

WHAT?

WHO?

HOW?



***Guide for children and young people
who are about to leave
or have left alternative care services***

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MacArthur
Foundation

What? Who? How? – Guide for children and young people who are about to leave or have left alternative care services.

Developed and printed by Lumos Foundation Moldova as part of the *Changing the Way We Care*SM initiative activities.

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Changing THE WAY WE careSM



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FOREWORD

"Dear Young Person! In every person's life there are different stages and here you are at point of transition, from one stage to another. Everything you will succeed in tomorrow depends on the decisions you make today. Even if things are not easy and you encounter difficulties, never give up on your dreams. Remember that there are people who can help you and you are not alone. Learn, work, and persevere, that's the only way you will succeed! We wish you success and patience, confidence and will, strength and reasoning. Everything that will follow will be new, will be different, there will be experiences, both good and bad - learn from them and continue on your path!"

The paragraph above is a message from young people who are already living an independent life after leaving care services. Based on their lived experiences they suggested it would be useful to put together information and advice on some of the most important areas of daily life, such as: Where to continue my studies? What profession should I embrace? How do I choose a job? Who should I contact for help? Who could listen to me and give me advice? How do I allocate my money correctly and plan my expenses? ...

These are just some of the questions that every teenager, young person, and even adult ask themselves nearly every day. The answers are not always obvious and there are no universal solutions or answers that would provide the same results for everyone. There are however sources of knowledge and information that we can use to help us achieve our goals.

This Guide was developed within the *Changing the Way We Care*^{SM 1} Initiative and is the result of the work of a group of young people, supported by the Lumos Moldova team. The information in this Guide will help you find answers to most of the questions that bother you and will help you find **What? How?** and **Who?** can help you in life!

¹ *Changing the Way We Care*SM is a global initiative aimed at ending the institutional childcare culture by promoting care in the family or family-type services for every child.

WHAT WE NEED TO KNOW ABOUT SOCIAL PROTECTION?

The social protection system in the Republic of Moldova has two components:

State social security - provides pensions, allowances, benefits and other payments, and safeguards the income of a citizen when they cannot work;

Social assistance - provides social services and benefits. This focuses on providing people with temporary support, eradicating poverty, and promoting social inclusion.

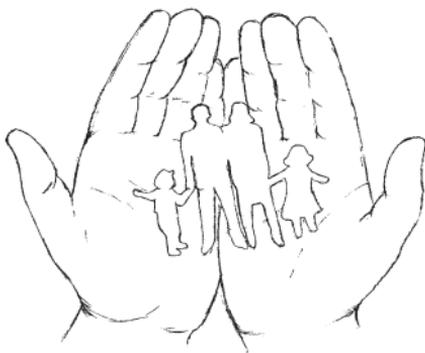
Young people who are about to leave or have left alternative care services are entitled to social protection and can benefit from both state social security and social assistance (if eligible).

Taking your situation into account, you could benefit from the following forms of social protection:

1. Pensions
2. Allowances
3. Benefits
4. Social support
5. Social services
6. 'Monetary Support' Social Service

1. Pensions

1.1 Survivor's pension. It is established for children up to the age of 18, following the death of one or both parents. You may still benefit from it after turning 18 years old, but only up to the age of 23, if you continue your full-time education in secondary, special secondary or higher education institutions.



Until the age of 18, the survivor's pension is paid to the child's legal representative.

Young people after 18 are paid their pension directly. If you have an identity card at the age of 16, the pension can be transferred to the bank card issued on your name.

1.2. Disability pension. If you have benefited from this pension until the age of 18, when you reach the age of majority, you should contact the territorial entity of the National Council for Determining Disability and Work Capacity to reconfirm the right to this type of pension and continue your access to it.

Students who can receive the survivor's pension or the disability pension, will still receive them even if they are also on a stipend, because:

- the stipend is received by any student who studies and meets the conditions for the stipend;
- the survivor's pension is paid regardless of whether the holder benefits from other payments provided by law;
- the disability pension is paid if the holder has a degree of disability; this entitlement is valid for the study period or other circumstances.

From the 1st of April 2020, the amount of the minimum pension is:

- - For persons with severe disabilities – 848.60 lei;
- For persons with prominent disabilities – 792.02 lei;
- For persons with medium disabilities – 565.73 lei

2. Social allowances are given to *(Law no. 499 - XIV of 14.07.1999):*

- Persons with severe, prominent and medium disabilities
- Persons with severe, prominent and medium disabilities from childhood
- Children with severe, prominent and medium disabilities up to the age of 18
- Children who have lost their parents (breadwinner), from the age of 18 to 23, if they continue their full-time studies
- Persons caring for children with severe disabilities

3. Benefits for continuing your studies *(GD no. 132 of 04-03-2020)*

Depending on your legal status and occupation, you could qualify for the following benefits:

- One-off payment at graduation from boarding school - **5000** lei;

- Monthly housing benefit (for students, if the educational institution does not have a dormitory, or if they have been refused accommodation in the dormitory) - **500** lei;
- One-off payment for conducting research, editing the thesis and diploma thesis in the last year of study - **500** lei;
- One-off payment at graduation from a vocational education institution – **10 000** lei;
- Monthly maintenance benefit – in an amount equal to the subsistence minimum for the previous year, according to the data calculated by the National Bureau of Statistics.

You qualify for these benefits if:

- you are a child without parental care permanently or temporarily, or if, until the age of 18, you had one of these statuses;
- you permanently reside in the Republic of Moldova;
- you study at education levels 3-7, starting with secondary technical vocational education, including in the military, security and public order fields;
- you follow integrated studies and residency in medical and pharmaceutical higher education.

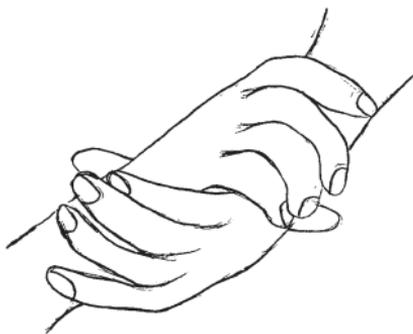
The benefits are established and paid by the territorial guardianship authorities (TGA) under whose supervision you are. The method of payment is set by TGA.

- Monthly maintenance and housing benefits are established only for students of technical vocational and higher education institutions;
- The benefits are paid from the start date of the academic year, for twelve-months, including for the period of vacations, if the application was submitted before the beginning of the academic year.
- In the last year of study, the benefit is determined and paid until the end of the exam session.
- The application for benefits should be submitted in person to the District Department of Social Assistance and Family Protection/Municipal Department for the Protection of the Rights of the Child (if you are 18) and by the legal representative (if you are under 18).

4. Social support and/or Winter (cold weather) support (Law no. 133 of 13.06.2008)

Social support is a fixed monthly payment to a disadvantaged family.

Winter support is a fixed monthly payment to a disadvantaged family for the months of January-March and November-December.



To receive social support, submit an application to your territorial social assistance.

You can benefit from **social support** and/or **winter support** if:

- you have a degree of disability;
- you are registered unemployed, according to the law;
- you are in a specific period of pregnancy or caring for a child until the age of 3;
- you are caring for a family member(s) in need of care.

5. Social services

Social services are available to all young people who are leaving or have left alternative care services and can be offered by public and private providers.

Social services are provided based on identified needs and an Individual Assistance Plan, developed with your consent and participation.

Social services are not usually a financial support!

6. Financial Support Social Service (GD no. 716 of 18.07.2017)

The financial support social service is provided in non-refundable and non-taxable money, paid in a lump sum or monthly, for a maximum period of 6 months and in the maximum amount of 6000 lei!

**For further information
on social protection
you can contact:**

Ministry of Health, Labour and Social Protection

2 Vasile Alecsandri street, city of Chisinau MD-2009

phone number: (+373 22) 268-885; fax: (+373 22) 268-816

e-mail: secretariat@msmps.gov.md

website: www.msmps.gov.md

Information telephone line: (+373 22) 72-10-10/ 080 - 071 – 010

National Social Security Office

3 Gheorghe Tudor street, city of Chisinau

phone number: 022 257 640; 022 257 639

e-mail: cnas.accesspas@gmail.com

National Council for Determining Disability and Work Capacity

1 Vasile Alecsandri street, city of Chisinau

phone number: 022 820 678

e-mail: cnddcm@cnddcm.msmps.gov.md

Ombudsman's Office

16 Sfatul Țării street, city of Chisinau

Phone number: (+373 22) 23-48-00

Support and Resource Centre for Children and Youth

1/1 Tudor Vladimirescu street, city of Chisinau

Phone number: (+373) 067733139

e-mail: crst.dmpdc@gmail.com

WHAT YOU NEED TO KNOW ABOUT THE ACCESS TO EDUCATION?

The State ensures the right to education to every person
(Code of Education of the Republic of Moldova)



Based on the Certificate of Secondary School Education:



Based on the Diploma of High School Education:

Access to technical vocational education:

Access to high school education:

Access to higher education:

- Centre of Excellence
- Vocational school

- High school (lyceum)
Or to:
- Centre of Excellence
- Vocational school

- University
- Academy
- Institute

Diploma/Certificate of Vocational Education

Diploma of High School Education

Diploma of Higher Education – Bachelor's degree/or Master's degree

Employment

Based on the Certificate of Secondary School Education, Diploma of High School Education, Diploma/Certificate of Vocational Education, Diploma of Higher Education, you can enrol to short-term vocational courses at any stage of life.

Within higher education the studies can be organised through full-time education, part-time education and distance education.

You need to submit this set of documents to the Admission Committee of the institution of your choice:

- Completed application form
- Copy of birth certificate/identity card
- Original study certificate/diploma, with the corresponding attachment
- 4 colour photos of your face (3x4 cm)

15% of the total number of places are set aside for special purpose admissions and you can apply for one of these places if:

- You have a certificate of disability
- You have the status of a child without parental care
- At least one of the parents has a severe disability

How can you choose the future profession/educational institution?

- Talk to a trusted person in school (form teacher, psychologist, support teacher, principal) or the specialists of the District/ Municipal Psycho-Pedagogical Support Service
- Study the information on admission on the website of the Ministry of Education, Culture and Research: <https://mecc.gov.md/>

What benefits can you enjoy in the educational institution?

- When submitting the documents for the admission competition, ask the members of the Committee who will explain to you in detail the benefits you can enjoy, depending on the group of applicants to which you are assigned.
- In general, you can benefit from a place in the dormitory (on the ground floor, in the case of disabled persons) and a scholarship. In vocational schools, students receive free lunches. Depending on the possibilities, educational institutions establish and offer other benefits to orphaned children/young people, to those left without parental care and from socially vulnerable families.

Have you studied at school based on an Individualised Educational Plan (IEP) and encountered difficulties in completing the study program?

- Submit the Psycho-Pedagogical Assessment and School/Vocational Guidance Form, issued by the District/Municipal Psycho-Pedagogical Support Service.
Phone:
- Contact the Deputy Director for support.

Do you have problems communicating or adapting/relating to new environments and people?

- Talk to parents, colleagues, friends
- Ask for the help of a psychologist (of the institution, the Youth Resource Centre, the Community Centre, the District/Municipal Psycho-Pedagogical Support Service, other available services)

HOW YOU TAKE CARE OF YOUR HEALTH?

WHEN YOU HAVE HEALTH PROBLEMS CONTACT:

The family doctor –everyone must be registered with the doctor!

The 112 Service – in the case of medical emergencies!

The family doctor can be the doctor who serves the area where you live or another doctor of your choice. If you choose a family doctor from outside the area where you live, you may need to pay for their travel to your homeprovide his trip to your place of living, whenever necessary.

In any case - you must register with the family doctor of your choice.

The family doctor will answer all the questions that interest you, will consult you, and refer you to other medical services/investigations, if you need them.

Write down:

Name of family doctor _____

Phone number of health care institution _____

Medical care is guaranteed by the State for:

- pupils and students enrolled in the full-time education system
- disabled persons
- unemployed persons, registered with the territorial employment offices

You will have a Mandatory Medical Insurance Policy - if you are officially employed and pay a contribution from your salary.

You can purchase the Mandatory Medical Insurance Policy - if you turned 18 and do not have an official job, and do not fall into the categories insured by the State (*call 0800 99999, toll free - and you will find out about the detailed procedure of purchasing the MMIP Policy - where? and how?.*)

You should always have the **MANDATORY MEDICAL INSURANCE POLICY** with you and keep it as any other important document.



COLOR YOUR LIFE OTHERWISE! CHOOSE A HEALTHY LIFESTYLE!

- **PRACTICE** physical exercise and sport – they improve your physical appearance and mental health!
- **FOLLOW** a regular sleep schedule - sleep makes you happier!
- **EAT** healthy - to develop harmoniously!
- **HAVE A DAILY INTAKE** of fruit and vegetables – to have a healthy and strong body!
- **DRINK** plenty of water every day - to always be young!
- **DO NOT** rely solely on the advice of friends or advice found on the Internet!
- **DO NOT** try things that can be harmful!
- **AVOID** consuming alcohol and drugs!
- Be part of the tobacco-**FREE** generation!
- **AVOID** random and unprotected sex!

WHEN YOU DON'T MANAGE ON YOUR OWN!

Call a Youth Friendly Health Centre in the area where you live. All services and consultations are absolutely confidential and if you want, you can remain anonymous (*find out more at the "Neovita" National Resource Centre for the Promotion of Youth Friendly Health Services, website www.neovita.md, phone number: 022 46 37 28*).

YOU NEED TO KNOW!

The sources of detailed information on the rights and obligations in the Mandatory Medical Insurance System:

website www.cnam.md, phone number: 0 800 99999

website www.msmps.md, phone number: 022 721010

WHAT SHOULD YOU KNOW ABOUT EMPLOYMENT?

Applying for a job initially involves sending 2 documents to the potential employer: letter of intent and Curriculum Vitae. We present a template for each of these documents below:

Letter of Intent

First name, Last name
Address
Email
Phone number

To the attention of Mr./Mrs. (First name, last name, position)
NAME OF COMPANY

Dear Mr./Mrs. _____,

My name is (first name, last name) and I am writing this letter of intent in response to your job announcement for the vacancy of (job title) which was published in (source).

As a graduate of (name of the educational institution) I have acquired knowledge in the fields of (list the relevant fields for the post you are applying for) during the years of study, which I look forward to being able to apply in practice.

I am a communicative, dynamic, determined person, with a great power of concentration, sociable, who can face any challenge, interested in ongoing professional development - personal traits that I want to show you. The chance to work with you would give me the opportunity to reveal my intellectual abilities and experience (according to the attached CV) in order to fulfil the tasks and goals of the company and to develop my career.

Hoping that I have won your trust, thank you for your attention and I hope to be able to provide you with more details in an interview.

Sincerely,
(first name, last name)

In most cases, the letter of intent is the first contact established with the employer and may be the only chance you get to engage them in you as a good candidate so they read your CV and invite you to an interview.

Curriculum Vitae – CV

First name, Last name - Avoid giving your resume the title 'Curriculum Vitae'. Your name is the most appropriate title.

Contact details - the email address and phone number are crucial.

About me/Professional goal To make it easier for you and to fit into 2-3 sentences, you can answer the following questions: Who are you?, What can you offer to the company?, What are your career plans?

Professional experience

Period (in reverse chronological order) - Company, position

- bullet point the key responsibilities
- mention achievements, even if they are few
- volunteering projects, internships, exchange of experience, practice

Education

Period (in reverse chronological order) - name of educational institutions

- the diplomas and qualifications you have obtained
- the relevant courses for the proposed position
- academic results
- work in student organizations, NGOs

Foreign languages

The Common European Reference Framework for Foreign Languages

A1 – Introductory level

B2 – Post-intermediate level

A2 – Basic level

C1 – Autonomous level

B1 – Intermediate level

C2 – Proficient level

Skills and competences

- professional skills
- personal skills
- digital skills
- interests
- hobbies
- projects

Photo in the CV

- a recent portrait type photo
- office style clothing in pleasant colours,
- a neutral colour background
- avoid free time photos that convey that you do not take the job application seriously

Useful advice

- online editors (<https://europa.eu/europass/> or <https://craft-cv.com/>)
- pay attention to the e-mail address and name of the document
- save the document as a PDF file
- send the CV in the language in which the job announcement for the vacancy is written
- first of all be honest!

How to prepare yourself for the job interview:

- Carefully analyse the job announcement for the advertised post.
- Create a list of questions that you expect to be asked and another list with your most important achievements and qualities which are not found in the CV.
- Find out in detail about the company's work and the job requirements.
- Do a short rehearsal before the interview so that you get rid of any nerves.
- Take a notebook and a pen with you.
- Don't forget to write down the exact location and time of where the interview will take place.

Avoid the following common interview mistakes:

- Don't be late!
- Stay away from the phone!
- Do not make negative comments about the former employer!
- Listen first!

When it comes to your appearance at the interview, **DO NOT:**

- opt for strong coloured clothes;
- wear a skirt/dress that is too short (girls)/shorts (boys)
- come with a backpack;
- wear headphones;
- use a strong perfume;
- apply too much makeup (girls).

In case of hiring, make sure you have an employment contract signed with the employer. Any work performed by a natural person for and under the authority of an employer without concluding an individual employment contract is considered undeclared work and is prohibited.

The performance of work without having concluded an individual employment contract, in written form, is sanctioned with a fine from 70 to 120 conventional units applied to the natural person (one conventional unit of fine equals to 50 lei).

Regardless of the employer, any **Individual Employment Contract** must contain information about:

- first name and last name of the employee;
- identification data of the employer;
- duration of the contract and the date from which the contract is to take effect;
- specialty, profession, qualification, position, duties and risks of the position;
- description of work to be performed;
- the rights and obligations of the employee and employer;
- conditions for payment of work;
- compensation and allowances, including for work performed in difficult, harmful and/or hazardous conditions;
- place of work;
- work and rest schedule;
- probation period, as appropriate;
- length of annual leave;
- social and medical insurance conditions.



When you work under an **employment contract** you benefit from:

- working conditions corresponding to occupational safety and health requirements;
- an official salary that cannot be lower than the minimum amount guaranteed by the state;

- various social insurance allowances/benefits;
- medical care on the entire territory of the Republic of Moldova;
- insurance for accidents at work and occupational diseases;
- annual leave;
- sick leave;
- study leave;
- maternity leave;
- partly paid childcare leave up to the child's 3rd birthday and an additional unpaid childcare leave for a child of 3-4 years of age.

According to the **legislation** of the Republic of Moldova, no one can limit the right to work of **persons with disabilities**, and discrimination based on disability is prohibited in all aspects and forms of employment.

To ensure the right to work of persons with disabilities, employers take a number of specific measures:

- reasonable adaptation to the workplace;
- designing and adapting workplaces so that they become accessible to persons with disabilities;
- providing new assistive technologies and devices, tools and equipment to enable persons with disabilities to obtain and maintain employment;
- providing training and adequate support.

- It is prohibited to apply the probation period when concluding the individual employment contract with persons with disabilities;
- For persons with severe and prominent disabilities, a reduced working time of 30 hours per week is set, the amount of remuneration being equal to that set for employees with normal working time;
- For persons with severe disabilities, an annual leave of 40 days is set, and for persons with prominent disabilities - an annual leave of 32 days.

The **National Agency for Employment (NAE)** is the state authority that ensures the implementation of the promotion of employment, labour migration and unemployment insurance policy and it has offices throughout the country. More details about the services provided by NAE can be found by accessing the **website** www.anofm.md or from the **Call Centre** - 0 8000 1000.

NAE organizes annually job fairs to for employers and potential employees. These take place both online (www.e-angajare.md) and offline (usually at the “Nicolae Sulac” National Palace). Make sure you have enough copies of your CV when you visit a job fair.

Other sources to search for vacancies:

- www.angajat.md;
- www.moldovajob.com;
- www.rabota.md;
- www.jobinfo.md;
- www.civic.md

WHAT IS PARTICIPATION AND HOW WE GET INVOLVED?

Every young person can and is encouraged to make their voice heard and express their opinion in all aspects of life, in the family/ service in which they are placed, in the educational institution, at work, both locally and nationally.

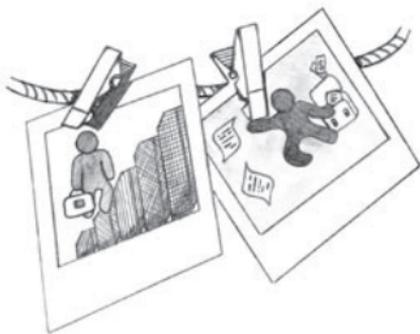
Young people in the Republic of Moldova have many opportunities to participate in public life, with the process being supported and encouraged by central and local public authorities. Knowledge of a foreign language, especially English does expand your opportunities, regardless of gender, status, background, etc.

If you want to participate in public life, find out what opportunities you have locally. If you are active and persistent, you will be able to generate changes not only at local, but also at national and international levels.

The most well-known participation structures are:

The Students' Council – a self-governing structure of students involved in identifying and solving the problems they face at the educational institution. Such councils exist at 3 levels:

- The Students' Council (SC) of the educational institution where you study. Usually, the selection process of councillors is announced at the end or beginning of the school year. Follow the school notice board;
- The National Students' Council (NSC) - a self-governing group of students selected from pre-university education institutions from across the country. The selection of new members of the NSC is announced by the Ministry of Education, Culture and Research (MECR) every spring.



- The National Council of Students from Technical Vocational Education (NCSTVE) – a self-governing group consisting of students selected from vocational schools and centres of excellence in the country.

For more information on these governance bodies, access the MECR website, the Education section. <https://mecc.gov.md/ro/content/consiliul-national-al-elevilor-1>

The Youth Council - a structure to represent, consult and empower young people to ensure their participation in community development, especially in decision-making. These councils exist at different levels, carrying out their activity in various forms:

- The Local (in the village or town where you live)/District/Municipal Youth Council - a structure created at local level. This Council is recognized by the decision of Local Public Authorities (Local administration/District or Municipal Council);
- The National Network of Local Youth Councils of Moldova.
- The National Youth Council of the Republic of Moldova (NYCM).

Participation structures developed by Moldovan NGOs. Ask for more information about the possibilities for participation from the professionals and NGOs you collaborate with.

The Network of Young People Who Left the Protection System.

Youth Centres

- Youth Centres operating at the local level.
- The Republican Centre for Children and Youth - “Artico”.
- The Network of Youth Centres of Moldova.

Various initiative groups created at the level of institutions, local and national levels.

For more information on participation opportunities, visit the MECR website, the Education and Youth sections.

<https://mecc.gov.md/ro/content/consiliile-locale-ale-tinerilor>

WHAT IS LEISURE TIME AND HOW TO SPEND IT?

Leisure time is the time you have outside of school/work hours. On average, every young person has between 4-6 hours of free time per day. How do you spend this time?

Here are some suggestions:

- Develop your **hobbies**, so you will **develop your skills** in various fields: writing, music, dance, film, photography, drawing, etc.
- Participate in the **activities** where you study, which are **outside the school program**, so you will **get to know** more people and **discover** new things about yourself and your potential.
- Get involved in **volunteering** and insist on obtaining a volunteer card. Volunteering can be recognized as an **internship** and/or as **experience and seniority in work** (*Law no.121 of 18.06.2010. on Volunteering*).
- **Read** daily, especially non-fiction literature. Reading reduces **stress**, improves your **ability to focus** and **your memory**, and enriches your **vocabulary**. Read - it's free!
- **Communicate** and engage in **fun activities** with friends and people close to you.
- **Learn** new things, take specialization **courses**, participate in online and offline **training** - invest in yourself every day!
- Practice **physical exercise**. It will help you emotionally, mentally, physically and socially.
- **Interact and socialize** more with the outside world and spend less time on gadgets.



HOW TO MANAGE PERSONAL FINANCES?

To learn how to manage money correctly, we must start by setting up a personal budget. Any budget, regardless of size, contains 2 basic components: **income** and **expenses**.

Income (money coming in):

- Social benefits;
- Scholarship;
- Payments for occasional work;
- Pocket money from parents;
- Salary;
- International transfers (from parents, relatives, friends);
- Interest/dividends from deposits and investments.



Expenses (money going out):

Personal budget planning specialists often talk about the **50/30/20** rule as one of the simplest and most beneficial rules for managing personal finances. It is important to have a steady income every month (its amount may vary but be steady). According to this rule:

Up to 50% of expenses goes to **Needs** (*essential expenses*):

- Housing: rent/bank interest, insurance, utilities;
- Food and medicine;
- Transport: personal (if your income allows) or public transport;
- Other debts, if failure to pay them will generate even higher expenses later.

Up to 30% goes to Wants (non-essential expenses):

- Clothes (included here because they are not necessary expenses each month)
- subscriptions to sports clubs;
- going out;
- entertainment;
- cinema visits;
- extra subscription for smartphone;
- vacations;
- other expenses that are not crucially necessary, but you can afford them

Up to 20% goes to Savings:

- Creating a fund for emergencies (usually you should work towards it equalling the amount of 6 salaries/monthly incomes, but it is better for it to be of at least 9 salaries);
- Deposits in the deposit/savings account;
- Investments (financial placements that generate additional income)

If needed you can supplement your income/cover our expenses in a relatively simple and fast way. The best-known means is the loan (credit), which can be taken from financial institutions (commercial banks, microcredit companies), commercial units (household stores), pawnshops, but also from individuals (relatives, friends, etc.). Like anything else in life, accessing loans offers benefits, but it also carries risks and is not always advised. We shall further refer to consumer loans (for the purchase of consumer goods) offered by financial institutions, which are becoming increasingly popular.

Be realistic when planning your budget. Set your financial goals (e.g. to create an emergency fund by a certain date; to get rid of debts; to afford to go on vacation at least twice a year; etc.). Try NOT to spend more than you can afford.

According to the law, the person has 15 days to thoroughly examine each provision of the credit agreement and analyse the offers on the market. Pay attention to the total cost of the loan - the actual **annual percentage rate**. Creditors separate the elements of the loan's cost: interest, granting fee, monthly management fee and other fees related to the credit agreement. In this way, an announced interest rate of 10% per year could actually be much higher.

Benefits:

- Plenty of loan options (banks, microcredit companies, commercial units);
- Fast approval/rejection procedure (even online);
- Equal/constant monthly payments;
- Convenient payment period established jointly with the creditor;

Risks:

- High interest;
- Hidden fees;
- Overpayment for the purchased product;
- Loss of income and higher debt as a result of failure to timely pay monthly instalments.

Before applying for a loan, get yourself informed! Consult a specialist or trusted person! Let a competent adult accompany you when talking to representatives of credit institutions! Only take a loan from an accredited or trusted source.

You can find plenty of information about money management both online and offline. Here are just a few sources that can give you answers to many questions about this aspect of independent living:

<https://www.banometru.ro/>

<http://banamea.md/>

<https://www.youtube.com/>

WHAT YOU NEED TO KNOW ABOUT THE POLICE?

If you are a witness or involved in a situation that poses a threat to life and health, property and/or the environment, requiring emergency intervention by the police, ambulance and firefighters, call

The Single National Service for Emergency Calls (112)



The police is a specialized state institution, under the Ministry of Internal Affairs, which ensures:

- Protection of the life, honour, dignity, rights, freedoms, interests and property of citizens from criminal attacks and other illegitimate attacks;
- Prevention and fight against crime;
- Maintenance of public order and assurance of public security, etc.

The police has the right:

To stop you:

- if you disregard public order;
- to determine the identity, in case of violation of legal provisions;
- to check the person who is driving the vehicle, when the person is suspected of being under the influence of alcohol, illicit drugs, psychotropic, toxic substances.

To apprehend you if:

- you were caught when committing a crime;
- a witness or victim shows directly that it was you who committed the crime;
- traces of crime have been found on your body or clothes.

If you are **apprehended by the police**, you should know that:

- The apprehension period for an **adult** may not exceed 72 hours;
- The maximum apprehension term for a **minor** is 24 hours; the prosecutor shall be immediately notified about the minor's apprehension and the presence of his parents or legal representatives, defence counsel ensured;
- The apprehension period may not exceed 6 hours if the person is apprehended for the purpose of determining his identity;
- You have the right to a phone call to contact your parents/relatives;
- You have the right to request the presence of an attorney within 1 hour from the moment of apprehension;
- The reasons for apprehension shall be announced in the presence of an attorney of your choice, or the one appointed ex officio.



In the case of apprehension of a minor:

- The discussion with them is carried out only in the presence of a pedagogue or psychologist and/or the guardianship authority;
- They are provided with an interpreter, if they do not know the state language, or if they have special needs and require communication support from an interpreter or psychologist;
- The night hearing is prohibited;
- Placing them in a pre-trial detention facility with adults for the period of apprehension is not allowed.

Minors who have reached the age of criminal responsibility (from 14 to 16 years old) may be apprehended only in exceptional cases, when they have committed serious crimes involving the use of violence, especially serious or exceptionally serious crimes. (para. (2) of art. 22 CP)

You can also report cases of violence to the **Childline service 116111**.

Childline runs non-stop, the call is free, confidential and anonymous. It can also be accessed via **Skype**: TelefonulcopiluluiMoldova116111 and **website**: www.telefonulcopilului.md.

WHAT ARE IDENTITY DOCUMENTS OF THE CITIZEN OF THE REPUBLIC OF MOLDOVA?

Every citizen of the Republic of Moldova must have documents that identify them. The basic documents that confirm your identity are:

- **Birth certificate** – is a civil status document that confirms the fact of the birth of its holder. It is the first official identity document. The completion of the birth certificate does not require payment of the state fee;
- **Identity card** – an official document that confirms that its holder is a citizen of the Republic of Moldova. It can be issued to citizens from birth. It is **mandatory** to have an identity card from the age of 16. **The first** identity card is issued **free of charge**;
- **Electronic identity card** – an identity document containing the means of electronic signature and public key certificates, entered into the electronic data storage medium. The electronic ID is issued optionally from the age of 16;
- **Passport** – an identity card which is issued to citizens for exiting and entering the Republic of Moldova. A state fee is collected for the processing of the passport, which varies depending on the issuance time (from **2980** lei (1 hour) to **850** lei (30 days)).



The passport can be issued **free of charge** to the:

- Person with severe disability who will go abroad for medical treatment,
- Child left without parental care and the child with disabilities who will go abroad for rehabilitation/recovery or medical treatment,
- Child left without parental care and the child with disabilities who will go abroad to study, according to an intergovernmental agreement.

If you have lost one of your identity documents, you are obliged to request a new document.

For **additional information on the issuance of identity documents**, access the website of the Public Institution “**Agency of Public Services**” of the Republic of Moldova, www.asp.gov.md or the **Public Services Portal** of the Republic of Moldova, www.servicii.gov.md.

PENTRU NOTIȚE

A series of 25 horizontal dotted lines for taking notes.

PENTRU NOTIȚE

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PENTRU NOTIȚE

A series of 25 horizontal dotted lines for taking notes.

For more information about *Changing the Way We Care*SM,
contact us at info@ctwwc.org

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*care*SM



Maestral.