

Roadmap to Independent Living

13-year-olds

🎓 If youth spend even one day in court-ordered out-of-home (OHC) after the age of 13, they are eligible for independent student status on the [FAFSA](#). This means if they go on to postsecondary, they will not have to claim anyone else’s income but their own when applying for financial aid.

💰 Youth in care after the age of 13 should receive an allowance and hands-on opportunities to practice money management.

KEY

- 🎓 Education
- 💰 Finances
- 💼 Employment
- 🔒 Permanent Connections
- 🍳 Cooking
- 🏠 Housing
- ⊕ Health
- 🚗 Transportation
- 📋 Case Management

- 🟢 Requirements for Workers
- 🟡 Considerations for Workers
- 🟠 Youth Recommendations



📋 An independent living (IL) plan is required for youth ages 14 and older who have spent 6 months or more in court-ordered OHC and also for youth who are age 17.5 or older and in OHC. The IL plan shall be youth-driven and equally informed by the results of the youth’s IL assessment and the youth’s input about their goals, interests, needs, and challenges. The plan should inform which services and supports are provided to the youth; services shall be documented on the youth’s IL page in eWiS. IL is a subset of the youth’s Permanency Plan, with IL eligibility, service, and other information populating into the Permanency Plan.

💰 The agency must provide the youth with their credit report annually. Workers will receive notification of credit reports via e-mail, and any reports found for the youth will be uploaded to eWiSACWIS. If there are hits on the youth’s credit report, the agency must make efforts to correct those.

14 to 18-year-olds

14-year-olds

💰 Talk to all youth about the importance of building a strong credit history.

🍳 Start the youth out with some easy meals if they don’t know any already (i.e. grilled cheese, mac and cheese, stuff that uses a microwave to cook).

15-year-olds

💼 Start talking about jobs. See if the youth would be interested in a mock interview to see how it goes. Give them an idea of what to bring to their first interview. Show them how to create a resume! If they have one, look it over and give them tips and tricks to make it better. Make sure the youth knows how important a resume will be growing up. Make sure they know to save it and update it regularly. Remember, there are additional supports for foster youth through the Workforce Innovation and Opportunity Act (WIOA). Contact your local job center for more information.

🔒 Talk about healthy relationships. Help the youth understand the difference between bad and good ones. Do not tell the youth what to do in their relationships. Just show them the difference with examples.

🚗 Consider enrolling youth in driver’s education.

“I know I have potential, and I am dreaming bigger for myself now than I did when I was in high school. I want even better opportunities for foster youth to dream big in the future. We are resilient, capable, and a worthy investment in the future of Wisconsin.”

- Katie

16-year-olds

💼 Did you know that if a youth is employed at age 16, they are much more likely to work as adults? Have the youth decide if they are ready to work or not. If they decide they are not ready, don’t worry! Ask what additional supports they need to feel prepared for employment and follow up by making the appropriate referrals.

🔒 Talk about [Foster Club’s Permanency Pact](#). Explain the importance of having an informal support network. Permanency Pacts can help guide/begin the conversation about who can and will offer support to the youth after they leave OHC.

💰 Work with youth on budgeting. Regularly creating and updating a budget can help them avoid financial emergencies.

🍳 Upgrade to helping cook meat; help the youth understand when it’s done and not done and what’s safe and not safe in the kitchen setting. Talk about seasonings they like.

🔒 Youth who discharge from care to Ch. 48.977 or Ch. 48.9795 guardianship on/after age 16 or to adoption on/after the age of 16 remain eligible for Independent Living Services, including Brighter Star, Wisconsin’s Education and Training Voucher (ETV) funding, until age 23.

📋 Encourage youth eligible for the NYTD survey to complete it within 45 days of their 17th birthday. Make sure their address is up-to-date in eWiSACWIS for future survey outreach.

🏠 If a youth is expected to be in OHC care at 17, consider Supervised Independent Living (SIL) as an out-of-home care placement.

17-year-olds

💰 Speak to the youth about a savings account and look at savings options from different banks. Talk to them about opening an account so they can more easily receive checks or direct deposit from employers.

🚗 If a youth is looking for a car, show them how to look for inexpensive options on the internet (i.e. CarGurus, Facebook Marketplace, Craigslist). Talk to them about interest rates, the importance of insurance, and the expense of car upkeep and maintenance.

⊕ Youth who are eligible for BadgerCare+ due to being in care qualify up to age 26. Work alongside the youth to fill out the application. Have them consider things like making appointments, refilling prescriptions, calling healthcare providers with questions or problems, making insurance claims, and carrying an insurance card. Discuss emotional ups and downs with the youth, including depression. Let the youth know where they can go to receive help.

💰 Couponing saves money! If the youth plans on living on their own when they turn 18, they should know how to save money on groceries and other household items.

📋 ILTD meetings should begin at 17.5 and be completed no later than 90 days before the youth’s 18th birthday. These meetings should be initiated by the Child Welfare Agency, and include (at a minimum) the youth, their adult supporters, and a representative from the Transition Resource Agency.

📋 If a youth has been in court-ordered OHC for 6 months or more and reaches the age of majority (18) while in court-ordered OHC, their agency **must** ensure the child is in possession of the following: certified copy of their birth certificate, Social Security card, information on maintaining health care coverage, and either a driver’s license or state-issued identification. Document the provision of these documents on the youth’s IL page in eWiSACWIS. This information populates into the Permanency Plan.

17 to 18-year-olds

18-year-olds

🏠 At the Independent Living Transition to Discharge (ILTD) meetings, discuss with the youth whether extended care is in the youth’s long-term best interest if they qualify (have an IEP and are not expected to graduate from high school by 19).

🔒 Reminder: Adult adoptions are possible and can provide some youth who “age out” a sense of permanency. These adoptions do not impact IL eligibility.

⊕ Help the youth know how to apply for health insurance each year. Also, tell them that it is a good idea for them to keep their medical history, medication, and doctor visit records, and a list of their doctors’ and dentist’s contact information and locations.

17 to 18-year-olds

📋 The agency must provide youth a copy of their healthcare records 90 days before their 18th birthday.

16 to 18-year-olds

🎓 Youth who age out are eligible for postsecondary supports through Brighter Star. These funds can be used at technical colleges, 4-year universities, and other training or certification programs if the program/institution is accredited or pre-accredited.



If you were in out-of-home care and want to help “build the roadmap” & serve as a guide for others transitioning to adulthood, consider joining a Youth Advisory Council! Get more info here: [Youth Leadership Opportunities in Wisconsin](#).

19 to 21-year-olds

🏠 If the youth is in a post-secondary school (technical college or four-year university) talk to them about housing options.

📋 If a youth remains in OHC after age 18, the agency must continue to collect the youth’s healthcare records and provide them to the youth 90 days prior to the termination of court order or Voluntary Transition to Independent Living Agreement (VTILA) and document this on the youth’s IL page in eWiSACWIS.

📋 Youth who completed the NYTD survey at age 17 will be asked to participate again at ages 19 and 21.

“I want to see more youth go to school. I want more youth to achieve greatness, and I want them to know they are not alone in any battle.”

- ShawnaRae

The Wisconsin Department of Children and Families (DCF) originally developed the Roadmap to Independent Living in collaboration with Wisconsin’s FosterClub All-Stars, with revisions made in 2025. Intended to serve as a visual guide for the overall independent living continuum, the Roadmap shows how the needs youth identify intersect with DCF’s independent living requirements. We encourage those working with youth to use this as a conversation starter regarding their needs, dreams, and plans for the future.

The Department of Children and Families is an equal opportunity employer and service provider. If you have a disability and need to access services, receive information in an alternate format, or need information translated to another language, please call the Division of Safety and Permanence at (608) 266-8787. Individuals who are deaf, hard of hearing, deaf-blind or speech disabled can use the free Wisconsin Relay Service (WRS) – 711 to contact the department.

22 to 26-year-olds

💰 Once the youth reaches age 23, they no longer qualify for IL or Brighter Star supports and funds.

⊕ Before youth become ineligible for BadgerCare+, talk to them about different ways of getting insurance (i.e. through employer, Marketplace, Medicaid).

📋 Before the youth becomes ineligible for IL and Brighter Star, provide them with information about and referrals to other services or benefits they may qualify for beyond age 23.

📋 Youth who “aged out” become ineligible for BadgerCare+ at age 26, unless deemed eligible for another reason.