

ON OUR OWN: A SURVIVAL GUIDE FOR INDEPENDENT LGBTQ YOUTH



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Far too many youth are forced to leave their homes simply because they are gay, lesbian, bisexual, transgender, queer or questioning (LGBTQ). This guide is designed to help youth who are LGBTQ and aren't able to rely on their parents or guardians for financial support. It aims to answer some of the first questions a young person might have. Being on one's own is hard for everybody and especially daunting for young people who are LGBTQ – **this guide is here to help.**



First Steps:



The best place to start looking for support and resources is your local **LGBT community center** or your school's LGBTQ student group or Gay-Straight Alliance (GSA), which typically keep lists of LGBTQ-friendly resources and service providers.

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Reach out to any **supportive adults** that you know at your college or school – teachers, counselors, coaches or school administrators.

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If you're in a rural area or somewhere else that you don't have access to supportive adults or a community center, **make a call** to a community center or organization in the nearest urban area.

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Independence 101 – HOW TO...



...acquire legal identification:

A state-issued ID is typically required when you apply for a job, rent an apartment, open a bank account or apply for any sort of public assistance. While many youth get driver's licenses when they are 15 or 16, some don't and others may need to get new identification for various reasons. Requirements for getting new identity documents vary from state to state, so it's a good idea to look into your state's policies before you go apply for ID.

This is especially critical for transgender youth, who are unlikely to have ID that reflects their gender identity if their family is not supportive or if they have transitioned after they first acquired their ID. To find out your state's requirements for legal name and gender changes [here](#).

If you left home without vital documents like your birth certificate or passport, which are typically required when you apply for state-issued ID, you can [apply for replacements](#).



...find housing:

If your parents or guardians have just kicked you out of your home and/or cut you off financially, try to find an accepting friend or relative to stay with, even just temporarily. If you're still in school, finding someone to stay with locally can allow you to stay in the same school, which is easier than trying to get back in school in the future. Talk to a counselor at your school who can help you get connected to support services in your area, including housing.

If you're not in school and staying with someone isn't an option, look for a shelter in your community that is LGBTQ-friendly. Some larger cities have shelters that are specifically designed to house and meet the needs of homeless LGBTQ youth. Check this [interactive map](#) from True Colors Fund to see if there is an LGBTQ youth service provider in your area.

Depending on your situation, you may also [qualify for public housing](#) through the US Department of Housing and Urban Development, which provides public housing for low-income people, families and people with disabilities. If you are living with HIV, you may also qualify for housing assistance through federally funded local [Housing Opportunities for Persons With AIDS](#) programs (search for a program in your area [here](#)). Federal programs like these prohibit discrimination on the basis of sexual orientation and gender identity.



...find a job:

When you apply for a job, you will be asked to fill out an application and provide information on your work and education history. You may also want to prepare a resumé in case a potential employer asks for one. In addition to numerous websites that can tell you the basics of resumé writing, find out if your local college or school offers resumé writing tips or workshops, or if they provide a career counselor who can help you prepare your application and/or resumé. There may also be nonprofits in your area that help connect people with employment.

Most employers prefer applicants with experience, so if you don't have formal work experience, think about skills you have acquired elsewhere – like babysitting, volunteering, or leadership at church or in school – that you can highlight on job applications. If you have time while you are job searching, volunteering a few hours a week is a great way to build your resume and make connections with local organizations and people that might be able to help you find employment.

Regardless of your level of work experience, LGBTQ people face special concerns when looking for employment and in the workplace because of the lack of federal employment nondiscrimination protections. For more information, check out HRC Foundation's [GenEQ Guide to Entering the Workforce](#).

Once you're ready to apply, seek out local businesses that you know are LGBTQ-friendly. For example, you might have an LGBTQ friend who works at the local car dealership and who has had a good experience. Or you may have seen a job posting from a coffee shop that's part of a national chain that scored a 100 percent on HRC Foundation's [Corporate Equality Index](#), which rates major companies on how they treat LGBT employees.



...get food:

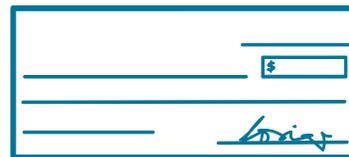
When you're on your own for the first time, simple necessities like food and housing can become difficult to access. Local community centers and LGBTQ-friendly places of worship often have emergency food, clothing, and housing assistance programs. Shelters always keep lists of places to get free food, and they have intake assessments that can help you connect to a variety of federal and state-funded programs that can help you make ends meet during periods of financial hardship.

The Supplemental Nutrition Assistance Program (SNAP) – commonly referred to as “food stamps” – provides benefits distributed by [local agencies](#) to subsidize food costs. The process typically involves filling out an application and meeting with a caseworker. You can also check out local food banks, soup kitchens and food pantries. Each facility will typically limit individuals to one or two food orders a month, but can be very helpful in an emergency or if you are waiting for government benefits to be processed.



Financial Planning 101 –

HOW TO...



...live on a budget/avoid debt:

Managing to live on a budget and avoid getting into debt can be a major challenge, especially if you haven't had much guidance from financially responsible adults. As the millions of American adults who are struggling to pay off debt can attest, it's remarkably easy to get yourself into debt and make seemingly minor mistakes that can hurt your credit rating for years to come. But there are resources available to help you learn how to live on a budget and save for emergencies. Here are some key things to consider:

- **Living on a Budget** – There are things you want like the new iPhone, a pair of designer sunglasses or a \$5 latté on your way to work every day; then there are things you need, like housing, food and work-appropriate clothes. It's fine to splurge every now and then on something you want but don't necessarily need, but it's a good practice to keep track of your expenses and make sure you still have enough in your monthly budget to cover your basic needs and save for emergencies. A good strategy is to build some luxuries into your budget each month so that you can treat yourself without feeling guilty.
- **Saving and Unanticipated Expenses** – No matter how carefully you budget for your living expenses, something unanticipated will inevitably come up – a medical emergency, car trouble, job loss or even a friend in need. If you're living paycheck to paycheck, unanticipated expenses like these can be a major setback, making you unable to pay your rent or buy groceries. As part of your budgeting process, set aside some money each month – as much as you can afford – and put it in a savings account for emergencies.
- **State Independent Living Programs** – Each state has an Independent Living Program that can help teach you valuable skills like money management, and may be able to help you out with some of your living expenses.



...set up a checking account:

Setting up a bank account is pretty easy as long as you have state-issued identification like a driver's license and an address (shelters will often let residents use their address to set up accounts). Banks and credit unions want your business, so they're happy to walk you through the process of setting up an account at any branch location. There are some factors you'll want to keep in mind when you're setting up your first account:

- **Minimum Balance Requirements** – If your income is likely to be limited or inconsistent, it is best to avoid checking accounts that require you to keep a minimum balance in the account, especially if that minimum is more than \$10 or \$20. Most banks offer "student" checking accounts that do not require minimum balances and often also come with free checks or other perks for first-time account holders.
- **Mobile Deposit Access** – Although virtually all banks have mobile banking, they differ in the services they provide. Some offer the convenient option of depositing checks using the camera on your smartphone, which is free and can be a major help if you think you might have difficulty getting to the bank to make deposits.
- **ATM Access** – If you anticipate needing to carry cash on a regular basis, keep in mind that most ATMs that are not owned by your bank will charge a fee for you to use them, and your bank may charge an additional fee as well. These fees can add up if you use ATMs regularly that aren't owned by your bank. If you do need regular access to cash, consider choosing a large national banking chain, which is likely to have more ATM locations, or look into banks that don't charge transaction fees or that will reimburse you for using other banks' ATMs.



...establish good credit:

Your credit score is determined by a combination of how much debt you have, how long you have had credit history (how long it has been since you opened your first credit account) and whether you have consistently made on-time payments on that debt. Things that hurt your credit score include not paying credit card bills or loan payments on time, having too much debt, closing credit accounts and having to default on a debt or being sent to a collection agency.

To start establishing credit history, after you set up a checking account, apply for a credit card at your bank – but think of a credit card as a tool for building your credit history, keeping in mind that credit cards are one of the easiest ways to get into debt. Assuming this is your first credit card, you probably won't be approved for a very high limit, which will help keep your debt under control. Buy something you know you can afford and that is already in your monthly budget on your credit card, and then pay off the entire balance when the statement arrives. Your goal is to pay it off every month and avoid carrying a balance on your card and incurring interest charges. Most importantly, always make at least your minimum payment and make it on time.



...file taxes:

If you have been employed, you are required to file tax returns on any income you earned, whether or not taxes were withheld by your employer, and whether or not your parents claim you as a dependent on their taxes. If taxes were withheld, you may be eligible for a refund when you file your tax returns. If you have a computer and internet access, filing your own taxes with software like TurboTax or H&R Block can be relatively easy if you have tax documents (like W-2s) from your employer. But if you've received unemployment, Social Security, or other government benefits, your returns can be more complicated.

If your income is under a certain amount, you may be able to acquire tax return software for free. If you need help filing your taxes and meet the income requirement, you may also be able to get your returns prepared for free through the IRS [Volunteer Income Tax Assistance](#) program. Also check out your local library – many libraries, especially in urban areas, host tax preparation clinics or can provide resources helpful to young people filing for the first time.



Finding Resources 101 – HOW TO...

...access healthcare:

Healthcare costs can easily become burdensome, but access to care is critical, especially if you are taking hormones, living with HIV or have another chronic health condition. Your first step to securing healthcare access should be to find out if you are eligible for government-funded care under the Medicaid program or other insurance coverage under the Affordable Care Act (ACA):

- You are automatically qualified for Medicaid...
 - › If you are pregnant, become pregnant, or have a dependent child.
 - › In most cases, if you have aged out of the foster care system and are under age 26. You can apply any time for this coverage before age 26.
 - › If your state participates in the Medicaid expansion and you are under age 18 and your family income is less than 138% of the Federal Poverty Level.
 - › If you have a disability, including if you are unable to work because of HIV-related medical problems.
- Under the Affordable Healthcare Act, you have several options for medical coverage, which is required unless you qualify for an exemption or you will be fined by the federal government. One option is to stay on your parents' or guardians' medical insurance until age 26. If staying on your current plan is an option, it may make sense to do this, but keep in mind that your parents may have access to your private medical records if you remain on their policy and documents are sent to their address.
- If you are employed and have a permanent address, you can apply for regular ACA coverage.
- If you are living with HIV, you may be able to access HIV-related care and medication through government-funded programs in your area. Check

out this list of [AIDS Service Organizations](#), or call your state's [HIV/AIDS hotline](#) for more information.

Even if you do not qualify for Medicaid and are eligible for an exemption under the ACA, most counties have health departments that offer free basic health screenings and medication, including exams or screenings and treatment for sexually transmitted infections (STIs), and contraceptives at low or no cost, depending on your income. These facilities typically offer a variety of information and resources on safer sex practices as well as free condoms, and may also offer free counseling or mental health services.

If you are or have been sexually active, knowing your HIV status is very important, and you can almost always find free HIV testing services in your community (call one of those hotline numbers above). If you are HIV-negative, you may want to consider PrEP (pre-exposure prophylaxis), particularly if you have had unprotected anal, vaginal or oral sex, have exchanged sex for drugs or money, have shared needles or injection equipment with other people, or have tested positive for any other sexually transmitted infections (STIs).

Even if you don't have insurance or Medicaid coverage, you may be eligible for payment assistance for PrEP. Check out HRC's [What Do I Do?](#) guide for understanding HIV and [Safer Sex Guide](#) for more info. You can also send a text message with your zip code to KNOWIT (566948) to find a free or low cost HIV testing site near you.





...locate LGBTQ community centers or other organizations that serve LGBTQ youth.

Support from other people in the LGBTQ community can be very meaningful and help you access resources you might not otherwise be able to find, like youth centers, LGBTQ-friendly shelters, rape crisis centers or free clinics in your area. LGBTQ community centers are great places to meet other LGBTQ youth and adults – some of whom may have been in your situation at one point – who can offer advice, mentorship, and connect you to services and support groups.



...get online:

Internet access is not only helpful for finding job opportunities, direct services in your area, and other important information, it is also often critical to applying for the public assistance programs discussed in this guide. Increasingly, youth shelters and LGBTQ community centers are providing internet access for the people they serve. Public libraries are another free and accessible place to get on the internet. Keep in mind that these are public computers, so you may not have a private place to browse for LGBTQ resources and your personal information may not be secure.



...get legal advice:

If you have been the victim of a crime, think that you have been discriminated against, are under 18 and want to become legally emancipated, or have any other need for legal advice or counsel, a good place to find LGBTQ-friendly attorneys in your area is at your local LGBTQ community center or shelter, which typically keep lists of local legal counsel. There are also several national organizations that work specifically on issues related to anti-LGBTQ discrimination:

- American Civil Liberties Union (ACLU) – The ACLU has an LGBTQ Project that handles numerous cases related to LGBTQ discrimination each year and you can contact them through a confidential online form.
- Gay and Lesbian Advocates and Defenders (GLAD) – GLAD has an LGBTQ Civil Rights Project, an HIV and AIDS Project, a Transgender Rights Project and an LGBTQ Youth Initiative, which focuses on impact litigation affecting LGBTQ youth in New England and the US.
- Transgender Law Center – In addition to online informational resources, Transgender Law Center has a legal information helpline available online (or by phone at 415.865.0176 x 308 for those who lack internet access).
- Lambda Legal – Lambda Legal works specifically on impact litigation, which are cases that will have potentially significant impact on LGBTQ rights and equality.

Education 101 – HOW TO...

... finish high school or get a GED.

There are a variety of legitimate reasons why LGBTQ youth may be unable to finish high school, but not having a diploma or GED can make it very difficult to find employment, even in industries that haven't traditionally had strict education requirements. You'll also need a GED or high school diploma if you want to attend college.

- **Diploma or GED?** The main things to consider when deciding whether to pursue a high school diploma or a GED are eligibility and opportunity. While a GED does technically give you credentials that are equivalent to a diploma, some employers and college admissions offices will not give a GED as much weight as a traditional diploma, and some don't accept GEDs at all. It is also important to realize that both have eligibility requirements that differ from state to state. Before you make a decision, be sure to check your state's requirements to make sure you qualify.
- **Re-enrolling in school** – Depending on your age, you may be able to re-enroll in high school. Age restrictions are different in each state, so the easiest way to find out if you are young enough to re-enroll is to call a local public high school or school board.
- **JobCorps** – If you are between ages 16 and 24 and qualify as low income, you can get free education (diploma or GED) and vocational training through the U.S. Department of Labor's [JobCorps](#) program. JobCorps is fully LGBTQ inclusive.
- **How to prepare for the GED** – It's always a good idea to prepare for any exam like the GED, especially if you have been out of school for a while. Luckily, there are numerous low- or no-cost options to help you prepare for the GED. Local public libraries, youth centers, technical and community colleges, and adult education centers are all good places to look for free or low-cost GED programs. [GED Testing Service](#) provides free or low-cost study guides and practice tests online.



... apply to a college, including community and technical college options:

If you have your diploma or GED and want to apply for college, your first step is to find a school that is a good fit for your interests, qualifications and budget. While most traditional four-year colleges and universities offer bachelor's degrees in liberal arts or sciences, you should consider whether these programs will meet your needs, or whether an associate's degree or certification program might be sufficient to pursue the career you want. For example, dental hygienists – who do annual teeth cleanings and exams in most dental offices – made more than \$70,000 a year in 2012 according to the Bureau of Labor Statistics.

If you have been in the foster care system, you should call your case manager before you start exploring your college options because you may have access to educational funding and services.



... seek financial aid.

The federal government provides need-based low-interest student loans and work-study programs that can be used for any courses at any accredited college or university. Once you stop taking courses, there is a six-month grace period before you have to start paying these loans back. During this time, you should consolidate your loans and file for an income-driven repayment program to ensure that you are able to keep your payments manageable. Both of these processes can easily be completed online or by mail, but may be a bit time consuming. If you are unemployed or underemployed, you will likely not have to make payments until your income is higher.

- **Dependency Overrides** – Federal student loans are based on an Estimated Family Contribution (EFC), which is calculated using your parents' income from the previous year. Since the Department of Education considers parents to be responsible for providing as much as they can toward your education, your only option if they refuse to contribute any financial support is to apply for a dependency override. Although dependency overrides are not available for those whose parents simply refuse to pay for college, they are available in cases like abandonment, abuse or other exacerbating factors.
- **Private Student Loans** – Private lending agencies also offer loans to help you pay for your education, but these loans should only be used if you are unable to get federal aid, or have reached your limit for federal loans. Private loans often have higher interest rates than federal loans, and typically carry additional fees that can increase your debt significantly.



... find other scholarships:

Scholarship funding for LGBTQ youth has increased in recent years, particularly need-based funding for those who lack financial support from their families. A great place to start looking for these scholarships is HRC's Database of Scholarships available to LGBTQ and allied students. While most of these funding opportunities won't come close to covering all of your education costs, they can provide supplemental funds that can help cover your living expenses and make ends meet.





The Human Rights Campaign Foundation improves the lives of lesbian, gay, bisexual, transgender, and queer (LGBTQ) people by working to increase understanding and encourage the adoption of LGBTQ-inclusive policies and practices. The HRC Foundation builds support for LGBTQ people among families and friends, co-workers and employers, pastors and parishioners, doctors and teachers, neighbors and the general public. Through an array of programs and projects, the HRC Foundation enhances the lived experiences of LGBTQ people and their families, as it changes hearts and minds across the United States and around the globe. The HRC Foundation is a non-profit, tax-exempt 501(c)(3) organization.



Time Out Youth Center provides support, advocacy, and education for LGBTQ youth ages 11-20 in Charlotte, NC and the surrounding communities. The Center offers drop in space, discussion groups, case management, emergency housing, school advocacy and GSA support.



Co-founded by Cyndi Lauper, the **True Colors Fund** works nationally to end homelessness among lesbian, gay, bisexual, and transgender youth. Through a broad continuum of public engagement, public policy, youth collaboration, research, and community organizing programs, the True Colors Fund is creating a world in which young people can be their true selves. www.truecolorsfund.org