven points higher than the national average.

But one of the most striking patterns in the data was linked to single Canadian fathers.

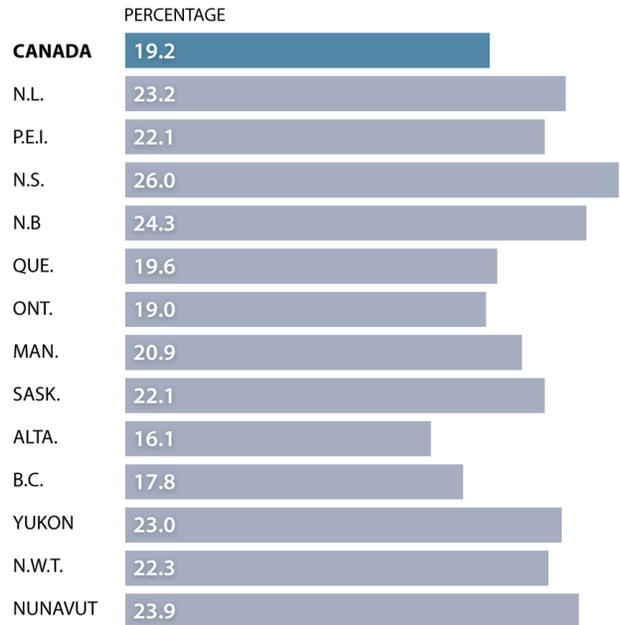
The number of children living with just their dad grew much faster (up 34.5 per cent since 2001) than the number of those living with a lone mother (up 4.8 per cent).

"This difference partly reflects the increasing acknowledgement of the role of fathers and their parental responsibilities in Canadian society and the legal system," Statistics Canada noted in a summary of the findings.

Single dads tended to be most common in Nunavut and Quebec, but they are still the minority in every jurisdiction. Overall in 2016, eight in ten children in lone-parent families were living with their mother, and two in ten were living with their father.

CHILDREN LIVING WITH A LONE PARENT

A look at the percentage of children aged 0-14 living in a lone-parent family:



SOURCE: STATISTICS CANADA

THE CANADIAN PRESS

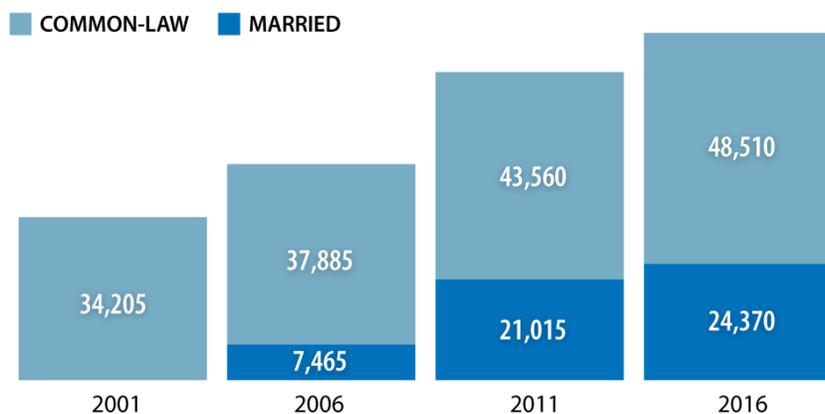
Spike in same-sex couples

Canada's increasingly visible LGBTQ population was the focus of intense data crunching by Statistics Canada this time around.

Wednesday's results reveal that a third of the 72,880 same-sex couples across the country

SAME-SEX COUPLES

The number of same-sex couples in Canada rose by 12.9% to 72,880 couples in 2016:



SOURCE: STATISTICS CANADA

THE CANADIAN PRESS

in 2016 were married, and 12 per cent had kids (representing 10,020 children in total). That is a significant jump from the 8.6 per cent raising children in 2001.

In four out of five of the families with kids, the couple was female, the census found.

In the decade between 2006 and 2016, the overall number of same-sex couples recorded by the census jumped a whopping 61 per cent.

However, same-sex couples in Canada still represent just 0.9 per cent of all Canadian couples who are married or in a common-law partnership. (In Australia, it was 0.7 per cent as of 2011 and in the United Kingdom, it was the same at 0.9 in 2016.)

The census revealed that same-sex unions remain quite concentrated geographically. About half of these couples made their homes in just four big cities: Toronto, Vancouver, Montreal or Ottawa-Gatineau.

Way more multigenerational households

The last big trend is linked to multigenerational households, which include at least three generations under one roof.

From 2001 to 2016, the percentage of multigenerational households in Canada grew by a staggering 37.5 per cent – more rapidly than any other household type. Overall, in 2016, 2.2 million Canadians were living in this type of household, representing 6.3 per cent of the total population.

“This is still a low number ... it still remains a small proportion of the households,” Chagnon noted.

“It’s observed everywhere, but we see it mainly in British Columbia and Ontario ... it can be a cultural difference, as these two areas have had a lot of immigration in the past.”

Chagnon added that the challenges of breaking into the red-hot housing markets in those two regions may also be playing a significant role.

Turn & Talk: Discuss your reactions to the article above with a partner.

Class Sharing: Document reactions to the article shared by the class.

Article: [Examples of Roles & Responsibilities in Life with Examples](#)

By Life Coach Bloggers

Life roles are set of responsibilities every individual is perceived to possess, exhibit and act from the day of birth till death. People play different life roles; the responsibilities and duties may change according to age, gender, location and ones' own attitude. It is your life skill, both intrapersonal and interpersonal intelligence, to be aware of your own roles so that you can either change it by initiating personal change, manage it or cherish various roles of your life. Once you know what different roles in everyday life are you will be able understand your needs and the needs demanded by the society

List of Different Life Roles People Play with Examples

1. Definition/Meaning

We can define life roles as those responsibilities that we hold all through our life at various life stages. Recognizing the roles in life requires introspection.

2. Types of Life Roles/Responsibilities

What are the different life roles? The PRICE mnemonic device summarizes a list of our life roles and responsibilities through life with examples that stands for: Professional, Relative and Friend, Inner-self, Citizen, and the Environment.

List of Life Roles
PRICE Mnemonic
Professional
Relatives
Innner Self
Citizen
Environment

Professional

One of the most common life roles that almost all of us play after college. We work to serve and contribute to the society and use all of our knowledge and skills that we learnt in school and college. From sweeper to scientist, all professions include under this life role. it also branches out into different academic and professional roles of an individual. These life roles include being a student, a job seeker, an employee of an organization, a manager, a business coach, and a mentor.



Relations

Almost all family relationships can be categorized under this category. It includes blood relations such as son/daughter, husband/wife, and father/mother (parents). This role in life can be extended up to grandfather/grandmother to great grandfather/great grandmother. In addition, the other relationship in the family tree such as brother/sister, nephew/cousin, uncle/aunty, in-laws can also be classified under this life role.

Importance of Roles in Life

How to Maintain Interesting Relationship with Relatives: Have perseverance Know the personality of your relatives Use polite and kind words Use courteous voice

Friend

The role of a friend has one advantage over other roles in life. Unlike blood relations, you have an option to choose your friend. Some people are good at maintaining a big friend circle, while others prefer small sphere of friendship. To lead interesting relationship with others, you need two vital abilities: 1. Be aware of others' personalities and behavior 2. Know different ways to manage and deal with them. This is Interpersonal intelligence. It also includes effective verbal and non-verbal communication skills.

Inner Self

It is important that you spend time for yourself, knowing your desires, your own personality. In addition, you should know how to manage yourself, your thoughts, behavior and inner conflicts. This is intrapersonal intelligence. In fact, intrapersonal attitude reflects in your personality sub-consciously through your oral, non-oral communication and your behavior. This inner-self role reflects ones' own self-esteem, self-image, self-behavior, self-love and self-respect. Many people love this role as it is not only nostalgic and memorable but also ambiguous and sometimes full of mystery and surprises. From experiencing infatuation to falling in love, skillfully resolving intrapersonal conflicts, handling different life situations to being helplessly watching the behavior of perceived dynamic behavior of the world, different interpretations and analysis about self-behavior, believing in certain personal values, understanding your intuitions, instinctive and intellectual self-behavior, and assumable associating it with other people, and events are some examples of inner-self role in life. However, you must have patience to know yourself.

Citizen

Every person represents a nation or his/her mother country. On one hand, this social role can further boil down in representing ones' own community, group, religion, caste and culture. A citizen role is different from professional role that is mentioned above. In professional life role, your basic intention is to serve the society only while in a citizen role you experience culture, community and other social relationships.

Environment

We play yet another role towards the surrounding that we live in. Though it includes leading a sustainable life, protecting our nature from pollution and over population, we can cherish the beauty of nature. We can relish our immediate environment by just enjoying the fresh air by breathing, take pleasure by simply quenching the thirst by drinking water and so on.

Quotes about Roles in Life

- You've several life roles to play, the rule is different for each game
- Play different roles in life like a music orchestra.
- Balancing life is all about balancing your different life roles

Advantages of Realizing your Life Roles

- You get more clarity on your personal values
- Once you are aware of your roles, you can either change it by initiating personal change through self-motivation
- Harmonize your behavior, which include your etiquette and manners, towards each life role that you play.
- Will be able to take personal decisions creatively.
- Manage, handle and resolve both intrapersonal conflicts and interpersonal conflicts more effectively and efficiently.
- More personalized, focused inner self-talk towards each of the role. It is intrapersonal communication skills.
- Aids your creative thinking and creative problem solving in context to human relationship building.

Real Life Example of Roles

1. Example of role would be married person would play a role husband (being intimate and enjoying sexual relationship), play a role of parent by taking care of his wife basic needs, play a role of friend by sharing happy and challenging moments with her and play a role of a child by being frank and play pranks.

With patience and perseverance, knowing the list of different life roles that you play will help to achieve personal excellence by persuading or empathizing your society and yourself. **PRICE** is a simple mnemonic/acronym that can help you remember your life roles.

Graphic Organizer: Roles & Responsibilities

	Life Roles	Responsibilities & Skills
Professional		
Relations		
Inner-Self		
Citizen		
Environment		

Name: _____ Date: _____

LT30: Mod15.2 Family for Life

Roles & Responsibilities

[Article: What Is a Family Culture? Definition and Examples](#)

By Michele Meleen M.S.Ed.

You may know what family values are and even know the different types of family structures but defining your family culture is a little more complex. A family culture is basically defined as the set of customs and morals your family subscribes to, but it's also much more than that.

Definition of Family Culture

Family culture can relate to just your immediate family or be representative of your extended family and ancestors. To understand the definition of family culture, it's best to break apart these two words.

- One broad definition of family is "a social group in society consisting of people related to each other by various means."
- The definition of culture is "a particular set of customs, morals, codes and traditions from a specific time and place."
- Put these words together and the definition of family culture is "a particular set of customs, morals, codes, and traditions shared by a social group of related people."



Characteristics of a Family Culture

Each family culture is as unique as the family who exemplifies it. While it's impossible to define uniform characteristics of a family culture, there are some things that typically make up family culture.

- Unspoken - Families don't often discuss their culture, they just know what's expected and accepted.
- Elder Expectations - Older generations have a high expectation that younger generations will keep the same values, customs, and overall family culture.
- Reciprocal Relationships - All family members are held to the same standard and expected to reciprocate what's given to them or how they are treated.



Types of Family Cultures with Examples

In 2012, the University of Virginia completed a longitudinal study and identified four types of family cultures common in America. Each type of family culture is almost equally represented by American families from all walks of life, with roughly 20%-25% of families identifying with each type.

Faithful Family Culture

These families take their cues from church or religious communities, including Christianity, Judaism, or Islam.

- They are defined by a strong moral compass that requires all members to have a powerful sense of right and wrong as defined by their belief system.
- Individual happiness and success is not as important as reflecting your God's purpose.
- An example would be a traditional Arab family where grandparents are always consulted for big decisions like marriage because the Koran says the elderly are esteemed.



Engaged Progressive Family Culture

This type of family culture is all about personal responsibility and personal freedom.

- Family members operate off The Golden Rule and what feels right to each person.
- Kids from this type of family culture generally have more freedom at younger ages than other kids.
- This type of family culture is the least religious of all four types.
- A traditional Brazilian family could be an example of this family culture because personal values are important, and people respect and expect honesty from each other.

Detached Family Culture

Detached families don't spend a lot of time together because they generally believe all the bad influences of the world will overshadow their influence.

- Low income families are more likely to fall in this category.
- This type of family culture includes a hands-off strategy to parenting and relationships where the belief is that whatever will be, will be.
- Parents who don't keep tabs on their child's grades or schoolwork and families that only eat together when they're watching TV are examples of detached family cultures.

American Dreamer Family Culture

American dreamer family cultures are the most common in the U.S., but only slightly more common than all the others.

- This type of family culture features an optimistic attitude about the abilities of and opportunities for individual members.
- These families have very close relationships where parents pour all their energy into helping their kids succeed in life and avoid as many negative social influences as possible.
- A family where both parents attend every practice and game for their son's basketball team would be an example of American Dreamers.

Importance and Impact of Family Culture

Family culture influences the way each family member thinks, feels, and acts on a daily basis. Your family culture influences things like your moral compass, beliefs, values, and traditions. You might choose a career based on your family culture by picking something you know your family values. You might get really upset if your spouse doesn't get you a birthday gift because your family culture made a big deal out of each person's birthday. From big life choices and actions to small details, family culture is important because it is a big part of what makes you, you.

How to Determine Family Culture

Determining what type of family culture you're from could be simple or seem impossible. The trick is to look at similarities between the lives of the majority of your family members. Do many of you work in the same occupational field? Do you have certain family obligations that can never be missed? Do many of you act the same way when you're happy, sad, or angry? Do you view certain groups of people in an overly negative or positive way? These similarities in values, beliefs, thoughts, feelings, and customs make up your family culture.

Define Your Family Culture

A healthy family culture highlights the importance of family values that are shared amongst the group. Those who veer away from the family culture may encounter culture and family issues. Families are influenced by all kinds of factors, so you'll find different family cultures around the world.

Name: _____ Date: _____

LT30: Mod15.2 Family for Life

Cultural Influences

[Children, Youth, Families & Socioeconomic Status Fact Sheet](#)

CHILDREN, YOUTH, FAMILIES & SOCIOECONOMIC STATUS



SOCIOECONOMIC STATUS

Socioeconomic status (SES) encompasses not just income but also educational attainment, occupational prestige, and subjective perceptions of social status and social class. Socioeconomic status can encompass quality of life attributes as well as the opportunities and privileges afforded to people within society. Poverty, specifically, is not a single factor but rather is characterized by multiple physical and psychosocial stressors. Further, SES is a consistent and reliable predictor of a vast array of outcomes across the life span, including physical and psychological health. Thus, SES is relevant to all realms of behavioral and social science, including research, practice, education, and advocacy.

SES AFFECTS OUR SOCIETY

SES affects overall human functioning, including our physical and mental health. Low SES and its correlates, such as lower educational achievement, poverty, and poor health, ultimately affect our society. Inequities in health distribution, resource distribution, and quality of life are increasing in the United States and globally. Society benefits from an increased focus on the foundations of socioeconomic inequities and efforts to reduce the deep gaps in socioeconomic status in the United States and abroad.

SES IMPACTS THE LIVES OF CHILDREN, YOUTH, AND FAMILIES

Research indicates that SES is a key factor influencing quality of life, across the life span, for children, youth, and families (CYF).

Psychological Health

Increasing evidence supports the link between lower SES and negative psychological health outcomes, while more positive psychological outcomes such as optimism, self-esteem, and

perceived control have been linked to higher levels of SES for youth

Lower levels of SES have been found to be associated with the following:

- Higher levels of emotional and behavioral difficulties, including social problems, delinquent behavior symptoms, and attention deficit/hyperactivity disorder among adolescents (DeCarlo Santiago, Wadsworth, & Stump, 2011; Russell, Ford, Williams, & Russell, 2016; Spencer, Kohn, & Woods, 2002).
- Higher rates of depression, anxiety, attempted suicide, cigarette dependence, illicit drug use, and episodic heavy drinking among adolescents (Newacheck, Hung, Park, Brindis, & Irwin, 2003).
- Higher levels of aggression (Molnar, Cerda, Roberts, & Buka, 2008), hostility, perceived threat, and discrimination for youth (Chen & Paterson, 2006).
- Higher incidence of Alzheimer's disease later in life (Evans et al., 1997; Fratiglioni & Roca, 2001; Fratiglioni, Winblad, & von Strauss, 2007; Karp et al., 2004). However, socioeconomic disparities in cell aging are evident in early life, long before the onset of age-related diseases (Needham, Fernández, Lin, Epel, & Blackburn, 2012).
- Elevated rates of morbidity and mortality from chronic diseases later in life (Miller, Chen, & Parker, 2011).

Physical Health

Research continues to link lower SES to a variety of negative health outcomes at birth and throughout the life span.

Lower levels of SES have been found to be associated with the following:

- Higher infant mortality. In the United States, babies born to White mothers have an expected mortality rate of 5.35 per 1,000 births. In comparison, babies born to Black mothers had a mortality rate of 12.35 per 1,000 births (Haider, 2014).

- Higher likelihood of being sedentary (Newacheck et al., 2003) and higher body mass index for adolescents (Chen & Paterson, 2006), possibly because of a lack of neighborhood resources—such as playgrounds and accessible healthy food options.
- Higher levels of obesity. U.S. counties with poverty rates of >35% had obesity rates 145% greater than wealthy counties (Levine, 2011).
- Higher physiological markers of chronic stressful experiences for adolescents (Chen & Paterson, 2006).
- Higher rates of cardiovascular disease for adults (Colhoun, Hemingway, & Poulter, 1998; Kaplan & Keil, 1993; Steptoe & Marmot, 2004).

Education

Increasing evidence supports the link between SES and educational outcomes.

- Low SES and exposure to adversity are linked to decreased educational success (Sheridan & McLaughlin, 2016). Early experiences and environmental influences can have a lasting impact on learning (linguistic, cognitive and socioemotional skills), behavior, and health (Shonkoff & Garner, 2012).
- Children from low-SES families often begin kindergarten with significantly less linguistic knowledge (Purcell-Gates, McIntyre, & Freppon, 1995). As such, children from low-Children from less-advantaged homes score at least 10% lower than the national average on national achievement scores in mathematics and reading (Hochschild, 2003).
- Children from less-advantaged homes score at least 10% lower than the national average on national achievement scores in mathematics and reading (Hochschild, 2003)
- Children in impoverished settings are much more likely to be absent from school throughout their educational experiences (Zhang, 2003), further increasing the learning gap between them and their wealthier peers.
- While national high school dropout rates have steadily declined, dropout rates for children living in poverty have steadily increased. Low-income students fail to graduate at 5 times the rate of middle-income families and 6 times that of higher income youth (National Center for Education Statistics, 2016)

Family Well-Being

Evidence indicates that socioeconomic status affects family stability, including parenting practices and developmental outcomes for children (Trickett, Aber, Carlson, & Cicchetti, 1991).

- Resilience is optimized when protective factors are strengthened at all socioecological levels, including individual, family, and community levels (Benzies & Mychasiuk, 2009).

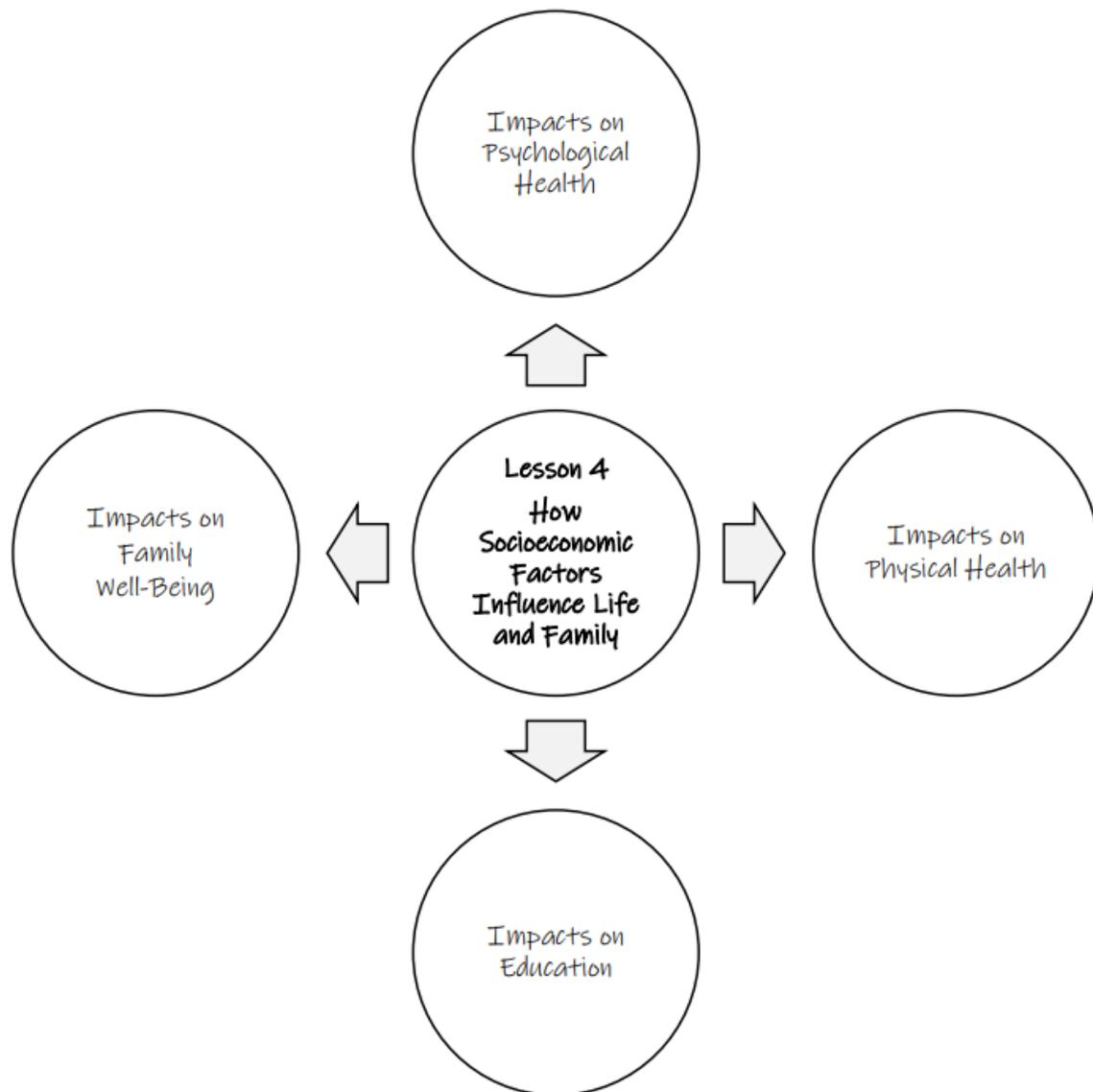
- Poverty is a reliable predictor of child abuse and neglect. Among low-income families, those with family exposure to substance use exhibit the highest rates of child abuse and neglect (Ondersma, 2002).
- Lower SES has been linked to domestic crowding, a condition that has negative consequences for adults and children, including higher psychological stress and poor health outcomes (Melki, Beydoun, Khogali, Tamim, & Yunis, 2004).
- Seven in 10 children living with a single mother are low income, compared to less than a third (32%) of children living in other types of family structures (Shriberg, 2013).
- All family members living in poverty are more likely to be victims of violence. Racial and ethnic minorities who are also of lower SES are at an increased risk of victimization (Pearlman, Zierler, Gjelsvik, & Verhoek-Oftedahl, 2004).
- Maintaining a strong parent–child bond helps promote healthy child development, particularly for children of low SES (Milteer, Ginsburg, & Mulligan, 2012).

GET INVOLVED

- Support parents and caregivers in combating environmental stressors by using the Resilience Booster: Parent Tip Tool, available at: <http://www.apa.org/topics/parenting/resilience-tip-tool.aspx>
- Join the ACT Raising Safe Kids Program that teaches positive parenting skills to parents and caregivers. For more information, visit <http://www.apa.org/act/about/index.aspx>
- Consider SES in your education, practice, and research efforts.
- Stay up to date on legislation and policies that explore and work to eliminate socioeconomic disparities. Visit the Office on Government Relations for more details: <http://www.apa.org/about/gr/pi/>
- Visit APA's Office on Socioeconomic Status (OSES) website: www.apa.org/pi/ses
- Visit APA's Office on CYF website: <http://www.apa.org/pi/families/>

References can be found at <http://www.apa.org/pi/ses/resources/publications/fact-sheet-references.aspx>.

Socioeconomic Influences Mind Map



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LT30: Mod15.4 Family for Life

Socioeconomic Influences

Name: _____ Date: _____

LT30: Mod15.4 Family for Life **Socioeconomic Influences**

Name: _____ Date: _____

LT30: Mod15.5 Family for Life

Family Factors

K-W-L: Factors Influencing Families

Know – What do you know?

What – What do you want to learn?

Learn – What did you learn?

Miss Foley

LT30: Mod15.5 Family for Life

Family Factors

3-2-1 Exit Slip:

5 Ways Technology Has Negatively Affected Families

<p>3</p>	<p>Things I learned today...</p>
<p>2</p>	<p>Things I found interesting...</p>
<p>1</p>	<p>Questions I still have...</p>

3-2-1 Exit Slip:

7 Ways a Loved One's Illness Affects the Whole Family

<p>3</p>	<p>Things I learned today...</p>
<p>2</p>	<p>Things I found interesting...</p>
<p>1</p>	<p>Questions I still have...</p>

3-2-1 Exit Slip:

Separation and Divorce: How It Can Impact a Family

3	Things I learned today...
2	Things I found interesting...
1	Questions I still have...

**3-2-1 Exit Slip:
Trauma and Families**

<p>3</p>	<p>Things I learned today...</p>
<p>2</p>	<p>Things I found interesting...</p>
<p>1</p>	<p>Questions I still have...</p>

Life Transitions 30

Module 21:

Mental Wellness

Rating Criteria	Course Section	4 Mastery	3 Meeting	2 Approaching	1 Beginning
How Mental Health is Part of Well-Being	21.1	Comprehensive examination of how mental health forms part of a person's holistic well-being	Thorough examination of how mental health forms part of a person's holistic well-being	Superficial examination of how mental health forms part of a person's holistic well-being	Little to no examination of how mental health forms part of a person's holistic well-being
Factors that Contribute to Mental Illness		Insightful analysis of the various predisposing or precipitating factors that contribute to mental illness	Logical analysis of the various predisposing or precipitating factors that contribute to mental illness	Simplistic analysis of the various predisposing or precipitating factors that contribute to mental illness	Ineffective analysis of the various predisposing or precipitating factors that contribute to mental illness
Signs & Symptoms of Stress		Compelling examination of the signs and symptoms of stress	Relevant examination of the signs and symptoms of stress	Basic examination of the signs and symptoms of stress	Irrelevant examination of the signs and symptoms of stress
Risky Behaviours that Impact Mental Wellness		Comprehensive identification of risky behaviors that can impact positive mental wellness	Thorough identification of risky behaviors that can impact positive mental wellness	Superficial identification of risky behaviors that can impact positive mental wellness	Little to no identification of risky behaviors that can impact positive mental wellness
Predisposing Biological Factors to Mental Illness		Compelling identification of predisposing biological factors to mental illness	Relevant identification of predisposing biological factors to mental illness	Basic identification of predisposing biological factors to mental illness	Irrelevant identification of predisposing biological factors to mental illness
Alternative Approaches to Health Care		Insightful analysis of how alternative approaches to health care can contribute to a holistic perspective of mental wellness	Logical analysis of how alternative approaches to health care can contribute to a holistic perspective of mental wellness	Simplistic analysis of how alternative approaches to health care can contribute to a holistic perspective of mental wellness	Ineffective analysis of how alternative approaches to health care can contribute to a holistic perspective of mental wellness
Stigmas & Misconceptions of Mental Health		Comprehensive discussion of examples of stigmas and misconceptions of mental health	Thorough discussion of examples of stigmas and misconceptions of mental health	Superficial discussion of examples of stigmas and misconceptions of mental health	Little to no discussion of examples of stigmas and misconceptions of mental health
Skills for Maintaining Good Mental Wellness		Compelling discussion of skills for maintaining good mental wellness	Relevant discussion of skills for maintaining good mental wellness	Basic discussion of skills for maintaining good mental wellness	Irrelevant discussion of skills for maintaining good mental wellness
Mental Health Disorders		Insightful investigation of various mental health disorders	Logical investigation of various mental health disorders	Simplistic investigation of various mental health disorders	Ineffective investigation of various mental health disorders

Miss Foley

LT30: Mod21 Mental Wellness

Title Page & Rubric

Building Better Mental Health

Authors: Melinda Smith, M.A., Robert Segal, M.A., Lawrence Robinson, and Jeanne Segal, Ph.D.

Last updated: August 2021

Looking to boost your mood, handle your emotions better, or build resilience? These six life-changing strategies for improving mental health and well-being can show you how.

Understanding good mental health

Your mental health influences how you think, feel, and behave in daily life. It also affects your ability to cope with stress, overcome challenges, build relationships, and recover from life's setbacks and hardships.

Strong mental health isn't just the absence of mental health problems. Being mentally or emotionally healthy is much more than being free of depression, anxiety, or other psychological issues. Rather than the absence of mental illness, mental health refers to the presence of positive characteristics.



People who are mentally healthy have:

- A sense of contentment.
- A zest for living and the ability to laugh and have fun.
- The ability to deal with stress and bounce back from adversity.
- A sense of meaning and purpose, in both their activities and their relationships.
- The flexibility to learn new skills and adapt to change.
- A balance between work and play, rest and activity, etc.
- The ability to build and maintain fulfilling relationships.
- Self-confidence and high self-esteem.

The relationship between resilience and mental health

Having solid mental health doesn't mean that you never go through bad times or experience emotional problems. We all go through disappointments, loss, and change. And while these are normal parts of life, they can still cause sadness, anxiety, and stress. But just as physically healthy people are better able to bounce back from illness or injury, people with strong mental health are better able to bounce back from adversity, trauma, and stress. This ability is called *resilience*.

People who are emotionally and mentally resilient have the tools for coping with difficult situations and maintaining a positive outlook. They remain focused, flexible, and productive, in bad times as well as good. Their resilience also makes them less afraid of new experiences or an uncertain future. Even when they don't immediately know how a problem will get resolved, they are hopeful that a solution will eventually be found.

Whether you're looking to cope with a specific mental health problem, handle your emotions better, or simply to feel more positive and energetic, there are plenty of ways to take control of your mental health—starting today.

How to boost your mental health

Anyone can suffer from mental or emotional health problems—and over a lifetime most of us will. This year alone, about one in five of us will suffer from a diagnosable mental disorder. Yet, despite how common mental health problems are, many of us make no effort to improve our situation.

We ignore the emotional messages that tell us something is wrong and try toughing it out by distracting ourselves or self-medicating with alcohol, drugs, or self-destructive behaviors. We bottle up our problems in the hope that others won't notice. We hope that our situation will eventually improve on its own. Or we simply give up—telling ourselves this is “just the way we are.”

The good news is: you don't have to feel bad. There are practices you can adopt to elevate your mood, become more resilient, and enjoy life more. But just as it requires effort to build and maintain physical health, so it is with mental health. We have to work harder these days to ensure strong mental health, simply because there are so many ways that life takes a toll on our emotional well-being.

Helpguide's 6 Keys to Mental Health



Why we often neglect our mental health needs

Even in today's advanced world, many of us are often reluctant—or unable—to address our mental health needs. This can stem from a variety of reasons, including:

- In some societies, mental and emotional issues are seen as less legitimate than physical issues. They're seen as a sign of weakness or somehow as being our own fault.
- Some people mistakenly see mental health problems as something we should know how to “snap out of.” Men, especially, would often rather bottle up their feelings than seek help.
- In our fast-paced world, we're obsessed with seeking quick, simple answers to complex problems. We look for connection with others by compulsively checking social media instead of reaching out to people in the real world, for example. Or to boost our mood and ease depression, we'd rather pop a pill rather tackle the underlying issues.

Many people think that if they do seek help for mental and emotional problems, the only treatment options available are medication (which comes with unwanted side effects) or therapy (which can be lengthy and expensive). The truth is that, whatever your issues, there are steps you can take to improve the way you feel and experience greater mental and emotional well-being. And you can start today!

Make social connection a priority—especially face-to-face

No matter how much time you devote to improving your mental and emotional health, you will still need the company of others to feel and function at your best. Humans are social creatures with emotional needs for relationships and positive connections to others. We're not meant to survive, let alone thrive, in isolation. Our social brains crave companionship—even when experience has made us shy and distrustful of others.

Why is face-to-face connection so important?

Phone calls and social networks have their place, but nothing can beat the stressbusting, mood-boosting power of quality face-to-face time with other people.

The key is to interact with someone who is a “good listener”—someone you can regularly talk to in person, who will listen to you without their own conceptions of how you should think or feel. A good listener will listen to the feelings behind your words, and won't interrupt, judge, or criticize you.

Reaching out is not a sign of weakness and it won't make you a burden to others. Most people are flattered if you trust them enough to confide in them. If you don't feel that you have anyone to turn to, there are good ways to build new friendships and improve your support network. In the meantime, there is still a great benefit to interacting face-to-face with acquaintances or people you encounter during the day, such as neighbors, people in the checkout line or on the bus, or the person serving you your morning coffee. Make eye contact and exchange a smile, a friendly greeting, or small talk.

Tips for connecting to others

- **Call a friend or loved one now and arrange to meet up.** If you both lead busy lives, offer to run errands or exercise together. Try to make it a regular get-together.
- **If you don't feel that you have anyone to call, reach out to acquaintances.** Lots of other people feel just as uncomfortable about making new friends as you do—so be the one to break the ice. Reconnect with an old friend, invite a co-worker out for lunch, or ask a neighbor to join you for coffee.
- **Get out from behind your TV or computer screen.** Communication is a largely nonverbal experience that requires you to have direct contact with other people, so don't neglect your real-world relationships in favor of virtual interaction.
- **Be a joiner.** Join networking, social, or special interest groups that meet on a regular basis. These groups offer wonderful opportunities for meeting people with common interests.
- **Don't be afraid to smile and say hello to strangers you cross paths with.** Making a connection is beneficial to both of you—and you never know where it may lead!

Staying active is as good for the brain as it is for the body

The mind and the body are intrinsically linked. When you improve your physical health, you'll automatically experience greater mental and emotional well-being. Physical activity also releases endorphins, powerful chemicals that lift your mood and provide added energy. Regular exercise or activity can have a major impact on mental and emotional health problems, relieve stress, improve memory, and help you to sleep better.

But what if I hate to exercise?

Well, you're not alone. Pounding weights in a gym or jogging on a treadmill isn't everyone's idea of a great time. But you don't have to be a fitness fanatic to reap the benefits of being more active. Take a walk at lunchtime through a park, walk laps in an air-conditioned mall while window shopping, throw a Frisbee with a dog, dance to your favorite music, play activity-based video games with your kids, cycle or walk to an appointment rather than drive.

You don't have to exercise until you're soaked in sweat or every muscle aches. Even modest amounts of physical activity can make a big difference to your mental and emotional health—and it's something you can engage in **right now** to boost your energy and outlook and help you regain a sense of control.

Tips for starting an exercise routine

- Aim for 30 minutes of activity on most days. If it's easier, three 10-minute sessions can be just as effective. **Start now** by taking a walk or dancing to a favorite song.
- Try rhythmic exercise that engages both your arms and legs, such as walking, running, swimming, weight training, martial arts, or dancing.
- Add a mindfulness element to your workouts. Instead of focusing on your thoughts, focus on how your body feels as you move—how your feet hit the ground, for example, the rhythm of your breathing, or the feeling of wind on your skin.

Learn how to keep your stress levels in check

Stress takes a heavy toll on mental and emotional health, so it's important to keep it under control. While not all stressors can be avoided, stress management strategies can help you bring things back into balance.

Talk to a friendly face. Face-to-face social interaction with someone who cares about you is the most effective way to calm your nervous system and relieve stress. Interacting with another person can quickly put the brakes on damaging stress responses like “fight-or-flight.” It also releases stress-busting hormones, so you'll feel better even if you're unable to alter the stressful situation itself.

Appeal to your senses. Does listening to an uplifting song make you feel calm? Or smelling ground coffee or a favorite scent? Or maybe squeezing a stress ball works quickly to make you feel centered? Everyone responds to sensory input a little differently, so start experimenting now to find what works best for you. Once you discover how your nervous system responds to sensory input, you'll be able to quickly calm yourself no matter where or when stress hits.

Make leisure time a priority. Partake in your favorite activities for no reason other than that they make you feel good. Go to a funny movie, take a walk on the beach, listen to music, read a good book, or talk to a friend. Doing things just because they are fun is no indulgence. Play is an emotional and mental health necessity.

Make time for contemplation and appreciation. Think about the things you're grateful for. Meditate, pray, enjoy the sunset, or simply take a moment to pay attention to what is good, positive, and beautiful as you go about your day.

Take up a relaxation practice. While sensory input can relieve stress in the moment, relaxation techniques can help reduce your overall levels of stress—although they're likely to take more time to learn effectively. Yoga, mindfulness meditation, deep breathing, or progressive muscle relaxation can put the brakes on stress and bring your mind and body back into a state of balance.

Manage your emotions to relieve stress

Understanding and accepting your emotions—especially those unpleasant ones many of us try to ignore—can make a huge difference in your ability to manage stress and balance your moods. HelpGuide's free [Emotional Intelligence Toolkit](#) can show you how.

Eat a brain-healthy diet to support strong mental health

Unless you've tried to change your diet in the past, you may not be aware how much of what you eat—and don't eat—affects the way you think and feel. An unhealthy diet can take a toll on your brain and mood, disrupt your sleep, sap your energy, and weaken your immune system. Conversely, switching to a wholesome diet, low in sugar and rich in healthy fats, can give you more energy, improve your sleep and mood, and help you to look and feel your best.

People respond slightly differently to certain foods, depending on genetics and other health factors, so experiment with how the food you include in—or cut from—your diet changes the way you feel. The best place to start is by cutting out the “bad fats” that can damage your mood and outlook and replace them with “good fats” that support brain-health.

Foods that adversely affect mood

- Caffeine.
- Alcohol.
- Trans fats or anything with “partially hydrogenated” oil.
- Foods with high levels of chemical preservatives or hormones.
- Sugary snacks.
- Refined carbs (such as white rice or white flour).
- Fried food.

Foods that boost mood

- Fatty fish rich in Omega-3s such as salmon, herring, mackerel, anchovies, sardines, tuna.
- Nuts such as walnuts, almonds, cashews, peanuts.
- Avocados.
- Flaxseed.
- Beans.
- Leafy greens such as spinach, kale, Brussel's sprouts.
- Fresh fruit such as blueberries.

Don't skimp on sleep—it matters more than you think

If you lead a busy life, cutting back on sleep may seem like a smart move. But when it comes to your mental health, getting enough sleep is a necessity, not a luxury. Skipping even a few hours here and there can take a toll on your mood, energy, mental sharpness, and ability to handle stress. And over the long-term, chronic sleep loss can wreak havoc on your health and outlook.

While adults should aim for seven to nine hours of quality sleep each night, it's often unrealistic to expect sleep to come the moment you lay down and close your eyes. Your brain needs time to unwind at the end of the day. That means taking a break from the stimulation of screens—TV, phone, tablet, computer—in the two hours before bedtime, putting aside work, and postponing arguments, worrying, or brainstorming until the next day.

Tips for getting better sleep

- If anxiety or chronic worrying dominates your thoughts at night, there are steps you can take to learn how to stop worrying.
- To wind down, calm the mind, and prepare for sleep, try taking a warm bath, reading by a soft light, listening to soothing music, or practicing a relaxation technique before bed.
- To help set your body's internal clock and optimize the quality of your sleep, stick to a regular sleep-wake schedule, even on weekends.
- Make sure your bedroom is dark, cool, and quiet. Curtains, white noise machines, and fans can help.

Sentence Starters: Intro

Your mental health influences how you think, feel, and behave in daily life. It also affects...	
People who are mentally healthy have...	
Just as physically healthy people are better able to bounce back from illness or injury, people with strong mental health are...	
Anyone can suffer from...	
Many people are often reluctant or unable to address their mental health needs because...	
Humans are social creatures with...	
Regular exercise or activity can have a major impact on...	

Sentence Starters: Intro

Tips for starting an exercise routine include...	
Stress takes a heavy toll on mental and emotional health. While not all stressors can be avoided, stress management strategies can...	
An unhealthy diet can take a toll on...	
Switching to a wholesome diet, low in sugar and rich in healthy fats, can give you...	
When it comes to your mental health, getting enough sleep is a necessity, not a luxury. Skipping even a few hours can... Over the long term, chronic sleep loss can...	
In biological terms, finding meaning and purpose is essential to... It can also strengthen...	
If you've made consistent efforts to improve your mental and emotional health and still aren't functioning optimally, it may be time to...	

Name: _____ Date: _____

LT30: Mod21.1 Mental Wellness

Intro

Name: _____ Date: _____

LT30: Mod21.2 Mental Wellness

Mental Illness

K-W-L: Mental Wellness

Know – What do you know?

What – What do you want to learn?

Learn – What did you learn?

Name: _____ Date: _____

LT30: Mod21.2 Mental Wellness

Mental Illness

Mental Illness: Symptoms & Causes (Mayo Clinic)

Mental illness, also called mental health disorders, refers to a wide range of mental health conditions — disorders that affect your mood, thinking and behavior. Examples of mental illness include depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviors.

Many people have mental health concerns from time to time. But a mental health concern becomes a mental illness when ongoing signs and symptoms cause frequent stress and affect your ability to function.

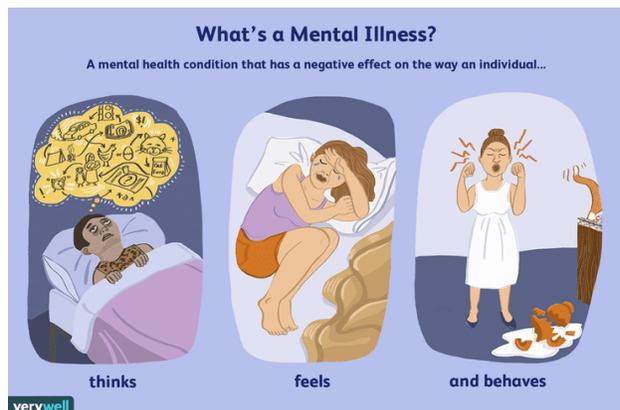
A mental illness can make you miserable and can cause problems in your daily life, such as at school or work or in relationships. In most cases, symptoms can be managed with a combination of medications and talk therapy (psychotherapy).

Symptoms

Signs and symptoms of mental illness can vary, depending on the disorder, circumstances and other factors. Mental illness symptoms can affect emotions, thoughts and behaviors.

Examples of signs and symptoms include:

- Feeling sad or down
- Confused thinking or reduced ability to concentrate
- Excessive fears or worries, or extreme feelings of guilt
- Extreme mood changes of highs and lows
- Withdrawal from friends and activities
- Significant tiredness, low energy or problems sleeping
- Detachment from reality (delusions), paranoia or hallucinations
- Inability to cope with daily problems or stress
- Trouble understanding and relating to situations and to people
- Problems with alcohol or drug use
- Major changes in eating habits
- Sex drive changes
- Excessive anger, hostility or violence
- Suicidal thinking



Sometimes symptoms of a mental health disorder appear as physical problems, such as stomach pain, back pain, headaches, or other unexplained aches and pains.

When to see a doctor

If you have any signs or symptoms of a mental illness, see your primary care provider or a mental health professional. Most mental illnesses don't improve on their own, and if untreated, a mental illness may get worse over time and cause serious problems.

If you have suicidal thoughts

Suicidal thoughts and behavior are common with some mental illnesses. If you think you may hurt yourself or attempt suicide, get help right away:

- Call 911 or your local emergency number immediately.
- Call your mental health specialist.
- Call a suicide hotline number. In the U.S., call the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255) or use its webchat on suicidepreventionlifeline.org/chat.
- Seek help from your primary care provider.
- Reach out to a close friend or loved one.
- Contact a minister, spiritual leader or someone else in your faith community.

Suicidal thinking doesn't get better on its own — so get help.

Helping a loved one

If your loved one shows signs of mental illness, have an open and honest discussion with him or her about your concerns. You may not be able to force someone to get professional care, but you can offer encouragement and support. You can also help your loved one find a qualified mental health professional and make an appointment. You may even be able to go along to the appointment.

If your loved one has done self-harm or is considering doing so, take the person to the hospital or call for emergency help.

Causes

Mental illnesses, in general, are thought to be caused by a variety of genetic and environmental factors:

- **Inherited traits.** Mental illness is more common in people whose blood relatives also have a mental illness. Certain genes may increase your risk of developing a mental illness, and your life situation may trigger it.
- **Environmental exposures before birth.** Exposure to environmental stressors, inflammatory conditions, toxins, alcohol or drugs while in the womb can sometimes be linked to mental illness.
- **Brain chemistry.** Neurotransmitters are naturally occurring brain chemicals that carry signals to other parts of your brain and body. When the neural networks involving these chemicals are impaired, the function of nerve receptors and nerve systems change, leading to depression and other emotional disorders.

Risk factors

Certain factors may increase your risk of developing a mental illness, including:

- A history of mental illness in a blood relative, such as a parent or sibling
- Stressful life situations, such as financial problems, a loved one's death or a divorce
- An ongoing (chronic) medical condition, such as diabetes
- Brain damage as a result of a serious injury (traumatic brain injury), such as a violent blow to the head

Risk Factors (cont'd)

- Traumatic experiences, such as military combat or assault
- Use of alcohol or recreational drugs
- A childhood history of abuse or neglect
- Few friends or few healthy relationships
- A previous mental illness

Mental illness is common. About 1 in 5 adults has a mental illness in any given year. Mental illness can begin at any age, from childhood through later adult years, but most cases begin earlier in life.

The effects of mental illness can be temporary or long lasting. You also can have more than one mental health disorder at the same time. For example, you may have depression and a substance use disorder.

Complications

Mental illness is a leading cause of disability. Untreated mental illness can cause severe emotional, behavioral and physical health problems. Complications sometimes linked to mental illness include:

- Unhappiness and decreased enjoyment of life
- Family conflicts
- Relationship difficulties
- Social isolation
- Problems with tobacco, alcohol and other drugs
- Missed work or school, or other problems related to work or school
- Legal and financial problems
- Poverty and homelessness
- Self-harm and harm to others, including suicide or homicide
- Weakened immune system, so your body has a hard time resisting infections
- Heart disease and other medical conditions

Prevention

There's no sure way to prevent mental illness. However, if you have a mental illness, taking steps to control stress, to increase your resilience and to boost low self-esteem may help keep your symptoms under control. Follow these steps:

- **Pay attention to warning signs.** Work with your doctor or therapist to learn what might trigger your symptoms. Make a plan so that you know what to do if symptoms return. Contact your doctor or therapist if you notice any changes in symptoms or how you feel. Consider involving family members or friends to watch for warning signs.
- **Get routine medical care.** Don't neglect checkups or skip visits to your primary care provider, especially if you aren't feeling well. You may have a new health problem that needs to be treated, or you may be experiencing side effects of medication.
- **Get help when you need it.** Mental health conditions can be harder to treat if you wait until symptoms get bad. Long-term maintenance treatment also may help prevent a relapse of symptoms.
- **Take good care of yourself.** Sufficient sleep, healthy eating and regular physical activity are important. Try to maintain a regular schedule. Talk to your primary care provider if you have trouble sleeping or if you have questions about diet and physical activity.

Miss Foley

LT30: Mod21.2 Mental Wellness

Mental Illness

Note Taker: Mental Illness

[Article: Mental Illness – Symptoms & Causes \(Mayo Clinic\)](#)

Overview	
Symptoms	
When to See A Doctor	
If You Have Suicidal Thoughts	

Note Taker: Mental Illness (cont'd)

Helping A Loved One	
Causes	
Risk Factors	
Complications	
Prevention	

Risky Business: Habits and Behaviors that Increase the Risk of Developing a Mental Health Disorder

Written by Ben Mahoney

According to statistics, approximately one in five Americans will be affected by a mental health condition at least once in their lifetime and this impact has a major ripple effect on their friends and family. Four of the 10 leading causes of disability in the United States and other developed countries are mental health disorders, specifically major depressive disorder, bipolar disorder, schizophrenia and obsessive-compulsive disorder. Throughout the first week in October, mental health organizations and advocates will be rallying and raising awareness about the importance of maintaining good mental health and seeking treatment for mental health disorders such as depression, anxiety, schizophrenia and eating disorders. Although eliminating stigma, recognizing symptoms and seeking treatment is extremely important, it is also crucial to understand the behaviors and patterns that can cause mental illness or can worsen a pre-existing mental health disorder.



Prescription drug misuse

Prescription drug abuse, while most prevalent in the United States, is a problem in many areas around the world. In the United States alone, more than 15 million people abuse prescription drugs, more than the combined number who reported abusing cocaine, hallucinogens, inhalants and heroin and result in the largest percentage of deaths from drug overdose, with opioid prescriptions being the leading cause. Other commonly abused prescription drugs besides opioids include stimulants, benzodiazepines and antidepressants. Abusing prescription drugs can result in addiction, which can lead to severe feelings of emptiness, worthlessness, irritability, anxiety that can develop into mental health disorder.

Alcohol and illicit drug abuse

Alcohol is the most common abused substance in the United States and many individuals use alcohol to cover up existing unhealthy thoughts and relationships, which can lead to depression and anxiety. Illicit drug use such as cocaine, heroin, MDMA, methamphetamines other street drugs have been known to alter the brain chemistry by changing the levels of dopamine and serotonin, which can affect an individual's mood and insight. Substance abuse is highly correlated with mental health disorders and it may be difficult to differentiate which one of the two presented first.

Excessive spending

Shopping for clothes, buying cars or gambling are ways to temporally relieve stress and provoke feelings of happiness however after the "high" has subsided, excessive spending can leave an individual with stressful financial burdens and the feelings of needing more materialistic things. Excessive spending is closely connected with mania and is often seen in individuals with bipolar disorder but can also be associated with other mental health disorders such as anxiety.

Unhealthy exercise and eating habits

Dieting, weight restriction, excessive exercise and unhealthy thoughts about weight and body image can result in disorders eating habits such as bingeing and purging. These disordered eating habits can not only result in an eating disorder but can also lead to inadequate feelings of self worth, depression, anger and the need for self-control. Eating disorders such as anorexia nervosa, binge eating disorder and bulimia nervosa often co-exist with mental health disorders such as depression and anxiety. Harboring unhealthy thoughts regarding food, weight and body image can result in distressing psychological trauma and can worsen existing mental health disorders.

Risky sexual behavior

Participating in risky sexual behavior can result in many health problems, not to mention can lower an individual's self esteem. It is common for individuals to mistake physical intimacy for love and respect and as a result, feelings can become disoriented and emotions can spiral out of control leaving one feeling sad, abused, burdened and alone. The negative feelings associated with risky sexual behavior can result in a downward spiral leading to depression or anxiety or worsening an existing mental health disorder. This especially holds true for adolescents and young adults who are not yet fully emotionally mature and are experimenting with sexual behaviors. Using intimacy to feel a void can be more burdensome than the existing void.

Internet addiction

Internet addiction is closely tied to the theory of instant gratification meaning an individual can seek whatever they desire at the click of a button. Instant connections with friends through social media, dating websites, online shopping, online gambling, online gaming and the need to always be connected 24/7 can result in severe feelings of anxiety and depression. An individual can become dependent on their smart phone or computer and can isolate themselves from real life human interactions, which can severely affect their mood, emotions and their thought patterns.

Name: _____ Date: _____

LT30: Mod21.3 Mental Wellness

Habits & Behaviours

3-2-1 Exit Slip: Mental Health Habits & Behaviours

3	Things I learned today...
2	Things I found interesting...
1	Questions I still have...

Name: _____ Date: _____

LT30: Mod21.3 Mental Wellness

Habits & Behaviours

A List of Psychological Disorders

By Kendra Cherry Updated on March 19, 2020 Medically reviewed by Steven Gans, MD
(Footnote sources and hyperlinks available in linked article)

The term psychological disorder is sometimes used to refer to what is more frequently known as mental disorders or psychiatric disorders. Mental disorders are patterns of behavioral or psychological symptoms that impact multiple areas of life. These disorders create distress for the person experiencing these symptoms.

While not a comprehensive list of every mental disorder, the following list includes some of the major categories of disorders described in the [Diagnostic and Statistical Manual of Mental Disorders](#) (DSM). The latest edition of the diagnostic manual is the DSM-5 and was released in May of 2013.¹ The DSM is one of the most widely used systems for classifying mental disorders and provides standardized diagnostic criteria.

Neurodevelopmental Disorders

Neurodevelopmental disorders are those that are typically diagnosed during infancy, childhood, or adolescence. These psychological disorders include:

Intellectual Disability

Sometimes called Intellectual Developmental Disorder, this diagnosis was formerly referred to as mental retardation.¹ This type of developmental disorder originates prior to the age of 18 and is characterized by limitations in both intellectual functioning and adaptive behaviors.

Limitations to intellectual functioning are often identified through the use of IQ tests, with an IQ score under 70 often indicating the presence of a limitation. Adaptive behaviors are those that involve practical, everyday skills such as self-care, social interaction, and living skills.



Global Developmental Delay

This diagnosis is for developmental disabilities in children who are under the age of five. Such delays relate to cognition, social functioning, speech, language, and motor skills.

It is generally seen as a temporary diagnosis applying to kids who are still too young to take standardized IQ tests. Once children reach the age where they are able to take a standardized intelligence test, they may be diagnosed with an intellectual disability.

Communication Disorders

These disorders are those that impact the ability to use, understand, or detect language and speech. The DSM-5 identifies four different subtypes of communication disorders: language disorder, speech sound disorder, childhood onset fluency disorder (stuttering), and social (pragmatic) communication disorder.²

Autism Spectrum Disorder

This disorder is characterized by persistent deficits in social interaction and communication in multiple life areas as well as restricted and repetitive patterns of behaviors. The DSM specifies that symptoms of autism spectrum disorder must be present during the early developmental period and that these symptoms must cause significant impairment in important areas of life including social and occupational functioning.³

Attention-Deficit Hyperactivity Disorder (ADHD)

ADHD is characterized by a persistent pattern of hyperactivity-impulsivity and/or inattention that interferes with functioning and presents itself in two or more settings such as at home, work, school, and social situations.⁴ The DSM-5 specifies that several of the symptoms must have been present prior to the age of 12 and that these symptoms must have a negative impact on social, occupational, or academic functioning.

Bipolar and Related Disorders

Bipolar disorder is characterized by shifts in mood as well as changes in activity and energy levels. The disorder often involves experiencing shifts between elevated moods and periods of depression. Such elevated moods can be pronounced and are referred to either as mania or hypomania.

**Mania**

This mood is characterized by a distinct period of elevated, expansive, or irritable mood accompanied by increased activity and energy. Periods of mania are sometimes marked by feelings of distraction, irritability, and excessive confidence. People experiencing mania are also more prone to engage in activities that might have negative long-term consequences such as gambling and shopping sprees.

Depressive Episodes

These episodes are characterized by feelings of a depressed or sad mood along with a lack of interest in activities. It may also involve feelings of guilt, fatigue, and irritability. During a depressive period, people with bipolar disorder may lose interest in activities that they previously enjoyed, experience sleeping difficulties, and even have thoughts of suicide.

Both manic and depressive episodes can be frightening for both the person experiencing these symptoms as well as family, friends and other loved ones who observe these behaviors and mood shifts. Fortunately, appropriate and effective treatments, which often include both medications and psychotherapy, can help people with bipolar disorder successfully manage their symptoms.

Compared to the previous edition of the DSM, in the DSM-5 the criteria for manic and hypomanic episodes include an increased focus on changes in energy levels and activity as well as changes in mood.

Anxiety Disorders

Anxiety disorders are those that are characterized by excessive and persistent fear, worry, anxiety and related behavioral disturbances.⁵ Fear involves an emotional response to a threat, whether that threat is real or perceived. Anxiety involves the anticipation that a future threat may arise. Types of anxiety disorders include:

**Generalized Anxiety Disorder (GAD)**

This disorder is marked by excessive worry about everyday events. While some stress and worry are a normal and even common part of life, GAD involves worry that is so excessive that it interferes with a person's well-being and functioning.

Agoraphobia

This condition is characterized by a pronounced fear a wide range of public places. People who experience this disorder often fear that they will suffer a panic attack in a setting where escape might be difficult.

Because of this fear, those with agoraphobia often avoid situations that might trigger an anxiety attack. In some cases, this avoidance behavior can reach a point where the individual is unable to even leave their own home.

Social Anxiety Disorder

Social anxiety disorder is a fairly common psychological disorder that involves an irrational fear of being watched or judged. The anxiety caused by this disorder can have a major impact on an individual's life and make it difficult to function at school, work, and other social settings.

Specific Phobias

These phobias involve an extreme fear of a specific object or situation in the environment. Some examples of common specific phobias include the fear of spiders, fear of heights, or fear of snakes.

The four main types of specific phobias involve natural events (thunder, lightning, tornadoes), medical (medical procedures, dental procedures, medical equipment), animals (dogs, snakes, bugs), and situational (small spaces, leaving home, driving). When confronted by a phobic object or situation, people may experience nausea, trembling, rapid heart rate, and even a fear of dying.

Panic Disorder

This psychiatric disorder is characterized by panic attacks that often seem to strike out of the blue and for no reason at all. Because of this, people with panic disorder often experience anxiety and preoccupation over the possibility of having another panic attack.

People may begin to avoid situations and settings where attacks have occurred in the past or where they might occur in the future. This can create significant impairments in many areas of everyday life and make it difficult to carry out normal routines.

Separation Anxiety Disorder

This condition is a type of anxiety disorder involving an excessive amount of fear or anxiety related to being separated from attachment figures. People are often familiar with the idea of separation anxiety as it relates to young children's fear of being apart from their parents, but older children and adults can experience it as well.

When symptoms become so severe that they interfere with normal functioning, the individual may be diagnosed with separation anxiety disorder. Symptoms involve an extreme fear of being away from the caregiver or attachment figure. The person suffering these symptoms may avoid moving away from home, going to school, or getting married in order to remain near the attachment figure.

In one survey published in the *Archives of General Psychiatry*, it was estimated that as many as



18 percent of American adults suffer from at least one anxiety disorder.

Stress-Related Disorders

Trauma and stressor-related disorders involve exposure to a stressful or traumatic event.⁶ These were previously grouped with anxiety disorders but are now considered a distinct category of disorders. Disorders included in this category include:

Acute Stress Disorder

Acute stress disorder is characterized by the emergence of severe anxiety for up to a one-month period after exposure to a traumatic event. Some examples of traumatic events include natural disasters, war, accidents, and witnessing a death.

As a result, the individual may experience dissociative symptoms such as a sense of altered reality, an inability to remember important aspects of the event, and vivid flashbacks as if the event were reoccurring. Other symptoms can include reduced emotional responsiveness, distressing memories of the trauma, and difficulty experiencing positive emotions.

Adjustment Disorders

Adjustment disorders can occur as a response to a sudden change such as divorce, job loss, end of a close relationship, a move, or some other loss or disappointment. This type of psychological disorder can affect both children and adults and is characterized by symptoms such as anxiety, irritability, depressed mood, worry, anger, hopelessness, and feelings of isolation.

Post-Traumatic Stress Disorder (PTSD)

PTSD can develop after an individual has experienced exposure to actual or threatened death, serious injury, or sexual violence. Symptoms of PTSD include episodes of reliving or re-experiencing the event, avoiding things that remind the individual about the event, feeling on edge, and having negative thoughts.

Nightmares, flashbacks, bursts of anger, difficulty concentrating, exaggerated startle response, and difficulty remembering aspects of the event are just a few possible symptoms that people with PTSD might experience.

Reactive Attachment Disorder

Reactive attachment disorder can result when children do not form normal healthy relationships and attachments with adult caregivers during the first few years of childhood. Symptoms of the disorder include being withdrawn from adult caregivers and social and emotional disturbances that result from patterns of insufficient care and neglect.

Dissociative Disorders

Dissociative disorders are psychological disorders that involve a dissociation or interruption in aspects of consciousness, including identity and memory.¹ Dissociative disorders include:

Dissociative Amnesia

This disorder involves a temporary loss of memory as a result of dissociation. In many cases, this memory loss, which may last for just a brief period or for many years, is a result of some type of psychological trauma.

Dissociative amnesia is much more than simple forgetfulness. Those who experience this disorder may remember some details about events but may have no recall of other details around a circumscribed period.

Dissociative Identity Disorder

Formerly known as multiple personality disorder, dissociative identity disorder involves the presence of two or more different identities or personalities. Each of these personalities has its own way of perceiving and interacting with the environment. People with this disorder experience changes in behavior, memory, perception, emotional response, and consciousness.



Depersonalization/Derealization Disorder

Depersonalization/derealization disorder is characterized by experiencing a sense of being outside of one's own body (depersonalization) and being disconnected from reality (derealization). People who have this disorder often feel a sense of unreality and an involuntary disconnect from their own memories, feelings, and consciousness.

Somatic Symptom Disorders

Formerly referred to under the heading of somatoform disorders, this category is now known as somatic symptoms and related disorders.⁷ Somatic symptom disorders are a class of psychological disorders that involve prominent physical symptoms that may not have a diagnosable physical cause.

In contrast to previous ways of conceptualizing these disorders based on the absence of a medical explanation for the physical symptoms, the current diagnosis emphasizes the abnormal thoughts, feelings, and behaviors that occur in response to these symptoms. Disorders included in this category:

Somatic Symptom Disorder

Somatic symptom disorder involves a preoccupation with physical symptoms that make it difficult to function normally. This preoccupation with symptoms results in emotional distress and difficulty coping with daily life.

It is important to note that somatic symptoms do not indicate that individuals are faking their physical pain, fatigue, or other symptoms. In this situation, it is not so much the actual physical symptoms that are disrupting the individual's life as it is the extreme reaction and resulting behaviors.

Illness Anxiety Disorder

Illness anxiety disorder is characterized by excessive concern about having an undiagnosed medical condition. Those who experience this psychological disorder worry excessively about body functions and sensations are convinced that they have or will get a serious disease and are not reassured when medical tests come back negative.

This preoccupation with illness causes significant anxiety and distress. It also leads to changes in behavior such as seeking medical testing/treatments and avoiding situations that might pose a health risk.

Conversion Disorder

Conversion disorder involves experiencing motor or sensory symptoms that lack a compatible neurological or medical explanation. In many cases, the disorder follows a real physical injury or stressful event which then results in a psychological and emotional response.

Factitious Disorder

Factitious disorder used to have its own category, is now included under the somatic symptom and related disorders category of the DSM-5. A factitious disorder is when an individual intentionally creates, fakes, or exaggerates symptoms of illness. Munchausen syndrome, in which people feign an illness to attract attention, is one severe form of factitious disorder.

Eating Disorders

Eating disorders are characterized by obsessive concerns with weight and disruptive eating patterns that negatively impact physical and mental health. Feeding and eating disorders that used to be diagnosed during infancy and childhood have been moved to this category in the DSM-5.⁸ Types of eating disorders include:



Anorexia Nervosa

Anorexia nervosa is characterized by restricted food consumption that leads to weight loss and a very low body weight. Those who experience this disorder also have a preoccupation and fear of gaining weight as well as a distorted view of their own appearance and behavior.

Bulimia Nervosa

Bulimia nervosa involves bingeing and then taking extreme steps to compensate for these binges. These compensatory behaviors might include self-induced vomiting, the abuse of laxatives or diuretics, and excessive exercise.

Rumination Disorder

Rumination disorder is marked by regurgitating previously chewed or swallowed food in order to either spit it out or re-swallow it. Most of those affected by this disorder are children or adults who also have a developmental delay or intellectual disability.

Additional problems that can result from this behavior include dental decay, esophageal ulcers, and malnutrition.

Pica

Pica involves craving and consuming non-food substances such as dirt, paint, or soap. The disorder most commonly affects children and those with developmental disabilities.

Binge-Eating Disorder

Binge-eating disorder was first introduced in the DSM-5 and involves episodes of binge eating where the individual consumes an unusually large amount of over the course of a couple hours. Not only do people overeat, however, they also feel as if they have no control over their eating. Binge eating episodes are sometimes triggered by certain emotions such as feeling happy or anxious, by boredom or following stressful events.

Sleep Disorders

Sleep disorders involve an interruption in sleep patterns that lead to distress and affects daytime functioning. Examples of sleep disorders include:

Narcolepsy

Narcolepsy is a condition in which people experience an irrepressible need to sleep. People with narcolepsy may experience a sudden loss of muscle tone.

Insomnia Disorder

Insomnia disorder involves being unable to get enough sleep to feel rested. While all people experience sleeping difficulties and interruptions at some point, insomnia is considered a disorder when it is accompanied by significant distress or impairment over time.



Hypersomnolence

Hypersomnolence disorder is characterized by excessive sleepiness despite an adequate main sleep period. People with this condition may fall asleep during the day at inappropriate times such as at work and school.

Breathing-Related Sleep Disorders

Breathing-related sleep disorders are those that involve breathing anomalies such as sleep apnea that can occur during sleep. These breathing problems can result in brief interruptions in sleep that can lead to other problems including insomnia and daytime sleepiness.

Parasomnias

Parasomnias involve disorders that feature abnormal behaviors that take place during sleep. Such disorders include sleepwalking, sleep terrors, sleep talking, and sleep eating.

Restless Legs Syndrome

Restless legs syndrome is a neurological condition that involves having uncomfortable sensations in the legs and an irresistible urge to move the legs in order to relieve the sensations. People with this condition may feel tugging, creeping, burning, and crawling sensations in their legs resulting in an excessive movement which then interferes with sleep.

Sleep disorders related to other mental disorders as well as sleep disorders related to general medical conditions have been removed from the DSM-5. The latest edition of the DSM also provides more emphasis on coexisting conditions for each of the sleep-wake disorders.⁹

This change, the APA explains, "underscores that the individual has a sleep disorder warranting independent clinical attention, in addition to any medical and mental disorders that are also present and acknowledges the bidirectional and interactive effects between sleep disorders and coexisting medical and mental disorders."

Disruptive Disorders

Impulse-control disorders are those that involve an inability to control emotions and behaviors, resulting in harm to oneself or others.¹ These problems with emotional and behavioral regulation are characterized by actions that violate the rights of others such as destroying property or physical aggression and/or those that conflict with societal norms, authority figures, and laws. Types of impulse-control disorders include:

Kleptomania

Kleptomania involves an inability to control the impulse to steal. People who have kleptomania will often steal things that they do not really need or that have no real monetary value. Those with this condition experience escalating tension prior to committing a theft and feel relief and gratification afterwards.

Pyromania

Pyromania involves a fascination with fire that results in acts of fire-starting that endanger the self and others. People who struggle with pyromania purposefully and deliberately have set fires more than one time. They also experience tension and emotional arousal before setting a fire.

Intermittent Explosive Disorder

Intermittent explosive disorder is characterized by brief outbursts of anger and violence that are out of proportion for the situation. People with this disorder may erupt into angry outbursts or violent actions in response to everyday annoyances or disappointments.



Conduct Disorder

Conduct disorder is a condition diagnosed in children and adolescents under the age of 18 who regularly violate social norms and the rights of others. Children with this disorder display aggression toward people and animals, destroy property, steal and deceive, and violate other rules and laws. These behaviors result in significant problems in a child's academic, work, or social functioning.

Oppositional Defiant Disorder

Oppositional defiant disorder begins prior to the age of 18 and is characterized by defiance, irritability, anger, aggression, and vindictiveness. While all kids behave defiantly sometimes, kids with oppositional defiant disorder refuse to comply with adult requests almost all the time and engage in behaviors to deliberately annoy others.

Depressive Disorders

Depressive disorders are a type of mood disorder that include a number of conditions. They are all characterized by the presence of sad, empty, or irritable moods accompanied by physical and cognitive symptoms. They differ in terms of duration, timing, or presumed etiology.

- **Disruptive mood dysregulation disorder:** A childhood condition characterized by extreme anger and irritability. Children display frequent and intense outbursts of temper.
- **Major depressive disorder:** A condition characterized by loss of interest in activities and depressed mood which leads to significant impairments in how a person is able to function.
- **Persistent depressive disorder (dysthymia):** This is a type of ongoing, chronic depression that is characterized by other symptoms of depression that, while often less severe, are longer lasting. Diagnosis requires experiencing depressed mood on most days for a period of at least two years.
- **Other or unspecified depressive disorder:** This diagnosis is for cases when symptoms do not meet the criteria for the diagnosis of another depressive disorder, but they still create problems with an individual's life and functioning.
- **Premenstrual dysphoric disorder:** This condition is a form of premenstrual syndrome (PMS) characterized by significant depression, irritability, and anxiety that begins a week or two before menstruation begins. Symptoms usually go away within a few days following a woman's period.
- **Substance/medication-induced depressive disorder:** This condition occurs when an individual experiences symptom of a depressive disorder either while using alcohol or other substances or while going through withdrawal from a substance.
- **Depressive disorder due to another medical condition:** This condition is diagnosed when a person's medical history suggests that their depressive symptoms may be the result of a medical condition. Medical conditions that may contribute to or cause depression include diabetes, stroke, Parkinson's disease, autoimmune conditions, chronic pain conditions, cancer, infections and HIV/AIDS.



The depressive disorders are all characterized by feelings of sadness and low mood that are persistent and severe enough to affect how a person functions. Common symptoms shared by these disorders include difficulty feeling interested and motivated, lack of interest in previously enjoyed activities, sleep disturbances, and poor concentration.

The diagnostic criteria vary for each specific condition. For major depressive disorder, diagnosis requires an individual to experience five or more of the following symptoms over the same two-week period.

One of these symptoms must include either depressed mood or loss of interest or pleasure in previously enjoyed activities. Symptoms can include:

- Depressed mood for most or all of the day
- Decreased or lack of interest in activities the individual previously enjoyed
- Significant weight loss or gain, or decreased or increased appetite
- Sleep disturbances (insomnia or hypersomnia)
- Feelings of slowed physical activity or restlessness
- Lack of energy or fatigue that lasts most or all of the day
- Feelings of guilt or worthlessness
- Difficulty thinking or concentrating
- Preoccupation with death or thoughts of suicide

Treatments for depressive disorders often involve a combination of psychotherapy and medications.

Substance-Related Disorders

Substance-related disorders are those that involve the use and abuse of different substances such as cocaine, methamphetamine, opiates, and alcohol.¹ These disorders may include substance-induced conditions that can result in many associated diagnoses including intoxication, withdrawal, the emergence of psychosis, anxiety, and delirium. Examples of substance-related disorders:



- **Alcohol-related disorders** involve the consumption of alcohol, the most widely used (and frequently overused) drug in the United States.
- **Cannabis-related disorders** include symptoms such as using more than originally intended, feeling unable to stop using the drug, and continuing to use despite adverse effects in one's life.
- **Inhalant-use disorders** involve inhaling fumes from things such as paints or solvents. As with other substance-related disorders, people with this condition experience cravings for the substance and find it difficult to control or stop engaging in the behavior.
- **Stimulant use disorder** involves the use of stimulants such as meth, amphetamines, and cocaine.
- **Tobacco use disorder** is characterized by symptoms such as consuming more tobacco than intended, difficulty cutting back or quitting, cravings, and suffering adverse social consequences as a result of tobacco use.

Gambling Disorder

The DSM-5 also includes gambling disorder under this classification. The American Psychiatric Association explains that this change "reflects the increasing and consistent evidence that some behaviors, such as gambling, activate the brain reward system with effects similar to those of drugs of abuse and that gambling disorder symptoms resemble substance use disorders to a certain extent."

Neurocognitive Disorders



Neurocognitive disorders are characterized by acquired deficits in cognitive function.¹ These disorders do not include those in which impaired cognition was present at birth or early in life. Types of cognitive disorders include:

Delirium

Delirium is also known as acute confusional state. This disorder develops over a short period of time—usually a few hours or a few days—and is characterized by disturbances in attention and awareness.

Neurocognitive Disorders

Major and mild neurocognitive disorders have the primary feature of acquired cognitive decline in one or more areas including memory, attention, language, learning, and perception. These cognitive disorders can be due to medical conditions including Alzheimer's disease, HIV infection, Parkinson's disease, substance/medication use, vascular disease, and others.

Schizophrenia

Schizophrenia is a chronic psychiatric condition that affects a person's thinking, feeling, and behavior. It is a complex, long-term condition that affects about one percent of people in the United States.

The DSM-5 diagnostic criteria specify that two or more symptoms of schizophrenia must be present for a period of at least one month.

One symptom must be one of the following:

- **Delusions:** beliefs that conflict with reality
- **Hallucinations:** seeing or hearing things that aren't really there
- **Disorganized speech:** words do not follow the rules of language and may be impossible to understand

The second symptom may be one of the following:

- **Grossly disorganized or catatonic behavior:** confused thinking, bizarre behavior or movements
- **Negative symptoms:** the inability to initiate plans, speak, express emotions, or feel pleasure



Diagnosis also requires significant impairments in social or occupational functioning for a period of at least six months. The onset of schizophrenia is usually in the late teens or early 20s, with men usually showing symptoms earlier than women. Earlier signs of the condition that may occur before diagnosis include poor motivation, difficult relationships, and poor school performance.

The National Institute of Mental Health suggests that multiple factors may play a role in causing schizophrenia including genetics, brain chemistry, environmental factors, and substance use.

While there is no cure for schizophrenia, there are treatments available that make it possible to manage the symptoms of the condition. Treatments usually incorporate antipsychotic medications, psychotherapy, self-management, education, and social support.

Obsessive-Compulsive Disorders

Obsessive-compulsive and related disorders is a category of psychiatric conditions that include:

- Obsessive-compulsive disorder (OCD)
- Body-dysmorphic disorder
- Hoarding disorder
- Trichotillomania (hair-pulling disorder)
- Excoriation disorder (skin picking)
- Substance/medication-induced obsessive-compulsive and related disorder
- Obsessive-compulsive and related disorder due to another medical condition

Each condition in this classification has its own set of diagnostic criteria.

Obsessive-Compulsive Disorder

The diagnostic criteria in the DSM-5 specify that in order to be diagnosed with obsessive-compulsive disorder, a person must experience obsessions, compulsions, or both.

- **Obsessions:** defined as recurrent, persistent thoughts, impulses, and urges that lead to distress or anxiety
- **Compulsions:** repetitive and excessive behaviors that the individual feels that they must perform. These actions are performed to reduce anxiety or to prevent some dreaded outcome from occurring.



The obsessions and compulsions must also be time-consuming, taking up an hour or more per day, or cause significant distress or functional impairment, must not be attributable to another medical condition or substance use, and must not be better explained by another psychiatric condition such as generalized anxiety disorder.

Treatments for OCD usually focus on a combination of therapy and medications. Cognitive-behavioral therapy (CBT) or a form of CBT known as exposure and response prevention (ERP) is commonly used. Antidepressants such as clomipramine or fluoxetine may also be prescribed to manage symptoms.

Personality Disorders

Personality disorders are characterized by an enduring pattern of maladaptive thoughts, feelings, and behaviors that can cause serious detriments to relationships and other life areas.¹⁰ Types of personality disorders include:

Antisocial Personality Disorder

Antisocial personality disorder is characterized by a long-standing disregard for rules, social norms, and the rights of others. People with this disorder typically begin displaying symptoms during childhood, have difficulty feeling empathy for others, and lack remorse for their destructive behaviors.

Avoidant Personality Disorder

Avoidant personality disorder involves severe social inhibition and sensitivity to rejection. Such feelings of insecurity lead to significant problems with the individual's daily life and functioning.

Borderline Personality Disorder

Borderline personality disorder is associated with symptoms including emotional instability, unstable and intense interpersonal relationships, unstable self-image, and impulsive behaviors.

Dependent Personality Disorder

Dependent personality disorder involves a chronic pattern of fearing separation and an excessive need to be taken care of. People with this disorder will often engage in behaviors that are designed to produce care-giving actions in others.

Histrionic Personality Disorder

Histrionic personality disorder is associated with patterns of extreme emotionality and attention-seeking behaviors. People with this condition feel uncomfortable in settings where they are not the center of attention, have rapidly changing emotions, and may engage in socially inappropriate behaviors designed to attract attention from others.



Narcissistic Personality Disorder

Narcissistic personality disorder is associated with a lasting pattern of exaggerated self-image, self-centeredness, and low empathy. People with this condition tend to be more interested in themselves than with others.

Obsessive-Compulsive Personality Disorder

Obsessive-compulsive personality disorder is a pervasive pattern of preoccupation with orderliness, perfectionism, inflexibility, and mental and interpersonal control. This is a different condition than obsessive compulsive disorder (OCD).

Paranoid Personality Disorder

Paranoid personality disorder is characterized by a distrust of others, even family, friends, and romantic partners. People with this disorder perceive other's intentions as malevolent, even without any evidence or justification.

Schizoid Personality Disorder

Schizoid personality disorder involves symptoms that include being detached from social relationships. People with this disorder are directed toward their inner lives and are often indifferent to relationships. They generally display a lack of emotional expression and can appear cold and aloof.

Schizotypal Personality Disorder

Schizotypal personality disorder features eccentricities in speech, behaviors, appearance, and thought. People with this condition may experience odd beliefs or "magical thinking" and difficulty forming relationships.

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Note Taker: Mental Health Disorders

Type of Disorder	Disorder	Characteristics
Neurodevelopmental Disorders	Intellectual Disability	
	Global Development Delay	
	Communication Disorders	
	Autism Spectrum Disorder	
	Attention-Deficit Hyperactivity Disorder (ADHD)	
Bipolar and Related Disorders	Mania	
	Depressive Episodes	

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Type of Disorder	Disorder	Characteristics
Anxiety Disorders	General Anxiety Disorder (GAD)	
	Agoraphobia	
	Social Anxiety Disorder	
	Specific Phobias	
	Panic Disorder	
	Separation Anxiety Disorder	
Stress-Related Disorders	Acute Stress Disorder	
	Adjustment Disorders	
	Post-Traumatic Stress Illness/ Disorder (PTSD)	
	Reactive Attachment Disorder	

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Type of Disorder	Disorder	Characteristics
Dissociative Disorders	Dissociative Amnesia	
	Dissociative Identity Disorder	
	Depersonalization/ Derealization Disorder	
Somatic Symptom Disorders	Somatic Symptom Disorder	
	Illness Anxiety Disorder	
	Conversion Disorder	
	Factitious Disorder	
Eating Disorders	Anorexia Nervosa	
	Bulimia Nervosa	
	Rumination Disorder	
	Pica	
	Binge-Eating Disorder	

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Type of Disorder	Disorder	Characteristics
Sleep Disorders	Narcolepsy	
	Insomnia Disorder	
	Hypersomnolence	
	Breathing-Related Sleep Disorders	
	Parasomnias	
	Restless Legs Syndrome	
Disruptive Disorders	Kleptomania	
	Pyromania	
	Intermittent Explosive Disorder	
	Conduct Disorder	
	Oppositional Defiant Disorder	

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Type of Disorder	Disorder	Characteristics
Depressive Disorders		
Substance-Related Disorders		
Neurocognitive Disorders	Delirium	
	Neurocognitive Disorders	
Schizophrenia		
Obsessive-Compulsive Disorders		

Name: _____ Date: _____

LT30: Mod21.4 Mental Wellness

Disorders

Type of Disorder	Disorder	Characteristics
Personality Disorders	Antisocial Personality Disorder	
	Avoidant Personality Disorder	
	Borderline Personality Disorder	
	Dependent Personality Disorder	
	Histrionic Personality Disorder	
	Narcissistic Personality Disorder	
	Obsessive-Compulsive Personality Disorder	
	Paranoid Personality Disorder	
	Schizoid Personality Disorder	
	Schizotypal Personality Disorder	

Everything You Want to Know About Depression

What is depression?

Depression is classified as a mood disorder. It may be described as feelings of sadness, loss, or anger that interfere with a person's everyday activities.

It's also common. The Centers for Disease Control and Prevention (CDC) Trusted Source estimates that 8.1 percent of American adults ages 20 and over had depression in any given 2-week period from 2013 to 2016.

People experience depression in different ways. It may interfere with your daily work, resulting in lost time and lower productivity. It can also influence relationships and some chronic health conditions.

Conditions that can get worse due to depression include:

- arthritis
- asthma
- cardiovascular disease
- cancer
- diabetes
- obesity

It's important to realize that feeling down at times is a normal part of life. Sad and upsetting events happen to everyone. But, if you're feeling down or hopeless on a regular basis, you could be dealing with depression.

Depression is considered a serious medical condition that can get worse without proper treatment. Those who seek treatment often see improvements in symptoms in just a few weeks.

Depression symptoms

Depression can be more than a constant state of sadness or feeling "blue."

Major depression can cause a variety of symptoms. Some affect your mood, and others affect your body. Symptoms may also be ongoing or come and go.

The symptoms of depression can be experienced differently among men, women, and children differently.

Men may experience symptoms related to their:

- **mood, such as** anger, aggressiveness, irritability, anxiousness, restlessness
- **emotional well-being, such as** feeling empty, sad, hopeless
- **behavior, such as** loss of interest, no longer finding pleasure in favorite activities, feeling tired easily, thoughts of suicide, drinking excessively, using drugs, engaging in high-risk activities
- **sexual interest, such as** reduced sexual desire, lack of sexual performance
- **cognitive abilities, such as** inability to concentrate, difficulty completing tasks, delayed responses during conversations
- **sleep patterns, such as** insomnia, restless sleep, excessive sleepiness, not sleeping through the night
- **physical well-being, such as** fatigue, pains, headache, digestive problems

Women may experience symptoms related to their:

- **mood, such as** irritability
- **emotional well-being, such as** feeling sad or empty, anxious or hopeless
- **behavior, such as** loss of interest in activities, withdrawing from social engagements, thoughts of suicide
- **cognitive abilities, such as** thinking or talking more slowly
- **sleep patterns, such as** difficulty sleeping through the night, waking early, sleeping too much
- **physical well-being, such as** decreased energy, greater fatigue, changes in appetite, weight changes, aches, pain, headaches, increased cramps

Children may experience symptoms related to their:

- **mood, such as** irritability, anger, mood swings, crying
- **emotional well-being, such as** feelings of incompetence (e.g. "I can't do anything right") or despair, crying, intense sadness
- **behavior, such as** getting into trouble at school or refusing to go to school, avoiding friends or siblings, thoughts of death or suicide
- **cognitive abilities, such as** difficulty concentrating, decline in school performance, changes in grades
- **sleep patterns, such as** difficulty sleeping or sleeping too much
- **physical well-being, such as** loss of energy, digestive problems, changes in appetite, weight loss or gain

The symptoms can extend beyond your mind. These physical symptoms of depression prove that depression isn't just all in your head.

Depression causes

There are several possible causes of depression. They can range from biological to circumstantial.

Common causes include:

- **Family history.** You're at a higher risk for developing depression if you have a family history of depression or another mood disorder.
- **Early childhood trauma.** Some events affect the way your body reacts to fear and stressful situations.
- **Brain structure.** There's a greater risk for depression if the frontal lobe of your brain is less active. However, scientists don't know if this happens before or after the onset of depressive symptoms.
- **Medical conditions.** Certain conditions may put you at higher risk, such as chronic illness, insomnia, chronic pain, or attention-deficit hyperactivity disorder (ADHD).
- **Drug use.** A history of drug or alcohol misuse can affect your risk.

About 21 percent of people who have a substance use problem also experience depression. In addition to these causes, other risk factors for depression include:

- low self-esteem or being self-critical
- personal history of mental illness
- certain medications
- stressful events, such as loss of a loved one, economic problems, or a divorce

Many factors can influence feelings of depression, as well as who develops the condition and who doesn't.

The causes of depression are often tied to other elements of your health.

However, in many cases, healthcare providers are unable to determine what's causing depression.

Depression test

There isn't a single test to diagnose depression. But your healthcare provider can make a diagnosis based on your symptoms and a psychological evaluation.

In most cases, they'll ask a series of questions about your:

- moods
- appetite
- sleep pattern
- activity level
- thoughts

Because depression can be linked to other health problems, your healthcare provider may also conduct a physical examination and order blood work. Sometimes thyroid problems or a vitamin D deficiency can trigger symptoms of depression.

Don't ignore symptoms of depression. If your mood doesn't improve or gets worse, seek medical help. Depression is a serious mental health illness with the potential for complications.

If left untreated, complications can include:

- weight gain or loss
- physical pain
- substance use problems
- panic attacks
- relationship problems
- social isolation
- thoughts of suicide
- self-harm

Types of depression

Depression can be broken into categories depending on the severity of symptoms. Some people experience mild and temporary episodes, while others experience severe and ongoing depressive episodes.

There are two main types: major depressive disorder and persistent depressive disorder.

Major depressive disorder

Major depressive disorder is the more severe form of depression. It's characterized by persistent feelings of sadness, hopelessness, and worthlessness that don't go away on their own.

In order to be diagnosed with clinical depression, you must experience 5 or more of the following symptoms over a 2-3 week period:

- feeling depressed most of the day
- loss of interest in most regular activities

- significant weight loss or gain
- sleeping a lot or not being able to sleep
- slowed thinking or movement
- fatigue or low energy most days
- feelings of worthlessness or guilt
- loss of concentration or indecisiveness
- recurring thoughts of death or suicide

There are different subtypes of major depressive disorder, which the American Psychiatric Association refers to as "specifiers."

These include:

- atypical features
- anxious distress
- mixed features
- peripartum onset, during pregnancy or right after giving birth
- seasonal patterns
- melancholic features
- psychotic features
- catatonia

Persistent depressive disorder

Persistent depressive disorder (PDD) used to be called dysthymia. It's a milder, but chronic, form of depression.

For the diagnosis to be made, symptoms must last for at least 2 years. PDD can affect your life more than major depression because it lasts for a longer period.

It's common for people with PDD to:

- lose interest in normal daily activities
- feel hopeless
- lack productivity
- have low self-esteem

Depression can be treated successfully, but it's important to stick to your treatment plan.

Treatment for depression

Living with depression can be difficult, but treatment can help improve your quality of life. Talk to your healthcare provider about possible options.

You may successfully manage symptoms with one form of treatment, or you may find that a combination of treatments works best.

It's common to combine medical treatments and lifestyle therapies, including the following:

Medications

Your healthcare provider may prescribe:

- antidepressants
- anti-anxiety
- antipsychotic medications

Each type of medication that's used to treat depression has benefits and potential risks.

Psychotherapy

Speaking with a therapist can help you learn skills to cope with negative feelings. You may also benefit from family or group therapy sessions.

Light therapy

Exposure to doses of white light can help regulate your mood and improve symptoms of depression. Light therapy is commonly used in seasonal affective disorder, which is now called major depressive disorder with seasonal pattern.

Alternative therapies

Ask your healthcare provider about acupuncture or meditation. Some herbal supplements are also used to treat depression, like St. John's wort, SAMe, and fish oil.

Talk with your healthcare provider before taking a supplement or combining a supplement with prescription medication because some supplements can react with certain medications. Some supplements may also worsen depression or reduce the effectiveness of medication.

Exercise

Aim for 30 minutes of physical activity 3 to 5 days a week. Exercise can increase your body's production of endorphins, which are hormones that improve your mood.

Avoid alcohol and drugs

Drinking or misusing drugs may make you feel better for a little bit. But in the long run, these substances can make depression and anxiety symptoms worse.

Learn how to say no

Feeling overwhelmed can worsen anxiety and depression symptoms. Setting boundaries in your professional and personal life can help you feel better.

Take care of yourself

You can also improve symptoms of depression by taking care of yourself. This includes getting plenty of sleep, eating a healthy diet, avoiding negative people, and participating in enjoyable activities.

Sometimes depression doesn't respond to medication. Your healthcare provider may recommend other treatment options if your symptoms don't improve.

These include electroconvulsive therapy (ECT), or repetitive transcranial magnetic stimulation (rTMS) to treat depression and improve your mood.

Natural treatment for depression

Traditional depression treatment uses a combination of prescription medication and counseling. But there are also alternative or complementary treatments you can try.

It's important to remember that many of these natural treatments have few studies showing their effects on depression, good or bad.

Likewise, the U.S. Food and Drug Administration (FDA) doesn't approve many of the dietary supplements on the market in the United States, so you want to make sure you're buying products from a trustworthy brand.

Talk to your healthcare provider before adding supplements to your treatment plan.

Supplements

Several types of supplements are thought to have some positive effect on depression symptoms.

St. John's wort

Studies are mixed, but this natural treatment is used in Europe as an antidepressant medication. In the United States, it hasn't received the same approval.

S-adenosyl-L-methionine (SAME)

This compound has shown in limited studies to possibly ease symptoms of depression. The effects were best seen in people taking selective serotonin reuptake inhibitors (SSRIs), a type of traditional antidepressant.

5-hydroxytryptophan (5-HTP)

5-HTP may raise serotonin levels in the brain, which could ease symptoms. Your body makes this chemical when you consume tryptophan, a protein building block.

Omega-3 fatty acids

These essential fats are important to neurological development and brain health. Adding omega-3 supplements to your diet may help reduce depression symptoms.

Essential oils

Essential oils are a popular natural remedy for many conditions, but research into their effects on depression is limited.

People with depression may find symptom relief with the following essential oils:

- **Wild ginger:** Inhaling this strong scent may activate serotonin receptors in your brain. This may slow the release of stress-inducing hormones.
- **Bergamot:** This citrusy essential oil has been shown to reduce anxiety in patients awaiting surgery. The same benefit may help individuals who experience anxiety as a result of depression, but there's no research to support that claim.



Other oils, such as chamomile or rose oil, may have a calming effect when they're inhaled. Those oils may be beneficial during short-term use.

Vitamins

Vitamins are important to many bodily functions. Research suggests two vitamins are especially useful for easing symptoms of depression:

- **Vitamin B:** B-12 and B-6 are vital to brain health. When your vitamin B levels are low, your risk for developing depression may be higher.
- **Vitamin D:** Sometimes called the sunshine vitamin because exposure to the sun supplies it to your body, Vitamin D is important for brain, heart, and bone health. People who are depressed are more likely to have low levels of this vitamin.

Many herbs, supplements, and vitamins claim to help ease symptoms of depression, but most haven't shown themselves to be effective in clinical research.

Preventing depression

Depression isn't generally considered to be preventable. It's hard to recognize what causes it, which means preventing it is more difficult.

But once you've experienced a depressive episode, you may be better prepared to prevent a future episode by learning which lifestyle changes and treatments are helpful.

Techniques that may help include:

- regular exercise
- getting plenty of sleep
- maintaining treatments
- reducing stress
- building strong relationships with others

Other techniques and ideas may also help you prevent depression.

Bipolar depression

Bipolar depression occurs in certain types of bipolar disorder, when the person experiences a depressive episode.

People with bipolar disorder may experience significant mood swings. Episodes in bipolar 2, for instance, typically range from manic episodes of high energy to depressive episodes of low energy.

This depends on the type of bipolar disorder you have. A diagnosis of bipolar 1 only has to have the presence of manic episodes, not depression.

Symptoms of depression in people with bipolar disorder may include:

- loss of interest or enjoyment from normal activities
- feeling sad, worried, anxious, or empty
- not having energy or struggling to complete tasks
- difficulty with recall or memory
- sleeping too much or insomnia
- weight gain or weight loss as a result of increased or decreased appetite
- contemplating death or suicide

If bipolar disorder is treated, many will experience fewer and less severe symptoms of depression, if they experience depressive episodes.

Depression and anxiety

Depression and anxiety can occur in a person at the same time. In fact, research has shown that over 70 percent of people with depressive disorders also have symptoms of anxiety.

Though they're thought to be caused by different things, depression and anxiety can produce several similar symptoms, which can include:

- irritability
- difficulty with memory or concentration
- sleep problems

The two conditions also share some common treatments.

Both anxiety and depression can be treated with:

- therapy, like cognitive behavioral therapy
- medication
- alternative therapies, including hypnotherapy

If you think you're experiencing symptoms of either of these conditions, or both, make an appointment to talk with your healthcare provider. You can work with them to identify coexisting symptoms of anxiety and depression and how they can be treated.

Depression and obsessive-compulsive disorder (OCD)

Obsessive-compulsive disorder (OCD) is a type of anxiety disorder. It causes unwanted and repeated thoughts, urges, and fears (obsessions).

These fears cause you to act out repeated behaviors or rituals (compulsions) that you hope will ease the stress caused by the obsessions.

People diagnosed with OCD frequently find themselves in a loop of obsessions and compulsions. If you have these behaviors, you may feel isolated because of them. This can lead to withdrawal from friends and social situations, which can increase your risk for depression.

It's not uncommon for someone with OCD to also have depression. Having one anxiety disorder can increase your odds for having another. Up to 80 percent of people with OCD also have major depression.

This dual diagnosis is a concern with children, too. Their compulsive behaviors, which may be first developing at a young age, can make them feel unusual. That can lead to withdrawing from friends and can increase the chance of child developing depression.

Depression with psychosis

Some individuals who have been diagnosed with major depression may also have symptoms of another mental disorder called psychosis. When the two conditions occur together, it's known as depressive psychosis.

Depressive psychosis causes people to see, hear, believe, or smell things that aren't real. People with the condition may also experience feelings of sadness, hopelessness, and irritability.

The combination of the two conditions is particularly dangerous. That's because someone with depressive psychosis may experience delusions that cause them to have thoughts of suicide or to take unusual risks.

It's unclear what causes these two conditions or why they can occur together, but treatment can successfully ease symptoms. Treatments include medications and electroconvulsive therapy (ECT).

Understanding the risk factors and possible causes can help you be aware of early symptoms.

Depression in pregnancy

Pregnancy is often an exciting time for people. However, it can still be common for a pregnant woman to experience depression.

Symptoms of depression during pregnancy include:

- changes in appetite or eating habits
- feeling hopeless
- anxiety
- losing interest in activities and things you previously enjoyed
- persistent sadness
- troubles concentrating or remembering
- sleep problems, including insomnia or sleeping too much
- thoughts of death or suicide

Treatment for depression during pregnancy may focus entirely on talk therapy and other natural treatments.

While some women do take antidepressants during their pregnancy, it's not clear which ones are the safest. Your healthcare provider may encourage you to try an alternative option until after the birth of your baby.

The risks for depression can continue after the baby arrives. Postpartum depression, which is also called major depressive disorder with peripartum onset, is a serious concern for new mothers.

Depression and alcohol

Research has established a link between alcohol use and depression. People who have depression are more likely to misuse alcohol.

Out of the 20.2 million U.S. adults who experienced a substance use disorder, about 40 percent had a co-occurring mental illness.

According to a 2012 study, 63.8 percent of people who are alcohol dependent have depression.

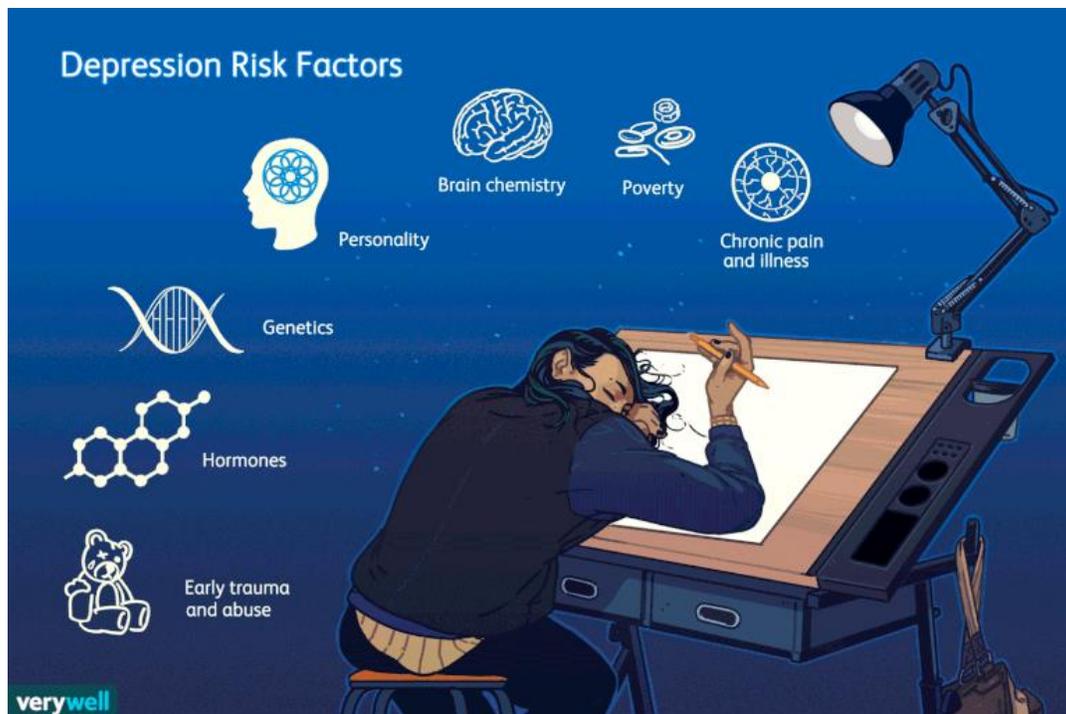
Drinking alcohol frequently can make symptoms of depression worse, and people who have depression are more likely to misuse alcohol or become dependent on it.

Outlook for depression

Depression can be temporary, or it can be a long-term challenge. Treatment doesn't always make your depression go away completely.

However, treatment often makes symptoms more manageable. Managing symptoms of depression involves finding the right combination of medications and therapies.

If one treatment doesn't work, talk with your healthcare provider. They can help you create a different treatment plan that may work better in helping you manage your condition.



Miss Foley

LT30: Mod21.5 Mental Wellness

Depression

Name: _____ Date: _____

LT30: Mod21.5 Mental Wellness

Depression

Create the Quiz: Depression

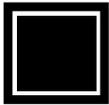
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LT30: Mod21.5 Mental Wellness

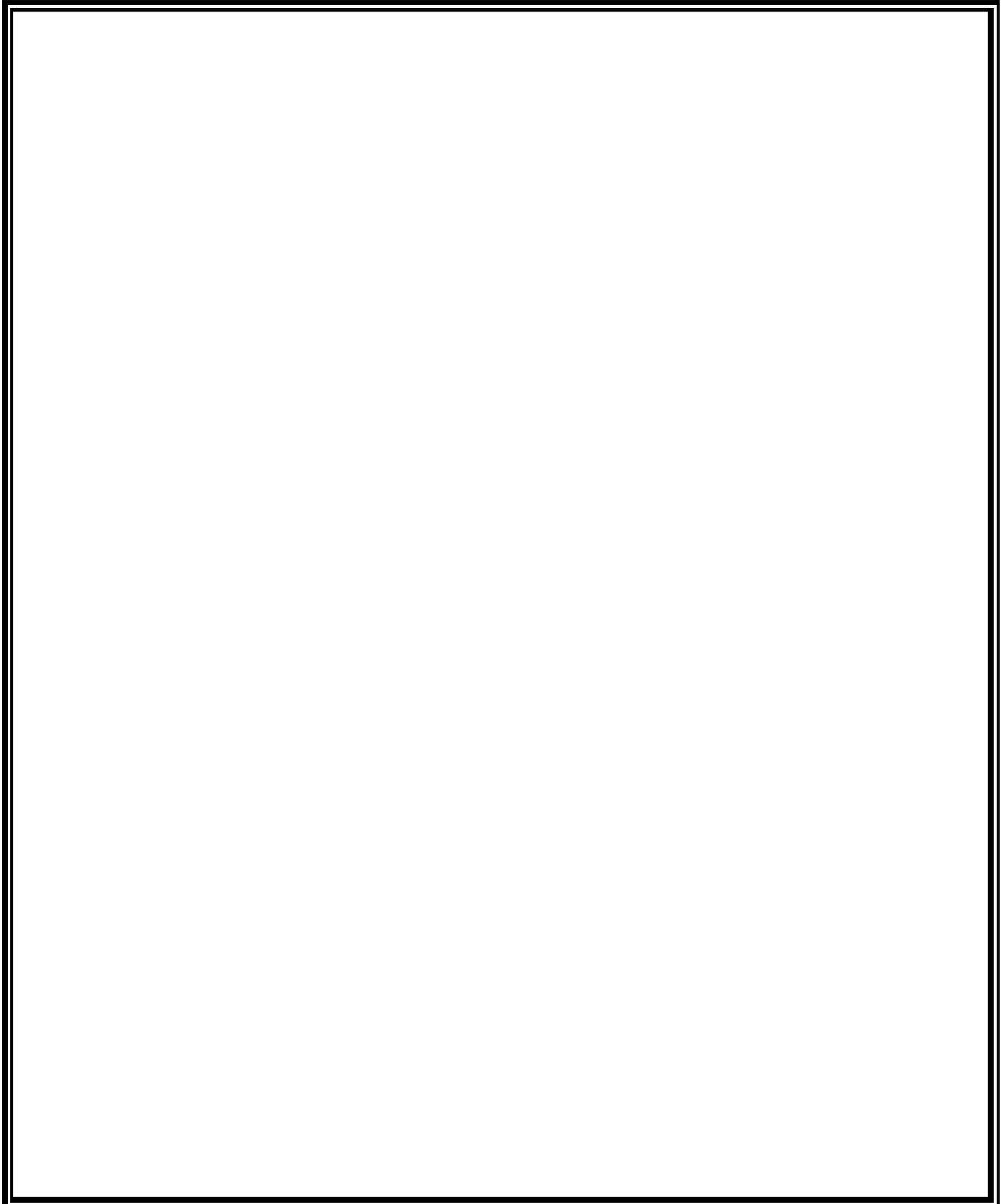
Depression

Exit Slip: Circle, Triangle, Square

	<p>What's still going around in your mind? Is there something you haven't grasped? Is there something you're still thinking about?</p>
	<p>3 Things You've Learned</p>
	<p>What "squares" with you? What do you agree with, understand, or believe?</p>

Word Splash: Stress

Brainstorm words and phrases about stress.

A large, empty rectangular box with a double-line black border, intended for students to brainstorm words and phrases related to stress.

Stress Symptoms, Signs, and Causes

Authors: Jeanne Segal, Ph.D., Melinda Smith, M.A., Robert Segal, M.A., and Lawrence Robinson May 2020

In today's fast-paced world, chronic stress is common, but your mind and body can pay a high price. Learn to recognize overwhelming stress - and what you can do about it.

What is stress?

Stress is your body's way of responding to any kind of demand or threat. When you sense danger—whether it's real or imagined—the body's defenses kick into high gear in a rapid, automatic process known as the “fight-or-flight” reaction or the “stress response.”

The stress response is the body's way of protecting you. When working properly, it helps you stay focused, energetic, and alert. In emergencies, stress can save your life—giving you extra strength to defend yourself, for example, or spurring you to slam on the brakes to avoid a car accident.



Stress can also help you rise to meet challenges. It is what keeps you on your toes during a presentation at work, sharpens your concentration when you are attempting the game-winning free throw, or drives you to study for an exam when you would rather be watching TV. However, beyond a certain point, stress stops being helpful and starts causing major damage to your health, mood, productivity, relationships, and your quality of life.

If you frequently find yourself, feeling frazzled and overwhelmed, it is time to take action to bring your nervous system back into balance. You can protect yourself—and improve how you think and feel—by learning how to recognize the signs and symptoms of chronic stress and taking steps to reduce its harmful effects.

Fight-or-Flight Response: What Happens in the Body?

When you feel threatened, your nervous system responds by releasing a flood of stress hormones, including adrenaline and cortisol, which rouse the body for emergency action. Your heart pounds faster, muscles tighten, blood pressure rises, breath quickens, and your senses become sharper. These physical changes increase your strength and stamina, speed up your reaction time, and enhance your focus—preparing you to either fight or flee from the danger at hand.

The effects of chronic stress

Your nervous system is not very good at distinguishing between emotional and physical threats. If you stress over an argument with a friend, a work deadline, or a mountain of bills, your body can react just as strongly as if you are facing a true life-or-death situation. In addition, the more your emergency stress system is activated, the easier it becomes to trigger, making it harder to shut off.

If you tend to stress frequently, like many of us in today's demanding world, your body may exist in a heightened state of stress most of the time. In addition, that can lead to serious health problems. Chronic stress disrupts nearly every system in your body. It can suppress your immune system, upset your digestive and reproductive systems, increase the risk of heart attack and stroke, and speed up the aging process. It can even rewire the brain, leaving you more vulnerable to anxiety, depression, and other mental health problems.

Health problems caused or exacerbated by stress include:

1. Depression and anxiety
2. Pain of any kind
3. Sleep problems
4. Autoimmune diseases
5. Digestive problems
6. Skin conditions, such as eczema
7. Heart disease
8. Weight problems
9. Reproductive issues
10. Thinking and memory problems

Signs and symptoms of stress overload

The most dangerous thing about stress is how easily it can creep up on you. You get used to it. It starts to feel familiar, even normal. You do not notice how much it is affecting you, even as it takes a heavy toll. That is why it is important to be aware of the common warning signs and symptoms of stress overload.

Cognitive symptoms:

- Memory problems
- Inability to concentrate
- Poor judgment
- Seeing only the negative
- Anxious or racing thoughts
- Constant worrying

Emotional symptoms:

- Depression or general unhappiness
- Anxiety and agitation
- Moodiness, irritability, or anger
- Feeling overwhelmed
- Loneliness and isolation
- Other mental or emotional health problems

Physical symptoms:

- Aches and pains
- Diarrhea or constipation
- Nausea, dizziness
- Chest pain, rapid heart rate
- Loss of sex drive
- Frequent colds or flu

Behavioral symptoms:

- Eating more or less
- Sleeping too much or too little
- Withdrawing from others
- Procrastinating or neglecting responsibilities
- Using alcohol, cigarettes, or drugs to relax
- Nervous habits (e.g. nail biting, pacing)

Causes of stress

The situations and pressures that cause stress are known as stressors. We usually think of stressors as being negative, such as an exhausting work schedule or a rocky relationship. However, anything that puts high demands on you can be stressful. This includes positive events such as getting married, buying a house, going to college, or receiving a promotion.

Of course, not all stress is caused by external factors. Stress can also be internal or self-generated, when you worry excessively about something that may or may not happen, or have irrational, pessimistic thoughts about life.

Finally, what causes stress depends, at least in part, on your perception of it. Something that is stressful to you may not faze someone else; they may even enjoy it. While some of us are terrified of getting up in front of people to perform or speak, for example, others live for the spotlight. Where one person thrives under pressure and performs best in the face of a tight deadline, another will shut down when work demands escalate. In addition, while you may enjoy helping to care for your elderly parents, your siblings may find the demands of caretaking overwhelming and stressful.

Common **external** causes of stress include:

- Major life changes
- Work or school
- Relationship difficulties
- Financial problems
- Being too busy
- Children and family

Common **internal** causes of stress include:

- Pessimism
- Inability to accept uncertainty
- Rigid thinking, lack of flexibility
- Negative self-talk
- Unrealistic expectations / perfectionism
- All-or-nothing attitude

Top 10 Stressful Life Events

According to the widely validated Holmes and Rahe Stress Scale, these are the top ten stressful life events for adults that can contribute to illness:

1. Death of a spouse
2. Divorce
3. Marriage separation
4. Imprisonment
5. Death of a close family member
6. Injury or illness
7. Marriage
8. Job loss
9. Marriage reconciliation
10. Retirement

What is stressful for you?

Whatever event or situation is stressing you there are ways of coping with the problem and regaining your balance. Some of life's most common sources of stress include:

Stress at work

While some workplace stress is normal, excessive stress can interfere with your productivity and performance, affect your physical and emotional health, and affect your relationships and home life. It can even determine the difference between success and failure on the job. Whatever your ambitions or work demands, there are steps you can take to protect yourself from the damaging effects of stress, improve your job satisfaction, and bolster your well-being in and out of the workplace.

Job loss and unemployment stress

Losing a job is one of life's most stressful experiences. It is normal to feel angry, hurt, or depressed, grieve for all that you have lost, or feel anxious about what the future holds. Job loss and unemployment involves a lot of change all at once, which can rock your sense of purpose and self-esteem. Even though stress can seem over-whelming, there are many steps you can take to come out of this difficult period stronger, more resilient, and with a renewed sense of purpose.

Financial stress

Many of us, from all over the world and from all walks of life, have to deal with financial stress and uncertainty at this difficult time. Whether your problems stem from a loss of work, escalating debt, unexpected expenses, or a combination of factors, financial worry is one of the most common stressors in modern life. However, there are ways to get through these tough economic times, ease stress and anxiety, and regain control of your finances.

Caregiver stress

The demands of caregiving can be overwhelming; especially if you feel that, you are in over your head or have little control over the situation. If the stress of caregiving is left unchecked, it can take a toll on your health, relationships, and state of mind — eventually leading to burnout. However, there are many things you can do to rein in the stress of caregiving and regain a sense of balance, joy, and hope in your life.

Grief and loss

Coping with the loss of someone or something you love is one of life's biggest stressors. Often, the pain and stress of loss can feel overwhelming. You may experience all kinds of difficult and unexpected emotions, from shock or anger to disbelief, guilt, and profound sadness. While there is no right or wrong way to grieve, there are healthy ways to cope with the pain that, in time, can ease your sadness and help you come to terms with your loss, find new meaning, and move on with your life.

How much stress is too much?

Because of the widespread damage that stress can cause, it's important to know your own limit. However, just how much stress is "too much" differs from person to person. Some people seem to be able to roll with life's punches, while others tend to crumble in the face of small obstacles or frustrations. Some people even thrive on the excitement of a high-stress lifestyle.

Factors that influence your stress tolerance level include:

Your support network. A strong network of supportive friends and family members is an enormous buffer against stress. When you have people you can count on, life's pressures do not seem as overwhelming. On the other side, the lonelier and more isolated you are, the greater your risk of succumbing to stress.

Your sense of control. If you have confidence in yourself and your ability to influence events and persevere through challenges, it is easier to take stress in stride. On the other hand, if you believe that you have little control over your life—that you're at the mercy of your environment and circumstances—stress is more likely to knock you off course.

Your attitude and outlook. The way you look at life and its inevitable challenges makes a huge difference in your ability to handle stress. If you are generally hopeful and optimistic, you will be less vulnerable. Stress-hardy people tend to embrace challenges, have a stronger sense of humor, believe in a higher purpose, and accept change as an inevitable part of life.

Your ability to deal with your emotions. If you do not know how to calm and soothe yourself when you are feeling sad, angry, or troubled, you are more likely to become stressed and agitated. Having the ability to identify and deal appropriately with your emotions can increase your tolerance to stress and help you bounce back from adversity.

Your knowledge and preparation. The more you know about a stressful situation, including how long it will last and what to expect, the easier it is to cope. For example, if you go into surgery with a realistic picture of what to expect post-op, a painful recovery will be less stressful than if you were expecting to bounce back immediately.

Improving your ability to handle stress

Get moving. Upping your activity level is one tactic you can employ right now to help relieve stress and start to feel better. Regular exercise can lift your mood and serve as a distraction from worries, allowing you to break out of the cycle of negative thoughts that feed stress. Rhythmic exercises such as walking, running, swimming, and dancing are particularly effective, especially if you exercise mindfully (focusing your attention on the physical sensations you experience as you move).

Connect to others. The simple act of talking face-to-face with another human can trigger hormones that relieve stress when you are feeling agitated or insecure. Even just a brief exchange of kind words or a friendly look from another human being can help calm and soothe your nervous system. So, spend time with people who improve your mood and do not let your responsibilities keep you from having a social life. If you do not have any close relationships, or your relationships are the source of your stress, make it a priority to build stronger and more satisfying connections.

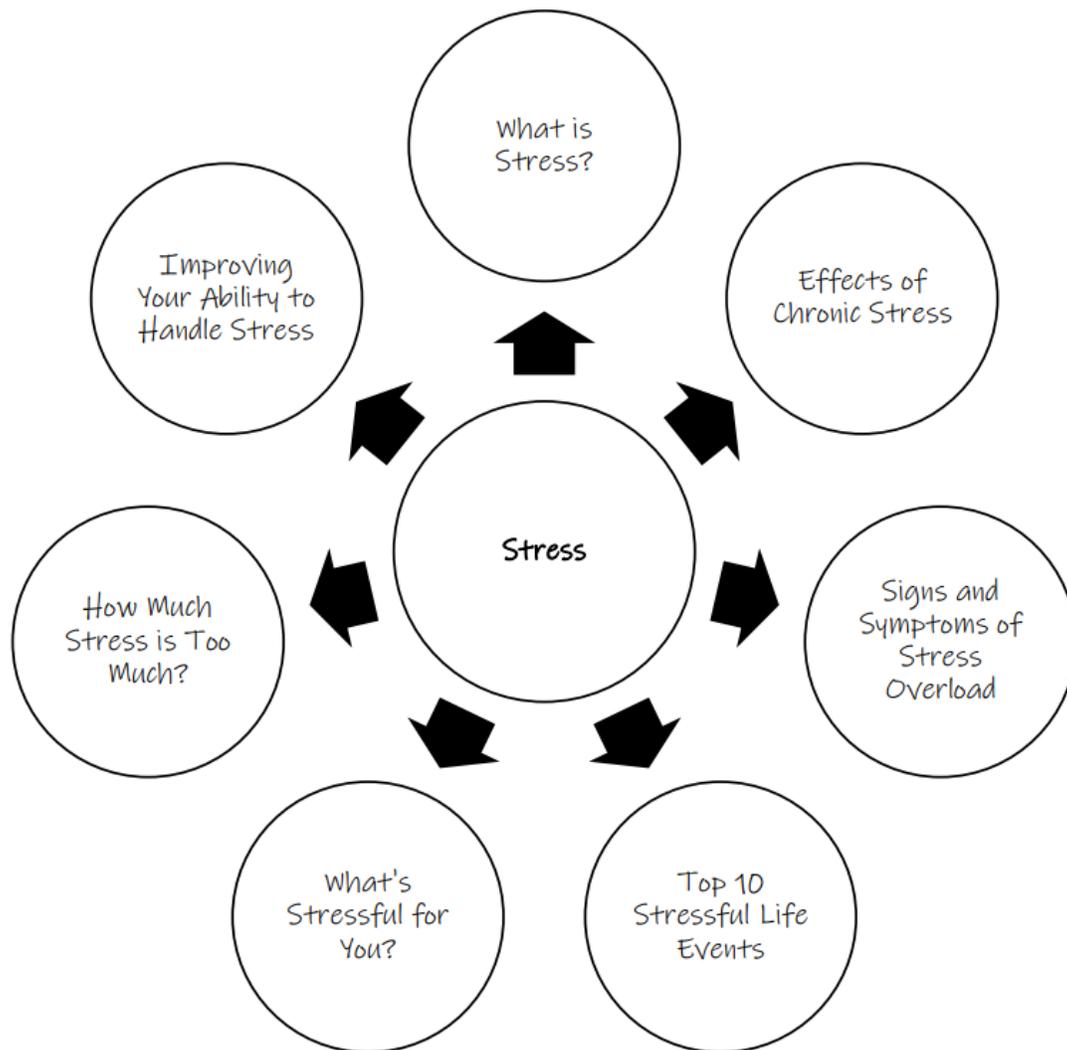
Engage your senses. Another fast way to relieve stress is by engaging one or more of your senses—sight, sound, taste, smell, touch, or movement. The key is to find the sensory input that works for you. Does listening to an uplifting song make you feel calm? Or smelling ground coffee? Or maybe petting an animal works quickly to make you feel centered? Everyone responds to sensory input a little differently, so experiment to find what works best for you.

Learn to relax. You cannot eliminate stress from your life, but you can control how much it affects you. Relaxation techniques such as yoga, meditation, and deep breathing activate the body's relaxation response, a state of restfulness that is the polar opposite of the stress response. When practiced regularly, these activities can reduce your everyday stress levels and boost feelings of joy and serenity. They also increase your ability to stay calm under pressure.

Eat a healthy diet. The food you eat can improve or worsen your mood and affect your ability to cope with life's stressors. Eating a diet full of processed and convenience food, refined carbohydrates, and sugary snacks can worsen symptoms of stress, while a diet rich in fresh fruit and vegetables, high-quality protein, and omega-3 fatty acids, can help you better cope with life's ups and downs.

Get your rest. Feeling tired can increase stress by causing you to think irrationally. At the same time, chronic stress can disrupt your sleep. Whether you are having trouble falling asleep or staying asleep at night, there are plenty of ways to improve your sleep so you feel less stressed, more productive, and emotionally balanced.

Mind Map: Stress



Miss Foley

LT30: Mod21.6 Mental Wellness

Stress

APA Article: Building Your Resilience

Last updated: February 1, 2020

Date created: January 1, 20129 min read

We all face trauma, adversity and other stresses. Here is a roadmap for adapting to life-changing situations, and emerging even stronger than before.

Imagine you are going to take a raft trip down a river. Along with slow water and shallows, your map shows that you will encounter unavoidable rapids and turns. How would you make sure you can safely cross the rough waters and handle any unexpected problems that come from the challenge?



Perhaps you would enlist the support of more experienced rafters as you plan your route or rely on the companionship of trusted friends along the way. Maybe you would pack an extra life jacket or consider using a stronger raft. With the right tools and supports in place, one thing is sure: You will not only make it through the challenges of your river adventure. You will also emerge a more confident and courageous rafter.

What is resilience?

Life may not come with a map, but everyone will experience twists and turns, from everyday challenges to traumatic events with more lasting impact, like the death of a loved one, a life-altering accident, or a serious illness. Each change affects people differently, bringing a unique flood of thoughts, strong emotions and uncertainty. Yet people generally adapt well over time to life-changing situations and stressful situations—in part thanks to resilience.

Psychologists define resilience as the process of adapting well in the face of adversity, trauma, tragedy, threats, or significant sources of stress—such as family and relationship problems, serious health problems, or workplace and financial stressors. As much as resilience involves “bouncing back” from these difficult experiences, it can also involve profound personal growth.

While these adverse events, much like rough river waters, are certainly painful and difficult, they do not have to determine the outcome of your life. There are many aspects of your life you can control, modify, and grow with. That is the role of resilience. Becoming more resilient not only helps you get through difficult circumstances, it also empowers you to grow and even improve your life along the way.

What resilience is not?

Being resilient does not mean that a person will not experience difficulty or distress. People who have suffered major adversity or trauma in their lives commonly experience emotional pain and stress. In fact, the road to resilience is likely to involve considerable emotional distress.

While certain factors might make some individuals more resilient than others, resilience is not necessarily a personality trait that only some people possess. On the contrary, resilience involves behaviors, thoughts, and actions that anyone can learn and develop. The ability to learn resilience is one reason research has shown that resilience is ordinary, not extraordinary. One example is the response of many Americans to the September 11, 2001 terrorist attacks and individuals' efforts to rebuild their lives after tragedy.

Like building a muscle, increasing your resilience takes time and intentionality. Focusing on four core components—connection, wellness, healthy thinking, and meaning—can empower you to withstand and learn from difficult and traumatic experiences. To increase your capacity for resilience to weather—and grow from—the difficulties, use these strategies.

Build your connections

Prioritize relationships. Connecting with empathetic and understanding people can remind you that you are not alone in the midst of difficulties. Focus on finding trustworthy and compassionate individuals who validate your feelings, which will support the skill of resilience.

The pain of traumatic events can lead some people to isolate themselves, but it is important to accept help and support from those who care about you. Whether you go on a weekly date night with your spouse or plan a lunch out with a friend, try to prioritize genuinely connecting with people who care about you.

Join a group. Along with one-on-one relationships, some people find that being active in civic groups, faith-based communities, or other local organizations provides social support and can help you reclaim hope. Research groups in your area that could offer you support and a sense of purpose or joy when you need it.

Foster wellness

Take care of your body. Self-care may be a popular buzzword, but it is also a legitimate practice for mental health and building resilience. That is because stress is just as much physical as it is emotional. Promoting positive lifestyle factors like proper nutrition, ample sleep, hydration, and regular exercise can strengthen your body to adapt to stress and reduce the toll of emotions like anxiety or depression.

Practice mindfulness. Mindful journaling, yoga, and other spiritual practices like prayer or meditation can also help people build connections and restore hope, which can prime them to deal with situations that require resilience. When you journal, meditate, or pray, ruminate on positive aspects of your life and recall the things you are grateful for, even during personal trials.

Avoid negative outlets. It may be tempting to mask your pain with alcohol, drugs, or other substances, but that is like putting a bandage on a deep wound. Focus instead on giving your body resources to manage stress, rather than seeking to eliminate the feeling of stress altogether.

Find purpose

Help others. Whether you volunteer with a local homeless shelter or simply support a friend in his or her own time of need, you can garner a sense of purpose, foster self-worth, connect with other people, and tangibly help others, all of which can empower you to grow in resilience.

Be proactive. It is helpful to acknowledge and accept your emotions during hard times, but it is also important to help you foster self-discovery by asking yourself, "What can I do about a problem in my life?" If the problems seem too big to tackle, break them down into manageable pieces.

For example, if you were laid off at work, you may not be able to convince your boss it was a mistake to let you go. However, you can spend an hour each day developing your top strengths or working on your resume. Taking initiative will remind you that you can muster motivation and purpose even during stressful periods of your life, increasing the likelihood that you will rise up during painful times again.

Move toward your goals. Develop some realistic goals and do something regularly—even if it seems like a small accomplishment—that enables you to move toward the things you want to accomplish. Instead of focusing on tasks that seem unachievable, ask yourself, "What's one thing I know I can accomplish today that helps me move in the direction I want to go?" For example, if you are struggling with the loss of a loved one and you want to move forward, you could join a grief support group in your area.

Look for opportunities for self-discovery. People often find that they have grown in some respect because of a struggle. For example, after a tragedy or hardship, people have reported better relationships and a greater sense of strength, even while feeling vulnerable. That can increase their sense of self-worth and heighten their appreciation for life.

Embrace healthy thoughts

Keep things in perspective. How you think can play a significant part in how you feel—and how resilient you are when faced with obstacles. Try to identify areas of irrational thinking, such as a tendency to catastrophize difficulties or assume the world is out to get you, and adopt a more balanced and realistic thinking pattern. For instance, if you feel overwhelmed by a challenge, remind yourself that what happened to you is not an indicator of how your future will go, and that you are not helpless. You may not be able to change a highly stressful event, but you can change how you interpret and respond to it.

Accept change. Accept that change is a part of life. Certain goals or ideals may no longer be attainable because of adverse situations in your life. Accepting circumstances that cannot be changed can help you focus on circumstances that you can alter.

Maintain a hopeful outlook. It is hard to be positive when life is not going your way. An optimistic outlook empowers you to expect that good things will happen to you. Try visualizing what you want, rather than worrying about what you fear. Along the way, note any subtle ways in which you start to feel better as you deal with difficult situations.

Learn from your past. By looking back at who or what was helpful in previous times of distress, you may discover how you can respond effectively to new difficult situations. Remind yourself of where you have been able to find strength and ask yourself what you have learned from those experiences.

Seeking help

Getting help when you need it is crucial in building your resilience.

For many people, using their own resources and the kinds of strategies listed above may be enough for building their resilience. However, at times, an individual might be stuck or have difficulty making progress on the road to resilience.

A licensed mental health professional such as a psychologist can assist people in developing an appropriate strategy for moving forward. It is important to get professional help if you feel like you are unable to function as well as you would like or perform basic activities of daily living as a result of a traumatic or other stressful life experience. Keep in mind that different people tend to be comfortable with different styles of interaction. To get the most out of your therapeutic relationship, you should feel at ease with a mental health professional or in a support group.

The important thing is to remember you are not alone on the journey. While you may not be able to control all of your circumstances, you can grow by focusing on the aspects of life's challenges you can manage with the support of loved ones and trusted professionals.

Acknowledgments

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Miss Foley

LT30: Mod21.7 Mental Wellness

Resilience

Sentence Starters: Resilience

Psychologists define resilience as...	
Becoming more resilient not only helps you get through difficult circumstances, it also empowers you to...	
Focusing on four core components— connection, wellness, healthy thinking, and meaning— can...	
Connecting with empathetic and understanding people can...	
Promoting positive lifestyle factors like proper nutrition, ample sleep, hydration, and regular exercise can...	
Mindful journaling, yoga, and other spiritual practices can...	
Focus on giving your body resources to manage stress, rather than...	

Sentence Starters: Resilience

You can garner a sense of purpose by...	
It is helpful to acknowledge and accept your emotions during hard times, but it is also important to...	
Develop some realistic goals that enables you to...	
How you think can play a significant part in...	
Accept that change is...	
An optimistic outlook empowers you to...	
It is important to get professional help if...	
The important thing is to remember you are not alone on the journey. While you may not be able to control all of your circumstances, you can grow by...	

Name: _____ Date: _____

LT30: Mod21.7 Mental Wellness

Resilience

Miss Foley

LT30: Mod21.8 Mental Wellness

Stigma

CMHA Article: Stigma and Discrimination

The lives of people with mental health conditions are often plagued by stigma as well as discrimination. **Stigma is a negative stereotype.** Stigma is a reality for many people with a mental illness, and they report that how others judge them is one of their greatest barriers to a complete and satisfying life.

Stigma differs from discrimination. **Discrimination is unfair treatment due to a person's identity,** which includes race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status or disability, including mental disorder. Acts of discrimination can be overt or take the form of systemic (covert) discrimination. Under the *Ontario Human Rights Code*, every person has a right to equal treatment with respect to services, goods and facilities, without discrimination due to the identities listed above.

Stigma is the negative stereotype and discrimination is the behaviour that results from this negative stereotype. Often, individuals with a mental illness are faced with multiple, intersecting layers of discrimination as a result of their mental illness and their identity. For example, a woman with a mental illness may experience discrimination due to sexism as well as her illness, and a racialized individual may experience discrimination due to racism in addition to their mental illness. In addition, living with discrimination can have a negative impact on mental health.

Media influence on public attitudes

Many studies have found that media and the entertainment industry play a key role in shaping public opinions about mental health and illness. People with mental health conditions are often depicted as dangerous, violent and unpredictable. News stories that sensationalize violent acts by a person with a mental health condition are typically featured as headline news; while there are fewer articles that feature stories of recovery or positive news concerning similar individuals. Entertainment frequently features negative images and stereotypes about mental health conditions, and these portrayals have been strongly linked to the development of fears and misunderstanding.

Impact of negative public attitudes

There are significant consequences to the public misperceptions and fears. Stereotypes about mental health conditions have been used to justify bullying. Some individuals have been denied adequate housing, health insurance and jobs due to their history of mental illness. Due to the stigma associated with the illness, many people have found that they lose their self-esteem and have difficulty making friends. Sometimes, the stigma attached to mental health conditions is so pervasive that people who suspect that they might have a mental health condition are unwilling to seek help for fear of what others may think. Experiences of stigma and discrimination is one of their greatest barriers to a satisfying life.

What you can do to stop stigma and discrimination

Use person-first language which focuses on the individual, not on the substance use. Language used is an important factor in reducing stigma and breaking down negative stereotypes associated with substance use disorders. By using non-stigmatizing language, those who are experiencing challenges may experience fewer barriers to accessing supports.



The following guide includes some suggestions of person-first language in mental health:

Common / Outdated Terms	Person-First Language
Mental health disorders	Mental health issues, conditions or illnesses
Individuals “struggling” or “suffering from” or having a mental illness, mental health condition or issue	Individuals living with mental illnesses, mental health condition or issue
Committed Suicide, “suicided”, or successful / unsuccessful suicide	Died by suicide Attempted suicide
Mental illnesses	A mental illness (or specify specific disorder, rather than generalize by using the term “mental illness” to capture all mental illnesses.)
Mentally ill person Someone who is bipolar	Someone who has a mental illness. Someone who is living with bipolar disorder.
Patient / Client	People with lived experience or individuals we serve
Addict / Substance abuser	He/she has a substance use condition. He/she has lived experience of substance use

CMHA Ontario has also developed a [one page primer](#) on talking about substance use to help.

Use the **STOP criteria** to recognize attitudes and actions that support the stigma of mental health conditions. It's easy, just ask yourself if what you hear:

- **S**tereotypes people with mental health conditions (that is, assumes they are alike rather than individuals)?
- **T**rivializes or belittles people with mental health conditions and/or the condition itself?
- **O**ffends people with mental health conditions by insulting them.
- **P**atronizes people with mental health conditions by treating them as if they were not as good as other people?



If you see something in the media which does not pass the STOP criteria, speak up! Call or write to the writer or publisher of the newspaper, magazine or book; the radio, TV or movie producer; or the advertiser who used words which add to the misunderstanding of mental illness. Help them realize how their words affect people with mental health conditions.

Start with yourself. Be thoughtful about your own choice of words. Use accurate and sensitive words when talking about people with mental health conditions.

Overcoming the Stigma of Mental Illness

By Mayo Clinic Staff

**False beliefs about mental illness can cause significant problems.
Learn what you can do about stigma.**

Stigma is when someone views you in a negative way because you have a distinguishing characteristic or personal trait that's thought to be, or is, a disadvantage (a negative stereotype). Unfortunately, negative attitudes and beliefs toward people who have a mental health condition are common.

Stigma can lead to discrimination. Discrimination may be obvious and direct, such as someone making a negative remark about your mental illness or your treatment. Or it may be unintentional or subtle, such as someone avoiding you because the person assumes you could be unstable, violent or dangerous due to your mental illness. You may even judge yourself.

Some of the harmful effects of stigma can include:

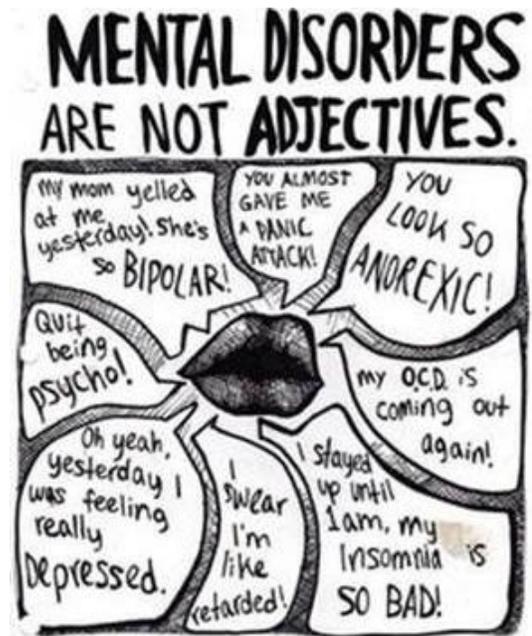
- Reluctance to seek help or treatment
- Lack of understanding by family, friends, co-workers or others
- Fewer opportunities for work, school or social activities or trouble finding housing
- Bullying, physical violence or harassment
- Health insurance that doesn't adequately cover your mental illness treatment
- The belief that you'll never succeed at certain challenges or that you can't improve your situation

Steps to Cope with Stigma

Here are some ways you can deal with stigma:

- **Get treatment.** You may be reluctant to admit you need treatment. Don't let the fear of being labeled with a mental illness prevent you from seeking help. Treatment can provide relief by identifying what's wrong and reducing symptoms that interfere with your work and personal life.
- **Don't let stigma create self-doubt and shame.** Stigma doesn't just come from others. You may mistakenly believe that your condition is a sign of personal weakness or that you should be able to control it without help. Seeking counseling, educating yourself about your condition and connecting with others who have mental illness can help you gain self-esteem and overcome destructive self-judgment.
- **Don't isolate yourself.** If you have a mental illness, you may be reluctant to tell anyone about it. Your family, friends, clergy or members of your community can offer you support if they know about your mental illness. Reach out to people you trust for the compassion, support and understanding you need.

- **Don't equate yourself with your illness.** You are not an illness. So instead of saying "I'm bipolar," say "I have bipolar disorder." Instead of calling yourself "a schizophrenic," say "I have schizophrenia."
- **Join a support group.** Some local and national groups, such as the National Alliance on Mental Illness (NAMI), offer local programs and internet resources that help reduce stigma by educating people who have mental illness, their families and the general public. Some state and federal agencies and programs, such as those that focus on vocational rehabilitation and the Department of Veterans Affairs (VA), offer support for people with mental illness.
- **Get help at school.** If you or your child has a mental illness that affects learning, find out what plans and programs might help. Discrimination against students because of a mental illness is against the law, and educators at primary, secondary and college levels are required to accommodate students as best they can. Talk to teachers, professors or administrators about the best approach and resources. If a teacher doesn't know about a student's disability, it can lead to discrimination, barriers to learning and poor grades.
- **Speak out against stigma.** Consider expressing your opinions at events, in letters to the editor or on the internet. It can help instill courage in others facing similar challenges and educate the public about mental illness.



Others' judgments almost always stem from a lack of understanding rather than information based on facts. Learning to accept your condition and recognize what you need to do to treat it, seeking support, and helping educate others can make a big difference.

The Seven Types of Stigma

TYPE 1	TYPE 2	TYPE 3	TYPE 4	TYPE 5	TYPE 6	TYPE 7
<p>Public Stigma This happens when the public endorses negative stereotypes and prejudices, resulting in discrimination against people with mental health conditions.</p>	<p>Self Stigma Self-stigma happens when a person with mental illness or substance-use disorder internalizes public stigma.</p>	<p>Perceived Stigma Perceived stigma is the belief that others have negative beliefs about people with mental illness.</p>	<p>Label Avoidance This is when a person chooses not to seek mental health treatment to avoid being assigned a stigmatizing label. Label avoidance is one of the most harmful forms of stigma.</p>	<p>Stigma by Association Stigma by association occurs when the effects of stigma are extended to someone linked to a person with mental health difficulties. This type of stigma is also known as "courtesy stigma" and "associative stigma."</p>	<p>Structural Stigma Institutional policies or other societal structures that result in decreased opportunities for people with mental illness are considered structural stigma.</p>	<p>Health Practitioner Stigma This takes place any time a health professional allows stereotypes and prejudices about mental illness to negatively affect a patient's care.</p>

Stigma of Mental Illness

Here's What! Information	So What? Why Is This Important	Now What? Implications/Next Steps
<p>"Stigma is when someone views you in a negative way because you have a distinguishing characteristic or personal trait that's thought to be, or actually is, a disadvantage (a negative stereotype)."</p>	<p>Negative stereotypes are unfortunately common. It's important to deal with these negative attitudes and beliefs, so stigma doesn't lead to discrimination.</p>	<p>Speaking out against stereotypes is one way to combat them. Educating others about mental illness is another way to prevent stigma that leads to discrimination.</p>
<p>"Discrimination may be obvious and direct, such as someone making a negative remark about your mental illness or your treatment. Or it may be unintentional or subtle, such as someone avoiding you because the person assumes you could be unstable, violent or dangerous due to your mental illness."</p>		
<p>"Some of the harmful effects of stigma can include: reluctance to seek help or treatment; lack of understanding by others; fewer opportunities; bullying, violence, and harassment; inadequate health insurance; and lack of belief in yourself."</p>		
<p>"Some ways you can deal with stigma include getting treatment, not letting stigma create self-doubt and shame, not isolating yourself, not equating yourself with your illness, joining a support group, getting help at school, and speaking out against stigma."</p>		
<p>"Others' judgments almost always stem from a lack of understanding rather than information based on facts."</p>		

Name: _____ Date: _____

LT30: Mod21.8 Mental Wellness

Stigma

Stigma of Mental Illness: P-N-Q

<p>P Positives</p>	
<p>N Negatives</p>	
<p>Q Questions</p>	

Saskatchewan Mental Health Services

[Download the Mental Health and Addictions Services Directory to find services near you.](#)

There are four main types of mental health services provided in Saskatchewan:

1. [Adult Community Health Services](#)
2. [Community Recovery Services](#)
3. [Child and Youth Community Mental Health Services](#)
4. [Inpatient Mental Health Services](#)

1. Adult Community Health Services

Direct and indirect clinical and counselling services are available for adults in Saskatchewan. Direct Services include diagnosis and treatment of a wide variety of mental health problems, as well as counselling and support for community clients. Indirect services take the form of consultation and support to other agencies.

Adult services available through mental health clinics include:

- Intake/assessment/referral
- Crisis intervention
- Individual counselling
- Marital counselling (with distress)
- Family violence treatment
- Family violence support
- Sexual assault/sexual abuse support
- Court ordered assessments
- Problem gambling support
- Promotion/prevention/education
- Maternal mental health

(Not all services are available in every region)

2. Community Recovery Services

This program assists long-term mentally ill clients through the provision of long-term case management services, which can include housing in the form of group and approved homes as well as independent living options. Day activity and recreational programs, family respite and education, as well as crisis management are also provided to support clients and their families.

Services available to rehabilitation clients in service areas include:

- Intake, orientation and assessment
- Case management
- Residential services
- Prevocational/Vocational
- Shared management
- 24-hour emergency response
- Family education and support education
- Family support and rehabilitation program

Mental health approved home operators and persons responsible for administering the portions of the legislation pertaining to mental health approved homes are responsible for being familiar with The Mental Health Services Act, The Mental Health Services Regulations and this manual.

3. Child and Youth Community Mental Health Services

Children and youth mental health services work to meet the mental health needs of children and youth in Saskatchewan. Services are available to children and youth with serious and persistent mental health disorders, with less severe mental health and behavioural challenges, and those who are at risk of developing mental health and behavioural problems.

Services provided through mental health clinics and services across the province include:

- Intake/Screening/Referral
- Assessment
 - General
 - Psychological
 - Psychiatric
 - Forensic
- Treatment/Intervention
 - Individual
 - Family
 - Group
 - Psychopharmacological
 - Forensic
- Case Consultation
- Program Consultation
- Education/Training

(Not all services are available in every region)

A number of community-based organizations that receive funding from their respective health regions also provide some related services for children and youth. They include:

- Rainbow Youth Services (Regina),
- Autism Resource Centre (Regina)
- and Autism Services (Saskatoon).

4. Inpatient Mental Health Services

Acute Inpatient Mental Health Services

The goal of adult and child and youth inpatient mental health services is to provide diagnostic and treatment services to restore a person's capacity to live in the community. These services are provided on acute inpatient units in designated facilities across the province.

The services that may be available on the adult, child, and youth inpatient mental health units include (note that some health regions may not provide all of these services):

Cypress Hills Health Region Contact Information

**Mental Health & Addiction
Centralized Intake**

1-877-329-0005

Services Available 8:00am-12:00pm, 1:00pm-5:00pm, Monday-Friday

www.cypresshealth.ca

 CYPRESS HEALTH REGION

Please note that this number is not for emergencies. Dial 911 in an emergency.

Adult Inpatient Mental Health	Child and Youth Inpatient Mental Health
24-hr on call psychiatrist	24-hr on call psychiatrist
24-hr nursing care	24-hr nursing care
Multi-disciplinary care teams	Multi-disciplinary care teams
Assessment and treatment services	Assessment and treatment services
Mental health educational groups and programs for patients and families	Mental Health educational groups and programs for patients and families
Case planning with health care professional across the continuum of care	Case planning with health care professional across the continuum of care
Day programming	Day programming
Electroconvulsive Therapy (ECT)	
Outpatient medication/Depot Clinics	

The adult inpatient mental health units are located in:

- Yorkton,
- Regina,
- Weyburn,
- Moose Jaw,
- Swift Current,
- Saskatoon,
- North Battleford, and
- Prince Albert.

The child and youth inpatient mental health units are located in:

- Regina,
- Saskatoon, and
- Prince Albert.

Psychiatric Rehabilitation and Forensic Services - Saskatchewan Hospital North Battleford

Psychiatric rehabilitation services provide longer-term rehabilitation to people with mental illnesses whose needs cannot be met in provincial acute mental health inpatient units.

In addition to psychiatric rehabilitation, Saskatchewan Hospital North Battleford (SHNB) also provides forensic services for remand assessments for the Courts. Disposition Orders and treatment for the Saskatchewan Review Board, for person found 'Unfit to Stand Trial' or 'Not Criminally Responsible' under the Criminal Code of Canada.

SHNB serves the entire province and is the only facility dedicated specifically for rehabilitation of people with mental illnesses.

Services available at SHNB include:

24 hour on call psychiatrist	24 hour on call psychiatrist
24-hr nursing care	24-hr nursing care
Multi-disciplinary care teams	Multi-disciplinary care teams
Assessment and treatment services	Assessment and treatment services
Rehabilitation programs including: vocational, leisure education, life skills and recreational activities and mental health educational group and programs for patients and families.	Rehabilitation programs to meet the needs of forensic patients
Case planning with health care professional across the continuum of care	Case planning with health care professionals across the continuum of care

Miss Foley

LT30: Mod21.9 Mental Wellness

Services

Name: _____ Date: _____

LT30: Mod21.9 Mental Wellness

Services

Here's the Answer – What's the Question

Write the question for each answer provided in today's reading.

Answer	Question
<p>Direct and indirect clinical and counselling services are available in Saskatchewan. Direct Services include diagnosis and treatment of a wide variety of mental health problems, as well as counselling and support for community clients. Indirect services take the form of consultation and support to other agencies.</p>	
<p>Services available in mental health clinics include: Intake/assessment/referral, Crisis intervention, Individual counselling, Marital counselling, Family violence treatment, Family violence support, Sexual assault/sexual abuse support, Court ordered assessments, Problem gambling support, Promotion/prevention/ education, and Maternal mental health.</p>	
<p>Community Recovery Services assist long-term mentally ill clients through the provision of long-term case management services, which can include housing in the form of group and approved homes as well as independent living options.</p>	
<p>Services available to rehabilitation clients in service areas include: Intake, orientation and assessment; Case management; Residential services, Prevocational/ Vocational; Shared management; 24-hour emergency response; Family education and support education; and Family support and rehabilitation program.</p>	

Name: _____ Date: _____

LT30: Mod21.9 Mental Wellness

Services

Here's the Answer – What's the Question (cont'd)	
Write the question for each answer provided in today's reading.	
Answer	Question
Children and youth mental health services are available to children and youth with serious and persistent mental health disorders, with less severe mental health and behavioural challenges, and those who are at risk of developing mental health and behavioural problems.	
Services provided through mental health clinics and services across the province include: Intake/Screening/Referral; Assessment; Treatment/Intervention; Case Consultation; Program Consultation; and Education/Training.	
A number of community-based organizations provide some related services for children and youth. They include: Rainbow Youth Services, Autism Resource Centre, and Autism Services.	
The goal of adult and child and youth inpatient mental health services is to provide diagnostic and treatment services to restore a person's capacity to live in the community.	
Acute Inpatient Mental Health Services are provided on acute inpatient units in designated facilities across the province.	
Services that are available for inpatient mental health include: 24-hour on-call psychiatrist, 24-hour nursing care, multidisciplinary care teams, assessment and treatment services, mental health educational groups and programs, case planning, day programming, electroconvulsive therapy (ECT), and outpatient medication/depot clinics.	
Psychiatric rehabilitation services provide longer-term rehabilitation to people with mental illnesses whose needs cannot be met in provincial acute mental health inpatient units.	

Types of Mental Health Treatments

Mental illness treatment can take place in a **variety of settings** and typically involves a multidisciplinary team of providers such as counselors, psychologists, psychiatrists, nurses, mental health aides, and peer support professionals.

There is no one-size-fits-all approach to mental health treatment. Treatment should instead be tailored to the individual. Mental health problems can vary greatly from person to person, even among those with the same mental health diagnosis.¹

This article will discuss mental health treatment options, including:

- Psychiatric hospitalization.
- Inpatient or residential mental health treatment.
- Outpatient mental health treatment.
- Dual diagnosis treatment.
- Psychotherapy.
- Medication.
- 12-step programs and support groups.
- Complementary and alternative treatments.
- How to find a recovery program.



Psychiatric Hospitalization

Psychiatric hospitalization occurs when a person is admitted to a:

- Private psychiatric hospital.
- Medical hospital with a psychiatric floor.
- State psychiatric hospital.⁴

Psychiatric hospitalization treatment typically consists of stabilization, close monitoring, medication, administration of fluids and nutrition, and other necessary emergency care.⁴

People may be voluntarily or involuntarily hospitalized. A person may be involuntarily hospitalized when they either are gravely disabled or are a **danger to themselves or others**.⁴

A person is a candidate for psychiatric hospitalization when they have:

- Severe mental health symptoms.
- Hallucinations or delusions.
- Suicidal or homicidal ideation.
- Not slept
- or eaten for days.
- Lost the ability to care for themselves due to mental health symptoms.

Inpatient or Residential Mental Health Treatment

Inpatient treatment, also referred to as residential mental health treatment, takes place in a residential facility on a 24/7 basis. This level of care is best suited for those who need constant **medical supervision** as well as those with **relatively severe, long-term symptoms** who have not shown significant progress after outpatient mental health intervention.

Mental illness treatment at an inpatient facility typically consists of the following types of treatment:

- Individual psychotherapy/counseling
- Group therapy
- Medication
- Medical supervision
- Recreational therapies
- Complementary therapies (e.g., yoga or meditation)

Some treatment centers may also offer **luxury and executive options**. In addition to the types of treatment listed above, these centers may include:

- Private rooms.
- Gourmet meals.
- Massage and spa treatment.
- Fitness centers.
- Swimming pools.
- Other luxury or executive amenities such as computers, Internet access, and workspaces.



Outpatient Mental Health Treatment

Outpatient mental health treatment does not require participants to live at the treatment center. Instead, participants visit the treatment center or therapist's office on certain days of the week.

Outpatient mental illness treatment is best suited for those with:

- Mild to moderate symptoms.
- A solid support system.
- The ability to function outside of the treatment environment.

Many different types of mental health treatment options are offered on an outpatient basis. These include:

- Individual therapy.
- Group therapy.
- Family therapy.
- Support groups.
- Intensive outpatient care.
- Partial hospitalization.
- Psychiatric medications and outpatient medical management.

Dual Diagnosis Treatment

Dual diagnosis treatment offers comprehensive mental health services for those struggling with both a mental health condition and an addiction or substance use disorder. Dual diagnosis treatment addresses and treats both conditions simultaneously.

Both disorders need to be simultaneously treated to maximize the chances of a full recovery. For example, if an addicted person has a co-occurring anxiety disorder, they may relapse to self-medicate the unmanaged anxiety. Treating the underlying mental health conditions and traumas that contribute to the addiction can help prevent relapse and maintain sobriety in the long-term.

Psychotherapy

Psychotherapy (talk therapy) has effectively treated a wide range of mental health conditions and is offered in both inpatient and outpatient settings. During talk therapy, a person or group discusses their issues with a therapist who can help them process their feelings and learn new coping skills.

There are many different types of psychotherapy available, such as:

- **Individual therapy:** Individual therapy is a form of talk therapy where an individual works one on one with a therapist to address unresolved feelings, traumas, and mental health problems using a variety of different strategies and approaches. ²
- **Group therapy:** Group therapy is typically led by a therapist and consists of a various number of participants. Group therapy is usually focused on specific topics that everyone in the group is working on. For example, a therapist may lead a group therapy session on anger management, postpartum depression, or suicide.
- **Family therapy:** Family therapy is a form of psychotherapy where family members meet with a therapist to resolve issues. Family therapy is often conducted by a licensed marriage and family therapist (MFT) who specializes in family therapy.
- **Cognitive behavioral therapy (CBT):** Cognitive behavioral therapy is the most common psychotherapeutic approach. It can be used on the individual, group, or family level. CBT therapists help clients address unhealthy thoughts and behaviors by replacing them with realistic self-talk and constructive behaviors. ²
- **Dialectical behavior therapy (DBT):** Dialectical behavior therapy is most commonly used to treat individuals suffering from borderline personality disorder (BPD). But it has effectively treated other disorders. DBT emphasizes accepting and validating unhealthy thoughts, emotions, and behaviors and learning to find the balance between acceptance and change. ²
- **Interpersonal therapy:** Interpersonal therapy helps people address problems in relationships and teaches new interpersonal and communication skills to improve the quality of relationships. This form of therapy may be used in couples counseling or with those with depression who have difficulty relating to others. ²
- **Eye movement desensitization and reprocessing therapy (EMDR):** EMDR is a form of therapy used to treat post-traumatic stress disorder (PTSD). During EMDR, the brain is stimulated with back-and-forth eye movements that help stimulate memories of traumatic events for them to be resolved. ²



Medication

Medications can be used to treat the symptoms of mental illness. Medications are often used in combination with psychotherapy and are offered in both inpatient and outpatient mental health settings.

Medications used for mental health treatment include:³

- **Antidepressants:** Antidepressants treat the symptoms of depression, but in some cases they may also be prescribed for anxiety or insomnia. Common types of antidepressants include selective serotonin reuptake inhibitors (SSRIs) and selective norepinephrine reuptake inhibitors (SNRIs).
- **Anti-anxiety medications:** Anti-anxiety medications can help people who suffer from generalized anxiety, social anxiety, or panic attacks. Benzodiazepines are the most commonly prescribed short-acting anti-anxiety medications. However, these drugs are only meant to be used in the short-term, and long-term use can lead to dependence and addiction. For this reason, there are other non-habit forming anti-anxiety medications that may be prescribed in place of benzodiazepines.
- **Mood stabilizers:** Mood stabilizers are commonly prescribed for people with bipolar disorder and related mood disorders to stabilize mood and prevent significant mood swings, mania, and depression.
- **Antipsychotics:** Antipsychotics are typically prescribed to treat schizophrenia and other psychotic disorders, and may sometimes be prescribed to individuals with bipolar disorder who are exhibiting psychotic symptoms (often during a manic episode).

12-Step Programs and Support Groups

In addition to psychotherapy and medications, there are many other types of mental health treatment options people may want to consider. Support groups and 12-step programs may be good complementary therapies for people who are undergoing psychotherapy and/or taking medication.

These groups are available for people dealing with a wide range of mental or behavioral health and substance abuse problems, including:

- Alcohol abuse.
- Drug abuse
- Gambling, shopping, video gaming, and other behavioral addictions.
- Anxiety and depression.
- Eating disorders.

Twelve-step programs use an approach built on the 12 steps of **Alcoholics Anonymous**. Participants often work with a sponsor to complete the 12 steps, and the sponsor is available to help the person with other issues they may be struggling with during recovery, including cravings.

Many programs have a spiritual component, but they do not require participants to be religious. Participants choose a "higher power" that they can use to help guide them through the recovery process. This higher power can be whatever the participant wants: God, music, or nature.

Though support groups and 12-step programs are free and beneficial, they do not provide medical supervision or offer professional therapy.

Complementary and Alternative Treatments

Complementary and alternative mental health treatment options may be used in addition to traditional forms of treatment such as therapy and medication. Some of the most common types of complementary treatments include:

- **Yoga:** Yoga is a form of exercise that focuses on connecting the mind and body through a series of movements and breathing exercises. Yoga helps improve physical strength and flexibility, and it provides many mental health benefits as well.
- **Meditation:** Meditation can help relieve stress, anxiety, depression, and other mental health symptoms. Meditation techniques range from mindfulness-based meditation to guided meditation to simple breathing exercises.
- **Nutrition:** Diet can affect mental health in many ways. By closely monitoring one's diet, a person can help improve their overall mental health and well-being and alleviate some mental illness symptoms.
- **Exercise:** Exercise is also an important component of mental health treatment. People suffering from mental health conditions should attempt to do some form of exercise for at least 30 minutes each day to decrease stress.
- **Equine therapy:** Equine therapy is a form of therapy that uses horses to ease symptoms of many mental health conditions such as autism, anxiety, and ADHD.



Sources:

- [1]. National Alliance on Mental Illness (NAMI). [Mental Health Treatment & Services](#).
- [2]. National Alliance on Mental Illness (NAMI). [Psychotherapy](#).
- [3]. National Institute of Mental Health. (2016). [Mental Health Medications](#).
- [4]. National Alliance on Mental Illness (NAMI). [Getting Treatment During a Crisis](#).

Understanding Alternative Mental Health Care

By Therapeutic Solutions

July 13, 2017

Alternative approaches to mental health care rely on more than just therapy sessions and medication to solve the problem. They include an emphasis on the interrelationship between mind, body, and spirit. Although alternative practices have a long history, they also remain a controversial alternative or additive to traditional Western mental health care. Here are a few examples of some alternative mental health care methods and how they might help various people cope with mental health disorders.

Self-Help Groups

Finding and interacting with individuals who have gone through similar experiences to yours is an invaluable tool. Self-help groups for various mental illnesses are invaluable for recovery and self-empowerment. Instead of relying on a person who may or may not have experienced something similar to you, a self-help group is full of individuals who can fully empathize with what you are going through. These groups or meetings involve some of the following:

- People who have similar needs
- Facilitation by a survivor or other layperson
- Assistance with life-disrupting events, such as death, serious accidents, abuse, addiction, or diagnosis of a mental, physical, or emotional disability
- Operation on an informal, free-of-charge, and non-profit basis
- Voluntary, anonymous, and confidential
- Provide support and education

Diet and Nutrition

While diet and nutrition can't solve a hormonal imbalance, they can certainly make symptoms better. Adjusting what you eat can help some people with mental illnesses. For example, some studies show eliminating milk and wheat products can reduce the severity of symptoms for those who have schizophrenia or some children who have autism. Likewise, some physicians use various holistic substances to treat anxiety, depression, autism, drug-induced psychoses, and hyperactivity; for example, some doctors use herbal treatments, riboflavin, magnesium, B-complex vitamins, and thiamine in treatments.

Religious Counseling

Some people find it infinitely more soothing to speak with their religious leaders rather than a therapist, who isn't associated with any particular religious community. Religious leaders sometimes have training in counseling, but for those who find praying helpful in relieving stress, therapy from their priest or pastor can have the additional advantage of coming from the same set of spiritual beliefs. Counselors working in traditional faith communities often find a need to incorporate psychotherapy and/ or medication along with prayer and spirituality to help someone effectively with mental disorders.

Animal Assisted Therapies

Many people have found working with an animal or animals under the guidance of a health care professional may benefit some people with mental illnesses by facilitating positive changes, such as acquiring better socialization skills and increased empathy. Animals can also be used as part of group therapy programs to encourage communication and improve people's ability to focus. Individual animal therapy has also helped in developing self-esteem and reducing loneliness and anxiety.

Expressive Therapy

Expressive therapy includes expressing oneself through art as a means of communication and dealing with stress. For example, art therapy uses drawing, painting, and sculpting to help people resolve inner conflicts, release deeply repressed emotions, develop self-awareness, and foster personal growth. Some mental health professionals use art therapy as a diagnostic tool and to help treat disorders such as depression, schizophrenia, and abuse-related trauma.

Other treatments include dance/ movement therapy and music/ sound therapy. Dance/ movement therapy allows people recovering from physical, sexual, or emotional abuse regain a sense of ease with their own bodies. Music therapy helps improve blood flow, blood pressure, breathing, pulse rate, and posture. Research shows music stimulates the body's opiates and endorphins, providing a natural "feel good" response to listening to it. Music/ sound therapy has been used to treat stress, grief, depression, autism in children, schizophrenia, and other mental health issues. It has also been used to diagnose mental health needs.

Culturally Based Healing Arts

Many non-Western cultures have healing practices many health professional use in conjunction with traditional Western medicine. For example, acupuncture, shiatsu, reiki, Ayurveda, yoga, sweat lodges, and talking circles all apply beliefs from non-Western cultures that emphasize the following:

- Wellness is a balancing of the physical, spiritual, and mental/ emotional selves
- Illnesses are caused by imbalances in the body
- This imbalance can be corrected by herbal/ natural remedies, nutrition and exercise, and meditation and/or prayer

Acupuncture

Acupuncture can be used to help those who suffer from addiction by way of detoxification, to alleviate anxiety and stress, to treat ADHD in children, and to treat the negative side effects of depression. It is also used to help those suffering from physical ailment, such as chronic back pain. Some insurance companies even cover the cost of several acupuncture treatments to treat various illnesses and conditions.

Ayurveda

Ayurvedic medicine incorporates an individualized regimen to treat a variety of different conditions. For example, providing people with a healthy diet, meditation, herbal preparations, or other techniques has helped treat depression, facilitate lifestyle changes, and release stress and tension through meditation or yoga.

Native American Traditional Practices

Part of Indian Health Service programs to treat depression, stress, trauma, and substance abuse includes ceremonial dances, cleansing rituals, and chants.

Yoga/ Meditation

Yoga and meditation can help people breathe more easily, improve posture, increase flexibility, and decrease stress. Some mental health providers encourage people to take up yoga or meditation in combination with other treatments to combat depression, anxiety, and stress-related disorders.

Cuentos

Cuentos originated in Puerto Rico. Based on folktales, therapists use stories containing healing themes and models of behavior, such as self-transformation and endurance through adversity. This therapy is used primarily to help Hispanic children recover from depression and other mental health issues related to leaving one's home and living in a foreign culture.

Relaxation and Stress-Reduction Techniques

Using various relaxation and stress-reduction techniques have helped many people manage their mental health disorders. For example, the following have been used successfully to treat such mental health issues as stress, depression, panic disorders, phobias, and addiction:

- Biofeedback
- Guided imagery/ visualization
- Telemedicine
- Massage therapy
- Phone counseling
- Electronic communications
- Radio psychiatry

Technology has made it much easier for people to seek help anonymously and without the added stress of leaving the house. For people in more rural areas, technology has also allowed them to seek counseling when none was previously available in their city or town. It has also contributed to online consumer groups exchanging information, views on mental health, experiences, alternative medicine, treatment systems, and so on, helping them seek alternative treatment methods they had never considered.

Mental Health Treatments & Therapy

Brainstorm words and phrases about Treatments and Therapy for Mental Illness - starting with each letter of the alphabet.

A to Z List		
A -	J -	S -
B -	K -	T -
C -	L -	U -
D -	M -	V -
E -	N -	W -
F -	O -	X -
G -	P -	Y -
H -	Q -	Z -
I -	R -	

Name: _____ Date: _____

LT30: Mod21.10 Mental Wellness

Care Alternatives

Response Questions: Alternative Mental Health Care

Question	Response
What do alternative approaches to mental health care emphasize?	
What is a self-help group? How are they beneficial?	
How can diet and nutrition improve mental health symptoms?	
What is religious counseling? What are the benefits?	
How do animal assisted therapies work?	

Name: _____ Date: _____

LT30: Mod21.10 Mental Wellness

Care Alternatives

Response Questions (cont'd)	
Question	Response
In what ways can expressive therapy facilitate communication and deal with stress?	
What other expressive treatments have been found to be beneficial?	
What do culturally based healing arts emphasize?	
What is acupuncture? What does it treat?	
What is Ayurveda?	
What are some Indigenous Traditional Practices?	
What are the benefits of yoga and meditation?	

Life Transitions 30

Module 19: Finance for Independent Living

Rating Criteria	Course Section	4 Mastery	3 Meeting	2 Approaching	1 Beginning
Independent Living Costs and Budget		Perceptively estimate independent living costs and include them in a budget	Logically estimate independent living costs and include them in a budget	Simplistically estimate independent living costs and include them in a budget	Ineffectively estimate independent living costs and include them in a budget
Online Shopping Comparison		Insightfully investigate and compare online shopping prices	Relevantly investigate and compare online shopping prices	Basically investigate and compare online shopping prices	Irrelevantly investigate and compare online shopping prices
Buying, Renting, Leasing		Comprehensively explore factors that may influence a decision between buying, renting, or leasing	Thoroughly explore factors that may influence a decision between buying, renting, or leasing	Superficially explore factors that may influence a decision between buying, renting, or leasing	Little to no exploration of factors that may influence a decision between buying, renting, or leasing
Necessary and Unnecessary Debt		Perceptively explore the concept of necessary debt and unnecessary debt and the impact on credit score	Logically explore the concept of necessary debt and unnecessary debt and the impact on credit score	Simplistically explore the concept of necessary debt and unnecessary debt and the impact on credit score	Ineffectively explore the concept of necessary debt and unnecessary debt and the impact on credit score

Miss Foley

LT30: Mod19 Finance for Life

Title Page & Rubric

Rent vs. Buy Debate in the Current Canadian Housing Market

Written by Keph Senett

Modified date: Jan. 19, 2021

Renting vs. owning a home? There is no easy answer to which is better, but we break it down to help you make a decision on rent vs. buy a house.

Once upon a time, buying a home in Canada was simply a milestone in the life of the average Canadian. However, times have changed: prices have skyrocketed, and housing markets have exploded, particularly in Vancouver and Toronto, making homeownership difficult and calling the investment potential of real estate into question. Simultaneously, the surge of remote work situations and the shift to a global economy have made the portability of renting an attractive choice. It has left many Canadians with rent vs. buy debate.

With so many variables—personal and financial—in play, whether to rent or buy may well come down to your financial circumstances, future goals, and personality. This article outlines some of the considerations when deciding to rent or buy a home.

Benefits of Owning Your Own Home

There are a gazillion reasons why homeownership has serious appeal (not dealing with nosy property owners is definitely one of them). Here are some of the common benefits of owning your own home:

- **You build equity:** When you make a mortgage payment, you build equity (the portion of your home that you truly own and is not encumbered by a mortgage). Therefore, each monthly payment takes you one-step closer to owning your own place – something renting cannot give you.
- **It is generally a good investment:** Homes usually go up in value, so if you buy a home within your budget, the payoff can be plenty down the line. The general rule is to hold onto a property for five years or longer in order to reap the full benefit of the home appreciation.
- **Stability:** With a fixed-rate mortgage, your mortgage payment is predictable and more stable than renting (yes, your lovely property owner can hike the rent).
- **More privacy:** There is no property owner policing your every move.

Downsides of Owning Your Own Home

Homeownership is not all unicorns and rainbows. Here are some of the downsides to homeownership, which may sway you towards renting:

- **It is a commitment:** You cannot just sell your house overnight or break your mortgage on a whim (at least, not without a hefty penalty). While services like Property exist to streamline and expedite the home selling process, buying a home is only profitable if you are sticking around for at least five years or longer.
- **Ongoing maintenance costs:** When renting, your property owner is responsible for the upkeep of your home. However, homeowners have to foot the bill for regular maintenance and repairs: whether it is replacing the roof once every ten years or fixing an exploding toilet, you are on the hook.
- **Mortgage payments can be higher:** It is usually cheaper to rent than to pay for a mortgage. However, this depends heavily on your location.

- **ROI can be slow:** It can take time for the value of your home to increase, so patience is essential. Do not expect an immediate return on investment.
- **Less disposable income:** Homeowners take on considerable responsibility and debt, which may prevent them from investing elsewhere (in RRSPs or TFSA's, for example). In some cases, a homeowner may find themselves "house poor" – meaning a big part of their income goes towards the costs of homeownership, leaving little left over to pay for other needs and wants.

What are the Benefits of Renting?

It may not a popular opinion, but renting a home has some benefits worth considering. Here are the pros of renting a home:

- **Cheaper:** In general, rent payments tend to be lower than mortgage payments, and may cover other costs, such as utilities, hydro, cable, and internet.
- **Flexibility:** In the era of Airbnb, renting gifts you the ultimate flexibility. Most leases are one year, but it is possible to score an agreement that's month-to-month. You may decide to get a short-term rental through a home-lending website. If you have wanderlust or commitment-phobia, renting may work best for you.
- **Little or no maintenance:** You do not have to shell out a wad of cash when the dishwasher breaks or the basement floods. Call your property owner instead!
- **Financial freedom:** As a renter, you will likely have more free cash to sink into investments and retirement planning.

The Downsides of Renting a Home

Let us be honest: there are some unappetizing things about renting. Here is some not-so-great aspects to being a renter:

- **You are not building equity:** While renters avoid taking out a mortgage and footing the bills for running a house (which can be *big bucks*), they also miss building equity. Instead, your monthly rent cheque goes towards paying someone else's mortgage.
- **The property owner is boss:** We have all heard horror stories about deadbeat property owners and surprise eviction notices. Renting means you are living on someone else's turf – and they get to be in charge (within reason though...there are laws, after all).
- **Instability:** In accordance with local laws, the property owner can hike the rent. A spike in your rent payment could trigger you to start packing – which is not only inconvenient but for cash-strapped people, could trigger a full-blown financial crisis.

Rent vs. Buy: How to Decide

Before you make the leap from renting to owning, it is wise to dig in and analyze your current financial situation and short-to-medium-term goals. We will deal with specific financial considerations later; but first, survey your personal situation and readiness for homeownership first.

Renting vs Buying

the PROS

- Flexible
- Close to zero maintenance work
- No depreciating value
- Requires less "Up-front" cash
- Home Ownership
- Build Equity
- Tax Breaks
- Stable housing payments

the CONS

- Possible increase in monthly payment
- No equity
- No tax benefits
- No creativity
- Maintenance and other expenses
- Illiquid asset
- Potential depreciating value
- Requires cash to buy

Where do you want to live?

The first (and most important) thing to do is to compare the cost of rent to mortgage payments in your neighborhood. The housing market will exert a significant influence on your decision-making. In "hot" housing markets like Vancouver and Toronto, the cost of a mortgage may be significantly higher than the amount you would pay in rent. You can quickly determine what homes are selling for in your area by using [Property's Home Value Report](#), which will give you information on the suggested selling price for a specific address, as well as information on homes recently sold in that area. As a rule, if you are paying more than \$3,000 per month in rent, you can probably do better on a mortgage.

Rent vs. Buy Calculator

One way to crunch the numbers is to use our [rent vs. buy calculator](#).

Can you pass the 40 percent rule?

The "40 percent rule" says you should be able to meet your housing costs (principal and interest, taxes, and heat), as well as your other registered debts (such as car loans and credit cards) with no more than 40 percent of your gross income. Not only is this a handy guideline for your personal planning, but it's also a measure applied by many lenders. Relatedly, you should be able to cover monthly costs such as your housing, food, and transportation (known as "fixed costs") with 50 to 60 percent of your net monthly income. Any more than that and you are likely to struggle.

How stable is your employment situation?

Without stable employment, you will have trouble convincing a lender to give you a mortgage, but more importantly, you may run into problems meeting your obligations. Do a realistic survey of your employment picture before making a decision.

How long do you plan to live in your home?

With all the talk of investments and equity, it can be easy to lose sight of some basic truths. As a rule, the longer you live in a place, the better the investment. This is partly because there are numerous costs associated with the transfer of real estate.

Are you ready for the commitment?

Homeownership is a big step. It means that you are saying "yes" to fork over a chunk of change for property taxes, home insurance, maintenance, utilities, and a mortgage. Are you ready for it?

When to Rent

- **You are not ready to settle, and your long-term plans are in flux.** If you are thinking about travelling, going back to school, changing careers, hit pause on your plans for homeownership.
- **You cannot afford the mortgage payment and ongoing expenses that come with homeownership.** Renting is a more affordable option and makes fiscal sense in the short-term.
- **You have a mountain of debt.** Focus on paying off your student loans, credit cards, car loan, or whatever else is bogging down your bank account. When you are back in the black, you will be ready to approach a mortgage lender to talk about homeownership.
- **You do not have a down payment saved up.** Stick with renting, and instead, set up an automated savings plan to a high-interest TFSA account. After a few years, you will be golden.

- **You want to invest what you save.** Renting will likely give you more wiggle room to make regular payments to a [TFSA or RRSP investing account](#).
- **You have “precarious employment.”** If your job is temporary or you are self-employed, a mortgage loan often gets nervous. Your best bet is to spend a couple of years renting, saving up for a down payment, and building up a proof of your income. That generally means being able to produce 2 years of tax returns from Canada Revenue Agency.

When to Buy

- **You are ready to settle down.** You want a place to call home and you do not anticipate moving for at least 5 years or more.
- **You are (financially and emotionally) ready to take on the many costs associated with homeownership.** We are talking about making your mortgage payments, but also things like utilities, repairs and maintenance, property taxes, home insurance, snow removal, condominium fees, and so forth.
- **You are financially fit.** You have got enough money saved for a down payment and to cover closing costs. You are debt-free (or almost debt-free) and have a chunk of change that you can put towards ongoing maintenance and property taxes. You are prepared to put your needs ahead of your wants, temporarily shelving plans like travel and buying the latest gadgets.
- **You have a steady source of income.** You are not planning on making an abrupt career change that could affect your income, or taking time off to explore other pursuits like travel. If you are self-employed, you at least 2 years of CRA Notices of Assessment to show a mortgage lender that you have a stream of income coming in the door.

How Much Does Home Ownership Cost?

If you are convinced that homeownership is for you, the next step is taking a detailed survey of the real financial obligations of homeownership. Use these guidelines to estimate the real financial responsibilities of buying a home.

- **Down payment: 5 to 20 percent**
the standard amount you will need to apply for a mortgage. If you put down less than 20% of the purchase price, you will have to pay “CMHC insurance” – a mandatory mortgage default insurance policy for those who purchase a home with less than a 20% down payment.
- **Closing costs: 1.5 to 5 percent**
Includes lawyer fees, appraisal fees, home inspection fees, and property tax adjustments.
- **Home insurance: \$50 to \$100 per month**
a home is an enormous investment. You will want to protect it.
- **Maintenance: 1 to 2 percent of your income annually**
a new hot water heater, roof repairs, blown electrical circuits – you name it! Homes need regular, expert maintenance if they are going to be safe and efficient. Regular upkeep also protects your resale value.

A note for [first-time homebuyers](#): Incentives like the RRSP Home Buyer's Plan, the First Time Home Buyer's Tax Credit, and the Land Transfer Tax Rebate can all save you a bundle.

Is Homeownership a Good Investment?

If you have the resources to buy, homeownership is more than likely a smart investment. Every time you make a mortgage payment, you are essentially paying down the principal and taking a step towards owning a piece of property that will appreciate over time. Think of your

mortgage payment as an investment or a savings strategy: if you sell your house down the road, you will not only get back the money you have paid out but also likely turn a profit. If you stay put long enough, this can grow into a very healthy nest egg.

Of course, there are no guarantees and even buying a house comes with risks. In the past, CMHC has warned about overvaluation in certain areas of Canada's housing market, but for the most part, buying a house in Canada is a safe bet. Just make sure to buy within your budget and plan to hold onto the place for more than five years.

Verdict: Is It Better to Rent or Own a House?

When it comes to renting vs. buying a house, neither is better than the other. There is no clear-cut answer to this age-old debate, and it is going to require some soul-searching and number crunching on your part. Your current personal and financial situation, as well as your goals and location, will largely determine what is right for you. Use our rent vs. buy calculator to see which option makes fiscal sense.

If you decide to take the plunge into homeownership, remember to shop around for the best mortgage lender and get the lowest mortgage interest rate possible. A bit of research could save you hundreds of thousands of dollars in the end. From our research on the best mortgage interest rates in Canada, consider one of [the best online mortgage lenders in Canada](#). They offer some very competitive rates, and you can do the entire application online in mere minutes.

If you choose to remain a renter, use the situation to your advantage and set up an automatic saving plan to an investing account with a robo advisor or online brokerage. You may not be building equity with mortgage payments, but you can still build a "wealth empire" with your disposable income. According to the 50/20/30 budgeting rule, aim to put away 20% of your after-tax earnings towards savings and investments.

With low-interest rates and climbing market values, buying a home may well be on your radar. However, with obstacles like paying down debt and the mortgage stress test, renting may also make good financial sense for many Canadians, especially since you value financial freedom. Both offer risks and benefits and working through our checklists and guidelines should help you make an informed and realistic decision.

Miss Foley

LT30: Mod19.1 Finance for Life

Renting vs Buying

Simulation: Renting vs Buying a Home

Find 3 listings for rental properties you would consider renting.

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Simulation: Renting vs Buying a Home

Find 3 listings for rental properties you would consider buying.

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Location:

Price:

Bedrooms:

Bathrooms:

Square Footage:

Description:

Name: _____ Date: _____

LT30: Mod19.1 Finance for Life

Renting vs Buying

Create the Quiz: Renting vs Buying

Question	Answer
1)	
2)	
3)	
4)	
5)	
6)	
7)	
8)	
9)	
10)	

Average Costs of Saskatchewan Living

NEED TO FINISH!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Miss Foley

LT30: Mod19.2 Finance for Life

Living Expenses

FINISH!!!!!!!!!!!!!!!!!!!!!!!!!!!!1111

Budgeting 101: How to Budget Money

By Bev O'Shea and Lauren Schwahn

Jan 13, 2021

Divide your income among needs, wants, savings and debt repayment, using the 50/30/20 budget.

If I have take-home pay of, say, \$2,000 a month, how can I pay for housing, food, insurance, health care, debt repayment and fun without running out of money? That's a lot to cover with a limited amount, and this is a zero-sum game.

The answer is to make a budget.



What is a budget? A budget is a plan for every dollar you have. It's not magic, but it represents more financial freedom and a life with much less stress. Here's how to set one up.

How to budget money

- Calculate your monthly income, pick a budgeting method and monitor your progress.
- Try the 50/30/20 rule as a simple budgeting framework.
- Allow up to 50% of your income for needs.
- Leave 30% of your income for wants.
- Commit 20% of your income to savings and debt repayment.

Understand the budgeting process

Figure out your after-tax income

If you get a regular paycheck, the amount you receive is probably it, but if you have automatic deductions for a 401(k), savings, and health and life insurance, add those back in to give yourself a true picture of your savings and expenditures. If you have other types of income — perhaps you make money from side gigs — subtract anything that reduces it, such as taxes and business expenses.

Choose a budgeting plan

Any budget must cover all of your needs, some of your wants and — this is key — savings for emergencies and the future. Budgeting plan examples include the [envelope system](#) and the [zero-based budget](#).

Track your progress

Record your spending or use [online budgeting and savings tools](#).

Automate your savings

Automate as much as possible so the money you've allocated for a specific purpose gets there with minimal effort on your part. An accountability partner or online support group can help, so that you're held accountable for choices that blow the budget.

Revisit your budget as needed

Your income, expenses and priorities will change over time. Adjust your budget accordingly, but always have one. If you're struggling to stick with your plan, try these [budgeting tips](#).

Frequently Asked Questions

How do you make a budget spreadsheet?

Start by determining your take-home (net) income, then take a pulse on your current spending. Finally, apply the 50/30/20 budget principles: 50% toward needs, 30% toward wants and 20% toward savings and debt repayment.

How do you keep a budget?

The key to keeping a budget is to track your spending on a regular basis so you can get an accurate picture of where your money is going and where you'd like it to go instead. Here's how to get started: 1. Check your account statements. 2. Categorize your expenses. 3. Keep your tracking consistent. 4. Explore other options. 5. Identify room for change. Free [online spreadsheets and templates](#) can make budgeting easier.

How do you figure out a budget?

Start with a financial self-assessment. Once you know where you stand and what you hope to accomplish, pick a budgeting system that works for you. We recommend the 50/30/20 system, which splits your income across three major categories: 50% goes to necessities, 30% to wants and 20% to savings and debt repayment.

Try a simple budgeting plan

We recommend the popular 50/30/20 budget to maximize your money. In it, you spend roughly 50% of your after-tax dollars on necessities, no more than 30% on wants, and at least 20% on savings and debt repayment.

We like the simplicity of this plan. Over the long term, someone who follows these guidelines will have manageable debt, room to indulge occasionally, and savings to pay irregular or unexpected expenses and retire comfortably.

Allow up to 50% of your income for needs

Your needs — about 50% of your after-tax income — should include:

- Groceries.
- Housing.
- Basic utilities.
- Transportation.
- Insurance.
- Minimum loan payments. Anything beyond the minimum goes into the savings and debt repayment category.
- Childcare or other expenses you need so you can work.

If your absolute essentials overshoot the 50% mark, you may need to dip into the "wants" portion of your budget for a while. It's not the end of the world, but you'll have to adjust your spending.

Even if your necessities fall under the 50% cap, revisiting these fixed expenses occasionally is smart. You may find a better cell phone plan, an opportunity to refinance your mortgage or less expensive car insurance. That leaves you more to work with elsewhere.

Leave 30% of your income for wants

Separating wants from needs can be difficult. In general, though, needs are essential for you to live and work. Typical wants include dinners out, gifts, travel and entertainment.

It's not always easy to decide. Are restorative spa visits (including tips for a massage) a want or a need? How about organic groceries? Decisions vary from person to person.

If you're eager to get out of debt as fast as you can, you may decide your wants can wait until you have some savings, or your debts are under control. But your budget shouldn't be so austere that you can never buy anything just for fun.

Every budget needs both wiggle room — maybe you forgot about an expense or one was bigger than you anticipated — and some money you're entitled to spend as you wish.

Your budget is a tool to help you, not a straitjacket to keep you from enjoying life, ever. If there's no money for fun, you'll be less likely to stick with your budget — and a good budget is one you'll stick with.

Commit 20% of your income to savings and debt repayment

Use 20% of your after-tax income to put something away for the unexpected, save for the future and pay off debt. Make sure you think of the bigger financial picture; that may mean two-stepping between savings and debt repayment to accomplish your most pressing goals.

Priority No. 1 is a starter emergency fund.

Many experts recommend you try to build up several months of barebones living expenses. We suggest you start with an emergency fund of at least \$500 — enough to cover small emergencies and repairs — and build from there.

You can't get out of debt without a way to avoid more debt every time something unexpected happens. And you'll sleep better knowing you have a financial cushion.

Priority No. 2 is getting the employer match on your 401(k).

Get the easy money first. For most people, that means tax-advantaged accounts such as a 401(k). If your employer offers a match, contribute at least enough to grab the maximum. It's free money.

Why do we make capturing an employer match a higher priority than debts? Because you won't get another chance this big at free money, tax breaks and compound interest. Ultimately, you have a better shot at building wealth by getting in the habit of regular long-term savings.

You don't get a second chance at capturing the [power of compound interest](#). Every \$1,000 you don't put away when you're in your 20s could be \$20,000 less you have at retirement.

Priority No. 3 is toxic debt.

Once you've snagged a match on a 401(k), if available, go after the toxic debt in your life: high-interest credit card debt, personal and payday loans, title loans and rent-to-own payments. All carry interest rates so high that you end up repaying two or three times what you borrowed.

If either of the following situations applies to you, investigate options for [debt relief](#), which can include bankruptcy or [debt management plans](#):

- You can't repay your unsecured debt — credit cards, medical bills, personal loans — within five years, even with drastic spending cuts.
- Your unpaid unsecured debt, in total, equals half or more of your gross income.

Priority No. 4 is, again, saving for retirement.

Once you've knocked off any toxic debt, the next task is to get yourself on track for retirement. Aim to save 15% of your gross income; that includes your company match, if there is one. If you're young, consider funding a Roth individual retirement account after you capture the company match. Once you hit the contribution limit on the IRA, return to your 401(k) and maximize your contribution there.

Priority No. 5 is, again, your emergency fund.

Regular contributions can help you build up three to six months' worth of living expenses. You shouldn't expect steady progress because emergencies happen, but at least you'll be able to manage them.

Priority No. 6 is debt repayment.

These are payments beyond the minimum required to pay off your remaining debt.

If you've already paid off your most toxic debt, what's left is probably lower-rate, often tax-deductible debt (such as your mortgage). You should tackle these only after you've gotten your other financial ducks in a row.

Any wiggle room you have here comes from the money available for wants or from saving on your necessities, not your emergency fund and retirement savings.

Priority No. 7 is you.

Congratulations! You're in a great position — a really, great position — if you've built an emergency fund, paid off toxic debt and are socking away 15% toward a retirement nest egg. You've built a habit of saving that gives you immense financial flexibility. Don't give up now.

If you've reached this happy point, consider saving for irregular expenses that aren't emergencies, such as a new roof or your next car. Those expenses will come no matter what, and it's better to save for them than borrow.

The Cost of Housing **NEED TO REDO??**

Which location would you prefer to live (i.e. city, town, farm, acreage)?

What type of housing would you prefer (i.e. condo, older house, newer house, square footage)?

What would the type of housing in the location you prefer to live cost?

What is the average amount of property taxes in the location and type of home you prefer?

What is the average cost of energy, power, and water in the location and type of home you prefer?

What make, model, and year of vehicle would you prefer to drive?

What would the vehicle insurance cost on your preferred vehicle?

Miss Foley

LT30: Mod19.2 Finance for Life

Living Expenses

Name: _____ Date: _____

LT30: Mod19.2-19.5 Finance for Life

Living Expenses

Scoot: Mortgage Terms

“Scoot” around the room to the terms posted on the walls.
Write the term beside its definition (below).

- 1) ___**Amortization Period**___: the length of time it takes to pay off a mortgage in full
- 2) ___**Assumable Mortgage**___: allows you to take over or assume someone else's mortgage and their property; also allows someone else to take over your mortgage and your property
- 3) ___**Closed Term Mortgage**___: limit the amount of extra money you can put toward your mortgage each year
- 4) ___**Discounted Rate**___: a rate lower than the lender's posted rates
- 5) ___**Down Payment**___: when you buy a home, the amount you're able to pay for part of the purchase price
- 6) ___**Fixed Interest Rate**___: interest rate stays the same through the duration of your term, usually higher than variable interest rates
- 7) ___**Interest**___: the fee you pay your lender for the use of their money
- 8) ___**Long-Term Mortgage**___: mortgage with a term greater than 5 years

Down Payment

Mortgage Term

Assumable Mortgage

Interest

Principal Amount

Open Term Mortgage

Longer-Term Mortgage

Mortgage

Amortization Period

Fixed Interest Rate

Prime Interest Rate

Amortization Period

Closed Term Mortgage

Secured Loan

Shorter-Term Mortgage

Variable Interest Rate

Discounted Rate

Payment Frequency

Portable Mortgage

Scoot: Mortgage Terms (cont'd)

- 9) _____ **Mortgage** _____: the loan you get from a lender to help pay for your home
- 10) _____ **Mortgage Term** _____: the length of time your mortgage contract is in effect
- 11) _____ **Open Term Mortgage** _____: allows more flexibility if you plan on putting extra money toward your mortgage
- 12) _____ **Payment Frequency** _____: refers to how often you make your mortgage payments
- 13) _____ **Portable Mortgage** _____: allows you to transfer your existing mortgage (including interest rate and terms and conditions)
- 14) _____ **Prime Rate** _____: the rate lenders use to set their posted interest rate, which can change regularly
- 15) _____ **Principal Amount** _____: the amount you borrow from a lender for the purchase of a home
- 16) _____ **Secured Loan** _____: the lender has a legal right to take your property if you default on your loan
- 17) _____ **Short-Term Mortgage** _____: a mortgage term of 5 years or less
- 18) _____ **Variable Interest** _____: interest rate can change during your term

Down Payment

Mortgage Term

Assumable Mortgage

Interest

Principal Amount

Open Term Mortgage

Longer-Term Mortgage

Mortgage

Amortization Period

Fixed Interest Rate

Prime Interest Rate

Amortization Period

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Down Payment

Mortgage Term

Assumable Mortgage

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Scoot: Mortgage Terms (cont'd)

9) _____: the loan you get from a lender to help pay for your home

10) _____: the length of time your mortgage contract is in effect

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13) _____: allows you to transfer your existing mortgage (including interest rate and terms and conditions)

14) _____: the rate lenders use to set their posted interest rate, which can change regularly

15) _____: the amount you borrow from a lender for the purchase of a home

16) _____: the lender has a legal right to take your property if you default on your loan

17) _____: a mortgage term of 5 years or less

18) _____: interest rate can change during your term

Down Payment	Mortgage	Secured Loan
Mortgage Term	Amortization Period	Shorter-term Mortgage
Assumable Mortgage	Fixed Interest Rate	Variable Interest Rate
Interest	Prime Interest Rate	Discounted Rate
Principal Amount	Amortization Period	Payment Frequency
Open Term Mortgage	Closed Term Mortgage	Portable Mortgage
Longer-term Mortgage		

Choosing a Mortgage That Is Right for You

From: **Financial Consumer Agency of Canada**

What is a mortgage

When you buy a home, you may only be able to pay for part of the purchase price. The amount you pay is a down payment. To cover the remaining costs of the home purchase, you may need help from a lender. The loan you get from a lender to help pay for your home is a mortgage.

A mortgage is a legal contract between you and your lender. It specifies the details of your loan and it's secured on a property, like a house or a condo.

With a secured loan, the lender has a legal right to take your property. They can do so if you don't respect the conditions of your mortgage. This includes paying on time and maintaining your home.

Unlike most types of loans, with a mortgage:

- your loan is secured by a property
- you may have a balance owing at the end of your contract
- you normally need to renew your contract multiple times until you finish paying your balance in full
- you may have to meet qualification requirements including passing a stress test
- you need a down payment
- you may need to break your contract and pay a penalty
- your loan is typically for an amount in the hundreds of thousands of dollars

What to consider when getting a mortgage

When you shop for a mortgage, your lender or mortgage broker provides you with options. Make sure you understand the options and features. This will help you choose a mortgage that best suits your needs.

This includes your:

- mortgage principal amount
- amortization
- payment frequency

You can find information on each of these features in the sections below. For more detailed information on each item, click on the links provided.

[Find out more about where to get a mortgage.](#)

Your term

The mortgage term is the length of time your mortgage contract is in effect. This consists of everything your mortgage contract outlines, including the interest rate. Terms can range from just a few months to 5 years or longer.

At the end of each term, you must renew your mortgage if you can't pay the remaining balance in full. You'll most likely require multiple terms to repay your mortgage.

The length of your mortgage term has an impact on:

- your interest rate and the type of interest you can get (fixed or variable)
- penalties you have to pay if you break the mortgage contract before the end of term
- how soon you have to renew your mortgage agreement

[Learn more about mortgage terms and amortization.](#)

How your mortgage amount is calculated

The amount you borrow from a lender for the purchase of a home is the principal amount.

This amount usually includes the:

- purchase price of the home minus your down payment
- mortgage loan insurance if your down payment is less than 20% or if it's required by your lender

How your mortgage payments are calculated

Mortgage lenders use factors to determine your regular payment amount. When you make a mortgage payment, your money goes toward the interest and principal. The principal is the amount you borrowed from the lender to cover the cost of your home purchase. The interest is the fee you pay the lender for the loan. If you agree to optional mortgage insurance, the lender adds the insurance charges to your mortgage payment.

Your amortization

The amortization period is the length of time it takes to pay off a mortgage in full. The longer the amortization period, the lower your payments will be. Keep in mind that the longer you take to pay off your mortgage, the more interest you pay.

If your down payment is less than 20% of the purchase price of your home, the longest amortization you're allowed is 25 years.

[Learn more about mortgage terms and amortization.](#)

Your interest rates

The interest is the fee you pay to the lender for borrowing money. The higher your interest rate, the higher your mortgage payments will be. Every time you renew your mortgage term, you renegotiate your mortgage interest rate. This means your mortgage payments can be higher or lower in the future.

When you apply for a mortgage, your lender offers you an interest rate. You can negotiate this rate to see if they can offer you a lower rate.

The interest rate your lender offers you may depend on:

- the length of your mortgage term
- the type of interest you choose
- the current posted interest rate offered by your lender
- your credit history
- if you're self-employed
- if you qualify for a discounted interest rate
- the type of lender you choose like a bank, credit union, financing company or mortgage investment company
- the specific lender
- Before you commit to a lender, shop around to get the best rate for you. This could save you thousands of dollars.

[Learn more about mortgage interest rates.](#)

Types of interest

When you apply for a mortgage, your lender may offer different interest options.

Fixed interest rate A fixed interest rate stays the same for the entire term. They are usually higher than variable interest rates. With a fixed interest rate, your payments will stay the same for the entire term.

Variable interest rate A variable interest rate can increase and decrease during the term. Typically, the interest rate is lower with a variable interest rate than a fixed interest rate.

With a variable interest rate, you can keep your payments the same for the duration of your term. Lenders call this a fix payment with a variable interest rate. You also have the option to opt for an adjustable payment with a variable rate. With adjustable payments, the amount of your payment will change if the rate changes.

Hybrid or combination interest rate A hybrid or combination mortgage has both fixed and variable interest rates. Part of your mortgage has a fixed interest rate, and the other has a variable interest rate. The fixed portion gives you partial protection in case interest rates go up. The variable portion provides partial benefits if rates fall.

Each portion may have different terms. This means hybrid mortgages may be harder to transfer to another lender.

[Learn more about types of mortgage interest rates.](#)

Payment frequency

Payment frequency refers to how often you make your mortgage payments. You can also choose an accelerated payment schedule. Accelerated payments allow you to make the equivalent of one extra monthly payment each year. This can save you thousands, or tens of thousands of dollars in interest over the life of your mortgage.

Your payment frequency options may include:

Monthly—1 payment per month

Semi-monthly—2 payments per month (monthly payment \div 2)

Biweekly—1 payment every 2 weeks (monthly payment \times 12 \div 26)

Weekly—1 payment per week (monthly payment \times 12 \div 52)

Accelerated biweekly—1 payment every 2 weeks (monthly payment \div 2)

Accelerated weekly—1 payment per week (monthly payment \div 4)

Your property taxes

As a homeowner, you must pay property taxes on your home. The amount you pay depends on the value of your home and where you live.

Some financial institutions collect and pay your property taxes for you. This may also be a condition of financing. If that's the case, your lender adds the property tax amount to your regular payments.

How your mortgage choices can affect your future

Mortgage lenders charge a penalty fee when you break your contract. This means, if you sell your home, you could owe the lender thousands of dollars in penalty fees.

You could also pay penalty fees if you pay off your mortgage early. Unless you plan on owning your home until you pay it in full, you may need flexibility on your mortgage.

Options related to mortgage flexibility include if your mortgage:

- is open or closed
- is portable
- is assumable
- has a standard or collateral security registration

[Learn more about mortgage prepayment penalties.](#)

Open and closed mortgages

There are a few differences between open and closed mortgages. The main difference is the flexibility you have in making extra payments or paying off your mortgage completely.

Open mortgages The interest rate is usually higher than on a closed mortgage with a comparable term length. It allows more flexibility if you plan on putting extra money toward your mortgage.

An open mortgage may be a good choice for you if you:

- plan to pay off your mortgage soon
- plan to sell your home soon
- think you may have extra money to put toward your mortgage from time to time

Closed mortgages The interest rate is usually lower than on an open mortgage with a comparable term length.

Closed term mortgages usually limit the amount of extra money you can put toward your mortgage each year. Your lender calls this a prepayment privilege and it is included in your mortgage contract. Not all closed mortgages allow prepayment privileges. They vary from lender to lender.

A closed mortgage may be a good choice for you if:

- you plan to keep your home for the rest of your loan's term
- the prepayment privileges provide enough flexibility for the prepayments you expect to make

[Learn more about prepayment privileges.](#)

Portable mortgages If you sell your home to buy another one, a portable mortgage allows you to transfer your existing mortgage. This includes the transfer of your mortgage balance, interest rate and terms and conditions.

You may want to consider porting your mortgage if:

- you have favourable terms on your existing mortgage
- you want to avoid prepayment penalties for breaking your mortgage contract early

Check with your lender to see if your mortgage is eligible for porting. Ask about any restrictions that may apply.

If your new home costs less than the amount you owe on your mortgage, you may pay a prepayment penalty. Ask your lender for details if you need to borrow more money for your new home.

Assumable mortgages An assumable mortgage allows you to take over or assume someone else's mortgage and their property. It also allows someone else to take over your mortgage and your property. The terms of the original mortgage must stay the same.

You may want to consider an assumable mortgage if:

- you're a buyer and interest rates have gone up since you first got your mortgage
- you're a seller and want to move to a less expensive home but want to avoid prepayment fees because you have several years left on your existing term

Most fixed-rate mortgages can be assumed. Variable-rate mortgages and home equity lines of credit can't.

The lender must approve the buyer who wants to assume the mortgage. If approved, the buyer takes over the remaining mortgage payments to the lender. The buyer is also responsible for the terms and conditions set out in the mortgage contract.

In some provinces, the seller may remain personally liable for the assumable mortgage after the sale of the property. If the buyer doesn't make their mortgage payments, the lender may ask the seller to make the payments. Some lenders may release the seller from the responsibility if they approve the buyer for the mortgage.

Check with your lender to see if your mortgage is assumable. Lenders may charge you a fee to assume a mortgage. Your mortgage contract indicates if you need to pay a fee to complete the transfer.

Standard and collateral charges

A mortgage is a loan secured by property, such as a home. When you take out a mortgage, the lender registers a charge on your property. The type of charge determines which loans your lender allows you to secure against your property.

Standard charge A standard charge only secures the mortgage. It doesn't secure any other loans you may have with your lender, such as a line of credit. The charge is registered for the actual amount of your mortgage.

Collateral charge With a collateral charge mortgage, you can secure multiple loans with your lender. This includes a mortgage and a line of credit.

The charge can be registered for an amount that is higher than your actual mortgage. This allows you to borrow additional funds on top of your original mortgage in the future. You avoid paying fees to discharge your mortgage and register a new one. You only must make payments including interest, on the money you borrow.

Optional mortgage features

Cash back

Cash back is an optional feature on some mortgages. It gives you part of your mortgage amount in cash right away. It can help you pay for things you need when you get a home, such as legal fees.

Usually, if you use the cash back feature, your interest rate is higher. The amount of interest you'll pay may end up costing you more money than you get as cash back.

Your lender can put limits on the cash back feature. For example, you may not be able to use cash back funds as part of your down payment.

Your lender may ask you to repay some or all of the cash back amount. This typically happens if you decide to break your mortgage contract before the end of the term.

Home equity lines of credit (HELOC)

A HELOC is a secured form of credit. The lender uses your home as a guarantee that you'll pay back the money you borrow. Most major financial institutions offer a HELOC combined with a mortgage under their own brand name. It's also sometimes called a re-advanceable mortgage.

HELOCs are revolving credit. You can borrow money, pay it back, and borrow it again, up to a maximum credit limit. It combines a HELOC and a fixed-term mortgage.

You usually have no fixed repayment amounts for a home equity line of credit. Your lender generally only requires you to pay interest on the money you use.

[Find out more about HELOCs.](#)

Title insurance

Your lender may require you to get title insurance as part of your mortgage contract. The title on a home is a legal term used to define who owns the land. When you buy a home, the title on the house is transferred to you.

Title insurance protects you and your lender against losses related to the property's title or ownership. For example, title insurance protects you from title fraud.

Title fraud happens when the title to your home is stolen, and then the fraudster:

- sells the home
- applies for a new mortgage against it

There are two types of title insurance:

- **lender title insurance:** protects the lender until the mortgage is paid in full
- **homeowner title insurance:** protects the homeowner as long as you own the home, even if there's no mortgage

When you get title insurance, you pay a one-time cost, based on the value of your home. The one-time cost is a premium. Premiums generally cost between \$150 and \$350 but could cost more. If you don't buy title insurance right away, you can buy it later.

Title insurance is available from:

- your lawyer (or notary in Quebec and British Columbia)
- title insurance companies
- insurance agents
- mortgage brokers

[Learn more about protecting yourself from real estate fraud.](#)

Mortgage life, disability, and critical illness insurance

Optional mortgage insurance products include life, illness and disability insurance. These optional products are different from mortgage loan insurance.

They can help you make your mortgage payments, or help pay off the balance on your mortgage if you:

- lose your job
- become injured or disabled
- become critically ill
- die

Your lender might offer you optional mortgage insurance when you get a mortgage. You don't need to purchase the insurance to be approved for a mortgage. The lender adds the cost of these optional products to your mortgage payment.

There are important limits on the coverage that optional mortgage insurance products provide. Read your policy carefully and ask questions about anything you don't understand before purchasing these products.

[Find out more about optional mortgage insurance products.](#)

Name: _____ Date: _____

LT30: Mod19.3 Finance for Life

Mortgages

Mortgage Rates

Choose a principal cost for a home (i.e. \$100,000) you would like to purchase using a mortgage. Using the provided mortgage calculators below, compare and contrast the 3 best mortgage options for you from each of the following banks:

Royal Bank of Canada https://www.rbcroyalbank.com/mortgages/mortgage-rates.html#posted-rates RBC Mortgage Calculator	
Bank of Montreal https://www.bmo.com/main/personal/mortgages/mortgage-rates/ BOM Mortgage Calculator	
CIBC https://www.cibc.com/en/interest-rates/mortgage-rates.html CIBC Mortgage Calculator	
Scotia Bank https://www.scotiabank.com/ca/en/personal/rates-prices/mortgages-rates.html Scotia Bank Mortgage Calculator	
Affinity Credit Union https://www.affinitycu.ca/rates/mortgage-rates Affinity Credit Union	

Necessary vs Unnecessary Debt

Brainstorm words and phrases about different types of debt – starting with each letter of the alphabet.

A to Z List		
A –	J -	S -
B –	K -	T -
C –	L -	U -
D –	M -	V -
E –	N -	W -
F –	O -	X -
G –	P -	Y -
H –	Q -	Z -
I –	R -	

Which do you think is necessary debt?

Which do you think is unnecessary debt?

Highlight or shade in the unnecessary types of debt.

Miss Foley

LT30: Mod19.4 Finance for Life

Debt

Good Debt vs Bad Debt: What's the Difference?

By LISA SMITH

Updated April 29, 2021

Sometimes borrowing money makes financial sense, other times just the opposite

Good Debt vs. Bad Debt: An Overview

There is certainly an argument to be made that no debt is good debt. But borrowing money and taking on debt is the only way many people can afford to purchase important big-ticket items like a home. While those kinds of loans are usually justifiable and provide value to the person taking on the debt, there is another end of the spectrum that involves debt that's taken on carelessly. While it's easy to differentiate between these two extremes, some other debts are harder to judge.

KEY TAKEAWAYS

- Good debt has the potential to increase your net worth or enhance your life in an important way.
- Bad debt involves borrowing money to purchase rapidly depreciating assets or only for the purpose of consumption.
- Determining whether a debt is good or bad sometimes depends on an individual's financial situation, including how much they can afford to lose.

What Is Good Debt?

Good debt is often exemplified in the old adage "it takes money to make money." If the debt you take on helps you generate income and build your [net worth](#), then that can be considered positive. So can debt that improves your and your family's life in other significant ways. Among the things that are often worth going into debt for:

- **Education.** In general, the more education an individual has, the greater their earning potential. Education also has a positive correlation with the ability to find employment. Better educated workers are more likely to be employed in good-paying jobs and tend to have an easier time finding new ones should the need arise. An investment in a college or technical degree can often pay for itself within a few years of entering the workforce. However, not all degrees are of equal value, so it's worth considering both the [short- and long-term prospects](#) for any field of study that appeals to you.
- **Your own business.** Money that you borrow to start your own business can also come under the heading of good debt. Being your own boss is often both financially and psychologically rewarding. It can also be very hard work. Like paying for education, starting your own business comes with risks. Many ventures fail, but your chances for success are greater if you choose a field that you are passionate and knowledgeable about.
- **Your home or other real estate.** There are a variety of ways to [make money in real estate](#). On the residential front, the simplest often involves taking out a mortgage to buy a home, living in the home for a few decades, and then selling the home at a profit. In the meantime, you also enjoy the freedom of having your own home, plus an assortment of potential [tax breaks](#) not available to renters. Residential real estate also can be used to generate income by renting it out, and [commercial real estate](#) can be a source of cash flow and eventual [capital gain](#)—if you know what you're doing.

What Is Bad Debt?

It's generally considered to be bad debt if you are borrowing to purchase a depreciating asset. In other words, if it won't go up in value or generate income, then you shouldn't go into debt to buy it. For example:

- **Cars.** While you may find it impossible to live without a car, borrowing money to buy one isn't a great idea from a financial perspective. By the time you leave the car lot, the vehicle already is worth less than when you bought it. If you need to borrow to buy a car, then look for a loan with low or no interest. You'll still be investing a large amount of money in a depreciating asset, but at least you won't be paying interest on it.
- **Clothes and consumables.** It's often said that clothes are worth less than half of what consumers pay for them. If you look around a used-clothing store, you'll see that "half" is being generous. Of course, you need clothes—and food, and furniture, and all kinds of other things—but borrowing to buy them by using a high-interest credit card isn't a good use of debt. Use a credit card for convenience, but make sure you'll be able to pay off your full balance at the end of the month to avoid interest charges. Otherwise, try to pay cash.

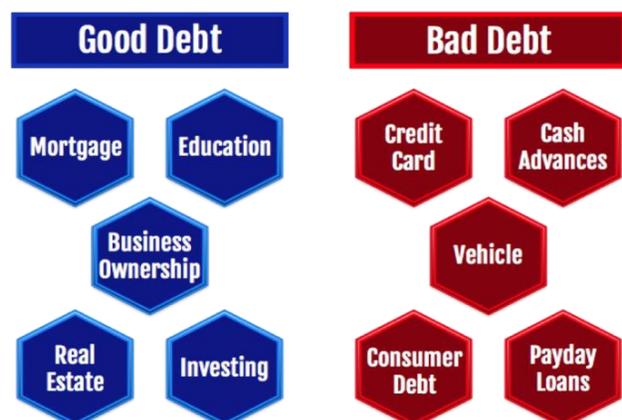
IMPORTANT:

Credit card reward programs give cardholders an extra incentive to spend. But bear in mind that unless you pay your balance in full every month, the interest charges may more than offset the value of your rewards.

Special Considerations

Not all debt can be so easily classified as good or bad. It often depends on your own financial situation or other factors. Certain types of debt may be good for some people but bad for others:

- **Borrowing to pay off debt.** For consumers who are already in debt, taking out a debt consolidation loan from a bank or other reputable lender can be beneficial. Debt consolidation loans typically have a lower interest rate than most credit cards, so they allow you to pay off existing debts and save money on future interest payments. The key, however, is making sure that you use the cash to pay off debts and not for other spending. Investopedia publishes regularly updated ratings of the [best debt consolidation loans](#).
- **Borrowing to invest.** If you have an account with a brokerage firm, then you may have access to a margin account, which allows you to borrow money from the brokerage to purchase securities. Buying on margin, as it's called, can make you money (if the security goes up in value before you have to pay back the loan) or cost you money (if the security loses value). Obviously, this kind of borrowing isn't for inexperienced investors or those who can't afford to lose some money.



Name: _____ Date: _____

LT30: Mod19.4 Finance for Life

Debt

Debt: Choices

Refer to the vision board you created at the beginning of this course.

What things did you imagine yourself purchasing?

Make a list of the things you would like to purchase over the next 30+ years.

List of Possible Purchases:

-

-

-

-

-

-

-

-

Which of the items above would you consider Necessary Debt (i.e. post-secondary education, business loan, real estate)?

Which of the items above would you consider Unnecessary Debt (i.e. vehicle, clothes, other consumables)?

Name: _____ Date: _____

Debt: Making Choices

It is time to make some choices.

- Choose which debt you are prepared to incur at this point.
- Make a list of those items below, along with the cost of each.
- Decide if you are paying for those items all at one time or with monthly payments (which will likely include interest).
- Will you take out a loan or use a credit card if you plan to make monthly payments?

Item	Starting Cost	Payment?	If Monthly Payments	Cost of Principal + Interest	How Many Months to Pay Principal + Interest	Monthly Payment
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
		<input type="checkbox"/> One Time Payment <input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Loan (8% interest) <input type="checkbox"/> Credit Card (20%)			
Add these to your Monthly Budget Simulation						

Top 10 List: Online Shopping

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Miss Foley

LT30: Mod19.5 Finance for Life

Price Comparison

Name: _____ Date: _____

LT30: Mod19.5 Finance for Life

Price Comparison

Online Price Comparison

Find two (2) online price comparisons (local when possible) for each of the following:

Online Businesses	Prices
Cell Phone Plan #1:	
Cell Phone Plan #2:	
Gym Membership #1:	
Gym Membership #2:	
Basic Groceries #1 (see list on next page):	
Basic Groceries #2 (see list on next page):	
Dining Room/Bedroom/Living Room Furniture #1:	
Dining Room/Bedroom/Living Room Furniture #2:	
Fridge/Stove/Dishwasher/Washer/Dryer #1:	
Fridge/Stove/Dishwasher/Washer/Dryer #2:	

Choose which purchases you want to make (above)
and add those purchases to your monthly budget.

If furniture and appliances purchases are paid off within 6 months, there is 0%.

If not, add 2% per month to the balance of the purchase.
Payments can be made up to a term of 36 months (3 years).

Name: _____ Date: _____

LT30: Mod19.5 Finance for Life

Price Comparison

Basic Grocery List

Grocery List Item	Online Grocery Store Price #1	Online Grocery Store Price #2
2L milk		
1 carton eggs		
1 loaf of bread		
Fruit:		
Fruit:		
Fruit:		
Potatoes		
Vegetable:		
Meat:		
Meat:		
Meat:		
Dairy:		
Dairy:		
Spices Seasoning:		
Spices Seasoning:		
Spices Seasoning:		
Condiments/Sauces:		
Condiments/Sauces:		
Condiments/Sauces:		
Pasta:		
Rice		
Snack Food:		
Snack Food:		
Snack Food:		
Grocery Total:		

Name: _____ Date: _____

LT30: Mod19.2-19.5 Finance for Life

Living Expenses

Life Transitions 30

Module 13:

Independent Living

Rating Criteria	Course Section	4 Mastery	3 Meeting	2 Approaching	1 Beginning
Factors that Influence Living Decisions	13.1	Insightful identification of factors that influence independent living decisions	Logical identification of factors that influence independent living decisions	Simplistic identification of factors that influence independent living decisions	Ineffective identification of factors that influence independent living decisions
Benefits and Challenges of Independent Living		Compelling description of potential benefits and challenges to independent living arising from living with others and living alone	Relevant description of potential benefits and challenges to independent living arising from living with others and living alone	Basic description of potential benefits and challenges to independent living arising from living with others and living alone	Irrelevant description of potential benefits and challenges to independent living arising from living with others and living alone
Accommodation Options		Perceptive comparison and ranking different kinds of accommodation options available in the community	Logical comparison and ranking different kinds of accommodation options available in the community	Simplistic comparison and ranking different kinds of accommodation options available in the community	Ineffective comparison and ranking different kinds of accommodation options available in the community
Independent Living Costs and Budget Development		Insightful prediction of potential costs related to independent living and development of a budget	Logical prediction of potential costs related to independent living and development of a budget	Simplistic prediction of potential costs related to independent living and development of a budget	Ineffective prediction of potential costs related to independent living and development of a budget
Moving In/Out Checklists and Landlord/Renter Rights and Responsibilities		Comprehensive research of a variety of checklists for moving in/out that could be used by landlords and renters that outline rights and responsibilities	Thorough research of a variety of checklists for moving in/out that could be used by landlords and renters that outline rights and responsibilities	Superficial research of a variety of checklists for moving in/out that could be used by landlords and renters that outline rights and responsibilities	Little to no research of a variety of checklists for moving in/out that could be used by landlords and renters that outline rights and responsibilities
Obtaining Rental Accommodations		Insightful investigation of the processes and documentation required to obtain rental accommodations in a variety of locations	Logical investigation of the processes and documentation required to obtain rental accommodations in a variety of locations	Simplistic investigation of the processes and documentation required to obtain rental accommodations in a variety of locations	Ineffective investigation of the processes and documentation required to obtain rental accommodations in a variety of locations

Miss Foley

LT30: Mod13 Independence

Title Page & Rubric

Types of Rental Housing in Canada

By Canada Mortgage and Housing Corporation (CMHC)

Apartment

Apartments vary from walk-up units in low-rise buildings to units located in buildings with elevator access. Amenities can vary from a single onsite washer and dryer, to full laundry rooms, common rooms and fitness facilities. Some of the advantages of apartment living include secured access and no maintenance of external grounds.

House

House rentals include townhouses, duplexes, semi-detached and single-detached houses. A basement apartment in a house is often considered an apartment. House rentals provide more space than most apartments and provide the advantage of having access to some outside spaces including patios, lawns, garden and parking.

Rooming House

Rooming houses are shared accommodations with both short-term (week-to-week) and longer-term rental options. Many rooms have their own refrigerator for a tenant's personal use.

What do you need in a rental?

- **Affordability:** How much can you afford each month and still have money left over for your other bills (property insurance, cable, telephone service, Internet connection, parking, etc.)?
- **Location:** How close do you want to be to work, school or family and friends?
- **Parking and public transportation:** If you have a car, how accessible is parking? If you don't have a car, how easy is it to go grocery shopping or to get to appointments?
- **Surroundings:** Do you want to be at the centre of activity, or in the quiet suburbs?
- **Availability:** Some rental properties are harder to find during certain months of the year. Can you wait to move for a few months, so you have more variety to choose from?
- **Safety:** Are there a lot of break-ins or crime in the area that you need to consider?

Visiting the Rental Property

Things to discuss when visiting a rental property for the first time

1. Are utilities such as heat, electricity, water, cable television, or Internet included in the monthly rental fee, or are the costs shared with other tenants? If the costs are shared, not everyone has the same usage or requirements.
2. What type of heating is used - natural gas, oil or electric? Be aware that some energy sources cost more than others (e.g. electric baseboard heaters might cost more than forced air natural gas)
3. Which utility companies service the unit? On average, how much did tenants pay before for utilities each month? Use this as a guideline only since the previous tenants could have had different energy needs than your own.

4. Is there parking? How much does it cost? What about additional vehicles? Does it include guest parking?
5. Is there additional storage? Is this included in the rental cost? Does this include bicycle storage?
6. Is parking or laundry extra? If so, how much does it cost?
7. Is there rent control in place? If not, how will future rent increases be handled?
8. Who handles installing or moving telephone jacks, satellite dishes, or television cables?
9. Is there high-speed Internet available?
10. Can changes be made to the premises, including painting?
11. Why are the current tenants leaving?
12. If pets are allowed, what kind? Does the property need to be professionally cleaned at the end of the lease?
13. Is smoking permitted?
14. What are the neighbourhood and other tenants like?
15. What makes the property unique?
16. What security systems are in place? Have the locks been changed recently? Are there parts of the building that require key access?
17. Are there policies on overnight guests or long-term visitors?
18. Can vehicles be maintained or repaired on the property? (If applicable)

What to expect during your visit

A visit to a rental property is as much about getting to know the prospective tenant or landlord as it is about touring the space. This will help both landlord and tenant decide if they would like to enter into a lease agreement together.

For this reason, landlords **can** legally ask:

- About income and where the prospective tenant works.
- How many people will be living in the home, and if there are any pets.
- If anyone who will be living there smokes.
- For written permission to run a credit check.
- For references and contact information, including from previous landlords.

Fact: It is illegal for a landlord to refuse to rent to people with children. A B.C. woman who was refused rental accommodation 5 times by landlords took her complaints to the B.C. Human Rights Commission and won compensation in each case.

Landlords **cannot** legally ask:

- Questions that infringe on a tenant's Human Rights as outlined in the Code for their province.
- If there are plans to have (more) children.
- About a tenant's ethnic background, religion, or sexual preference.
- If family will be visiting.
- For a Social Insurance Number.
- If the tenant is married, single or divorced.

If you feel that your human rights with respect to rental accommodation have been infringed upon, or if you need more information, discuss the situation with an advocacy agency or your provincial / territorial human rights office.

Safety & healthy living considerations

Safety, security and healthy living are also important considerations when looking for a place to live. Before deciding to rent, make sure to:

- Consider the nearest transit stop and parking areas if you have a vehicle. Are they isolated, or are there enough people around to walk to and from safely?
- Scan the local news for any reports of crime in the area, or call the local police station to ask.
- Look for added security beyond what you would expect for the area as this could signal a higher crime rate.
- Check the locks on the windows and doors, and ask the landlord to change them at their expense before you move in. (They are, however, not legally obligated to do so.)
- Examine sliding glass doors, like patio doors, for a reinforcement rod in the track that prevents them from being forced open.
- Check for working smoke detectors, fire exits and/or fire escapes, and fire extinguishers. For basement units, make sure the windows are large enough to crawl through.
- Look for properly vented space heaters and fireplaces with plenty of room around each for furniture to be placed safely.
- Look for the presence of mould (stains on the walls, musty smells, or rotting wood) to make sure the air you are breathing is clean.

Looking for a rental property in a rural area?

Rural districts have their own unique situations to consider, such as:

- Wells, septic systems and hard water might need more hands-on management than in the city.
- Well water will need to be tested before moving into a property and at regular intervals after.
- Large barns, sheds or outbuildings might be included in the rent and might need to be maintained by both you and the landlord.
- Road conditions vary depending on the season.
- Well water requires frequent testing for potability.
- Proximity to a fire department and hospital.
- Cell phone reception and Internet may not be as strong.

Always take detailed notes when visiting properties and interviewing prospective landlords. To help with your search, we've prepared a tool for you to download and take to your appointments.

Types of Rental Housing: Advantages & Disadvantages



Advantages of Living in an Apartment	Disadvantages of Living in an Apartment

Types of Rental Housing: Advantages & Disadvantages



Advantages of Living in a House	Disadvantages of Living in a House

Types of Rental Housing: Advantages & Disadvantages



Advantages of Renting A Room (Room & Board)	Disadvantages of Renting A Room (Room & Board)

Name: _____ Date: _____

LT30: Mod13.2 Independence **Independent Living**

Things Your Parents Didn't Tell You **About Living on Your Own**

By Molly Grace December 31, 2019

"Why did no one ever teach us this?" is a common question among young people experiencing the grown-up world for the first time.

Being out on your own for the first time can be tough. It comes with a whole suite of new responsibilities, and they all fall on you.

Once you move out of your childhood home and into your own place, there's no one to pick up your slack. Even if you live with a roommate, you're still responsible for keeping your space, your finances and yourself healthy and in order. Taking this all on at once can feel overwhelming, especially if you're not quite sure how to handle a lot of this stuff.

If you're living alone for the first time and aren't sure how to cut a potato properly let alone create a budget that allows you to save for your 401(k), fear not. Everyone figures it out eventually, and we've got some tips that will help ease the transition.

What to Stock

First things first: there are some items you'll need to keep on hand if you want to have a successfully run home or apartment. You know the basics – chairs, tables, a place to sleep – but there are some odds and ends you might not realize are essential.

Because most people who are just starting out on their own usually don't have a ton of money to furnish a perfectly stocked apartment, we've broken down what you'll need, organized by the room. Supplement this list with any items you know you can't live without.

Kitchen

- **Pots and pans:** Get at least two of each, one large and one small
- **Cooking tools:** Some basics to get you started will include a chef's knife, a paring knife, spatulas (both a metal and rubber one), measuring utensils, a mixing bowl, a colander and a can opener.
- **Spices:** Start with salt and pepper. Add others to your collection as recipes call for them.
- **Tableware and eating utensils:** No paper plates and plastic cutlery! Get a dinnerware set that includes plates, bowls and cups. Or you can save money mixing and matching individual pieces from the thrift store. Just make sure they're in good condition. You don't need a huge set unless you plan on hosting large dinner parties. But get a few of each so you have some wiggle room when it comes to doing the dishes. Make sure you have a set of forks, knives and spoons as well.

Cookware can be expensive, and if you're having trouble pulling together the cash for these items, let the people in your life know you're moving into a new place and see if they'd be willing to donate any stuff they don't use anymore.

Bedroom

- **Two sets of sheets:** One to go on your bed, one clean and ready to go for when the other set needs to be laundered.
- **A bed:** Not just a mattress on the floor. Not only can placing a mattress directly on the floor be bad for the mattress, it can expose you to dust and other allergens.

Bathroom

- **Toilet paper:** Buy it in bulk. It doesn't expire and there's no chance you're not going to use all of it. In fact, pack it with your belongings and bring it with you on move-in day. You'll probably need it before you get a chance to run to the store.
- **Non-slip bath rug:** Not only is a colorful bath rug a cheap and easy way to brighten up your bathroom, but if you get one with non-skid treads on the bottom, you'll give yourself a safe place to dry off your feet after a shower. You'll prevent a slippery and potentially dangerous floor.

Miscellaneous

- **Multipurpose cleaner:** A spray bottle of cleaning product that works on almost any surface is a must-have for lazy and budget-conscious cleaners alike. Just don't use it on any surfaces that need special treatment, like wood floors.
- **Basic tools:** Having a few commonly used tools on hand will be helpful for hanging pictures, fixing leaky faucets and the like. For basic projects, get yourself a few different sizes of both slotted and Phillips-head screwdrivers, a hammer, a tape measure, pliers, a utility knife and an adjustable wrench.
- **Scissors:** Easy to forget, but you'll really feel it when you need a pair and don't own one.
- **A step ladder:** Don't climb on kitchen chairs (or worse, rolling desk chairs) and risk hurting yourself when you need to reach something that's high up.

How to Budget

When you move out on your own for the first time, you'll likely have to take on a lot of new costs that you aren't used to having. Between rent, bills, groceries and all the annoying unexpected costs that inevitably come up, you're going to need to have a plan for how you spend your money.

Thanks to the plethora of budgeting apps available, managing your money is easier than ever. However, you can download as many apps as you want or spend hours painstakingly crafting a personalized budget that accounts for all your expenses, but it won't help if you don't actually stick to the plan. That's why it's so important to find a budgeting method that works for you.

One popular method is the 50/20/30 rule, where you allocate 50% of your income to living expenses, 20% to savings and debt and 30% for the things you want but don't necessarily need. You could also craft a budget that prioritizes paying off debt, or one that puts all your extra money toward investing.

If you're new to budgeting and doubt your organization abilities, start small. Start tracking your spending and evaluate what types of things your income goes to. Learn about what it means to live within your means.

Utilize money-saving tricks, like setting up a direct deposit into your savings account or cutting back on your electricity use. Avoid racking up credit card debt.

The most important thing is that you find a budget that fits your specific needs and goals and is realistic. Budgets are like diets: the best one is the one you can stick to.

Whatever your budget, the two most vital things you should prioritize (if you're not deeply in high interest debt) are building an emergency savings fund and saving for retirement. For your emergency fund, the goal is to have three to six months of living expenses saved up, so if you run into a big life change such as losing your job, you have time to get yourself back on track without being in immediate financial danger.

Retirement, though it may seem far off, is equally important. The earlier you start saving, the longer your money has to grow.

How to Keep Clean

When you live alone, there's no one else to blame when things get messy. There's also no one else to blame you, which is why so many people who are out on their own for the first time fall into the habit of letting their place get a little – or a lot – messy.

You shouldn't let stuff build up just because you or your roommates don't mind living in a messy space. It's not super difficult to keep your place tidy if you stay on top of it. Plus, some of the things that come along with a poorly cleaned house like mold and pests are health hazards that can be a serious pain to get rid of.

The best and easiest way to keep your space neat is to clean as you go. Don't let stuff pile up for "later" (which we all know really means until I have guests coming over and it's embarrassing).

Wipe down the counter as soon as you're done cooking. Break down pizza boxes for the recycling as soon as you've put away your leftovers. Do your dishes as soon as you finish dinner. Re-hang clothes you try on right away.

When you let piles of mess build up, cleaning becomes an even more daunting task, making you want to do it even less.

You don't have to be perfect. People have busy lives. Sometimes, your place will be messy.

If you have trouble keeping tidy, here are our basic cleaning tips for the days (or weeks) where you can only do the bare minimum:

- Regularly wipe down the items and surfaces you use every day, disinfecting where necessary (this is where a good multipurpose cleaning spray will come in handy).
- Food products need to be stored properly or thrown out. Cooked food shouldn't be left sitting out for more than two hours, as room temperature is the ideal temperature for bacterial growth (the USDA refers to a temperature range between 40 – 140 degrees as the danger zone for food). Leaving food out can also attract pests. Clean up spills and crumbs right away.
- Don't allow dust to collect for too long, especially if you have a respiratory condition.
- At least once a week, set aside some time to put things away. Tackle the pile of outfit rejects in your room, sort the mail and return your shoes to their rack. Get rid of any clutter.
- If you don't have time to do the dishes right away, rinse them off as soon as you go to put them in the sink. If you made something that has a tendency to crust, pour some dish soap on the dish and submerge it in water to soak. This will make doing the dishes a million times easier when you get to them.
- While you don't have to do all the dishes right away, any utensils that were used to prep raw food such as meat should be cleaned as soon as you're done with them.

How to Stay Safe

If you're out on your own the first time, you're likely renting your place, meaning that a lot of your security is left up to the rental community you live in. When you're first searching for places to live, make sure to inquire about a place's security features before you sign a lease.

Are the areas surrounding the building well-lit? Can anyone enter buildings, or do doors require a key? Do they change the locks when a new renter moves in?

While it's good to live in a place that provides security for its residents, there are ways you can secure your individual unit against intruders.

If your door has a peephole, use it. If it doesn't, see about getting one installed. If your lease allows for it, install a deadbolt and chain lock if you don't already have one. Make sure the locks on the windows are in good condition. Consider investing in renter's insurance and get to know your neighbors.

One great way to ensure your safety when you're living on your own is to cultivate a local support system, especially if you don't have a roommate and are living away from your family and friends.

Making friends with a trustworthy neighbor can be invaluable. They can keep an extra set of your keys in case of an emergency and keep an eye out for any suspicious activity while you're out of town.

When you live alone, it's important that you keep the people in your life updated on what you're up to so they know to check in when they haven't heard from you. If you don't have anyone in your life you care to share those details with, make friends with a local and make a deal to check in on each other regularly or to let each other know when you're going somewhere outside of your usual routine.

Be sure you're staying safe inside your home as well and watch out for common household hazards. Check regularly that your fire and carbon monoxide alarms are working, keep a first aid kit on hand and avoid creating tripping hazards.

Make sure you're observing basic kitchen safety rules when cooking. Never leave cooking food unattended and know how to use a fire extinguisher.

Also, use oven mitts and wash your hands frequently, especially after handling raw meat. Finally, double check that you turned off the burners or stove after you've finished cooking.

How to Stay Healthy

This may be one of the more difficult aspects of living alone for the first time, because the only person you're accountable to on this is yourself. But just because you can get away with neglecting your health doesn't mean you should.

Visit your doctor at least once a year for a physical. Visit the dentist twice a year. See the eye doctor every one or two years. If you're at risk for any specific conditions, make sure you're getting screened as often as is recommended.

At the very least, don't put off calling and making an appointment when something is wrong. Waiting for an ailment to get better on its own can end badly. By being proactive, you could be saving yourself lengthy and costly treatment, or you could very well be saving your own life.

Educate yourself on how to eat a balanced diet – cooking healthy and affordable meals for one isn't easy. While conventional wisdom states that it's generally cheaper to cook your meals than get them at a restaurant, that truth is a little more complicated for single diners who face challenges shopping and cooking for one person when very little food is sold in single servings. Making unique and healthy meals each day can actually become quite expensive.

To work around these challenges and save money, try cooking one big meal once a week and portioning it out into individual containers for a daily meal. If you need more variety, plan out your weekly meals using recipes with similar requirements. For example, one week you could plan to make mostly chicken-based dishes, using different spices, sauces and sides to have a different dish each night.

Another way to keep your food costs down while eating healthy is to stock your freezer with some basic meal components, like chicken and bagged vegetables, and thaw individual servings as needed. Always keep staples like pasta, beans and rice on hand.

Who to Call

Being the boss of your own household can be a great feeling, but it also means you're the one who has to step up when everything hits the fan.

From pest infestations to burst pipes and life-threatening emergencies, adult life offers all kinds of unexpected and stressful situations that will pop up when you're least expecting it. The key is to be prepared and know how to deal with it ahead of time. This is often a matter of having the right phone number.

If you live in an apartment, you already have a great resource when it comes to many of these situations: your landlord or management office. If you're ever dealing with a non-emergency apartment issue, give them a call and they'll likely send out their handyman to fix it. If it requires a service not provided for in your lease, they can still let you know who can help you with your issue and might even be able to provide recommendations.

If you own your home or have a less-than-helpful landlord, you may be stuck dealing with problems on your own. If it's a simple repair or issue, try using the internet to educate yourself on how to fix it.

Or, get some recommendations for a repair professional who can help you (yet another reason to build a local support system – they can give you the lowdown on the best repairmen and mechanics in your area).

Keep any phone numbers you need close by. This includes any numbers you received upon move-in, which will likely tell you who to call if you have repair issues.

Get a number for someone you can call for after-hour issues. You probably know to call 911 in an emergency but find out your locality's number for reporting non-emergencies, such as a burglary that has already happened, as well.

What to Do When You're Scared/Lonely/Overwhelmed

When you move out on your own, you become responsible not just for your logistics of living, but for making yourself feel better when you're not doing well emotionally.

Living on your own, especially if you don't have a roommate, can feel really great and freeing, but it can also be overwhelming and lonely, particularly when you first move in.

Know that it's OK to feel overwhelmed or even scared. You will adjust, even if it takes a little while. Eventually, you'll get into a routine that works for you. You'll get used to the strange noises your home occasionally makes. You'll feel confident in caring for yourself.

Don't be afraid to reach out and ask for help. Don't let geographical distance get to you. Your friends and family, even those who live far away, are really never more than a phone call or video chat away.

Consider talking to a therapist. Moving out on your own is a big transition and dealing with the emotions that come with that – both positive and negative – can be overwhelming. A mental health professional can help you sort out your feelings of fear, anxiety or loneliness.

Make sure you're getting out of the house regularly. Even the most introverted homebodies can start to feel isolated if they only ever leave to go to work or the grocery store. Make sure you're inviting others over every so often as well. It will feel good to host friends in your space, whether it's for an elaborate dinner party or a chill movie night.

Most importantly, remember to relish in the freedom of living on your own. If you want to eat dessert for dinner occasionally, no one is there to judge you. If you want to throw a one-person dance party, dance away. Celebrate your independence.

Miss Foley

LT30: Mod13.2 Independence

Independent Living

15 Things to Think About Before Renting Your First Apartment

By Lesly Gregory from Apartment Guide

November 20, 2019

- The best thing to do before you begin searching for your first apartment is budget for upfront costs, long-term costs and all the things you'll need to buy
- Secure a move-in day before you sign the lease to book a moving van, movers and plan out packing
- Start turning your apartment into a home by making a wish list of furniture, conceptualizing the decor and thinking about where you'll put everything

It's a rite of passage to move into your first apartment. Another step on the road to adulthood, but one that requires a lot of planning, expenses and work.

Being prepared to begin the search means having a clear understanding of what to know before renting an apartment, from how much you should have in savings to what documents you'll need to convince the property manager you're a good candidate.

Use this extensive list below to get a clear picture of things to know before renting an apartment. Then, go out and find your first place.

1. Upfront costs

Rent is not your only financial concern with a new apartment. Even before the monthly expenses, you need to save for the upfront costs. Between application fees, a security deposit, a pet deposit if applicable and first and last month's rent, you're going to shell out some serious money before you even get the keys to your first apartment.

To budget for this, plan on having a few months' rent already in the bank to cover costs.

2. Long-term costs

After moving in, rent still isn't your only financial obligation. According to Study in US, long-term costs range from monthly utilities to regularly purchased items. The list will vary based on your needs, but can include:

- Electricity
- Gas
- Internet and cable
- Cell phone service
- Water, sewer and trash
- Groceries
- Gas
- Clothing

Depending on the time of year and the average cost of each of these, you're looking at a few hundred dollars per month along with the cost of rent. It's important to budget for these expenses before you start apartment hunting. They'll impact how much rent you can afford.



3. Paperwork preparation

Besides budgeting for your first apartment, it's helpful to gather all the paperwork a property manager will ask for during the application process. Having this ready in advance can speed up the review.

They'll also often ask for verification of your identity, employment and financial stability. Collect recent pay stubs and bank statements and have your photo ID with you when you fill out rental applications.

4. If you need a co-signer

As a first-time renter, you may have an easier time getting your perfect apartment by bringing in a co-signer.

"A co-signer is somebody who applies for a loan with you and agrees to pay off the debt if you do not make payments. The co-signer signs your loan application with you (physically or electronically) and guarantees the loan," says Justin Pritchard, from the balance.

If you don't need a co-signer, consider collecting a few character references to write letters you can bring with when you turn in your rental application. Since you won't have a rental history, these can help persuade the property owner that you'll be a good tenant.

5. Lease terms

This may be the first time you're reviewing a legal document and it may be hard to interpret. Bulk up on frequently used terms within a rental agreement and then read your lease carefully.

If you don't understand something, ask about it before you sign the document. Check the areas about regulations and restrictions for behavior, the policy on late rent and what actions can lead to eviction.

If you don't agree with something in the lease, discuss it with your property manager. It's OK to ask for changes to your lease, but don't assume you'll win every discussion.

6. Location, location, location

Where you live matters almost as much as the layout of your apartment. Ideally, you'll want a place close to the essential shops and services you use often. You don't want to go far to get groceries, a haircut or grab food at a good restaurant.

Having a few walkable options is a bonus, as is being close to public transportation if it's available. You also want to factor in the distance between your potential home and your work. A long commute can ruin a day, so map out the distance, during the typical times you'd drive to and from work, to gauge how long of a ride you may face.



7. Amenities

If you made a list of things you couldn't live without in your first apartment, what would be on it? Do you need in-unit laundry so that you can clean clothes daily? Do you need an on-site workout room to help keep you in shape? Do you need an elevator instead of stairs to get to your apartment after work?

These are important things to consider when renting an apartment to ensure you enjoy where you're living. "Many apartment communities are upping the ante with luxurious amenities that make living easier, more convenient and more fun," says Devon Thorsby, Real Estate editor at U.S. News & World Report. Making a list of these items, in order of necessity, can help you find the perfect apartment and building.

8. Roommate or no roommate

Making this decision is often financial. If you can't afford to live alone and plan on moving in with roommates, it's important to take a few preliminary steps. Make sure everyone living in the apartment signs the lease and then work together to draw up a roommate agreement. This puts into place safeguards that protect you against any clashes you may have about paying bills, cleanliness, noise and more.

It's also important to be careful about who you pick as a roommate. Your best friend may not be your best roommate. Try to look past your relationship with them now and really consider what they'll be like if you live together.

9. Pet or no pet

This decision can get made for you, based on the pet policy of the apartment you want to rent. Don't risk not being able to bring your pet with you. If you have a furry friend, make sure your property manager allows pets and your particular breed. Most pet-friendly buildings have a pet deposit or add a pet fee onto your monthly rent, so it's good to know how much that is for budgeting.



10. Pack by priority

Whether moving out of your childhood home or a college dorm, your first apartment is truly the initial place where you can bring all your stuff with you. Don't. You'll have acquired a lot of memorabilia throughout your childhood, but where is it all going to go?

Use the opportunity of starting somewhere new to purge everything you've collected over your life thus far. Have an honest conversation with yourself about whether you're holding onto certain things because they're useful or because it feels strange to let them go.

Donate, throw away or recycle anything you don't really need. Ask if you can store a box or two of those items you aren't sure you can part with in your parent's garage or a friend's basement. If you don't think about those items after a few months in your new place, you know you can get rid of them, as well.

11. Move-in plan

The two common options for moving are doing it yourself (or with friends) or hiring professional movers. Once you decide which way to go, book your move-in day. Rent your own moving van and secure friends who can commit to helping.

Call around to a few local movers, get price quotes and put down a deposit. Shop for moving supplies a few weeks before the big day and begin packing in small increments to make sure you aren't doing it all at the last minute.

Sturdy boxes, bubble wrap or packing paper, packing tape and a few permanent markers should get you through the move. Don't forget to label all your boxes.

12. What you need

Once you've taken care of the lease, it's now time to think about what you need to put inside the apartment. You'll have plenty of ideas, but it's best to start with the basics before spending hours on Pinterest pulling a design together.

You'll most likely survive a day without anywhere to sit or real dishes to eat on or an actual bed, but a plan for these essential items is important. It's OK to begin shopping around for necessities like these, as well as sheets, towels, basic cleaning supplies and paper products first, even before moving day. Some furniture pieces take a few days to get delivered, and you want to time it all correctly.

Once you get the basics into your place, begin thinking about the next round — trash cans, dressers, a coffee table and a table and chairs. The list goes on, but you should buy items based on what you can afford and what you really need.

13. What you don't need

As you're making your wish list for your first apartment, you're going to end up with things on it you don't need. While it might be nice to have an assortment of the latest kitchen gadgets, you don't need a bread maker, stand mixer and slow cooker all taking up the limited space you have.

Try to realistically look at what you want versus what you need in conjunction with the space you have to store everything. A splurge every now and again is perfectly fine, but you don't want to feel crowded in by all the stuff in your apartment.

If possible, ask for a floor plan of your potential unit with dimensions on it, or try and schedule a time to go in and take a few measurements before move-in day. This can help ensure you don't overdo it when it comes to stuff.

14. Organization

Another thing to think about before moving in is storage. Most apartments don't have huge, walk-in closets and built-in shelving to store your essentials. You'll have to strategize on space-saving solutions.

One of the best items to get is under-bed storage bins. They slide neatly under the bed and are a perfect storage solution for off-season clothing. Other options are furniture pieces that do double duty, like an ottoman that opens up for extra space. Bookcases, shelving or decorative bins also come in handy for storage and look nice.

The trick is to avoid making your apartment feel cluttered, so a combination of storage solutions is often the best way to go.

15. Decoration

This may happen organically as you select favorite pictures or pieces of art for your walls. You may also want to create a more cohesive design. Whether picking an exact color scheme or coordinating the display of your favorite things, decorating your apartment will make it feel more like home and more like you.

Don't forget about this important step, but don't rush into it, either. Having all your essential items in place first can help put your design plan into perspective.

Things to know when renting an apartment

There's a lot to know to prepare for renting your first apartment. The best advice is to figure out what you can afford and then go through the rental process carefully.

Pay attention to all the details, keep track of costs and prioritize your needs to transform your first apartment into a home.

Name: _____ Date: _____

LT30: Mod13.2 Independence Independent Living

Here's the Answer – What's the Question

Write the question for each answer provided in today's reading.

Answer	Question
<p>There are some items you'll need to keep on hand if you want to have a successfully-run home or apartment: pots and pans, cooking tools, spices, tableware and eating utensils, two sets of sheets, a bed, toilet paper, non-slip bath rug, multipurpose cleaner, basic tools, scissor, and a step ladder.</p>	
<p>Find a budgeting method that works for you. The most important thing is that you find a budget that fits your specific needs and goals and is realistic.</p>	
<p>The best and easiest way to keep your space neat is to clean as you go. Don't let stuff pile up for "later".</p>	
<p>If you're out on your own the first time, you're likely renting your place, meaning that a lot of your security is left up to the rental community you live in. When you're first searching for places to live, make sure to inquire about a place's security features before you sign a lease.</p>	
<p>Educate yourself on how to eat a balanced diet – cooking healthy and affordable meals for one isn't easy.</p>	
<p>From pest infestations to burst pipes and life-threatening emergencies, adult life offers all kinds of unexpected and stressful situations that will pop up when you're least expecting it. The key is to be prepared and know how to deal with it ahead of time. This is often a matter of having the right phone number.</p>	

Name: _____ Date: _____

LT30: Mod13.2 Independence

Independent Living

Here's the Answer – What's the Question (cont'd)

Write the question for each answer provided in today's reading.

Answer	Question
<p>Rent is not your only financial concern with a new apartment. Even before the monthly expenses, you need to save for the upfront costs. Between application fees, a security deposit, a pet deposit if applicable and first and last month's rent, you're going to shell out some serious money before you even get the keys to your first apartment. To budget for this, plan on having a few months' rent already in the bank to cover costs.</p>	
<p>Long -term costs range from monthly utilities to regularly purchased items. They can include electricity, gas, internet and cable, cell phone service, water/sewer/trash, groceries, gas, and clothing. It's important to budget for these expenses before you start apartment hunting.</p>	
<p>Read your lease carefully. If you don't understand something, ask about it before you sign the document.</p>	
<p>Where you live matters almost as much as the layout of your apartment. Ideally, you'll want a place close to the essential shops and services you use often.</p>	
<p>If you can't afford to live alone and plan on moving in with roommates, it's important to take a few preliminary steps. Make sure everyone living in the apartment signs the lease and then work together to draw up a roommate agreement. This puts into place safeguards that protect you against any clashes you may have about paying bills, cleanliness, noise and more. It's also important to be careful about who you pick as a roommate.</p>	
<p>The two common options for moving are doing it yourself (or with friends) or hiring professional movers.</p>	

What Should I Consider When Choosing a Roommate? Oct 14, 2021**Sharing housing with other people can help you reduce costs
and can provide you with a social network.**

If you decide to live in a shared house or apartment, you will need to carefully consider what type of people you are comfortable living with. Some things you may want to consider when choosing a roommate (flatmate) are:

Relationship

First, take time to decide what you want out of your relationship with your new roommate. If you're new to Canada maybe you'd like to find a friend who will join you for dinner and introduce you to their social circle. Or maybe you're already established and are just looking for someone to share the bills with while living independent lives. Whatever you're looking for, be clear with the other person to make sure that you don't have different expectations.

Lifestyle

Sleeping habits, work schedules, food preferences, allergies, smoking and drug use, pets, entertainment and hobbies are all important parts of someone's lifestyle. You do not have to have the same lifestyle as your roommate, but make sure that you understand whether or not your lifestyles will be compatible.

Cleanliness

Most people will say that they're 'clean', but people have very different opinions on their definition of clean. Some people think that sweeping every single day is normal. Others are satisfied with a quick vacuum every few months. Some people tolerate piles of dirty dishes in the kitchen while also maintaining a spotless bathroom. Before agreeing to anything, make sure you have the same understanding of "clean".

Responsibility

Protect yourself against unpleasant surprises by asking a potential roommate tough but tactful questions about finances. Watch their body language to get a sense of whether they might be uncomfortable talking about money or unsure about their financial future. You need to make sure that they're in a position to meet the financial responsibilities of sharing a home.

Guests

Make sure to ask about a potential roommate's entertaining preferences, house guests, and romantic partners. If you like to have friends over, make sure they do too. If either of you plan to have guests, discuss how long they're welcome to stay. Establish how many nights of the week it's reasonable for significant others to sleep over. Even if neither of you are currently in a relationship, you might be in the future.

Conflict Resolution

It is natural that you will face both interpersonal and practical challenges while living together. Whether it's dealing with obnoxious house guests, rodent infestations or just generally getting annoyed with each other, someone's approach to conflict resolution in the past often indicates how they will behave in future. Ask a few questions about past experiences rather than hypothetical future scenarios to get a sense of how they behave under pressure.

References

Once you've narrowed down your options to a few potential roommates, you can ask to speak with past roommates or landlords to get a better idea of whether you are compatible. You may also want to check their social media accounts to learn more about their lifestyle and confirm the information they have told you.

Another good way to test a potential match is to invite them to hang out with you and your friends for an evening. Hopefully, they'll also invite you to meet their friends. This can allow you to get to know each other in an informal setting.

The Grown-Up's Guide to Living with A Sibling Oct 26, 2018

Sure, having your brother or sister around 24/7 was fun when you were kids. There was always someone to play with, someone to plot with, and someone to pin the blame on when you got in trouble.

But living with a sibling as adults can have its ups *and* downs – even if you consider your bro or sis to be your best friend.

Just because you're cut from the same cloth doesn't mean you'll agree on everything. Consider the pros and cons of living with a sibling when you're all grown up and your parents aren't there to play mediator.



Living with a Sibling: Pros and Cons

Reliving your childhood cohabitation situation as adults can be trickier than you think. Sure, it can have its perks, too. But depending on your dynamics, you could be right back to living with the same pain points you experienced as kids, but with all new awkward, adult, family-drama undertones.

Pros

- **You already know each other's living habits** – After growing up under the same roof, chances are you already know at least some of what to expect. This way, you can avoid the growing pains you may experience when adjusting to life with a friend or acquaintance.
- **You'll be living with your support system** – Is your brother or sister the first person you call when you're having troubles at work or in your love life? Living with your trusted support system can be a great alternative to crying alone in your bedroom and hoping your roommate doesn't hear.
- **You can share stuff without walking on eggshells** – With a regular roommate, you might feel awkward about using their butter. You might even feel obliged to replace that dollop of shampoo you needed. But with a sibling, sharing stuff isn't a big deal – as long as it's fair and equal.

You might find you have excess stuff from both ends that you simply can't fit, or don't want in your new place. Share a storage unit, it's half the price when split it down the middle!

Cons

- **You might regress into old habits** – Do you become co-dependent around your older sibling, losing your independence and relying on them to take the reins? Or perhaps you take on a bossy older sibling role, offering unsolicited advice and judgement? Living with a sibling can see you regress into old patterns, and potentially cause tension between you.

"We often fall back into these roles subconsciously, but they can cause a lot of friction. You may have to actually verbalise it, and say something like, 'I know I've been bossy in the past but I want you to know I'm trying to get past that and let you do your own thing.'"

~ Joseph R. Sanok, Family Counsellor ~

- **Privacy can be an issue** – Your sibling may be tempted to grill you about that *special* someone you brought home last night or feel totally comfortable rummaging through your wardrobe to “borrow” an outfit. Just because you shared a room as kids doesn’t mean you don’t deserve privacy as adults, and this can be harder to address with a sibling than a friend.
- **They might take advantage of you** – When you live with a stranger or friend, you generally want to keep the peace and be on your best behaviour. If your sibling knows you’ll love them no matter what, they may take advantage and cut corners on pulling their weight.



Tips for Living with a Sibling

Some adult siblings live together without a hitch. You might be one of the lucky ones, or you might need a little help to get your new living arrangement off on the right foot.

Set Some Ground Rules

It’s important to set some ground rules from the get-go to ensure you’re on the same page. These might include restricting guests and loud music to before 10pm and having a ‘whoever doesn’t cook has to clean’ rule. Whatever works for you.

Avoid Family Drama

Don’t go running to your parents when you’re not happy with your sibling. Be an adult and confront your brother or sister to stomp out the issue without making it a family drama.



Maintain Your Independence

Just because you’re living together doesn’t mean you have to do *everything* together. Remember you’re both adults with separate jobs, friends, and lives.

Know When to Say Goodbye

Some siblings just don’t hit it off living under the same roof, and this is totally fine. Know when to end your living arrangement *before* your relationship becomes beyond repair. You can find a new roomie, but you can’t find a new sibling.

8 Steps You Should Take Before Living with Your Partner: How to Cohabit Happily Ever After

August 2, 2011

Reviewed by Kaja Perina

KEY POINTS

- Couples who slide into cohabitation before they feel ready could be sounding the death knell for their relationship.
- Some couples opt for "stayover" relationships where they spend three or more nights a week together while keeping their own separate residences.
- Setting up a cohabitating relationship for success begins with having any difficult conversations, since those won't get easier after moving in.

"Do you think my boyfriend and I should live together?" my client asked. I could tell from her bloodshot eyes that she'd been pondering the question all night.

What scares you the most?" I asked

"Frankly," she said, smiling weakly, "I'm afraid it'll ruin our relationship."

I knew she wasn't exaggerating. For many couples, living together is simply the next logical step in the progression of intimacy. There's no handwringing, no tortured internal debate. But for Sharon, the whole prospect had been terrifying from the start. She'd had more than a few bad relationships, and the last one had died a slow, painful death over the course of three long years, in a tiny apartment that seemed even more suffocating when she and her boyfriend were fighting. So, she had good reason to be scared. And because I knew the research, the very fact that she had so many misgivings was more than enough to give me pause as well.

Playing House or Playing with Fire?

Prior to 2000, many people might have advised Sharon against moving in with her boyfriend, no matter how well they'd been getting along. The research findings on premarital cohabitation were dismal. In the US, living together before marriage was associated with lower marital satisfaction, lower commitment among men, poorer communication, higher marital conflict, higher rates of wife infidelity, and higher perceived likelihood of divorce. Hardly a ringing endorsement for shacking up.

But in 2005, Psychology Today featured an excellent article reviewing the potential dangers of living together before marriage, and by then, the view was clearly changing. Researchers like Scott Stanley had begun to paint a far more balanced picture of previous findings. Some cohabiters, it seems, are more equal than others, with one group showing all the telltale signs of disaster that previous research had revealed, and another, luckier group, living happily ever after. The difference between the two came down to their state of mind.

Flash forward to 2011, and it's now clear that a person's attitude toward the decision to cohabit has everything to do with their relationship's success or failure. If both partners show an active and clear commitment before deciding to live together, by say, getting engaged, they seem to do just as well as people who get married before making a home together (see, for example, research [here](#) and [here](#)). In fact, for women who make a conscious, careful decision to cohabit, living with their partner before marriage may reduce the risk of divorce. This is serious business, though—no room for waffling; serially cohabiting women have twice the divorce rate of women who only live with the man they later marry.

Repeated attempts to "try" living with someone may reflect a general reluctance to commit. The success gap between committed and uncommitted (or noncommittal) partners serves as a cautionary tale. Couples who slide into cohabitation before they feel ready could be sounding the death knell for their relationship.

Why Living in Sin Isn't for the Faint of Heart

The dangers of mindlessly drifting into cohabitation--whether from a sense of economic pressure, a desire to "test" the relationship, or worries about living alone--have become increasingly clear. Living together is an active long-term commitment, like having children, and without the proper preparation and nurturance of your relationship, you could be doing yourself and your partner more harm than good. The reason may, in part, have to do with the many pressures an unmarried couple still faces.

It's easy to forget that "shacking up" used to be viewed as the act of a reckless counterculture and--at least in the eyes of some religious communities-- the province of "Godless rebels." This history isn't remote by any means. As recently as 2003, the California State Senate voted to preserve a 113-year-old law that made it a crime for an unmarried couple to live together "openly and notoriously," and in 2005, seven states still considered unmarried cohabitation outright criminal—"a lewd and lascivious act."

Laws like this are a stark reminder that the problems cohabiters face don't exist in a vacuum. As more and more people choose to live together before marriage (a trend that has been on the rise since the 1970s), these more conservative attitudes may become less and less common. But until that time, many unhitched cohabiters still face lingering societal pressures, and some of them aren't particularly subtle, like the bad reputation that longer-term, unmarried cohabitation continues to have in the press and the culture at large. Who among us, for example, hasn't wondered when our friends or relatives who've been living together all these years will finally "settle down" and get married? (In reality, duration of cohabitation, alone, seems to have no implications for a couple's success or failure.)

For all these reasons, some cohabiting couples wind up cut off from important supports, with even their own family members reluctant to offer financial help or advice. In extreme cases, one or both members of the couple are either rejected or excluded by their partner's parents (not as rare as one would hope). As cohabiters, their relationship isn't taken quite as seriously—a fact that can have important implications for the livelihood of any couple (the support of friends and family for a partnership is a strong predictor of success).

Given these many cultural and emotional obstacles, is it any wonder that couples wavering in their commitment often witness the demise of their relationship once they start living under the same roof?

8 Steps You Should Take Before Living Together

There's no question at this point that that living together is a decision not to be taken lightly. True, it can kick off a rich, new phase in your relationship, but it can just as easily spell the end of things if you're not careful. You'd be wise to take some important steps before you make the move.

- 1) **Have the hard conversations now.** If you have concerns about cleanliness, chores, general upkeep, or even who's welcome when you're not there, you'd better talk now. If you're afraid this will create tension, then think twice about living together. You'll have to face the problems sooner or later, whether you talk about them or not, so if they're a deal-breaker, your silence won't save the relationship. You can start by talking about your readiness to live together. If you can't even broach that one, then you're better off waiting until you feel more certain about each other.

2) **Consider how much you're willing to pay for a live-in partner.** If you think you'll feel resentful picking up your partner's financial slack, then don't choose a place beyond their means. If you truly want to live together and you want a nice place, then realize you're subsidizing your partner so you can have both. That's your choice, and you don't have to make it.

3) **Openly assess the choice.** If your partner insists on paying more than you can afford, then say, "OK, but let's agree, right now, that if you start feeling resentful about money, we'll know it's not working." You've now agreed that any financial resentment signals the need for a new arrangement altogether—either separate places or one you can both afford.

4) **Run trials.** If possible, plan to spend at least a month in each other's place. Your habits will vary, depending on how much you feel like you're in your own space. Trials give you a chance to see how each of you truly lives, when you're feeling at home and when you're not (and you're likely to feel a mix of both at first). A recent University of Columbia study suggests that many young couples may be choosing this very solution, opting for "stayover" relationships where they spend three or more nights a week together while maintaining their own separate residences.

5) **Pick your battles.** Living with a partner involves negotiation, but it shouldn't be constant. If little, low-impact quirks (cap on the toothpaste, anyone?) are getting on your nerves, consider solutions that don't depend on your partner changing (you can buy a tube with the cap attached now). Bear in mind, you probably have a thousand quirks of your own that your partner may have to adjust to, so don't ask for changes unless you're prepared to work on some yourself.

6) **Name your contribution.** When it comes to chores, we're often blind to what others do and acutely aware of our own contribution. To make matters worse, some chores are less visible than others (dusting and vacuuming sometimes go unnoticed.) So decide what you want to do and state out loud or record on paper what you've done. If one of you prioritizes less visible chores, then at least they won't go unnoticed.

7) **Stake a claim.** If you're moving into your partner's place, think about (and then discuss) how you might put your own, personal stamp on the place—some new items, some decoration, a desk, etc. If you encounter resistance, pay close attention: how is this going to be a shared space if you can't bring something of yourself to it?

8) **Maintain your independence.** Moving in shouldn't mean you stop living independently. If you lose what you enjoy, you lose yourself. Separate experiences and friendships are what make you unique, so keep them in your life after the move.

In the past, living together before marriage was considered a potentially perilous choice, and people spoke in hushed tones about the couple next door who continued to live in sin. But in the new millennium, even after religion, for many, started losing its grip on our judgments about matters of love, science seemed poised to replace the previous moral framework, warning us about the psychological and emotional dangers of living together out of wedlock.

We know a little more now. Working hard on your relationship, including making a clear commitment, is probably the best predictor of success, whether you start that work before or after you've chosen to live under the same roof. As for Sharon, she opted for stayovers before making the leap to cohabitation. She was wise to do so. She and her boyfriend had broken up by the end of the year.

7 Things No One Tells You About Living Alone for The First Time

By Lea Rose Emery

Oct. 8, 2018

Living by yourself for the first time is a milestone for many of us. And even though it's often an exciting time that can feel really ~adult~, living alone for the first time can also be challenging life change.

"If you're living alone for the first time, whether you're moving out of mom and dad's, saying no more to housemates, or getting out of a relationship and having a bed to yourself after all these years, you have to know yourself and see it as a choice, despite the ups and downs," Joanna Townsend, a life coach and a Washington D.C.-based psychotherapist for Blush Online Life Coaching, tells Bustle.

Living alone comes with a lot of responsibility, a lot of choices, and a lot of, well, alone time. But for some people it's not only worth it — it's the dream. While some people love the idea of living with friends or a partner, others can't imagine anything better than being able to walk around naked or take a bath surrounded by a whole lot of quiet.

To get the most out of living alone for the first time, it helps to be aware of all of the hidden challenges — and hidden benefits — that can come with renting or buying your own place. Here are the things that no one tells you about living alone for the first time, according to experts, because you're going to have to start making some big decisions.

1. Your Neighborhood Really, Really Matters

Living alone is a big expense, so you may be tempted to just go wherever you can afford a studio or one-bedroom but pay attention to the areas you're looking at.

"Browse through neighborhoods that you feel connected to, that you vibe with," Townsend says. "Consider your commute and what that might look like. But also, be realistic about prices and idealizing what's quaint and trendy." Living alone can be great, but not if you're so isolated that you never want to leave your home.

2. It Might Be a Growing Experience

If you're not someone who naturally does well on their own, then living on your own might actually be a great exercise for you — though it's not always easy.

"If you're someone who feels anxious alone and unable to calm your thoughts, then it actually might be a good thing to engage in some self-understanding and introspection in order to get comfortable alone," Townsend says. But expect that there will be growing pains.



3. You'll Have to Find Your Style

You may have spent years hating your roommate's pink cushions or being so sick of your parents' house, but when you live alone then you may suddenly realize you don't know what your style is — but try to go with it. "If you're living alone to finally get your space, then embrace it and make it yours," Townsend says. Experiment with colors, styles, and different vibes to find the one that works for you.

4. It's Worth Making an Effort

If you're not someone who thought style or design would ever matter to you, it's still worth taking the time to make your home a comfortable, warm place to be.

"Our homes play a large role in our self-care," Townsend says. "Wherever you end up, make sure that you are intentional and mindful about how your home feels. The most successful predictor to satisfaction in our home lives, is how we feel in our homes, and how much effort we put into making it a safe, restorative, and comfortable space for us to be authentically ourselves in."

5. You Might Need to Make More Plans Than You Expect

If you're worried about feeling lonely or being alone with negative thoughts too much, practicing mindfulness is one good coping mechanism — but also make sure you're planning enough social events outside of your home, too. Having a night where your mind is busy and you're with friends or family can be really soothing. "In this way, you will have your night occupied and your focus when you return home will be sleep," behavioral scientist Clarissa Silva tells Bustle. "Not pre-occupation or negative thinking about being alone."

6. Budgeting Can Be Tricky

Living alone is often expensive. While you might have planned for covering rent and bills as a single person, it's easy to forget all of the other costs you'll be handling on your own: groceries, laundry detergent, even just a new blanket or chair if you need it. It might be the right time to start a budget.

"A great budgeting hack to keep yourself from overspending is to embrace the 'envelope system,'" Jill Caponera, a consumer savings expert for Promocodes.com, tells Bustle. "Once you've figured out your monthly budget, set aside a specific amount of money in individual envelopes to cover different categories of your budget and to ensure you don't overspend. For example, if you've budgeted \$500 a month for groceries, take that amount out of your bank account at the beginning of the month and put the cash in an envelope labeled 'groceries.' Using the envelope system helps to keep spending in check, and to quickly build up your savings account."



7. Being Friendly Can Go A Long Way

When you're living alone, it can be nice to feel like you have a relationship with someone nearby. "Introduce yourself to your neighbors as soon as you can," Raphael Fetta, a real estate broker based in NYC, tells Bustle. "I once moved into a house in the middle of winter, and nobody was out. It wasn't until spring that I started meeting most of my neighbors, and it was much more awkward considering I'd already been there for over three months." Many of us don't like talking to our neighbors, but the sooner you do it then the less awkward it feels — and having a door you feel like you can knock on if there's an emergency can be really reassuring.

Living alone is a whole new adventure, especially if you've never done it before. Expect some ups and downs but, hopefully, the growing pains will be so worth it.

Name: _____ Date: _____

LT30: Mod13.3 Independence

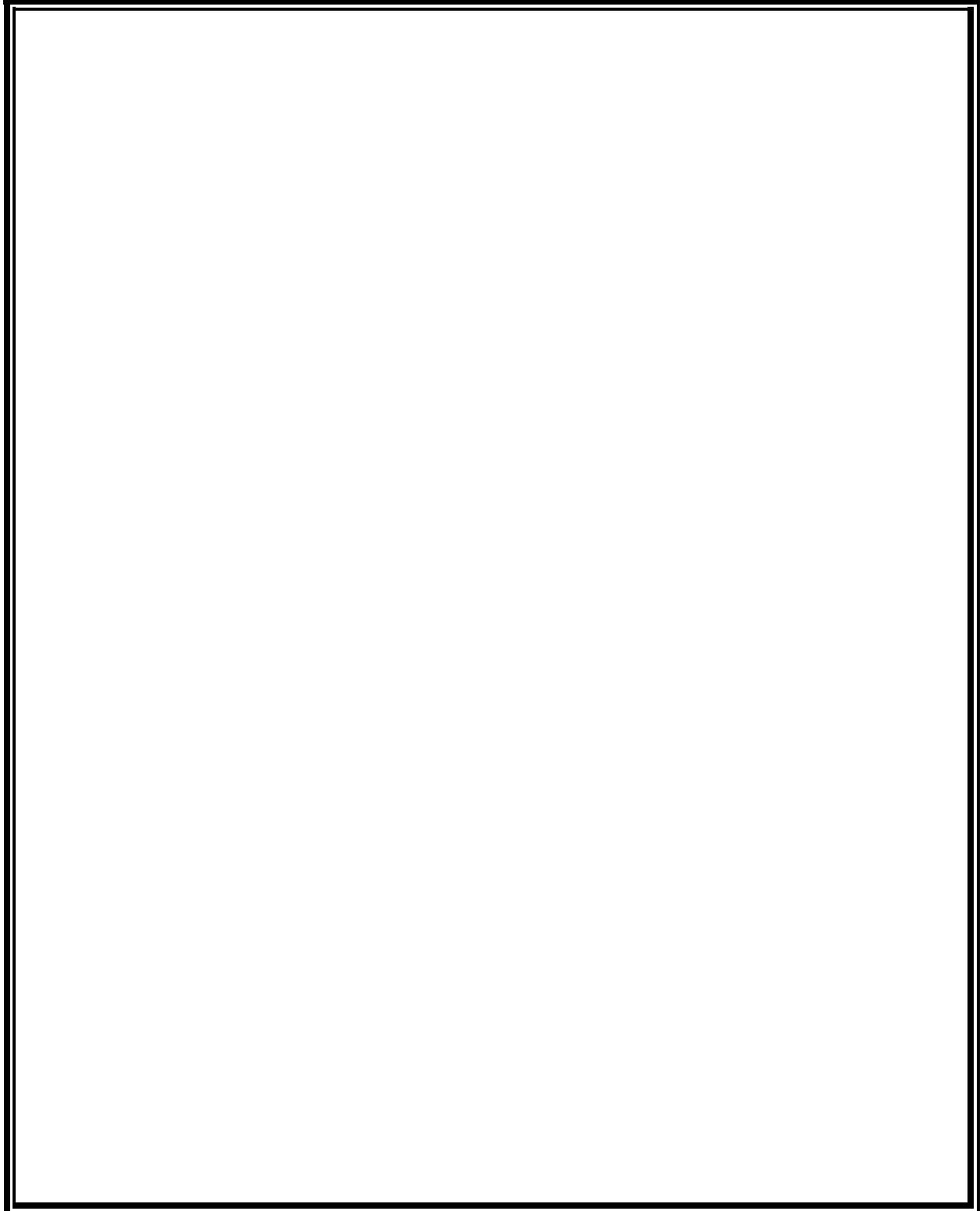
Accommodations

Four Corners Note Taker

<p>“What Should I Consider When Considering a Roommate”</p>	
<p>“The Grown-Up’s Guide to Living with a Sibling”</p>	
<p>8 Steps You should Take Before Living with Your Partner</p>	
<p>7 Things No One Tells You About Living Alone for the First Time</p>	

Word Splash

Brainstorm words and phrases about what you've learned so far in this unit.



7 Tips for First-Time Renters

By Andra Hopulele

May 27, 2019

Moving into your own place for the first time can be equal parts exciting and terrifying. While the new-found freedom you'll soon enjoy is something to relish, it comes with a fair amount of responsibility attached. Suddenly, you'll have to manage your own expenses like never before and think of everything.

Fortunately, with a few tips and tricks, you can avoid the potential pitfalls that many first-time renters fall into. Below, we go through 7 must-know tips to help your first rental work out perfectly.

Know the Costs

Besides the monthly rent, there are a few other costs that you'll need to consider when renting an apartment, and it's important to know what to expect. In general, you'll face several up-front costs, which, if you're not prepared for, can come as a shock. These typically include the security deposit, the first and last months' rent, furnishings if needed, and moving costs.

Additionally, after you are moved in, there will be several ongoing costs besides your monthly rent, such as utilities, phone and internet, parking, laundry, snow removal, etc. It's a good idea to work out approximately how much both the initial and ongoing costs will be in your area and for the type of unit you're looking at.



Make a Budget and Stick to it

With these figures worked out, it's wise to create a budget. You don't want to be spending too much of your monthly income on rent, so try to work out what would be a comfortable amount each month. Try to aim for no more than 30% of your income being spent on rent and other household essentials such as utilities. It's also good if you're also able to put a portion into savings or debt repayment each month.

Think about the initial cost, and be sure you have the funds, so that you're ready to put down a deposit as soon as you find the right place. Once you have a budget on paper, stick to it. If you find the perfect place, but it'll take you over budget, you may find that life can soon become a struggle as you live from paycheck to paycheck.

Move in with a Roommate

If you find that your budget won't get you too far, you could consider moving in with a roommate. This can drastically reduce the costs and enable you to get a bigger place in a more desirable location. However, it's important to know what you're getting into here as well. It's worth bearing in mind that it's unlikely that you'll be compatible with everyone, including lifelong friends, so choose wisely.

For example, if you're an early riser, you probably don't want to move in with someone who is likely to be up all night watching movies or listening to music. Various social media groups can help renters seek out roommates, and together you can discuss your individual needs. Once you've found a likely candidate, perhaps agree on paper about the important things such as how to divide the various expenses and house rules. Also, bear in mind that with both names on the rental agreement, you'll both be held accountable if one of you causes damage or misses a payment.

Understand the Rental Agreement

Before moving in, you'll need to sign a rental agreement. This relatively simple document puts down in writing the agreement between tenant and landlord. Besides the basics such as the

length of the tenancy, the monthly rate, and the details of both parties, this document may also include various rules and terms set out by the landlord. You should insist on agreeing to a list of repairable items already in the rental space currently, so you are not charged for these when you vacate the lease.

Upon signing, you'll be obliged to follow these, so be sure to have thoroughly read through the lease and know the renter's rights for your area. Also, check that there's a dispute resolution process in place to avoid awkward situations in case of late payments, damages, or eviction notices. And once you're done with this, it's a good idea to also think about drafting a roommate agreement.

Have Your Deposit at Hand

Ideally, when the time comes to visit potential places to rent, you'll have the necessary funds at hand. If you visit a place within your budget that you really like, you might not want to wait around. With the funds for the security deposit available, you could effectively write out a check there and then, giving you a huge advantage over the competition, and letting the landlord know you're serious. A typical security deposit is normally the same as one month's rent.

Beware of Scams

It's easy to get carried away when searching for a place to rent, but caution is advised. There are numerous rental scams to beware of. A good rule of thumb is that if it sounds too good to be true, it probably is. Some things to watch out for are:

- Rental fees that are lower than the typical market rate
- Being asked to leave a deposit without signing the rental agreement
- Not being able to visit the property before paying the security deposit
- Being offered a unit without having any background checks done on you
- Pictures on the ad that don't match up with reality
- Landlords who can't be reached by phone
- Being asked to send a security deposit to a landlord outside the country

Simply put, don't pay the security deposit if things aren't adding up, and you haven't been asked to sign the rental agreement.

Don't Move in Before Checking the Place

Whatever you do, don't sign the rental agreement and pay the deposit before you've had a look at the place! Not only does this protect you against scams, but it also allows you to know what you're getting into. Inspect the unit and be sure to take photographic evidence of any damage as proof that it wasn't caused during your stay.

Check also that the apartment is as advertised, and that everything works properly, paying attention to appliances and HVAC systems. If anything doesn't add up, discuss it with the landlord, and consider rewording your rental agreement.

Renting for the first time can be difficult, but with these 7 must-know tips, the experience can go from harrowing to heavenly.

How Do I Look for Rental Housing

There are many ways you can look for an apartment or house to rent.
Here are some examples:

Bulletin Boards

Look in community centres, laundromats, grocery stores and other local businesses. If you are a student, check the boards at college and university housing services.

Classifieds

The advertisement section of major daily newspapers and weekly community newspapers have list rentals. You can read the newspaper for free at public libraries. Many newspapers let you search their classifieds ads online for free. Find your local community newspaper's website.

Family and Friends

Many people find places to rent through personal contacts. Ask your friends, family, co-workers and others if they know of any places that are available.

Rental Guides

These guides are free. Look for them in boxes on street corners or in store entrances.

Rental Listing Websites

There are many websites that list rentals. Here are some examples and you can use a search engine to find others.

* These listings are for your information only. Settlement.Org does not recommend or endorse any particular listing.

- [Craigslist](#)
- [GottaRent.com](#)
- [Rentals.ca](#)
- [NextHome](#)
- [Kijiji](#)
- [PadMapper](#)
- [4Rent.ca](#)
- [Rentboard.ca](#)
- [Rent Compass](#)
- [Renters Pages](#)
- [RentSeeker](#)
- [Viewit.ca](#)

Rental Locators

These are private companies that search for housing for you. There is usually a fee for this service.

Signs

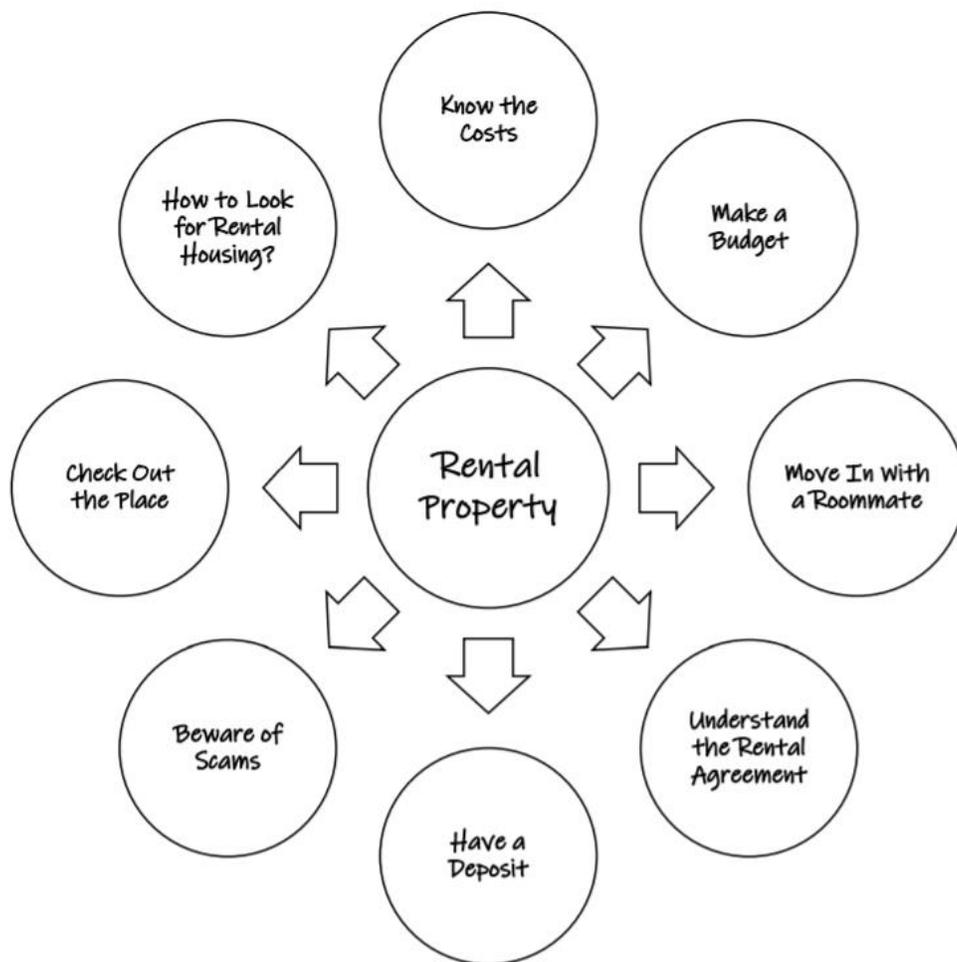
Walk around neighbourhoods that interest you and look for signs that say, "**For Rent**" or "**Vacancy**" in front of apartment buildings or in-house windows. Even if there is no sign, you can ask if any apartments are available or will become available soon. Ask if you can be put on a waiting list.

Name: _____ Date: _____

LT30: Mod13.4 Independence

Rental Property

Rental Property Mind Map



Name: _____ Date: _____

LT30: Mod13.4 Independence

Rental Property

3-2-1 Exit Slip: Rental Property

3	Things I learned today...
2	Things I found interesting...
1	Questions I still have...

Name: _____ Date: _____

LT30: Mod13.5 Independence

Tenancy

K-W-L: Tenancy Agreements & Insurance

Know – What do you know?

What – What do you want to learn?

Learn – What did you learn?

Name: _____ Date: _____

LT30: Mod13.5 Independence

Tenancy

Tenancy Agreements

1. General Information

By law, the [Standard Conditions](#) are part of every residential agreement, whether written, verbal or implied. They must be included in every written tenancy agreement. The Standard Conditions highlight important requirements of [The Residential Tenancies Act, 2006](#) and regulations. The Act, regulations and Standard Conditions override anything to the contrary in a tenancy agreement.

A landlord cannot charge for processing any tenant's application to rent.

Landlords should give a copy of the Standard Conditions to all tenants with verbal or implied agreements. Landlords frequently rely on the Standard Conditions respecting payment of rent, rent increases, the landlord's right of entry and the right to evict.

Written agreements must include:

- A copy of the Standard Conditions;
- The correct legal names of the parties;
- The address of the rental property;
- The date the agreement was reached;
- The service address and telephone number of the landlord or agent and emergency contact number;
- The date the tenancy will begin (commencement date). If the agreement is for a fixed term, the agreement must also include an end date. If there is no end date, it will be considered a monthly tenancy;
- The periodic term of the rent (whether weekly, monthly or other);
- The amount of rent and whether it varies with the number of occupants (if so, how much?);
- The date that rent is to be paid;
- Who pays utilities;
- What services and facilities are included; and
- The amount of any security deposit and when it is to be paid.

A tenancy agreement must not be amended to change or remove a standard condition. Any other change to a term or provision of a tenancy agreement must be agreed to by both the landlord and tenant.

A landlord is entitled to make reasonable rules about the tenant's use, occupancy or maintenance of the rental unit and the tenant's use of the services and facilities including rules prohibiting the possession, use, selling or distribution of cannabis or the growing and possession of cannabis plants in the rental unit. The rules must be in writing and brought to the tenant's attention.

2. Types of Tenancy Agreements

Landlords may choose to use one of these tenancy agreements that comply with the Act and its Regulations.

- Month-to-Month Tenancy Agreement
- Weekly Tenancy Agreement
- Fixed-Term Agreement

Landlords who write tenancy agreements must be clear, as it is a legal document. If a document has two or more possible meanings, a tenant may assume, and the law will enforce, any reasonable interpretation of the document by the tenant. A tenant may read an agreement in a manner that is more favorable to the tenant than intended by the landlord. If there is ambiguity, the law will enforce the meaning that the tenant reasonably understood.

The Act and regulations overrule any residential tenancy agreement that conflicts with the Act or regulations. Agreements or parts of an agreement can only be changed by the agreement of both parties. The only exception is the landlord's right to increase the rent by giving proper notice.

The tenant's obligation to pay rent is suspended if the landlord does not, within 20 days of entering into the tenancy agreement:

- provide the tenant with a copy of any written tenancy agreement; or
- if there is no written tenancy agreement, provide to the tenant in writing:
 1. the address of the landlord or the landlord's agent where the tenant may send or deliver notices;
 2. the telephone number of the landlord or the landlord's agent; and
 3. a telephone number that the tenant may contact in the case of emergencies, including emergency repairs.

In a building with more than one rental unit that includes a common area, the landlord must post and maintain in a noticeable place or near the main entrance a prominent notice with the landlord's legal name, and the address for service of notices and telephone number of the landlord or landlord's agent.

If you are a tenant and your landlord does not live in Saskatchewan, you can visit the [Rights and Responsibilities of Landlords and Tenants](#) to find out how to serve documents to your landlord.

3. Term Agreements and Notice Requirements

Fixed-term tenancy agreements must be in writing and cannot be less than three months. Tenancy agreements less than three months are deemed periodic tenancies. The tenancy agreement must state the date that the tenancy ends. In effect, when the landlord and tenant sign the agreement, they give each other notice to end the tenancy on that date. The tenant does not have to give any other notice to leave when the tenancy ends.

At least two months prior to the end of a fixed term lease, a landlord must notify the tenant in a [Term Agreement – Two Month Notice of Intention form](#) whether or not the landlord offers to renew the lease.

If the landlord offers to renew the lease, the terms of the new offer must be included. If the tenant does not accept the offer within one month after the offer is received, the tenant is deemed to have rejected the offer and must vacate at the end of the tenancy. A landlord may not withdraw an offer of renewal.

If the landlord fails to provide a copy of the form to the tenant two months before the end of the tenancy, and the tenant isn't planning to vacate at the end of the term, the tenant and landlord should discuss and try to agree what will happen after the end of the term. If the landlord and tenant cannot agree on a mutually acceptable terms to continue the tenancy, the tenant may apply to ORT for a hearing. A hearing officer may make any order that the hearing officer considers fair in the circumstances, including an order that the tenancy continues as a periodic tenancy from month to month, or an order ending the tenancy and may award compensation.

Rent may not be increased during the term of the lease, except as specifically agreed in the written lease.

4. Late Fees

A landlord may charge a tenant a fee for late payment of rent if a "late fee" is included in the tenancy agreement. Landlords cannot impose late fees unless the rule or policy is clear and accepted by the tenant when the landlord and tenant enter into the tenancy agreement.

A late fee is lawful if it is a "reasonable pre-estimate of damages" and not a penalty. If a late fee is so high that it is not a reasonable pre-estimate of damages or costs incurred by a landlord because of late payment of rent, the fee will not be enforceable.

Typically, late fees up to the amount of \$25.00 per month are justifiable and enforceable. In some circumstances, a landlord may prove entitlement to a larger amount by establishing that a greater expense to the landlord was anticipated when the parties entered into the lease.

5. Joint Tenants vs. Co-Tenants

When a landlord rents the same premises to more than one tenant, the tenants will be either:

- joint tenants to one rental agreement with each tenant responsible for all obligations under the agreement; or
- co-tenants, each with their own rental agreement with the landlord, and each responsible only for the obligations under their lease.

Landlords and tenants are not always clear about what they intended, which may create problems of interpretation.

What are some indications of joint tenancy?

1. There is one rental agreement with the names of both tenants on it;
2. The tenants know each other before moving in and have chosen each other as roommates;
3. One security deposit is paid to the landlord on behalf of both tenants;
4. The rent is paid to the landlord on behalf of both tenants;
5. The landlord provides one receipt for either the security deposit or rent with both tenants' names on it;
6. If one tenant moves out the landlord expects the remaining tenant to pay that person's share of the rent or expects the remaining tenant to find a new roommate to share the obligations of tenancy;
7. The landlord can evict both tenants if the rent is not paid in full, even if only one of the tenants has failed to pay; and
8. If there are damages, the landlord may claim those damages from both tenants regardless of which tenant is responsible for the damages.

In the case of a month-to-month tenancy, one tenant can serve notice to end that tenancy even if the other tenant is not in favour or aware of the situation. However, one tenant alone cannot end a fixed term tenancy.

If one tenant serves notice to terminate a month-to-month tenancy, the tenancy is ended for all the tenants. The landlord must deal with the security deposit when the tenancy ends. If one or more of the tenants enter into a new tenancy agreement and will continue to occupy the rental unit, the landlord needs to deal with the security deposit as if the tenants were all vacating, and ask for a new security deposit from the remaining tenants, as if they are new tenants. The landlord should complete an inspection and either claim damages for repairs or return the security deposit within seven business days payable to all the joint tenants. The joint tenants who are remaining may apply their share of the security deposit towards the new security deposit.

A tenant who has to pay for damages caused by one or more other joint tenant can pursue the other joint tenants in Small Claims Court to recover those damages.

Joint tenancy will be presumed unless there is evidence that there was a separate agreement or arrangement between the landlord and each of the tenants.

What are some indications of co-tenancy?

1. Each tenant has exclusive possession of a bedroom, but share common areas with other tenants (bathroom, living area and kitchen);
2. Tenants don't know each other when they move in, or they move in at different times;
3. The landlord has a separate tenancy agreement with each tenant;
4. Each tenant pays their own security deposit and rent to the landlord;
5. The landlord provides a receipt for payment to each tenant separately; and
6. If one tenant moves out, the landlord finds another tenant to move in.

Joint tenants and separate tenants must be distinguished from sub-tenants. A tenant may sign a lease for the whole of the rental premises and find a roommate to whom they sublet part of the rental premises. In this case, only the prime tenant has obligations to the landlord, and must pay all the rent. The prime tenant will be a landlord to the sub-tenant and may collect and hold a security deposit. The prime tenant must obtain the landlord's consent to sublet or include the right to sublet as a term of the lease. If the landlord's consent is required, a landlord must not unreasonably withhold consent. public housing authority may withhold consent for any reason.

6. Rent-to-Own Agreements

Generally speaking, the Act and Regulations do not apply to "rent-to-own" arrangements in agreements for sale of property or land. Any agreement that creates a potential change in ownership, including an action to cancel the agreement, must be taken to the Court of Queen's Bench. You should consult a lawyer about your rights.

If a tenancy agreement contains an option to purchase, the ORT will generally have jurisdiction until the option to purchase is exercised.

Determining whether the ORT has jurisdiction over a tenancy agreement that includes a rent to own arrangement may involve other facts and more than one law. In the event of a dispute between a landlord and tenant where the facts and conditions of the agreement are not clear, it may be necessary to determine jurisdiction through the ORT.

Month-to-Month Tenancy Agreement for Saskatchewan

**Month-to-Month Tenancy Agreement
for Saskatchewan**
under *The Residential Tenancies Act, 2006*

Office of Residential Tenancies
Information for Landlords and Tenants
1-888-215-2222 or email: ORT@gov.sk.ca
WEBSITE: www.saskatchewan.ca/ort

PARTIES

1. This agreement is made in duplicate between **THE LANDLORD,**

* Mailing Address	City/Town	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Telephone	Fax	Text	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Telephone for emergencies - same or	Additional numbers or addresses
<input type="text"/>	<input type="text"/>

Written notices may be delivered in person or by mail, fax, text or email. I prefer to receive electronic notices by:

Fax Text Email By notice to the landlord's agent at the address below

* the tenant's obligation to pay rent is suspended if this information is not provided, together with a copy of this agreement.

— AND —

THE TENANT

Mailing Address	City/Town	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone	Fax	Text	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mobile or alternate telephone number, if any	Additional numbers or addresses
<input type="text"/>	<input type="text"/>

Written notices may be delivered in person or by mail, fax, text or email. I prefer to receive electronic notices by:

Fax Text Email

The landlord and tenant agree to promptly advise the other of any change in address or contact information.

Add Another Tenant	Remove Tenant
--------------------	---------------

RENTAL UNIT

2. The landlord rents to the tenant the rental unit having the following civic address:

Street Name and Number	Unit Number	City/Town
<input type="text"/>	<input type="text"/>	<input type="text"/>

OR provide legal description of rural property

Is the rental unit a mobile home lot or a mobile home?

Yes No

Landlord agent (superintendent or property manager) (enter name if applicable otherwise enter N/A)

Mailing Address	City/Town	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone	Fax	Text	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

The landlord agrees that written notices intended for the landlord may be served on the agent.
The agent prefers to receive electronic notices by:

- Fax Text Email

STANDARD CONDITIONS

3. The Standard Conditions attached hereto as [Appendix A](#) apply to this tenancy.

OCCUPANCY AND TERM

4. The tenant may occupy the rental property on . This is a month-to-month tenancy.

RENT

5. The tenant will pay rent of on the 1st day of each month, commencing on .

The tenant will deliver the rent to the landlord at the landlord's address OR as follows [describe manner of payment]

If the first month of the tenancy is a partial month, prorated rent of shall be paid for the first month, and thereafter the full rent shall be paid on the 1st day of each month. The landlord shall provide a receipt to the tenant for rent paid in cash. See Standard Condition 5 about rent increases. To determine if the landlord is a member of the Saskatchewan Landlord Association (SKLA) call SKLA at - 306-653-7149, or email admin@skla.ca.

SERVICES AND FACILITIES

6. The following services and facilities are included with the rental unit

- | | | | |
|-------------|--|---------------------------|--|
| Electricity | <input type="radio"/> Yes <input type="radio"/> No | Refrigerator | <input type="radio"/> Yes <input type="radio"/> No |
| Heat | <input type="radio"/> Yes <input type="radio"/> No | Washer & Dryer | <input type="radio"/> Yes <input type="radio"/> No |
| Water | <input type="radio"/> Yes <input type="radio"/> No | Washer & Dryer (Coin) | <input type="radio"/> Yes <input type="radio"/> No |
| Hot Water | <input type="radio"/> Yes <input type="radio"/> No | Cable TV Hook-up Provided | <input type="radio"/> Yes <input type="radio"/> No |
| Parking | <input type="radio"/> Yes <input type="radio"/> No | Cable TV Service Provided | <input type="radio"/> Yes <input type="radio"/> No |
| Range | <input type="radio"/> Yes <input type="radio"/> No | | |
| Other | <input type="text"/> | | |

SECURITY DEPOSIT

7. A security deposit is required:
 Yes No

CONDITION OF RENTAL UNIT AND INSPECTION

- 8.(1) The landlord and tenant agree to inspect the rental unit when the landlord gives the tenant occupancy and again when the tenant vacates the rental unit. Each party is entitled to a copy of each inspection report.
- (2) The landlord shall provide reasonably clean premises to the tenant upon occupancy, and the tenant shall provide reasonably clean premises when vacating the rental unit.

(3) The tenant is responsible to repair any damage caused by the tenant or a person permitted on the premises by the tenant during the tenancy, reasonable wear and tear excepted.

(4) The tenant shall return all keys and other means of access to the premises upon vacating the rental unit.

INDEMNIFICATION AND LIABILITY

9. See Standard Condition 23, and section 8 of the Act.

TENANT RIGHT TO QUIET ENJOYMENT

10. See Standard Condition 7.

OBLIGATION TO REPAIR AND MAINTAIN

11. See Standard Condition 8.

LANDLORD RIGHT TO ENTER

12. See Standard Conditions 9 and 10.

RIGHT OF ACCESS AND PROHIBITION ON CHANGING LOCKS

13. See Standard Conditions 11 and 12.

ENDING THE TENANCY

14. See Standard Conditions 13 to 22. Notices to Vacate by landlords must use the approved forms (s.63(e) of Act)

ADDITIONAL OBLIGATIONS OF LANDLORD

15. The landlord shall comply with the following additional obligations:

Insert additional landlord obligations: specific repairs to be done, yard maintenance, etc.

#	Details
1.	

ADDITIONAL OBLIGATIONS OF TENANT

16. The tenant shall comply with the following additional obligations:

Insert additional tenant obligations: no pets, no smoking, etc.

#	Details
1.	

SIGN TWO COPIES

Date

Signature of Landlord _____

Signature of Tenant _____

Signature(s) of Additional Tenant: _____

I have received a copy of:

the Tenancy Agreement: tenant initials

the Standard Conditions: tenant initials

Appendix A

Standard Conditions of a Tenancy Agreement

The Residential Tenancies Act, 2006

NOTE: These Standard Conditions are conditions of every tenancy agreement. Both landlord and tenant should consult *The Residential Tenancies Act, 2006* (the 'Act') and *The Residential Tenancies Regulations, 2007* (the 'regulations') to determine the full extent of their rights and obligations. If there is a conflict between a provision in these Standard Conditions and a provision in the Act or the regulations, the provision in the Act or regulations prevails.

Application of *The Residential Tenancies Act, 2006*

- 1(1) These standard conditions form part of every tenancy agreement.
- (2) The terms and conditions of any tenancy agreement may not contradict or change any right or obligation under the Act, regulations or standard conditions.
- (3) A term or condition of a tenancy agreement that contradicts or changes such a right, obligation or standard condition is void and cannot be enforced.

Written tenancy agreements [see sections 19, 20 and 21 of the Act]

- 2(1) Tenancy agreements do not have to be in writing. If a landlord and tenant enter into a written agreement, it must comply with the Act and the regulations. The landlord must give the tenant a copy of the signed agreement within 20 days after entering into the agreement.
- (2) A fixed term tenancy for more than three months must be in writing, and must set out the date on which the tenancy is to end. A tenancy agreement that does not set out that date or is not in writing will be deemed to be a month-to-month tenancy.
- (3) Whether or not a tenancy agreement is in writing, the landlord must provide the tenant with an address for service and telephone number as well as a telephone number for emergency repairs.

Security deposits [see sections 25 and 26 of the Act]

- 3(1) A security deposit may not exceed the equivalent of one month's rent. A tenant does not have to pay more than 50% of the security deposit on the date that the landlord and tenant enter into the tenancy agreement. The balance of the security deposit is to be paid within two months after the tenant takes possession of the rental unit. (Special rules apply if the Minister responsible for the administration of *The Saskatchewan Assistance Act* guarantees payment of the security deposit.)
- (2) If a landlord accepts a security deposit that is greater than one month's rent, the tenant may deduct the overpayment from rent or apply to the Office of Residential Tenancies (the "ORT") to recover the overpayment.

Payment of rent [see sections 41, 42 and 43 of the Act]

- 4(1) A tenant must pay rent when it is due, whether or not there are problems with the landlord or the tenancy. If problems cannot be resolved, a tenant should, instead of withholding rent, apply to the ORT for an appropriate remedy.
- (2) A landlord must provide a tenant with a receipt for rent paid in cash.
- (3) A landlord must not terminate or restrict a service or facility without the tenant's consent unless the landlord obtains an order from the ORT.
- (4) A landlord is prohibited from imposing charges or increasing rent for a service or facility that was previously available at no cost, unless the tenant agrees or the landlord obtains an order from the ORT.
- (5) A tenancy agreement must not include a provision that all or part of the rent payable for the remainder of the term of the tenancy agreement becomes due and payable if the tenant breaches a provision of the tenancy agreement.

Rent increase [see sections 53.1 and 54 of the Act and section 8.1 of the regulations]

- 5(1) A landlord must give a tenant in a periodic tenancy:
 - (a) one year's advance written notice of a rent increase, and the landlord shall not increase the rent more than once each year if the landlord is not a member of the Saskatchewan Landlord Association Inc.;
 - (b) six months' advance written notice of a rent increase, and the landlord shall not increase the rent more than twice each year if the landlord is a member of the Saskatchewan Landlord Association Inc.
- (2) If a landlord fails to give the required notice, the rent increase does not take effect until the applicable notice period has passed. If a landlord increases rent without proper notice, the tenant can apply to the ORT for compensation.
- (3) A landlord under a fixed term tenancy must not increase the rent during the term of the tenancy unless the amount of the increase (expressed either in dollars or as a percentage) and time when an increase is to come into effect have been stated in the lease signed by the landlord and the tenant.

Assignment and subletting [see section 50 of the Act and section 8 of the regulations]

- 6(1) If a tenancy is for a fixed term (as opposed to a 'month-to-month' tenancy), a tenant may sublet a rental unit only with the written consent of the landlord. The landlord must not unreasonably withhold consent to the proposed sublease and may charge a tenant a fee of not more than \$20 for considering or consenting to a sublease.
- (2) If a rental unit has been sublet, the original tenant remains responsible for fulfilling the tenant's obligations under the Act, the regulations and the tenancy agreement with respect to matters that arose before the date the unit was sublet.

Protection of tenant's right to quiet enjoyment [see section 44 of the Act]

7 A tenant is entitled to quiet enjoyment of a rental unit. This includes a right to:

- (a) reasonable privacy;
- (b) freedom from unreasonable disturbance by the landlord or other tenants;
- (c) exclusive possession of the rental unit; and
- (d) use of common areas for reasonable and lawful purposes.

Landlord and tenant obligations to repair and maintain [see section 49 of the Act]

8(1) A landlord must maintain rental property in a good state of repair and fit for the use and enjoyment of the tenant. A landlord must keep all services and facilities included with the rent (e.g., appliances, heating and plumbing systems, etc.) in a good and functional state of repair.

(2) A tenant must maintain reasonable health, cleanliness and sanitary standards throughout the rental unit and must repair damage to the rental unit, services or facilities caused by the tenant or someone permitted on the property by the tenant. The tenant is not responsible for reasonable wear and tear.

(3) If the landlord grants the tenant the exclusive use of residential property (such as a single family dwelling), the tenant is responsible for the ordinary cleanliness of the exterior of the property, including the yard or surrounding land, unless the parties agree otherwise.

Landlord's right to enter rental unit [see section 45 of the Act]

9(1) A landlord must not enter a rental unit unless one of the following applies:

- (a) the tenant gives permission at the time of the entry;
- (b) at least 24 hours (and not more than seven days) before the entry the landlord gives the tenant written notice that sets out the date and time of entry and a reasonable purpose for entering;
- (c) the landlord enters the unit to provide housekeeping or related services pursuant to a written agreement with the tenant;
- (d) the landlord has an order from the ORT that authorizes the entry;
- (e) the tenant appears to have abandoned the rental unit;
- (f) an emergency exists and the entry is necessary to protect life or property.

(2) The notice provided by the landlord must state a maximum four-hour period during which the landlord will enter the rental unit.

(3) If a tenant has given notice to end the tenancy, the landlord may enter the rental unit for the purpose of showing it to prospective tenants, but only if the landlord complies with section 10 of these standard conditions.

(4) A landlord must not enter a rental unit for the purpose of showing it to a prospective purchaser without first giving the tenant 24 hours' notice or obtaining the consent of the tenant.

(5) Entry can only be made between 8 a.m. and 8 p.m. on a day that is not a Sunday or a day of religious worship for the tenant, unless the tenant otherwise agrees.

Notice of entry where tenant has given notice of intention to end the tenancy [regulations - section 7]

10(1) If a tenant has given notice to end the tenancy, or if a fixed term tenancy is ending and there will not be a new tenancy agreement between the same landlord and tenant, the landlord may enter the rental unit for the purpose of showing it to prospective tenants, but only if:

- (a) the tenant has given permission;
- (b) the landlord gives notice (which the tenant has received) at least two hours before entry; or
- (c) the landlord and the tenant have agreed in writing to the circumstances under which the landlord may enter the rental unit, provided that the terms are reasonable and the agreement is entered into after the tenant has given notice to end the tenancy or, in the case of a fixed term tenancy, the tenant is aware that the tenancy is ending and there will not be a new tenancy agreement.

(2) If a landlord does not have permission from the tenant and there is no written agreement, the landlord must make a reasonable effort, at least two hours before entry, to contact the tenant at a phone number or email address provided by the tenant. If the landlord is still unsuccessful in notifying the tenant, or the tenant has not provided contact information, the landlord may enter the unit without prior notice by posting a notice on the door of the rental unit that sets out the time and date of entry.

Tenant's right of access protected

11 A landlord must not restrict access to residential property (i.e., the rental unit and any common areas) by the tenant or a person permitted on the residential property by the tenant.

Prohibitions on changes to locks and other access [see section 48 of the Act]

12(1) Neither a landlord nor a tenant may change locks or security codes to a rental unit unless:

- (a) they both agree to the change and if the landlord changes the locks or security code, the landlord gives the tenant new keys or the new security code; or
- (b) a hearing officer has ordered the change.

(2) A landlord must not change locks or security codes to a common area unless the landlord provides each tenant with new keys or new security codes for the area. Similarly, a tenant must not change locks or security codes to a common area unless the landlord consents to the change.

Notice at end of fixed term tenancy [see section 55 of the Act and section 8.2 of the regulations]

13(1) At least two months before a fixed term tenancy is to end, the landlord must serve a notice in writing on the tenant saying whether or not the landlord is prepared to enter into a new tenancy agreement, and if so, what the terms of the tenancy agreement would be.

(2) Within one month after receiving the landlord's notice, if the tenant is willing to enter a new tenancy agreement on the landlord's terms, the tenant must advise the landlord in writing of the decision. If the tenant does not provide written notice to the landlord within that time, at the end of the term of the tenancy agreement the tenant must vacate the premises.

Landlord entitled to make rules [see section 22.1 of the Act]

14(1) A landlord is entitled to make reasonable rules about the tenant's use, occupancy or maintenance of the rental unit and the tenant's use of the services and facilities.

(2) The rules must be in writing and brought to the tenant's attention.

How a tenancy ends [see section 55 of the Act]

15(1) A tenancy can be ended only if:

- (a) the tenant or landlord gives written notice to end the tenancy in accordance with sections 56 to 61 of the Act; [see Standard Conditions 15 to 19, below]
- (b) the landlord and tenant agree in writing to end the tenancy;
- (c) the tenant vacates or abandons the rental unit;
- (d) the tenancy agreement cannot continue due to causes outside the control of the landlord or tenant (e.g., a fire renders the premises uninhabitable);
- (e) the ORT orders that the tenancy is ended.

(2) A tenancy for a fixed term (as opposed to a 'month-to-month' tenancy) ends on the date specified in the tenancy agreement unless the landlord and tenant have entered into a new tenancy agreement.

Tenant's notice [see section 56 of the Act]

16(1) A tenant may end a month-to-month tenancy by giving the landlord notice at least one month before the day of the month on which rent is payable.

(2) A tenant may end a week-to-week tenancy by giving the landlord notice at least one week before the day of the week on which rent is payable.

(3) A tenant may end a tenancy on one day's notice if the landlord is in breach of a 'material' term of the agreement (e.g., the rental unit has become uninhabitable). If the breach is capable of being remedied, the tenant must give the landlord a reasonable period to remedy the problem before ending the tenancy.

(4) A notice to end the tenancy under subparagraph (3) must state the reason for ending the tenancy.

Landlord's notice for non-payment of rent [see section 57 of the Act]

17(1) A landlord may end a tenancy immediately by serving a notice to end the tenancy if rent is unpaid for a period of more than 15 days after it is due. If a tenant does not vacate the unit in response to the notice, the landlord can make an application to the ORT for possession of the unit.

(2) If the tenant is responsible for the payment of utilities and any utility charges are unpaid, the landlord may treat the unpaid utility charges as unpaid rent if the tenant fails to make payment within 15 days after a landlord has requested that the tenant make payment.

Landlord's notice for cause [see section 58 of the Act]

18(1) A landlord may end a tenancy by giving notice to end the tenancy if one or more of the following applies:

- (a) the tenant does not pay the security deposit within 30 days after the date the payment is due;
- (b) the tenant is repeatedly late paying rent;
- (c) there are an unreasonable number of people living in a rental unit;
- (d) the tenant (or a person permitted on the residential property by the tenant) has significantly interfered with or unreasonably disturbed other tenants or neighbours, has seriously jeopardized the health, safety or lawful rights of another tenant or neighbour, or has put the landlord's property at significant risk;
- (e) the tenant (or a person permitted on the residential property by the tenant) has engaged in noxious, offensive or illegal activity;
- (f) the tenant does not repair damage to the residential property within a reasonable time;
- (g) the tenant has breached an important term of the agreement and not remedied the problem within a reasonable time;
- (h) the tenant attempts to sublet the rental unit without obtaining the landlord's written consent;
- (i) the tenant has repeatedly violated the landlord's reasonable rules;
- (j) the tenant knowingly gives false information about the residential property to a prospective tenant or purchaser viewing the residential property;
- (k) the rental unit must be vacated in accordance with the order of any lawful authority, including the ORT;
- (l) the tenant (or a person permitted in the rental unit by the tenant) after receiving notice, continues to smoke in a house that is also the landlord's principal residence;
- (m) the tenant has breach a municipal bylaw that could result in an assessment against the landlord's property taxes.

(2) A notice to end the tenancy on any of the above grounds must be given in writing, no later than one month before the day of the month, (or week, in a weekly tenancy) that rent is payable under the tenancy agreement. The landlord must give the tenant a reasonable period of time to remedy the circumstances on which the notice is based, if they are capable of being remedied. A tenant may dispute a notice by giving written notice to the landlord within 15 days after receiving the notice, failing which, the tenant will be expected to vacate the unit by the date specified in the notice.

Landlord's application for order ending tenancy early [see section 68 of the Act]

19(1) A landlord may apply to the ORT for an order that will end the tenancy early if it would be unreasonable to require the landlord to give notice under standard condition 18.

(2) This type of order can become effective immediately and may be made if a tenant has done any of the following:

- (a) significantly interfered with or unreasonably disturbed another tenant or another occupant of the residential property, the landlord or any persons in any adjacent property;
- (b) seriously jeopardized the health or safety or a lawful right or interest of another tenant or another occupant of the residential property, the landlord or any persons in any adjacent property;
- (c) put the landlord's property at significant risk;
- (d) engaged in a noxious, offensive or illegal activity that:
 - (i) has caused or is likely to cause damage to the landlord's property;
 - (ii) has adversely affected or is likely to adversely affect the quiet enjoyment, security, safety or physical well-being of another tenant or another occupant of the residential property, the landlord or any persons in any adjacent property; or
 - (iii) has jeopardized or is likely to jeopardize a lawful right or interest of another tenant or another occupant of the residential property, the landlord or any persons in any adjacent property;
- (e) caused extraordinary damage to the residential property.

Landlord's notice at end of employment with the landlord [see section 59 of the Act]

20 A landlord may end the tenancy of his or her own employee after the employment is ended by providing at least one month's notice.

Landlord's use of property [The provisions are set out in detail in sections 60, 61 and 62 of the Act.]

21 A landlord may end a tenancy for certain reasons related to the landlord's use of the property (e.g., the landlord or a close family member or friend will occupy the property; renovations require vacant possession; demolition; sale to someone who will occupy the property).

Leaving the rental unit at the end of a tenancy [see section 51 of the Act]

22 When a tenant vacates a rental unit:

- (a) the tenant must return all keys to the landlord; and
- (b) the rental unit must be reasonably clean and undamaged, except for reasonable wear and tear.

When landlord may regain possession of rental unit [see also section 65 of the Act]

23 A landlord may not regain possession of a rental unit unless:

- (a) the tenant has vacated or abandoned the rental unit; or
- (b) the landlord obtains an order for possession, and a writ of possession has been directed to a sheriff, pursuant to subsection 70(13) of the Act.

Liability for not complying with the Act or a tenancy agreement [see section 8 of the Act]

24 If a landlord or tenant does not comply with the Act, the regulations or their tenancy agreement, the non-complying landlord or tenant must compensate the other for any resulting damage or loss, including loss of rent paid or payable. However, a landlord or tenant who claims compensation for any damage or loss must do whatever is reasonable to minimize the damage or loss.

Disputes [see section 70 of the Act]

- 25(1) Either the tenant or the landlord has the right to apply for a resolution of a residential tenancy dispute that cannot be resolved between themselves.
- (2) Any application regarding a residential tenancy dispute shall be made to the ORT in accordance with the Act and the regulations.

Housing programs [see Division 2 of Part III, Part IV and Part V of the Act]

26(1) The Act and the regulations contain special provisions regarding:

- (a) housing provided by public housing authorities; and
- (b) living accommodation provided pursuant to a housing program.

(2) The provisions contain different rules for security deposits, rent increases and termination for such tenancies.

Notices [see section 82 of the Act]

27 Notices required by the Act or the regulations must be in writing. Most notices and documents can be served by personal service, registered mail or ordinary mail. Refer to the Act and regulations for details.

Tenant Insurance

SGL CANADA's tenant insurance is about protecting everything in your life that's important to you. That's why we've designed our **Tenant Pak** products and coverages like building blocks. Together with your broker, you can build a customized plan for everything you care about.

Here's how we do it:

1. Start with our basic protection levels.
2. Combine with included coverages.
3. Offer optional coverages for better protection.
4. Offer discounts.
5. Work with independent brokers to offer you personalized service.

Start with the basics

Your landlord may have taken out an insurance policy to cover your rental apartment or house, and its common areas and yard.

But you'll still need your own insurance.

An SGL CANADA Tenant Pak will cover your furniture, belongings and any appliances you bring into your home. Every level builds on the previous level's features.

Tenant Pak I

This 1st level provides broad (mid-range) coverage for your belongings.

It protects you from damage caused by these listed risks:

- fire or lightning
- smoke
- explosion or implosion
- falling objects that hit the outside of your building or structure
- being hit by an aircraft, satellite, drone or vehicle
- riot
- vandalism or malicious acts
- water escape (water bursting out of a pipe and coming into your home) and rupture
- windstorm or hail
- electrical power surge
- broken glass (windows, doors, etc.)
- theft, including damage from a break-in or attempted break-in or theft
- items lost or damaged during transport (caused by an accident to the vehicle)

Tenant Pak II

This 2nd level provides **comprehensive coverage for your belongings**. That means we cover almost all possible insurance risks.

All of the risks listed in Tenant Pak I, plus more.

Plus... if an airline loses your luggage, we'll replace the bag and everything inside of it.

Your broker can help explain the exceptions.

Included Coverages

If you have an insurance claim, your new policy also covers:

- the cost of cleaning up debris from your home, yard, balcony, deck, etc.
- damage to improvements you've made to your home or yard
- property damage caused by an emergency (police officers, paramedics or firefighters having to break into your home)
- an increase in your living expenses if your home is unlivable (gas, hotel rooms, meals, etc.)
- protection for inflation (from the date you start your insurance policy)
- an increase in your living expenses if you have to leave your home because of an evacuation order from a civil authority. This coverage will take care of your hotel room, meal costs and more for **up to 30 days** for wildfires, etc.

- protection against identity theft

If your identity is stolen, we include \$15,000 - which you can buy up to \$20,000 or \$30,000 - to help with the costs of restoring and reclaiming your identity. Our Identity Theft Coverage includes:

- lost pay if you have to miss work
- replacing your driver's licence, passport or birth certificate
- getting credit reports, notarizing affidavits and other similar documents
- phone, fax and mailing expenses
- re-applying for existing loans
- any legal costs you have
- access to free legal advice
SGI CANADA tenant insurance policies include unlimited access to our free Legal Advice Helpline and payment for all or part of your costs to defend your legal rights with Legal Expense Insurance. [Get the details.](#)
- personal protection against bodily injury and property damage liability
Your landlord will have liability coverage, but you'll need protection just for you. This can help if someone is injured in your apartment, rental house or yard, or you cause damage to another person or their property.
 - our Tenant Paks include **\$1 million** for:
 - court costs, legal fees and certain other expenses
 - voluntary medical payments up to \$5,000
 - voluntary property damage payments up to \$5,000
 - if you need more coverage, you can [upgrade to Personal Umbrella Liability insurance](#)
- the ability to replace your belongings at today's prices
The value of your belongings can decrease with time, even though it would cost a lot of money to replace them. Use Replacement Cost Coverage to protect your things, at today's prices.

Add on Extra Coverages

Fire department fee coverage

Your basic insurance policy may not cover charges payable to a fire department when they respond to a fire on your property or act to protect your property from a nearby fire. Contact your broker to make sure you have enough coverage for these and other situations.

Glass breakage deductible

Lower your deductible to \$25.

Increased identity theft protection

Get more than the basic limits included in your policy.

Increased limits of protection

Get extra protection for valuables and personal liability (legal responsibility).

Increased personal liability protection

Personal Umbrella Liability insurance helps with your legal fees if your home or the activities you're involved in put you at a higher risk of being sued. [Get the details.](#)

Major appliance and electronics coverage

Extra coverage for your home systems, equipment and major appliances. [Get the details.](#)

Premises improvements, excess protection

If you've used your own money to renovate the property you're living in, you'll need extra insurance for those changes.

Rental, seasonal and secondary home protection

- Rental Home Coverage - Add up to 10 rental properties that you own and rent to other people to your policy.
- Seasonal Home Coverage - Includes your cottage, property and belongings, plus optional Guaranteed Replacement Cost coverage.
- Secondary Home Coverage - For your 2nd home. (Not located at a lake, a resort or on your property.)

Sewer back up damage protection

Make sure you're covered for the high cost of sewer back up damage. [Get the details.](#)

Special belongings coverage

Extra protection for special items such as furs, jewelry, artwork, coin and stamp collections, bicycles and more.

Watercraft coverage

Protect your boat, motor, jet ski and other personal watercraft, as well as the equipment and accessories you need to run it. Storing your boat during the off-season? Download our checklist for helpful winterizing tips.

[Boat Winterizing Checklist \(pdf\)](#)

What Matters to You

Lake life

For many Canadians, summer time is lake time and SGI CANADA can help.

Add our Watercraft Coverage to your tenant insurance policy to help protect your boat, jet ski or pontoon, etc. You can then use Seasonal home coverage for your cottage, boat dock, keepsakes and furniture, and any other buildings on your property.

Collectibles

Do you collect video games or movie mementos? Do your rooms display priceless artwork and antiques? Maybe you're into game day parties on your hi-def TV. SGI CANADA will protect the things that add personality to your home.

Start with the basic amounts from our tenant insurance packages and add on higher options as needed, such as increasing your limits of protection and covering your special belongings.

Behind the walls

Your fridge, your sewer and your washing machine – they're all designed to run your home. That is, until they break.

SGI CANADA can help. We've designed optional coverages such as [Home Systems Protection](#) and [Sewer Back Up Coverage](#) to protect your belongings from the damage caused by broken equipment and appliances.

Renos and improvements

Sometimes you just have to renovate the home you live in, even if that means paying for it from your own pocket. That's why we've created a premises improvements coverage for our Tenant Paks. This is an included coverage that can protect any updates or changes you make... just tell your insurance broker about your plans.

Get a discount

You may be eligible for a discount if you:

- haven't had a claim for 3 years or more
- qualify based on your age and the number of years you've been a customer of SGI CANADA or 1 of our companies
- have an approved monitored security system
- have a good [insurance score](#) (which includes your credit history)
- choose a higher deductible

Policy booklets

For detailed policy coverages, read your [SGI CANADA policy booklet](#).

Contact your broker

Your independent SGI CANADA insurance broker will help you:

- make a detailed record of your things (including clothing, collectibles, appliances and electronics) using photos, videos and our specially designed worksheet

[A Record of Your Belongings \(pdf\)](#)

With this list, your broker will help pick the right insurance coverage for you and your family.

12 Tips for Being a Great Tenant That Landlords Love for Apartments

By G. Brian Davis

September 14, 2021

It's all too easy to fall into the trap of thinking of your landlord as an adversary, someone whose interests clash with your own. But that faulty attitude can cost you time, money, and stress.

In reality, your landlord is a supplier, someone who has a business relationship with you. It's true that your interests and theirs aren't perfectly aligned. They want to charge as much as possible for their service, and you want to pay as little as possible, as in any supplier-client relationship. But suppliers and clients don't have to have an antagonistic relationship – quite the opposite.

The better your relationship with your landlord or property manager, the easier it is to negotiate and secure favorable long-term contracts with them. When it comes time to renew the lease, a great tenant knows the landlord won't drop them suddenly and may even be willing to renegotiate the terms. A strong rental history can even help you lower your rent rates without moving and obtain more perks on your lease renewal.

Try these 12 tips to become a sought-after tenant and secure lower rents, better lease terms, more housing security, and strong rental references when it comes time to move.

How to Be a Great Tenant

1. Read Your Lease

It sounds so simple, yet few tenants actually do it: Read your lease cover to cover before you sign.

Signing a lease agreement isn't like checking an "I read the terms and conditions, blah-blah-blah" box on a website. Your lease contains rules affecting your day-to-day life, such as how many people can live in your home, whether pets are allowed, and how many nights a month you can have guests sleep over. You need to know exactly what rules it contains. Who's responsible for replacing the air filter? For shoveling snow from the sidewalk? For mowing the lawn? Your lease should spell out each party's responsibilities in detail.

Reading the lease will also help you catch potential problems before they arise. Most good landlords will work with you on the terms of the lease if you have questions or concerns. If you know you have a special circumstance, such as a family member or friend who visits regularly, tell the landlord about it ahead of time.

If the landlord makes any verbal agreement with you, such as promising to provide lawn care, make sure they put it in writing in the lease. Then, ask for a copy of the lease for yourself as soon as you sign. Having a well-rounded lease will help you avoid any tenant's rights issues after you've signed and committed.

Lastly, make sure the lease includes a move-in/move-out condition form. You and the landlord or property manager should walk through the property together before you move in and document the exact condition, with photographs.

After you move out, repeat the process, referencing the original form and photos, so you have documentation of exactly what damage was pre-existing. It can help you make sure you get as much of your security deposit back as possible.



2. Don't Break the Lease

Most renters think of breaking a lease in terms of major violations like not paying the rent, cutting out early, or subletting without permission. But "smaller" lease terms count too. It's yet another reason why you need to know what's written into that legally binding lease contract you signed.

While a landlord can technically evict a tenant for breaking any term of a lease, most landlords are reluctant to evict because it's time-consuming and expensive. Still, the better you stick to your lease, the better chance you have of existing peacefully with your landlord.



If there's a lease term you want modified – say, the lease prohibits subletting, but you want to rent out a room on Airbnb periodically – pick up the phone and call your landlord. Talk it over with them, and remember that you have a business relationship and everything is negotiable. If the landlord's initial response is "We don't allow subletting to short-term guests because there's a greater risk of damage to the property," follow up with "I understand completely. What kind of additional security deposit would make you more comfortable with the added risk of damage?"

Most landlords are reasonable. They want to minimize wear and tear and the risk of damage to their properties. Negotiate with them, acknowledge and address their fears, and find a path forward.

3. Pay Your Rent on Time

Nothing makes a landlord happier than a renter who pays on time every month. Before you sign the lease, make sure you can actually afford the rent – not just in a "normal" month, but also in your tougher months when you have hefty annual insurance payments due, huge holiday shopping bills, or unexpected medical bills. Use a rent affordability calculator to run the numbers.



Make sure you have the check in the mailbox a few days before it's due to avoid any mail or bank holdups. You might even score some brownie points if you pay a few days early. Landlords can increasingly report rent payments to the credit bureaus, hurting your credit score if you miss a payment.

No one is immune from financial hardship, so if you know you might have to pay late one month, let your landlord know as soon as possible. If you've previously paid on time, then you've established a track record of reliability and trustworthiness, so your landlord knows they can trust you to pay them. That extra flexibility when you need it makes one more reason to build a good relationship with your landlord from the beginning.

Lastly, remember that you have plenty of options for help paying the rent. You're less alone than you might think.

4. Treat Your Rental Like You Own It

Taking good care of your rental paves the way for friendly relations and more flexibility from your landlord.

Landlords are often amenable to property modifications and updates requested by tenants if they improve the value of the property or will extend your tenure significantly. Landlords who know you treat the property well are far more likely to approve these requests. You can even offer to do the work yourself and make home improvements without breaking your lease.

Treating the property well also ensures that you get your deposit back when it comes time to move. While normal wear and tear is to be expected in rental units, avoid causing any significant damage to the property. The line between “normal wear and tear” and “damage” is a blurry one, but as a rule, damage is caused by a single incident (such as a red wine spill on the carpet), while normal wear and tear is gradual (such as a slight discoloration on the carpet where there's the most foot traffic).



Expect the cost of damage to come out of your security deposit – and to be a surefire recipe to distress your landlord. And if the damage you cause is higher than your security deposit, you're legally liable for it.

5. Keep Your Unit Clean



Nothing raises landlords' hackles faster than walking into a rental property to find it filthy. Most rental properties are worth hundreds of thousands of dollars at least, so to find such a valuable asset treated poorly is cause for alarm.

Follow a simple [weekly cleaning checklist](#) to keep your home tidy and your landlord happy. Do a more thorough [spring cleaning](#) once a year to get rid of the grime and clutter that inevitably builds up over time. If you have pets, take extra pains to keep your

unit clean, especially when you're expecting the landlord to stop by. Pet owners often become desensitized to pet odors, but your landlord will notice them.

If your landlord finds your unit in clean condition, they will trust you more. And more trust equals more negotiation power when the lease renewal rolls around.

Pro tip: If you'd prefer to hire a cleaning company and the expense fits into your budget, you can find quality housekeepers locally.

6. Get to Know Your Neighbors

Meeting prospective neighbors is a great way to learn more about both the neighborhood and the landlord when finding a new apartment to rent.

After you move in, knowing the neighbors puts an extra buffer between you and the landlord. For example, if you or your dog proves exceptionally loud one day, a neighbor who knows and likes you will politely ask you to keep it down. A neighbor who doesn't know or like you is more likely to complain to the landlord. Despite your best efforts, sooner or later, everyone does something to upset the neighbors. Small problems like this can seem like a much bigger deal by

the time they get escalated to the landlord. Avoid this altogether and give your neighbors your cell phone number to contact you instead.

Knowing your neighbors also lets you watch out for each other. If you have to leave town for an extended time, your neighbors are likely to keep a better eye on your unit if they know you. Friendly neighbors also do small favors for each other, such as signing for UPS packages.

7. Let the Landlord Know About Maintenance Problems Immediately

Yes, landlords hate getting bad news about expensive repairs. Who wouldn't? But experienced landlords' budget for them and know they're a reality of owning real estate. They also know that regular home maintenance helps keep any property in better condition and value. Many property problems get worse if left unchecked. A small roof leak can quickly worsen, causing damage to the drywall and flooring and even creating a mold problem.



Tenants are often the bearers of bad news to their landlords. It's part of the relationship, and good lease agreements list it as a legal responsibility of the tenant to inform the landlord immediately of any maintenance issues.

8. Don't Hassle the Landlord about Tiny Items

A roof leak? The landlord needs to know right now. A burnt-out lightbulb? Go to the store and buy a bulb. I hear landlords complain all the time about tenants who constantly call them over the smallest issues. They call because the smoke detector is out of batteries, or because they clogged the toilet and didn't even try to plunge it.

Adults know how to change a lightbulb or batteries and how to use a plunger. You want your landlord to treat you like a responsible adult, so don't give them cause to believe you're not one.



9. Put Felt Pads on All Furniture Feet



Flooring is expensive, and it scratches and tears easily. One of the things that homeowners remember to do but tenants often don't is protecting the floors from their furniture. For the cost of a \$3.99 pack of adhesive felt pads and five minutes of sticking them on the bottom of furniture feet, you can protect your unit's flooring from scratches – scratches which could otherwise come out of your security deposit.

10. Buy Renters Insurance

Many lease agreements require tenants to buy renters insurance. Even if your landlord doesn't require it, they'll sleep easier at night knowing you have your own coverage.

Renters insurance gives you an easier option than suing the landlord to recover money for damaged or stolen items.

If a roof leak ruins your television, and you have renters insurance, you can file an insurance claim rather than contemplating small claims court.



Besides, all tenants should have renters insurance, regardless of how the landlord feels about it. Read up on how much renters insurance you need and why it's so important to have coverage. If a roof leak ruins your television, and you have renters insurance, you can file an insurance claim rather than contemplating small claims court. Besides, all tenants should have renters insurance, regardless of how the landlord feels about it. Read up on how much renters insurance you need and why it's so important to have coverage.

11. Get Permission before Bringing in a New Pet

Landlords don't like pets because they cause greater wear and tear and add a greater risk of damage. It's not personal, and it's not because they hate animals. If your lease prohibits pets, call your landlord to negotiate an exception, just as you would with any other lease clause change. If your landlord still resists, you can offer to pay an extra security deposit, a small monthly pet rent, or a non-refundable one-time pet fee.



Get permission in writing in the form of a lease addendum so there can be no misunderstanding later about the pet's right to live in the property.

If your landlord absolutely, positively will not budge, and you're determined to adopt a dog or other pet, then when your lease comes up for renewal, give your landlord notice that you're not renewing and find a pet-friendly rental property for your next home.

What you should never do is sneak a pet into your rental unit. Besides the fact that it's dishonest, your landlord will find out sooner or later. When they discover you broke your lease's terms, they're far more likely to file for eviction, fail to renew your lease, or raise your rent dramatically when it comes time for renewal.

12. Leave the Property in the Same State in Which You Found It



As a landlord myself, it makes me cynical about humankind when I walk into a newly vacant rental unit and find the tenants left it dirty. I know it wasn't dirty when they moved in, but some renters simply don't respect other people's time or property enough to leave their unit in the same condition in which they found it.

These renters often find the cost of cleaning the apartment deducted from their security deposit. And guess how the landlord will respond when future landlords call to ask about the tenant's housing history?

Be respectful and clean the property after you've moved your belongings out. Hire a maid service if you don't feel like doing it yourself. Your landlord will notice, and they'll be far more likely to overlook a small hole in the wall when they decide how much of your security deposit to refund.

Final Word

Your landlord is a service provider, and you're a client. You have a business relationship. Nurture that business relationship by being respectful – respectful of the lease agreement you signed, respectful of the property you're leasing, and by speaking with the respect of one business party to another.

In return, the landlord will treat you with respect and aim to keep you as a satisfied, ongoing client. Landlords are far more willing to cut some slack for tenants who have a track record of paying on time and treating the rental property well. And when it comes time to renew the lease, they make renewal and rent hike decisions based on that same track record.

Tenant Rights and Landlord Rights in Saskatchewan

Governing or Regulatory Body

Office of Residential Tenancies (Rentalsman)

Name of Act / Regulations

- The Residential Tenancies Act, 2006
- The Residential Tenancies Regulations, 2007

Types of Housing/Living Arrangements Covered by the Provincial Legislation

Exclusions:

- Residences of educational institutions
- Special care facilities
- Accommodations that are attached to and rented with commercial purposes
- Hotels, motels, cottages, resort homes if rented for less than 6 consecutive months,
- Health care facilities, personal care homes and crises shelters,
- Farm homes rented by persons farming the land,
- Living accommodation that includes the provision of meals, if exclusive to persons 55 years of age and over. (until April 1, 2013)
- Lifelong leases

Types of Rental Periods

A landlord and tenant can mutually agree to a fixed, periodic, month-to-month or week-to-week type tenancy.

Is a signed lease required?

A signed lease is not required for periodic leases. A fixed term lease of more than 3 months has to be in writing, must detail the date on which the tenancy expires and, must contain the provisions required by the Residential Tenancies Act. If the lease is written out, the landlord is required to give a signed copy to the tenant within a period of 20 days of when it is signed. Whether or not the lease is written, the landlord has to provide the tenant with an address for service and a telephone number, as well as a telephone number of emergency maintenance. The Standard Conditions of a Tenancy Agreement in the Residential Tenancies Regulation apply to all tenancy agreement, whether written or verbal.

Is a signed move in/move out inspection report required?

No, but it is highly recommended that both parties fill out such an inspection report together and sign it.

Deposits

Any deposits that are collected by the landlord cannot exceed one month's rent and they can be used to cover the cost of damages to the rental property. A landlord can demand a security deposit, but only at the beginning of the tenancy. There is one exception, however, which is that a security deposit may be demanded during a tenancy if Social Services has withdrawn a guarantee provided in lieu of a security deposit. The deposit can be broken down into two installments. A landlord may require the tenants to pay up to half of the security deposit at the start of the tenancy, in the event of withdrawal of a Social Services guarantee, within 30 days of

receipt of a written demand for payment. The remainder of the deposit is due within a period of not more than two months or 60 days after the tenant moves into the rental unit, or three months after receipt of the landlord's demand in the event of withdrawal of a Social Services guarantee.

Interest can no longer be paid on security deposits if the tenancy lasts less than five years.

Key Money

It is unlawful to charge tenants key money

Post-dated Cheques

Landlords may request post-dated cheques, but tenants have no obligation to provide them.

Renewal of a Lease

Term leases always expire at the end of the set term. The landlord has absolutely no obligation to give notice to vacate at the end of the term, nor does the tenant.

Landlords are required to provide tenants with two months of advance notice when telling them whether or not they are willing to renew their lease, and if they are willing, they must provide them with the terms of the new lease. Within one month after receiving the landlord's written notice, if the tenant decides to enter into a new tenancy agreement on the terms they have come up with, the tenant must tell the landlord this in writing. If the tenant does not provide the landlord with written notice within a period of one month, at the end of the term of the tenancy agreement the tenant must vacate the property immediately. When a fixed term tenancy expires and becomes a month-to-month tenancy, the landlord is not allowed to force tenant to sign another lease or agree to a fixed term.

When a term lease is renewed by agreement on the landlord and tenant, they may agree to change any other conditions of the lease other than those which are required by law. All of the other conditions of the lease stay exactly the same, except those that were changed as a result of the agreement.

Terminating a Tenancy (Lease): Notice and Timing

By agreement, a landlord and tenant may end the lease whenever they want.

A tenant can end a tenancy by simply giving the follow notice:

- A minimum of one month's rent before the day of the month on which the rent is payable for a month-to-month tenancy
- A minimum of one week before the day of the week on which the rent is payable for a week-to-week tenancy
- One day's notice if the landlord is in breach of a "material" term included in the rental agreement (for example, if the unit is in a state of disrepair and considered uninhabitable). The notice that is given must provide the reason that the lease is being terminated, and if the breach can be remedied, the tenant is required to give the landlord a reasonable amount of time to fix the breach before ending the tenancy.

In addition, a landlord can end a periodic tenancy in the event that:

- A minimum of one month before the day of the week on which rent is payable for a week-to-week tenancy.
- Earlier upon application to the Office of Residential Tenancies.

The landlord is required to give the tenant a reasonable amount of time to fix the cause for which the tenancy is being terminated if the cause can be resolved in any way. The tenant is

allowed to dispute the notice by giving notice to the landlord within a period of 15 days after receiving the landlord's notice.

A landlord can serve notice of immediate termination whenever rent or utilities are overdue by 15 days or more.

All notices have to be put in writing and identify the tenant, the landlord and the property; be signed by the tenant or landlord giving the notice; provide the date the tenancy is to be terminated; and be delivered in person or by mail.

Assignments and Sublets

If a tenancy is for a fixed term, a tenant can sublet the property with the landlord's written consent, and the landlord can only withhold consent when it is considered reasonable to do so. The landlord can charge the tenant a fee of no more than \$20 for considering or consenting to the sublease.

Rent Increases: Notice and Timing

Landlords are required to give one year written notice of a rent increase in the event of a periodic tenancy, unless they are a member in good standing of the Saskatchewan Rental Housing Industry Association (SRHIA), in which case the landlord can give six months' written notice of a rent increase. If a landlord ceases to be a member in good standing of the SRHIA during the six month notice period, the notice given by the landlord will take effect after 12 months rather than six, and the landlord is required to inform the tenant of this in writing. Rent may be increased only once each year, unless the landlord is a member in good standing of the SRHIA, in which case rent can be increased twice each year.

No notice of a rent increase can be served within six months of the start of the tenancy or the date of the last increase, whichever is later.

As for mobile home sites, no notice of a rent increase can be served within 18 months of the start of the tenancy or 12 months after the last rent increase. If the landlord is a member in good standing of an approved association of landlords, such as the SRHIA, the notice can be served 12 months after the start of the tenancy or six months after the last rent increase.

Public housing authorities as well as non-profit corporations are exempt, as rent may vary with income. Rent may not be increased during a term lease, except increases that are specified in the agreement. Tenants may apply to the Office of Residential Tenancies to enforce their rights if proper notice was not given.

Late Rent Payments

If rent has not been paid the day after the due date stated in the lease, it is considered late. The landlord can charge the tenant a fee that is also specified in the lease.

Evictions

The Act sets out reasons that can be used to evict a tenant. Some of these reasons include nonpayment of rent (all or partial as well as security deposit), too many occupants, smoking in owner-occupied home. A landlord who has a valid reason can evict a tenant who is in violation of some part of the lease, but they must give them one month's notice (one week for week-to-week tenancies), except when the rent or utilities are overdue by 15 days or more, in which case there are grounds for immediate termination.

If the tenant objects to the notice for termination and refuses to leave, the landlord can apply to the Office of Residential Tenancies for an order of possession. The Office of Residential Tenancies will ultimately determine whether or not the notice of termination is valid.

A landlord may request a hearing to determine whether or not the tenancy should be terminated immediately for multiple reasons, including: significant interference with other persons; serious jeopardy of health and safety of others; creating a significant risk to the property; noxious, offensive or illegal activity that is likely to cause damage, negatively affecting other tenants and violating their rights; or causing significant actual damage. Eviction may be immediate.

Notice to end a tenancy have to comply with section 63 of the Act. Approved forms are available on the website.

After a tenant has been officially evicted, a landlord can obtain an order from the Office of Residential Tenancies for unpaid rent and for the cost of repairs or other damages. The landlord can collect the money by enforcing the order through the courts. Enforcement of this order can include garnishing money and seizing property from the tenant.

Fine Points

Landlord Entry

The landlord can enter the rental property of a tenant in the event of an emergency or if the tenant agrees. Otherwise, the landlord is required to provide the tenant with 24 hours advance notice in writing for entry that takes place between 8 a.m. and 8 p.m. specifying a four hour period when they will be entering the premises. If the tenant has provided a notice to terminate the lease, the landlord is allowed to show the property with the tenant's consent, or as may be agreed in writing with the tenant or after the landlord has made a reasonable effort to give the tenant two hours advance notice.

May the tenant withhold rent for repairs?

It is not legal for tenants to withhold rent for repairs and may warrant an eviction for nonpayment of rent. If a tenant has requested that the landlord make certain repairs and the landlord has not done so, the tenant has two options other than withholding rent. The first option is to bring an application to the Office of Residential Tenancies for an order directing the landlord to do the repairs, and may call for a reduction of the rent until the repairs are completed. The second option the tenant has is to contact municipal authorities to determine if any local bylaws that set minimum standards for rental properties have been broken. If so, the tenant can ask for the property to be inspected by an official. If officials find any repairs that need to be done, an order will be issued to the landlord to fix the problems immediately.

Changing Locks

This requires the permission of both the landlord and tenant.

Pets and Smoking

Is a landlord allowed to refuse to rent to a tenant who has pets?

Yes. If pets are explicitly allowed in the rental agreement, or the agreement does not address this issue, then pets are allowed in the rental unit.

Can a landlord include a no-smoking clause in the lease?

Yes.

If there is a no pets and no smoking clause written in the lease and the landlord finds out that the tenant has a pet and/or is smoking in the unit, can the landlord legally evict the tenant?

Yes, but only if the conditions of the lease prohibit pets or smoking. In this case, keeping a pet or smoking in the rental unit would constitute a violation of the lease. The tenant must be provided with a grace period to correct the problem before a notice of termination can be given.

Other

Fire regulations, housing standards and human rights laws outside of the Residential Tenancy Act can also be applicable. Allowable restrictions or penalties in the lease are: no pets; only a certain number of people are allowed to live in the rental property/unit. The landlord may charge a reasonable fee for pets. NSF cheques or late rent payments, but it must be specified in the lease.

Contact Information

For general information about renting in Saskatchewan contact:

Office of Residential Tenancies

120 – 2151 Scarth Street
Regina, SK
S4P 2H8

Toll-free: 1-888-215-2222 (within SK)

Toll-free fax: 1-888-867-7776 (within SK)

Tel.: 306-787-2699

Fax: 306-787-5574

<http://www.justice.gov.sk.ca/ORT>

See Web site for contact information for all offices.

Other Related Links

Acts and Statutes

Consolidation of The Residential Tenancies Act, 2006

<http://www.qp.gov.sk.ca/documents/english/Statutes/Statutes/R22-0001.pdf>

For print versions of provincial documents contact:

Queen's Printer
Walter Scott Building
B19 – 3085 Albert St, Regina, SK S4S 0B1
Tel.: 306-787-6894 or
Toll Free in SK: 1-800-226-7302
Fax: 306-798-0835
Email: qprinter@gov.sk.ca
<http://www.qp.gov.sk.ca>

Consolidation of The Residential Tenancies Regulations, 2007

<http://www.qp.gov.sk.ca/documents/english/Regulations/Regulations/R22-0001r1.pdf>

Office of the Residential Tenancies

Addresses, phone and fax numbers for the Office of the Residential Tenancies.

<http://www.justice.gov.sk.ca/ORT>

(See contact for provincial documents, above.)

Information for Landlords and Tenants

A guide to the essentials of landlord and tenant legislation in the province.

<http://www.justice.gov.sk.ca/Information-for-Landlords-and-Tenants>

NOTE: See contact for provincial documents, found above.

Security Deposit

Answers basic questions about security deposits; the information is very similar to the Landlord and Tenant FAQs page.

<http://www.justice.gov.sk.ca/Security-Deposits>

Public Legal Education Association of Saskatchewan (PLEA) Publications:

500 – 333 25th St E
Saskatoon SK S7K 0L4
Tel.: 306-653-1868
Fax: 306-653-1869

<http://www.plea.org/>

Renting a Home — Overview

Summarizes the topics in PLEA's publication, Renting a Home.

http://www.plea.org/legal_resources/?a=349&searchTxt=renting+a+home&cat=19&pcat=4

Renting a Home

The online guide to rental housing in the province covers the topics of entering into residential rental agreements, rights and responsibilities, rent increases, ending a rental agreement, security deposits, resolving disputes and enforcing orders.

http://www.plea.org/legal_resources/?a=355&searchTxt=renting+a+home&cat=19&pcat=4

Name: _____ Date: _____

LT30: Mod13.6 Independence **Tenant/Landlord Rights**

Sentence Starters: Tenant & Landlord Rights

<p>Your lease contains rules affecting your day-to-day life, such as . . .</p>	
<p>Before you sign the lease, make sure you can . . .</p>	
<p>Taking good care of your rental paves the way for . . .</p>	
<p>Treating the property well also ensures that you get . . .</p>	
<p>Follow a simple weekly cleaning checklist to . . .</p>	
<p>Meeting prospective neighbors is a great way to . . .</p>	
<p>Landlords know that regular home maintenance helps keep . . .</p>	

Name: _____ Date: _____

LT30: Mod13.6 Independence **Tenant/Landlord Rights**

Sentence Starters: Tenant & Landlord Rights

Renter's insurance gives you ...	
After you move your belongings out, be respectful and ...	
Any deposits that are collected by the landlord cannot exceed...	
Landlords may request post-dated cheques, but ...	
A tenant can end of tenancy by ...	
If rent has not been paid the day after the due date stated in the lease, it is ...	
The landlord can enter the rental property of a tenant in the event of an emergency or if the tenant agrees. Otherwise, the landlord is required to provide the tenant with ...	
Changing locks requires the permission of ...	

Moving

Brainstorm words and phrases about different aspects of moving – starting with each letter of the alphabet.

A to Z List		
A –	J -	S -
B –	K -	T -
C –	L -	U -
D –	M -	V -
E –	N -	W -
F –	O -	X -
G –	P -	Y -
H –	Q -	Z -
I –	R -	

10 Common Reasons Renters Move **And How to Get Them to Stay**

By Erin Eberlin January 15, 2021

Tenants move out of their current rental for a variety of reasons. Some of these reasons are out of their control, while others are a matter of preference. Here are ten of the most common reasons renters leave, as well as tips to avoid a vacancy at your rental property.

1. Cannot Afford the Rent

A renter may move out because the apartment has become too expensive for them. Their income may have gone down through a job loss or their expenses may have gone up from a large medical bill.

- **Offer Relocation:**
 - If you have another vacant unit available that is cheaper than the tenant's current unit, you can offer them the chance to move into that unit.
- **Reduce Rent:**
 - Another option may be to reduce the tenant's monthly rent. If reducing rent by \$50 dollars a month will get the tenant to stay, it may be worth it because you may spend more trying to fill the vacancy.

2. Apartment Too Small

A renter may move because they need more space. Marriage, childbirth, pet adoption or starting a home business are all reasons a tenant may need an extra bedroom, an extra bathroom, a larger kitchen, more storage space or a backyard.

- **Offer Larger Unit:**
 - if you have larger apartments available let the tenant know they have the option of moving into one of them.
- **Offer Upgrade:**
 - Even if the unit is smaller than the tenant would like, you may be able to get them to stay by offering to upgrade their apartment. Swapping out carpet, retiling a shower or adding stainless steel appliance may be enough to get the tenant to overlook the tighter space for a while longer.

3. Apartment Too Large

A tenant may move because they want something smaller. Empty nesters or the newly single may not want the responsibility of maintaining a larger unit.

- **Offer Smaller Unit:**
 - If a smaller unit is available which might fit the tenant's needs, let your tenant know.
- **Offer Incentive:**
 - You can offer the tenant an incentive, such as reduced rent, a free parking space or a new kitchen backsplash to try and convince them to stay.

4. Job Change/Relocation

Some tenants move because of a job change. This new job may come with a higher or lower income and they want to find a suitable rental.

Job relocation can force a tenant to move. This is a good thing if the relocated tenant is looking to rent from you, but a bad thing if it is one of your current tenants who must relocate quickly.

- **Job Relocation:**
Unfortunately, there is little you can do if a tenant is moving due to a job relocation. In this case, you must work to find a new tenant to fill the vacancy.
- **Job Change- Higher Salary:**
If a tenant gets a raise, and is looking for a nicer rental, you can offer to make upgrades to their apartment in exchange for a slight increase in rent.
- **Job Change-Lower Salary:**
For tenants who have changed jobs, causing their income to drop, you can offer to reduce the tenant's rent or you can offer to let them move into a cheaper apartment if you have another vacancy available.

5. Maintenance Issues

Maintenance issues can cause a tenant to move. They may be tired of dealing with clogged drains, leaky roofs, or pest problems. The good news is, if you stay on top of the maintenance at your property, you will not have to deal with this issue.

- **Regular Maintenance:**
 - Periodic maintenance can help prevent problems from occurring.
- **Fix Problems Quickly:**
 - If an issue does come up, addressing and resolving the issue quickly will usually be enough to keep the tenant happy. You should also have an easy way for tenants to contact you to make repair requests, whether it is email or a dedicated phone line.

6. Problems with Neighbors

Some tenants will move due to issues with neighbors or other tenants. They may have noise complaints, feel unsafe around a neighbor or constantly butt heads with another individual. A tenant wants to be able to enjoy their home in peace so will leave if they are uncomfortable

- **Tenant Screening:**
 - While you cannot control the next-door neighbors, you can control the type of tenant you put into your property. It is so important to put quality tenants in your rentals. One bad tenant could quickly cause good tenants to move out of your property.
- **Quiet Hours Policy:**
 - You should also have a quiet-hours policy in place. If a tenant continues to violate this policy, they will be faced with eviction.

7. Want to Change Neighborhood

A tenant may want to move to a different neighborhood. They may feel that their current neighborhood has become unsafe, they may want to experience a new location or they may want to switch school districts.

- **Offer Incentives:**
 - If a tenant wants to leave the area, it can be hard to convince them to stay. You can offer incentives to see if that will change their mind.
- **Offer Different Location:**
 - If you are lucky enough to have a rental in their desired new neighborhood or even a different location than your current property, you can see if the tenant might be willing to move there instead.

8. Separation/Divorce/Marriage

Some tenants will move due to changes in their relationship status. A separation or marriage might have changed their financial status or they may simply want to start fresh. Those undergoing a separation or divorce may be looking to downsize, while those getting married may be looking to move to a larger place.

- **Avoid a Vacancy:**
 - Offer any available rentals you may have. Offer incentives such as a free parking space.

9. Renter's Market

Many renters relocate when the market becomes a renter's market, meaning there are more units available than there is demand for units, so the tenant may be able to get a larger apartment or one with better amenities, for a cheaper price.

- **Reduce Rent:**
 - You can try to avoid a vacancy by reducing a current tenant's rent.
- **Offer Upgrades:**
 - Instead of reducing rent, you can offer upgrades to the apartment such as granite countertops, new carpeting or appliances, in the hopes that they will renew their lease.

10. Change in Voucher Status

A tenant who is on a government voucher may see their voucher amount increase or decrease, meaning they will be looking for a larger or smaller unit.

TENANT MOVE-IN AND MOVE-OUT PROPERTY CHECKLIST

Before you move-in and upon moving-out, be sure to carefully complete this check-list.

Tenant Name(s):

Address & Apt. No.:	City:	State:	Zip:

Move-In Date	Inspection Date:	Time:	By:

Move-Out Date	Inspection Date:	Time:	By:

Unless otherwise noted, the premises are in clean, good working order and undamaged. Use key below.

Key & Abbreviations:

NC: Needs Cleaning
NP: Needs Painting
NR: Needs Repair
SC: Scratched

NSC: Needs Spot Cleaning
NSP: Needs Spot Painting
RP: Needs Replacing
Other: _____

LIVING ROOM	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Shades			
Closet			
Elec Fix.			
Light bulbs			

KITCHEN	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Curtain			
Cabinets			
Drawers			
Sink			
Counters			
Fan/Light			
Elec Fix.			
Light bulbs			

REFRIGERATOR	Move-In	Move-Out	Cost
Inside/parts			
Outside			
Light			

STOVE/OVEN	Move-In	Move-Out	Cost
Outside			
Burners			
Vent			
Timer/Controls			
Surface			
Light			
Racks			
Drip pan			

DISHWASHER	Move-In	Move-Out	Cost
Inside/parts			
Outside			
Controls			

BATHROOM #1	Move-In	Move-Out	Cost
Floor			
Walls/Tile			
Ceiling			
Doors			
Cabinets			
Drawers			
Sink			
Shelves			
Mirror			
Tub/Shower			
Caulking			
Counter			
Fan			
Bowl/seat			
Towel rack			
Window			
Elec Fix.			
Light bulbs			

BATHROOM #2	Move-In	Move-Out	Cost
Floor			
Walls/Tile			
Ceiling			
Doors			
Cabinets			
Drawers			
Sink			
Shelves			
Mirror			
Tub/Shower			
Caulking			
Counter			
Fan			
Bowl/seat			
Towel rack			
Window			
Elec Fix.			
Light bulbs			

BEDROOM #1	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

BEDROOM #2	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

BEDROOM #3	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

ENTRANCE/HALL	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			
Closet			
Shades/Blinds			
Elec Fix.			
Light bulbs			

DINING ROOM	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Doors			
Windows			
Screens			

FRONT PORCH	Move-In	Move-Out	Cost
Elec Fix.			
Light bulbs			

BACK PORCH	Move-In	Move-Out	Cost
Elec Fix.			
Light bulbs			

GARAGE	Move-In	Move-Out	Cost
Floor			
Walls			
Ceiling			
Elec Fix.			
Light bulbs			

MECHANICAL	Move-In	Move-Out	Cost
Water Heater			
Smoke Det.			
Thermostat			
Furnace			
A/C			

# OF KEYS	Move-In	Move-Out	Cost
Front Door			
Mailbox			
other: _____			

Comments: _____

Move-In Move-Out
 Date: _____ Signature: _____ / _____ Date: _____
 Date: _____ Signature: _____ / _____ Date: _____
 Date: _____ Signature: _____ / _____ Date: _____

I/We (the tenant(s)) understand that unless otherwise noted, all discrepancies will be the tenant's responsibility and will be deducted from the security deposit at the time of move-out.

Move-In Move-Out
 Date: _____ Date: _____
 Landlord/Agent Signature: _____ Landlord/Agent Signature: _____

Landlord and Tenant acknowledge that video and/or photos (digital or otherwise) have been taken of the premises. The original copies/files are in the possession of the Landlord / Tenant.

Tenant's Forwarding Address:

