



Pay the Rent First:
Family Workbook Introduction

Fall 2025

Following the introduction below, this chapter contains a quiz. This quiz is designed to identify knowledge gaps and to use as a basis of initial discussions between the mentor and the family head of household.

THE BEST WAY TO USE THIS WORKBOOK EVERY FAMILY IS DIFFERENT

To Volunteers and Families:

We designed this Workbook to meet the needs of as many families as possible. At the Coalition, we help nineteen-year-old single mothers of infants, and fifty-year-old grandmothers with custody of their children's children. Each family has different levels of experience, knowledge, and needs. The best way to determine what each family needs is to talk to them. We also have some quizzes that can help you quickly determine any knowledge gaps the head of the household may have.

Most of the Chapters in this workbook are not simply about learning new things, they require practicing new things to learn new skills and change behavior. We are aware of how little time single mothers have. We know they do not have time to read things they already know. We do not want to assign the entire workbook to a family unless they need everything. Because we do not know the needs of every family, we erred on the side of including everything that any family may need. This workbook is more comprehensive than most families require.

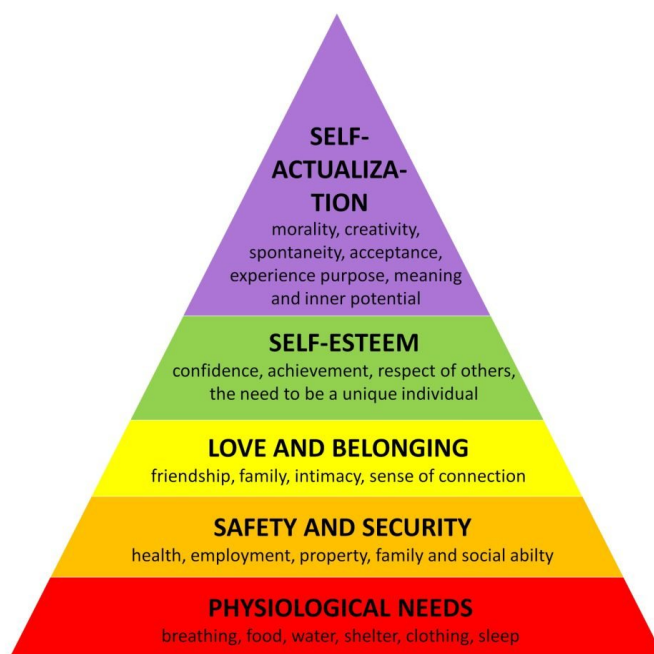
Even in areas where a family may require practicing a specific skill, they may not need to read the entire Chapter to practice the skill. The family mentor is responsible for being familiar with the workbook, and assigning those Chapters, or Parts of Chapters that can benefit the family.

Volunteers and families should be familiar with the Workbook outline, and be able to identify areas where there is room for improvement. Even those areas where a family can improve, may start out at a very basic level. The workbook has 12 Chapters for the 12 months of the year. Each Chapter is broken into four parts, one part for each week. In

general, the first part is the most basic, and the fourth part the most advanced. However, many chapters build on skills introduced at the basic level to rise to more advanced skills by the fourth week. Therefore, we encourage you to carefully review the outline before selectively deciding your personal priorities for growth.

Our initial goal for all families we touch was that they never become homeless again. Considering the economy, stagnating wages, and other factors, we would have considered staying housed a big win. We learned that families want to do more than stay housed. Families want economic mobility. They want to be able to get a better job, do more for their children, and achieve their personal goals.

This workbook is a product of careful consideration of family needs using Maslow's Hierarchy of needs.



This Family Workbook is part of the Pay the Rent First (PTRF) program at the Coalition to End Homelessness. We developed the program to help both the Family Mentor and the head of the household work together toward a stable, confident, and independent life after homelessness.

We know that getting housed is a huge step. This workbook is about what comes next.

What's Inside

Each month, you will focus on one important life topic. There are 12 chapters following this introductory chapter (one for each month of the program), but you don't have to go in order. You and your mentor can decide together which topics matter most right now.

Each chapter has:

- Easy-to-read information
- Helpful examples
- One or two short activities to do alone or with your mentor

You will talk about things like budgeting, time management, staying housed, parenting, and managing stress. The goal is not to be perfect — it is to stay moving forward. Do not expect yourself to always move forward. There are times when it is one step backward, one step forwards, two steps backward, three steps forward.

Families who have been unsheltered and families with low incomes often cannot afford to do everything they need to do. They cannot always maintain vehicles as suggested, pick up necessary prescriptions, or eat a good diet, or take care of themselves and their children as they would like. The result is that problems can happen. When problems occur, remember that this is an economic problem. This is not because of any flaw in your character.

Many of us beat ourselves up much more than anyone else could. We are aware of every deficiency, worry about things we could have said or done differently, and often single working moms have plenty of things to worry about. We worry about work, about home, about bills, about our child or children and we are also under plenty of stress all the time. A big part of any growth is learning to accept yourself even though you are not perfect. Nobody is perfect, all people experience problems, even crises. Sometimes it is most difficult to accept ourselves when problems occur. However, this is when it is most important to accept ourselves. For you, and your family to succeed, you must believe in yourself. Believe in yourself even when something goes wrong. We certainly are not expecting perfection from either the Family Mentor or the Family. All you can do is your best and your best is good enough.

For the Head of the Household

You are not expected to do this all alone. This workbook is your guide, but your mentor is here to help you every step of the way. Whether you have already done some of this before or it all feels new, this is a space to learn, grow, and build the life you want—at your pace. This is your journey. We believe in you.

For the Family Mentor

This workbook is your tool for structured, meaningful conversations with your client. It helps you stay focused, build trust, and share knowledge without overwhelming the family recovering from the trauma of living without shelter. Use it flexibly—one topic per month is the rhythm, but you can adjust based on your client's needs and strengths.

Remember:

- Listen with compassion
- Encourage, do not lecture
- Celebrate small wins

You are not just a mentor—you are a steady presence during a major life transition. Every mentor and every client are different. Some mentors go to the Habitat resale store with clients to pick out furniture. Other mentors forget to return calls sometimes. Families recovering from living unsheltered can sometimes need more help than you are able to give them. Other times, they are more organized and hard working than the family mentor. Each relationship is unique. We look forward to hearing all about yours.

PAY THE RENT FIRST PROGRAM QUIZ

This quiz is designed to identify knowledge gaps and to use as a basis of initial discussions between the mentor and the family head of household.

1. What percentage of my income should I pay for housing and utilities monthly?

- A) 40% of household gross income monthly for housing only.
- B) 30% of household take home pay monthly.
- C) 35% of my weekly income.
- D) 50% of household income.
- E) There is no set percentage. You must pay what they charge you.
- F) It depends on how many people are in the household.

2. Which of the following is an excellent work habit? Circle all that apply.

- A) Only using my phone when nobody is looking.
- B) Showing up ready to work.
- C) Giving my boss my opinion on how she can improve.
- D) Getting stuck in traffic and ending up late.
- E) Not asking your supervisor what your priorities are.
- F) Improving your skills by attending training and schools.
- G) Taking all the sick and vacation time, you are entitled to, you earned them.

3. Which of the following are poor work habits? Circle all that apply.

- A) Coming to work tired or sick.
- B) Showing respect to everyone on the job.
- C) If it is not your job, do not do it unless asked.
- D) Checking your texts when you are not busy.
- E) Bringing your child to work when childcare is closed.
- F) Bringing your pet to work if your supervisor says it is okay.
- G) Not worrying about cleaning up after yourself if you have janitorial services.
- H) Talking about other co-workers behind their backs.
- I) Flirting with co-workers.
- J) Being grateful for your job.

4. There is a lot of housing available in my price range

- A) True
- B) False

5. Which of the following are effective ways to find housing you can afford? Circle all that apply.

- A) Ask friends and family
- B) Consider a roommate
- C) Consider trading labor for reduced rent
- D) Get a realtor to help you
- E) Go to Craigslist and look for deals
- F) Search the internet for sites that provide housing in your budget.

6. How many bedrooms should my housing have?

- A) At least one for girls and one for boys and one for parent(s).
- B) It depends how many people will live at the house.
- C) As long as everyone has a bed, it is okay.
- D) Young children can share a bed, so only one bedroom for parent(s).
- E) It depends on who is paying for the housing.

7. A good neighbor:

- A) Takes care of their yard, and front entry, maybe even putting a wreath on the door.
- B) Leaves trash by the front door for a couple of days.
- C) Has a lot of company over.
- D) Calls the police on neighbors.
- E) Washes their front door at least once a month.
- F) Offers to help neighbors when needed.
- G) A, E, and F

8. A good tenant:

- A) Pays rent on time or early
- B) Maintains the inside and outside of property, never puts holes in the wall, breaks appliances, or stains floors or walls.
- C) Calls the landlord regularly for small problems
- D) Parks wherever when they are in a hurry and only going to be a minute.
- E) A and B
- F) Calls the landlord to explain why they are going to be late with the rent and when they can pay it.
- G) If the complex has a pool which requires showing first, does not worry about it. Nobody else does it.

9. When selecting housing, which of the following are important? Circle up to three of the following that are most important to you.

- A) Housing should be near work

- B) Housing should be in a good school district
- C) Housing should be close to school
- D) Housing should be near a bus route if I take the bus
- E) Housing should be near the grocery store, bank, pharmacy, etc.
- F) Housing should be near family and friends

10. A debt-to-income ratio is what you owe/what you earn based on your monthly debt payments over your monthly gross income. This is an important consideration when applying for a loan. What kind of debt ratio should you have if you want to buy a house, a car, or any large item.

- A) No more than 43%
- B) 30-35% is ideal
- C) It can depend on a lot of other factors like how much you are putting down or if you have help from the government.
- D) It depends on how many previous bankruptcies you have had and how long ago they occurred.
- E) All of the above
- F) None of the above

11. What can you do when you are short on rent?

- A) Take a part-time job on top of your regular job
- B) Ask the landlord for an extension
- C) Ask your employer for an advance
- D) Put the rent on a credit card.
- E) Sell your prescription medication
- F) Ask family members for help
- G) Stick to a budget to avoid this problem
- H) A, F, and G

12. What is the first thing you do when you get paid?

- A) Pay the Rent
- B) Look at new cars
- C) Go out with friends
- D) Get yourself a little treat

13. After you pay the rent, what other expenses are a top priority and in what order?

- A) transportation, food, healthcare
- B) food, clothing, and healthcare
- C) food, insurance, and clothing
- D) Beer and pizza

- E) Transportation, insurance, and any other basic needs
- F) A and C

14. Which of the following are luxuries not necessities, circle all that apply

- A) Beans and rice
- B) Cable TV
- C) Hand lotion
- D) Gas to get to work
- E) Haircut
- F) Storage
- G) Medical supplies like Band-Aids
- H) Painting the inside of your apartment since its colorless and depressing
- I) All your prescription medications
- J) Television

15. Where should I go to get assistance. Circle all that apply.

- A) Broward County Library
- B) Broward County Family Success
- C) My Employer
- D) My family and friends
- E) My neighbors
- F) Second Chance
- G) 211
- H) Salvation Army
- I) My landlord

16. Which of the following can you get for free if you ask for help? Circle all that apply.

- A) School supplies
- B) Clothing for children and adults
- C) Light bill once a year
- D) Happy meals
- E) Discounted bus passes
- F) Free healthcare
- G) Free university or college tuition
- H) Help replacing your I.D. if you cannot find your birth certificate
- I) Free work clothing and tools.
- J) Free and reduced cost breakfast and lunch for school students
- K) Free school supplies
- M) Free or reduced cost Pre-K
- N) Free or reduced Housing through Housing authorities.

17. Suppose you get back more than you expected from your taxes. What should you do?

- A) First check that it is not a mistake, so you do not end up having to pay it back.
- B) Put it all in the bank
- C) Pay off any debts you have
- D) Enjoy a shopping spree, you have earned it
- E) Use it to make some improvements around the house
- F) Take a vacation
- G) Most use it to pay off debts but maybe do one fun thing with the kids.

18. Between work, family, and other obligations you never have time for yourself. You are getting sick a lot and losing interest in things. What can you do?

- A) Do not tell anyone, they will not understand, and think you are a complainer
- B) Complain to everyone at work
- C) Create a routine and schedule some time for yourself
- D) Ask for help from friends, family, and agencies
- E) Blame your problems on your significant other
- F) Move to a different state
- G) C and D

19. Your house is a mess; your yard is a mess, and you have 10 loads of laundry to do, not to mention phone calls you must return, and you are exhausted. Your sister, who is always criticizing you, is on her way over. What do you do first? Circle all that apply.

- A) Rest for 15 Minutes and then make sure everything outside your property looks presentable. Then rest a little more. Take your time, doing one thing at a time.
- B) Start the laundry while making phone calls, multi-tasking is the only way to get it all done.
- C) Give your kids chores to help you even though this will make everything take longer
- D) Have a good cry
- E) Pick one small area of the house to clean.
- F) Talk to someone who has been in your position and learn from them.
- G) Call and cancel with your sister and watch a good movie. Then make sure the front yard looks presentable. Schedule a time to do all your other chores.
- H) If your sister will not be any help, call her and cancel. You have plenty of stress already and it helps to avoid negative people when you can.
- I) Just like you put together a monthly budget, try to schedule a weekly routine that gets all your chores done and provides you with time to relax (we understand this is a goal that may be impossible to achieve).

J) No matter what you must do, if you have been steadily busy working and taking care of the house for 14 hours, it is time to stop. Nobody else is going to take care of you, you must do it for yourself.

20. You get paid bi-weekly, but your rent is due monthly. It is difficult (sometimes impossible) to pay your rent from one paycheck. Circle all that apply.

- A) Make sure you pay all your other bills with the check you do not use for rent, call if you must so you can schedule payments around your paydays.
- B) Ask your landlord if you can pay $\frac{1}{2}$ of your rent with your first check and the other $\frac{1}{2}$ with your second check. If you still get the rent paid on time, your landlord might agree.
- C) Talk to your employer about paying you monthly.
- D) It depends on when your other bills are due. Keep a chart of your bills and when they are due, then you will know how best to manage these due dates.
- E) Any of the above
- F) This should not happen unless you are paying more than you can afford for your housing and utilities or spending more than you can afford on other things.

21. You get paid monthly but usually run out of money mid-month. The last week of the month is the worst because you are often broke. This causes stress for you and your family. Circle all that apply.

- A) Set aside some cash when you get paid.
- B) Buy food, or get food from service providers, which will last a long time like rice, beans, etc. Food is the easiest thing to get free and is provided by many agencies without a lot of hassle so there is no reason to run out of food. It is not always the best food, but it will keep you and your family going until payday.
- C) Buy a gas card when you get paid and save it for the end of the month.
- D) Create a budget so you do not spend more than you have.
- E) Wait until your funds run out and then panic and beg everyone for help.
- F) This is a sign that you are spending too much money and it should not happen if you are using your budget.
- G) This happens to a lot of people. Prepare for it when doing your budget. For example, stop by the food bank a couple of times a month so you do not spend as much on food throughout the month, not only when you are desperate. Apply to Family Central for reduced cost childcare so that you spend less money on this monthly. Take advantage of any services you can.

**22. In Broward County the Median income per household is about:
Circle all that apply**

- A) It depends how many people are in your household.
- B) It depends who you ask, the Census numbers and HUD numbers do not match.

- C) 65,000.00 per year
- D) 2,000.00 per month
- E) 3,000.00 per week
- F) About 6,000 per month
- G) 80,700 annually

23. Most housing assistance is aimed at households earning between 30% and 120% median income. Help therefore goes to households: Circle all that apply.

- A) Earning less than 40,000.00 annually
- B) Earning less than \$500.00 per week
- C) Earning up to 96,840.00 each year
- D) Earning less than 20,000.00 annually
- E) Depends on the number of people in the family
- F) Earning up to \$2,200.00 per week.
- G) Earning at minimum of \$2,000.00 per month
- H) Earning at least \$24,000.00 a year

24. Some free services are only available to people living under the poverty level. What is the poverty level here? Circle all that apply.

- A) It depends on what State you live in.
- B) It depends on how many people live in your household.
- C) For a single person it is \$15, 650.00 in Florida.
- D) It is the same as the Minimum Wage if you work at least 40 hours per week.
- E) For a family of four it is 32,150.
- F) It depends on how old your kids are.
- G) It depends on your zip code.

25. Budgeting is an essential part of staying housed. How can you make certain that your budget is realistic? Circle all that are correct.

- A) Income and Expenses should match.
- B) Prices are so high these days that it is impossible for anyone to pay all the bills.
- C) Keep track of expenses and compare them with estimates.
- D) When you run out of money, you must use your credit card.
- E) Do not change your budget if you go over it, just try harder to stay within the budget.
- F) Make sure you can afford to pay off more than the minimum balance of all your credit cards each month.
- G) Keep track of which bills arrive on which dates.
- H) Avoid using credit cards unless you are certain you can pay the whole balance off the same month.
- I) Use a Bank not a check cashing store and review your balance regularly.

26. What is the most important thing for you to pay every month?

- A) Health Insurance
- B) Car Payment so I can go to work
- C) Rent
- D) Food

27. When going to service providers and seeking free or reduced cost services, or support like getting my rent paid for a month, or my FPL/light bill paid what should I bring with me every time. Circle all that apply.

A) Pay stubs or other proof of income like SSDI payments, child support, etc. (earned or unearned) because a lot of programs only help people who earn a certain wage, other programs only help people who are working. You must have these documents for everyone in your household. Income documents must be for the last 30 days. Other documentation can be older if it is not out of date but all income for all household members for the last 30 days is required. Many providers will do an extensive background check of everything you report and if they find you have not told the truth about anything, even if omitted by accident, you will be ineligible for any government programs for the rest of your life.

B) Two documents that prove your identity and age. One of them with your photo. Usually provided by forms of picture I.D., one of them being a Florida I.D., Driver's License or Passport. The second document can be your birth certificate, adoption records, shot records, or Naturalization certificate.

C) The new Every American card which is accepted everywhere in the World.

D) My Voters registration.

E) Birth certificates for myself and my children.

F) My social security card or just the number.

G) Proof I graduated high school.

H) Proof of U.S. Citizenship or naturalization certificate, permanent residency card/Green card.

I) Proof that you have lived in Broward County for a year such as your current lease, mortgage, or a letter from someone you are living with.

J) Bank Statements to include savings, checking and proof of any assets you report like a car, recreational vehicle, home, for everyone in your household.

K) Anything paid monthly by anyone in your household because many of these expenses will be deducted from your income and therefore help you qualify for greater benefits. This includes:

- Car or Transportation payments
- Rent or Mortgage payments
- Other vehicles you may have because of your job
- Any phone payments including a landline or mobile phone.
- Medical expenses including insurance costs, prescription costs, doctor's notes about any conditions you may have and prescriptions you take,

- Credit card statements,
- Childcare or school payments,
- If you pay child support to someone else, proof that you pay it,
- Any utility bills you pay like power, water, trash, sewer (recent bills) A record of past bills is also helpful,
- Any insurance you pay, renter's insurance, homeowners' insurance, health insurance, etc.

M) There are specific requirements for anyone over 60. If anyone in your household is over 60 you must also provide: copies of all medical receipts/expenses (paid or unpaid) bills including medical, dental, mental health, home healthcare aid, prescriptions, glasses, dentures, hearing aids, prosthetics, service animals, health insurance and Medicare premiums and medical transportation if used.

27. Applying for help through agencies that provide it, with the documents requested, the online portals many agencies use, getting appointments, and following up with them. Circle all that apply.

- A) Is no big deal, everyone does it.
- B) Requires a lot of organization.
- C) Often requires help from a friend or social worker.
- D) Is usually difficult, but some agencies are easier than others.
- E) Means you must keep all your receipts and documents together.
- F) Rarely results in assistance being provided.
- G) Means you must make up a lot of documents
- H) Means you are in trouble if you ever lose your I.D.

28. The average price of rent for a one-bedroom apartment in Broward County is:

- A) 1,500.00 plus utilities.
- B) 1,200.00 including utilities
- C) 2,500.00 not including utilities

29. To afford the price of rent for a one-bedroom apartment in Broward County your household, or you if you are single, must earn. Circle all that apply.

- A) \$3,000.00 a month
- B) A lot more than you make.
- C) Get at least one roommate
- D) \$4,000.00 a month
- E) Go back to school and learn a trade so you can afford the cost.
- F) About \$10,000.00 a month
- G) Over 100,000.00 each year
- H) \$2,000.00 a month
- I) About \$2,200 a week

30. What would make you ineligible for ever receiving most of the benefits provided by the government and many agencies that receive government funding? Circle all that apply.

- A) Being a terrorist,
- B) Being disabled,
- C) Drug trafficking,
- D) Arrest for child pornography,
- E) Not paying your parking tickets.
- F) Not being able to prove you are a legal U.S. resident.
- G) Not being able to prove you are requesting benefits in the same state where you were born.
- H) Breaking any rules stipulated by your benefits. Sometimes there are so many rules to a program that you cannot even read them before you must sign to consent to those rules.
- I) Not paying your child support.