SECTION TWO:
After You’re Out
2
Gather Your ID
  – State ID or Driver’s License
  – Marriage License and Divorce Decree

Employment
  – Thinking About Your Job Search
  – Identifying Possible Jobs
  – The Application Process
  – Your Legal Rights
  – Unemployment Insurance in Illinois
  – Building A Career

Education
  – Adult Basic Education Programs
  – General Education Development
  – Vocational Programs and Apprenticeships
  – Higher Education Programs
  – Paying For Your Education
  – Resources For College Students
  – Getting The Most Out of College

Resources To Meet Basic Needs
  – Getting Started

Housing
  – Subsidized Housing
  – Finding Private Housing

Transportation
  – Buses and Metro
  – Train
  – Ride-hailing Apps and Taxis
  – Biking

Communications
  – Becoming Acquainted With the Technology
  – Accessing the Internet
  – Getting an E-mail Account
  – Passwords and Online Security
  – Searching Online
  – Purchasing Your Own Devices

Parole After Release

Legal Matters
  – Pro Bono Assistance
  – Pro Se
  – Child Custody
  – Foster Care and Reinstating Parental Rights
  – Child Support
  – Sealing Records
  – Certificates of Rehabilitation

Finances, Credit, and Taxes
  – Banking
  – Budgeting
  – Financial Resources
  – Credit
  – Tax Basics

Voting and Serving Your Community
  – Voting
  – Serving Your Community

Veterans
  – VA Benefits while in Prison
  – Reinstating Benefits After Release and Reentry Services
  – Filing Disability Claims
  – Female Veterans
  – Health
  – Housing
  – Employment

Health
  – Insurance Coverage
  – Medicaid
  – Marketplace Insurance
  – Choosing A Plan
  – Once You Have Insurance
  – Dental and Vision Insurance
  – Staying Healthy
  – Paying for Medications
  – Mental Health and Substance Abuse
  – Medical Records
  – Community Clinics
  – HIV/AIDS

Wellness and Recreation
  – Getting Involved
  – Support Groups
  – Recreation
Congratulations, you’re out! Your first step, once you’re free, is to secure a form of identification. If you haven’t already, make sure you obtain your Social Security card and your birth certificate. See p. 20 for information about requesting these items.

You will need these items to obtain a state ID or driver’s license. One of these forms of identification is necessary for opening a bank account, getting housing, submitting employment applications, and applying for college and financial aid.

State ID or Driver’s License

Once you have your birth certificate and social security card, you are ready to get a state ID or driver’s license. These are the most commonly accepted forms of ID. If you don’t yet have your birth certificate or social security card, please see the directions on p. 20.

To obtain either a state ID or a driver’s license, visit your nearest Driver Services facility. To find out which Driver Services facility is closest to you, either call toll free at 1-800-252-8980 or, if you have internet access, visit the following website: dmv.org/il-illinois/dmv-office-finder.php

Do you plan to apply for a driver’s licence? Review the Illinois Rules of the Road first. You can pick up a copy of this booklet at any public library, or download it at the following website: cyberdriveillinois.com/publications/pdf_publications/dsd_a112.pdf

If you’ve been incarcerated a long time, we recommend waiting a few months before applying for a driver’s license.

Visiting Driver Services can take a long time, so be sure to bring everything you need:

- An original document with your written signature (credit card, court order, or social security card)
- An original document with your date of birth (birth certificate, passport, or high school transcript)
- An original document with your Social Security number (Social Security card, IL driver’s license record, or military service record)
- Original documents proving your Illinois residency (bank statement, credit report, or utility bills)
- Payment
Marriage Licenses and Divorce Decree

Marriage licenses and divorce decrees can be obtained at the county clerk’s office that issued your license or decree. You will find information for county clerk’s offices in the directory on page 124.
There is a lot involved with finding employment! Accordingly, this is one of the longest and most important chapters in this guide. It contains information that can help you plan your job search and be successful in it. You will hear a lot of discouraging talk about getting a job with a record. However, if you are persistent with your job search, you will find work, even if it takes longer than you expected. Many employers are willing to hire people with records. Keep at it, and don’t give up.

This chapter includes the following sections to help you get meaningful employment: thinking about your job search, identifying possible jobs, and the application process. It also contains a section on what to do if you feel you have been discriminated against on the basis of your criminal record and how to access unemployment insurance. The last section addresses building a long-term career. This is something that you can start planning for even now.

No matter what, don’t ever stop persevering.
– Anonymous

**Thinking About Your Job Search**

Your criminal record will make some parts of the job search unique. You may have work restrictions, and your criminal record will come up at different points during the search. It will likely take you longer to find your ideal job. For that reason, we propose that you think of your first few jobs after release as temporary jobs. These jobs will help you become financially stable and eventually move you into a career that you enjoy. They might have low pay or not relate to your long-term career goals. However, they will help you get where you want to go.

In addition to a paycheck, there are lots of benefits to working a transition job. Such jobs give you a chance to prove you are dependable and self-reliant. They help you develop an employment history, and offer opportunities to learn different ways of thinking and doing things. Employment could be a condition of your supervised prison release. In this case, taking any job is better than not working. However, this does not mean that you have to keep working in a job you strongly dislike or where you are being mistreated.

Remember, building a fulfilling career takes place over many years, and over many different jobs. Don’t be discouraged, and keep your eye on the big picture.

*For long-term career advice see our Career Employment section on page 46.*
Some occupations are off-limits to people with felony convictions.

Make your job search smoother by knowing your options. Jobs that Hire Felons has a long list of companies whose hiring policies include people with criminal convictions: jobsthathirefelons.org/

You can be barred from working in a job that is related to your conviction. Understand which jobs you can’t be hired for before you make a career plan, search for a job, or start training.

The length of time that you are barred from a job or workplace might depend on your conviction, or the occupation. There might be more off-limits occupations when you are first released than there are several years after release. Some jobs and workplaces have a 7-, 10- or 15-year limit on restrictions. Visit the American Bar Association Collateral Consequences website (abacollateralconsequences.org/) to see how different types of criminal convictions affect employment. After you enter the website, select Illinois on the map and search for consequences on “employment.“ The good news is that there are many more jobs open to you than those that are barred.

If they didn’t want to give me the job, maybe it’s not the job for me. I just have to look at it like that.  
– Shaun W.

A list of businesses considered to be “conviction-friendly” hirers, and businesses who have taken the national Fair Chance Business Pledge, can be found in the directory on page 138.

CERTIFICATE OF REHABILITATION

A criminal record is an obstacle to getting a license in certain fields, e.g. education, transit, and childcare. Under certain conditions, individuals can petition the court to grant them Certificates of Rehabilitation. These certificates allow you to apply for jobs that require these licenses, in spite of your record. They do not remove any offenses from your record. Instead, they may allow you to pursue employment in a particular profession, even though your conviction history would ordinarily prohibit you from working in that field. Please see “Legal Services” on p. 80 for more information on Certificates of Rehabilitation.

The following two organizations are good sources of information about Certificates of Rehabilitation.

Safer Foundation Pro Bono Panel for Obtaining Certificates of Rehabilitation:

Safer Foundation has partnered with a statewide group of attorneys and law school clinics that are available to assess a potential certificate applicants’ eligibility for relief, and if eligible, the attorneys will represent the applicants in court free of charge. The Circuit Court that entered a sentence of conviction has exclusive jurisdiction to grant Certificates of Rehabilitation.

ccc.edu/departments/Documents/Community%20Relations%20Department/CERTIFICATES%20OF%20REHABILITATION%20ONE%20PAGER%20100412_Revised(2).pdf
Identifying Possible Jobs

NETWORKING
There are many ways to find jobs. Networking is probably the most important. Successful job seekers often talk to many, many different people. The contacts in your network may not have a job for you right now. However, they could have career advice. Or they might know someone who knows someone else with a job lead. Or they might learn of a job in the future. We suggest that you mention your interest in employment to friends, family, and casual acquaintances. Talk to people in the grocery line about your job search and let people at your place of worship know about your interest in finding work.

One good strategy is to contact people who perform the sort of work that you are interested in. Ask them for ideas, suggestions, and information that can help you find job leads. The power of face-to-face interactions is huge, especially if you’re friendly.

ONLINE
If you have been in prison a long time, you might not be familiar with online job searches. These days, many people rely on websites like monster.com, careerbuilder.com, and snagajob.com. You should not ignore these sites, particularly if you want to work for a large employer. However, they are much less important than they used to be, so do not invest a lot of time in them. Instead, focus on visiting your target employers’ websites and finding the jobs posted there. Often, you will find a link to “Current Jobs” on the home page. Sometimes, the link to job postings is labeled “Careers” or “Employment.” Job aggregators (websites that gather information and provide links to many different jobs) are also powerful and very useful, including sites like indeed.com, which is the largest source of job postings in the world, collected from employer websites, job boards, association websites, publications, and more.

“I think making connections is important because I’m still looking for a job, and you never know when one of these connections might work out in that respect. You just have to keep your eyes and ears open.”
– Shaun W.
LinkedIn is currently the most effective professional social network. Head to linkedin.com to make a profile and review job postings (see the “jobs” link below the search bar at the top of every page). LinkedIn is one of the best online sites for connecting with people who work where you would like to work (and who worked there in the past).

When searching for a job online, be careful to avoid becoming the target of a scam. Scammers may request money, or identity information like date of birth, Social Security number, or debit/credit card number. Never give out your SSN or any other personal information on the internet.

**KEEP RECORDS**

It is a good idea to keep a record of all the places you have applied to, including visits made in person, initial phone calls, and follow up phone calls. On the next page is an example of a log you can use.

---

**The Application Process**

**JOB APPLICATION FORMS**

The purpose of a job application is to get you a job interview. Employers use written job applications to narrow the applicant pool for a particular job, deciding who is worth talking to in person. To maximize your chances of getting an interview, focus on what you have to offer an employer. Downplay the negatives (poor work history, felony convictions, lack of experience, minimal education). Most employers do not have a lot of time to review a stack of applications. In fact, most hiring managers will review your application for approximately 15 to 30 seconds, looking for a form that’s neat and complete.

The “Employment” or “Previous Employment” section is usually the most detailed section of a job application. Here are some tips on filling it out effectively:

When filling in the “work performed” or “job duties” section, use the entire space to list your skills, accomplishments, and contributions you made in your past positions. Think about, and list, everything of significance that you did in past jobs, from the beginning of your shift to the end of your shift. Do not list your wages from past employment. Instead, write “will discuss at interview.” Sometimes people are not selected because their prior salary was too high, or employers may not offer an applicant what
## EXAMPLE JOB APPLICATION LOG

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<th>Application date</th>
<th>Response Date</th>
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they are actually worth, using a lower previous salary as justification. Give a positive reason for leaving all previous jobs, even if you quit or were let go. Think about what happened after you quit or were let go. Did you get a new job? Did you start a training program or pursue education?

Some examples of positive reasons for leaving are:

- You relocated (you left your job because you went to prison)
- You desired a career change
- You became a full-time student
- The work was seasonal
- You had the opportunity to advance

The job application will also typically ask for:

**References.** On average, employers ask for three references for each candidate. Be thoughtful about whom you list as references. These should not be family members. Good sources of references include: previous and current employers, supervisors, teachers, social workers, people you have engaged in volunteer work with, and people from your religious institution.

**Criminal History.** When answering the question “Have you ever been convicted of a felony?”, check “yes” and write, “will discuss at interview.” Disclosing your history on the application is a quick way to get screened out. Wait until the interview so you can share how you have taken responsibility for your actions, what you have learned from the situation, and how you are different today.

---

**RESUMES AND COVER LETTERS**

Many employers require a resume and cover letter in addition to a completed application form. Your resume maps out your employment history, giving details about your past jobs, your skills, and your interests. You will submit the same resume to each employer.

Your cover letter is an actual letter from you to each prospective employer. It tells a short story about who you are—why you are seeking employment, your background, and what’s important to you. Keep your letter to a single page.

Writing effective resumes and cover letters takes time, so begin working on these documents long before you apply to your first job. As discussed on p. 24, you can even begin working on them while in prison.

---

**If you anticipate filling out an application at the place of employment, take along a copy of any information and dates that you might need to complete the application. That is preferable to trying to remember them and making mistakes on the application.** Remember that false information given on an application may be grounds for dismissal even after you have been employed for any length of time.
P. 25 of this guide provides help on preparing your resume. P. 163 includes sample resumes and cover letters. Once you are out, you may wish to look at online resources that can help you with these documents. Here are two excellent ones:

extension.harvard.edu/inside-extension/How-write-great-resume-cover-letter

owl.english.purdue.edu/owl/section/6/

A Google search for “how to write a resume” or “writing great cover letters” will also yield helpful websites. Be sure to search websites for examples of resumes as well.

Examples of a resume and cover letter from someone who has been incarcerated can be found in the forms section on page 177.

INTERVIEWS

Once you’ve submitted an application to a prospective employer, wait to be contacted. Hopefully, they will be interested in scheduling an interview with you. However, please be advised that most applications do not lead to interviews. This is an area where it will be helpful to be patient. You should continue to send out applications until you have an actual job offer.

Many job seekers are nervous about interviews. They want to say the right things and make a good impression. Practice what you’ll say, and consider the following guidelines:

Bring the right materials. Carry extra copies of your resume, contact information for your references, and any papers you need to complete your application, including copies of work licenses, your driving record (if required), and your social security or immigration cards. Bring a pen and notebook to write down information. It shows that you are truly interested in the job.

Arrive 10 to 15 minutes early for your Interview. You might need to fill out paperwork before the interview, and locating the right person or room could take longer than you think. Arriving early shows you are responsible and eager to be there.

Wear appropriate clothes. It will serve you best to look as formal as possible. Consider your body language. Even when you are not speaking, you are sending a message. Make good eye contact, stand and sit tall, smile, and shake hands firmly.

Ask questions. At the end of a job interview, most hiring managers will ask something like “Do you have any questions for me?” Strong job candidates always have a few questions prepared—this makes you seem interested in the job, rather than desperate. If you brought a pen and notebook with you, you could prepare a list of questions in the back of the notebook.

Some examples of questions you could ask:

• What is the organization’s plan for the next five years?
• How will I be evaluated, and in what timeframes? By whom?
• What are the day-to-day responsibilities of this job?
• What computer equipment and software do you use?
• When will a decision be made about this position?
Completing this worksheet will help you prepare your resume. You may need to write or call someone to get accurate names and addresses. Ask your case manager for assistance with resources.

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<td>Employment Dates</td>
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<tr>
<td>Position</td>
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<tr>
<td>Job Duties</td>
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ADDRESSING YOUR CRIMINAL BACKGROUND

Job seekers with less-than-perfect work histories or criminal records may have a hard time answering some interview questions. Here are a few tips to increase your chance of getting hired:

Comfort the Employer. Let them know that your offense did not happen on the job, if it did not. For example, “Yes, I was convicted of a felony, but it was not job related.” If your felony was job related, find a counselor to help you develop a specific job interview strategy.

Own It. “There was a time in my life when I was making some bad choices and I was convicted of... (state your offense).” Address any concerns an employer might have about your past. Then steer the interview back to your skills and the positive traits that you bring to the job. “I can see why that gap in my work history might concern you. But that was several years ago and, since then, I have maintained a solid work record. I come to work on time and don’t call in sick. I am a very hard worker and quick learner.”

Keep It positive. “I thought a lot about where my life was going and I decided to make some changes.” Talk about your current activities and future plans. Emphasize education and job training, community work, and other activities you have done since your release and in prison, if they are relevant. Talk about your career goals, how you chose them, and how the job you are applying for fits those goals. Employers are more likely to remember their first and last impression, so if possible, try to address your criminal background history in the middle of the interview.

Encourage the employer. “I am a good worker and I want to work, I just need an opportunity to prove my skills to an employer.” Tell them that you want the job!

A list of employment resources can be found in the directory.

Your Legal Rights

By law in Illinois, employers who have more than 15 employees on the payroll cannot access criminal background checks on potential hires until after an interview is conducted. This law is called “Ban the Box” because it prohibits employers from asking you to check a box on your application if you’ve had a criminal conviction. There are some exceptions to this rule. You may submit a complaint against an employer who violates this rule by visiting:

illinois.gov/idol/Laws-Rules/FLS/Pages/Ban-The-Box-Complaint-Form.aspx

THE EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC)

EEOC is a federal agency that administers and enforces civil rights laws for the workplace in all states. Their guidelines state that employers must consider a few things when conducting a background check and when choosing not to hire someone because of a criminal record:

Background Check. Employers who wish to do a background check must:

• Get the applicant’s written consent ahead of time.
• Tell the applicant if the employer intends to disqualify him or her based on the contents of the report. The employer must also give the applicant a copy of the report.
• Notify the applicant after the employer makes a final decision not to hire him or her based on the information in the report.

Employment Denial. If an employer uses your criminal history to deny you employment, you may have a case under Title VII of the Civil Rights Act of 1964.

"If possible I would suggest you have a loved one that you trust and who believes in you to add you to some line of credit much like parents do for their children. Trust me, you will need it. — Johnny P."
Unemployment Insurance in Illinois

Unemployment benefits in Illinois can be accessed if you meet certain guidelines. You must have lost your job through no fault of your own, such as a layoff, and you need to have made at least $1600 in the last 12 months before you filed your claim.

If you meet these requirements you are eligible for up to 26 weeks of benefits. Obviously, this means that you cannot receive unemployment directly after you return home if you lost your previous job due to your incarceration or if you were in prison for more than twelve months.

If you do meet the requirements, the next step is visiting your local Illinois Department of Employment Security office or an Illinois Work Net Center. To find a location near you, use the Illinois Department of Employment Security website: ides.illinois.gov/Pages/Office_Locator.aspx

Building A Career

Some people aspire to have a career, a particular line of work that they can grow within and enjoy, which provides plenty of opportunities for advancement. Building a career takes time and planning, but the result is that you get to do work you are interested in.

What am I good at?
Knowing your strengths and weaknesses is an important first step toward a career. Start by listing these on paper. This exercise will take some time and concentration. Feel free to ask people who know you well for help with identifying your abilities and shortfalls.

What do I know how to do?
Take some time to think about your work experience. This includes volunteering, mentoring, and especially participation in prison programs. Anything that had an impact on you and/or that you learned something from is fair game here.

What is out there?
Which sectors of the economy are growing, and which are contracting? Where are the greatest opportunities and the greatest needs? How do your skills align with the priorities of your community and the larger society?

What do I want to do?
Once you have written down what you are good at and the work you have done in the past, and assessed the current and medium-term employment landscape, you are ready to weigh actual careers. Consider the following questions:

Where do you see yourself in five years?
What is your dream job? What kind of work would you be satisfied doing for the next 10 years? Do you want to work with people, food, or animals? Do you seek factory work, a desk job, or work done entirely on a computer? Are you drawn to building things, the service sector, or creative pursuits?
**Build Experience**

Aligning your skills and interests with the actual job market will help you realize your career goals. You may not currently have a lot of experience in the field you want to work in or the career you wish to pursue. That does not have to be an obstacle to your plans. You have some options.

1. Volunteer or intern with an organization part-time. Volunteer positions and internships are a good way to build experience and contacts. Search online, talk to people you know, and look on bulletin boards in libraries and other community venues to identify organizations that use volunteers or interns. Be proactive and contact them to learn how you can apply to intern or volunteer. This can be both professionally and personally rewarding. See our Community Engagement section and Directory.

2. Seek higher education. Some fields and jobs require college degrees. Job listings almost always say if a certain degree is required or preferred. Being a student can be rewarding. It can be a change of pace from full-time employment. You can receive money through financial aid, scholarships, and grants to support yourself while in college. See our Education section for more information.

3. Start your own organization or business. If you have the time and resources, starting your own organization or business can help you build a meaningful career. This is a challenging career choice, but it can be satisfying. It takes perseverance and imagination, but you will be proud one day to be able to say you started your own after-school program, fitness coaching business, graphic design service, or house cleaning business!

If you are committed to this route, spend some time identifying what your community needs and wants. Talk to others who have started their own non-profit, or who have experience running a small business, for guidance. EJP alumni started all of these kinds of businesses. Maybe this is the route for you, too!

**Be Realistic**

Not everyone gets their dream job, but many people end up doing things they enjoy. You can increase your chances by planning and by being realistic. Some careers take more time and money than others to achieve, and some take many tries to break into. Don’t be afraid to fail a few times.
Consider furthering your education after your release. Education stimulates the mind, opens doors, and helps a person better understand the world they live in. It is a way of meeting new and interesting people, and even supporting yourself upon release.

This guide is produced by the University of Illinois at Urbana-Champaign, so of course we are strong supporters of higher education, in particular! Higher education is education beyond the high school level. This chapter also contains information about other kinds of education, such as Adult Basic Education, GED, and vocational education. The first part of this chapter deals with those kinds of education. The second, longer part of this chapter deals with higher education and includes sections on applying for college, financial aid, and resources for college students. It concludes with some tips from formerly incarcerated people about going to college on the outside.

We encourage you to think of yourself as a lifetime learner. Enroll in courses and educational programs throughout your working life and after you retire. Sometimes you will take a class to advance at your job; another time you’ll take a class for fun; and another time you may take a class or enroll in a program in order to explore a potential new area of employment. You can be in school part-time or full-time. Explore the options in your community.

Life is richer when you feed your mind. If you have been involved in educational opportunities while incarcerated, you probably already have a sense of this. And if you have not taken advantage of education programs in prison, we encourage you to do so now. Employers, apartment managers, and others will look upon this favorably.
Adult Basic Education Programs

Adult Basic Education (ABE) programs serve students age 16 and over who want to improve basic skills in reading, writing, math, listening, and speaking. Typically, ABE programs are offered at adult schools, career centers, libraries, and community colleges. They’re free or charge only a small fee. For-profit agencies like Kaplan and ESL Language Centers also offer ABE, but they charge higher fees.

In addition to offering courses in basic skills, ABE programs also include English as a Second Language (ESL) courses and GED preparation. A database of ABE programs in Illinois can be found at: ilc.co.net/AdultEd/index1.cfm

General Education Development Test

The GED test allows adults who have not completed high school to show they have mastered the knowledge and skills associated with a high school diploma. A GED or high school diploma is a requirement for many jobs. You can register online to take the GED test at ged.com. Although registration is done online, the tests will actually be administered on computer at an official GED testing site that you select during registration. We encourage you to prioritize getting your GED if you don’t already have it.

Vocational Programs and Apprenticeships

Vocational programs provide you with the unique skill sets required for a particular job. They are also referred to as occupational, votech, or career and technical education programs. These programs allow you to learn the ideas and practical skills for a trade at the same time. Vocational programs are available through community and technical colleges, as well as trade schools. Visit the website for Illinois workNet to find a program: illinoisworknet.com/. The Illinois American Job Center is another good place to look: jobcenter.usa.gov/.

Apprenticeships are another way to gain hands-on training in a trade or profession. They can allow you to earn a salary while gaining valuable knowledge and experience in a specific profession. They are usually offered through trade unions.

For more information on apprenticeship programs in Illinois, go to: ides.illinois.gov/Pages/Apprenticeship.aspx

Consider seeking simple certifications, like CDL, sanitation, limo driver, or forklift.
– Earl W.
Higher Education Programs

If you already have a high school diploma or GED, a next step on your educational path could be to enroll in a college program. For students who haven’t been in school for a while, the most common path towards an academic degree begins at a community college. The low cost of tuition and the variety of programs offered makes these colleges an ideal starting place. Many community colleges offer dual enrollment programs, which allow you to earn an adult high school diploma or GED and college credits at the same time. Also, by enrolling in a community college, you can earn an Associate’s degree and then transfer to a four-year college or university to earn a Bachelor’s degree.

For help in figuring out your educational options, including financial aid information, the Illinois workNet Centers are good resources. They’re located in Decatur, Effingham, DeKalb, and Arlington Heights. You’ll find the addresses listed under the Employment section of the Directory. You can also check out the website of the Illinois Community College Board. It has information about planning for college, paying for college, and selecting a college. Visit it at iccb.org/students/

WHERE SHOULD YOU APPLY?

Not all colleges are the same. Your experience will be different depending on where the college is, how big it is, and whether it is public. The type of college will affect the tuition price. Put some time into thinking about what kind of college you want to attend, then research colleges online or at the local library. Shopping for a college is similar to shopping at a grocery store. You make the best choice by reading up about the different options. Almost all college have websites where you can learn about their price, academic programs, non-academic activities, the town where they are located, and many other things.

APPLYING FOR COLLEGE

Step 1: Get the Application
Most colleges have online applications on their websites. You can also call the school’s admissions office and ask them to send a college application to you, or go to the admissions office and pick one up. If you are submitting a paper application, get two copies. Use one as a practice copy and the other for the one you submit to the admissions office.

Step 2: Gather Your Information
Not all schools will ask for the same information but you will probably need your Social Security number, a state driver’s license or identification card, dates of high school and previous college attendance, unopened high school, GED, and/or college transcripts, and ACT or SAT test scores. Some applications may ask about your criminal history. If you indicate that you have been convicted of a felony, some schools will ask for additional information, which may be discouraging. But just because they are asking for the information doesn’t mean your application will be rejected. If you have
decided that you want to attend college, don’t be discouraged at this step.

Step 3: Submit the Application
At most community colleges you will receive a letter of acceptance or a phone call within a few weeks after you've submitted your application. Four-year colleges can take longer, and may have specific schedules for responding to applicants. If you have questions, contact the school’s admissions office.

Stay focused on your goals.
– Greg A.

Paying For Your Education
Finding the funds to pay for your education is a challenge. Where do students get the money? Generally, funding comes from one or more of the following sources: family resources, wages from full- or part-time work, support from an employer, and financial aid (including grants, student loans, work-study, and scholarships).

FINANCIAL AID
Applying for federal student aid is free. Financial aid, including Pell Grants, state grants, work-study and loans, is available to students on probation and parole. The amount of financial aid you receive depends primarily on your financial need. Your past history with creditors does not automatically disqualify you.

The other restriction applies to an individual subject to an involuntary civil commitment after completing a period of incarceration for a forcible or non-forcible sexual offense. Such individuals are ineligible to receive Pell Grants.

Applying for financial aid can seem complicated if you’ve never done it before. You can ask for guidance from the financial aid office at your school.

If a grant, loan, or scholarship offer sounds too good to be true, it probably is. Like diploma mills, there are many for-profit companies that take advantage of people who are looking to finance their education. Applying for financial aid should be free, and you should research the agency or company before applying.

Remember to keep copies of all applications and related paperwork for your records.
For a chart on Federal Aid Eligibility for Adult Students see page 182.

The Free Application for Federal Student Aid (FAFSA) is the starting point for accessing all federal student aid.

You can find the FAFSA online at [fafsa.gov](http://fafsa.gov), or you can request a paper copy from 1-800-4-FED-AID (1-800-433-3243). You can file a FAFSA anytime between January 1 of the school year when you’ll be enrolled and June 30 at the end of that school year. State and individual college deadlines vary and usually require that you file your FAFSA much earlier than the federal deadline in order to be eligible for state scholarships, etc. State deadlines are on the FAFSA. To find out the deadline at a particular school, check the school’s website or call the financial aid office. You should complete and submit your FAFSA as soon as possible because some financial aid funds are first come, first served. If possible, complete and submit the FAFSA while still in prison.

The financial aid office at the college or university you are applying to is a good resource for any questions or concerns you have about federal student aid. These offices generally offer email and phone support for applicants, as well as financial aid counselors you can meet with. Check the school’s financial aid office website to find out what services they provide. It is always better to ask questions and be informed when making financial aid decisions.

**WORK STUDY**

Work study positions are jobs offered to full-time and part-time students with financial need through the college they are attending. You can sign up for work study when you submit a FAFSA. The idea of work study is to help students pay for school and learn something from working there. Work study is a way to make money in school, but also a way to establish work history. If you do sign up your college will contact you with work study opportunities, which may include off-campus work with organizations partnered with the school. These jobs are first come first served. You may decline work study if offered.

**SCHOLARSHIPS**

Private organizations and other agencies sometimes offer scholarships that reflect their mission. For instance, the United Negro College Fund grants scholarships to qualified African-American students.

The financial aid office at your chosen school can help you organize a search for outside scholarships and can usually provide you with information on many available scholarships.

Catalogs such as [Scholarships, Fellowships and Loans](#) and Peterson’s [Scholarships and Loans for Adult Learners](#) are available at your local public library. You can find several free databases of scholarships online.

Please note that the Education Justice Project offers modest $500 scholarships for returning citizens. Deadlines are typically in November. To access forms, visit [educationjustice.net](http://educationjustice.net).

Be aware that if you take out student loans, you will emerge from your educational experience with an obligation to repay that debt. Please consider carefully how you will handle the repayment of student loans after you have finished college, as this will impact future decisions about finances and future employment.
Resources For College Students

TUTORING CENTERS
Many college campuses offer free tutoring to their students. Some colleges have tutoring centers that cover all subjects. Other colleges have tutoring centers that focus on specific things like writing or math. You should take advantage of the tutoring center. If you are on a campus that does not have a tutoring center, ask your professors if they can recommend a private or volunteer tutor.

MENTORING PROGRAMS
Some colleges offer mentoring programs to new students. College mentors are more experienced students or other people who provide support to students who are new to college. At some colleges, mentors will show you around the college campus, introduce you to other students, tell you about the different professors on campus, and check in with you once or twice a month to see how you are doing. Colleges increasingly have programs tailored especially for people with records, where they can get help navigating the system from others who have been in their situation. There is also an online support group, Returning Students Support Group. You can request to join this closed group via Facebook.

CAREER CENTER
Most colleges have career centers that can help you find a job while you are in school and when you graduate. Career centers also offer workshops and tips on resumé writing, the job search, interview preparation, and related topics. You can receive excellent advice at these centers.

STUDENT SUPPORT CENTER
The staff at these centers are there to help students with any issues. For example, if you are having trouble finding or paying for childcare, make an appointment with a counselor. The counselor may be able to refer you to a childcare center or provide you with vouchers to pay for childcare. If you want to find out more about other resources available to you, the center is also a good place to start.

OTHER SERVICES
You may also have access to some healthcare services at your college, a gym membership, and an anytime bus pass. Take full advantage of these services. Note: they are usually good only during the school year.


Getting The Most Out of College

TIPS FROM RETURNED CITIZENS

Start at community college. The cost is significantly lower and your financial aid refund typically comes earlier. You can transfer to a four-year university or college after receiving credits for your lower level classes. You will have to apply to the four-year university as a transfer student. But, this means you can get your Bachelor’s degree from the four-year university.

Apply for Scholarships Early and Often

Talk to someone in the financial aid office. It is their job to direct you to scholarships. Go the extra mile. People often skip the scholarship applications that require essays. You may wish to talk about the impact you want to have on your community. Your grades matter. Many scholarships take into account your G.P.A.

Get Involved

Honor societies are gateways to scholarships, internships, and career networking. Clubs often have scholarships that are available to their members. Some colleges give scholarships for being part of student government. Get to know people working at the college. You’d be surprised with the help they can offer. Most things you do at college can be put on a resumé.

FINANCIAL AID REFUND

If you are receiving loans, you will get a refund. This is the money that is left over after your school subtracts money for tuition. Students use this money to pay for rent, food, and supplies. Be aware that this is a loan and will need to be repaid after you graduate or withdraw.

COURSE CREDITS

You have to get a certain number of credits to get your degree. Some credits have to be general subjects like science, math, and history. If you finish these general credits at a community college and transfer to a bigger school, your credits can transfer over too. Make sure to check in advance that the school you are transferring to will count your transfer credits.

“
A full time, work study student with Link can bring in $800 a month plus free transportation. That is a game changer.
– Earl W.
EJP SCHOLARSHIPS

About: The Education Justice Project (EJP) of the University of Illinois at Urbana-Champaign has offered courses to incarcerated students at Danville Correctional Center since 2008. In keeping with our efforts to promote higher education, we have a scholarship program. In Fall 2017 we will host the following four scholarship competitions:

• **One $500 scholarship** to a family member of an EJP student;
• **One $500 scholarship** to a family member of someone incarcerated in the general population of Danville CC (not an EJP student);
• **Two $500 scholarships** to returning citizens who have paroled from an Illinois prison within the last 5 years (No earlier than November 1, 2012).

Scholarship funds must be applied towards attendance at an accredited program of higher education, or other costs directly associated with participating in a higher education program in 2017-2018 (e.g., registration costs, books, supplies, and fees.)

Your final application will consist of the following materials:

1. The 2 page cover sheet (completed and signed)
2. 500-word essay
3. Verification of enrollment in a higher education program at an accredited academic institution

Please submit all materials by November 1, 2017 to:
**Attn: Scholarships** Education Justice Project, 403 E. Healey St. Champaign, IL 61820

For questions about EJP scholarships, please contact scholarship@educationjustice.net
For general inquiries, please contact EJP at info@educationjustice.net or 217-300-5150.
We expect that you have plans and dreams for your future life. This guide will help you map out the steps you can take to reach them and provide information to ensure that you’re informed about the choices you have to make along the way. Even as you look ahead to a bright future, you may struggle with day-to-day life. Many people struggle with housing, food, healthcare, utilities, and other basic living expenses in the weeks and months after they get out of prison. Others find themselves challenged by drug and alcohol addictions and mental health challenges. This is normal. Be patient as you figure things out and know that there are programs and people who can help.

In addition to governmental programs like Medicaid and SNAP, many communities in Illinois offer short-term assistance with things like paying rent, utilities, fuel, prescriptions, health care, and medical bills. You can also get help with credit counseling, disability benefits, and mental health counseling.

Getting Started

If you are having trouble meeting your basic needs, here are a few places to go to help you get started.

1. Learn about Illinois assistance programs by going to this website: needhelppayingbills.com/html/illinois_assistance_programs.html#county.

2. Apply online for help with buying food (SNAP--Food Stamps), health care (Medicaid and Medicare), and the cash assistance program TANF (Temporary Assistance for Needy Families) at Illinois’ Application for Benefits Eligibility (ABE) page: abe.illinois.gov/abe/access/#program-options.

3. Get information on Medicaid, Medicare, Property Tax Assistance, LIHEAP (Energy Assistance), Telephone Assistance, SNAP (Food Stamps), Social Security and Supplemental Security Income (SSI) by going to this website: aarp.org/content/dam/aarp/aarp_foundation/publicbenefits-guides/Last-Updated-September-2013/PublicBenefitsGuide_IL.pdf.

4. Visit a hospital, non-profit organization, church, or state agency and ask for help. Organizations like Planned Parenthood and the Salvation Army have people that can help you find the resources you need. For contact information, see our Community Resource directory on page 144.
5. The Department of Human Services (DHS) Family Community Resource Center. DHS can help you access the programs and services you need, including mental health and addiction recovery services. For a list of offices, go to the DHS office locator: dhs.state.il.us/page.aspx?module=12

6. Finally, Illinois Welcome Centers can help you navigate Illinois benefits as well. The nearest Welcome Center to you can be found at this website: dhs.state.il.us/page.aspx?item=53209

Below is a brief list of some specific assistance programs to meet your basic needs:

**FOOD**
If you are having trouble paying for groceries, there are many food banks and meal centers throughout the state. To find a food bank or distribution center near you, see the online locator at illinoisfoodbanks.org/sitesall.asp and call the food bank nearest you.

You also might want to consider applying for the Supplemental Nutrition Assistance Program (SNAP), which helps low-income individuals and families buy food needed for good health. Each month, money is put onto a special debit card (called an EBT Card) so that you can buy food from most grocery stores. The amount of money you get depends on where you live, your household income, and how many people live in your household. To apply, go to fns.usda.gov/snap/apply.

See the directory on page 136 for a list of Food Resources.

**HEALTHCARE**
**Medicaid**
If you haven’t done so already, apply for Medicaid using this website: healthinsurance.org/illinois-medicaid/

For people who have limited or no income, Medicaid helps make medical coverage more affordable and pays for services such as hospital care (inpatient and outpatient), health center and clinical services, visits to your health care providers (including physicians and nurse practitioners), lab tests and x-ray services, nursing home care, and prescription drug coverage (in certain cases).

See the Health section on page 98 for more information.

**Medicare**
Medicare is a government health insurance program for seniors and disabled individuals that helps pay for preventive care, doctor visits, hospital stays, and prescription drugs. To qualify, you must be either 65 or older or meet the disability guidelines. To apply, call the Social Security Administration at 1-800-772-1213 and tell the operator where you live. You can also go to socialsecurity.gov and click on the “Medicare” section. The Senior Health Insurance Program (SHIP) can also help you apply for Medicare. Call 1-800-548-9034 (in-state). To find a SHIP partner, go to: state.il.us/aging/SHIP/Shlresources.htm.

If you are without health insurance for a time, there are community health and dental clinics that offer free or reduced services. See this website: freeclinicdirectory.org/illinois_care.html

Take your time. Get a plan together to achieve short term goals and long term goals. Ask questions. Everything changes so ask and learn.

– Brian N.
SOCIAL SECURITY
You may be able to receive Social Security benefits if you are of retirement age or are disabled. Social Security offers you a cash benefit based on your work history and the amount you paid into Social Security. This money can help you and your dependents meet your needs. While you are unable to receive Social Security benefits while incarcerated, you can apply to receive these benefits again once you are released.

To get Social Security retirement benefits, you must meet certain work requirements and have paid into the Social Security system prior to your incarceration. You can get Social Security early retirement benefits starting at age 62. Social Security disability benefits can be received at any age as long as you have met the work requirements. You can also apply for the Supplemental Security Income (SSI) program, which provides a cash benefit to you every month to make sure you have a minimum level of income so that you can pay for basic needs such as food, clothing, and shelter.

Apply for Social Security and SSI online at socialsecurity.gov and click on “Retirement” or “Disability.” You can also apply in person at your local Social Security office. To find your local Social Security office, go to ssa.gov/pgm/reach.htm and click on “Find an Office” or call 1-800-772-1213.

RENT AND UTILITY ASSISTANCE
(See Finding Better Housing on p. 60 for more information)
The Illinois Housing Assistance program offers low-income individuals and families assistance to pay for rent and utilities. To find out more, go to: needhelppayingbills.com/html/illinois_housing_assistance.html

The Illinois Rental Housing Support assistance program also helps people pay their rent each month. Call 312-386-1009 for more information.

Energy companies often have programs to help low-income individuals pay their utilities. Contact your utility company for more information.

Lifeline Telephone Assistance offers monthly discounts on your basic wireless or home telephone service. The discounts can include a lower phone bill or free wireless minutes. To get more information, call the Universal Services Administration Company at 1-888-641-8722 or go to lifelinesupport.org/ls.

PHONE
If you sign up for services at the Department of Human Services, you are eligible for a free phone. It is a basic phone, but sufficient to make phone calls.

MENTAL HEALTH AND SUBSTANCE ABUSE
(See Healthcare on p. 98 or Mental Health on p. 108 for more information)
If you have mental health or substance abuse challenges, make it a priority to get support in these areas. If you signed up for Medicaid, then you have access to some mental health and substance abuse

The advice I would give is to be patient. Things in the outside world move very quickly and I think that you have to be aware and accepting that you don’t have to catch up.
– Edmund B.
services. Even if you do not yet have health insurance, there are affordable clinics and programs that you can go to for help. The Illinois Department of Health and Human Services (DHS) Mental Health Department provides a list of mental health providers near you as well as lists of resources and treatments available.

See their website: dhstate.il.us/page.aspx?item=29763 or visit a DHS Family Community Resource Center. For a list of offices, go to the DHS office locator: dhstate.il.us/page.aspx?module=12

See our Community Resources directory for more mental health resources.

Consider joining a support group such as Alcoholics Anonymous (aa.org) or Narcotics Anonymous (na.org) right away to get connected to a supportive community. It will be hard to take care of the other areas of your life if you’re subsumed by addiction challenges.
Many people who leave prison go to a halfway house or a relative’s home. These are good places to land. However, once you’ve been out of prison for some time, you might want to change your living situation. There’s no rush! Especially if you were incarcerated for a long time, there are many advantages to living in a stable, somewhat controlled environment. And you don’t want to find yourself in a position where you can’t pay the rent and end up hurting your credit.

This chapter is divided into two major sections: subsidized housing and private housing. At the end of this chapter we discuss the challenges of trying to rent with a criminal background and your options if you believe you have been discriminated against.

See the directory on page 130 for a list of Halfway Houses.

Subsidized Housing

FINDING SUBSIDIZED HOUSING
State or federally supported housing is cheaper than a private apartment. However, housing that the government helps pay for often has a waiting list. Some resources for finding state and federal housing are listed in the Directory of this guide on p. 130.

SUBSIDIZED HOUSING RESOURCES
City of Chicago, Affordable Rental Housing Resource List:
“If you are looking for an affordable rental unit to call home, see this list of affordable rental housing opportunities that have been supported and developed through the City of Chicago. The list is intended to assist individuals looking for affordable rental housing throughout Chicago and will guide you in your search.”
cityofchicago.org/city/en/depts/dcd/supp_info/affordable_Rentalhousingresourcelist.html

Housing Choice Voucher Program (Chicago):
“The Chicago Housing Authority’s Housing Choice Voucher (HCV) Program allows low-income families to rent quality housing in the private market via federal funds provided by the U.S. Department of Housing and Urban Development (HUD).”
thecha.org/residents/housingchoice-voucher-hcv-program/
Finding Private Housing

Private housing is easier to find than public because there is more of it. However, it is also more expensive. Private housing listings can be found online and in the classified section of newspapers. We also encourage you to search for housing through your network of friends and family. They are most likely to know of places that will rent to someone with a criminal background (more on this in the last section of this chapter). Unfortunately, we are not aware of any lists of “felon friendly” landlords. Others who have come home from prison and have faced the challenges of finding housing will be your best source of useful information.

Some apartment finding websites include:
  • apartments.com
  • zillow.com
  • forrent.com

You should be aware that the Department of Housing and Urban Development (HUD) is allowed to deny housing to people with felony convictions, but it is not required to do so. HUD will also be interested in the criminal history of family members who will live with you. (You will likely be denied if you have family members living with you who have a history of violent crimes, drug use, and evictions for making or selling drugs.)

Illinois Housing Development Authority:
“Created in July 2005, the RHS program is a state funded rental assistance program that provides subsidy to tenants living in RHS units across Illinois.”
 ihda.org/renter/rentalassistance.htm

SUBSIDIZED HOUSING RESTRICTIONS
Federaally supported housing has some restrictions based on criminal history. The Department of Housing and Urban Development (HUD) is allowed to bar anyone with a lifetime registered sex-offender status and anyone with a conviction for producing methamphetamine in federally subsidized housing. They are required to perform background checks and evaluate applicants on a case-by-case basis.

LEASING OR RENTING AN APARTMENT

If you have a sexual offense conviction, you may have to take the location of the apartment into account. People who are child sex offenders cannot live within 500 feet of a school, playground, or other facility that serves children, unless they owned the property prior to July 7, 2000.

State public housing authorities publish the guidelines and rules they use to deny persons with a criminal conviction. The Chicago Housing Authority, for example, uses arrests, convictions, and incarceration history of the last 5 years to make the decision to accept applicants.
It may take some time before you find an apartment that you like. Fortunately, new units are always coming on the market. Don’t be discouraged! Once you find an apartment that you’d like to rent, you will probably be asked to fill out a rental application. This is a document that landlords use to screen applicants. Hopefully, you will have already made an excellent first impression through your initial phone call to the landlord and your in-person visit to the apartment. There may be a small fee to submit the rental application.

Be sure to fill out the application completely and honestly. Lying on your application is, in itself, grounds for not giving you the apartment. You will be asked to provide some personal information, such as your Social Security number, employer, rent history, and current address. You may also be asked for a list of references. You can use the same references that appear on your resume. (Make sure you let your references know that you are listing them as housing references.)

After the landlord has reviewed your application, you might be offered a lease, most likely for a year-long occupancy, or a rental agreement, most likely for a month-by-month agreement. Read the document before you sign anything. In particular, pay attention to the rent amount and the security deposit arrangements.

Most rent amounts are non-negotiable, but sometimes the additional fees charged by landlords or companies can be decreased or waived. It doesn’t hurt to ask. Make sure you understand the amount you are agreeing to pay per month before signing. It is a legally binding agreement.

**SECURITY DEPOSITS**

A security deposit is money that you pay to a landlord before moving into an apartment. If you choose not to move into the apartment, the landlord keeps this money. There is no limit to how much a landlord can charge for a security deposit. Typically, landlords charge one or two month’s rent. It is important to secure a lease in writing before paying a landlord and to also get a receipt after paying.

Security deposits are also used to cover damages caused to apartments after tenants move out. Your landlord should not use your security deposit to pay for regular wear and tear of living in your apartment, but for exceptional items—for example, a light fixture that is broken or carpet damage. You should receive a receipt for specific damages at the end of your tenancy and will be mailed the remaining security deposit after moving out. Illinois law specifies that if the housing unit contains five or more units, you should receive any remaining security deposit within 30 - 45 days of moving out.

**BREAKING A LEASE**

If you find that you need to move out before your lease has expired, you can do so. However, you will be expected to pay a fee for breaking the lease. The amount that you will pay will normally be listed in the lease. It is a good idea to know in advance what that is, just in case.
RENTING WITH A CRIMINAL BACKGROUND
When searching for private housing you are likely to run into some barriers because of your criminal background. Most renting companies will perform a background check on potential renters. Large property management firms always conduct such searches. For that reason, you may have better luck with units in smaller complexes or in private homes.

Be aware that it is illegal, according to the federal Fair Housing Act, to discriminate in housing based on age, color, religion, sex, national origin, disabilities. In Illinois, it is also illegal to discriminate based on marital status and sexual orientation. However, arrest records and convictions are still criteria landlords sometimes use to deny housing.

In April 2016, HUD issued new guidelines that state that it may be discriminatory for landlords or home sellers to turn down tenants or buyers on the basis of their criminal records. This does not mean that landlords cannot consider a person’s criminal history when making a decision about whether to rent to somebody. It means, instead, that they can not automatically refuse someone with a criminal record. The landlord must prove that the refusal legitimately protects safety or the property.

If you believe you have been discriminated against because of your record or for other reasons, do something about it. The Illinois Department of Human Rights accepts housing discrimination grievances by phone, in person, or in writing. (See Housing/Real Estate Transaction Complainant Information Sheet in the Forms section of this guide on page 199)

Your city may also accept housing discrimination grievances. For example, the Urbana Human Rights Ordinance forbids discrimination on the basis of criminal history. Unfortunately, the Chicago Human Rights Ordinance does not. You need to find out if the city you live in permits such grievances before filing a discrimination claim. Individuals living in Urbana can file a grievance at the city’s Human Relations Commission. Information is available here: urbanaillinois.us/government/mayors-office/human-relations/human-relations-commission.

Be patient and remain positive.
– Joseph B.
How are you going to get around? Transportation is important for employment, connecting with friends and family, and generally building a meaningful life. Unfortunately, it can get expensive.

Fortunately, if you return to a city like Chicago you’ll have many transportation options. This is less true for small towns and rural areas, where your only realistic choice might be a car.

Below we discuss the various transportation options that might exist in a community so that you can think about what will work best for you. Please keep in mind that you may choose to handle your transportation needs one way when you first get out, and another way once you are more settled and have a higher-paying job.

### Buses and Metro

Save money by using public transportation. It’s also environment-friendly. If you use the bus or metro train often, buying a monthly or yearly pass will reduce the cost of your fare per ride. Students, senior citizens, veterans, or persons with disabilities may qualify for reduced fare.

**CHICAGO BUS AND TRAIN RESOURCES (CTA)**

Reduced Fare for Seniors and People with Disabilities: [rachicago.com/files/documents/Web%20Senior%20Reduced%20Fare%20Registration%20List_June%202016.pdf](rachicago.com/files/documents/Web%20Senior%20Reduced%20Fare%20Registration%20List_June%202016.pdf)

Reduced Fare Permit Information: [rachicago.com/files/documents/RTA%20Reduced%20Fare%20Brochure_3_24_16.pdf](rachicago.com/files/documents/RTA%20Reduced%20Fare%20Brochure_3_24_16.pdf)

### Train

One of the least expensive options for long distance trips is Amtrak. It has service throughout Illinois and throughout the country. [amtrak.com/illinois-services-train](amtrak.com/illinois-services-train)

### Carpool and Rideshare Programs

Another option for saving money on transportation is carpool and rideshare programs. You can look up carpool programs online or talk to family, friends, coworkers, and neighbors about scheduling carpool days and sharing the cost of gas. [pacerideshare.com/Pages/carpool](pacerideshare.com/Pages/carpool)
Ride-hailing Apps and Taxis

Ride-hailing apps are a fairly new form of transportation. If you have a smartphone and a credit or debit card, you can download ride-hailing apps like Uber or Lyft to take short trips in your city, where services are available. Ride-hailing services are just like taxis, but the drivers are self-employed and use their own cars. Before you ride, read these tips on how to use the app safely. college.usatoday.com/2015/10/26/uber-safety-tips/

<table>
<thead>
<tr>
<th>Taxis</th>
<th>Uber/Lyft</th>
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| **Pros** | • All major cities have taxi services  
• Taxi industry is regulated  
• Prices are consistent | • Use the app to get a ride quickly  
• Often cheaper than taxis  
• More control over size of vehicle and pick-up timing  
• App tracks your trip so that others with app can see where you are  
• You can wait inside a building rather than outside on the street. The app tells you when ride arrives  
• Payment of fare and tip is handled on the app, no money transaction in the vehicle |
| **Cons** | • Can be expensive  
• You may have to wait longer for an available cab  
• Most cab companies do not have mobile app services | • Rates fluctuate depending on volume of requests or popularity of pick up (sports events, for example), and can be expensive  
• Share economy services are not a regulated industry, so they are not risk-free (see safety tips) |
**Biking**

Biking is a good way to save money, explore your community, and get fit. In some communities you can rent bikes. In other places, look for second-hand bike stores. If you bike, make sure you understand the rules of the road. In general, bicycles should follow the same rules as cars: they should stop at stop signs and traffic lights, use hand signals to switch lanes or make a turn, and yield to pedestrians. Wear a helmet to avoid serious injury.

You can rent bikes to use in Chicago at: [divvybikes.com](http://divvybikes.com)


Illinois DOT Bike maps by county: [idot.illinois.gov/travel-information/recreation/trails-paths-streets/index](http://idot.illinois.gov/travel-information/recreation/trails-paths-streets/index)

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**Cars**

If you will only need a car occasionally, consider joining a car-sharing program like Zipcar. Zipcar allows you to reserve a car when you need it, but you aren’t responsible for the insurance, payments and repairs, things that make owning a car so expensive.

If you find it necessary to buy a car to meet your basic needs and get to work or school, then proceed carefully. We recommend not buying a fancy, expensive car until you can afford it. Instead, buy a less expensive used car from a reputable dealer. A few tips:

1. If you are taking out a loan to buy a car, make sure you can afford the monthly payment. Make a budget and decide before you begin your search how much you are able to spend on monthly payments. See the Finances, Credit, and Taxes section for more information on p. 82 buying with credit and budgeting.

2. Before going to a dealership, do some research on the types of cars that will meet your needs and will be safe and reliable. [Edmunds.com](http://edmunds.com) and [Consumerreports.org](http://consumerreports.org) are great places to start. Know the Kelley Blue Book value of the cars you are interested in. [Kbb.com](http://kbb.com)

3. Avoid car dealerships that advertise directly to people with bad credit. Be wary of companies or people who push you into purchasing a vehicle before you are ready.

4. Once you’ve found a vehicle you are interested in, check the vehicle history report, ask the seller lots of questions, and test drive the car to make sure that you are getting a reliable vehicle. You can even ask a mechanic to look at it before you purchase it.

5. Check prices on similar vehicles and go to more than one place to compare vehicles. This can help you negotiate a good deal.

6. Read the fine print carefully and understand the rules before you sign anything. Remember, what counts is what is in the contract, not what the salesperson promised.
7. Make sure that you fill out all of the appropriate paperwork, especially if you are buying from an individual owner. You should get the title and registration before you give them any money.

8. Make sure that you have car insurance before you drive your car away. It is illegal to drive without insurance.

Finally, be safe! Don’t drink alcohol, text, or talk on your cell phone while driving, and wear your seat belt.
The world of personal and professional communication has changed rapidly in recent years. If you have been inside a long time, you might feel overwhelmed by all the technology and devices. It’s possible that you’ve never even used the Internet before. Don’t worry! You’ll be able to figure it out, and this section will help. It addresses a range of topics, from the basics of using the internet to finding a cheap cell phone quickly.

Even if you had access to computers and cell phones before you went to prison, this section still contains some useful information. The world of digital communications is changing all the time!

**Become Acquainted With the Technology**

Computer technology is necessary to do much of what you need to do after leaving prison. People use the Internet for more than sending e-mails. It is now used for work, banking, making appointments, ordering pizza, watching TV shows, paying bills, shopping, doing research, and much more.

If you have been locked up since before the internet became popular, take time to understand how vast it has become. Ask your family and friends to help you learn how to work a computer and a cell phone. This might be overwhelming at first. It may feel like the world has moved on so fast while you were in prison. Don’t get discouraged. A lot of the technology we use now was invented to help make things easier for people. Even if it takes a while for you to get used to using a computer and making phone calls on a cell phone, you can make technology work for you and your lifestyle. It may feel challenging at first, but you will get the hang of it the more you use it.

Make it a priority to find a reliable way of accessing the Internet. Until you have your own device, the best way to get on the Internet (also called “going online”) is to use a computer or cell phone belonging to a family member. Or visit the public library. These days, libraries make computers available for patron use. You will probably need to obtain a library card in order to log onto your library’s computers, so be sure to bring along your driver’s license or state ID on your first visit, along
Accessing the Internet

If you have a laptop, tablet, or smart phone, free wireless internet access is available at the library, many restaurants, coffee shops, hotel lobbies, and chain technology stores. You may have to ask what the free wi-fi password is before you can log on with your device.

Getting an E-mail Account

You need your own e-mail address, since e-mail is now more common for informal and professional written communication than paper mail. The best way to do this is through Gmail, because Gmail accounts are free and have unlimited storage for e-mails. You also do not need a cell phone number or a current email address to create a Gmail account.

Type mail.google.com into the web browser.

You will select your own e-mail username. It should be something easy for you to remember, like your own name, or some combination of your name, initials, or number that is easy to remember. Bear in mind that you will likely use your email to communicate with prospective employers, so ensure that your email address is not too “cute” or unprofessional. Your password should also be something easy for you to remember, but hard for other people to figure out.

Click “Create account.”
Passwords and Online Security

Eventually, you are likely to use the Internet to set up other accounts, in addition to your email account. Those accounts may do things like pay bills or access files for school or work. The easiest way to keep your personal information safe is to keep your password secret and to change it periodically. Also, don’t use the same password for every online account you have. If you forget a password, you can usually change it securely by following instructions on the website.

If you had email and other online accounts before you were incarcerated, you may want to reactivate them or close them. Change the passwords for security purposes.

Searching Online

Most resources on the internet are found using the Google search engine. Go to google.com. You will type your search terms into the long “search box” on the screen.

Purchasing Your Own Devices

CELL PHONES

We recommend that you purchase a cell phone when you get out. It does not have to be an expensive, cutting-edge model, but you will need a phone to keep in contact with your employer and parole officer. Most people these days have cell phones.

EJP alumni have suggested MetroPCS and Family Mobile (Walmart) as affordable phone purchase choices. The phones you get will not be top of the line, but are not overly expensive either. You can get a phone without a contract, giving you flexibility to switch carriers if you wish. These phones, like all cell phones, come with service rates. These particular companies have monthly rates, and you can discontinue at the end of each month.

Some tips from Google on searching effectively:

Start with the basics. No matter what you’re looking for, start with a simple search like “Where’s the closest Amtrak?” You can always add a few descriptive words if necessary. If you’re looking for a place or product in a specific location, add the location. For example, “pizza in Chicago.”

Choose words carefully. When deciding what words to put in the search box, choose words that are likely to appear on the site you’re looking for. For example, instead of saying my head hurts, say headache, because that’s the word a medical site would use.

Don’t worry about the little things. Google’s spell checker automatically uses the most common spelling of a given word, whether or not you spell it correctly. A search for New York Times is the same as a search for new yrk times.
If you had a cell phone before you were incarcerated, ask your family if they still have the phone. It might still work, but you may want to reactivate service or change the number. Contact the phone service provider for help with this.

If you sign up for services with the Department of Human Services, you will be eligible for a free cell phone through that office.

SMART PHONES

Smart phones are basically phones that are also miniature computers. They can make calls and text messages, and they can also access the internet through wireless services or network data. Smart phones have programs (called “apps”) that can do things like play music, give driving directions, check the weather, take pictures, and access social networks (Twitter, Facebook, etc).

However, smart phones are expensive and have steep monthly charges, depending on how you use them. Smart phone plans come with network data, which is internet service that goes to your phone, even when you are not using wireless internet. Apps can use up your data. There is usually a limited amount of data in a smart phone plan, and some plans charge you for going over the monthly amount.

Carriers offer different plans and rates. If you only need a phone for calls, you won’t need to purchase a data plan. Some carriers offer deals for sharing a cell phone plan with family members. Think about what you will use your phone for and how much you can budget for cell phone service and data.

COMPUTERS

There are four main types of computer devices. Desktop computers have a screen and a terminal that are plugged in and stay on a desk. Laptops are computers that fold up and have a battery so you can take them with you. Tablets are like laptops, but they’re smaller and do not have keyboards—you type on the screen. Smart phones are a cross between a cell phone and a tablet.

Many jobs require basic computer literacy nowadays. The good news is many community colleges, libraries, and adult basic education programs offer lessons on everything from basic word processing to programming code.
Parole Officers have the final say for parole rules. These rules can vary between parole offices and officers. Make sure you spend enough time talking with your parole officer so that you have a solid understanding of the rules and instructions of your parole. Ask questions!

If you are living with someone else while you are on parole, make sure to communicate with them. Parole Officers may visit your home and disrupt their lives. Parole restrictions can affect them, even though they may not have a criminal record. It is important that whoever you are living with understands your parole restrictions and how they can impact their life.

I don’t have any parole officer horror stories or anything. The hardest thing for me is remembering to call in every week.
– Shaun W.

Do the right thing. Follow the rules that you’re told to follow. And be real diligent about it. Don’t let yourself fall into any trap.
– Anonymous

It is a good idea to keep a journal of your life during parole. Write down all meetings, calls, appointments, and visits with parole officers. Make sure to record drug tests and when you call to set up appointments to be drug tested. Testing is sometimes done by a private company that is separate from IDOC. It is helpful to have a record of the things you have completed, especially if those things are mandatory. If you have a written record, you have evidence that you have done what you were supposed to.
After you are released, there may be circumstances that require you to go to court or request legal assistance. For example, many formerly incarcerated individuals petition the court to get their criminal records sealed. Or they apply to get a certificate of rehabilitation so that they can have access to better jobs. Others may need to work with the legal system to regain custody of a child, change child support arrangements, and work with the foster care system.

Navigating the legal system can be challenging. Fortunately, there are resources to help you. This section includes information on working with lawyers who offer free services (pro bono) and doing your own legal work (pro se). It deals with various matters, including child custody, foster care, child support, sealing records, and certificates of rehabilitation.

Please note that we are not providing legal advice. We have done our best to provide information that will save you time and help you understand the legal options that you have. Hopefully, this will set you out on the right foot. However, we are not lawyers. Please seek the assistance of a lawyer if you have any questions or need clarification.

Pro Bono Assistance

Navigating the legal system can be frustrating. Because of this, it is almost always better to get the help of a lawyer rather than trying to do your own legal work. Lawyers have a firm grasp on the rules and how local judges and courtrooms work.

Lawyers are often expensive, but there are lawyers who work pro bono, for free. These services are available through reentry legal aid programs.

Nonprofit Organization Pro Bono Services

Cabrini Green Legal Aid. This organization specializes in housing law, family law, and criminal defense representation. They also offer support with criminal records and can link clients to other social services in Chicago. Web Address: cgla.net/what-we-do

Chicage Legal Advocacy for Incarcerated Mothers (CLAIM). This organization is a program of Cabrini Green Legal Aid. If you are the incarcerated mother of a child or the caregiver for a child whose mother is incarcerated, they
offer support in the following areas: divorce, guardianship short-term guardianship, discharge of guardianship, custody, visitation, foster care, and adoption. Web Address: cgla.net/claim

**Land of Lincoln Legal Assistance Foundation**
302 North First Street Champaign, Illinois 61820 (217-356-1351), with additional offices in Springfield and East St. Louis. They specialize in housing law, family law, consumer law, home ownership, public benefits and health, education law, disability law, and senior citizen services representation. Web Address: lollaf.org/?page_id=819

**Prairie State Legal Services,** 303 N. Main Street, Suite 600, Rockford, Illinois 61101 (815-965-2134). This organization has offices in 36 counties in north-central Illinois. They specialize in housing law, tax law, senior citizen services, education law, foreclosure, disability law, and HIV/AIDS legal services. They also offer assistance to homeless persons seeking housing. Web Address: pslegal.org/#prj5

**COUNTY PRO BONO SERVICES**
In addition, many counties in Illinois offer pro bono services. Contact your local Circuit Court Clerk’s office for more information (a complete list of Circuit Court Clerks by location is listed in the Getting IDs and Personal Documents section of this guide).

**Champaign County Bar Association**
**Pro Bono Program**
1817 S. Neil St., Ste. 203
Champaign, IL 61820
Family, Bankruptcy, Divorce and Estate Planning
champaigncobar.org/membersdirectory.html

**Vermilion County Bar Association**
**Pro Bono Program**
1817 S. Neil St.
Champaign, IL 61820
217-356-1351
Family, Bankruptcy, Divorce and Estate Planning.

**Cook County, Southwest Suburban Bar Association**
10220 South 76th Avenue
Bridgeview, Illinois 60453
708-371-4930
Landlord/tenant disputes, breach of contract claims, small claims matters, filing of wills, orders of protection, expungement paperwork review, limited matters relating to divorce/custody/parentage
Pro Se

There are a number of legal situations, such as sealing criminal records, family law, and small claims matters, that are often resolved without legal representation, or pro se. Pro se is cheaper, but it is almost always better to hire a lawyer or find one who will work for free. Lawyers can help you navigate the complicated and unpredictable legal system.

If you decide to file pro se, most counties offer pro se help desks. Call your county Circuit Clerk’s office for information. The service is free and desk attendants are available to offer advice for pro se forms, courthouse directions, and legal consultations.

These desks do not have phones and must be contacted in person. Their hours are online at this web address: cookcountycourt.org/ForPeopleWithoutLawyers/HelpDesksInTheCourthouse.aspx

Child Custody

After being released from prison, you may want to regain custody of your child or change your custody agreement.

Illinois custody laws changed in 2016. Instead of custody, parents are now granted “Parental Responsibilities” and “Parenting Time.” Parents who are granted “Parental Responsibilities” have the ability to make long-term decisions about a child’s future, such as school placement and healthcare. Parents can be given “Parenting Time” to spend with their child, and the court will decide how much time the child will spend with each parent. Parents who do not have Parental Responsibilities rights may still be given a reasonable amount of Parenting Time.

Custody of children can be a complicated matter. Many people choose to hire a lawyer so that they have a better chance at getting the parenting time and responsibilities they want. This option is the most effective, but can also be costly if you are unable to find a pro bono

When judges decide how to divide Parental Responsibilities and Parenting Time, they consider the following:

• What the child wants and needs, considering the child’s age and maturity
• The wishes of the parents
• The home, school, and community environment of the child and the child’s adjustment to their environment
• The mental and physical health of the child and both parents
• How well the parents can get along
• How much parents participate in decision-making for the child
• Any past agreement or informal plan on child custody made by the parents
• The distance between the homes of parents and transportation challenges
• Whether a parent has ever acted in a way that has hurt the child physically, morally, mentally, or emotionally
lawyer (a lawyer who works for free) to help guide you through the process.

If you choose to represent yourself in court cases (pro se representation), you will need to file a Petition to Modify Custody. Petitions can be found online, or by visiting your county’s circuit clerk’s office (an example is listed in our forms section on page 185). There will typically be a filing fee. Once your petition is filed and read, a hearing should be set to modify custody.

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**Foster Care and Reinstating Parental Rights**

If your parental rights have been taken away and your children have been placed in foster care or with a relative, you can work to get your rights restored.

Parental rights can be terminated (taken away) if a parent is convicted of a felony or if a child has been in foster care for 15 of the most recent 22 months. However, in most cases, the Department of Children and Family Services (DCFS) will not file a termination of parental rights if your child is placed with a relative. Illinois law requires that courts try to place children with family members if their parents are unable to care for them. DCFS may not know of all eligible family members, so it is important to be aware of what is going on with your case and to let DCFS know the details of your case that they might have missed. Additionally, you are never required to sign over the rights of your child.

If you no longer have parental rights, it is possible to have them restored, with some effort. Illinois law requires that DCFS make reasonable efforts to help you get your child back and resolve your case within a certain period of time. If your children have been placed in foster care, you can be assigned a lawyer if you cannot afford one. Let the judge in your case know that you cannot afford a private lawyer as soon as possible.

DCFS will provide a list of guidelines to follow before you can have your parental rights restored. These may consist of parenting classes, counseling, continuing education, or drug or alcohol treatment. Also, try to keep in contact with your child if you can. This will show the court you are doing your best to parent.

DCFS may file a petition to restore your rights as long as:

1. More than 3 years have passed since your parental rights have been taken away.
2. The child is in a home that is unlikely to be permanent.
3. It is in the child’s best interests that parental rights be reinstated.

Another option is to file a petition to adopt your child if your rights have been terminated. This will result in an investigation conducted by DCFS to see if:

1. The reasons they originally took away parental rights have been corrected.
2. It is in the best interest of the child that parental rights be reinstated.
Child Support

If you are not living with your child, you may need to pay child support payments to the parent who is taking care of your child. Child support lasts until children turn 18 (19 for children still in high school). You will pay a certain percentage of your income in child support. The amount you pay depends on the number of children you have. A judge may order you to pay additional expenses like healthcare, daycare, or school costs.

REDDUCING PAYMENTS

It is very important to make any child support payments that you are responsible for. Wages can be taken out of your paycheck if you fail to pay child support. Under some conditions, child support payments can be reduced. You can file a petition to change your child support orders (an example of a Petition to Modify Support is listed in our forms section on page 169). You can do this on your own (pro se) or with the help of a lawyer. Child support orders can be changed if you have a sudden change in income, if you are incarcerated, or have significant health care costs. Let the court know about your change in situation as soon as possible. You can file your petition by mail.

GETTING PAYMENTS YOU ARE OWED

If your child lives with you and your childcare expenses have changed dramatically recently, you can get legal help to receive more child support from your child’s other parent. Childcare expense changes include things like medical bills for the child, new education expenses, or a big change in your household’s cost of living. You may also appeal for more child support if the other parent’s income has increased a lot recently.

If you are not receiving the child support payments you believe you are owed, contact the Illinois’ Department of Healthcare and Family Services by calling 1-800-447-4278, or by visiting their website: online.hfs.illinois.gov/online/entry-flow.htm?execution=e2s1.

CHILD SUPPORT PAYMENTS CHART

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Supporting parent’s net income</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>28%</td>
</tr>
<tr>
<td>3</td>
<td>32%</td>
</tr>
<tr>
<td>4</td>
<td>40%</td>
</tr>
<tr>
<td>5</td>
<td>45%</td>
</tr>
<tr>
<td>6</td>
<td>50%</td>
</tr>
</tbody>
</table>

You can calculate payments by visiting this Illinois website: illinoischildsupportcalculator.com/
Sealing Records

Once you have been out of prison for at least three years, you can start the process of sealing your criminal record. When your criminal record is sealed, you are no longer legally required to tell employers and others that you were convicted of a crime. This makes it easier to get employment, because Illinois employers cannot ask about sealed records on employment applications.

You can seal a record for a conviction up to a Class 3 felony. Sealed records are either destroyed or returned to you. They are still accessible by the state, but not by the public or potential employers.

Sometimes it is also possible to get a record expunged. An expunged record is erased; it is no longer accessible by the state or the public. This is typically only possible if your charges were dismissed. Under some conditions, convictions can be expunged. However, there will be a waiting period of at least a few years.

All misdemeanors can be sealed except for the following:

- Driving Under the Influence
- Reckless Driving
- Domestic Battery
- Violation of an Order of Protection
- Soliciting a Sexual Act or Patronizing a prostitute
- Public Indecency
- Any offense that requires registration under the Sex Offender Registration Act
- Dog Fighting
- Class A misdemeanors under the Humane Care for Animals Act, such as beating or tormenting an animal, or abandonment

The following felonies can be sealed:

**Class 4**

- Prostitution
- Possession of Cannabis
- Possession of Cannabis with Intent to Deliver
- Possession of a Controlled Substance
- Theft
- Retail Theft
- Deceptive Practices
- Forgery
- Possession of Burglary Tools
- Offenses under the Steroid Control Act
- Offenses under the Methamphetamine Precursor Control Act

**Class 3**

- Theft
- Retail Theft
- Deceptive Practices
- Forgery
- Possession of Cannabis with Intent to Deliver
- Possession with intent to manufacture or deliver a controlled substance

To begin the process of sealing your criminal record, submit a petition to seal. The Petition to Seal a Conviction form can be obtained at your county Circuit Clerk’s office. This form can also be found online at [illinois.gov/osad/Expungement/Instructions_Forms/Pages/default.aspx](http://illinois.gov/osad/Expungement/Instructions_Forms/Pages/default.aspx)

To fill out this petition, you will complete a full criminal history.
Once you have filled out the form, take your completed form to the Circuit Clerk’s office of the county you reside in. There is a fee for filing these petitions which varies by county.

### Certificates of Rehabilitation

These are official documents that can restore rights you lost as a result of your conviction (e.g. a right to earn occupational license or serve on a jury). Certificates of Rehabilitation allow you to apply for jobs that require licenses issued by the state—jobs in child care, education, and transit. Illinois has two kinds of Certificates of Rehabilitation. The number and type of convictions you’ve had will determine which one you should apply for.

Illinois recently expanded the list of who is eligible for a Certificate of Rehabilitation. Everyone is eligible except those with:

- Class X felony or murder convictions
- Aggravated DUI or aggravated domestic battery convictions
- Sex offenses resulting in post-release registration
- Arson offenses resulting in post-release registration
- Felony convictions for a crime that caused someone a permanent disability
- Class X felony or murder convictions
- Aggravated DUI or aggravated domestic battery convictions
- Sex offenses resulting in post-release registration
- Arson offenses resulting in post-release registration
- Felony convictions for a crime that caused someone a permanent disability

1. A Certificate of Relief from Disability (CRD) can be obtained after release. There is a waiting period of 1 year for misdemeanors and 3 years for felony convictions. A CRD restores your eligibility for over a dozen specific occupations that ordinarily bar people with convictions.

<table>
<thead>
<tr>
<th>Information Needed for Each Arrest</th>
<th>Information Needed for Each Arrest</th>
</tr>
</thead>
<tbody>
<tr>
<td>The case number.</td>
<td>The chief legal officer of the unit that arrested you. (If you were arrested by state police you need the state’s attorney of the county in which you were arrested. If you were arrested by city police you need the lawyer which the city hires to do legal work. This can be found by calling city hall of the city whose police arrested you).</td>
</tr>
<tr>
<td>The date of your arrest.</td>
<td>The state’s attorney that prosecuted your case.</td>
</tr>
<tr>
<td>The law enforcement agency that arrested you (city or state).</td>
<td></td>
</tr>
<tr>
<td>The charges that were brought against you.</td>
<td></td>
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<tr>
<td>The final outcome (disposition) of each case, such as supervision or probation.</td>
<td></td>
</tr>
<tr>
<td>The date each case was completed, such as the date your probation ended.</td>
<td></td>
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</tbody>
</table>
2. A certificate of Good Conduct does the same thing as a Certificate of Relief from Disabilities, and also allows you to run for public office.

**Obtaining the certificate**

To receive a CRD or a CGC, you must file a petition with the Circuit Clerk of the county you were convicted in. The petition is free. This process will be easier if you hire a lawyer, but a clerk should be able to assist you with filing the petition if you do not.

Petitions of Rehabilitation are granted if three criteria are met:

1. **Eligibility.** Your conviction is not one of the exceptions listed above.

2. **Rehabilitation.** You can show you have been “rehabilitated.” Judges use general guidelines to decide if you have been rehabilitated, including frequency of conviction, employment, ongoing education, substance abuse counseling (if offense was drug related), community service, and others.

3. **No Risk to Public Safety.** You can show that you are not a risk to public safety.

As part of your petition, you will be asked to provide the following:

**Letters of Recommendation** to show that you are "rehabilitated and not a risk to public safety." These letters should come from people (family members, counselors, clergy, employers) who can honestly, and with some detail, suggest that you are rehabilitated.

**A Full Criminal History.** For details on what needs to be included, see the “Sealing Records” section above.

If you need help obtaining a certificate of rehabilitation, consider contacting the Safer Foundation Pro Bono Panel for Obtaining Certificates of Rehabilitation. Saferfoundation.org. Safer Foundation has partnered with a statewide group of attorneys and law school clinics that are available to assess a potential certificate applicants’ eligibility for relief, and if eligible, the attorneys will represent the applicants in court free of charge. The Circuit Court that entered a sentence of conviction has exclusive jurisdiction to grant Certificates of Rehabilitation.

ccc.edu/departments/Documents/Community%20Relations%20Department/CERTIFICATES%20OF%20REHABILITATION%20ONE%20PAGER%2020100412_Revised%20(2).pdf

At least once a year, the Cook County Circuit Clerk, Dorothy Brown, holds an expungement fair in that county. This is a great resource for learning more about your various legal options from trained volunteer lawyers. Visit this website for details about upcoming summits: cookcountyclerkofcourt.org

You can check the websites of other county clerks to learn if they offer comparable services.

"Go slow. Breathe."

– Darrell W.
Take small steps toward managing your money, especially if you are going to be financially independent for the first time. Thinking about money can be stressful. Making smart decisions about your money can help you gain control over your financial life. Having control over your finances will help you to avoid money troubles in the long run and feel more secure about the future.

In this section, we cover banking basics and how to open a banking account. Then we address budgeting, financial planning, and credit. At the end of this section, we go over filing taxes.

### Banking

It’s a good idea to open a bank account so that you have a safe place to put your earnings. There are many good reasons for having a bank account.

**Advantages of banking:**

- Your money is safer and easier to keep track of if you deposit it in a bank or credit union.
- If you put money into a savings account, you can accumulate interest on your total deposit. That means that the bank will pay you a small amount of money every month (very small, in the current economy) based on the amount of money in your account.
- Depositing your paychecks in a bank account is cheaper than paying fees for check-cashing services. Some employers can even put your earnings directly into your account.
- You can use a debit card tied to your checking account if you don’t want to carry large amounts of cash.
- Many banks offer online services that allow you to do things like pay bills automatically, keep records of what you earn and what you spend, and transfer money between accounts. These services are convenient and make it easier for you to stay organized.
- You can work with banks to get car or mortgage loans, develop a retirement investment plan, and invest in stocks and bonds.

**BANK ACCOUNTS**

There are two basic types of bank accounts: checking and savings accounts.

A **checking account** keeps your money secure while giving you easy access to your money so that you can make purchases and pay bills. You can use a debit card or checks to make purchases and pay bills from your account. You can also get cash from your account at any time using an ATM machine.
Some checking accounts have monthly maintenance fees while others do not, so make sure you ask about fees.

Once you have a little money saved, it’s a good idea to open a savings account. A savings account allows you to earn a small amount of interest on your money. This means that if you leave the money in your savings account, it grows over time. You cannot write checks from a savings account, but some savings accounts will allow you to access your money through an ATM.

**Things to Consider When Choosing a Bank:**

There are lots of banks and credit unions to choose from, and they all offer different products, like checking and savings accounts, consumer and mortgage loans, rewards programs, and credit cards. Before choosing a bank, it’s important to think about your unique needs. Sit down and talk to a bank representative to make sure that you understand their services and how they can meet your needs. You can also learn about banks’ services on their websites.

Here are a few things to consider:

- Will you travel a lot for work, fun, or visiting family? You may want to choose a bank that has many branch and ATM locations. Online banks are also an option.
- What fees does the bank have? Some possible fees might be an overdraft fee (when you take out more money than you have in the account), fees for closing accounts, fees for foreign transactions, and monthly maintenance fees.
- Has a bank ever shut down your checking account? You may be considered a high risk customer and banks might reject your account application. Don’t worry though, because some banks offer second chance checking accounts. Call and ask smaller local banks and credit unions about their account policies. Smaller companies tend to be more flexible towards people who have had financial trouble.
- Is your bank or credit union backed by the government? If it is, that means that if the bank closes or has other problems, your funds are protected. Make sure your bank is a member of the FDIC or NCUA.
- Does your employer, school, or community have a credit union? Credit unions have some advantages over banks. See the chart on the following page comparing banks and credit unions.
- Are you a veteran? If so, you qualify for a USAA account. USAA members and their families can often get good rates on loans. Visit usaa.com for more information.

You don’t have to be a U.S. citizen or have a Social Security number to open a bank account. You can open an account using the Individual Taxpayer Identification Number (ITIN) assigned to you by the IRS, regardless of immigration status. Visit IRS.gov for more information about ITINs.
OPENING A BANK ACCOUNT

You will need the following items to open a checking or savings account:

- A photo ID (state ID or Driver’s License)
- Your social security card or proof of ITIN
- Proof of address (a billing statement or post office change of address letter)
- A check or cash to make an initial deposit (check with the bank about minimum deposit amounts)

If your application is denied, the bank should provide a reason for the refusal. You can then take steps to address the problem, or find another bank that has a more flexible application process.

<table>
<thead>
<tr>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td>Credit Unions</td>
</tr>
</tbody>
</table>
| * Easier to open an account  
* Many branches and ATM locations  
* More options for types of accounts, loans, and credit cards  
* Online banking and services | * Credit Unions are non-for-profit institutions. They are owned by their members.  
* Because credit unions are smaller companies, they have better customer service  
* higher interest on savings accounts  
* lower rates for loans  
* more flexibility |
| * May have more restrictions or are less flexible when you make banking errors  
* Higher interest rates on loans and credit cards  
* Banks are owned by investors who may not act in the interests of the bank’s customers | * Membership is more exclusive in credit unions than banks  
* Fewer locations  
* Fewer product options  
* Poorer online services |
Budgeting

One of the simplest steps you can take to manage your finances is to make a budget. Budgeting can help you understand where your money is going so that you do not spend more than you earn. There are thousands of different budget forms you can download online for free, or you can make your own. All you need to do is add up how much money you make every month, then make a list of everything you spend money on in a month and compare the two numbers.

**EXAMPLE BUDGET**

<table>
<thead>
<tr>
<th>My monthly Income: $2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>My expenses</strong></td>
</tr>
<tr>
<td>Rent/Mortgage</td>
</tr>
<tr>
<td>Child Support</td>
</tr>
<tr>
<td>Electric Bill</td>
</tr>
<tr>
<td>Water Bill</td>
</tr>
<tr>
<td>Car Payment and Insurance</td>
</tr>
<tr>
<td>Gas</td>
</tr>
<tr>
<td>Health Insurance</td>
</tr>
<tr>
<td>Cell Phone Bill</td>
</tr>
<tr>
<td>Groceries</td>
</tr>
<tr>
<td>Savings Deposit Goal</td>
</tr>
<tr>
<td><strong>Total expenses per month</strong></td>
</tr>
<tr>
<td><strong>Leftover for other expenses</strong></td>
</tr>
</tbody>
</table>
Financial Resources

You can find a lot of information online about banks, credit unions, account options, and strategies for saving your money. Some financial planning websites have chat features so you can ask an advisor a question and get an answer right away. Here are just a few to get you started.

NerdWallet is a tool to help you understand banking, credit, and financial planning. It even has information about car insurance, investments, mortgages, health insurance, and more. nerdwallet.com

The Simple Dollar is another website with helpful articles about understanding money and tips on frugal living. thesimpledollar.com

Mint.com is the TurboTax online financial planning site that has tools for budgeting and financial management. mint.com

LearnVest is an online financial planning service. Your account and some simple services are free, and you have the option to pay for additional services. learnvest.com

There are many, many more websites with good advice. You can find them with a simple Google search. Business Insider Magazine has a list of some top-rated money advice websites. Please remember that we are not advocating any particular websites or services. businessinsider.com/bestwebsites-money-advice-2014-12

Avoiding Scams.

You don’t want to become a victim of fraud. Visit this website for a list of common financial scams and their warning signs: fbi.gov/scams-safety/fraud.

Here are a few scams to avoid:

- Be wary of emails or calls that offer large sums of money or “free gifts” in exchange for a small fee. If the reward sounds too good to be true, avoid it.
- Beware of companies that try to push you into signing up for something immediately. Only sign up for services you understand. You can always ask them for more information if you are confused.
- Only give personal information (such as account numbers and social security numbers) to companies you know to be trustworthy.
- Never pay for a letter of credit.

Disclaimer: The resources listed here are suggestions. It is important to weigh any advice you are given. It may be free, but it may not always solve a problem.
Credit

You may be considering getting a credit card so that you can buy things with credit. Buying on credit means that you buy things now and pay for them later. A bank lends you the money to make the purchase, and then you agree to repay the bank at a later date. Usually, this means you make a purchase with your credit card, and then you make monthly payments to the bank until the loan is repaid.

Keep in mind that when you buy with credit, you have to pay interest—an extra fee to the bank for the privilege of using their credit services. Interest rates can be very high. Think hard before you get any credit card, and make sure you do not sign up for too many. Credit card companies make money through customers who are not able to pay off their purchases and end up getting deeper and deeper into debt. You do not want to be that customer!

A credit counselor affiliated with a non-profit organization that has no interest in selling you a credit card can give you unbiased advice about getting a credit card. One example is credit.org, which offers free telephone counseling sessions.

Sometimes, credit cards can lead to a lot of financial trouble. If you buy too much with credit cards, it can quickly become difficult to pay your monthly payments. A service like credit.org can help you manage your accounts if you become overwhelmed by your credit card payments. A good practice is to only buy things with your credit card that you can pay back within a month.

For some major purchases, such as buying a car, a house, or paying for college tuition, buying on credit makes a lot of sense. You may be unable to pay for a car all at once, but the cost becomes more manageable if you can spread it out over many months. Make sure to choose a car that is affordable so that you can manage the monthly payments, and try to get an interest rate that is as low as possible. Again, it is important to be cautious and to talk to a credit counselor before going into debt for a purchase.

If you decide to get a credit card or make a major purchase using credit, your bank will look at your credit score before deciding to loan you money. A credit score is a number that indicates your likely ability to repay a loan. If you have a good credit score, it will be easier to obtain loans and qualify for lower interest rates. If you were in debt before you went to prison, you will need to take steps to improve your credit score. Credit scores range from 300 (bad credit) to 850 (excellent credit).

Here are some guidelines for managing credit:

**Get educated.** Being uninformed can lead to costly mistakes. For a good primer on your credit score, check out this website: consumerfinance.gov/askcfpb/315/what-is-mycredit-score.html.

> If possible I would suggest you have a loved one that you trust and who believes in you to add you to some line of credit much like parents do for their children. Trust me, you will need it.
> — Shaun W.
Be prudent. Avoid businesses (such as car dealerships and payday loan offices) that advertise directly to people with bad credit. They often have extremely high interest rates that only benefit the business. They are counting on your not being able to pay your debts. Do not support any company whose business model depends on your lack of financial success.

Be cautious. Read the fine print carefully and understand the rules before you sign anything. Remember, what counts is what is in the contract, not what the salesperson promised.

Pay your debts. If you’ve gotten behind on any of your debts—or have had debts fall into collections—pay them, or make a plan for beginning to pay them. For information about managing debt, see this website: consumer.ftc.gov/articles/0150-coping-debt

Pay your bills on time. Make it a priority to pay all of your bills on time. Paying on time is a good habit and can improve your credit score. The easiest way to do that is by setting up an automatic payment with your bank on your bills’ due dates. Marking the dates on a calendar is fine, too.

Use credit cards wisely. If you choose to have a credit card, don’t charge what you can’t pay back at the end of the month. If you must borrow money with a credit card to pay your credit card bills, it’s time to talk with a credit counselor.

Tax Basics

Once you start earning money, you will be required to start paying federal and state taxes. The amount you pay in taxes will depend on how much you earn, who is living with you, as well as other things, such as childcare, disability, and health care costs. Taxes are withheld from your monthly paycheck.

Every year, you must file your taxes. When you file taxes, you let the government know how much you have earned and how much you have paid in taxes, and some information about your situation (children, disability, healthcare costs, etc.). The government decides whether you have paid too much or too little in taxes. In many cases, you will find that you have paid too much, and you get a tax refund. If you have paid too little, you have to pay the amount you owe. If you do not file your taxes, you have to pay a fee and you will owe back taxes for the money you didn’t pay.

W4 FORM: CLAIMING INCOME TAX EXEMPTIONS

When you start a new job, you are asked to fill out an IRS Form W4 within the first few days of your employment. This form helps your employer know how much of your paycheck should be withheld in taxes. It is important to fill out this form so that you can arrange to pay taxes month by month instead of paying your taxes all at once at the end of the year. To learn how to fill out a W4 form, visit the following website: wikihow.com/Fill-Out-a-W-4

YOUR W2 FORM AND FILING TAXES

Every year, you will need to file your federal and state taxes by April 15th. Many people choose to file their taxes in January so that they can receive a tax refund sooner. To file taxes, you will need a W2 form from your employer(s). Employers usually distribute W2 forms to their employees in January.
### MY BUDGET

<table>
<thead>
<tr>
<th>My Monthly Income: ________</th>
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<table>
<thead>
<tr>
<th>My expenses</th>
<th>Cost</th>
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<table>
<thead>
<tr>
<th>Total expenses per month</th>
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</thead>
<tbody>
<tr>
<td>Left over for other expenses</td>
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</table>
Next, you will need to decide which type of tax return to complete.

**The most common types of income tax returns include the following:**

- Form 1040 (U.S. Individual Income Tax Return)
- Form 1040A (U.S. Individual Income Tax Return)
- Form 1040EZ (Income Tax Return for Single and Joint Filers With No Dependents)
- Form 1040NR (U.S. Nonresident Alien Income Tax Return)
- Form 1040NR-EZ (U.S. Income Tax Return for Certain Nonresident Aliens With No Dependents)

Because filing taxes can be confusing, many people get help from a tax professional (called a certified public accountant, or CPA).

Simply bring your W2s and any other IRS forms to their office. For a fee, they will file your state and federal income tax returns. The advantage to using a tax professional is peace of mind and less hassle. It’s often worth the fee to avoid making costly mistakes and spending lots of time figuring things out. This is a good idea for people with complicated tax situations (multiple jobs, several dependents, etc.). If you are looking for a CPA, ask someone you trust to recommend one that they use.

There are also online tax filing websites that can help you file your taxes. These websites are less expensive than a tax professional. For those with simple tax situations, this is a great option because the website will guide you through your return using a series of questions and automatic calculations. Remember to read all instructions and offers carefully. It should be free to file your federal tax return; most online services charge to file your state tax return.

Some of the most used online tax filing websites are:

- e-file.com
- turbotax.intuit.com
- hrblock.com
- taxact.com
- jacksonhewitt.com
Voting

You can vote after you are released from prison, and you should! We need your voice. In Illinois, you have the right to vote after release, regardless of your parole or probation status.

Here are the steps for registering to vote:

1. Collect your personal information. You will need your home address, date of birth, telephone number, and the last four digits of your social security number.

2. Fill out a voter registration form. It can be found online or at the office of the County Clerk in the county where you live. It does not cost anything to register to vote.

3. Mail the form to County Clerk’s office in the county where you live (a list of clerks statewide can be found in our directory on page 124). Addresses can be found on the internet. Sometimes the office of the County Clerk is in your county’s court house.

You will receive your voter registration card in the mail. Bring that card with you to the polls on election day.

Take time to understand the issues and the candidates before you vote. Newspapers and candidate websites can help you be informed. Local and State elections are just as important, if not more important, than national presidential elections because your local and state leaders impact your community more directly.

Get involved in advocacy work. If we want to change the process, we have to lead the process.

– Marlon C.
Serving Your Community

Now that you are out of prison, you can contribute to your community in valuable ways. Many returned citizens join organizations committed to preventing violence. They inspire youth, attend community meetings, and work with others to make their communities safer. You have a distinct set of experiences and expertise, and we welcome your involvement, especially in areas related to criminal justice. In Illinois, there is a lot of interest in changing policies and practices around this. You can and should be involved in these efforts!

EJP alumni have volunteered with, coordinated, and been employed by groups including:

- **CeaseFire IL** (ceasefireil.org)
- Community Renewal Society, FORCE Project (Fighting To Overcome Records & Create Equality) communityrenewalsociety.org/key-issues/force-employment-campaign
- Community Support Advisory Councils (regular monthly meetings to support the parole process) illinois.gov/doc/communityresources/Pages/CSAC.aspx
- Illinois State Commission on Criminal Justice and Sentencing Reform (icjia.org/cjreform2015/index.html)

ATTEND COMMUNITY MEETINGS

Many towns have community meetings. Here, members of the community discuss problems that the community is facing and work to develop solutions. Attend these to see what your community’s concerns are, learn what others think about how to improve your community, and contribute your own thoughts. Find meetings in your local newspaper or posted at your local community center.

VOLUNTEER

Volunteer work gives you the chance to make social connections, focus on solving problems, and see your community as a living whole in which you are a vital participant. Volunteering helps you build fulfilling relationships and has proven health benefits. Creating new social connections can prevent depression and reduce feelings of isolation. Watching how your efforts make your community better can give you a sense of pride and fulfillment.

If you are currently out of work, volunteering can also help you acquire new skills to add to your resume so that you can have a more successful job search. You may also meet new people who can help you network and find new job opportunities. Volunteering expands your life experience in ways that may surprise you. You may discover new abilities or find new interests by offering your time and energy.

Senior living centers and nursing homes, Humane Societies, homeless shelters, foodbanks, and local churches are often looking for volunteers. Call or visit them to ask how you can help out. You can also do a Google search for volunteer opportunities in your community.

“We need a space for formerly incarcerated people to talk with other formerly incarcerated people about the issues they may face and how to handle them.”

— Chris H.
This section covers VA benefits in prison, restoring your VA benefits after you leave, and accessing other VA services, such as disability benefits, housing support, reentry services, and healthcare. Although you aren’t able to receive your VA pension while incarcerated, you can transfer benefits to family members. Once you leave prison, there are many veteran programs and benefits that are available. These programs can help you adjust to life on the outside.

For assistance with VA benefits and services, contact a VA representative by calling 1-800-393-0865 or going to the website state.il.us/agency/dva

**VA Benefits while in Prison**

In general, you will not be able to receive your VA pension while you are incarcerated. After you go to prison there is a 60 day period when you will continue to receive full benefits. After that period, you may still receive full benefit checks, but that money has to be returned to the VA.

If you have an injury or disability that is related to your military service, you can generally receive 10% of your pension while incarcerated. You cannot receive any of your pension for injuries or disabilities that occurred after your service.

Veterans who are incarcerated are still eligible for other benefits, including education and training, healthcare, insurance, vocational rehabilitation and employment, and burial.

**TRANSFERRING BENEFITS TO FAMILY**

While you may not be able to receive full VA benefits while in prison, you can transfer your pension to family members if they qualify for financial need (this is called apportionment). This includes a spouse, children, or parents who rely on your financial support.

You (or an adult you are giving your benefits to) should apply for apportionment within one year of the date you were incarcerated. To apply, mail a letter to the Chicago VA Regional Office (VARO) at 2122 W Taylor St, Chicago, IL 60612. Your letter should state who you are and whom you want to transfer your benefits to. You must also complete and mail VA Form 21-0788. There are three ways you can access this form:
1. Ask a prison counselor for assistance. They should be able to get the form for you.

2. Ask someone on the outside to download the form from the website below: vba.va.gov/pubs/forms/VBA-21-0788-ARE.pdf

3. Use the form that is in on page 173.

If you have questions about the process, ask someone you trust to call the Illinois Department of Veterans Affairs at 1-800-827-1000.

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**Reinstating Benefits After Release and Reentry Services**

You can have your benefits resumed 30 days before your scheduled release date. If you are in prison, ask your counselor to help you contact the Illinois Department of Veterans Affairs (IDVA) to get your benefits restored. They can call 1-800-393-0865 or go to state.il.us/agency/dva for help.

The VA has a reentry program called Health Care for Re-entry Veterans (HCRV) Program. They offer:

- **Post-release assessments**
- **Referrals** to medical, psychiatric, and social services, including employment services and housing assistance.
- **Short-term case management after re-entry**.

All VA Medical Centers have reentry staff. Contact the closest VA Medical Center to begin receiving services. A list of Illinois VA Medical Centers can be found in our Veterans directory.

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**Filing Disability Claims**

If you have a disability that is a result of your military service or is related to your service, you can file a disability claim online or in-person. Disability benefits can be received while you are incarcerated and once you are released.

To file an online claim, visit ebeneﬁts.va.gov/ebeneﬁts/homepage and create an eBenefits account by clicking “Register.” You will need to provide some personal information to open an account. Then click “Apply for Disability Compensation” to apply. You will need your medical records and any other proof of disability for a good claim. The VA does not accept all claims.

You can also apply for a disability claim by filling out a paper application at a VA facility, or mailing the claim to a VA facility. You can find VA facilities in Illinois by visiting: va.gov/directory/guide/state.asp?STATE=IL&dnum=ALL.
You can view and print the claim form at:

**VA Form 21-526EZ**  
vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf.  
*This form can also be found in our forms section on page 175.*

The VA claims process can be complicated and contentious, so you may wish to get help from a Veterans Service Organization (such help is free). Some veterans hire a claims agent or an attorney. You can search any of these options at this website:  
ebenefits.va.gov/ebenefits/vso-search

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**Female Veterans**

VA Medical Centers have Program Managers who assist female veterans. They offer help with VA benefits and healthcare. Contact the closest VA Medical Center to find a program manager who specializes in female veterans. A list of Illinois VA Medical Centers can be found in our Veterans directory.

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**Health**

After you leave prison, you can begin receiving care at VA medical centers. First, you will need to enroll in their system. You can do this by visiting a VA medical center, or by phone at:  
**1-877-222-VETS (See the "Veterans" section under "Resources" for a list of medical centers)**

You can only receive care if you were honorably (or generally) discharged. You can receive treatment for injuries unconnected to your military service.

Not all VA healthcare is free. Your insurance will be billed for care, and you will have a co-pay for in-patient, out-patient, extended care (nursing home care), and medication costs. Some of these services may be free if your income is below a certain level. You can check your eligibility by calling **1-877-222-VETS** or by visiting:  
hbexplorer.vacloud.us/

The VA also offers mental health and substance abuse treatment. Treatment is offered at VA medical centers, or at Vet Centers (depending on the treatment).

*A list of Illinois VA Medical Centers and Vet Centers can be found in our Veterans directory on page 154.*
Housing

The VA’s Health Care for Homeless Veterans (HCHV) program provides help for veterans that are homeless. This includes benefit help, case management services, and help getting housing. Contact the closest VA Medical Center to begin receiving services. A list of Illinois VA Medical Centers can be found in our Veterans directory.

Employment

The VA has multiple employment resources for honorably (or generally) discharged people.

Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Representatives (DVOP) help veterans find jobs. They provide job training and link veterans to employers. You can find a VA employment representative by calling Illinois’ Employment office at 217-782-7100, or by visiting: localjobnetwork.com/articles/LVERDVOP?state_code=il

The Homeless Veterans’ Reintegration Project (HVRP) helps veterans with job search preparation, vocational counseling, occupational skills training, on-the-job training, trade skills certification and licensing and job placement assistance and referral to supportive services. The HVRP can be reached at 312-814-2460, or by visiting: vba.va.gov/ro/ro_inter.htm

Veteran Industries and Compensated Work Therapy programs offer structured work opportunities and supervised therapeutic housing for homeless and near-homeless veterans with physical, mental health, or addiction problems. These programs contract with businesses to provide paid work for these veterans. In Illinois, Veteran Industries Programs are located at the Hines, Marion, Danville, and North Chicago VA Medical Centers. For more information go to va.gov/vetind

Vocational Rehabilitation and Employment services help veterans with service-connected disabilities by providing job training and counseling. They offer help finding a job, job training, job development advice and vocational training. To connect with this program, call the Chicago VA Regional Office (VARO) at 1-800-827-1000, or go to: vba.va.gov/ro/ro_inter.htm
When you leave prison, you will be responsible for managing your own physical health. This can be a welcome change. Unfortunately, managing your health can also feel overwhelming when faced with the complicated healthcare system. There are many different options for health insurance; many different kinds of clinics, hospitals, and healthcare professionals to choose; and paperwork, applications, and bills to negotiate. Where do you start and how do you manage?

Choosing a health care plan and a health care provider does require some work, but it is well worth it. Don’t be afraid to ask for help from family and friends as you figure things out.

In this section, we cover:

- Health insurance options
- Dental and vision insurance
- Staying Healthy
- Paying for medications
- Mental health and substance abuse services
- HIV prevention, testing and treatment

**Insurance Coverage**

It is important to have health insurance coverage so that you can be prepared to pay for doctor’s visits, medications, vaccines, laboratory tests, and emergencies. Health insurance can be expensive and seem like yet another bill you have to pay each month, but doctor’s appointments can cost hundreds or thousands of dollars if you are not insured. Insurance can help you keep these costs down so that you can get healthcare without risking bankruptcy from expensive hospital bills.

**NON-INSURED PENALTY**

People who do not have qualifying health insurance pay an income tax penalty when they file their federal tax return. As of 2016, the

> Most important—eat right, exercise, and spend time with your family
> – Marlon C.
penalty is $695 per adult and $347.50 per child. This penalty may go up every year. To avoid this penalty, get health insurance!

Upon release from prison, you have 60 days to enroll in one of the health insurance options listed below. There are a number of options for getting health insurance coverage for yourself and your family.

**Health Insurance through your employer.** Some employers offer health insurance plans where the employer pays for some of the cost of the plan. When you apply for jobs, make sure you know what health care benefits are available.

**If you’re a full time student,** you may also be able to get health insurance through your college or university. Check with the office of student affairs at your school.

**Medicaid** is a federal program that offers assistance with healthcare costs, and you can apply for Medicaid even before you leave for prison. See “Applying for Medicaid” below to find out if you qualify for Medicaid based on your income and household size.

**Medicare** is a health care program for seniors. If you are 65 or older and have paid into the Social Security system, you may qualify for Medicare. Check [medicare.gov](http://medicare.gov) to see if you are eligible.

**The Healthcare Marketplace** (part of the Affordable Care Act) is a program where you choose and buy insurance plans that are partly paid for by the government, rather than an employer. Many people who are not eligible for Medicaid or employer health insurance have gotten coverage through the Marketplace. Go online to [healthcare.gov](http://healthcare.gov) or [getcoveredillinois.gov](http://getcoveredillinois.gov) or call 1-800-318-2596 for help enrolling in a plan.

If you don’t have health insurance but need care, there are public and community health programs all over Illinois that offer free or low-cost services. Examples of services include vaccinations and immunizations, nutrition and food stamp programs, STD screening, cancer screening, HIV/AIDS services, dental health for children, pregnancy and maternity assistance, quit smoking programs, and hearing tests. Find free or partially subsidized care through public health programs near you by visiting [app.idph.state.il.us/cecweb/](http://app.idph.state.il.us/cecweb/)
Medicaid

Medicaid is a federal program that offers assistance with healthcare costs. Most hospitals and health clinics accept Medicaid payments. Unfortunately, few dentists will accept Medicaid payments.

To qualify for Medicaid you must make below a certain dollar amount, depending on the number of dependents you have in your household. To see if you qualify, check the table below or visit the federal healthcare marketplace website healthcare.gov.

You can apply to Medicaid one of three ways:

1. Apply online at Illinois’ Application for Benefits Eligibility (ABE) page abe.illinois.gov/abe/access/#program-options

2. Apply in person and get help from a Department of Human Services (DHS) Family Community Resource Center, or in person at a hospital or at some non-profit organizations where individuals will help you sign up online. You can find the nearest center by going online to dhs.state.il.us/page.aspx?module=12&officetype=5&county

3. Apply by mail or fax. You can call DHS to mail you an application by calling 1-800-843-6154 (TTY 1-800-447-6404). Complete the application and mail or fax it back to the nearest Family Community Resource Center. You can find the nearest center by going online to dhs.state.il.us/page.aspx?module=12&officetype=5&county

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<thead>
<tr>
<th>Dependents in Household</th>
<th>Yearly Income (Before Taxes)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Below $ 16,394</td>
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<tr>
<td>2</td>
<td>Below $ 22,108</td>
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<tr>
<td>3</td>
<td>Below $ 27,821</td>
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<tr>
<td>4</td>
<td>Below $ 33,534</td>
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GATHERING YOUR INFORMATION

Before applying you need to have a few documents ready.

• Income verification. This could be pay stubs, financial aid award letter, a written statement from your employer, or a copy of your check with your total personal income before accounting for taxes or deductions (also called gross income).

• Your Social Security number.

• Proof of Residency--any document that shows your address and name together will work.

APPLYING FOR OTHER PROGRAMS

Medicaid is one of several health care programs you may be eligible for. If you do not qualify for Medicaid, you may still qualify for Premium Tax Credits that can be used to cover part of the cost of a different health insurance. Other programs include SNAP (Supplemental Nutrition Assistance Program), TANF (Temporary Assistance for Needy Families), and CHIP (Illinois’ Comprehensive Health Insurance Plan for children). When you fill out your Medicaid application online through the Application for Benefits Eligibility (ABE) system (abe.illinois.gov/abe/access/#program-options), you can apply for these other programs as well. See “Resources to Meet your Basic Needs” on page 56 for more information about these and other assistance programs.

If you are receiving Medicaid or benefits from any of these other programs, you should report any changes to your income or dependent status as soon as possible. If you begin making more money than is allowed, you may no longer qualify for these programs and you will start to lose substantial parts of your tax return on a monthly basis. You can report changes through the ABE system online, by visiting a Department of Human Services Family Community Resource Center, or by calling Department of Human Services during normal business hours (1-800-720-4166).

Marketplace Insurance

The Healthcare Marketplace is an option for anyone who needs to get health insurance coverage, but may not be able to get Medicare, Medicaid, or insurance through their employer. It is a federal program that works with health insurance companies in Illinois and around the country to offer plans for individuals and families.

You have a 60 day Special Enrollment Period starting from your date of release from prison to choose a health care plan through the Marketplace. You can also enroll right after major life events, like getting married or divorced, having a baby, losing a job, getting a new job, or moving to a different state. Otherwise, you can only apply for plans through the Marketplace during the Open Enrollment Period. (November 1, 2016 through January 31, 2017 for coverage for 2017.) See the healthcare.gov website for a list of qualifying Special Enrollment Periods. (healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/)

HOW TO ENROLL IN A HEALTHCARE MARKETPLACE INSURANCE PLAN

Online: Go to healthcare.gov or getcoveredillinois.gov and complete the application online. (Both of these websites are run by the same system, and the application is the same.) The application will ask you questions about your income, household size,
and citizenship or immigration status, and give you options for insurance plans you can buy. There are also Spanish versions of the websites.

**By Phone:** You can call the Marketplace and talk to someone who can help you complete your online application and answer questions about insurance. Call 1-800-318-2596 or 866-311-1119.

**In person:** There may also be days during the Open Enrollment Period when local community health centers can help you sign up for health insurance in person. Check localhelp.healthcare.gov/#intro for information or call your local Department of Public Health.

**HELPFUL TIPS**

Before you complete an application or call Marketplace representatives, you will need to locate:

- Your tax returns
- Social security information
- Immigration documents
- Pay stubs
- Previous coverage information (if you had it).

You can only change your plan during Open or Special Enrollment Periods. The Marketplace websites will help you figure out if you qualify for special tax credits to help you save money on your plan.

If you are 26 years old or younger and you have parents who have health insurance, you can talk to them about enrolling under their plan as a dependent. Sometimes this can save money.

Try to enroll early during the Open Enrollment Period (November-January), because the website and phone lines get busier closer to the deadline. If you wait until the last minute, you may not get covered.

Remember, if you are not covered by a plan, you may have to pay an income tax penalty when you file your federal tax return.

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**Choosing A Plan**

When choosing an insurance plan that is best for you and your family, you will want to think about your needs and how you will manage insurance costs. It’s helpful to understand a little bit about the costs of different health care plans.

**HEALTH INSURANCE COSTS**

Most insurance plans require monthly payments, called **premiums**. In addition to your monthly premiums, you may also have to pay a fee at each doctor, hospital, or specialty visit and for medicine you need. This is called a **co-pay**.

Some plans require you to split the cost of a visit with your insurance company, rather than paying a co-pay. This is called **coinsurance**. For example, your plan might have you pay 20% of each bill while your insurer pays 80%.

You may also have to pay a yearly **deductible**, a required amount of money that you must pay before the insurance begins to pay for any additional services. For instance, if your insurance has a $1000 deductible per year, then you will need to pay for the first $1000 of services before the insurance begins to pay. Make sure you find out
how much your coinsurance will be both before and after you pay your deductible.

Your insurance may also have an out-of-pocket maximum, the most money you will have to pay for covered medical expenses through deductibles and coinsurance before your insurance plan begins to pay 100 percent of the additional expenses.

**WHAT DOES THIS MEAN FOR YOU?**

If you need frequent or expensive health care services, consider getting a plan with a lower deductible and a higher premium. You will pay more per month, but the insurance company will pay for services once your deductible is met. If you have high medical expenses, the insurer will cover more of the cost.

If you are pretty healthy and do not need to go to the doctor very often, you might think about getting a plan that has a lower premium and a higher deductible. That way, you don’t have to pay a lot per month for services you might not use. But in an emergency, insurance will cover some of the higher costs of health care.

**TYPES OF PLANS**

The type of plan you choose will determine where you can go to receive services. Different plans have different limitations, including different networks (lists of hospitals and clinics that will take the same health insurance plans). If you travel a lot, you may want to choose a plan that covers health care costs out of state or in a different network. When you enroll in a plan, the health insurance provider can give you a list of which doctors, hospitals, and clinics you can use. If you and your family already have a doctor you know and trust, make sure that doctor is in your plan’s network first and request to keep that doctor.

In general, plans that have higher yearly deductibles have lower monthly premiums. Plans that have higher monthly premiums usually have lower yearly deductibles.

If you have Medicaid or Medicare coverage, you should find out if the doctor, hospital, or clinic you want to go to accepts Medicaid or Medicare patients. Call them to find out, or go to this website: [hhs.gov/answers/medicare-and-medicaid/where-can-i-find-a-doctor-that-accepts-medicare-medicaid/index.html](http://hhs.gov/answers/medicare-and-medicaid/where-can-i-find-a-doctor-that-accepts-medicare-medicaid/index.html)

**Exclusive Provider Organization (EPO):** Services are covered only if you use doctors, specialists, or hospitals in the plan’s network (except in an emergency). In this type of plan, you can only see doctors in the plan’s network. The only exception is emergencies.

**Health Maintenance Organization (HMO):** Limits coverage to care from doctors who work for or contract with the HMO. It generally won’t cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. In this type of plan, you can only go to doctors in hospitals/clinics that have a contract with the HMO.

**Point of Service (POS):** You pay less if you use doctors, hospitals, and other health care providers that belong to the plan’s network. POS plans require you to get a referral from your primary care doctor in order to see a specialist. Health care providers in and out of your network will be covered by the insurance, but it will be cheaper to use providers in the plan’s network. If you need to see a specialist, you have to get a referral from your Primary Care Physician first. A Primary Care
Physician is someone you select who will be your primary doctor, the person you go to first for your health concerns and yearly checkups and who will be responsible for referring you to specialists if you need them.

**Preferred Provider Organization (PPO):** You pay less if you use providers in the plan’s network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.

Visit this website to see if a health care provider is in an insurance network: [illinoisproviderdirectory.com/content.cfm?id=2](illinoisproviderdirectory.com/content.cfm?id=2)

**OTHER THINGS TO CONSIDER**
Everybody’s needs are different and some plans cover things others don’t.

Here are a few things to consider:

- Does your plan cover eye exams and glasses? (see Vision Insurance on the next page)
- Does your plan cover dental services? (see Dental Insurance on the next page)
- How much will it cost to put your child on your plan?
- Do you need to see a specialist, and does the plan cover the specialist’s service?
- Does the plan cover mental health services?
- Does your plan cover the prescription drugs you need at prices you can afford?

The process of choosing your health care providers can be overwhelming and confusing at times. Don’t get discouraged. Look up the phone numbers of your insurance or medical providers and ask them to help you figure out what you need. It’s their job to help you, and they want your business.

**Once You Have Insurance**

Your job isn’t over! Make sure that you know the costs of the services you want to receive before you go to your appointments or schedule surgery. Don’t wait for the insurance company to send you a bill. Health insurance companies provide booklets and websites to help you understand how much a hospital stay or specialist visit will cost, and you can always call your insurance company if you have questions.

When you receive bills, look over them carefully and ask questions so that you understand them. Health insurance companies and organizations make mistakes, so it’s important to make sure you understand your bills before you pay them.

It’s also a good idea to make sure that the doctor you want to see is your insurance’s network. If not, you may have to pay the full cost of the visit.
Dental and Vision Insurance

**DENTAL INSURANCE**

You may be interested in a health care plan with dental and/or vision insurance. Some dentists will accept Medicaid payments. See this website for a list of dentists who accept Medicaid: govservices.dentaquest.com/Router.jsp?component=Main&source=Logon&action=ProviderDirectory2

Dental and vision are not always included in Marketplace plans, so think about your needs and check each plan before you enroll (dental and vision plans are mandatory for kids). The Healthcare Marketplace offers separate dental plans you can buy if your health insurance plan does not cover dental visits.

*To find out more about dental plans offered through the Healthcare Marketplace, visit healthcare.gov/coverage/dental-coverage/

Or visit this website for low cost dental care without insurance: nidcr.nih.gov/oralhealth/PopularPublications/FindingLowCostDentalCare/

Another option for dental care is to find a dental college in your area. Dental students, under the supervision of professionals, can do dental work for a lower cost while gaining experience. These programs may have long waiting lists, so plan ahead. *To find a dental school in your area, visitada.org/en/coda/find-a-program/search-dental-programs#t=us&sort=%40codastatecitysort%20ascending*

We strongly suggest that you get your teeth cleaned and examined every six months. Oral health is important for your overall health, as poor dental hygiene can lead to bigger health problems in the future. You are important, so take good care of yourself!

**VISION INSURANCE**

Some health insurance plans offer vision care, which covers yearly eye exams and some of the cost of glasses and contacts. Check your health insurance plan to see what is covered, because you may have to buy a separate plan for eye care. Medicare does cover eye exams, and Medicaid covers vision care for eligible children. If you do not have vision care insurance, and all you need are glasses, there are several programs that offer free eye exams for adults and glasses for uninsured or underinsured, low-income people. It is recommended that you get your eyes checked once a year.

If you have vision problems like glaucoma, cataracts, or retinal tears, look for a plan that covers opthalmologist services so that you can take care of your eyes.

- **VISION USA** (eye exams) - 1-800-766-4466
- **EyeCare America** (eye exams) - aao.org/eyecare-america
- **InfantSEE** (free eye exams for babies 6-12 mo.) - infantsee.org/
- **Sight for Students** (glasses for children) - 1-888-290-4964
- **New Eyes** (free glasses program) - 1-973-376-4903
- **Lions Clubs of America** (free glasses program) - directory.lionsclubs.org/
Some big chain stores like Wal-mart and Target have eye departments that you can use without insurance, and this can be cheaper than going to a hospital eye department. If you have a current prescription for glasses, you can buy affordable glasses online. The only downside is that you can’t try them on before you buy them, so check the store’s return policy. Zennioptical.com and goggles4u.com offer frames starting at around $10.

**Staying Healthy**

The Healthcare Marketplace plans require you to pick a primary care provider. This person will serve as your “medical home” and is usually a family physician, nurse practitioner, physician’s assistant, or internal medicine physician.

Most plans will require you to pick a primary care provider within a certain amount of time. If you already have one you like, you will want to pick a plan that covers the hospital network your primary care provider is in.

Once you have insurance, having regular visits with a primary care provider is the best way to manage your health. Go see this person instead of going to the emergency room or urgent care, as it will save you money and time and increase your likelihood of staying healthy.

A primary care physician can also give you a full physical examination, perform lab work, and provide prescription renewals. It is recommended that you have a full physical at least once a year.

**Specialist Physicians**

Your primary care provider may refer you to specialists for some health concerns. Make it a priority to visit these specialists as soon as possible. Use your primary care provider to coordinate these visits.

Being in prison increases the risk of acquiring many infectious diseases, so after release from prison, you should be screened for HIV/AIDS, Hepatitis C (HCV), Hepatitis B (HBV) and tuberculosis. HIV, HBV and HCV can be detected by a blood test. Tuberculosis can be tested by blood or by a skin test; if these tests are positive, the disease is confirmed by a chest X-ray.

> Make sure that there’s not something wrong with you that they didn’t test for or detect while you were inside. When I first got home, they ran all these tests. I got called a few days later asking if I could come in again to see the doctor. When I came in, she went over the results, and she said, it doesn’t look bad but you have chronic kidney disease. She wrote me a referral to go see a kidney specialist and she gave me some literature to read about the disease about how I could have gotten it.
>  
> – Shaun W.
Paying for Medications

Some insurance plans will help you pay for expensive medical prescriptions, while others do not. If you are having trouble paying for your medicine prescriptions, there are some other affordable options available. Make sure to ask your doctor or pharmacist if there is a generic version of the drugs you need. Generic drugs are much less expensive.

Goodrx.com is a website that compares prices of prescription medications and tells you where you can go for the best price. You can download their app on a smartphone or use it on a computer or tablet.

Big box and chain stores like Target, Walmart, Costco, and Sam’s Club often have special programs where you can purchase generic drugs for very cheap ($4 for 30-day quantity or $10 for a 90-day quantity). See for instance tgtfiles.

target.com/pharmacy/WCMP02-032536_RxGenericsList_NM7.pdf

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Mental Health and Substance Abuse

If mental health challenges or substance abuse are preventing you from functioning well or feeling good, get help from a mental health professional. If you are feeling especially bad or feel like you might be a danger to yourself or someone else, get help right away. Call the suicide hotline at 1-800-273-8255. You can also call 911 or visit an emergency room if you are in crisis.

Even if you are not in crisis, don’t delay getting help if you are feeling depressed, anxious, angry, or if you struggle with other mental health challenges. If you aren’t feeling well mentally and emotionally, it makes it so much harder to move forward in positive and productive ways. When you are feeling mentally healthy, you will find that things will seem more manageable and you’ll feel more hopeful.

A mental health professional can help you

- Change your behaviors
- Feel stronger as you face your challenges
- Help you come up with goals and plans to solve your problems
- Identify how your ways of thinking are influencing how you feel

Mental health professionals can help you decide if it would be a good idea to take medicine to treat your mental disorder, and they can offer treatment for drug and alcohol addictions.

If you signed up for Medicaid, then you have access to some mental health and substance abuse services. These services often include counseling, therapy, medication management, support groups, and substance abuse treatment. Other health insurance plans may offer similar services, so be sure to find out what services your plan covers.

Even if you do not yet have insurance, there are affordable clinics and programs that you can go to for help. The Illinois Department of Health and Human Services (DHS) Mental Health Department provides a list of mental health providers near you as well as lists of resources and treatments available. See their website: [dhs.state.il.us/page.aspx?item=29763](http://dhs.state.il.us/page.aspx?item=29763) or visit a DHS Family Community Resource Center. For a list of offices, go to the DHS office locator: [dhs.state.il.us/page.aspx?module=12](http://dhs.state.il.us/page.aspx?module=12)

See our Community Resources directory for more mental health resources.

If you are struggling with drug or alcohol addiction, there are support groups you can go to, such as Alcoholics Anonymous ([aa.org/](http://aa.org/)) or Narcotics Anonymous ([na.org/](http://na.org/)). Drug rehabilitation programs are also available if you need them.
There may also be support groups in your area for re-entry, grief, mental health, disabilities, parenting, divorce, sexuality, and other issues you may be struggling with.

To find a support group in your area, you can do a web search (“mental health support group Chicago” or “re-entry support group Springfield”). Community centers, libraries, and churches can also help you find the counseling and support you need. See our Community Resources directory and the Wellness and Recreation section for more information.

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**Medical Records**

You are allowed by law (HIPAA) to access your medical records at any time. Sign up for the online medical record from your clinic if they offer this. This will allow you to send messages to your provider easily. Some hospital networks have online portals that you can use to get your medical records and schedule appointments with your Primary Care Provider.

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**Community Clinics**

If you don’t have health insurance but need care, there are public and community health programs all over Illinois that offer free or low-cost services. Examples of services include vaccinations and immunizations, nutrition and food stamp programs, STD screening, cancer screening, HIV/AIDS services, dental health for children, pregnancy and maternity assistance, quit smoking programs, and hearing tests. Find free or partially subsidized care through public health programs near you by visiting app.idph.state.il.us/cecweb/

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**HIV/AIDS**

**WHAT DOES HAVING HIV MEAN?**

HIV is a virus that spreads by attacking and killing healthy cells in the body. This happens all over the body, destroying cells or forcing them to create new infected cells. HIV targets immune system cells, known as T-cells. T-cells fight off infection by killing cells that have been infected by germs. As more T-cells start dying, the immune system is open to attack. If the number of T-cells drops too low, the risk of infection increases and can lead to AIDS. When someone has AIDS, their immune system becomes too weak to fight off other infections. If untreated, people can die of AIDS.

Fortunately, people who have HIV today can go on to live long and productive lives as long as they take steps to stay on top of their infection. HIV is a chronic illness that can be managed with daily medication, regular laboratory testing and physician visits, and healthy lifestyle changes (exercise, stopping smoking, getting enough sleep, etc.).
**RISK**

The most common way for HIV to be transmitted is through sexual contact, but infected and untreated mothers are able to pass it on to their children. Avoid contact with blood, semen or vaginal fluid of sexual partners who are HIV-positive. Do not share needles or syringes and make sure to use protection (condoms) for any sexual contact. *Take precautions and use condoms.*

Know the risk of spreading HIV to a sexual partner who is not HIV positive. Being treated with antiretroviral medications can reduce your chances of transmitting HIV to a partner. Taking antiretroviral medications regularly lowers the levels of HIV in your blood. This does not mean that the virus is completely gone, so take precautions and use condoms even though the risk of transmission is low. If you do not have HIV but are in a relationship with someone who does, you can take PrEP (Pre-Exposure Prophylaxis), which reduces the risk of being infected.

There are also certain sexual activities that can increase your chances of transmitting HIV. For more information about HIV transmission and risk factors, visit aids.gov/hiv-aids-basics/prevention/reduce-your-risk/sexual-risk-factors/

**HIV TESTING**

Testing for HIV is done through a blood, urine, or oral sample. A blood test is the most common and the most accurate. Locations to get tested can be found by using the CDC’s HIV Test Locator: gettested.cdc.gov

If you test positive, know that you can still live a long and meaningful life. A follow-up test will be done to verify the diagnosis. You should make an appointment to see a healthcare provider to stay healthy and possibly begin treatments.

You should still be cautious if the test comes back negative. If you have recently engaged in high risk behaviors with someone who has HIV, it is possible that the tests cannot yet detect HIV in your body. You should request another test at a later date. Check the CDC website for recommendations.

It is also a good idea to get tested for other sexually transmitted infections (STIs) and take measures to prevent them.
Just because reentry is difficult doesn’t mean you can’t be healthy and well during the process. Take good care of yourself, especially during stressful times. There are many different aspects to health and wellness. This chapter will help you address each one.

**Emotional wellness** involves being respectful of yourself and others. Seek second opinions and different perspectives. Agree to disagree. Remember that you can only manage yourself. In the past you might have practiced poor conflict resolution through fighting or verbal assaults. Now you talk things out, because working through the conflict is the best way to resolve the conflict. Learn to trust your ability to make good decisions. Becoming emotionally healthy takes time. It may involve taking an anger management class, a parenting class, or meeting with a counselor to help you change your thoughts and behavior.


**Social wellness** involves seeking out healthy relationships with many different kinds of people. Be humble. Be kind. People will pay attention and return the courtesy.

**Spiritual wellness** is pondering a larger meaning or purpose to life. Take time each day to reflect, pray, or meditate if you are so inclined. Be open and aware. Join a church, synagogue, mosque, or support group to help you find community and purpose.

**Occupational wellness** is about contributing meaningfully and respectfully in your job. Do your best with the tasks you are given and be thankful for what you can do. Find ways to do a little extra and try new things if you are able. Honor your labor and recognize that, through it, you are contributing to the larger good.

**Environmental wellness** means being aware of Earth’s resources and trying to create a clean, healthy, and beautiful environment. Spend time in nature; being in nature can help you be physically and mentally healthy. Grow vegetables in a community garden or help with community cleanup. Respect the earth.

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Advice for socializing outside? Learning coping skills and anger management. Being less abrasive and open-minded.

– Earl W.
Getting Involved

Social wellness is challenging for many people after release from prison. Separation from family and friends may result in feelings of loneliness and isolation, especially if the people you were close to before you went to prison are no longer around. You can cope with these feelings by getting involved in your community and forming new friendships. Here are a few ideas:

**VOLUNTEER**
Volunteering allows you to meet new people and feel like you are making a difference. It can even help you develop the skills and experience you will need to find a job. See the “Voting and Citizenship” section for ideas.

**JOIN OR CREATE A GROUP WITH SHARED INTERESTS**
Join a sports team, a book club, or a hobby group. You might join or form a single parents’ support group or become involved with local politics. You can even organize your own group and tailor it to your beliefs and values or something you feel strongly about. Your local public library is a good place to find notices for such groups.

**JOIN A COMMUNITY ORGANIZATION**
Community associations organize events like block parties, pot luck meals, or musical events. These associations can be a great way to meet people in your community and feel connected. You’ll locate many groups by searching online for “community organization + name of your community” or “advocacy group + name of your community” in

**JOIN A RELIGIOUS ORGANIZATION**
Churches, synagogues, or other religious communities can help you find meaning, purpose, and fellowship. Many religious organizations have classes, support groups, and volunteer opportunities. Don’t be discouraged if it takes a while for you to find the place that feels right for you.

What I felt was most difficult when I first got out is figuring out how to relate to other people. You have both the lack of ‘normal’ experiences that most people have as late-teenagers and young adults. Plus, you have the negative effects of long-term imprisonment.

– Greg A.
Support Groups

It can be helpful to connect with others who are going through the same things you are. Consider joining a support group—a group where people who share your experiences can come together and talk about challenges and support each other as you try to move forward. There are reentry support groups in many places in the state of Illinois.

If you are struggling with drug or alcohol addiction, there are many excellent support groups, such as Alcoholics Anonymous (aa.org/) or Narcotics Anonymous (na.org/). Drug rehabilitation programs are also available if you need them.

You can also find support groups for grief, mental health, disabilities, parenting, divorce, sexuality, weight loss, and other issues that you may be struggling with.

Unfortunately, there are relatively few resources and supports for individuals who were convicted of violent crimes. Some programs explicitly exclude them. This is a significant problem, and we hope more programs will open up in the future.

Approach your first meeting with an open mind and try to find out all you can. You may need to attend several meetings before you feel things are “clicking.” If you don’t feel you have found “your” group, and you are still interested in finding the right one, keep trying. Even within the same organization, chapters can be very different and members come and go.

Support groups can be tricky to find, especially if you live in a rural area. The easiest way to find one is through an internet search. Terms like “formerly incarcerated women,” “substance abuse support groups,” and “community support group + name of your community” will help you find local communities of support. You can also ask your healthcare provider for information about a support group. Community centers and churches are also good sources of information.

As you size up the right support group for you, look for:

- Regularly scheduled meetings with an ongoing agenda to reassure members that the group will be there for them in the future with support and information.
- Warmth and friendliness between members and a welcoming attitude toward newcomers.
- Some focus and structure to meetings, while allowing time for members to mingle informally.

The main thing that I found to be challenging about reentering society was finding reentry programs that helped people (returning citizens like myself) who had a violent criminal history. It seems like not assisting those with violent criminal history is the unwritten rule.

– Edmund B.
Recreation

Take time to have fun and do things you enjoy. Most communities have way more going on than you may realize. Even when you believe you’ve found everything there is to find, you’ll continue to discover even more and be surprised at how much you missed.

LIBRARIES

Public libraries are not just quiet places to borrow books. Most public libraries also have music, movies, audiobooks, and other media available to borrow. Libraries organize events and classes, too. They have book clubs, social gatherings, and concerts. Many also have a space where people can post information about community events, group meetings, and even job openings. Visit your local library’s website or stop by in person to find out what your library has to offer.

CITY AND COUNTY PARK DISTRICTS AND FOREST PRESERVES

Your town or city probably has a park district, and its website will include information about the parks in your area. Take time to visit these parks and spend time in nature. Many park districts also offer sports programs and leagues, as well as other recreational programs. Some counties also have forest preserves, and their websites will also list parks and recreational activities available in your county.

WEEKLY ALTERNATIVE PAPERS

In many large and mid-sized cities you can get free weekly papers. They usually have good local events and activities listings. The same information should be on the paper’s website.

COMMUNITY CENTER OR COMMUNITY AGENCY WEBSITES

These websites list classes and events held at the community center, and may list things going on in and around your city.

Finally, you can search for events and activities online.

Examples of Google search terms:
- (your town) event listings
- (your town) dance lessons
- (your town) softball leagues
- (your neighborhood) bridge clubs
- (your town) volunteer opportunities
- (your town) concert venues

Google will sometimes show you a map of locations within your town.

Don’t give up. Do what you can to promote change. Take the time out to try to mentor some of these young people that are out here in the hopes that, one day, we can bring about changes. Instead of wondering when somebody else is gonna do something about it, I need to remember that I’m somebody and try to do what I can.

– Shaun W.
EJP is a unit of the College of Education at the University of Illinois at Urbana-Champaign. Since 2008, EJP has offered academic programs to individuals incarcerated at Danville Correctional Center in Central IL. Our mission is to build a model college-in-prison program that demonstrates the benefits of higher education for incarcerated students, their families, their communities, the host institution, and society as a whole. We believe that a comprehensive college-in-prison program must engage with broad issues of criminal justice and incarceration. We believe it must also include assistance to students transitioning out of prison, to better ensure their continued success in college and life.

*Mapping Your Future* is a natural outgrowth of the work we do at the prison, and of our concern for the wellbeing of our students and others like them who must try to make it on the outside upon release. The core writing and editorial team consists of a group of committed, unpaid EJP members (U of I faculty and graduate students and community members) who meet regularly in Urbana-Champaign; EJP alumni (formerly EJP students) in Chicago who contributed to the structure and content of the volume; and our wonderful graphic designer Aaron Sears.

This project is ongoing. We plan to continue to issue a revised version of "Mapping Your Future" every fall. Please help us to correct errors and to add more resources and useful information. Direct feedback to: info@educationjustice.net

We welcome financial donations that will allow us to distribute this book for free to individuals throughout the state. Each copy of Mapping Your Future costs about $4.35. We want to get it into as many hands as possible.

**Correction: It costs about $10.55 to produce each copy**
Thank you,

The Mapping Your Future Team:

Nick Hopkins, Coordinator  Special Thanks:
Rebecca Ginsburg, EJP Director  Linda Larsen, editor
Elise Duwe  Aaron Sears, designer
Brooke Garren  MinuteMan Press, printers
Maggie Shelledy  Jamie Hines, EJP operations manager
Liliane Windsor
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Thank you to EJP alumni and other returned citizens and family members for contributing to Mapping Your Future:

Shaun W., Darrell W., Johnny P., Earl W., Greg A., Brian N., Chris H., Marlon C., Grant A.