

Minister Destiny Testimony Schools

Adult: Course Book

Adult — Course Book

Minister Destiny Marie Morgan

Minister & Founder

A Prayer Before You Begin

In the name of God, the Most Gracious, the Most Merciful.

Lord, bless this reader on their journey. Guard their health in body, mind, and spirit as they study. Open their heart to knowledge and their mind to understanding, and let what they learn here become light in their hands. Guide them to the places where they are needed — to help others, and to save lives, safely. Bless their steps, their work, and every life their learning will one day protect.

Amen.

— Minister Destiny Marie Morgan

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Minister Destiny Testimony Schools — Adult: Course Book.

Published by Minister Destiny Marie Morgan, Minister & Founder.

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The lessons in this book are educational information, Massachusetts-first, and are not legal advice. If you have a real case, talk to a lawyer. Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

How This Book Works

This book is the full Adult course of Minister Destiny Testimony Schools — Destiny's twelve sections in her order, on the law, family, work, housing, and recovery, plus one added unit she asked for on medical discrimination: being believed, speaking up, and getting help.

Each unit follows the same rhythm: a full lesson in plain language, Words to know, myths and facts, two real-life stories to think through, a Try-this activity, Resources to keep, a word search, the chapter test as a worksheet, and a certificate page. The tests are printed without answers marked — the Answer Key is at the back of the book, for parents, teachers, and self-checking after you finish. Score 80% or higher to complete a unit. Go in order, and go at your own pace — a new class every day, or one unit a month. The agenda, course tracker, and monthly progress reports at the back help you keep track of your work.

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Before You Start

This lesson is educational information, Massachusetts-first, and is not legal advice. Laws and penalties vary by state and by case. If you have a real case, talk to a lawyer — many offer free first consultations, and public defenders are free if you qualify.

Before you start

- This section is not about shaming anyone. Many people in this school have a record, a case, or a past. The point is the truth, plainly stated: **a criminal charge does not end at the courtroom door.** It follows you home — to your children, your lease, your job, and your wallet. Knowing exactly how is how you protect your family, whether you're facing a charge now, helping someone who is, or deciding what never to risk again.

Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Minister Destiny Testimony Schools — Adult

The lesson

1. What happens, step by step, when there is a charge

Every case is different, but the road looks like this in Massachusetts:

1. **Police contact or arrest.** You may be stopped, questioned, or arrested. You have the right to remain silent and the right to a lawyer — using those rights is not an admission of guilt.
2. **Booking and bail.** At the station you are processed. A bail decision determines whether you wait for court at home or in custody. Bail money and bail fees are real costs many families scramble to cover.
3. **Arraignment.** Your first court appearance: the charge is read, you plead (usually "not guilty" at this stage), and a lawyer is appointed if you cannot afford one.
4. **Pre-trial.** Court dates, possible motions, and often a **continuance without a finding (CWO)** or plea negotiation — many cases resolve without a full trial. A CWO means you admit the court has enough facts, the case is continued, and if you complete probation cleanly it is dismissed — but it still appears on your record in ways that matter (see below).
5. **Trial or plea, then disposition.** The outcome: dismissal, probation, fines and fees, community service, or incarceration — sometimes a combination.
6. **After.** Probation conditions, payments, and the record itself — which is where this lesson spends most of its time, because the record is what reaches your kids, your housing, and your job.

Missing court dates makes everything worse: a missed date can mean a **warrant**, arrest, and added charges. If you cannot make a date, call the court or your lawyer *before* the date, not after.

2. The consequences nobody warns you about — "collateral consequences"

The sentence is only part of the price. The rest is called **collateral consequences** — the civil and practical effects of an arrest, a charge, or a conviction. Here is where they land.

On you:

- **Your record (CORI).** In Massachusetts, your criminal record is called your **CORI** (Criminal Offender Record Information). Arrests, charges, CWOs, and convictions can

appear — even some cases that were dismissed. Who can see what depends on the situation and on sealing rules, but landlords, employers, and licensing boards look at records every day.

- **Fines, fees, and surcharges.** Court costs, probation supervision fees, program fees, victim-witness assessments, and restitution can add up to thousands of dollars. Not paying can mean more court dates, extended probation, or a suspended license — a debt spiral on top of the case.
- **Your driver's license.** Some offenses — and even unpaid court debt — can suspend your license, which can cost you the job that would have paid the fines.
- **Immigration status.** If you are not a U.S. citizen, *even a plea that looks minor* can carry immigration consequences, including deportation risk. This is one of the most important reasons to have a lawyer before agreeing to anything.

On your kids and family:

- **DCF involvement.** An arrest in the home — especially involving violence, drugs, or an unsafe home — can bring the Department of Children and Families (DCF) into your family's life. An open DCF case can mean home visits, required services, and in serious situations, children removed while the case is sorted out. Family court and criminal court are separate, and trouble in one often starts trouble in the other.
- **Custody and visitation.** A record, especially for violence or substance offenses, is used in custody decisions. It can mean supervised visits or lost time with your children.
- **The practical hits.** A parent in custody — even for days — can mean missed rent, lost childcare, missed work shifts for the partner at home, and children suddenly staying with relatives. Families pay for one person's charge together.

On your housing:

- **Private landlords** routinely run background checks and can deny applicants with records.
- **Public and subsidized housing is stricter.** Federal rules require housing authorities to deny or terminate for certain offenses (for example, drug-related criminal activity and lifetime sex-offender registration), and give them broad discretion for other criminal activity. One household member's conduct can put the *whole family's* housing at risk.
- **Eviction.** Criminal activity by a tenant or guest can be grounds for eviction under many leases — even in some cases without a conviction.

On your job:

- **Background checks** are standard in most hiring, and a record is the single most common reason applicants are passed over — often without ever being told why.

- **Licenses.** Many licensed occupations (health care, education, childcare, security, commercial driving, trades, real estate, and more) can deny, suspend, or revoke a license based on a record. A charge can end a career you spent years building.
- **Current employment.** Arrest can mean missed shifts, and many employers can lawfully fire an at-will employee over an arrest or conviction.
- **The gap spiral.** Record no job unpaid fines and rent more court trouble worse record. This spiral is real, and knowing it exists is how you interrupt it early: pay something on fines, keep every court date, document everything, and ask about **sealing** your record when you become eligible — Massachusetts allows many records to be sealed after waiting periods, and sealing limits who can see the record. (Legal aid organizations seal CORIs at free clinics.)

3. The real-life math

Consider "Marcus," a composite of many real stories. Marcus, 29, works full-time stocking a warehouse and lives in a subsidized apartment with his partner and their two kids. After a fight outside a bar, he's charged with assault and battery. He takes a CWOFF with a year of probation, an anger-management class, and about \$800 in fees — no jail. He thinks it's over. It isn't:

- His **CORI** now shows the charge and the CWOFF. When his hours are cut and he applies elsewhere, two warehouses never call back after the background check.
- The **housing authority** learns of the arrest through a police report shared with the property manager; the household receives a notice that their tenancy is under review because of "criminal activity by a household member." Months of hearings follow before the tenancy is saved.
- He misses a probation check-in because his shift changed; a **surrender hearing** is scheduled, and he nearly loses the CWOFF — which would have converted it to a conviction.
- The **fees** come out of the same paycheck as the rent; being short on rent brings late fees and a notice to quit that terrifies the whole family.

One fight. Nobody went to jail. And it took Marcus almost two years of steady effort — keeping every date, paying every fee, documenting everything, then sealing what he could — to climb out. **That is the lesson: the courtroom part is often the smallest part.**

4. If you or someone you love is facing a charge — the protective steps

1. **Use your rights.** You can remain silent. Ask for a lawyer. Do not explain, negotiate, or consent to searches on the street.
2. **Never miss a court date.** Write dates down twice. If an emergency hits, call the clerk or your lawyer the same day.
3. **Read before you sign.** A plea or CWOFF can affect housing, jobs, licenses, and immigration. Ask your lawyer one question out loud: *"What will this do to my housing,*

my job, and my record?"

4. **Budget for the full price.** Fees, classes, transportation to court and probation — plan for them the way you'd plan for rent.

5. **Tell the truth to your lawyer; document everything yourself.** Keep a folder: dates, names, receipts, letters. Families who keep records do better in every system.

6. **Ask about sealing and expungement** as soon as you're eligible, and about **CORI clinics** run by legal aid — free help exists.

7. **Protect the home front.** If DCF becomes involved, cooperate with services, keep every appointment, and get legal advice early — Section 8 of this school is devoted to family court and child welfare.

Words to know — Section 1

- **Arraignment** — the first court appearance, where the charge is read and a plea is entered.
- **Continuance without a finding (CWOFF)** — a disposition where the case is continued and, if probation is completed, dismissed; it still appears on a record in important ways.
- **Disposition** — the final outcome of a case (dismissal, conviction, CWOFF, etc.).
- **CORI** — Criminal Offender Record Information: Massachusetts' criminal record system.
- **Collateral consequences** — the civil and practical effects of a charge or conviction beyond the sentence: housing, jobs, licenses, custody, immigration.
- **Probation** — court supervision instead of (or after) incarceration, with conditions you must follow.
- **Restitution** — money paid to compensate a victim for losses.
- **Sealing** — a legal process that limits who can access your record; expungement erases eligible records entirely.
- **DCF** — the Massachusetts Department of Children and Families, the child-welfare agency.

Think it through — Section 1

Denise's adult son, who lives with her in her public-housing unit, is arrested on a drug charge across town. Denise asks: *"It didn't happen here, and it's his case — why is my apartment at risk?"*

Walk it through: (1) Public-housing rules treat the *household*, not just the individual — a household member's drug-related criminal activity can be grounds to terminate the whole household's tenancy, even if the activity happened off the property. (2) Denise should not ignore any notice from the housing authority — deadlines in those letters are

short and missing one can end the case by default. (3) She should get help fast: legal aid and tenant advocates handle exactly this, and housing authorities must usually give a hearing — her son's case being *pending* (not a conviction) matters and should be presented. (4) For the family going forward: this is why Section 1 teaches that one member's charge is a whole-family event — the fastest protection is early legal help, keeping every appointment, and documenting everything.

What you earned / what's next — Section 1

Section 1 complete (quiz score 80% or higher): You can walk a case from arrest to disposition, you know what CORI is, and you can name the collateral consequences that reach kids, housing, and jobs — plus the protective steps that interrupt the spiral early.

Word Search — Section 1

Find the words from this section's Words to know. Words run across, down, or diagonally.

I O G N D Q Z K H D I U F
A A R E S T I T U T I O N
U M T O U S B Z K H Z I P
V G R S R K K A E J L V L
M M S E A L I N G C O R I
U B X H Q C G E V D E K D
L A R R A I G N M E N T A
O V G V V V L Q V U R G E
O D I S P O S I T I O N R
R K J V J X I H N G O J Y
B H B S K X O O V B I R W
G B Y O T B A N O V I Y T
E P X P R O B A T I O N Z

Words to find: Arraignment · Disposition · Cori · Probation · Restitution · Sealing

Chapter Test — Section 1

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What does "collateral consequences" mean?

- A. Extra jail time added by a judge
- B. The civil and practical effects of a charge or conviction beyond the sentence — housing, jobs, licenses, custody, immigration
- C. Damage to property during an arrest
- D. Consequences for witnesses in a case

2. What is a CORI?

- A. A court order to stay away from someone
- B. Massachusetts' Criminal Offender Record Information — your criminal record
- C. A type of probation for first offenses
- D. A police booking number

3. What is a CWO (continuance without a finding)?

- A. A complete erasing of the case from all records
- B. A disposition where the case is continued and dismissed if probation is completed — but it still appears on your record in important ways
- C. A guilty verdict with no punishment
- D. A plea available only for felonies

4. Why can one household member's drug charge put a whole family's public housing at risk?

- A. It can't — housing is only about the leaseholder
- B. Because rent is calculated per person
- C. Public-housing rules treat the household as a unit; a member's drug-related criminal activity can be grounds to terminate the whole tenancy
- D. Only if the charge happened inside the unit

5. What is the safest thing to do if you cannot make a court date?

- A. Skip it and explain at the next one
- B. Call the court clerk or your lawyer before the date — a missed date can mean a warrant
- C. Send a friend to speak for you
- D. Wait to see if the court reschedules

6. Before agreeing to any plea, which question should you ask your lawyer out loud?

- A. "Will this be on the news?"
- B. "What will this do to my housing, my job, my license, and my record?"
- C. "Can we finish this today?"
- D. "Will the judge like me?"

7. If you are not a U.S. citizen, why is a lawyer essential before accepting even a minor-looking plea?

- A. It isn't — pleas never affect immigration
- B. Because court buildings require ID
- C. Some pleas carry immigration consequences, including deportation risk, even when the criminal penalty looks small
- D. Because interpreters are only available with a lawyer

8. How can an arrest in the home affect your children beyond the criminal case itself?

- A. It cannot affect them at all
- B. It can bring DCF involvement, affect custody and visitation decisions, and disrupt childcare, rent, and work for the whole family
- C. Only if the children were present at the arrest
- D. Only if the charge is a felony

9. What does "sealing" a record do?

- A. Deletes the record from police computers everywhere
- B. Limits who can access the record — many Massachusetts records can be sealed after waiting periods, and legal-aid CORI clinics help for free
- C. Locks your record so even you can't see it
- D. Only applies to juvenile records

10. In the lesson's example, Marcus received no jail time — a CWO, probation, a class, and fees. Why did it still take him nearly two years to climb out?

- A. Because he refused to pay anything
- B. Because the collateral consequences — CORI effects on job applications, a housing tenancy review, probation conditions, and fees competing with rent — kept compounding after the case ended
- C. Because CWOs always last two years
- D. Because he moved out of state

Certificate — Section 1

Minister Destiny Testimony Schools

Certificate of Completion — Section 1: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 1: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You now see the whole price tag of a charge — not just the sentence, but what reaches your children, your home, and your work — and you know the steps that protect a family. Truth is the beginning of keeping your family safe. — Minister Destiny Marie Morgan

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Section 2 — Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

Minister Destiny Testimony Schools — Adult

The lesson

1. What child abuse and neglect actually mean

People often picture only one kind of harm. In real life, child abuse and neglect cover four broad kinds of harm, and a child can experience more than one at the same time.

Physical abuse is non-accidental injury: hitting that leaves marks, shaking, burning, biting, or punishment that causes pain or injury beyond brief discomfort. A single incident can be abuse; it does not have to happen ten times.

Neglect is the failure to provide basic care a child needs: enough food, safe shelter, clothing for the weather, medical care, supervision appropriate to the child's age, and schooling. Neglect is the most commonly reported concern, and it is often tied to a parent's circumstances — no money, no childcare, depression, addiction, or a home situation that has fallen apart — rather than to a parent not loving a child. The law still treats a child's unmet needs seriously, whatever the reason behind them.

Emotional abuse is a pattern that damages a child's sense of worth and safety: constant belittling, threats, rejection, terrorizing a child with threats of harm or abandonment, or exposing a child to repeated violence in the home. One bad argument is not the same as a pattern; a home where a child is afraid every day is.

Sexual abuse is any sexual contact or sexual exploitation involving a child, including showing a child sexual material or using a child to make it. A child can never consent to this, and it is never the child's fault, no matter what the child did, wore, or agreed to.

Hold on to one principle that runs through this whole section: **the standard is the child's experience and the child's needs — not the adult's intention.** "I didn't mean it" may matter for what help or consequence follows, but it does not erase harm that already happened.

2. The signs — what to watch for in children and in adults

No single sign proves abuse or neglect. Children get bruises playing. Teenagers withdraw for ordinary reasons. What raises concern is a **pattern**, a sign that does not fit the explanation given, or several signs appearing together.

Signs that can appear in a child:

- Bruises, welts, or burns in unusual places (ears, neck, torso, buttocks), in shapes that suggest an object, or at different stages of healing — especially in a baby or a child who is not yet walking.
- A child who flinches at raised hands, watches adults anxiously to gauge their mood, or seems afraid to go home.
- Sudden changes: a outgoing child turning silent, grades collapsing, sleep problems or nightmares, regression such as bed-wetting after it had stopped, or new aggression.
- A child who is often hungry, steals or hoards food, wears the same dirty clothes, has untreated dental or medical problems, or is frequently left alone or caring for younger siblings.
- Sexual knowledge, language, or behavior far beyond the child's age, or fear of a particular person or place that the child cannot explain.
- A child who tells you something directly. Children rarely invent detailed accounts of harm, and a disclosure — even a partial or jumbled one — should always be taken seriously.

Signs that can appear in a caregiver:

- Explanations that keep changing, or an injury blamed on a sibling, a pet, or the child in a way that does not match the child's age or ability.
- Describing a child in harshly negative terms — always "bad," "evil," or "a liar" — or showing little concern about an injury.
- Isolating the child from school, doctors, relatives, and activities, so few other adults ever see the child.
- A home situation in visible collapse: no utilities, unsafe conditions, adults incapacitated, or very young children supervising other children.

Trust the accumulation, not any one item. And remember the other side of this lesson: if you recognize signs of *strain* in your own family — snapping more, dreading the evenings, feeling unable to cope — that recognition is not a verdict on you. It is the early-warning system working, and subsection 5 is about acting on it while acting is still simple.

3. How reporting works, step by step

Many adults freeze because they do not know what actually happens after a report. Here is the general road in Massachusetts.

1. **Someone becomes concerned.** It might be a teacher, a nurse, a neighbor, a relative — or you, about your own situation.
2. **A report is made.** In Massachusetts, concerns about child abuse or neglect are reported to the Department of Children and Families (DCF), the state child-welfare agency; you can find current reporting information through mass.gov. If a child is in immediate danger, the report is a 911 call — police first, paperwork second. The

national Childhelp hotline (1-800-422-4453) can also talk you through what to report and how, anywhere in the country.

3. The report is screened. The agency decides whether the concern, if true, meets the threshold for a response, and how quickly. Not every report leads to an investigation — reports can be screened out — but reporters are not expected to prove anything first. Reporting is passing on a reasonable concern, not making an accusation in court.

4. If there is a response, expect contact and visits. A social worker may visit the home, speak with the child, the caregivers, and others who know the family, and look at the child's living conditions. This stage is about gathering information, and it is where calm cooperation, honesty, and documentation help a family most.

5. A decision is made. Concerns may be found unsupported, in which case the matter generally closes. Or they may be supported, which can lead to an open case with services and expectations for the family — and in the most serious situations, where a child is judged unsafe at home, emergency removal and a family court case.

6. Services and follow-up. An open case usually means a family assessment, a service plan, and regular contact for a period of time. Section 8 of this school covers family court and child welfare in depth.

Mandated reporters. Some adults are *required by law* to report when they have reasonable cause to believe a child is being abused or neglected. In Massachusetts this includes many professionals who work with children and families — for example teachers and school staff, medical and mental-health professionals, childcare workers, social workers, and law-enforcement officers, among others. Two things matter about this rule. First, the trigger is *reasonable cause to believe*, not proof — mandated reporters must report early, on suspicion that meets that standard, and let the agency investigate. Second, failing to report can itself carry legal consequences for the mandated reporter. If you work in one of these roles, learn your employer's reporting procedure before you need it.

What about everyone else? Any person may report a concern, and you do not need to be certain. If you are debating with yourself, a useful question is: "If this were happening and I said nothing, could I live with that?" You can also call Childhelp first just to talk through what you have seen — getting advice is not the same as filing a report, and it can help you decide.

What NOT to do when you suspect harm: do not try to investigate like a detective, do not interview the child repeatedly or press for details (one calm listening, then let professionals do their part), do not confront a suspected abuser in a way that could increase danger to the child or to you, and do not promise a child total secrecy — instead, say honestly: "I may need to tell people whose job is keeping you safe."

4. The consequences — for adults who harm, and for families

Consequences fall on two tracks at once, and families feel both.

The child-welfare track. A supported report can mean an open DCF case, required services, monitoring, and court involvement in family court. In serious cases children are placed with relatives or in foster care while the case proceeds, and a parent's path back is reunification work: services, visits, and demonstrated change over time. This track is about safety decisions, and it can move fast at the beginning — which is why early legal advice matters so much for parents.

The criminal track. Physical and sexual abuse, and severe neglect, can also be crimes prosecuted in criminal court, with penalties that can include probation, mandated programs, and incarceration, plus the collateral consequences Section 1 covered — effects on housing, jobs, licenses, and custody. A criminal record involving harm to a child is among the most damaging records a person can carry for employment involving children, and often for employment generally.

The long track — the child. Research and plain experience agree: unaddressed harm in childhood follows people into adult health, relationships, school, and work. That is the deepest reason this lesson insists on *early*. Stopping harm at the stage of strain, a harsh pattern, or a first incident prevents the version of the story where a child carries it for decades.

A necessary balance: consequences are not the whole picture, and most reports do not end in removal or prosecution. Many end in services — a visiting nurse, childcare help, treatment, a family support worker — that leave a family stronger. The system is imperfect, and families can find it frightening and intrusive; both things are true at once. But fear of the system is the worst reason to delay getting help that is available *without* the system, which is the next subsection.

5. Getting help early — before there is anything to report

This is the heart of the section. Every one of these steps is easier, cheaper, and more private *before* a crisis than after one.

1. **Name the strain honestly.** Write down what is actually breaking down: sleep, money, a child's behavior, your own temper, drinking, depression, no childcare, a partner conflict. Vague overwhelm is hard to fix; a named problem often has a named resource.
2. **Build a relief valve before you need it.** Identify one or two safe adults who could take the children for an hour, an evening, or a weekend — and ask *now*, while it is a normal favor between family, not an emergency. If no one exists, that is exactly what family support programs and parenting groups are for; mass.gov is a starting point for finding local family support services.
3. **Use the pause skills for your own temper.** When you feel anger rising toward a child: put the baby or child in a safe place (a crib, a room with a trusted older person), step into another room, slow your breathing, splash cold water, and do not return until your body has settled. A child left crying safely for ten minutes is unharmed. A child

handled in rage can be harmed in seconds. Never shake a child — shaking can cause catastrophic brain injury or death, even once, even briefly.

4. Treat the drivers, not just the moments. If drinking or drug use is part of the picture, SAMHSA's helpline (1-800-662-4357) is free, confidential, and available day and night. If depression, anxiety, or trauma symptoms are driving the strain, 988 (call or text) is a starting point for mental-health crisis support, and Crisis Text Line (text HOME to 741741) works when talking out loud is impossible. Treating a driver is parenting work — it protects your children directly.

5. Ask professionals before they have to ask you. Pediatricians, school counselors, childcare providers, and family resource staff hear "I'm struggling, what help exists?" every week. Asking early reads as a parent protecting a child — because that is what it is. It is also far better, if a concern ever does arise, that the record shows a parent who sought help.

6. If you are worried about someone else's child, act while it can still be support. Offer the concrete thing — a meal, a school run, an afternoon with the kids — and share this lesson's resources. If what you see crosses into suspected abuse or neglect, report it using subsection 3. Support and reporting are not opposites; sometimes the report is how a family finally gets services.

Words to know — Section 2

- **Neglect** — failure to provide the basic care a child needs: food, shelter, clothing, medical care, supervision, and schooling.
- **Mandated reporter** — a professional who is required by law to report reasonable cause to believe a child is being abused or neglected.
- **Reasonable cause** — the reporting standard: facts that would lead a reasonable person to believe abuse or neglect may be occurring — suspicion meeting that standard, not proof.
- **Screening** — the agency's initial decision about whether a report meets the threshold for a response, and how urgent that response is.
- **Supported / unsupported** — the finding after a response: supported means the agency concluded abuse or neglect occurred; unsupported means it did not reach that conclusion.
- **DCF** — the Massachusetts Department of Children and Families, the state child-welfare agency.
- **Service plan** — the written set of services, steps, and expectations a family works on while a child-welfare case is open.
- **Disclosure** — a child's telling, in words or behavior, that harm has happened to them.

- **Removal** — the emergency taking of a child into protective custody when the child is judged unsafe at home.

Myths vs facts — Section 2

- **Myth:** You should only report if you are sure abuse is happening. **Fact:** The standard is reasonable cause to believe, not certainty. Investigating is the agency's job; waiting for proof can leave a child unprotected.
- **Myth:** A report automatically means children are taken away. **Fact:** Removal is for situations judged immediately unsafe. Many reports are screened out, and many cases result in services to the family with children remaining at home.
- **Myth:** Neglect only happens in families that do not care. **Fact:** Neglect is most often bound up with poverty, untreated illness, addiction, and collapse of support. The child's needs are still real — and so is the help that exists before a crisis.
- **Myth:** If a child does not tell anyone, nothing serious can be happening. **Fact:** Most abused children do not disclose promptly. Fear, loyalty, threats, shame, and not having words for it all silence children — which is why adults watch for patterns of signs.

Think it through — Section 2

Kayla babysits her neighbor's son, Micah, age 4, two afternoons a week. Over three weeks she notices Micah is ravenously hungry when he arrives and eats as if he is starving. His clothes are increasingly dirty, he has fallen asleep mid-play from exhaustion more than once, and yesterday he flinched hard when Kayla raised her arm quickly to catch a falling cup. His mother, who works double shifts, has mentioned her boyfriend "watches him" overnight. Kayla asks: *"I haven't actually seen anyone hurt him. Am I overreacting if I do something?"*

Walk it through: (1) List what Kayla actually has: not proof, but a cluster — food-seeking behavior, declining hygiene, exhaustion, and a fear response — appearing and worsening over weeks. That is exactly the "pattern, not single sign" picture subsection 2 describes. (2) The standard for reporting is reasonable cause to believe, and Kayla does not have to investigate further, interview Micah with probing questions, or confront the boyfriend — those steps can add risk. (3) Her practical options: call Childhelp (1-800-422-4453) to talk through what she has observed, or make a report to DCF using the reporting information on mass.gov; if she ever believes Micah is in immediate danger, call 911. (4) Notice the framing: reporting is not declaring the mother a bad parent. A double-shift mother relying on an unsafe arrangement is precisely the kind of situation where a report can result in services and a safer plan — and where silence risks the story Kayla would never forgive herself for.

One more real-life story — Section 2

Andre, a father of two, caught himself one night gripping his 6-year-old son's arm hard enough to leave fingerprints of bruising after the boy spilled juice for the third time that evening. Andre had lost hours at work, was sleeping four hours a night, and had started drinking most evenings "to switch off." He sat on the kitchen floor and cried after his son went to bed — then did three things the next day: he called his sister and asked if the boys could stay with her every Friday night so he could sleep; he called SAMHSA's helpline (1-800-662-4357) and started the process of getting treatment for his drinking; and he told his children's pediatrician, plainly, "I'm too angry too often, and I need help before I hurt my kids." The pediatrician connected him with a parenting support program instead of reacting with alarm.

Takeaway: Andre's story is this section working as designed. The same facts — a bruise, a drinking problem — discovered later by a teacher could have become a report and a case. Raised by Andre himself, early and honestly, they became support. Asking first changes everything about how help arrives.

Try this — Section 2

Complete this family early-warning worksheet. Honest answers are the point; nobody collects it.

- I can name the two situations most likely to push me toward losing my temper with a child.
- I have written down my pause plan: where the child goes to be safe, where I go, and what I do to settle.
- I have named two safe adults who could take the children in a pinch — and I have actually asked them.
- I know the supervision my children need at their current ages, and who provides it when I work or sleep.
- My children have had needed medical and dental care, or I have an appointment or a plan to get it.
- I have saved these numbers in my phone: Childhelp 1-800-422-4453, 988, SAMHSA 1-800-662-4357, Poison Control 1-800-222-1222.
- If I saw the signs from subsection 2 in a child I know, I know my steps: do not investigate, do not promise secrecy, call Childhelp or report through mass.gov information, and call 911 if a child is in immediate danger.

Resources to keep — Section 2

- **911** — if a child is in immediate danger.
- **Childhelp National Child Abuse Hotline — 1-800-422-4453** — confidential guidance on recognizing and reporting abuse and neglect, and on getting help.

- **988 Suicide & Crisis Lifeline** — **call or text 988** — for a caregiver whose own mental-health crisis is part of the strain.
- **Crisis Text Line** — **text HOME to 741741** — silent, text-based crisis support.
- **SAMHSA National Helpline** — **1-800-662-4357** — free, confidential referrals for substance-use and mental-health treatment.
- **Poison Control** — **1-800-222-1222** — for accidental poisoning or medication emergencies involving a child.
- **mass.gov** — for current Massachusetts information on reporting child abuse and neglect to DCF and on family support services.

What you earned / what's next — Section 2

Section 2 complete (quiz score 80% or higher): You can name the four kinds of harm, recognize patterns of signs in children and caregivers, walk a report from first concern to decision, explain what a mandated reporter is, and — most importantly — list the early-help steps that protect children long before any report is needed.

Word Search — Section 2

Find the words from this section's Words to know. Words run across, down, or diagonally.

H	Q	N	E	E	T	P	R	H	A	C	H	M
I	E	D	D	Y	E	A	N	I	K	I	X	O
N	X	H	N	G	V	J	X	N	V	G	A	O
G	Z	Z	Z	O	S	G	U	E	X	H	I	C
F	Z	W	M	V	Y	V	P	G	E	A	I	I
N	H	F	U	N	W	H	W	L	F	C	U	D
P	D	F	I	S	C	R	E	E	N	I	N	G
W	Y	F	X	F	Z	B	W	C	G	V	E	E
O	W	T	M	P	X	C	Y	T	K	R	E	O
Z	O	V	D	I	S	C	L	O	S	U	R	E
H	Z	R	E	M	O	V	A	L	E	W	A	I
S	I	S	E	R	V	I	C	E	P	L	A	N
R	E	P	G	C	C	Y	R	Y	G	O	A	I

Words to find: Neglect · Screening · Serviceplan · Disclosure · Removal

Chapter Test — Section 2

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. Which of these best describes neglect?

- A. A child choosing not to eat a vegetable at dinner
- B. A parent who raises their voice once during an argument
- C. Failure to provide the basic care a child needs — food, shelter, supervision, medical care, schooling
- D. A family living in a small apartment

2. What standard must be met before a report of suspected child abuse or neglect is appropriate?

- A. Proof beyond a reasonable doubt
- B. Reasonable cause to believe abuse or neglect may be occurring — suspicion meeting that standard, not proof
- C. The child must have visible injuries
- D. Two other adults must agree with you first

3. Kayla babysits 4-year-old Micah and notices over three weeks that he is ravenously hungry, increasingly dirty, exhausted, and flinches when she raises her arm to catch a falling cup. She has seen no one hurt him. What does this lesson teach?

- A. Wait until she witnesses an actual injury before doing anything
- B. Question Micah repeatedly until he explains everything
- C. Confront the boyfriend and warn him she is watching
- D. A worsening pattern of signs can meet the reporting standard — she can call Childhelp to talk it through or report, without investigating herself

4. What is a mandated reporter?

- A. Any parent who reports their own child
- B. A journalist who covers family court
- C. A professional required by law to report reasonable cause to believe a child is being abused or neglected
- D. A social worker who investigates reports

5. A child begins telling you something that sounds like a disclosure of harm. What should you do?

- A. Listen calmly, do not press for details or interview the child repeatedly, and pass the concern to the proper reporting channel
- B. Promise total secrecy so the child keeps talking
- C. Tell the child to wait until there is more proof
- D. Confront the person the child named before reporting

6. Which action best fits this school's rule for a parent who feels anger rising toward a baby?

- A. Hold the baby closer until the feeling passes
- B. Wake the baby fully so the crying finishes sooner
- C. Put the baby in a safe place such as a crib, step into another room, and return only when settled — and never shake a child
- D. Give the baby to the oldest sibling, whatever their age

7. Why does this lesson say 'I didn't mean it' does not settle whether harm occurred?

- A. Because intentions are never considered by anyone
- B. Because the standard is the child's experience and needs — intention may affect what follows, but it does not erase harm
- C. Because parents are always presumed to be lying
- D. Because only judges may discuss intentions

8. A supported report leads to an open child-welfare case. What does that usually involve first?

- A. Automatic permanent removal of the children
- B. Immediate criminal charges in every case
- C. Nothing — a supported finding closes the matter
- D. A family assessment, a service plan, and regular contact — with services aimed at safety

9. Which of these is an early-help step this lesson recommends BEFORE any crisis?

- A. Waiting until a teacher notices a problem
- B. Naming two safe adults who could take the children in a pinch — and actually asking them in advance
- C. Keeping struggles completely private so no one judges you
- D. Moving to a new town to start over

10. Andre notices he left bruising on his son's arm, is drinking nightly, and asks for help the next day — calling family, SAMHSA, and the pediatrician. Why does the lesson treat this as the model response?

- A. Because the same facts discovered later could become a report and a case — raised early and honestly, they become support instead
- B. Because asking guarantees no one will ever be concerned
- C. Because doctors are required to keep all parenting problems secret
- D. Because treatment erases the bruise from the record

Certificate — Section 2

Minister Destiny Testimony Schools

Certificate of Completion — Section 2: Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 2: Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You learned to see the signs early and to act early — because a child protected in time is a family kept whole. Asking for help is strength, and you now know where to find it. — Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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Section 3 — Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

Minister Destiny Testimony Schools — Adult

The lesson

1. What domestic violence is — and what it is not

Domestic violence (also called intimate partner violence or family abuse) is a pattern of behavior by one person in a family or intimate relationship to control another person. The pattern can include:

- **Physical abuse** — hitting, slapping, pushing, choking or strangling, restraining, or hurting with objects. Strangulation is especially dangerous: it is a strong predictor of future lethal violence and can cause injury that is not visible.
- **Sexual abuse** — any sexual act without freely given consent, including within marriage or a long relationship. A relationship is never standing consent.
- **Emotional and psychological abuse** — constant put-downs, humiliation, threats, intimidation, and making a person feel they are losing their grip on reality by denying things that plainly happened.
- **Economic abuse** — controlling all money, preventing a partner from working or studying, running up debt in the partner's name, or making a partner ask for money for basics.
- **Using children as leverage** — threatening to take the children, to report the other parent, or to harm them; interrogating children after visits; undermining the other parent's bond with them.
- **Threats involving status or survival** — threatening to report a partner's immigration situation, to out them, to harm pets, or to destroy the documents, medication, or equipment a person needs.

What domestic violence is **not**: it is not a bad temper, because the same person often controls that "temper" perfectly at work or with friends. It is not caused by alcohol, stress, or the victim's behavior — those may be present, but millions of stressed people never abuse anyone. And it is not a "relationship problem" shared equally between two people: ordinary conflict is two people who can both say no safely. Abuse is one person removing the other's freedom to say no. That distinction matters, because couples counseling during active coercive abuse can increase danger, while specialized help aimed at safety and accountability addresses the real problem.

2. Coercive control — the abuse that leaves no bruises

Much abuse never becomes physical, or physical violence is only the occasional enforcement behind a daily system of control. **Coercive control** is that system: a pattern of rules and surveillance that shrinks a person's world.

Common elements include monitoring a phone, messages, email, mail, and location; controlling a smart lock, thermostat, car, or camera system and using it to watch or punish; isolating a partner from family, friends, work, worship, and any independent money; setting rules about clothing, food, sleep, or movement, enforced by sulking, rages, or silent punishment; demanding constant check-ins and instant replies; and alternating cruelty with tenderness so the victim stays off-balance and hopeful.

Notice two things. First, any single element can be made to sound small — "he just likes to know where I am." It is the **accumulation and the fear behind compliance** that define it: ask not "is this act violent?" but "what happens if she disobeys?" Second, technology has made control portable and invisible. Being watched through devices you live with can feel like being trapped inside your own home, and it can continue after separation through shared accounts, children's devices, and location features. Any serious safety plan today includes a digital part (subsection 5).

Coercive control also explains why "just leave" is such poor advice. Leaving is the most dangerous period in an abusive relationship, because control is being lost. Leaving also requires money, documents, housing, transport, and often legal protection — all things control has been systematically removing. People stay for rational reasons inside an irrational situation, and they leave successfully when planning, support, and timing come together — not when shame finally piles high enough.

3. Warning signs — early, and in an established pattern

Early in a relationship, watch for: intensity that moves too fast; jealousy dressed as devotion; wanting to know your whereabouts constantly; criticizing your friends and family so you see them less; anger at small disloyalties; a history of blaming every past partner; and rules that appear one at a time, each "reasonable," until your day runs on someone else's permissions.

In an established pattern, watch for: walking on eggshells and rehearsing how to raise ordinary topics; apologizing to keep the peace even when you did nothing wrong; your children going quiet or watchful when a certain person comes home; money you cannot account for or cannot access; injuries explained with stories that shift; and your own health sliding — sleep, appetite, concentration, constant dread.

Signs in someone you care about: withdrawing from people they used to see; a partner who answers for them, checks their phone, or must approve plans; sudden unexplained money problems; personality changes, anxiety around going home; and a child in the home who is clingy, aggressive, or parentified — managing adults' moods to stay safe.

4. Protecting children inside an abusive home

Children are harmed by violence in the home even when they are never struck. Hearing it through a wall, seeing injuries afterward, living inside the tension before it — all of it registers, and children often blame themselves or appoint themselves protectors. Section 2 covered reporting and child welfare; here the focus is what a protective parent (or another caring adult) can do from inside a hard situation.

1. **Reduce exposure where you can.** Keep children out of the room and out of the role of messenger, referee, or comforter for adult conflict. Even small separations — a child's own calm corner, a relative's home on predictable hard nights — lower the dose.
2. **Name it truthfully, at a child's level.** Children do better with a simple true sentence ("Adults should not hit or scare each other. It is not your fault, and it is not your job to fix it") than with pretending nothing happened, which teaches them to distrust their own perception.
3. **Keep your bond visibly steady.** A warm, reliable connection with one safe adult is the strongest known buffer for a child in a frightening home. Ordinary care — meals, school routines, showing up — is protective, not trivial.
4. **Watch for the DCF dimension honestly.** Violence in a home can bring child-welfare involvement (Section 2). A parent who is themselves being abused is in a terrible double bind; safety planning with a domestic-violence advocate early — before any agency involvement — is the strongest practical step, because advocates know how to document your protective efforts and connect you to legal help through legal aid.
5. **Never use children as shields or couriers,** and keep adult court papers, messages, and strategy talk away from them. It protects the children, and it protects you in any later custody proceeding.
6. **If a child is being hurt directly, that is Section 2 territory** — report, and in immediate danger call 911.

5. Safety planning — the practical core

A safety plan is a written-in-your-head (or carefully stored) set of decisions made calmly, before the next crisis. Advocates at the National Domestic Violence Hotline (1-800-799-7233; text START to 88788) build these with callers every day, free and confidential. A complete plan usually covers:

1. **During an incident:** which rooms are safest (avoid kitchens, bathrooms, and rooms with weapons or one exit), how to get out, where to go — a neighbor, a public place, a police station — and a code word with children and trusted people that means "call 911 / come now" without explanation.
2. **A packed possibility:** copies or photos (stored safely outside the home or with a trusted person) of ID, children's documents, bank and insurance information, medications, keys, phone charger, and a change of clothes. If gathering these is unsafe,

even knowing *where* originals are and what you would grab in ninety seconds is progress.

3. **Money and documents:** any small reserve you can build, a bank account or card the other person cannot see, and awareness of debts in your name.

4. **The digital layer:** review location sharing on every app and device; shared cloud accounts; car location features; smart-home devices and who holds the admin account; and children's devices that can be tracked. Change passwords from a safe device, not the monitored one. If being watched is part of your life, assume a searched phone will be checked — advocates can help you plan around that reality rather than pretend it away.

5. **At work and school:** tell one trusted person, give security or the front desk a photo and instructions if relevant, and arrange pickup rules for children in writing with the school.

6. **After leaving:** a protective order is one tool among several (below); also vary routines, secure locks and devices, and keep the support network active — danger often peaks when control is lost, so the plan extends past the move, not up to it.

7. **If you cannot leave yet:** the plan still matters. Reducing harm inside the home — safer rooms, code words, documents copied, one trusted person told the truth, help lines memorized — is real safety work, not failure.

About protective orders, in general: Massachusetts courts can issue abuse-prevention orders that legally require a person to stay away and not contact you, with violations enforceable by police. They are obtained through the courts, often with advocate and legal aid help, and judges can include custody and support provisions temporarily. An order is paper, not a shield — it works best combined with the rest of a safety plan — but it creates legal consequences for contact and a documented record, which matter greatly in later criminal and custody cases. Get advice for your specific situation; this lesson can only describe the landscape, not your case.

6. If someone tells you — and if you are the one causing harm

Supporting another person: believe them, and say so. Do not demand the whole story, do not confront the abuser (it raises the victim's risk, not the abuser's conscience), and do not issue ultimatums about leaving. Offer specifics instead: "My couch is available Thursday," "I will keep copies of your documents," "I will drive you to court." Keep offering after setbacks; leaving commonly takes several attempts, and the friend who stays steady through them is the friend who is there for the attempt that works.

If you recognize yourself causing harm: this school addresses you plainly, in the same spirit as Section 1. Control, surveillance, threats, and violence are choices, and they are yours to stop — but insight alone rarely stops them, and apologies without changed behavior become part of the cycle. Real steps look like: stop the monitoring and rule-setting entirely; respect a separation without contact campaigns; get into a program or counseling that specifically addresses abusive behavior; and accept that trust, if it ever

returns, is rebuilt on the other person's timeline, not yours. SAMHSA (1-800-662-4357) and 988 can be first calls when substance use or your own mental state is intertwined. Accountability is also protection for your children and for the future Section 1 described — criminal and custody consequences included.

Words to know — Section 3

- **Domestic violence** — a pattern of behavior in a family or intimate relationship used to control another person; it can be physical, sexual, emotional, or economic.
- **Coercive control** — a system of rules, surveillance, and isolation that shrinks a person's freedom, enforced by fear of what happens if they disobey.
- **Cycle of abuse** — a common pattern of tension building, an abusive incident, then apologies and calm — before tension builds again; the calm phase is part of the pattern, not proof it ended.
- **Safety plan** — a set of decisions and preparations made in advance to reduce harm during incidents, when leaving, and after leaving.
- **Protective order** — a court order requiring a person to stay away and not abuse or contact another; violating it carries legal consequences.
- **Economic abuse** — controlling money, work, or debt to make a partner dependent and unable to leave safely.
- **Strangulation** — impeding breathing or blood flow to the neck; especially dangerous and a strong warning sign of escalating, potentially lethal violence.
- **Advocate** — a trained, confidential support person (for example at the Domestic Violence Hotline) who helps with safety planning and connecting to services, without pressuring decisions.
- **Separation risk** — the well-documented rise in danger when an abused person leaves or an abuser senses control being lost.

Myths vs facts — Section 3

- **Myth:** If it were really bad, they would just leave. **Fact:** Leaving is the most dangerous time, and control deliberately removes the money, documents, housing, and support leaving requires. Staying is often a safety calculation, not agreement with the abuse.
- **Myth:** Abuse is a loss of temper caused by stress or alcohol. **Fact:** Many abusers control themselves completely in public and choose private targets, times, and methods. Stress and drinking do not create the choice to control and harm.
- **Myth:** If there are no bruises, it is not abuse. **Fact:** Coercive control — surveillance, isolation, rules enforced by fear — is abuse by pattern and effect, and it is often the structure that physical violence only occasionally enforces.

- **Myth:** Children are fine as long as they are not the ones being hit. **Fact:** Living with violence — hearing it, seeing its aftermath, absorbing its tension — harms children directly, which is why protecting them starts with reducing exposure and keeping one steady, safe bond.

Think it through — Section 3

Rosa's friend Dana has changed over two years. Dana's husband reads her messages, "jokes" about a tracker on her car, and texts her constantly at work; Dana now asks his permission to visit her sister and has quit the job he called "too friendly." Last week Dana mentioned, laughing it off, that he grabbed her wrist hard enough to bruise during an argument — "but he apologized all weekend, he was really sorry." Rosa asks: *"She says she's fine and it was one time. Should I just respect that?"*

Walk it through: (1) Re-read Dana's facts as a pattern, not incidents: surveillance, location tracking, permission-based movement, isolation from sister and job, and now a first physical act followed by an extra-loving apology. That is coercive control with the cycle of abuse attached — the apology phase Rosa is being shown. (2) "One time" describes injury count, not risk: the control system predates the bruise, and separation risk means the situation deserves care precisely because physical enforcement has begun. (3) Rosa's role is not rescue by force: she believes Dana, names the pattern gently once ("I've noticed a lot has to go through him lately — I'm here, whatever you decide"), and offers concrete, low-pressure help — keeping document copies, being the code-word person, sharing the Hotline number (1-800-799-7233) for when Dana wants it. (4) What Rosa must not do: confront the husband, repeat Dana's confidences back to him, or give Dana an ultimatum that mirrors his control. The steady, informed friend — not the demanding one — is who gets called on the night it matters.

One more real-life story — Section 3

James noticed his own behavior before anyone named it for him: he checked his wife's phone nightly, set the smart lock to alert him when she came home, and timed her errands. He had never hit her. When she finally said, "I feel like a prisoner who has to smile," he first argued — then, that week, he read a description of coercive control and recognized his own system, rule by rule. James removed his access to her accounts and the lock alerts, told her the monitoring was over without asking her to comfort him about it, and enrolled in counseling that addressed controlling behavior. He also accepted, without campaigns of messages, the month she spent at her sister's deciding whether the marriage could continue.

Takeaway: Abuse without bruises is still abuse — and it can be stopped by the person doing it, when stopping means dismantling the whole system of control and accepting consequences, not performing one apology. James's story is rare because he acted on recognition; it is here to show exactly what real change requires.

Try this — Section 3

Build the beginnings of a safety plan (yours, or the one you could help someone build). Keep it where only you control access — or memorize it.

- I can name the safest room in the home and two ways out of the building.
- My children (or the children I care about) know a code word and one safe place to go.
- I know where essential documents are, and copies or photos are stored somewhere safe outside the home.
- One trusted person knows the truth of the situation and what I would want them to do.
- I have reviewed location sharing, shared accounts, and who administers the smart-home devices.
- I have saved the National Domestic Violence Hotline (1-800-799-7233) and know I can text START to 88788 — under whatever name in my contacts is safest.
- I know a protective order is a legal tool I can explore with an advocate or legal aid, as one part of a plan — not the whole plan.

Resources to keep — Section 3

- **911** — immediate danger.
- **National Domestic Violence Hotline** — **1-800-799-7233**; **text START to 88788** — confidential safety planning, 24/7.
- **RAINN** — **1-800-656-4673** — support for sexual assault, including within relationships.
- **988 Suicide & Crisis Lifeline** — **call or text 988** — crisis support for you or for someone you are worried about.
- **Crisis Text Line** — **text HOME to 741741** — help without speaking out loud.
- **Childhelp** — **1-800-422-4453** — when children's safety is part of the picture.
- **SAMHSA National Helpline** — **1-800-662-4357** — treatment referrals when substance use is intertwined with the abuse.
- **mass.gov** and local **legal aid** organizations — for current information on protective orders and family court in Massachusetts.

What you earned / what's next — Section 3

Section 3 complete (quiz score 80% or higher): You can define domestic violence and coercive control, spot early and established warning signs, describe how children are affected and how to protect them, and lay out the parts of a real safety plan — including its digital layer and the difficult truth about separation risk.

Word Search — Section 3

Find the words from this section's Words to know. Words run across, down, or diagonally.

C Z U I P Z J B C A V F E
S Y Q M C S W I C D K E G
K N C N O U O P K V A P U
R P N L X S U M Z O H S S
D P M D E Z N S M C U J A
U J B X J O L L G A U Q F
Q M Y N L U F O R T S S E
Y J J T R F G A Z E S M T
X L H Z F A P J B E R L Y
D L O P Y I G V E U X F P
L O I V Z Y P P E Q S C L
R S W I E U C F D U Q E A
Q Z A L H W E G P I B U N

Words to find: Cycleofabuse · Safetyplan · Advocate

Chapter Test — Section 3

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What most clearly separates coercive control from ordinary relationship conflict?

- A. One person's system of rules and surveillance, where the other complies out of fear of what happens if they disobey
- B. Conflict happens at home, control happens in public
- C. Control always involves physical injuries
- D. Conflict involves money, control involves feelings

2. Rosa's friend Dana must ask her husband's permission to visit her sister, he reads her messages and tracks her car, and he bruised her wrist in an argument, then apologized all weekend. How does this lesson read the situation?

- A. One minor incident between equals — Rosa should stay out of it
- B. Dana caused it by quitting her job
- C. A pattern of coercive control with the cycle of abuse attached — the apology phase is part of the pattern, and Rosa should believe Dana, name the pattern gently, and offer concrete steady help without confronting the husband
- D. Proof Dana should leave that same night, and Rosa should issue an ultimatum

3. Why is 'just leave' poor advice on its own?

- A. Because leaving is never the right choice
- B. Because courts forbid leaving during a dispute
- C. Because most people do not own cars
- D. Because leaving is the most dangerous period, and control has usually removed the money, documents, housing, and support leaving requires

4. Which of these belongs in the digital layer of a modern safety plan?

- A. Posting the plan publicly so friends can help
- B. Reviewing location sharing, shared cloud accounts, car location features, and who administers smart-home devices — changing passwords from a safe device
- C. Deleting every account immediately so the abuser notices nothing
- D. Giving children tracked phones with no safety discussion

5. A partner has never hit you but monitors your phone, sets the smart lock to alert him when you come home, and times your errands. Is this abuse under this lesson?

- A. No — without bruises there is no abuse

- B. Only if it happens daily for a full year
- C. Yes — coercive control is abuse by pattern and effect; physical violence is only one possible enforcement tool
- D. Only if children are present

6. What is the safest response during a violent incident, according to the safety-planning steps?

- A. Go to the kitchen to finish the discussion
- B. Move toward safer rooms, avoid rooms with weapons or one exit, get out if possible, and use the code word so children or trusted people call 911
- C. Hide in the bathroom and lock the door
- D. Stay and prove you are not afraid

7. How does this lesson say children are affected by violence in the home even when they are never struck?

- A. They are not affected if they are in another room
- B. They only react if they see injuries
- C. Hearing it, seeing its aftermath, and living inside the tension harms children — which is why reducing exposure and keeping one steady, safe bond is protective
- D. Only teenagers are affected

8. What does a protective order do, in general terms?

- A. It guarantees the abuser can never come near you
- B. It legally requires a person to stay away and not contact you, with violations enforceable by police — one tool within a wider safety plan, not a shield by itself
- C. It automatically grants full custody forever
- D. It replaces the need for any safety planning

9. A friend finally tells you she is being abused. Which response follows this lesson?

- A. Demand the full story and confront her partner tonight
- B. Give her one week to leave or stop helping
- C. Stop calling so she can focus on her marriage
- D. Believe her, avoid ultimatums, and offer specifics — document storage, a ride, being her code-word person — and keep offering after setbacks

10. James recognizes his own monitoring of his wife as coercive control. Which set of actions shows real change under this lesson?

- A. Apologizing warmly and monitoring less often

- B. Dismantling the whole system of control, accepting her time apart without message campaigns, and entering counseling that addresses controlling behavior
- C. Explaining that stress caused it and asking her to comfort him
- D. Checking her phone one last time to confirm she is safe

Certificate — Section 3

Minister Destiny Testimony Schools

Certificate of Completion — Section 3: Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 3: Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You now know the difference between conflict and control, and you know that safety is planned, not wished for. No one deserves fear in their own home — and knowledge like this is how homes change. — Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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Section 4 — Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

Minister Destiny Testimony Schools — Adult

The lesson

1. What sexual harassment is, in plain terms

Sexual harassment is unwelcome conduct of a sexual nature, or conduct based on sex, that affects a person's job. It is a form of sex discrimination under state and federal workplace law. In general terms, it takes two well-recognized forms:

Quid pro quo — literally "this for that." A supervisor or someone with power over your job makes a work benefit depend on sexual cooperation, or threatens a work harm for refusing: a promotion, a schedule, a raise, or keeping the job itself, traded against dates, touch, or sexual acts. One incident can be enough here, because the abuse of power is the violation.

Hostile work environment — a pattern of unwelcome sexual conduct (or sex-based conduct) severe or pervasive enough to make the workplace intimidating, hostile, or abusive: repeated sexual comments or jokes, displayed sexual images, sexual messages, leering and comments about bodies, unwanted touching, or being singled out in degrading ways because of sex. A single incident counts when it is severe enough — a sexual assault at work is never "just one incident."

Key principles that cut through most confusion:

- **Unwelcome is the standard.** Conduct a particular person welcomes is different from conduct imposed on someone who does not. You do not have to have said the words "stop" in a formal way for conduct to be unwelcome — but making unwelcomeness clear, when you safely can, strengthens any later account.
- **Intent is not the test.** "I was joking" or "that's how we talk here" does not decide the question; the nature of the conduct and its effect on the person subjected to it do.
- **Anyone can be a harasser** — a supervisor, a coworker, a client, a customer, a vendor — and anyone can be targeted, of any sex or gender. Same-sex harassment is covered. Harassment of a worker by *customers* still obligates the employer once the employer knows.
- **It does not have to be about desire.** Conduct meant to humiliate, exclude, or punish someone because of sex — slurs, sabotage, sexualized mockery — can be harassment too.
- **Off-duty and digital conduct can count** when it spills into work: group chats of coworkers, messages from a supervisor at midnight, conduct at work parties and on

work trips.

2. Other workplace mistreatment the law also reaches

This section's title is workplace rights, and harassment sits inside a wider frame you should know exists, described here in general principles only:

- **Discrimination** — being treated worse in hiring, pay, promotion, discipline, or firing because of protected characteristics such as sex, race, age (for older workers), disability, religion, or national origin — is unlawful under state and/or federal law in many circumstances.
- **Retaliation** — being punished *for* protected activity, such as reporting harassment, asking about pay inequity, filing a complaint, or supporting a coworker's complaint — is itself unlawful, even separate from whether the original complaint is ultimately proven.
- **Wage and hour basics** — in general, employers must pay at least the applicable minimum wage, pay for hours worked, follow overtime rules for many roles, and may not fix violations by docking pay informally. Massachusetts workers can find current wage information through mass.gov.
- **Leave and accommodation** — many workers have rights, in defined situations, to things like medical and family leave, pregnancy-related accommodations, and reasonable accommodations for disability or religious practice. The details are rule-specific; the transferable lesson is *ask what applies to you before assuming nothing does*.

None of these areas can be fully taught in one section, and this lesson does not try. What matters for every worker is the shared machinery underneath: notice, documentation, deadlines, and the employer's duty to act — which the rest of this section teaches through the harassment example.

3. What your employer must do

Employers are not bystanders in this area of law; they carry duties, and knowing them tells you what a lawful response looks like — and what a failing one looks like.

In general, employers are expected to:

1. **Prevent.** Maintain a clear policy against harassment that defines it, names how to report it, and is actually communicated to workers. In Massachusetts, employers are generally required to have a sexual harassment policy and to give workers information about it. Training supervisors is part of prevention, not decoration.
2. **Provide more than one reporting path.** A system that forces a worker to report harassment *to the harasser* — the only supervisor, with no alternative — is a broken system. Sound policies route around the person complained about: another manager, human resources, or an outside line.

3. Act promptly when they know — or should have known. Once an employer has notice of possible harassment (a complaint, a manager witnessing it, a rumor reaching management), the duty is to investigate promptly and impartially, not to wait for courtroom-level proof before doing anything.

4. Investigate fairly. Interview the people involved and witnesses, review messages and records, keep the process as confidential as a real investigation allows, and reach a conclusion. A "we talked to him, drop it" brush-off is not an investigation.

5. Stop the behavior and remedy the effects. If harassment occurred, the employer must take action reasonably calculated to end it — discipline up to termination for the harasser, schedule or reporting-line changes that do not punish the target, and correction of harms like lost shifts or a damaged evaluation.

6. Not retaliate. Transferring the *complainant* to worse shifts, cutting hours, sudden bad reviews after years of good ones, or firing shortly after a report — these are the classic retaliation fact patterns, and they create a second, separate violation.

Employer responsibility for a supervisor's harassment is stricter, because supervisors act with the company's power. When a supervisor's harassment ends in a tangible job action (firing, demotion, lost promotion), the employer is generally responsible for it. When coworkers or customers harass, the employer's responsibility turns on notice: did the employer know or should it have known, and did it act? That is why reporting inside the system matters — the report is often what creates the legal duty to fix the problem — and why a written record of reporting (subsection 5) is so valuable.

4. How to report — inside, outside, and in what order

Workers usually have several doors, and they can be used in combination. Deadlines apply to the official ones, which is why this lesson repeats: **do not let months pass while hoping it resolves itself.**

Door one: inside the company. Report to a supervisor (not the harasser), to human resources, or through any hotline or process in the employee handbook. You may report verbally, but a short written report — even an email — creates a dated record. State facts: who, what, when, where, witnesses. Say, in so many words, "I am reporting sexual harassment" — clear words defeat later claims that management thought you were "just venting."

Door two: a government agency. Workers can file a charge or complaint with the state or federal agencies that enforce workplace discrimination law; current filing routes and deadlines can be found through mass.gov and the agencies' official information. Filing with an agency is generally a required early step before a discrimination lawsuit, and agency deadlines are firm — in many situations measured in months, not years — so treat "I should file someday" as an emergency of timing. Agency processes typically involve the complaint being shared with the employer, an investigation or mediation offer, and a determination or permission to proceed in court.

Door three: a lawyer or legal aid. An employment lawyer can tell you which doors fit your facts and in what order, and many first consultations are free. Legal aid organizations help workers who qualify. Bring your documentation file (below) to that first meeting and it will be twice as useful.

What to expect after you report, honestly: the behavior may stop and the matter may resolve — that is the most common good outcome and the reason reporting is worth it. Or the process may be slow, awkward, or disappointing; coworkers may take sides; management may disappoint you. Retaliation, if it happens, should be documented and reported too, because it is separately unlawful. None of this means reporting was a mistake: an unreported problem has no chance of official remedy, and the paper trail you create protects the next worker as well as you.

What NOT to do: do not delete messages or resign in a rage before getting advice — quitting can complicate remedies, and leaving may still be right for you, but make it a *decision with counsel*, not a midnight reflex; do not sign settlement papers, severance agreements, or "confidential resolutions" without understanding them, ideally with a lawyer's review; do not record conversations or take company documents without advice, since rules about recording and company property vary and mistakes can be used against you; and do not miss deadlines because an internal process is "still pending" — internal processes do not pause agency deadlines.

5. Documentation — the skill that changes outcomes

Workplace cases are won and lost on records. Harassers count on everything being your word against theirs. Documentation is how it stops being that.

1. **Keep a contemporaneous log.** For each incident: date, time, place, exactly what was said or done (quote words when you can), who was present, and what you did. Write it the same day. A calm, dated log made at the time carries weight that a reconstruction a year later cannot.
2. **Save the artifacts — lawfully and safely.** Screenshots of messages, emails, notes, schedules showing shift changes. Keep copies somewhere the employer cannot erase — your personal device or a printed file at home — while being careful with genuinely confidential company material; when in doubt, save your own communications and ask a lawyer about the rest.
3. **Put reports in writing and keep proof you sent them.** Email creates timestamps. If you report in a meeting, follow up with a brief email: "Summarizing today's meeting about my harassment report..." — a paper trail of the meeting itself.
4. **Preserve the "before" picture.** Prior good evaluations, awards, schedules, and attendance records rebut the sudden claim that you were "always a problem employee" — a claim that conveniently appears after many reports.
5. **Write down retaliation the same way.** Every changed shift, cut hour, cold review, or exclusion after your report goes into the log with dates. Retaliation cases are

timeline cases; your log is the timeline.

6. **Tell one trusted person outside work.** A contemporaneous account to a friend or family member corroborates timing and costs nothing.

6. Consequences — for harassers, for employers, and the bystander question

For the harasser: workplace discipline up to termination; loss of licenses or clearances in regulated fields; and, if conduct also amounts to a crime (sexual assault, stalking, threats), criminal exposure of the kind Section 1 described, with its collateral consequences. A career built over decades can be ended by conduct the person treated as jokes — a reality worth stating plainly to any worker tempted to minimize their own behavior.

For the employer: agency findings, required remedies, back pay and damages in legal proceedings, public settlements, and the quieter costs of turnover and a workforce that has learned reports change nothing. Employers who investigate promptly and remedy properly are in a far stronger legal position than employers who bury complaints — which is why informed workers, politely citing what a proper process looks like, are often surprisingly effective.

For bystanders and supervisors: if you witness harassment, you can interrupt safely in the moment ("That's enough — let's get back to the delivery list"), check on the targeted worker afterward, and report what you saw through the same channels. Supervisors have a sharper duty: a supervisor who learns of harassment and does nothing can expose the employer — and create exactly the "should have known" notice the law cares about. Passing a report upward is not betrayal of a coworker; it is the job.

Words to know — Section 4

- **Quid pro quo** — harassment where a work benefit or avoiding a work harm is made to depend on sexual cooperation, by someone with power over the job.
- **Hostile work environment** — unwelcome conduct severe or pervasive enough to make the workplace intimidating, hostile, or abusive.
- **Unwelcome** — conduct the worker did not invite and regards as undesirable; the legal standard looks at welcomeness, not the harasser's claimed intent.
- **Retaliation** — punishment of a worker for protected activity such as reporting harassment or filing a complaint; separately unlawful.
- **Notice** — the employer knowing, or being in a position where it should have known, about harassment — the trigger for its duty to act.
- **Investigation** — the employer's prompt, impartial fact-finding after notice: interviews, records, a conclusion, and corrective action if warranted.
- **Charge / complaint (agency)** — the formal filing with a government enforcement agency that starts the official process; subject to firm deadlines.

- **Constructive paper trail** — the dated log, saved messages, written reports, and prior good evaluations that turn a disputed account into a documented timeline.
- **Tangible job action** — a significant change in employment status: firing, demotion, lost promotion, or major reassignment.

Myths vs facts — Section 4

- **Myth:** It is only harassment if the harasser meant it that way or "went too far" physically. **Fact:** Welcomeness and effect define harassment. Repeated sexual comments, images, and messages can create a hostile work environment with no touching at all.
- **Myth:** If I never complained internally, the employer can never be responsible. **Fact:** Responsibility can arise when a supervisor is the harasser, or when the employer knew or should have known — and complaining in writing still matters because it creates notice and starts the duty to act.
- **Myth:** Reporting automatically gets you fired and blacklisted, so silence is safer. **Fact:** Retaliation for reporting is separately unlawful and commonly the strongest claim a worker has. Silence guarantees only one outcome: the behavior continues, with no record and no remedy.
- **Myth:** Human resources works for you personally. **Fact:** HR works for the employer — which is exactly why its legal interest is stopping harassment properly. Use HR, document everything yourself, and get your own advice from a lawyer or legal aid when stakes are high.

Think it through — Section 4

Priya works nights at a distribution center. Her shift lead, Tom, has for two months commented on her body, sent her late-night texts about her photos from a work party, and last week told her "people who cooperate with me get the good overtime — think about it." Priya needs the overtime money, has said "ha, okay" in the moment because she froze, and has told no one. She asks: *"I laughed it off, I need this job, and he's my direct supervisor — do I even have a case worth reporting?"*

Walk it through: (1) Classify the conduct with subsection 1: comments and sexual texts are hostile-environment material, and the overtime comment is textbook quid pro quo — a supervisor linking a work benefit to "cooperation." A supervisor's involvement makes employer responsibility stricter, especially if a tangible job action follows. (2) Address Priya's self-doubts directly: freezing and laughing nervously is a common stress response and does not make conduct welcome; needing the job is precisely why the law restrains people with power over it. (3) Priya's strongest immediate steps cost nothing: start the dated log today, going back as best she can for the two months; save the texts where her employer cannot erase them; and keep her prior good evaluations. (4) Reporting: she should report in writing to HR or a manager above Tom — not to Tom — using the words

"I am reporting sexual harassment," and ask about agency filing promptly because deadlines run regardless of the internal process; a free consultation with an employment lawyer or legal aid can sequence the doors. (5) After reporting, Priya logs everything — if her overtime vanishes or her reviews sour, that timeline is a retaliation claim, and it is documented from day one because she built the record before she needed it.

One more real-life story — Section 4

Walter, a line cook in his fifties, watched a new young cook, Sam, become the target of sexualized "initiation" jokes and phone-photo sharing by two senior staff. Walter was not a supervisor and the jokes were not aimed at him. He did two quiet things: he told Sam, privately, "It's not right, it's not just you noticing it, and I'll say what I saw if you report it," and when Sam did report it, Walter confirmed dates and details to the investigator exactly as he had written them in a note on his phone the first evening it happened. The investigation substantiated the complaint; the two senior staff were disciplined and one was fired, and the kitchen's reporting policy was reissued and actually trained.

Takeaway: Bystanders with dated notes change outcomes. Sam's account stopped being one person's word the moment a witness could say "I saw it too, and here is when" — documentation and one steady ally turned a complaint the company could have minimized into one it had to resolve.

Try this — Section 4

Assemble your workplace documentation starter file. Do it before you ever need it.

- I have a copy of my employer's harassment policy and handbook reporting procedure, kept outside work systems.
- I know two ways to report that do not go through my direct supervisor.
- I have my most recent positive evaluations, schedule, and pay information stored safely at home.
- I have started (or know how to start) a dated incident log: date, time, place, exact words or acts, witnesses, my response.
- I know messages and screenshots should be saved somewhere my employer cannot delete.
- I know official agency complaints have firm deadlines, and that mass.gov and legal aid can point me to current filing information.
- I understand retaliation is separately unlawful, and that post-report changes to my shifts, hours, or reviews belong in the log with dates.

Resources to keep — Section 4

- **RAINN — 1-800-656-4673** — support if harassment involved sexual assault or coercion.
- **988 Suicide & Crisis Lifeline — call or text 988** — support when workplace abuse is crushing your mental health.
- **Crisis Text Line — text HOME to 741741** — quiet, text-based support from anywhere, including a break room.
- **SAMHSA National Helpline — 1-800-662-4357** — if stress from work has become substance use.
- **911** — for workplace violence, stalking, or immediate threats.
- **mass.gov** — for current Massachusetts information on workplace rights, wage rules, and the state agencies that take discrimination and harassment complaints.
- **Legal aid** organizations and employment lawyers — many first consultations are free; bring your documentation file.

What you earned / what's next — Section 4

Section 4 complete (quiz score 80% or higher): You can tell quid pro quo from a hostile work environment, state what a lawful employer response looks like, choose among internal, agency, and legal reporting doors without missing deadlines, and build the dated documentation that turns a disputed account into a record no one can wave away.

Word Search — Section 4

Find the words from this section's Words to know. Words run across, down, or diagonally.

M Q W H Q Q H P G W P A C
J R E T A L I A T I O N S
C U N W E L C O M E M H R
C B P B M Y G M T Y T O I
C Q E Q L B Y S F O A F R
I N A I L Q O B W F F F P
Z D J X V B V J A C O K D
H Z R P D L H Z W C I D Y
K Z K P O N W Q V G T X H
E S L F N O T I C E D S K
I N V E S T I G A T I O N
E V Q U I D P R O Q U O N
J S H G H D Q X L S E E H

Words to find: Quidproquo · Unwelcome · Retaliation · Notice · Investigation

Chapter Test — Section 4

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. A supervisor tells an employee that people who 'cooperate' with him get the good overtime. Which form of harassment does this most directly describe?

- A. Hostile work environment only
- B. Quid pro quo — a work benefit linked to sexual cooperation by someone with power over the job
- C. Ordinary scheduling management
- D. Workplace teasing

2. Priya froze and laughed nervously when her shift lead made sexual comments, and she needs the job. Does that defeat her complaint?

- A. Yes — laughing means the conduct was welcome
- B. Yes — needing the job means she accepted the conditions
- C. Only if two coworkers also laughed
- D. No — freezing and nervous laughter are common stress responses and do not make conduct welcome; welcomeness is judged by whether she invited and desired the conduct

3. Once an employer knows — or should have known — about possible harassment, what is it generally expected to do?

- A. Wait for courtroom-level proof before doing anything
- B. Investigate promptly and impartially, and if harassment occurred, take action reasonably calculated to stop it and remedy its effects
- C. Transfer the complainant to a worse shift to separate the parties
- D. Ask the harasser whether it happened and accept the answer

4. Three weeks after Mateo files a harassment report, his hours are cut and his first-ever bad evaluation appears. How does this lesson classify that pattern?

- A. Normal management after a complaint
- B. Proof the original complaint was false
- C. A classic retaliation fact pattern — separately unlawful, and it belongs in his dated log
- D. A scheduling coincidence he should ignore

5. Which documentation habit most strengthens a workplace case?

- A. Writing a single long account a year later from memory
- B. Keeping a same-day dated log with exact words, witnesses, and places, plus saved messages kept where the employer cannot erase them
- C. Deleting messages so the workplace stays professional
- D. Telling one coworker verbally and relying on their memory

6. Why does this lesson warn against letting months pass while an internal process is 'still pending'?

- A. Because official agency filing deadlines are firm and keep running regardless of internal processes
- B. Because HR departments close for the summer
- C. Because coworkers will forget the harasser's name
- D. Because internal processes always end in firing

7. A customer repeatedly harasses a cashier. The manager knows and does nothing. Under this lesson, can the employer be responsible?

- A. No — employers are never responsible for customers
- B. Yes — harassment by customers still obligates the employer once the employer has notice and fails to act
- C. Only if the customer is also an employee
- D. Only if the cashier quits

8. In the lesson's story, why did Sam's complaint succeed where many are minimized?

- A. Because Sam threatened to quit publicly
- B. Because Sam was related to the owner
- C. Because Walter, a bystander, confirmed dates and details he had written down at the time — the account stopped being one person's word
- D. Because the harasser confessed on the first day

9. Which advice does this lesson give about signing a quick 'confidential resolution' or severance agreement?

- A. Sign immediately — these offers always expire fairly
- B. Do not sign without understanding it and ideally having a lawyer review it first
- C. Sign but keep a secret copy to void it later
- D. Refuse all settlements in every circumstance

10. A worker says, 'I never complained internally, so my employer can never be responsible.' What does this lesson say?

- A. That is always correct
- B. That is only correct for small employers
- C. Harassment law never looks at notice
- D. Not necessarily — responsibility can arise when a supervisor is the harasser or the employer knew or should have known; a written complaint still matters because it creates notice

Certificate — Section 4

Minister Destiny Testimony Schools

Certificate of Completion — Section 4: Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 4: Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You know your rights at work, you know what your employer owes you, and you know how to keep the record that makes truth stand up. A worker who knows the rules cannot be quietly pushed around. —

Minister Destiny Marie Morgan

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Section 5 — Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

Minister Destiny Testimony Schools — Adult

The lesson

1. The mindset: discipline means teaching

The word *discipline* comes from teaching, not from pain. Punishment tries to stop a behavior by making a child suffer or fear; discipline tries to stop the same behavior by making a child *understand and capable* — of empathy, of self-control, of repairing what they did. The practical difference shows up in results over years: punished children learn mainly to avoid getting caught and to manage the adult's mood; disciplined children gradually internalize the rule itself, which is the only version of the rule that protects them when no adult is watching.

Five principles organize everything else in this lesson:

1. **Connection before correction.** A child who feels securely connected to you can hear correction. A child who feels rejected hears only rejection. Warmth is not softness; it is the channel discipline travels through.
2. **Calm is a precondition, not a reward.** Discipline delivered in rage teaches rage. If you are too angry to think, the correct move is the pause from Section 2: safe place for the child, space for you, return when settled. Delayed, calm consequences teach more than immediate, furious ones.
3. **Behavior is communication.** Especially in younger children, misbehavior is often an unskilled announcement — of hunger, exhaustion, overwhelm, a need for attention, a developmental limit, or a big feeling with no words yet. Asking "what is this behavior saying?" before "how do I stop it?" changes the intervention entirely.
4. **Few rules, clearly known, consistently kept.** Three to five household rules a child can recite beat twenty rules enforced at random. Consistency between caregivers, and between Tuesday and Saturday, is what makes rules feel like the structure of the world rather than the weather of an adult's mood.
5. **Consequences should be related, respectful, and revealed in advance.** A consequence connected to the behavior (subsection 2) teaches the logic of the world. A consequence announced as part of the rule — not invented mid-anger — teaches fairness.

2. Positive discipline, tool by tool

Catch the good, specifically and often. The single most powerful behavior tool is attention aimed at what you want more of: "You gave your sister the bigger piece — that was kind," said at the moment it happens, with your full attention for ten seconds. Children repeat what gets noticed. Households running on correction alone accidentally train children that the reliable way to get a parent's full attention is to misbehave.

State the rule positively and briefly. "Walk inside" lands better than "Stop running"; "Use a quiet voice in the hall" better than "Don't yell." Tell the child what *to* do — brains under excitement follow a picture of the right action more easily than a prohibition.

Offer limited choices. "Homework before or after your snack?" "The blue shirt or the green one?" Choices inside your boundaries give a child real control over small things, which drains the pressure that otherwise erupts over big things. Both options must be genuinely acceptable to you.

Use related consequences. The consequence should teach the rule it enforces: the toy thrown becomes unavailable for a while; the mess made becomes the cleanup (with help scaled to age); the bike ridden without a helmet waits until helmet use is the habit. Related consequences need no anger to work, and children experience them as the world making sense rather than as a parent winning.

Use natural consequences when they are safe. Refused a coat on a cold-but-safe day and felt the chill? Ate nothing at dinner and felt hungry before bed (with a plain, un-dramatic snack offered later, not a second dinner cooked to order)? Letting safe, survivable outcomes teach is efficient and leaves the parent out of the villain role. Never use this logic where the natural consequence is injury, danger, or humiliation.

Time-in and calm-down spaces, not isolation as terror. For young children especially, the regulated version of a break works better than exile: a calm corner with a cushion and a feelings book, a parent nearby, and a brief reconnection afterward — what happened, what the rule is, what to do next time, hug, move on. Older children can take space in their room by agreement. The goal is a nervous system settling, not a child marinating in shame behind a door.

Repair is part of discipline. After any consequence, guide the child to fix what can be fixed: apologize in words or a drawing, help clean, return or replace, check on the person hurt. Repair teaches the skill adulthood actually requires, and it ends incidents with restored connection instead of residue.

What to retire: hitting and physical punishment (it models exactly the hitting you forbid, escalates with a child's size, and risks crossing into the harm Section 2 covered), screaming matches, name-calling and shaming ("lazy," "bad," "stupid" — children believe a parent's labels), threats you will not carry out (they devalue every future word), and consequences so long or so unrelated ("no birthday party next month for today's spilled milk") that the child stops connecting them to behavior at all.

3. Supervision — the quiet work that prevents almost everything

Most serious harm to children does not happen during discipline at all; it happens during *supervision gaps*. Supervision is not hovering; it is knowing, at each age, what a child can and cannot yet handle, and matching freedom to demonstrated ability:

- **Babies and toddlers** need a physically safe environment and a caregiver within reach: safe sleep on their back in an empty crib, gates and outlet covers, medicines and cleaning products locked away (and Poison Control, 1-800-222-1222, saved in your phone), constant watch near any water — a toddler can drown silently in inches of it — and never being left alone with a pet or in a car.
- **Preschoolers** need line-of-sight supervision outdoors and in kitchens and bathrooms, simple rules rehearsed in advance ("we hold hands in the parking lot — every time"), and adults who know that a quiet preschooler is often an exploring one.
- **School-age children** can earn graduated independence: walking a known route, staying home briefly where law and maturity allow, playing at a friend's — each step granted after the child shows the judgment the step requires, and each step paired with check-in habits: where, who, when back, how to reach you.
- **Preteens and teens** need supervision that shifts from watching the child to knowing the world around them: whose house, which adults, what the plan is, a phone that stays on, and a standing no-punishment-for-calling rule — any ride home, any hour, no questions until tomorrow — so a teen in a bad situation calls you instead of getting into a worse car.

Across all ages: **know your child's people**. Meet the friends and, where you can, their parents; know the coaches, sitters, and relatives your child spends time with; and treat a sudden adult gift-giver or secrecy-keeper in a child's life with the alertness Section 2 taught. And supervise the digital room too: devices charged outside bedrooms at night, age-appropriate privacy settings, and regular, unpanicked conversation about what they see online — Section 10 goes deep on protecting children online.

Fatigue is supervision's enemy. A caregiver awake for twenty hours with a crying baby is a risk factor, not a failure — the fix is structural (the relief-valve adults from Section 2, sleep in shifts, a crib as the safe place when you must step out of the room) rather than heroic.

4. Communication — talking so children can hear, listening so they will talk

Get on their level, literally and figuratively. Eye contact at child height, a calm voice, short sentences, one instruction at a time. A stream of five commands to an excited six-year-old guarantees that zero land.

Name feelings to tame them. "You're mad because the tower fell. It's okay to be mad. It's not okay to throw the blocks." Naming separates the feeling (always allowed) from the behavior (has limits) — the exact distinction adults need too, and the vocabulary children borrow for life.

Listen more than you lecture. Ask open questions ("What was the hardest part of today?"), tolerate the pause while a child finds words, reflect back what you heard before responding, and resist solving instantly. Children who feel heard bring you the small problems — and children who bring small problems grow into teenagers who bring you the large ones. That pipeline is built in these ordinary minutes.

Give warnings and transitions. "Five minutes until we leave the park; two minutes; time." Most "defiance" in young children is a transition nobody prepared them for. A timer the child can see turns you from the enemy of fun into the messenger of an agreed fact.

Apologize when you get it wrong. A parent who says "I yelled. That was wrong. I'm sorry, and I'm working on it" does not lose authority — they teach accountability, repair, and the truth that rules bind the powerful too. Children raised on that modeling can apologize themselves, which is half of adult conflict resolved.

For teenagers specifically: choose the car and the side-by-side moments over the face-to-face interrogation; keep questions curious rather than prosecutorial; state your position once, clearly, without repeating it into a wall; and keep the door visibly open after disagreement. A teen who slams a door but knows dinner is still dinner is receiving discipline's deepest lesson: limits without exile.

5. Routines — the invisible structure children lean on

Children regulate themselves inside predictable structure long before they can create it. Three routines carry most of the weight:

Morning routine: same order, same times, as much prepared the night before as possible (clothes out, bag by the door). Mornings predict the school day; a calm launch is a discipline intervention all by itself.

After-school / evening routine: snack, decompression, homework in a defined slot, play, dinner. Children who know when homework happens fight it less than children for whom it ambushes the evening at random.

Bedtime routine: the highest-value routine in the house. A consistent wind-down — bath, teeth, book, lights — at a consistent time, with screens ending well before bed, produces the sleep that produces tomorrow's behavior, school performance, and parental patience. A large share of "behavior problems" in young children is, in whole or part, a sleep problem wearing a costume.

Build routines *with* children where age allows (a drawn chart for a five-year-old, a negotiated schedule for a teen), post them visibly, and hold them kindly but firmly for the few weeks they take to become "just what we do." Expect testing at first, especially of bedtime; the routine holds the line so your voice does not have to, nightly.

Words to know — Section 5

- **Discipline** — teaching that builds a child's understanding and self-control; distinct from punishment, which relies on suffering or fear.
- **Positive reinforcement** — noticing and praising the specific behavior you want repeated, at the moment it happens.
- **Related consequence** — a consequence logically connected to the behavior, so it teaches the rule (a thrown toy is put away).
- **Natural consequence** — the safe, un-engineered result of a child's choice, allowed to teach (feeling chilly after refusing a coat).
- **Time-in** — a calming break taken near a trusted adult to settle a child's nervous system, followed by reconnection and teaching.
- **Repair** — the child's action to fix harm done: apologizing, cleaning, returning, or helping the person affected.
- **Graduated independence** — freedom granted in steps, each matched to judgment the child has already demonstrated.
- **Transition warning** — advance notice before an activity changes, which prevents most young-child "defiance."
- **Co-regulation** — an adult's calm presence helping a child's unsettled system settle; the pathway by which children eventually learn self-regulation.

Myths vs facts — Section 5

- **Myth:** Praising children too much spoils them and makes them soft. **Fact:** Specific, sincere praise for effort and behavior is the strongest known builder of the behavior itself. What can backfire is empty praise for everything — the distinction is honesty, not quantity.
- **Myth:** If discipline does not hurt or frighten, a child will not take it seriously. **Fact:** Children take seriously what is consistent, related, and calmly enforced. Fear produces avoidance of the adult, not internalized rules — and fear-based methods escalate as children grow.
- **Myth:** A good parent handles everything alone and never needs relief. **Fact:** Supervision fails through exhaustion, not through love deficits. Building relief into family life is competent parenting, and Section 2 treats it as a safety practice.
- **Myth:** Teenagers do not need supervision, only trust. **Fact:** Teens need a different *kind* of supervision — knowing their people, places, and plans, plus a no-questions ride home — not the absence of it. Trust grows alongside that structure, not instead of it.

Think it through — Section 5

Every school night ends the same way for Tanya and her 7-year-old son, Eli: homework starts late, Eli whines and slides off the chair, Tanya raises her voice, Eli cries, homework takes two hours, and bedtime lands an hour late with both of them miserable. Tanya asks:

"Is my child just defiant? What would this school change first?"

Walk it through: (1) Reframe before intervening: a tired, hungry 7-year-old ambushed by homework at an unpredictable hour is displaying a systems problem at least as much as a behavior problem; subsection 1 says ask what the behavior is communicating. (2) Change the structure first: a posted evening routine — snack and twenty minutes of decompression after school, homework in the same early slot at the same table, then play, dinner, and a protected bedtime — removes the nightly negotiation that currently is the evening. (3) Rebuild the homework moment itself: break it into short parts with a visible timer and a movement break between them, sit nearby (co-regulation works at seven), and catch the good specifically — "You started right away tonight; that's the habit." (4) Replace the escalating voice with an advance-revealed, related consequence: homework not done in its slot means the slot after it (play) shortens, because the work still has to happen — stated on a calm afternoon, not invented mid-shout. (5) Measure by trend, not by one night: routines take weeks to become "just what we do," and Eli's shrinking resistance across those weeks — plus a bedtime restored, which alone improves next-day behavior — is the evidence the new system, not more volume, was the answer.

One more real-life story — Section 5

Marcus (no relation to the Marcus of Section 1) was embarrassed that his 4-year-old daughter, June, "ran the house" at bedtime — two hours of requests, exits, and negotiations ending around 10 p.m., with Marcus yelling by the end most nights. A parenting group had him build one boring, beautiful routine: bath, pajamas, teeth, two books from a basket June chose in the morning, one song, lights out — forty minutes, same order, same time, with a sticker chart June decorated herself. Night three was the worst in family history; Marcus nearly quit, remembering the warning that testing peaks before change. By night ten, June was reciting the routine ahead of him. By the end of the month, Marcus noticed something he had not planned: June's preschool reported fewer meltdowns, and his own evenings — reclaimed, predictable — had removed the hour of the day he used to dread most as a father.

Takeaway: Structure held kindly is discipline that works while you are calm enough to enjoy your child. Marcus did not become louder, stricter, or more frightening; he became more predictable — and a 4-year-old's nervous system did the rest.

Try this — Section 5

Complete one week of this skills practice sheet. Small and daily beats grand and occasional.

- I have written our household rules down — five or fewer — and my child can say them back to me.
- Each day this week I caught one good behavior and praised it specifically, in the moment.

- I replaced one "don't" with a "do" instruction, and noticed the difference.
- I used one related or natural consequence instead of a consequence invented in anger.
- After one conflict, I guided a repair — and apologized myself where I had gotten it wrong.
- Our morning, evening, and bedtime routines are written or drawn and posted where we live by them.
- I reviewed my child's supervision plan for their current age: people, places, water, medicines, devices, and the no-questions ride-home rule for older children.
- I gave a transition warning before every activity change for two days, and tracked how many "defiance" moments simply never happened.

Resources to keep — Section 5

- **Childhelp** — 1-800-422-4453 — parenting support and guidance, not only for crises.
- **Poison Control** — 1-800-222-1222 — the supervision essential; save it before you need it.
- **988 Suicide & Crisis Lifeline** — **call or text 988** — when parenting stress becomes a mental-health crisis for you.
- **Crisis Text Line** — **text HOME to 741741** — quiet support during the hard hours.
- **SAMHSA National Helpline** — 1-800-662-4357 — if substance use is part of your parenting strain (Section 6 goes deeper).
- **National Domestic Violence Hotline** — 1-800-799-7233; **text START to 88788** — if conflict in your home is becoming control or fear (Section 3).
- **mass.gov** — for finding Massachusetts family support and parenting programs in your area.

What you earned / what's next — Section 5

Section 5 complete (quiz score 80% or higher): You can explain how discipline differs from punishment, use positive reinforcement, choices, and related or natural consequences, match supervision to a child's age, communicate in ways children can actually hear, and build the morning, evening, and bedtime routines that quietly carry a family's behavior.

Word Search — Section 5

Find the words from this section's Words to know. Words run across, down, or diagonally.

T	D	L	X	Y	C	V	F	X	M	R	Q	S
Y	U	U	P	T	O	Q	M	S	J	Z	Q	W
D	S	N	L	J	R	W	I	S	E	D	R	D
P	Z	M	L	S	E	Y	A	R	G	G	B	I
T	F	K	Y	X	G	N	O	Y	S	Q	F	S
V	B	T	C	W	U	U	C	L	S	J	I	C
V	H	I	U	L	L	N	J	C	Z	D	D	I
P	Z	M	F	N	A	T	K	C	H	R	Y	P
B	J	E	G	H	T	Y	D	L	F	E	W	L
Q	G	I	T	I	I	I	D	P	V	P	Q	I
R	P	N	Y	A	O	T	F	W	E	A	Y	N
G	S	W	B	U	N	X	O	K	Y	I	H	E
V	Y	L	L	L	A	G	K	U	M	R	K	U

Words to find: Discipline · Timein · Repair · Coregulation

Chapter Test — Section 5

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What is the core difference between discipline and punishment in this lesson?

- A. Discipline is for young children; punishment is for teens
- B. Punishment makes a child suffer or fear; discipline teaches understanding, capability, and repair so the rule is internalized
- C. They are the same thing with different names
- D. Discipline never involves consequences

2. Eli's homework battles happen at a random hour each night, when he is tired and hungry. What does this lesson say to change FIRST?

- A. Stricter punishments for whining
- B. A doctor visit for defiance
- C. Longer homework sessions until he builds stamina
- D. The structure: a posted evening routine with snack and decompression first, homework in the same early slot, and a protected bedtime

3. A child throws a toy during a tantrum. Which consequence is a RELATED consequence?

- A. The thrown toy is put away for a while, and later the child helps check on anyone the toy nearly hit
- B. No birthday party next month
- C. Extra chores chosen at random
- D. Being called a 'bad kid' until bedtime

4. Why does the lesson emphasize praising specific good behavior in the moment?

- A. Because praise bribes children into obedience
- B. Because children repeat what gets noticed — attention aimed at wanted behavior builds it, while correction-only households teach children that misbehavior is the reliable way to get full attention
- C. Because praise replaces the need for rules
- D. Because children cannot understand correction

5. What is the correct use of a natural consequence?

- A. Letting a child skip a seatbelt to learn why it matters
- B. Letting a child run into traffic once, safely watched

- C. Allowing a safe, survivable outcome to teach — like feeling chilly after refusing a coat — never where the natural result is injury, danger, or humiliation
- D. Refusing all food for a day after a refused dinner

6. Which supervision plan fits a teenager under this lesson?

- A. No supervision at all — only trust
- B. The same line-of-sight supervision as a toddler
- C. Knowing their people, places, and plans, keeping check-in habits, and a standing no-questions ride-home rule so a bad situation ends in a call, not a worse car
- D. Checking their location every five minutes without discussion

7. A parent yells during a conflict, then later says, 'I yelled. That was wrong. I'm sorry, and I'm working on it.' What does the lesson say this does?

- A. Destroys parental authority permanently
- B. Teaches accountability and repair, models that rules bind the powerful too, and makes it possible for the child to apologize themselves
- C. Confuses children about who is in charge
- D. Should never happen in front of children

8. In Marcus's story, June's two-hour bedtime battles ended after he built one consistent 40-minute routine. What does the lesson call the hard third night?

- A. Proof the routine failed
- B. A reason to switch to stricter punishment
- C. The escalation phase — A new rule about bedtime
- D. Testing that peaks before change — expected resistance as the routine takes hold, after which predictability itself settles the child

9. Why are transition warnings ('five minutes until we leave') so effective with young children?

- A. Because children fear timers
- B. Because much 'defiance' is a transition nobody prepared the child for — the warning turns the parent from enemy of fun into messenger of an agreed fact
- C. Because warnings are a form of punishment
- D. Because they shorten the activity automatically

10. Which item belongs on a young child's supervision checklist in this lesson?

- A. Letting the toddler play alone near water if they are 'careful'
- B. Medicines and cleaning products within reach so the child learns
- C. Leaving the baby alone in the car for quick errands

D. Safe sleep on the back in an empty crib, locked-away medicines, Poison Control saved in the phone, and constant watch near any water

Certificate — Section 5

Minister Destiny Testimony Schools

Certificate of Completion — Section 5: Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 5: Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You have the tools to teach instead of merely punish — calmly, consistently, and with love a child can feel. Families are built in ordinary minutes, and you now know how to make those minutes work. — Minister Destiny Marie Morgan

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Section 6 — Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

Minister Destiny Testimony Schools — Adult

The lesson

1. Stress, the body, and why good parents snap

Parenting runs on a nervous system, and stress changes that system in predictable ways. Sleep deprivation, financial pressure, a child with high needs, conflict at home, untreated pain or illness, and caring for everyone while nobody cares for you — the load accumulates. Under enough load, the brain shifts into threat mode: patience narrows, voices sound louder, a spilled cup registers as defiance, and the gap between *feeling* anger and *acting* on it shrinks to nothing.

Two conclusions follow. First, snapping is information, not identity: it tells you the load exceeded current capacity, and both sides of that equation can change — reduce the load, increase capacity and support. Second, willpower is the weakest tool for the hottest moments, because the hot moment is exactly when willpower is offline. What works is what this section builds: early recognition of your own escalation, pre-decided exits, drivers treated at the root, and help recruited *before* the arithmetic fails.

Learn your own escalation ladder, because yours has a signature: perhaps a clenched jaw and a voice going quiet before it goes loud; perhaps a specific thought ("nobody listens to me") that reliably precedes losing control; perhaps it is always the same hour, the same transition, the same child behavior on the same empty stomach. Parents who can name their first two rungs can exit on rung two. Parents who only recognize rung nine meet themselves there repeatedly.

2. Anger — the ten minutes that decide everything

Anger itself is not the enemy; it is a normal signal of overload, injustice, or exhaustion, and parents are allowed to feel it. Harm lives in the unplanned ten minutes after anger peaks. Plan those minutes now, while you are calm:

1. **Put safety first, instantly.** If your hands or voice feel out of your control: the child goes somewhere safe (crib, playpen, their room, with a safe older person) and you leave the room. A crying child in a safe place is a parenting success in that moment. Never shake a child, never handle a baby roughly in anger, and never discipline while driving or holding anything dangerous.

2. **Run the body down, not the argument up.** Slow breathing with longer exhales; cold water on the face or an ice cube in the hand; a walk to the mailbox; counting down slowly. These sound small because they are physical, and so is the problem: you

are bringing a heart rate down, not winning a debate.

3. Suspend the verdict. Tell yourself the sentence this school gives you: "This can be handled in twenty minutes, better." Almost no child behavior is an emergency requiring an immediate consequence. Delayed, calm, related consequences (Section 5) teach more anyway.

4. Return, repair, reconnect. When settled: brief acknowledgment ("I got too loud. I'm sorry — you deserved a calm voice"), the teaching point, the child's repair if one is owed, and warmth restored. Repair is not weakness; a child who watches a parent lose control *and then own it* learns the complete skill, including the part most adults never saw modeled.

5. Log it like data. Afterward, note the pattern: hour, sleep, food, which stress was loudest. Three logged incidents usually reveal a fixable structure — a shift swap, a snack before the hard hour, a routine from Section 5 — hiding inside what felt like a character flaw.

When anger is becoming a pattern, escalate your response, not your self-blame.

Repeated loss of control, frightening your children regularly, any physical incident, or anger fused with drinking are signals for outside structure: a doctor, a therapist, an anger-management or parenting program, an honest conversation with your support people. Section 2's Andre escalated his response — treatment, relief nights, telling the pediatrician — and that escalation is precisely what separates a hard chapter from a case file.

3. Substance use and parenting — the honest picture

This school does not do shame, and it does not do pretending. The honest picture:

- **Impairment and caregiving do not mix.** A parent who is intoxicated or in withdrawal cannot supervise to the standard Section 5 described, cannot respond to a child's emergency, and may not remember the evening a child will remember for years. Driving with children while impaired converts a private problem into a criminal one with Section 1's full weight of consequences.
- **The environment itself becomes a hazard.** Substances, pills especially, within a child's reach are a leading route to accidental poisoning (keep Poison Control, 1-800-222-1222, in your phone). Visiting adults who use in the home, unsafe sleep arrangements for infants when a caregiver is impaired, and children left supervising children while a parent is incapacitated — each is the kind of fact pattern that fills real neglect cases.
- **Addiction is a medical condition, and treatment works.** It is also a condition that lies to its owner about time: "I'll stop when things calm down" reverses the actual sequence, because use is frequently *why* things do not calm down. Treatment exists on a spectrum — helplines and assessment, outpatient counseling, medication-assisted treatment, structured programs, peer recovery communities — and SAMHSA's National Helpline (1-800-662-4357) is a free, confidential, 24/7 place to find what fits

your situation and location.

- **If you are in recovery, guard it like the parenting asset it is.** A relapse plan written in advance (who takes the children, who you call, what you do in the first hour), honest sponsors or counselors, and telling one trusted person the truth early are what keep a lapse from becoming a collapse. Seeking treatment — including when a court or agency later learns of it — is consistently viewed as a protective act, the opposite of hiding use until it is discovered.
- **For the other parent or caregiver:** you cannot control another adult's use, but you can control the child's exposure: no riding with an impaired driver, no leaving children in an impaired person's sole care, and documentation of incidents if custody or safety decisions ever need facts. Al-Anon-style support and the same SAMHSA line can advise family members, too.

4. Mental health — yours is part of the child's environment

Depression in a parent can look like neglect from the outside and feel like drowning from the inside: the parent who cannot get off the couch, whose baby cries unanswered because responding requires energy that does not exist, whose older child quietly becomes the household's organizer. Postpartum depression and anxiety — which can affect any parent in the first year, including partners and adoptive parents — deserve naming plainly, because they are common, dangerous when ignored, and highly treatable when named.

Anxiety can parent in the opposite costume: hypervigilance, no sleep, a child kept from every ordinary risk and a parent whose own fear runs the house. Trauma — including a parent's own childhood abuse — can make ordinary child behavior (crying, defiance, a raised voice) land like an attack, because the nervous system is answering an old emergency in the present room. None of these are character verdicts. All of them change what a child experiences daily, which is why **your treatment is a parenting intervention**: the therapy appointment, the medication review, the support group are not time taken from your children; they are maintenance on the environment your children live in.

Warning signs that your mental health needs prompt, professional attention: weeks of low mood or numbness; losing interest in everything, including your children, in a way that frightens you; rage episodes escalating despite your efforts; panic that disrupts daily functioning; thoughts of harming yourself; thoughts of harming your child that scare you (having such a thought is a signal to get help immediately — call 988 — not a reason to hide in shame while it grows); and any point where you no longer trust yourself alone with your children. That last one has a correct action attached: get another safe adult present *now*, and then get professional help — this is the early-help principle of Section 2 operating in real time.

5. Asking for help — the skill, practiced step by step

Everything in this section converges here, because most overwhelmed parents know help exists in the abstract and cannot perform the concrete steps at 11 p.m. while depleted. So practice them in the calm:

1. **Build the list before the crisis.** One page, physical or in your phone: two relief adults (asked in advance, per Section 2), your children's doctor, your own doctor or therapist, and these lines — 988 (call/text) for mental-health crisis, Crisis Text Line (text HOME to 741741) when you cannot speak aloud, SAMHSA 1-800-662-4357 for substance-use treatment, Childhelp 1-800-422-4453 for parenting support and crisis guidance, Poison Control 1-800-222-1222.

2. **Use the smallest true sentence.** You do not owe anyone your whole history to deserve help. "I'm not coping tonight and the kids need a safe adult here" is complete. "I've been drinking again and I need treatment, not judgment" is complete. Small true sentences get spoken; grand confessions get postponed.

3. **Ask for the specific thing.** People help best when handed a task: "Can you take the kids Saturday so I can sleep and call about counseling?" beats "I'm overwhelmed," which leaves willing people unsure what to do. Receiving help awkwardly is fine. Awkward help still helps.

4. **Expect the system, when you meet it voluntarily, to differ from the one you fear.** Parents who walk into a family support program, a pediatrician's office, a recovery intake, or a therapist's practice are met as clients seeking services — that is a different doorway from an investigation, and keeping your feet on the voluntary side of the line is exactly what *early* means.

5. **Close the loop with your children, age-appropriately.** "Mom is getting help so our home feels calmer. Grown-ups handle grown-up problems; your job is being a kid." Children who watch a parent seek help learn the behavior that will one day save them, too.

6. The family stress plan — putting the section on one page

The deliverable of this section is a written plan, made in a calm hour, covering: my top three stress signals; my exit steps when anger spikes; my relief adults and exactly what I've asked each of them; my treatment contacts and next appointment; my children's safe arrangements for my worst nights; and my first call for each kind of crisis (anger, relapse urge, mental-health spiral, child emergency). Keep it where you will actually see it — refrigerator, phone lock-screen note, wallet card. Sections 2 through 6 have now given you reporting knowledge, safety planning, workplace footing, daily parenting skills, and this: the plan for the days when you are the one who needs protecting the plan. A family that has one is not a family without problems. It is a family whose problems meet preparation instead of improvisation — and that difference, compounded over years, is most of what childhoods are made of.

Words to know — Section 6

- **Escalation ladder** — your personal sequence of physical and mental signs as stress builds toward loss of control; the early rungs are where exits work.
- **Relief valve** — a pre-arranged source of respite — a person, program, or routine — that lowers caregiving load before it becomes dangerous.
- **Co-occurring** — when substance use and a mental-health condition exist together, each worsening the other; treatment works best when both are addressed.
- **Medication-assisted treatment** — the use of prescribed medication, with counseling, to treat substance-use disorders; a standard, effective form of care.
- **Relapse plan** — a written, advance plan for what happens in the first hours of a return to use: who takes the children, who is called, what happens next.
- **Postpartum depression / anxiety** — mood and anxiety conditions arising in the first year after a child's arrival, affecting any parent, treatable, and dangerous mainly when hidden.
- **Respite care** — short-term care of a child by another safe person or program so a caregiver can rest, attend treatment, or recover capacity.
- **Voluntary services** — help a family seeks on its own initiative, as clients — distinct from services ordered within an investigation or court case.
- **988** — the Suicide & Crisis Lifeline number (call or text) for mental-health crisis support, for yourself or about someone else.

Myths vs facts — Section 6

- **Myth:** Asking for help is how parents get their children taken away. **Fact:** Voluntary help-seeking — treatment, counseling, family support programs — is a protective factor that professionals and courts recognize. It is concealed, untreated crisis that produces reports and removals.
- **Myth:** A parent who loved their children enough would not struggle with anger, addiction, or depression. **Fact:** These are load and health conditions, not love measurements. They occur in devoted parents constantly — which is why treatment, not devotion, is the remedy.
- **Myth:** If I have the thought that I might harm my child, I am a monster and must never say it aloud. **Fact:** Frightening intrusive thoughts are a known symptom pattern and a signal to get help immediately — telling a professional or calling 988 is how parents protect their children from exactly the thing they fear.
- **Myth:** I should stop using or stabilize my mental health first, and *then* involve anyone. **Fact:** The sequence runs the other way: support and treatment are how stopping happens. Waiting to be stable before asking for help is asking the problem to solve itself.

Think it through — Section 6

Denise works overnight shifts and sleeps in fragments while her mother watches her toddler, Noah, in the daytime. Twice this month, after being woken repeatedly, Denise has screamed at Noah hard enough that he froze and went silent — a response she recognizes from her own childhood and hates. She has started skipping sleep entirely some days because "sleeping makes it worse," she is tearful most of the day, and yesterday she thought, clearly: *he'd be better off with someone else*. Denise asks: *"Nothing has 'happened.' Am I making too much of this?"*

Walk it through: (1) Name what is actually present, without waiting for an incident: chronic severe sleep deprivation, daily tearfulness, escalating rage responses, a toddler already showing a freeze response, and hopelessness about her own worth as a parent. Under subsection 4, this is a mental-health situation asking for prompt attention — "nothing has happened" is the early window working, not evidence there is no problem. (2) Sequence the first moves by urgency: rest is treatment here, not indulgence — Denise's mother is already a trusted caregiver, so the honest small sentence ("I'm not coping; I need two full sleep days a week and I'm calling my doctor") recruits existing help rather than inventing new help. (3) Professional steps within days, not months: her own doctor or an urgent call to 988 for guidance about postpartum-and-beyond depression symptoms (Noah's age does not disqualify her feelings from being real and treatable), plus telling Noah's pediatrician about the home strain. (4) Meanwhile, install the Section 2 exits: when woken into rage, Noah goes to his safe crib space, Denise leaves the room, runs the body down, returns and repairs — and she logs incidents to show the pattern shrinking as sleep and treatment land. (5) The verdict on her question: Denise is making exactly the right amount of this, at exactly the right time. Every element she listed is this section waving its hand early, while the fixes are sleep, a doctor, and honesty — instead of later, when the same list would be read aloud in a very different room.

One more real-life story — Section 6

Robert, a single father in recovery with fourteen months sober, lost his job on a Tuesday and by Friday night was sitting in his truck outside a liquor store, engine running, his 8-year-old daughter at his sister's house for the weekend. What saved the evening was not willpower — Robert says his willpower was fully occupied arguing *for* going in. What saved it was the relapse plan he had written at six months sober: he called the number taped inside his wallet — his sponsor — read the plan's first line aloud ("A lapse is an emergency, not a verdict"), and drove to his sister's instead, where he told her the truth that night rather than a cleaned-up version later. On Monday he called SAMHSA (1-800-662-4357) to re-engage counseling, and told his daughter, in her terms, that Dad's brain illness had a hard week and Dad used his plan.

Takeaway: Robert's plan worked because it was written for the version of Robert who could not think straight — by the version who could. That is the entire technology of this section: calm-you makes the decisions, crisis-you just follows them, and children learn that hard weeks have procedures, not explosions.

Try this — Section 6

Write your family stress plan — the real one, tonight, in a calm hour.

- My top three personal stress signals are: (write them)
- My exit steps when anger spikes: safe place for the child, where I go, how I settle, when I return.
- My two relief adults, what I have asked each of them, and their numbers, are written down.
- My phone contains: 988, Crisis Text Line (text HOME to 741741), SAMHSA 1-800-662-4357, Childhelp 1-800-422-4453, Poison Control 1-800-222-1222.
- I know my smallest true sentence for asking help, and I have said it out loud once to practice.
- If substances are part of my picture, my relapse plan exists and one other person has seen it.
- My next step for my own health — doctor, therapist, program, or group — has a date attached to it.

Resources to keep — Section 6

- **988 Suicide & Crisis Lifeline** — **call or text 988** — mental-health crisis support, day or night, for you or about you.
- **Crisis Text Line** — **text HOME to 741741** — when speaking aloud is impossible or unsafe.
- **SAMHSA National Helpline** — **1-800-662-4357** — free, confidential treatment referrals for substance use and mental health.
- **Childhelp** — **1-800-422-4453** — parenting crisis support and guidance.
- **National Domestic Violence Hotline** — **1-800-799-7233; text START to 88788** — if stress in your home involves a partner's control or violence.
- **Poison Control** — **1-800-222-1222** — medication and poisoning emergencies.
- **911** — immediate danger to you or your child.
- **mass.gov** — for finding Massachusetts family support, respite, and parenting programs near you.

What you earned / what's next — Section 6

Section 6 complete (quiz score 80% or higher): You can read your own escalation ladder, run a planned ten-minute anger exit, describe honestly how substance use and untreated mental illness affect children, and build a written family stress plan that recruits help early — while help is still simple, voluntary, and kind.

Word Search — Section 6

Find the words from this section's Words to know. Words run across, down, or diagonally.

F V V Z Q K W K R D Y Z B
C I R Y B D G S E R L T Q
O N R Y B L K G S Z V O H
O R E L A P S E P L A N T
C Y L K R L M T I A N K M
C B I Q J E Q P T N I V D
U Z E I Y Y V G E K X I Q
R B F J F L E C C R U O O
R O V S G E O D A A U T W
I C A S T R T O R O V C C
N S L L M G Z G E D H A U
G I V T S Y N A B K I X P
B B E X C C M I R L O F O

Words to find: Reliefvalve · Cooccurring · Relapseplan · Respitecare

Chapter Test — Section 6

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. Denise works nights, sleeps in fragments, screams at her toddler when woken, is tearful daily, and thinks 'he'd be better off with someone else' — but nothing has 'happened' yet. How does this lesson respond?

- A. She is making too much of normal tiredness
- B. She should wait for an incident before judging the situation
- C. This is the early window working: sleep deprivation, escalating rage, and hopelessness call for prompt help now — full sleep shifts with her trusted caregiver, her doctor or 988, and crib-and-step-away exits in the meantime
- D. She should stop sleeping entirely, since sleeping makes it worse

2. What does this lesson mean by learning your 'escalation ladder'?

- A. A ranking of which child misbehaves most
- B. Naming your own first physical and mental signs of building stress, so you can exit on an early rung instead of meeting yourself at the top
- C. A discipline chart for the refrigerator
- D. The stages of a child's tantrum

3. Your anger spikes while you are holding your baby. What is the planned first move in this lesson?

- A. Finish the feeding quickly, then take space
- B. Put the baby down in a safe place such as a crib and leave the room until your body settles — a crying baby in a safe place is a success in that moment
- C. Hand the baby to any older child nearby regardless of age
- D. Discipline immediately so the moment is not lost

4. Robert, 14 months sober, sits outside a liquor store after losing his job. What saves the evening, in the lesson's account?

- A. Pure willpower, strengthened by shame
- B. His daughter's weekend visit schedule
- C. A promise he made to never struggle again
- D. His written relapse plan and the sponsor's number in his wallet — decisions made by calm Robert that crisis Robert only had to follow

5. Which statement about seeking help matches this lesson?

- A. Voluntary help-seeking — treatment, counseling, family support — is a protective factor; concealed, untreated crisis is what produces reports and removals
- B. Asking for help is how parents get children taken away, so hide struggles
- C. Help should only be sought after you have stabilized on your own
- D. Only court-ordered help counts as real help

6. A parent has a frightening thought about harming their child that scares them. What does this lesson direct?

- A. Never say it aloud to anyone, ever
- B. Treat the thought as a signal to get help immediately — get another safe adult present and call 988 — rather than hiding in shame
- C. Assume it means the child must be removed permanently that day
- D. Wait a month to see if the thought returns

7. What is a 'smallest true sentence' for asking help?

- A. A complete life history explaining everything
- B. A short, complete statement of need — such as 'I'm not coping tonight and the kids need a safe adult here' — that can actually be spoken under stress
- C. An apology for existing
- D. A text that says only 'whatever'

8. How does this lesson frame a parent's own therapy or medication review?

- A. Time taken away from the children
- B. A reward after the children are grown
- C. Maintenance on the environment the children live in — a parenting intervention, because a parent's untreated condition is part of the child's daily world
- D. Irrelevant to parenting outcomes

9. Which picture of substance use and caregiving does this lesson teach?

- A. Impairment is fine if the children are asleep
- B. Treatment should wait until life calms down, since stress causes use
- C. Children can supervise themselves briefly if a parent plans ahead
- D. Impairment and caregiving do not mix; substances within reach endanger children, addiction is treatable, and seeking treatment is a protective act — SAMHSA (1-800-662-4357) is a first call

10. What is the deliverable this section asks you to build?

- A. A written family stress plan — your stress signals, exit steps, relief adults, treatment contacts, safe arrangements for your worst nights, and your first call for each kind of

crisis — made in a calm hour

B. A list of punishments for future use

C. A letter of apology to your children

D. A new household budget

Certificate — Section 6

Minister Destiny Testimony Schools

Certificate of Completion — Section 6: Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 6: Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You faced the hardest truth in parenting — that the parent needs care, too — and you built a plan instead of a promise. Asking for help before crisis is not weakness; it is how strong families are made. — Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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Section 7 — Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry

Minister Destiny Testimony Schools — Adult

The lesson

1. Your lease is a contract — read it like one

A lease is not just permission to live somewhere. It is a written contract that binds you and your landlord, and most housing fights start with someone not knowing what they already signed.

In plain language, a typical Massachusetts lease or tenancy agreement covers:

1. **Who lives there.** Only the people named on the lease are lawful occupants. Letting someone stay long-term who is not on the lease can itself be a lease violation, even if that person has done nothing wrong.
2. **Rent, due date, and late fees.** When rent is due, how it must be paid, and what happens when it is late. Keep proof of every payment — a receipt, a cancelled check image, or a payment-app record with the date showing.
3. **What you must maintain.** Keeping the unit clean and safe, disposing of trash properly, not damaging the property beyond ordinary wear, and allowing lawful access for repairs with proper notice.
4. **What the landlord must maintain.** A safe, livable home — heat, hot water, working plumbing, a structure that is sound, and freedom from serious health hazards. This duty is often called the warranty of habitability, and it does not disappear because a tenant is behind on rent.
5. **Rules about guests, noise, smoking, and criminal activity.** Many leases allow eviction when a tenant or guest engages in criminal activity connected to the property, and some allow it even without a conviction.
6. **How the tenancy ends.** Notice periods, move-out condition, and what happens to a security deposit.

What to do:

1. Before you sign, read every page. If something is unclear, ask for it in writing before you sign, not after a problem starts.
2. Keep your signed lease, every notice, and every rent receipt in one folder — paper, photos on your phone, or both.
3. Put repair requests in writing with a date, even if you also called. A dated written request is evidence; a phone call you cannot prove is easy to dispute.

4. If you fall behind on rent, communicate early and in writing. Many landlords will work with a tenant who names a real payment date over a tenant who goes silent.
5. Never ignore a court paper or a notice to quit. A notice to quit is a warning step, not yet an eviction, but deadlines inside housing papers are short and missing one can lose a case you could have won.

What NOT to do: Do not stop paying rent entirely because a repair is unfinished without first getting legal advice — withholding rent in Massachusetts follows specific steps, and doing it wrong can become the reason for eviction. Do not move out and leave keys behind assuming the tenancy ended — rent can keep accruing until the tenancy is lawfully ended. Do not let anger turn a paperwork problem into a police problem at the management office; bring a calm advocate instead.

2. Public and subsidized housing — stricter rules, stronger process

Public housing and voucher programs help thousands of Massachusetts families afford a home, and they come with rules a private lease does not have.

Key differences to understand:

- **The household is the unit.** As Section 1 taught, conduct by one household member — and in some cases a guest — can affect the whole household's tenancy. That includes drug-related criminal activity on or off the property under federal housing rules housing authorities must follow.
- **Income and household changes must be reported.** A new job, new hours, someone moving in or out — programs require prompt reporting. Failing to report can be treated as fraud even when the change started as an honest delay.
- **Recertification is not optional.** Annual paperwork, inspections, and interviews keep the subsidy in place. Missed recertification appointments are one of the most common — and most preventable — reasons families lose assistance.
- **You usually have a right to be heard.** Before termination, housing authorities generally must give written notice of the reasons and a chance for a hearing or informal review. That hearing is real protection, but only if you request it by the deadline in the letter.
- **Inspections matter.** A failed inspection for conditions within your control — blocked exits, a disabled smoke detector, severe housekeeping hazards — can start a compliance process. Fix what you can, photograph the fix, and keep the reinspection notice.

Step by step when a termination or eviction notice arrives:

1. Read the letter the day it comes. Write the deadline date on a calendar and on the letter itself.
2. Request the hearing or review in writing before that deadline. Keep a copy with proof of delivery.

3. Gather your evidence: payment records, repair requests, proof of completed programs or services, letters of support, and any police or court papers that show a case status accurately.
4. Get help before the hearing — legal aid and tenant advocates handle these hearings every week and know what decision-makers need to see.
5. Show up early, dressed plainly and calmly, with your folder organized. Answer what is asked truthfully and briefly.

Red flags that your housing is at risk before any letter arrives: a manager asking for a meeting about "lease compliance," police activity at your unit, a household member arrested, repeated inspection failures, or falling behind on a repayment agreement. Any one of these is a signal to seek advice that week, not to wait for formal papers.

3. Employment and your record — what employers actually see

Section 1 introduced CORI. This section goes deeper on work, because for most families a job is the foundation housing stands on.

In Massachusetts, employers follow rules about when and how they may ask about criminal history. As a general principle, employers may not ask about criminal history on an initial written job application in most cases — a protection sometimes called "ban the box." Later in the process, many employers run a CORI check with your written acknowledgment, and you have rights in that process, including the right to know if information in a record is used against you and a chance to dispute errors.

Practical truths to plan around:

- **Records contain errors.** Wrong person, wrong outcome, a case listed as open that was dismissed years ago. You are allowed to obtain your own CORI and review it. Fixing an error before an employer sees it is one of the highest-value steps in reentry.
- **Sealing changes the answer.** When a record is sealed, most employers who run a standard CORI check do not see the sealed charges, and you may generally answer questions about sealed matters as though they did not occur — but certain sensitive employers and licensing bodies have broader access. Ask legal aid to confirm how sealing applies to the job you want.
- **Honesty within the rules wins.** Lying on an application is itself a reason to fire someone later, even when the underlying record would not have disqualified them. Answer exactly what is lawfully asked, no more and no less, and be ready to speak calmly about what has changed since.
- **Timing matters.** A dismissed case, a completed probation, completed classes, and steady time since the offense all tell a story employers and boards understand. Bring proof — certificates, completion letters, references — rather than asking them to take your word.

What to do when a background check costs you a job:

1. Ask what record was used and request a copy of what the employer received.
2. Compare it line by line with your own CORI. Circle anything wrong, outdated, or belonging to someone else.
3. Dispute errors through the proper channel in writing and keep proof you sent it.
4. Ask legal aid about sealing or correcting the record before you apply to the next ten jobs the same way.

4. Licenses — the career door a record can close, and how people reopen it

Many steady, well-paid Massachusetts jobs require a state license or certification: health care roles, childcare and education, security work, commercial driving, barbering and cosmetology, real estate, and the building trades, among others. Licensing boards often ask about criminal history separately from employers, and some have broader access to records, including sealed matters in certain sensitive fields.

Understand three things before you invest time or tuition:

1. **A record is not always an automatic no.** Boards commonly weigh the nature of the offense, how long ago it happened, its relevance to the duties of the license, and evidence of rehabilitation. A recent offense directly related to the work — for example, a financial crime for a role handling money — weighs far heavier than an old, unrelated matter.
2. **Answer the board exactly and completely.** On a license application, an incomplete or false answer is treated as dishonesty, which boards often punish more harshly than the original offense. When in doubt about how to answer, get advice before you submit.
3. **Prepare a rehabilitation packet.** Completion certificates, employment history since, references from employers, faith or community leaders, and treatment providers where relevant, a brief honest statement of what happened and what changed — this packet is how "a person with a record" becomes "an applicant with a history and a record of change."

If a board denies you, the decision letter explains appeal or reapplication rights and any waiting period. A denial with a path back is not the end; diarize the date, complete what the letter asks for, and keep your documentation growing in the meantime. Working unlicensed in a licensed field, by contrast, can create new criminal exposure and permanent disqualification — it is never the shortcut it looks like.

5. Reentry — coming home and staying home

Reentry means returning to housing, work, and family life after incarceration or after any long absence a case caused. The first weeks decide a great deal, and they are also when support is hardest to organize. Plan for them the way you would plan for a move — because that is what it is.

Before release or return, where possible:

1. Secure identification. A state ID, Social Security card, and birth certificate unlock jobs, benefits, banking, and housing applications. Replacing documents takes time, so start requests early.
2. Confirm where you will sleep the first night and the first month. If that address affects probation conditions, public housing rules, or a restraining order, confirm it is approved before you arrive.
3. List every condition you must follow — probation appointments, program enrollment deadlines, no-contact orders, treatment intake — with dates, addresses, and phone contacts in one notebook.
4. Arrange medication continuity and medical coverage reactivation. A gap in medication is a common, quiet cause of early crisis.

In the first month home:

1. Make the first probation or supervision appointment your most protected date. Reschedule work, childcare, everything else around it.
2. Reconnect with benefits and coverage that were paused or terminated, and report the change of circumstances promptly and truthfully.
3. Apply for work steadily, and keep a log of applications — many supervision and benefits programs ask for it, and the log protects you.
4. Rebuild family trust with consistency, not speeches. Show up when you said you would. Pay what you agreed to pay, even if it is small. Trust after reentry is built from kept Tuesdays, not from big promises.
5. Tell your support people what helps and what tempts. Isolation is the enemy of reentry; a boring, structured, supported week is a victory.

Watch for these warning signs in yourself or a loved one: missed appointments starting to stack, old contacts reappearing with offers, sleep and mood collapsing, money disappearing without explanation, or talk that supervision "doesn't matter anyway." Each one is a reason to call a counselor, sponsor, faith leader, probation officer, or support line that week — early honesty is what keeps a slip from becoming a revocation.

Families supporting reentry need boundaries too. Love does not require lending money you cannot afford to lose, hiding violations, or allowing conduct in your home that risks your own lease. Section 2's housing rules apply: your home can be lost for a guest's or member's criminal activity. Supporting someone and endangering your household are not the same thing, and it is lawful and loving to say so plainly.

Words to know — Section 7

- **Lease** — a written contract between tenant and landlord setting rent, occupants, duties, and rules for the tenancy.
- **Notice to quit** — a written warning step a landlord must generally give before starting an eviction case; it is not itself an eviction order.

- **Warranty of habitability** — the landlord's legal duty to keep a home safe and livable, including heat, water, and sound structure.
- **Recertification** — the periodic review of income and household makeup required to keep public or subsidized housing assistance.
- **CORI** — Criminal Offender Record Information: Massachusetts' criminal record system, used in many employment and licensing checks.
- **Sealing** — a legal process that limits who can access a record; certain sensitive employers and boards may still have broader access.
- **Licensing board** — the state body that grants, renews, and may deny or revoke a professional license.
- **Reentry** — the process of returning to housing, work, family, and community life after incarceration or a long case-related absence.
- **Rehabilitation packet** — organized proof of change — completions, work history, references, and an honest statement — used with employers and boards.
- **Probation conditions** — the rules a person under supervision must follow, such as appointments, programs, and no-contact orders.

Myths vs facts — Section 7

- **Myth:** If a repair is not fixed, I can just stop paying rent and nothing can happen to me. **Fact:** Withholding rent in Massachusetts follows specific steps and doing it without advice can become grounds for eviction; dated written repair requests and legal guidance protect you far better.
- **Myth:** A notice to quit means I have already been evicted and must leave that day. **Fact:** A notice to quit is an early warning step; only a court can order an eviction, and responding by the deadlines in your papers is how you protect your home.
- **Myth:** Once I have a record, no employer or licensing board will ever consider me. **Fact:** Many employers and boards weigh the age and relevance of an offense and evidence of rehabilitation; sealing, accurate records, and a prepared packet change real outcomes.
- **Myth:** Helping a loved one reenter means I have to allow anything in my home. **Fact:** A household member's or guest's criminal activity can put the whole tenancy at risk, so clear house rules protect both the person returning and the family hosting them.

Think it through — Section 7

Renee receives a letter from her housing authority saying her family's assistance is proposed for termination because her adult brother, who moved in two months ago without approval, was arrested, and his income was never reported. Renee says: *"He's my brother and he had nowhere to go. I didn't commit a crime — can they really end our housing?"*

Walk it through: (1) Two separate problems are stacked in one letter: an unapproved occupant and unreported household income. Both are program-rule violations by the leaseholder who allowed them, separate from whether the brother's criminal case ends in conviction. (2) The letter's deadline is the whole ballgame right now — Renee must request her hearing or review in writing before it passes, and keep proof she did. (3) At the hearing, honesty plus correction helps more than excuses: showing she now understands the reporting rules, presenting the brother's current living situation accurately, and documenting rent and household facts gives the decision-maker something to work with. (4) Going forward, compassion has to run through the paperwork: a family member in crisis can be helped with a referral, a couch for a night within guest rules, or help finding other housing — but moving someone in off the books risks the home everyone in the family depends on.

One more real-life story — Section 7

James came home after serving time to his mother's apartment, a notebook of conditions, and no identification. His first application for a warehouse job ended when the background check returned a record showing a dismissed case as still open. Instead of giving up or lying on the next application, James obtained his own CORI, disputed the error in writing with proof of the dismissal, and attended a free legal aid clinic about sealing older eligible matters. With a corrected record, a completion certificate from his program inside, and a reference from a supervisor at his transitional job, his next application succeeded. **Takeaway:** reentry is paperwork plus persistence — the people who stay home are usually the people who fix the record, keep the appointments, and let steady weeks speak for them.

Try this — Section 7

Build your housing-and-work folder this week:

- [] Find your lease or housing program papers; photograph every page and note your recertification date.
- [] Start a rent-proof file: receipts or payment records for the last three months in one place.
- [] Write down every household member officially on your lease — and note anyone staying who is not, with a plan to address it lawfully.
- [] Request a copy of your own CORI and read it for errors, outdated outcomes, or cases that are not yours.
- [] List any license you hold or want, and write the board's name beside it for future questions.
- [] Create a one-page conditions-and-dates sheet: every appointment, deadline, and reporting duty you currently have.

- [] Save the names of one legal aid organization and one tenant advocate resource in your phone before you ever need them.

Resources to keep — Section 7

- **Emergency:** 911 — for immediate danger or a crime in progress.
- **988 Suicide & Crisis Lifeline:** call or text 988 — 24/7 support for emotional distress.
- **Crisis Text Line:** text HOME to 741741 — support by text when talking is hard.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788 — if housing pressure is tied to abuse at home.
- **Mass.gov:** named generally as the state's official site for housing, CORI, and licensing information.
- **Legal aid and tenant advocates:** named generally — free help with eviction defense, housing hearings, CORI sealing, and record errors; look for them early, not the week of a hearing.

What you earned / what's next — Section 7

Section 7 complete (quiz score 80% or higher): You can explain a lease as a contract, describe why public housing holds the whole household accountable, correct and seal a record for work, prepare for a licensing board, and lay out the first month of a reentry plan that lasts.

Word Search — Section 7

Find the words from this section's Words to know. Words run across, down, or diagonally.

H	C	T	J	M	J	Z	J	Y	B	M	X	X
J	N	F	S	H	H	S	C	O	R	I	D	T
Z	O	O	E	G	Z	U	V	G	V	J	Z	P
P	T	Z	A	Z	R	Q	O	K	A	M	T	S
B	I	P	L	M	X	D	V	Q	K	I	A	H
M	C	X	I	W	R	T	J	I	M	M	U	V
L	E	V	N	S	Q	R	H	L	E	A	S	E
M	T	N	G	N	E	E	N	W	O	Z	Y	N
S	O	V	N	X	C	E	J	E	E	C	U	E
A	Q	M	H	J	K	N	E	P	C	A	W	Q
S	U	R	K	H	M	T	J	K	D	E	E	O
S	I	E	N	U	G	R	B	W	D	C	J	T
V	T	F	U	O	W	Y	N	X	A	Z	U	F

Words to find: Lease · Noticetoquit · Cori · Sealing · Reentry

Chapter Test — Section 7

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What is a lease, in the plain terms of this lesson?

- A. A receipt for the first month's rent only
- B. A verbal promise that can change at any time
- C. A written contract between tenant and landlord setting rent, occupants, duties, and rules
- D. A letter asking permission to move in

2. Renee's housing authority proposes terminating her family's assistance after her brother moved in unapproved and his income was not reported. What is her most urgent first step?

- A. Move her brother out and say nothing
- B. Wait for the criminal case to end
- C. Request the hearing or review in writing before the deadline in the letter, keeping proof
- D. Stop paying her portion of rent in protest

3. Why can one household member's conduct endanger a whole family's public housing?

- A. Because rent is recalculated per arrest
- B. Because programs treat the household as the unit, and a member's criminal activity or unreported changes can violate the tenancy for everyone
- C. Because landlords prefer it that way
- D. Only if the conduct happened on the property

4. What is the smartest way to make a repair request to a landlord?

- A. Call repeatedly until someone acts
- B. Mention it to a neighbor
- C. Stop paying rent without any paperwork
- D. Put it in writing with a date, and keep a copy — a dated request is evidence

5. In Massachusetts, what does 'ban the box' generally mean for job applications?

- A. Employers can never ask about records at any stage
- B. Employers generally may not ask about criminal history on an initial written application

- C. Applicants never need to answer questions truthfully
- D. Background checks are banned

6. A background check returns a dismissed case listed as still open, costing James a job. What does this school teach?

- A. Obtain your own CORI, dispute the error in writing with proof, and ask legal aid about sealing
- B. Accept it — records cannot be changed
- C. Lie on the next application to get past it
- D. Pay a stranger online to erase the record

7. What is a rehabilitation packet for a licensing board?

- A. A medical file
- B. A tuition receipt
- C. Organized proof of change — completions, work history, references, and an honest statement
- D. A letter asking the board to skip its rules

8. Why is answering a licensing board incompletely especially dangerous?

- A. Boards never check answers
- B. An incomplete or false answer is treated as dishonesty, which boards often punish more harshly than the original offense
- C. It only adds a small fee
- D. It delays graduation by a week

9. Which is part of a solid first-month reentry plan?

- A. Skip supervision appointments that conflict with work
- B. Avoid telling anyone where you are living
- C. Borrow money to celebrate
- D. Make the first supervision appointment the most protected date, reconnect benefits, apply for work steadily, and keep a log

10. A notice to quit arrives. What is true?

- A. You have already been evicted and must leave that day
- B. It is an eviction order from a judge
- C. Only a court can order an eviction — a notice to quit is an early warning step, and responding by deadlines protects your home
- D. You can ignore it if rent is partly paid

Certificate — Section 7

Minister Destiny Testimony Schools

Certificate of Completion — Section 7: Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 7: Housing, Work and the Law: Leases, Public Housing,
Employment, Licenses, and Reentry

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

*Congratulations. You know how to protect a home on paper and in practice,
how to face a background check with the truth and a corrected record, and
how to build a return that holds. A steady home and honest work are worth
every careful step. — Minister Destiny Marie Morgan*

Educational completion certificate only — not a state license, POST certification, or government
credential.

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Section 8 — Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification

Minister Destiny Testimony Schools — Adult

The lesson

1. How a DCF case usually begins

In Massachusetts, the Department of Children and Families — DCF — is the agency responsible for protecting children and supporting families. Most cases begin with a report.

1. **A report is made.** Certain professionals — teachers, medical staff, police, counselors, and others — are mandated reporters who must report when they reasonably suspect a child is being abused or neglected. Neighbors, relatives, and anyone else may also make reports.
2. **Screening.** DCF reviews the report to decide whether the concerns, if true, fall within its responsibility and how urgently to respond. Not every report becomes an investigation, but every parent should treat a DCF contact as serious.
3. **Investigation or assessment.** A social worker gathers facts: speaking with the child, parents, and caregivers, visiting the home, and contacting schools, doctors, or others who know the child. DCF decides whether the concerns are supported and whether the child is safe.
4. **A decision about services and safety.** Outcomes range widely: the case may close, the family may be offered voluntary services, DCF may open a case for ongoing support and monitoring, or — where a child is believed to be in immediate danger — DCF may seek emergency custody through a court.
5. **Court involvement, when it happens.** If DCF files in court, the case commonly proceeds as a care and protection matter, in which a judge decides temporary custody, orders services, reviews progress at hearings, and ultimately decides whether a child returns home, stays with relatives or foster care, or — only after the legal process plays out — whether parental rights issues must be addressed.

A criminal case and a DCF case are separate tracks with separate standards. A parent can face both at once from one incident, each with its own lawyer, dates, and papers. Keeping the two tracks in separate folders, with separate date lists, prevents costly confusion.

2. The home visit and the investigation — what to expect and how to act

The knock parents fear most is usually a worker at the door with questions, not officers with an order. Knowing what the visit is helps you respond in a way that protects your children.

What a worker is looking at: whether the child is safe right now; food, sleeping arrangements, and basic care; who lives in and visits the home; any signs of violence, substance impairment, or untreated danger; the child's own statements and condition; and whether the parent understands the concern and can make a workable safety plan.

What helps, step by step:

1. Stay calm and polite, even while you are frightened. How you handle the visit itself becomes part of the record.
2. Ask for the worker's name, office, and contact information, and write it down. Ask what concern brought them, in plain terms.
3. You may ask whether they have a court order. Workers often begin by requesting cooperation voluntarily. What you must allow and what you may decline depends on the situation — this is a moment to get legal advice quickly rather than guess at the door.
4. Answer truthfully but do not ramble or speculate. If you do not know, say you do not know. Never coach a child on what to say.
5. If a safety plan is proposed, make sure you understand every word before you agree, ask what it requires, for how long, and write it down. A safety plan you cannot actually follow sets you up to fail it.
6. After the visit, write your own notes the same day: who came, what was said, what was promised, and by when.

What NOT to do: Do not hide children, send them away to avoid a visit, or refuse all contact in anger — avoidance reads as risk to the agency and the court. Do not clean up a genuine hazard by pretending it never existed; instead, fix it and show the fix. Do not discuss your legal strategy with everyone who asks; talk candidly with your lawyer, and be measured and truthful with the agency.

Red flags that a case is escalating: requests for a child to be placed with relatives "temporarily" without paperwork you understand, talk of filing in court, a second report, a missed drug screen where screening was agreed, or violence in the home after a safety plan forbade contact with a particular person. Any of these means lawyer, this week, no delay.

3. Reading the papers — court documents in plain language

Family court papers look alike and sound intimidating, but each one has a job. Learn to spot these parts in anything you receive:

- **Caption and docket number.** The case name and the court's identifying number. Put the docket number on every letter you send about the case.
- **Petition.** The document that starts the case, stating what the agency is asking the court to do and why. Read the reasons line by line — your services and your responses will be measured against them.

- **Temporary custody order.** A judge's short-term decision about where the child lives while the case proceeds. "Temporary" describes the stage, not a guaranteed short stay.
- **Service plan / family assessment.** DCF's written plan: the concerns, the tasks and services assigned to each parent, visitation arrangements, and the outcomes the agency wants to see. This document is the closest thing your case has to a syllabus — your progress is graded against it.
- **Court reports and reviews.** Written updates before hearings describing visits, services, the child's well-being, and each side's position. Read them before the hearing and bring errors to your lawyer's attention with proof.
- **Findings and orders after a hearing.** What the judge decided and what must happen next, with dates. The next deadline in your case is almost always inside the most recent order.

Your paperwork habits:

1. Keep a binder or folder with sections: orders, service plan, visit notes, service certificates, correspondence. Bring it to every meeting and hearing.
2. After every hearing, write down in your own words: what was decided, what I must do, by what date, and when we return.
3. Never sign a document you have not read. If you need an interpreter or more time to understand, say so — in court and at the agency.
4. If an address or phone number changes, notify your lawyer, the worker, and the court in writing. Missed mail about a child case can mean a missed hearing, and missed hearings are decided without you.

4. Visitation and services — where reunification is really decided

When children are placed outside the home, two things run in parallel: visits and the service plan. Judges and workers watch both closely, because together they answer the court's central question — can this child be safe at home now, and what has changed since removal?

Visitation:

- Visits may be supervised or unsupervised, at an agency office, a visitation center, a relative's home, or eventually your home, depending on progress and court orders.
- Attend every visit. A missed visit is recorded, and a pattern of missed visits reads as a pattern of priority. If an emergency truly prevents attendance, call before the visit time and document it.
- Use visits to parent, not just to visit: feed, read, play at the child's level, help with homework, keep routines. Bring what the child needs rather than only treats.
- End visits calmly, even when goodbye hurts. A child who leaves visits in distress after adult arguments carries that into the next report.

- If a visit goes badly or a supervisor's note seems wrong, write your own dated account the same day and give it to your lawyer.

Services:

Services commonly include parenting classes, substance-use treatment and screening, mental-health counseling, domestic-violence programming for survivors or for those who have used violence, housing stabilization, and supervised coaching during visits. Section 5 and Section 6 of this school build the parenting and stress skills these services teach.

Treat the service plan like the main road, not a side quest:

1. Enroll immediately — waiting lists are real, and "I called once" is weaker than a dated enrollment confirmation.
2. Attend and complete, and keep every certificate and attendance record in your binder.
3. If a service is impossible — wrong hours for your job, no transportation, a language it is not offered in — raise it in writing right away and ask for an alternative. Courts respond far better to a documented obstacle plus a requested solution than to silent non-completion.
4. Ask your providers, politely, what they are seeing improve. Their observations become reports the judge reads.

5. Reunification — how children come home, and what can delay it

Reunification means a child placed out of the home returns to a parent's custody, usually in stages and under court oversight. It is the stated goal in most cases where it can be made safe — and it is earned through demonstrated change, not promised change.

A typical path, though every case differs:

1. **Stabilization.** The immediate danger that caused removal is addressed: a violent person is out of the home and kept out, treatment is underway, the home is made safe, a protective caregiver is present.
2. **Consistent engagement.** Visits attended, services progressing, communication with the worker steady, court dates kept. Consistency over months is the evidence.
3. **Expanded contact.** Longer or unsupervised visits, overnights, then trial placement at home with continued monitoring, as the court orders allow.
4. **Reunification with aftercare.** The child returns, often with services continuing and review hearings scheduled to confirm the home remains safe.
5. **Case closure.** When the court and agency are satisfied the child is safe without oversight, the case closes. Many families keep voluntary supports afterward — a wise choice, not a weakness.

What delays or defeats reunification: returning to the person or substance the plan removed; missed or dirty screens where screening is ordered; services started but quietly

dropped; new police involvement; unstable housing at the moment of review; and — most quietly destructive — a parent arguing that nothing was ever wrong. Courts do not require perfection, and they do not require parents to agree with every claim ever made. They require credible, visible change on the specific concerns in the petition.

Kinship placement deserves special mention: when children cannot stay home temporarily, placement with relatives or familiar adults is generally preferred where safe. Parents help their case — and their children — by promptly giving the worker names of relatives who could be considered, even relatives they personally find difficult. The child's comfort comes before adult pride.

And a word for relatives and foster caregivers reading this: keep the child's routines, speak neutrally about the parents in front of the child, support visits, and document needs and milestones factually. The adults who make reunification easier for a child do that child a lasting good, whichever way the case ends.

If the court's path turns toward a different permanent plan, that happens through formal legal steps with notice, hearings, and appeal rights — not by surprise in a hallway. Whatever direction a case moves, the rules in this section hold: get counsel, read everything, keep every date, work the plan in writing, and let a documented record of change speak for you.

Words to know — Section 8

- **DCF** — the Massachusetts Department of Children and Families, the state child-welfare agency.
- **Mandated reporter** — a professional required by law to report reasonable suspicion of child abuse or neglect.
- **Petition** — the court document that opens a case, stating what is being asked and why.
- **Care and protection** — the type of court case in which a judge decides custody and services for a child DCF believes is at risk.
- **Temporary custody** — a judge's short-term order about where a child lives while the case proceeds.
- **Service plan** — DCF's written plan of concerns, assigned tasks and services, visitation, and expected outcomes.
- **Safety plan** — a short-term written agreement about immediate steps that will keep a child safe.
- **Supervised visitation** — parent-child visits observed by an approved person, often with written notes.
- **Kinship placement** — placement of a child with relatives or familiar adults when the child cannot stay at home.

- **Reunification** — the staged return of a child to a parent's custody under court oversight, after demonstrated change.

Myths vs facts — Section 8

- **Myth:** If DCF gets a report about my family, they will automatically take my children.

Fact: Reports are screened, many cases close after investigation or with voluntary services, and removal generally requires serious safety concerns and, outside true emergencies, a court order — but every contact deserves a serious, organized response.

- **Myth:** Refusing to talk to anyone or skipping services shows the case is baseless. **Fact:** Silence and missed services are recorded and read as risk; documented participation, completion, and written questions are what move a case toward closure or reunification.

- **Myth:** Once my child is placed with a relative, the case is basically over. **Fact:** Kinship placement is a placement, not a finish line — visits, services, and hearings continue, and reunification still depends on the same demonstrated change.

- **Myth:** The service plan is optional paperwork I can get to when life calms down.

Fact: The service plan is the document your progress is measured against at every hearing; enrolling promptly and documenting obstacles in writing is central to the outcome.

Think it through — Section 8

Tanya's two children were placed with their grandmother after police responded to a violent argument between Tanya and her boyfriend, and DCF filed in court. Tanya has moved the boyfriend out, enrolled in a parenting class and counseling, and attends every supervised visit. At the review hearing, though, the report notes she missed two counseling appointments and allowed the boyfriend to visit her new apartment once "to get his things" while the children were at school. Tanya asks: *"I am doing almost everything. Why is the judge still concerned?"*

Walk it through: (1) The petition's core concern was the children's exposure to violence from this specific person, so any renewed contact with him — even without the children present — goes directly to whether the danger is truly removed or only rearranged. (2) The missed appointments matter less as two absences than as a pattern question: were they documented emergencies with calls ahead, or silent gaps? In child-welfare cases, paperwork either explains a gap or the gap explains itself badly. (3) What helps now is exactly what this section teaches: no further contact, proof of the changed locks or lease where relevant, make-up sessions completed, and a written account through her lawyer before the next hearing rather than explanations improvised in the courtroom. (4) Reunification is judged on the specific concerns that opened the case — visible, sustained change on those concerns, not general effort alone, is what brings children home.

One more real-life story — Section 8

When Marcus's daughter was placed with her aunt, he treated his binder as a second job: every visit noted, every class certificate filed, every letter answered. Midway through the case, a court report mistakenly stated he had missed a month of visits. Because Marcus had dated sign-in sheets and his own notes, his lawyer corrected the record at the next hearing with documents, calmly and without accusing anyone of bad faith. Visits expanded to overnights the following month. **Takeaway:** in family court, memory argues and documents persuade — the parent with the organized binder is protecting their child with every page.

Try this — Section 8

Set up your case binder (or get ready before you ever need one):

- [] Create sections: court orders, the petition, service plan, visit notes, service certificates, letters sent and received.
- [] Write a one-page contact sheet: worker, supervisor, your lawyer, the court, and the docket number.
- [] Start a date log: every hearing, visit, appointment, and deadline, with what happened at each.
- [] Photograph every document you receive the day you receive it as backup.
- [] List three relatives or trusted adults who could be considered for kinship placement if it were ever needed.
- [] After any meeting or visit, write your same-day notes: who, what was said, what is due next, and by when.
- [] Write one paragraph, in your own words, answering: "What concern opened this case, and what will be different because of what I am doing?"

Resources to keep — Section 8

- **Emergency:** 911 — if a child is in immediate danger.
- **Childhelp National Child Abuse Hotline:** 1-800-422-4453 — 24/7 guidance for parents, caregivers, and anyone worried about a child.
- **988 Suicide & Crisis Lifeline:** call or text 988 — support for a parent in crisis during a case.
- **Crisis Text Line:** text HOME to 741741.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788 — where violence in the home is part of the case.
- **Mass.gov:** named generally as the state's official site for DCF and court information.

- **Legal aid:** named generally — free legal help for family and child-welfare matters; seek it at the first letter, not the last.

What you earned / what's next — Section 8

Section 8 complete (quiz score 80% or higher): You can trace a DCF case from report to investigation to court, read the key documents by name and purpose, explain how visits and services drive decisions, and describe how reunification is earned in stages.

Word Search — Section 8

Find the words from this section's Words to know. Words run across, down, or diagonally.

X	B	S	J	Z	S	M	B	S	H	O	R	B
S	W	Z	X	W	A	I	O	S	G	I	E	Z
B	H	M	J	Z	F	W	T	E	N	K	U	I
Q	B	W	Y	F	E	T	A	R	E	L	N	E
X	A	S	F	N	T	M	O	V	R	P	I	Q
M	F	K	J	K	Y	Y	D	I	E	J	F	G
D	L	R	L	P	P	I	S	C	X	Y	I	J
Z	C	N	X	U	L	H	A	E	K	U	C	Y
N	T	L	B	R	A	G	O	P	X	E	A	N
P	W	X	Q	U	N	M	W	L	Z	D	T	Y
P	J	O	I	A	Z	N	U	A	X	K	I	T
T	P	E	T	I	T	I	O	N	P	V	O	D
Y	X	C	S	A	Q	S	Y	H	T	A	N	R

Words to find: Petition · Serviceplan · Safetyplan · Reunification

Chapter Test — Section 8

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. In Massachusetts, what is DCF?

- A. A private foster-care company
- B. A school counseling department
- C. A family court judge's office
- D. The Department of Children and Families, the state child-welfare agency

2. Tanya's children were placed after violence in the home. She has moved the boyfriend out and attends visits, but allowed him at her apartment once and missed two counseling sessions. Why is the judge still concerned?

- A. Judges are never satisfied
- B. Because renewed contact goes to the core concern that opened the case, and unexplained gaps read as risk — reunification turns on visible change on those specific concerns
- C. Because supervised visits went well
- D. Because her grandmother is involved

3. What is a service plan in a DCF case?

- A. DCF's written plan of concerns, assigned tasks and services, visitation, and expected outcomes — the document progress is measured against
- B. A menu of optional classes
- C. A bill for services
- D. A parent's personal journal

4. What does the petition do in a family court case?

- A. It closes the case
- B. It sets the visitation menu
- C. It opens the case, stating what is being asked and why
- D. It is the judge's final decision

5. Which visitation habit most helps a parent's case and child?

- A. Attend every visit, call ahead and document any true emergency, and use visits to parent — feeding, reading, routines — not just to visit
- B. Miss visits that feel painful
- C. Use visits to question the child about the other home

D. Bring gifts instead of attending regularly

6. A service required by your plan has hours that conflict with your job and no transportation. What is the strongest response?

A. Quit attending silently

B. Wait until the next hearing to mention it

C. Raise it in writing right away and ask for an alternative, documenting the obstacle

D. Skip the service and complete a different one on your own

7. What is kinship placement?

A. Placement with a stranger in another state

B. Placement of a child with relatives or familiar adults when the child cannot stay home

C. A type of court hearing

D. The final step closing a case

8. In Marcus's story, how did he correct a court report that wrongly said he missed a month of visits?

A. He argued from memory in the hallway

B. He stopped attending visits

C. His lawyer presented his dated sign-in sheets and notes, calmly correcting the record with documents

D. He wrote to the newspaper

9. How does reunification usually proceed?

A. All at once, with no oversight, once a parent asks

B. By the worker's verbal promise alone

C. Only after a child turns eighteen

D. In stages — stabilization, consistent engagement, expanded contact and overnights, return home with aftercare, then closure

10. What should a parent do after every hearing?

A. Wait for the mail to explain it

B. Write down what was decided, what they must do, by what date, and when the case returns — and file it in the case binder

C. Call relatives to discuss strategy

D. Sign any paper presented without reading

Certificate — Section 8

Minister Destiny Testimony Schools

Certificate of Completion — Section 8: Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 8: Family Court and Child Welfare: The DCF Process, Court
Documents, and Reunification

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

*Congratulations. You understand the process that frightens so many families,
and understanding is power: read everything, keep every date, work the plan,
and let your change be visible on paper and in life. Your children are worth
that steady work. — Minister Destiny Marie Morgan*

Educational completion certificate only — not a state license, POST certification, or government
credential.

Minister Destiny Testimony Schools — Adult

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Section 9 — Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

Minister Destiny Testimony Schools — Adult

The lesson

1. What a healthy relationship actually does

Movies sell intensity. Healthy relationships run on quieter things, repeated daily:

- **Respect under stress.** Disagreement never cancels dignity. A partner can be angry and still not name-call, threaten, intimidate, or punish with silence for days.
- **Honesty that is safe to give.** Both people can say "that hurt," "I can't afford that," or "I need help" without the truth being used against them later.
- **Independence kept.** Friends, family, work, money of one's own, time alone, and faith or community life are not threats to the relationship. A partner who must approve every contact and outing is not protecting love; that is control.
- **Decisions shared.** Money, children, moves, and major purchases are discussed. One person "handling everything" while the other is kept uninformed is a power arrangement, not teamwork.
- **Repair after rupture.** Healthy couples argue and then repair: acknowledge, apologize specifically, change the behavior, move forward. Unhealthy patterns skip repair and stack grievances until one explosion carries a year of them.
- **Safety, always.** Neither person fears the other's reaction to a no, a mistake, bad news, or a request to slow down. Fear is the most honest diagnostic there is: if you rehearse how to tell your partner ordinary things, pay attention to that.

Contrast warning signs of coercive control — a pattern, not a single bad day: monitoring a phone or location constantly; isolating a partner from family; controlling money so tightly a partner must beg for basics; threats about children, pets, immigration status, or reputation; destroying property or punching walls "instead of you"; insisting these things are jokes, or proof of love, or your fault for provoking them. Naming a pattern accurately is not disloyalty. It is the beginning of safety.

2. Consent — the rule that runs through everything

Consent means a freely given, informed, specific, and reversible yes. That definition protects adults in intimate life, and its principles shape every healthy interaction in this lesson.

Break it down:

1. **Freely given.** A yes produced by pressure, guilt, persistence, threats, intoxication, or fear of consequences is not consent. "She stopped saying no" is not a yes.

2. **Informed.** A person agrees to what they actually understand. Deception — about identity, intentions, protection, or recording — breaks consent even when a yes was spoken.

3. **Specific.** Yes to one thing is yes to that thing: a date is not a yes to intimacy, a yes yesterday is not a yes today, marriage is not a standing yes. Each step needs its own agreement.

4. **Reversible.** Anyone may change their mind at any point, for any reason or no reason, and a healthy partner stops without sulking, arguing the point, or punishing the change of mind.

In real life, consent is built with unglamorous habits: asking rather than assuming, checking in when a partner goes quiet, accepting a no with grace the first time, and never treating alcohol or sleep as an opportunity. Teaching these habits to teenagers — plainly, without embarrassment — is one of the strongest protections parents can give, and Section 10 continues that conversation about young people and the online world.

Consent also has a legal edge worth respecting: intimate activity without consent can be a crime with the full weight of Section 1's consequences behind it, and images or recordings made or shared without consent carry their own serious legal and human harm. "I didn't mean it that way" has never undone either kind of damage. When there is any doubt, stop and talk. A relationship that cannot survive a pause was not built on agreement in the first place.

3. Boundaries — saying where you end and the other person begins

A boundary is a clear statement of what you will and will not accept, plus what you will do if the line is crossed. It is not a threat, a wall, or a punishment. It is information about how to be in a relationship with you.

Boundaries sound like this:

- "I will talk about money with you, but not after 10 p.m. when we're both exhausted. We'll pick it up Saturday morning."
- "I don't share my phone passcode, and I won't ask for yours. Trust here means behavior we can both see."
- "If the yelling starts, I will leave the room and we will try again in an hour. I am not leaving the relationship over one argument; I am leaving the yelling."
- "Please don't drop by my workplace. Text me and I'll answer on my break."

How to set one, step by step:

1. Pick a calm time. A boundary delivered mid-explosion becomes ammunition; delivered calmly, it becomes a reference point.

2. Name the specific behavior, not the person's character: "when plans change by text at the last minute" rather than "you're so disrespectful."
3. State the boundary and your action in one breath: what you need, and what you will do to protect it yourself.
4. Hold it kindly and consistently. A boundary enforced only sometimes teaches people to test it until it collapses.
5. Expect discomfort. People used to unlimited access may call a fair boundary "selfish" or "cold." Discomfort is not evidence you were wrong.

Notice what real boundaries are not: they do not control the other person's lawful choices with third parties, demand passwords, forbid friendships, or track locations. A rule designed to shrink someone else's world is control wearing boundary language. The test is direction — a boundary governs what happens to *you*; control governs what the other person may do with *their* life.

4. Conflict without violence — a working method for hard conversations

Every couple disagrees about money, children, in-laws, chores, sex, work, and time. The disagreement is not the problem. The method is.

The fair-conflict method:

1. **One topic.** Bring the issue you actually need solved. A fight about dishes that becomes a trial of the last five years solves neither.
2. **Soft start.** Open with your feeling and need, not an accusation: "I'm overwhelmed by the evening routine and I need us to split it differently" lands where "You never help with anything" cannot.
3. **Listen to understand, then prove it.** Repeat back what you heard: "So the overtime isn't about avoiding home — you're scared about the car bill. Did I get that right?" Being accurately heard lowers temperature faster than any clever argument.
4. **Name a pause before you need one.** Agree in advance: either person can call a time-out — and a time-out has rules. Say where you are going and when you will return, then actually return. A pause is a cooling tool; storming out with no return time is abandonment theater, and following a partner from room to room refusing the pause is escalation.
5. **Solve the small step.** End with one concrete agreement, who does what by when, even if the full problem needs more talks. Small kept agreements rebuild the confidence that big talks are worth having.
6. **Repair.** A brief, genuine acknowledgment afterward — "I'm sorry I raised my voice; the money fear is real and so is my respect for you" — closes the loop so residue does not fuel the next round.

Never list for conflict: no threats, no blocking doorways or taking keys or phones, no driving off with someone standing in distress, no bringing children in as messengers or

judges, no threats about custody, exposure, or self-harm to win a point, and no physical contact in anger at all — not a push, not a grab, not a thrown object. If a household cannot yet argue inside those lines, that is information to act on: counseling, a structured program, mediation for practical matters, and — where fear is present — safety planning and the hotline in this section's resources.

Alcohol deserves plain speech here: a large share of "we just had a fight that got out of hand" stories have drinking in the middle of them. Households that agree on sober conversations for serious topics remove one of the most common accelerants entirely. Section 12 takes up recovery directly.

5. Co-parenting after a relationship ends

Children do not need their parents to be a couple. They need their parents to be a working team around the child's life — or, where teamwork is impossible, a carefully parallel arrangement that keeps conflict far from the child. Custody and court orders are covered in Section 8; this is the human practice those orders assume.

The working rules:

1. **The child is never the messenger, spy, or referee.** Schedule changes, money questions, and complaints travel adult-to-adult, in writing where possible — never through a backpack.
2. **Speak of the other parent with discipline.** A child is half made of each parent, in the child's own mind. Mocking the other parent teaches the child to hide half their life from you.
3. **Transitions are sacred ground.** Keep exchanges brief, punctual, and boring. Save disagreements for a later call. The handoff your child watches weekly becomes their template for what adults do.
4. **Share the information that matters.** Medical issues, school events, medication, injuries, and milestones flow to the other parent promptly, regardless of whose week it is or how the adults feel that day.
5. **Keep rules reasonably aligned.** Bedtimes, homework, screens, and discipline do not need to be identical across homes, but wild contradiction — one home with no rules positioned as the "fun" escape — harms the child and eventually the fun home too.
6. **New partners enter slowly.** A child adjusting to two homes does not also need a rotating cast learning their name. Introduce steady people gradually, and never ask a child to keep a new relationship secret from the other parent.
7. **When cooperation is unsafe, switch to parallel parenting.** Where there is coercive control or violence, do not force "friendly co-parenting." Use written communication only, court-ordered exchange arrangements, neutral locations, and the protections of Section 8. Safety outranks harmony in every case, and courts understand the difference when it is documented.

Step by step for the hard moments: a holiday dispute — check the court order or written agreement first, propose a specific swap in writing, remember the child will remember the holiday, not the schedule technicality, and accept one imperfect year rather than making the child carry the conflict. A discipline disagreement — address the behavior issue with the child in your home, raise the policy question with the other parent separately and calmly, and never countermand the other home's reasonable rules in front of the child. A missed pickup — comfort the child first with simple truth ("Dad's running late; let's read until he comes"), document factually, and raise patterns through the proper channel, not through the disappointed child standing beside you.

The measure of co-parenting is not whether the adults like each other. It is whether the child gets to just be a child in both homes.

Words to know — Section 9

- **Consent** — a freely given, informed, specific, and reversible yes; anything less is not agreement.
- **Boundary** — a statement of what you will accept and what you will do to protect it, governing your own participation.
- **Coercive control** — a pattern of monitoring, isolation, threats, and domination that restricts a partner's freedom over time.
- **Time-out (in conflict)** — an agreed pause in a heated discussion, with a stated return time, used to cool down and resume fairly.
- **Repair** — the step after conflict in which harm is acknowledged, apologized for specifically, and behavior changes.
- **Co-parenting** — separated parents working as a disciplined team around a child's needs despite the adult relationship ending.
- **Parallel parenting** — a low-contact co-parenting arrangement with written communication and firm structure, used where cooperation is unsafe.
- **Safety plan** — a prepared set of steps, contacts, and resources for staying safe where violence or control is present.
- **Escalation** — the rising of a conflict in volume, threats, or actions toward loss of control.

Myths vs facts — Section 9

- **Myth:** Jealousy, checking a partner's phone, and wanting them all to yourself prove how much you love them. **Fact:** Those are early features of coercive control; love in a healthy relationship leaves the other person's friendships, privacy, and independence intact.
- **Myth:** Once someone said yes before — or is married to me — consent is settled. **Fact:** Consent is specific and reversible; it must be present each time, and a yes obtained

through pressure or while someone is incapacitated is not consent.

- **Myth:** Good couples never fight, so fighting means the relationship is failing. **Fact:** All couples disagree; what predicts harm is the method — threats, contempt, and fear — not the existence of conflict handled fairly.
- **Myth:** For the children's sake, an abused parent should keep things friendly and flexible with the other parent at all costs. **Fact:** Where control or violence is present, parallel parenting with written communication and court structure protects children better than forced friendliness.

Think it through — Section 9

Keisha and her ex, Darnell, share custody of their six-year-old. Exchanges have become scenes: Darnell questions the child about Keisha's dating life in the car, criticizes Keisha loudly at pickup, and twice sent schedule changes through their daughter's backpack. Keisha asks: *"I don't want to look like the problem parent by complaining. Should I just put up with it so the court sees I'm the cooperative one?"*

Walk it through: (1) What Darnell is doing harms the child directly — using her as messenger and informant places her loyalty in conflict weekly, and that harm is exactly what courts want documented and stopped. (2) "Cooperation" that a court respects means Keisha's conduct: brief, punctual, child-focused exchanges and adult-to-adult written communication. It does not require absorbing conduct that burdens the child. (3) Keisha's practical steps are this section's method: move all scheduling to writing, keep a factual log of exchanges with dates, propose a neutral exchange arrangement if scenes continue, and raise the pattern through her lawyer or the court with documents rather than complaints in front of the child. (4) Notice what Keisha does *not* do: she does not interrogate the child back, denigrate Darnell to her, or withhold the child's time in retaliation — protecting the child and protecting her own standing in court are, here, the same disciplined behavior.

One more real-life story — Section 9

Andre grew up in a house where arguments ended with doors broken. In his own marriage, he noticed his voice rising and his wife going silent in a way he recognized. Instead of defending himself with "I never hit anyone," the couple built the fair-conflict method into their home: one topic, soft starts, a time-out word with a promised return, and a repair afterward. Two years on, the arguments are not gone — money is still tight and in-laws are still in-laws — but nobody in that house is afraid. **Takeaway:** breaking a pattern you inherited is not betraying where you came from; it is protecting where your family is going, and it is built from repeatable steps, not from a single promise to "do better."

Try this — Section 9

Relationship maintenance you can do this week:

- [] Write three personal boundaries in this section's format: behavior, need, and your own action to protect it.
- [] Practice one soft start out loud: "I feel ___ about ___ and I need ___," with no "you always" in it.
- [] Agree (or propose) a household time-out rule: the word, where each person goes, and the return time.
- [] Audit one habit: phone checking, location sharing, or silent treatment — whose freedom does it shrink?
- [] If you co-parent, move one recurring topic (schedules, money, school news) fully into writing this week.
- [] Save the National Domestic Violence Hotline number (1-800-799-7233) in your phone under a neutral name if home is not safe.
- [] Teach one consent principle — specific, reversible, freely given — in an age-appropriate way to a young person in your life.

Resources to keep — Section 9

- **Emergency:** 911 — for violence in progress or immediate danger.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788 — confidential help, safety planning, and local referrals.
- **RAINN (sexual assault support):** 1-800-656-4673 — confidential support around sexual violence and consent violations.
- **988 Suicide & Crisis Lifeline:** call or text 988.
- **Crisis Text Line:** text HOME to 741741.
- **Childhelp National Child Abuse Hotline:** 1-800-422-4453 — when conflict at home is harming a child.
- **Legal aid:** named generally — help with custody, visitation structure, and protective arrangements discussed in this section.

What you earned / what's next — Section 9

Section 9 complete (quiz score 80% or higher): You can describe what healthy relationships actually do daily, define consent in four parts, set a boundary that governs your own actions, run a hard conversation by the fair-conflict method, and co-parent in a way that keeps adult conflict away from children.

Word Search — Section 9

Find the words from this section's Words to know. Words run across, down, or diagonally.

S S Y D W W O X Y W B A C
N B H Y Q J W J B L V E O
R E P A I R M W B B L S P
S M X I M F C C F V G C A
S A C Y I S N O A B R A R
R V F U W Y J N J O T L E
T K Y E T N U S K U T A N
N Q J N T M V E U N I T T
X Q W B S Y G N W D M I I
K X C N I C P T S A E O N
C E A A W V I L I R O N G
U S R S N P W Z A Y U V Z
I S Q I D X J L F N T I W

Words to find: Consent · Boundary · Timeout · Repair · Coparenting · Safetyplan ·
Escalation

Chapter Test — Section 9

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. Which set of words completes the definition of consent in this lesson?

- A. Freely given, informed, specific, and reversible
- B. Implied, permanent, and assumed
- C. Quiet, polite, and quick
- D. Written, witnessed, and filed

2. Keisha's ex questions their child about Keisha's dating life, criticizes her loudly at pickup, and sends schedule changes through the child's backpack. What does this school teach Keisha to do?

- A. Put up with it silently so she looks cooperative
- B. Move scheduling to writing, keep a factual log, keep exchanges brief and child-focused, and raise the pattern through her lawyer or the court
- C. Question the child back to get even
- D. Withhold the child's time in retaliation

3. What makes a statement a true boundary?

- A. It controls what the other person may do with their own life
- B. It demands passwords and location sharing
- C. It states what you will accept and what you yourself will do to protect it
- D. It is delivered during an explosion

4. Either partner calls a time-out during an argument. What do the rules require?

- A. Leaving with no return time
- B. Following the partner from room to room
- C. Taking the car keys so they cannot leave
- D. Saying where you are going and when you will return — then actually returning

5. Which is an early feature of coercive control, not love?

- A. Asking how a partner's day went
- B. Planning a surprise birthday
- C. Monitoring a partner's phone and location constantly and isolating them from family
- D. Disagreeing about a budget

6. What is the 'soft start' in the fair-conflict method?

- A. Whispering so children hear nothing
- B. Opening with your feeling and need rather than an accusation
- C. Letting the other person speak for an hour first
- D. Sending a long text instead of talking

7. A child is never to be used by co-parents as:

- A. A student doing homework
- B. A participant in family meals
- C. A messenger, spy, or referee between the adults
- D. A guest at both homes' holidays

8. When is parallel parenting preferred over friendly co-parenting?

- A. Whenever parents feel annoyed
- B. When schedules are busy
- C. When children are older
- D. Where coercive control or violence is present — written communication and court structure protect children better than forced friendliness

9. Why is 'she stopped saying no' not consent?

- A. Because consent must be a freely given yes; wearing someone down is pressure, and a yes from pressure is not consent
- B. Because talking during intimacy is rude
- C. Because only written consent counts
- D. Because partners must take turns asking

10. What does 'repair' after conflict require?

- A. Pretending the argument never happened
- B. Winning the next argument
- C. Acknowledging the harm, apologizing specifically, and changing the behavior
- D. Buying a gift and moving on

Certificate — Section 9

Minister Destiny Testimony Schools

Certificate of Completion — Section 9: Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 9: Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. Respect, consent, and calm repair are not personality traits — they are practices, and you now know the steps. May your home be a place where no one rehearses being afraid. — Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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Section 10 — Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

Minister Destiny Testimony Schools — Adult

The lesson

1. How grooming works — the pattern adults must recognize

Grooming is the slow, deliberate process by which an adult (or an older youth) builds a child's trust in order to exploit them. It happens online, in neighborhoods, in activities, and sometimes within families' own circles. It is rarely a stranger leaping out — it is patience, attention, and secrecy, added one layer at a time.

The stages most cases share:

1. **Access and targeting.** The person finds the child — a game, a social app, a team, a chat — and notices what the child craves: attention, praise, belonging, gifts, help with a hard home life, or simply someone who listens.
2. **Trust and specialness.** Compliments flood in. "You're so mature." "Nobody understands you like I do." Small gifts, game currency, rides, snacks, or privileges make the child feel chosen.
3. **Isolation and secrecy.** The relationship moves to a private app or late-night hours. "Your parents wouldn't understand" becomes the refrain. Secrecy is not a side effect of grooming — secrecy is the mechanism.
4. **Testing boundaries.** Jokes turn suggestive. Questions turn personal. Photos are requested "just for me." Each small step is designed to make the next step feel normal and to give the groomer something to hold over the child.
5. **Exploitation and control.** Images, meetings, or acts are obtained, then protected by threats: exposure, blame ("you wanted this"), or harm to the child's reputation and family.

Red flags in a child's world: an adult or much older "friend" who gives gifts or money without a clear reason; someone who insists on private, unmonitored contact; an adult who seeks to be alone with one particular child repeatedly; secret accounts, second phones, or apps a child hides when you enter; sudden sexual language a child did not get from peers; a new "best friend" whose age, school, and story keep shifting; and a child who becomes anxious, withdrawn, or explosive about a device being checked.

Red flags in your child: new items you did not buy; unexplained money; sleep and grades shifting alongside secretive device use; deleting histories compulsively; panic

when a specific person stops replying; language about owing someone or being "in trouble online" they cannot explain. None of these proves abuse alone — each one earns a calm, curious conversation, which subsection 4 teaches.

2. Sextortion — the crime wave parents must be ready for

Sextortion is when someone obtains (or claims to have) an intimate image of a young person and threatens to share it unless the victim sends more images, money, or something else. Offenders — often organized and overseas, often posing as a peer — target teenagers through social and gaming platforms, sometimes escalating threats within hours of first contact. Young people have died by suicide under this pressure, convinced there was no way out. There is a way out, and your child needs to hear it from you before they ever need it.

If it happens to your child, this school's steps, in order:

1. **Stop engaging. Do not pay. Do not send anything more.** Payment and new images never end the threats; they confirm the victim will comply.
2. **Preserve evidence.** Screenshot the threats, usernames, profile links, and any payment requests. Do not delete the account in a panic — evidence is how platforms and investigators act.
3. **Block and report on the platform,** using the app's reporting tools for exploitation or blackmail.
4. **Report to the CyberTipline** at report.cybertip.org or 1-800-843-5678. This is the national reporting system for online child exploitation, run for exactly these cases.
5. **Use Take It Down** at takeitdown.ncmec.org — a free service that can help stop intimate images of minors from spreading across participating platforms without the image itself having to be shared with the service.
6. **Tell your child, plainly and repeatedly: this is a crime committed against you, you are not in trouble with me, and we will handle it together.** Then watch their emotional state closely — involve 988 (call or text) or Crisis Text Line (text HOME to 741741) immediately if they express hopelessness or thoughts of self-harm, and do not leave them alone with that weight.
7. Contact local police if threats include meeting, location knowledge, or any offline dimension.

Parents must also know: a child who sent an image is a victim of the person weaponizing it. Shame, confiscation-as-punishment, and "how could you" are the responses offenders bank on, because they drive the next child to stay silent. Discipline about device rules can come later, gently. Protection comes first, completely.

3. Privacy settings and household defenses — the practical setup

No setting makes a child predator-proof, but layers of friction stop casual access and slow deliberate offenders. Set up, together with your child where age allows:

1. **Private accounts by default.** Social accounts set to private; followers and friend lists approved; no public location features; location services off inside apps and photo sharing.
2. **No identifying details in profiles.** No school name, team schedule, home location, routine, or full birthdate displayed. Usernames that do not reveal age and gender are safer for younger users.
3. **Strong, separate passwords and a family password manager,** with two-step verification turned on where offered. Never a shared password with friends or romantic partners — password sharing is a common control and blackmail tool among teens themselves.
4. **Device and app age settings honestly applied.** Family controls, content filters, download approvals, and chat restrictions are not spying; set them openly, explain them as guardrails, and revisit them as the child matures.
5. **Charging outside the bedroom at night.** A large share of grooming and sextortion escalation happens after midnight. A family charging station solves quietly what willpower cannot.
6. **A written family media agreement.** Which apps, which hours, what happens if someone contacts the child inappropriately (answer: instant adult notification, zero punishment for reporting), and what the child can expect from you. Signed agreements survive arguments better than remembered lectures.
7. **Know the apps actually on the phone.** Periodically, together: open the device, list every app, ask what each one does and who the child talks to there. Vault apps disguised as calculators and disappearing-message features are worth an honest question, not an accusation.

In the community, apply the same layering: organizations serving your child should have two-adult rules for activities, transparent communication channels rather than private coach-to-child texting, pickup procedures, and clear reporting paths. Ask these questions of any program cheerfully and in advance — reputable programs welcome them, and resistance to them is itself information.

4. Talking with kids — conversations that keep the door open

Children disclose to adults who have already proven they can hear hard things without exploding. That proof is built in small, regular conversations, not in one terrifying lecture after an incident.

How to build the door:

1. **Start early and stay brief.** Five normal minutes at dinner about "weird things people do online" beat an annual hour of warnings. Frequency reads as safety; rarity reads as taboo.
2. **Teach the pattern, not just the fear.** Age-appropriately: "Some people online pretend to be kids, give lots of compliments, and ask for secrets or pictures. If anyone

asks you to keep our family out of a friendship, that friendship is the problem — and you will never be in trouble for telling me."

3. Name the exact promises of this house. "If someone threatens you over a picture, you come to me and we fix it together. You will not lose me over it." Say it before it is needed; a child in crisis reaches for a promise they have already heard.

4. Ask open questions and tolerate the answers. "Who do you talk to in that game?" "Has anyone ever made you uncomfortable online?" Then listen without snatching the phone mid-sentence. A parent who grabs and punishes gets told nothing next time.

5. Respond to disclosure as a protector first. If a child tells you something happened: thank them for telling you, state clearly that it is not their fault, act on the reporting steps in subsection 2, and let any consequences about rules wait until the child is safe and calm.

6. Include boys fully in this protection. Boys are heavily targeted by financial sextortion and are often the least likely to tell, crushed by shame the offender scripted for them. Say directly to sons: this scam targets boys, it is a crime against you, and men in this family ask for help.

What NOT to do: Do not conduct surprise forensic raids as your only strategy — monitoring has its place for younger children, but surveillance without conversation produces better-hidden children, not safer ones. Do not promise total secrecy if a child discloses abuse; promise support and honesty about who must be told to keep them safe. Do not make a child repeatedly retell details for adult curiosity; investigators, not kitchens, are the place for full accounts. And do not delay reporting because the offender "might be a kid from school" — report what you know and let the proper systems sort out who is behind the screen.

5. Reporting and supporting — after something happens

Parents often freeze at the practical question: *who do I actually tell, and in what order?* Use this map:

1. Immediate danger or an in-person threat: 911 first.

2. Online exploitation, grooming, or sextortion: the CyberTipline (report.cybertip.org / 1-800-843-5678), plus the platform's own report tools, plus Take It Down for images of minors.

3. Abuse or neglect concerns about any child: Childhelp (1-800-422-4453) for guidance, and your local child-protection reporting route — in Massachusetts, DCF — where a child may be unsafe. Teachers and other mandated reporters in the child's life should also be looped in when school or activities are involved.

4. Your child's school counselor — told factually and promptly — can watch for fallout, stop on-campus spread of images or rumors, and connect services.

5. Support for your child: expect sleep trouble, shame spirals, anger at you, or numbness; all are common after exploitation. Keep routines steady, statements of

blame pointed at the offender only, and professional support involved early. Call or text 988 or text HOME to 741741 any time your child's distress — or your own — needs a trained voice at 2 a.m.

Documentation continues to matter here as it did in Section 8: save messages, note dates and usernames, keep platform report confirmations, and write down who you reported to and when. If a case proceeds, that folder becomes the backbone of it, and it spares your child from reconstructing events from memory again and again.

Finally, care for the family system around the child: siblings who half-heard, a co-parent in another home who must apply the same device rules, grandparents who need the short version and a job to do. Exploitation aims to isolate a family in shame. A family that tells the truth to its helpers, reports through every proper channel, and keeps loving the child out loud defeats the offender's entire design.

Words to know — Section 10

- **Grooming** — the staged process of building a child's trust through attention, gifts, and secrecy in order to exploit them.
- **Sextortion** — threatening to share an intimate image unless the victim sends more images, money, or other compliance; a crime against the victim.
- **CyberTipline** — the national reporting system for online child exploitation, at report.cybertip.org and 1-800-843-5678.
- **Take It Down** — the free service at takeitdown.ncmec.org that helps stop intimate images of minors from spreading on participating platforms.
- **Private account** — a social account whose content and contact are limited to approved followers.
- **Two-step verification** — an extra sign-in proof beyond a password, protecting accounts from takeover.
- **Vault app** — an app disguised as something ordinary, used to hide photos, messages, or other content.
- **Mandated reporter** — a professional required by law to report reasonable suspicion of child abuse or neglect.
- **Family media agreement** — a written household plan for apps, hours, privacy settings, and what happens when something goes wrong.
- **Parallel disclosure support** — ongoing, steady support for a child after disclosure, keeping blame on the offender and routines stable.

Myths vs facts — Section 10

- **Myth:** Predators online are obvious strangers, so my child would spot one instantly.
- **Fact:** Grooming works precisely because the person seems kind, generous, and

understanding over weeks; secrecy and specialness, not strangeness, are the warning signs.

- **Myth:** If my child sent an image, paying the person or sending what they ask will end it. **Fact:** Compliance escalates sextortion; the protective steps are to stop engaging, preserve evidence, block and report, use the CyberTipline and Take It Down, and tell the child they are a victim, not a culprit.
- **Myth:** Strict monitoring software means I do not need awkward conversations. **Fact:** Tools help, but children disclose to adults who listen calmly; surveillance without conversation produces better-hidden children, not safer ones.
- **Myth:** Sextortion mainly targets girls, so my son does not need this talk. **Fact:** Boys are heavily targeted, especially by financial sextortion, and are often least likely to tell — which is exactly why parents must say the promise out loud to sons, too.

Think it through — Section 10

Fourteen-year-old Jayden tells his mother, crying, that someone he met in a game — who claimed to be a 15-year-old girl — got him to send a private photo last week and now demands gift cards, threatening to send the photo to his school followers list at midnight. He begs her: *"Please just buy one card. If that photo gets out, my life is over. Don't call anyone — that'll make it worse."*

Walk it through: (1) This is sextortion — a crime being committed against Jayden, almost certainly by an adult or organized offender posing as a peer. Jayden is a victim, and the midnight deadline is a pressure script, not a real negotiating position. (2) Buying the card is the one move this section forbids: payment marks a victim who complies and reliably produces bigger demands. The photo threat is handled by action, not ransom. (3) The protective sequence runs now: stop replying; screenshot the threats, usernames, and demands; block and report in the app; report to the CyberTipline; submit the image information to Take It Down so participating platforms can block its spread; and notify his school counselor so any fallout is managed. (4) Jayden's emotional safety is part of the emergency itself — his mother stays close, states plainly and repeatedly that this is not his fault and he is not in trouble, and uses 988 or Crisis Text Line immediately if hopelessness appears. The child who hears that response is the child who would come to a parent again — which is the protection that lasts beyond this one terrible night.

One more real-life story — Section 10

A father noticed his eleven-year-old daughter had a brand-new game currency balance he had not purchased and a "friend" who messaged only after bedtime. Instead of seizing the phone, he used the conversation habits from this section: he asked, listened, and reminded her of the house promise — no trouble for telling. She showed him messages where the "friend" had begun asking her to keep their talks secret from her parents. The account was reported and blocked that evening, settings were tightened together, and the

charging station moved to the kitchen. **Takeaway:** the gifts and the secrecy were the grooming pattern arriving on schedule — and a calm parent with a pre-made promise caught it at stage two instead of stage five.

Try this — Section 10

Online safety setup to complete this week, with your child where appropriate:

- [] Set every social account to private; review follower lists together and remove unknown accounts.
- [] Turn off location sharing inside apps and in photos; remove school and routine details from profiles.
- [] Turn on two-step verification for key accounts and store passwords in a family password manager.
- [] Move nighttime charging to a common room and agree the hour devices plug in.
- [] Draft or update your family media agreement, including the no-punishment-for-reporting rule.
- [] Save these in your phone and your child's: CyberTipline (report.cybertip.org / 1-800-843-5678), Take It Down (takeitdown.ncmec.org), Childhelp (1-800-422-4453), and 988.
- [] Say the house promise out loud to each child: "If anyone threatens you over a picture or a secret, you come to me. You are not in trouble. We fix it together."

Resources to keep — Section 10

- **Emergency:** 911 — immediate danger or in-person threats.
- **CyberTipline:** report.cybertip.org or 1-800-843-5678 — report online exploitation, grooming, and sextortion.
- **Take It Down:** takeitdown.ncmec.org — help stopping intimate images of minors from spreading.
- **Childhelp National Child Abuse Hotline:** 1-800-422-4453.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788.
- **988 Suicide & Crisis Lifeline:** call or text 988 — including when a sextortion victim feels hopeless.
- **Crisis Text Line:** text HOME to 741741.
- **RAINN:** 1-800-656-4673 — support around sexual exploitation and abuse.
- **Legal aid:** named generally — guidance when exploitation connects to school, custody, or court matters.

What you earned / what's next — Section 10

Section 10 complete (quiz score 80% or higher): You can name the stages of grooming and its red flags, run the sextortion response in order without paying or blaming, set the core privacy defenses, hold conversations that keep disclosure open, and report through the CyberTipline, Take It Down, and the right local channels.

Word Search — Section 10

Find the words from this section's Words to know. Words run across, down, or diagonally.

Q H U T Z P U R X P J G H
M Q G O F Z D B F E A M E
R X N B J W I W H F M P G
T Y G T M E B C F C E N C
D D V A U L T A P P V Y K
T A K E I T D O W N Y H M
Q S H H N V Y G U Q V U Y
R E M S E X T O R T I O N
L G R O O M I N G N W Z F
T F E K F Y S I U H S N T
X I Y W R I A O K R Q L W
C Y B E R T I P L I N E T
I I K M B Y O F R H M I I

Words to find: Grooming · Sextortion · Cybertipline · Takeitdown · Vaultapp

Chapter Test — Section 10

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What is grooming?

- A. A stranger sending one rude message
- B. A game feature for making friends
- C. Teaching a child table manners
- D. The staged process of building a child's trust through attention, gifts, and secrecy in order to exploit them

2. Jayden, 14, is threatened by someone who obtained a private photo and demands gift cards by midnight. What should happen first?

- A. Buy one card to calm things down
- B. Send a less private photo instead
- C. Stop engaging and do not pay — preserve evidence, block and report, report to the CyberTipline, and use Take It Down
- D. Delete everything and tell no one

3. What is Take It Down?

- A. A school disciplinary program
- B. A free service that helps stop intimate images of minors from spreading on participating platforms
- C. A way to erase a child's phone bill
- D. A private investigator service

4. Where do you report online exploitation of a child nationally?

- A. The CyberTipline at report.cybertip.org or 1-800-843-5678
- B. Only the child's school
- C. A social media comment thread
- D. The local newspaper

5. Which is an early red flag of grooming?

- A. A teammate says 'good game' after a match
- B. A classmate the child knows from school adds them
- C. An adult gives gifts and compliments and asks the child to keep the friendship secret from parents
- D. A cousin sends a birthday message

6. Why does this school put household charging outside the bedroom at night?

- A. To save electricity
- B. Because a large share of grooming and sextortion escalation happens after midnight
- C. So phones last longer
- D. To punish late sleepers

7. A parent discovers their child sent an image that is now being used against them. What response does this school require?

- A. State plainly the child is a victim of a crime, not in trouble with you, and that you will handle it together — protection first
- B. Confiscate everything and refuse to discuss it
- C. Shame the child so it never happens again
- D. Wait a month to see if threats stop

8. What is the best overall combination for online safety?

- A. Monitoring software alone
- B. No devices until age eighteen
- C. Privacy settings, honest age settings, and house rules — plus regular calm conversations that keep a child disclosing to you
- D. Trusting the apps to police themselves

9. Why must parents say the house promise out loud to sons as well as daughters?

- A. Boys are heavily targeted by financial sextortion and often least likely to tell, so they need to hear 'you are not in trouble, we fix it together' in advance
- B. Boys do not use social apps
- C. Only girls face online risks
- D. It is a school requirement

10. A father notices new game currency he did not buy and messages that arrive only after bedtime from a 'friend' who asks his daughter to keep their talks secret. In the story, what catches the grooming early?

- A. Seizing the phone and ending all discussion
- B. The calm conversation and pre-made house promise, which lead the daughter to show him the messages so the account can be reported and blocked
- C. Waiting to see what happens
- D. Telling the daughter she is grounded for a year

Certificate — Section 10

Minister Destiny Testimony Schools

Certificate of Completion — Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

*Congratulations. You now know the pattern predators rely on, the settings that slow them, and the promise that brings a frightened child to your door instead of into silence. That promise, kept, is a shield over your family. —
Minister Destiny Marie Morgan*

Educational completion certificate only — not a state license, POST certification, or government credential.

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Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Minister Destiny Testimony Schools — Adult

The lesson

1. The financial side of a case — the full bill nobody reads aloud

Section 1 named collateral consequences. This section opens the wallet. Beyond a lawyer — or instead of one, since a public defender may be free if you qualify — a case can generate:

- **Fines**, imposed as punishment, payable to the court.
- **Court costs and assessments**, including victim-witness and other statutory charges added to many dispositions.
- **Probation supervision fees**, charged in many cases for the cost of being supervised.
- **Program fees**, for court-ordered classes, batterer or substance programs, and testing.
- **Restitution**, money ordered to repay a victim's losses, which follows its own enforcement path.
- **Bail-related costs**, and the transportation, childcare, and lost-work costs of every court and probation date — invisible on paper, very visible in a household budget.
- **License consequences of unpaid debt**. Unpaid court obligations can lead to additional court dates, warrants for failure to appear about payment, extended supervision, and — where the law allows — problems renewing or keeping a driver's license, which then threatens the job that would pay the debt.

The spiral deserves its name: fines compete with rent; rent loses once; a notice to quit arrives; a missed court payment hearing becomes a warrant; the warrant becomes lost work. Interrupting the spiral early is the whole skill this section teaches, and it begins with knowing your exact total. Many people avoid opening court mail out of dread and therefore owe a number they have never actually seen. The number, once known, is almost always more manageable than the dread.

Step by step — facing court debt:

1. List every obligation from every case in one place: court, case, what the charge is for, total, amount paid, balance, and due dates.
2. Confirm balances with the clerk's office rather than guessing from memory or old letters.
3. If you cannot pay the required amount, appear and ask — courts commonly have processes to request a payment plan, an extension, or a hearing on ability to pay, and

some fees may be waivable for people who cannot afford them. Asking in person, on time, with pay records in hand, is respected. Disappearing is not.

4. Bring proof of income, benefits, rent, and dependents to any ability-to-pay discussion. Judges decide on documents, not impressions.
5. Pay something consistently if you owe and can. A documented record of steady partial effort is the strongest argument at every future hearing.
6. Keep every receipt forever, in the same folder system Section 8 taught for family cases. Payment disputes years later are won with receipts.

What NOT to do: Do not ignore a payment date hoping the debt ages away — court debt does not behave like an old store bill. Do not borrow from predatory lenders or pledge tax refunds at punishing cost to satisfy a court that would have granted a plan for the asking. Do not pay a stranger who calls claiming to collect court debt by gift card — courts do not collect that way; verify any demand directly with the clerk using a number you look up yourself.

2. Budgeting basics — a plan built from your real month

A budget is not a punishment diet for money. It is a written decision, made once with a calm head, about where each dollar goes before the month starts spending it for you.

Build yours in this order:

1. **Write your true income.** Every source, after tax, at the amount that actually arrives — wages, benefits, support, side work. If income varies, budget from your lowest recent month and treat anything above it as a bonus to assign, not to drift.
2. **List the four walls first.** Housing, utilities, food, and transportation to work. These keep a family alive and earning; they are paid before everything else that can wait.
3. **List court and case obligations next,** using the totals from subsection 1, including program fees and the cost of getting to appointments.
4. **List every other recurring bill with its due date** — phone, insurance, minimum payments on debts, subscriptions (read them; most households find at least one they forgot they had).
5. **Assign the dates to a calendar.** Most budget failures are timing failures: the money existed that month but left before the bill's date. Match bills to paydays.
6. **Build the smallest possible cushion, then grow it.** A modest emergency buffer — built a little at a time, kept in a separate account where possible — is what converts a flat tire from a catastrophe requiring a loan into an inconvenience. Even irregular small deposits count; regularity matters more than size.
7. **Review monthly, for fifteen minutes.** Income changed? A fee ended? A benefits amount adjusted? The budget is a living document, and the review habit is the skill, not any single month's perfection.

Practical tools, plainly stated: a notebook on the fridge manages what an app will not for some families; both work if used. Cash envelopes for the categories that leak (food out, small purchases) create a physical stop that a card swipe never gives. Automatic payments suit fixed bills for people with steady paydays, and are dangerous for people whose income lands irregularly — match the tool to the life.

Red flags in a household budget: one person's spending kept secret from a partner sharing the bills; payday or refund loans renewing each cycle; paying minimums while balances never fall; children absorbing adult money panic without explanation — children do not need figures, but they do deserve a calm sentence: "Money is tight this month, the grown-ups have a plan, and your needs are covered." Stability a child can feel is part of this section's title, not decoration.

3. Benefits — what stability actually rests on

For many families in this school, public benefits are not extras; they are load-bearing: food assistance, cash assistance, health coverage, housing assistance (Section 7), childcare help, disability benefits, and school meal programs. Losing one to a technicality can collapse a budget that was otherwise working.

General principles, Massachusetts-first and program-general:

- **Report changes promptly and truthfully.** New job, new hours, a raise, someone moving in or out, a change of address — most programs require reporting within a set window. Under-reporting discovered later can mean repayment, disqualification periods, and fraud allegations. Over-reporting a temporary change can also cut help you still qualify for, so report accurately and ask how the change will be counted before assuming the worst.
- **Renewals and recertifications are sacred dates.** The most common way families lose benefits is not ineligibility — it is a missed renewal form, an unreturned verification, or a caseworker letter that went to an old address. Keep your address current with every program separately; telling one agency does not update the others.
- **Keep copies of everything you submit, with the date.** A stamped copy, a confirmation screen, a fax receipt — verification disputes are resolved by the person holding proof of timely submission.
- **Read notices fully and appeal on time.** Termination and reduction notices carry appeal or fair-hearing rights with deadlines. Filing an appeal within the window sometimes keeps benefits continuing while the appeal is decided, depending on the program. That deadline is one of the most valuable dates in this entire course: never let it pass unexamined.
- **Arrests and incarceration affect benefits.** Coverage and assistance may pause or terminate during incarceration and must often be reactivated promptly after release — one more reason Section 7's reentry paperwork plan starts before the gate, not after it. Household members remaining at home should report the change accurately rather

than letting a silent mismatch become an overpayment claim.

- **Work and benefits interact.** Many programs phase assistance down as earnings rise rather than cutting it off at a cliff, and some offer transitional supports. Ask your caseworker for the actual math for your household before turning down hours out of fear of losing everything — families regularly discover the real number is kinder than the rumor.

What to do when a termination notice arrives:

1. Read it the day it comes. Mark the appeal deadline.
2. Identify the stated reason: income, a missing verification, a missed appointment, a household change. Half of all terminations are paperwork problems, and paperwork problems are fixable.
3. File the appeal before the deadline, in writing, keeping proof.
4. Gather and submit the missing or corrective documents with your appeal.
5. Ask legal aid for help with the hearing if the benefit is major; these hearings are their daily work.

4. Protecting stability — scams, debt traps, and the family money meeting

Stability is not only built; it is defended. Households under financial stress are targeted precisely because stress shortens thinking.

Defenses to adopt:

- **Verify before paying anything under pressure.** Government agencies and courts do not demand gift cards, wire transfers, or payment apps by phone threat. Hang up; look up the real number yourself; call that.
- **Treat "fast cash" as a price tag, not a favor.** Payday, title, and refund-advance borrowing converts a one-month problem into a season of problems. The budget and the payment-plan request are slower and far cheaper.
- **Check credit reports and your children's, too.** Errors and identity theft — including misuse of a child's information by someone who knows it — surface in credit reports. Dispute errors in writing and keep the file.
- **Guard benefits cards and accounts** with the same care as bank cards: strong PINs never shared, balances checked for charges you do not recognize, and skimming devices at payment terminals given a tug and a look.
- **Hold a monthly family money meeting** — brief, calm, at a planned time, never mid-crisis. Agenda: what came in, what is due, what changed, what the one money goal is this month. Households that talk about money on schedule stop fighting about it at random.
- **Write a stability list for your household:** the three payments that must never be missed, the two documents that must never lapse (identification and benefits

renewals), and the one person or office you call first when money breaks. Put it on the fridge. In a bad week, nobody should have to invent the plan.

Recovery from financial damage is measured in seasons, and that is acceptable. A family that knows its court totals, runs a calendar-matched budget, keeps benefits renewed and appealed on time, and refuses predatory shortcuts is a stable family — not someday, but already, in the ways that compound.

Words to know — Section 11

- **Fine** — money imposed by a court as punishment for an offense.
- **Restitution** — court-ordered repayment to a victim for losses caused by the offense.
- **Probation supervision fee** — a charge, in many cases, for the cost of being supervised on probation.
- **Ability-to-pay hearing** — a court process where a judge considers what a person can actually afford and may set a plan or waive certain fees.
- **Budget** — a written monthly plan assigning income to housing, utilities, food, transport, obligations, and goals before the month begins.
- **Emergency cushion** — saved money set aside to absorb an unexpected cost without borrowing.
- **Recertification / renewal** — the periodic proof of eligibility required to keep a benefit or assistance in place.
- **Fair hearing / appeal** — the formal process to challenge a benefits reduction or termination, subject to strict deadlines.
- **Overpayment claim** — an agency's demand for repayment when benefits were issued in an amount later found too high.
- **Predatory lending** — high-cost borrowing (payday, title, refund loans) whose fees trap borrowers in repeated cycles of debt.

Myths vs facts — Section 11

- **Myth:** If I ignore court fines long enough, they go away like old bills. **Fact:** Court debt is enforced through hearings, supervision consequences, and warrants for missed payment appearances; appearing and requesting a plan or an ability-to-pay review is the exit, not silence.
- **Myth:** Earning more at work always costs a family its benefits dollar for dollar. **Fact:** Many programs phase assistance down gradually and offer transitional supports; ask your caseworker for your household's actual math before refusing hours.
- **Myth:** Most families lose benefits because they stop qualifying. **Fact:** Missed renewals, unreturned verifications, and mail sent to an old address are among the most common causes — calendar discipline and submitted-proof copies prevent them.

- **Myth:** A budget only works for people who already have enough money. **Fact:** A budget's first job is timing and visibility — matching bills to paydays and exposing leaks — which protects a tight household even more than a comfortable one.

Think it through — Section 11

After his case, Devon owes court fines and monthly probation fees, pays rent on the first, and just received a notice that his family's food assistance will terminate at month's end for a missing income verification — the same week his hours were cut at work. Devon says: *"Everything is due at once and there isn't enough. I'll deal with the court when I can — the benefits letter can wait until I have the paperwork together."*

Walk it through: (1) Devon has the priorities inverted by stress, which is understandable and dangerous: the benefits notice carries an appeal deadline, and missing it can end assistance that his reduced hours make more necessary, while gathering "the paperwork" is in fact the appeal's first step, not a delay before it. (2) The ordered response: read the notice today, mark the deadline, file the appeal in writing within the window, and submit the pay records proving reduced hours — documents that simultaneously correct the record and support continued eligibility. (3) For the court obligations, Devon should appear or contact the court before his payment date, bring proof of the hours cut, and request a payment plan or ability-to-pay review; courts respond to documented change presented early far better than to absence explained later. (4) The budget ties it together: four walls first, court obligations calendared to paydays, and the family's stability list on the fridge — one hard month, handled in deadline order, instead of three separate emergencies compounding into a warrant, an eviction risk, and an empty kitchen.

One more real-life story — Section 11

When Priya received an overpayment notice claiming she owed back benefits from a period when her mother had briefly moved in, she panicked — then opened the folder where she had kept dated copies of every change report she had ever submitted. Her report of her mother's move, filed on time, was in the folder. At her fair hearing, she presented it calmly, the agency's timeline was corrected, and the claim was withdrawn.

Takeaway: in benefits as in family court, the family with copies wins arguments the family with memories loses — proof of timely reporting is a form of savings all by itself.

Try this — Section 11

Money stability setup to complete this week:

- [] List every court obligation in one place: case, purpose, total, balance, due date — then confirm one balance with the clerk.
- [] Write your true monthly income and your four walls (housing, utilities, food, transport) on one page.

- [] Match every recurring bill to a payday on a calendar for next month.
- [] Start or restart an emergency cushion with any small amount, in a separate place from spending money.
- [] Make a benefits list: each program, its renewal date, and the address it has for you — fix any that are wrong.
- [] Create a submissions folder: copies of everything you send any agency, each marked with the date sent.
- [] Write your household stability list (three payments, two documents, one first call) and post it where adults will see it.

Resources to keep — Section 11

- **Emergency:** 911 — for immediate danger.
- **988 Suicide & Crisis Lifeline:** call or text 988 — money crises and mental health are linked; support is for both.
- **Crisis Text Line:** text HOME to 741741.
- **SAMHSA National Helpline:** 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- **Mass.gov:** named generally as the state's official site for court, benefits, and assistance information.
- **Legal aid:** named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.

What you earned / what's next — Section 11

Section 11 complete (quiz score 80% or higher): You can itemize the full financial bill of a case, interrupt the court-debt spiral with plans and ability-to-pay requests, build a calendar-matched basic budget, keep benefits alive through reporting, renewal, and timely appeals, and defend your household against scams and debt traps.

Word Search — Section 11

Find the words from this section's Words to know. Words run across, down, or diagonally.

K	H	Q	Z	A	W	A	N	U	Q	V	W	J
X	P	P	P	R	D	W	V	Y	X	T	E	Y
A	F	P	U	Y	O	R	S	A	L	W	G	O
W	E	E	S	Y	R	M	S	V	S	P	A	S
T	R	E	S	T	I	T	U	T	I	O	N	W
G	E	Y	Y	E	R	F	I	N	E	S	W	
I	L	B	O	B	L	Y	U	C	S	D	N	L
H	W	G	B	S	T	Y	Z	P	D	Q	M	M
G	U	D	U	J	I	D	N	E	G	C	Y	P
P	I	B	D	A	G	H	N	X	Z	T	D	B
B	R	L	G	I	L	G	U	S	Y	R	I	K
F	N	L	E	I	T	R	F	M	Q	U	S	U
K	S	N	T	D	M	X	R	G	S	R	J	D

Words to find: Fine · Restitution · Budget

Chapter Test — Section 11

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. Devon's food assistance faces termination for a missing verification the same week his hours were cut, and he also owes court fines. What is the correct order of action?

- A. File the benefits appeal in writing before its deadline with pay records attached, and contact the court early to request a payment plan or ability-to-pay review
- B. Ignore both until money improves
- C. Borrow from a payday lender to pay everything at once
- D. Pay the court in gift cards

2. What can a court commonly consider at an ability-to-pay discussion?

- A. Your social media following
- B. A payment plan, an extension, or waiver of certain fees — supported by proof of income, rent, and dependents
- C. Whether you apologize in writing
- D. Nothing; amounts can never be reviewed

3. What are the 'four walls' a budget pays first?

- A. Phone, streaming, eating out, and gifts
- B. Court fees, credit cards, subscriptions, and loans
- C. Housing, utilities, food, and transportation to work
- D. Clothing, entertainment, travel, and savings

4. What is the most common reason families lose benefits, according to this lesson?

- A. They all stop qualifying
- B. Benefits programs end without notice
- C. Missed renewals, unreturned verifications, and mail sent to an old address
- D. Caseworkers choose randomly

5. When is a termination notice most valuable to act on?

- A. Next month
- B. Only if a lawyer calls you first
- C. After the benefit has been closed for a year
- D. The day it arrives — appeal deadlines are short, and filing within the window can sometimes keep benefits going during the appeal

6. In Priya's story, how was an overpayment claim withdrawn?

- A. She presented her dated copy of the change report she had filed on time, correcting the agency's timeline at her fair hearing
- B. She ignored it until it expired
- C. She paid half without a hearing
- D. Her caseworker retired

7. Why do courts' payment receipts matter years later?

- A. They are needed for tax deductions in all cases
- B. They can be traded for credit
- C. Payment disputes are resolved by receipts; keeping every receipt is how a family proves what was paid
- D. They cannot matter once a case closes

8. Which borrowing choice does this school warn converts a one-month problem into a season of problems?

- A. A court payment plan
- B. An ability-to-pay waiver
- C. An emergency cushion
- D. Payday, title, and refund-advance 'fast cash' lending

9. A caller demands immediate payment of court debt by gift card, threatening arrest. What should you do?

- A. Pay quickly to avoid the warrant
- B. Give them your benefits card number
- C. Send a smaller amount to test them
- D. Hang up and verify directly with the clerk using a number you look up yourself — courts do not collect by gift card

10. Before turning down extra work hours for fear of losing all benefits, what does this school advise?

- A. Refuse the hours to be safe
- B. Ask your caseworker for your household's actual math — many programs phase assistance down gradually and offer transitional supports
- C. Quit the job entirely
- D. Hide the income instead

Certificate — Section 11

Minister Destiny Testimony Schools

Certificate of Completion — Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You have faced the numbers without flinching, and a family that knows its numbers, keeps its deadlines, and keeps its proof can weather a hard season without losing its home. Stability is built one kept date at a time.

— Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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Section 12 — Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

Minister Destiny Testimony Schools — Adult

The lesson

1. Recovery is a structure, not a moment

People imagine recovery as a single decision — one rock-bottom night, one resolution, transformation complete. Real recovery looks different: a decision repeated daily, inside a structure that carries a person on the days the decision feels weak.

Understand what is being recovered from. Substance-use disorders are health conditions that change how the brain handles reward, stress, and habit. They are not a lack of love for one's children or a simple failure of willpower, and treating them as moral failure alone has ended far more recoveries than it ever started. At the same time, a condition is an explanation, not an exemption: the harm done while using is real, other people carry it, and accountability — subsection 3 — is part of healing rather than its opposite.

Other recoveries run alongside: recovery from violent habits, from street life and its loyalties, from the hypervigilance of years lived unsafely, and for families, recovery from what a loved one's hardest years did to trust in the home. This section's structure serves all of them.

The elements of a working structure:

1. **Treatment fitted to the person.** Options include outpatient counseling, intensive programs, residential treatment, medication for addiction treatment prescribed by medical providers, and recovery coaching. The right level is the one a professional assessment supports and the person will actually attend — the best program on paper that sits across two bus rides and a shift conflict loses to the good program that fits a real life.
2. **Peer support.** Mutual-help meetings, faith-based recovery communities, and peer-led groups provide what professionals cannot: people who have stood where you stand. Many people try several rooms before one fits. Sampling is not failure.
3. **People who know.** At least a few humans — sponsor, counselor, faith leader, trusted friend — who know the real story and have permission to ask hard questions.
4. **A day with anchors.** Wake time, work or program, meals, a meeting or check-in, children, rest. Boredom and chaos are both relapse weather; anchors shrink both.
5. **Honesty measured in streaks of conduct.** Clean screens where required, appointments kept, amends progressing, money accounted for. Recovery is believed — by courts, families, and eventually by the person — when it is documented in behavior

over time.

2. The first hard stretch — getting through early recovery

However recovery begins — a court order, a hospital bed, a child's question, a private decision — the early period is the most fragile, and families should plan for it as deliberately as the reentry weeks of Section 7.

Step by step:

1. **Make the environment match the intention.** Remove substances and paraphernalia from the home. Change routes that pass old places. Delete or block contacts whose business is your relapse — and tell your support people you have done it, out loud, so it costs something to undo.
2. **Expect the body and mood to argue.** Sleep disruption, irritability, cravings that arrive like weather, and grief for the old life are common in early recovery and are frequently mistaken for evidence that change is impossible. They are evidence that change is underway. Medical guidance matters here — withdrawal from some substances can be dangerous and should never be white-knuckled alone when medical help exists.
3. **Shrink the horizon.** One day at a time is a clinical strategy disguised as a slogan. Today's appointments, today's meeting, today's bedtime sober — a person can do one day who cannot swear to a year.
4. **Pre-plan the three hardest situations.** For most people they are some combination of: a particular person calling, money in hand, a family conflict, a celebration, an anniversary of loss. Write, for each: what I will do instead, who I will call, where I will go. A craving survived on a written plan is a story your support people get to hear; a craving met with improvisation is a coin toss.
5. **Treat a lapse as data and danger, both.** A lapse is a serious event requiring immediate honesty — tell your supports, your counselor, and where required your supervision, before it becomes a pattern with a cover story. Shame hides lapses; honesty interrupts them. One disclosed lapse addressed in a day has ended far fewer recoveries than one hidden lapse defended for a month.

Warning signs that recovery is wobbling, for the person and for family watching: meetings skipped with fluent excuses; old contacts reclassified as "just friends now"; sleep and structure dissolving; money unaccounted for; romantic intensity or conflict suddenly filling every hour; and the return of the sentence "I don't need all that anymore." Any one of these deserves a conversation that week — with love, and without waiting for proof.

3. Accountability and making amends — repairing what can be repaired

Change is proven in two directions: forward, in the new life, and backward, in honesty about the old one. Accountability means naming what you did without decoration — not what "happened," not what others also did, not what the substance did — what *you* did, to

whom, and what it cost them.

Making amends, done wisely:

1. **Make a list.** The people harmed: children, partners and former partners, parents, family who covered and paid, employers, victims of offenses, and the court itself through obligations still owed. For each, name the harm concretely — money taken, trust broken, fear caused, time stolen.
2. **Sort by safety and permission.** Some amends are direct: repayment, a truthful apology, changed conduct delivered consistently. Some must never be direct: where a court order forbids contact, where an apology would reopen a victim's wounds for the apologizer's relief, or where contact endangers anyone — the amend becomes indirect: living differently, paying restitution through proper channels, and leaving the injured person in peace. An amend that harms is not an amend; it is another taking.
3. **Apologize in the correct shape.** A real apology names the act, names the impact, accepts responsibility without excuses riding along, states what is different now, and asks for nothing — not forgiveness, not restored trust, not a response by Friday. "I'm sorry you felt hurt" is a weather report. "I stole from you when you trusted me in your home. You were right to feel betrayed. I am repaying it in full, and I understand if trust never comes back" is an apology.
4. **Repay on a schedule and keep it visible.** Section 11's skills apply: a written repayment plan, amounts and dates kept, receipts retained. Partial repayment steadily delivered rebuilds more credibility than a grand promise scheduled for a someday bonus.
5. **Let trust return at the speed of the injured.** Children especially set their own pace. A parent may be a year sober and a child may still flinch at a raised voice or a late arrival. That flinch is information about the child's healing, not an insult to the parent's effort. Stay. Consistency across seasons is the only language that finally translates.

Accountability to systems matters too: complete the program rather than performing it, tell probation the truth before they discover it, finish the restitution, show up for the review hearing with your documentation in the binder this course has built section by section. Courts close cases. Families archive binders. The record of a finished accountability is one of the strongest assets a person carries into housing, licensing, and custody rooms for the rest of their life.

4. Staying the course — the long middle where change becomes a life

The dramatic chapters end: the case closes, the program graduates, the first sober year is counted. What remains is the long middle, where most change is actually won or quietly lost.

Practices of people who stay changed:

- **They keep support after it stops being required.** The meeting, counselor, or faith community that carried the crisis becomes part of ordinary life, reduced perhaps, but not discarded the week the court stops checking. Requirement was the scaffolding; community is the building.
- **They guard the anchors during good times.** Success brings raises, romances, moves, and confidence — and confidence is the season when routines are dropped as unnecessary. People who last treat their structure as non-negotiable precisely when life feels easiest.
- **They plan for anniversaries and losses.** A mother's death date, the season of an arrest, a child's birthday missed in another year — grief arrives on schedule. Marking hard dates in advance, with support arranged, converts ambushes into observances.
- **They serve somebody.** Mentoring one person newer to the road, volunteering, telling the truth in a room where someone is where they were — usefulness is both gratitude in action and a standing reminder of the price of going back.
- **They tell the truth fast when they slip in small ways.** A missed meeting, a lie about money, a skipped screen — small dishonesties are the on-ramp of every large one. The people who stay changed confess small things while they are still small.
- **They keep becoming.** School, a trade, a license pursued through Section 7's patient process, faith deepened, children known better each ordinary week. Recovery that only subtracts is fragile; a life being built gives the change somewhere to live.

For families, staying the course means letting the changed person actually be changed: not forgiving on command and not forgetting on command, but allowing present conduct to update an old verdict over time. Families also recover in their own right — counseling, support groups for loved ones, and repaired rituals of their own are not rewards for later; they are part of the course, and a family that heals alongside is the strongest relapse prevention ever documented by common sense.

A final word, to close the course. Across twelve sections you have learned the law's real price tag and its protections, the systems that govern children and families, housing and work, relationships built on consent and calm, safety in a wired world, money handled with open eyes — and now this: people change, in documented steps, inside honest structures, and families can heal further than they dared to say out loud. Keep your binder. Keep your dates. Keep your promises small enough to keep. And keep going.

Words to know — Section 12

- **Recovery** — the ongoing process of changing substance use or harmful behavior and rebuilding health, honesty, and stability.
- **Relapse** — a return to substance use or harmful behavior after a period of change; a serious event to answer with honesty and support, not concealment.
- **Lapse** — a brief slip within recovery; addressed immediately and openly, it can be interrupted before becoming a full relapse.

- **Sponsor / mentor** — an experienced person in recovery who guides and checks in with someone newer to the process.
- **Medication for addiction treatment** — prescribed medicines that reduce craving and support recovery, used under medical care.
- **Trigger** — a person, place, feeling, or date strongly connected to old behavior, for which a written plan is prepared in advance.
- **Amends** — concrete repair of harm done — truthful apology, repayment, and changed conduct — made where it is safe and permitted.
- **Accountability** — naming one's own actions and their costs without excuses, and completing what is owed to people and to courts.
- **Recovery supports** — the people, programs, and communities — treatment, peers, faith, family — that carry change over time.
- **Aftercare** — continuing support and structure after a formal program ends, during the period when change becomes ordinary life.

Myths vs facts — Section 12

- **Myth:** Recovery is one strong decision; needing meetings, treatment, or support afterward means it did not take. **Fact:** Lasting change is a decision repeated inside a structure — treatment, peers, anchors, and honesty over time — and keeping support is a sign of seriousness, not weakness.
- **Myth:** A lapse means all progress is lost and the person is back to zero. **Fact:** A lapse is dangerous but not total: disclosed immediately and answered with tightened support, it becomes data that protects the recovery; concealed, it grows.
- **Myth:** Making amends means everyone harmed must forgive you once you apologize properly. **Fact:** An amend asks for nothing; trust returns at the injured person's pace, and some amends are rightly indirect where contact is forbidden or would cause further harm.
- **Myth:** Addiction and harmful behavior are purely matters of willpower and love for one's family. **Fact:** Substance-use disorders are health conditions affecting the brain's reward and stress systems; love matters enormously, and it works best alongside treatment, structure, and accountability rather than instead of them.

Think it through — Section 12

Eight months into recovery, with his family-court case progressing well, Terrence receives a call from an old friend offering quick money for "one driving job, no questions." The same evening, his daughter, who has only recently begun to relax during overnight visits, asks whether he will be at her school concert next month. Terrence thinks: *"One job would pay off the last of my court balance. Nobody would ever know."*

Walk it through: (1) Name the offer accurately — money for silence about a likely offense is the old life recruiting, and "nobody would know" is the exact sentence that precedes most returns to court; Terrence himself would know, his structure would be built on a lie, and one arrest undoes eight months of documented change, his case progress, and his daughter's new trust in a single night. (2) The prepared response is this section's method: decline without negotiation, block the contact, and tell his supports — sponsor, counselor, and family — about the call that day, converting a temptation survived alone into accountability shared. (3) The court balance is paid the Section 11 way: on the plan, steadily, with receipts — slower money that never has to be explained or hidden. (4) And the concert is the real ledger of recovery: a daughter asking "will you be there" is trust under construction, and the father whose change holds is the one in that seat next month, present, unremarkable, and exactly where he said he would be.

One more real-life story — Section 12

When Lisa made her amends list, the hardest entry was her sister, who had raised Lisa's son for most of a year and had stopped answering calls. Lisa's counselor helped her see that a surprise appearance would serve Lisa's guilt, not her sister's peace. So Lisa wrote a letter instead — specific, excuse-free, asking for nothing — and enclosed the first repayment for money her sister had spent, with a schedule for the rest. Her sister did not reply for two months. Then a short text came: "Got it. Keep going." Rebuilding took another year of kept payments and kept promises. **Takeaway:** a true amend respects the injured person's pace and safety — you deliver the truth and the repair, and you let the other heart decide its own timing.

Try this — Section 12

Recovery and accountability setup to complete this week:

- [] Write your support list: treatment contact, peer support, one faith or community anchor, and three people who know your real story.
- [] Identify your three hardest situations and write a plan for each: what you will do, who you will call, where you will go.
- [] Anchor your day: set wake time, one daily check-in, and one meeting or support contact for this week.
- [] Begin an amends list: names, the harm in concrete words, and whether repair should be direct, indirect, or through proper channels.
- [] Draft one apology in the correct shape: act named, impact named, no excuses, what is different now, nothing asked.
- [] Save SAMHSA (1-800-662-4357), 988, and Crisis Text Line (text HOME to 741741) in your phone.

- [] Write one sentence you will still be living by at the end of next year — and post it beside your Section 11 stability list.

Resources to keep — Section 12

- **SAMHSA National Helpline:** 1-800-662-4357 — free, confidential treatment referrals and information, 24/7.
- **988 Suicide & Crisis Lifeline:** call or text 988.
- **Crisis Text Line:** text HOME to 741741.
- **Emergency:** 911 — overdose, danger, or medical emergency.
- **Poison Control:** 1-800-222-1222 — exposure and overdose guidance.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788.
- **Childhelp National Child Abuse Hotline:** 1-800-422-4453 — support for parents working to keep children safe.
- **Legal aid:** named generally — help completing court obligations, sealing records, and protecting reunification progress earned in recovery.
- **Mass.gov:** named generally as the state's official site for treatment and recovery resource information.

What you earned / what's next — Section 12

Section 12 complete (quiz score 80% or higher): You can describe recovery as a daily structure of treatment, peer support, and anchors, plan for the fragile early stretch and its warning signs, make amends in the correct shape at the injured person's pace, and name the practices that carry change through the long middle of a rebuilt life.

Word Search — Section 12

Find the words from this section's Words to know. Words run across, down, or diagonally.

Q	W	W	A	S	V	K	L	I	M	P	K	Q
A	G	V	J	P	A	C	C	Z	S	E	Y	X
F	N	N	Y	O	R	M	C	E	K	M	T	R
T	Y	G	N	N	K	E	E	M	L	E	B	N
E	R	L	Y	S	R	O	C	N	B	R	Z	Z
R	I	J	A	O	E	S	O	O	D	P	I	V
C	Y	K	T	R	L	B	V	J	V	S	F	Z
A	W	J	R	M	A	O	O	T	N	E	X	O
R	O	E	I	E	P	M	H	R	S	O	R	E
E	R	J	G	N	S	J	Y	J	W	H	G	Y
U	F	P	G	T	E	H	K	L	C	S	O	G
N	J	R	E	O	B	U	L	A	P	S	E	W
I	A	C	R	R	H	B	Z	R	H	X	K	T

Words to find: Recovery · Relapse · Lapse · Sponsormentor · Trigger · Amends · Aftercare

Chapter Test — Section 12

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. How does this lesson describe lasting recovery?

- A. One strong decision that never needs support again
- B. A private matter no one else should know about
- C. A decision repeated daily inside a structure — treatment, peer support, known people, daily anchors, and honesty over time
- D. Something proven by a single clean test

2. Eight months into recovery, Terrence is offered quick money for 'one driving job, no questions.' What does this school teach?

- A. Take it once to pay off court debt — nobody would know
- B. Decline without negotiation, block the contact, tell his supports that day, and keep paying the court balance on the steady plan
- C. Accept but donate part of the money
- D. Wait a week before deciding

3. What is the correct shape of an apology when making amends?

- A. 'I'm sorry you felt hurt' with no details
- B. Explain what everyone else did wrong, too
- C. Apologize only if forgiveness is promised first
- D. Name the act and its impact, accept responsibility without excuses, state what is different now, and ask for nothing

4. When should an amend be indirect rather than direct?

- A. Where a court order forbids contact, or direct contact would reopen a victim's wounds or endanger anyone — the amend becomes changed living and repayment through proper channels
- B. Whenever apologizing feels uncomfortable
- C. Never; every amend must be face to face
- D. Only for small harms

5. A lapse happens in recovery. What response protects the recovery?

- A. Hide it until a month has passed
- B. Disclose it immediately to supports and counselor — and supervision where required — and tighten the plan before it becomes a pattern

- C. Quit the program in shame
- D. Wait for someone to discover it

6. Which is a warning sign that recovery is wobbling?

- A. Attending an extra meeting
- B. Asking a sponsor for help
- C. Old contacts reclassified as 'just friends,' skipped meetings with fluent excuses, dissolving sleep and structure, and 'I don't need all that anymore'
- D. Keeping a daily routine

7. For help with substance-use treatment referrals, which allowlisted resource does this lesson give?

- A. SAMHSA National Helpline, 1-800-662-4357 — free and confidential
- B. A payday lender
- C. Social media groups only
- D. No resource exists

8. Why do people who stay changed keep support after it stops being required?

- A. They enjoy meetings socially
- B. Their families insist on it
- C. Courts secretly keep checking forever
- D. Requirement was the scaffolding; community is the building — support discarded at the first success leaves the structure empty

9. How should a parent in recovery respond when their child still flinches at a raised voice a year later?

- A. Understand the flinch is information about the child's healing, not an insult — and stay consistent across seasons
- B. Take it as proof the effort is wasted and give up
- C. Demand the child forgive on a schedule
- D. Raise their voice to test progress

10. In Lisa's story, why did she write a letter instead of appearing at her sister's door?

- A. She had lost her sister's address
- B. Her counselor forbade all contact forever
- C. A surprise appearance would have served Lisa's guilt, not her sister's peace — the letter was specific and excuse-free, enclosed repayment on a schedule, and asked for nothing

D. Letters are legally required for amends

Certificate — Section 12

Minister Destiny Testimony Schools

Certificate of Completion — Section 12: Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 12: Recovery, Accountability and Change: Recovery Supports,
Making Amends, and Staying the Course

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Educational completion certificate only — not a state license, POST certification, or government
credential.

Minister Destiny Testimony Schools — Adult

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Section 13 — Medical Discrimination — Being Believed, Speaking Up, and Getting Help

Minister Destiny Testimony Schools — Adult

The lesson

1. What medical discrimination is

Medical discrimination is being treated worse, taken less seriously, or given less care in a medical setting because of who you are — not because of what your body actually needs. It is not always a slammed door or an ugly word. More often it is quiet: your pain is called exaggeration, your symptoms are blamed on your weight or your history before anyone examines you, your questions are brushed off, you wait longer, you are tested less, or you are sent home with less than another patient with the same symptoms would have received.

Discrimination in care can break the law, and even when a single moment is hard to prove, the pattern matters — to your health first of all, because care that is delayed, minimized, or never offered can let a real condition get worse. Naming what happened is the first step to fixing it, for yourself and for the next patient.

This school teaches the same truth at every age, in words that fit the listener. In the Youth school, Month 8 teaches young people that they deserve respectful care and can speak about their own bodies and health. In the Law Enforcement school, officers are taught to believe people in medical distress and to get them help. This adult unit is the grown-up version: your rights, your words, your paper trail, and your complaint options, step by step.

2. How it shows up — the forms it takes

Being dismissed or not believed about pain. This is the most common form students describe. You report pain at a level that frightens you, and instead of an exam or a test you get a shrug: "That's normal," "You're anxious," "Take something over the counter," with no one checking what the pain could be. Pain is a symptom, not a character flaw. When pain is waved away without being examined, written down, or followed up, that is a problem with the care — not with the patient who reported it.

Race. Patients of color report — and studies of emergency care have repeatedly found — longer waits, fewer pain medicines for the same injuries, and symptoms more often attributed to behavior instead of illness. It can sound like assumptions made out loud about drug use, toughness, or how a person "usually" handles pain. You do not have to accept a stereotype as a diagnosis.

Disability. A wheelchair user whose new symptom is blamed on the disability she has always had. A Deaf patient offered no interpreter and handed forms he cannot discuss. A

patient with an intellectual disability whose questions are answered to the person standing next to her instead of to her. Disability discrimination includes both attitudes — talking past you, assuming your life is worth less effort — and access failures: no interpreter, no accessible exam table, no extra time that was clearly needed.

Weight. Larger patients are often weighed publicly, lectured before they are listened to, and told to lose weight as the answer to every symptom — a knee injury, a cough, a lump — without the exam or imaging a thinner patient would get first. Weight can be one real factor in some conditions. It is not a substitute for examining the symptom you came in with.

Insurance status and Medicaid. Being treated as a lesser patient because your coverage is MassHealth (Massachusetts Medicaid), because you are uninsured, or because staff assume you cannot pay. This can look like shorter visits, fewer options offered, referrals that never get made, or a different tone the moment your insurance card comes out. Your coverage type is a billing fact. It is not a measure of how much your health matters.

Language. Arriving with limited English and being expected to manage with gestures, a child translating, or a staff member's school language skills — when professional interpreter services exist for exactly this reason. Care you cannot understand is care you cannot truly agree to, question, or follow up on.

Religion and dress. A woman in hijab whose modesty requests are mocked or ignored. A patient whose request for a same-gender examiner, where possible, is treated as a joke. Comments about religious clothing, holidays, fasting, or prayer that have nothing to do with the treatment — or that pressure you to remove or abandon something your faith requires without a real medical reason being explained.

Mental-health and substance-use stigma. Once a chart mentions depression, anxiety, or substance use, every new symptom risks being filed under it: chest pain called a panic attack without a heart check, an injury treated as drug-seeking without an exam, pain relief refused on assumption alone. A mental-health or recovery history is part of your medical picture. It is never a reason to skip looking at a new physical problem.

These forms overlap. A patient can be disbelieved for three reasons at once. Whatever the mix, the response in this unit is the same: speak clearly, ask for things to be written down, and use the channels in Sections 5 and 6.

3. Your rights as a patient — in plain language

These are general principles, Massachusetts-first. They describe how care is supposed to work; specific laws and facility policies add detail.

- **Emergency screening and stabilization regardless of ability to pay.** If you come to an emergency department, you have the right to a medical screening exam to find out whether you have an emergency condition, and to stabilizing treatment — whether or not you have insurance and whether or not you can pay at that moment. You should

not be turned away from emergency screening because of money.

- **Interpreter services.** If you understand another language better than English, you have the right to ask for a professional interpreter for your care — free to you — instead of relying on family members, and especially instead of relying on a child. Ask early, and ask again if one is not provided.
- **Informed consent — the right to understand and to refuse.** Before a procedure or treatment, you have the right to have it explained in words you understand: what it is, why it is being offered, what the risks and benefits are, and what your other options are — including the option of not doing it. Consent you did not understand is not real consent, and you may say no, or ask for time, unless it is a true emergency.
- **A second opinion.** You have the right to ask about getting another clinician's view — of a diagnosis, a surgery recommendation, or a plan you are unsure about. Asking is normal medical practice, not an insult to the first doctor.
- **Copies of your medical records.** You have the right to request copies of your own medical records. Your record is the official story of your care, and you are allowed to read that story — including after a visit that went badly.
- **An advocate or support person with you.** You can ask to have a family member, friend, or advocate with you at appointments, and hospitals have patient advocates or patient relations staff whose job is to hear concerns. A second set of ears helps you remember, and a witness changes how a room behaves.
- **To be treated with respect.** You have the right to care without slurs, mockery, threats, or punishment for asking questions, and to have your reports of your own symptoms taken seriously and examined.

A right you do not know about is easy to lose in a stressful moment. That is why the next section gives you the exact words.

4. How to talk — phrases you can actually say

You do not need to shout, threaten, or know medical terms. Calm, clear, and firm works — and it reads well later in a chart or a complaint. Use these word for word if that helps.

- **"I need that written in my chart."** Use when you have reported a symptom or concern and it is being passed over. What is in the chart is what officially happened.
- **"Please document that I reported this pain and what was done."** Use when pain is being dismissed without an exam, a test, or a plan. It asks, politely, for the record to show both your report and the response.
- **"What else could this be? What are we ruling out?"** Use when you are given a quick answer that does not fit, or a serious possibility has not been mentioned. It invites the clinician to think out loud with you.
- **"I would like to speak with the patient advocate."** Use when the conversation with your care team is stuck, you feel unheard, or you want a neutral staff member in the room. You can also ask for the charge nurse or the patient relations office.

- **"I am requesting an interpreter."** Use at check-in, and again at every stage where one has not appeared. You do not need to justify it, and you may decline to use a family member instead.
- **"I do not consent to that — please explain my options."** Use when a procedure, exam, or treatment is moving forward without an explanation you understood, or when you want alternatives, including waiting.
- **"I would like a second opinion before I decide."** Use before a major procedure or a diagnosis that does not sit right with you.
- **"Please send me a copy of my records for this visit."** Use at discharge or afterward. Follow up in writing if the first request stalls.
- **"I am asking for my support person to stay with me."** Use when you are told your advocate must leave and no safety reason has been given.

Notice what these phrases share: they ask for a specific action, they stay respectful, and several of them create a record. You are not begging to be believed — you are a patient stating what you need. That is your dignity, and no one in the building outranks it.

5. Document what happened — your paper trail

Memory fades under stress; notes do not. If a visit goes wrong, write down what happened **the same day**, while it is fresh:

1. **Dates and times** — when you arrived, how long you waited, when you were seen, when you left.
2. **Names and roles** — who treated you and who else was in the room. If you did not catch a name, describe the role ("the triage nurse at about 9 p.m.") and ask for names afterward; staff can usually identify who was on.
3. **Exact words** — quote what was said to you as closely as you can, especially dismissive comments, assumptions, or refusals. Mark your best recollection as your best recollection; do not polish it later.
4. **What you asked for and what happened** — the exam, test, interpreter, medicine, or advocate you requested, and the response each time.
5. **Witnesses** — anyone who was with you or nearby and heard it. Write down how to reach them.
6. **Paper** — keep copies of everything: discharge papers, after-visit summaries, bills, portal messages, and later, your requested records. Save screenshots of patient-portal messages with dates visible.
7. **Your symptom timeline** — when the symptom started, how it changed, and what happened after you left, including any second visit elsewhere. A later diagnosis that matches what you reported is important evidence.

Keep your notes somewhere safe, in one folder or one phone note, and add to it — do not rewrite earlier entries. A clean, dated, unedited record is the strongest thing you can hand

to any reviewer in the next section.

6. How to file a complaint — step by step

You can use one route or several. Filing a complaint is not suing anyone, and you do not need a lawyer to file. Hospitals and agencies review complaints because patterns in complaints are how bad practices get found.

Step 1 — Start with the facility's patient advocate or patient relations office. Every hospital has one; clinics have an equivalent office or practice manager. Call or write and say what happened, using your notes: dates, who was involved, what you asked for, and what you want now (an explanation, a corrected record, an apology, a review). Ask for a response and write down the name of the person who took your complaint. The Massachusetts Department of Public Health itself urges patients to register a complaint with the facility's management team or Patient Advocate first.

Step 2 — Massachusetts Department of Public Health (DPH), for health-care facilities. If the facility does not resolve it, or the problem is serious, complain to the Division of Health Care Facility Licensure and Certification, which investigates complaints about hospitals and other licensed facilities. DPH asks that complaints be put in writing using its Consumer/Resident/Patient Complaint Form, sent to its Complaint Intake Unit (address in "Resources to keep"); if you cannot write, you may call its 24-hour Consumer Complaint Line. DPH investigates ongoing or recent problems and prioritizes cases where a patient may be at risk of harm. Expect DPH to review and prioritize your case, possibly seek information from the facility, and tell you the outcome of its review — reviews take time, and a written, specific complaint moves faster than a general one.

Step 3 — U.S. Department of Health and Human Services, Office for Civil Rights (OCR), for discrimination. If you believe you were discriminated against because of race, color, national origin, disability, age, or sex in a health program or facility, you can file a civil rights complaint with OCR. You file in writing — online through the OCR Complaint Portal, or by mail or email using OCR's complaint form package (web address and phone in "Resources to keep"). OCR's page states that a complaint must name the provider involved, describe what happened, and be filed within 180 days of when you knew the act occurred, though OCR may extend that period if you can show good cause. After you file and sign the consent form, OCR reviews the complaint, decides whether it can investigate, and will contact you about next steps; keep your printed or saved copy of everything you submitted.

Step 4 — Disability Law Center of Massachusetts, for disability-related issues. If the problem is tied to a disability — an interpreter or communication access denied, an accommodation refused, a symptom blamed on your disability, abuse or neglect of a person with a disability — the Disability Law Center (DLC), the federally designated Protection and Advocacy agency for Massachusetts, provides information, referrals, and legal advocacy for people with disabilities. Contact details are in "Resources to keep." DLC reviews requests against its priorities, so explain the disability connection clearly in your

first message.

What to write, whichever route you choose: who you are and how to reach you; the facility and, if you know them, the staff involved; the date and a short, ordered account of what happened; the exact words that mattered; what you asked for; copies (never your only originals) of your notes, discharge papers, and records; and what outcome you are asking for. End with the sentence: "Please confirm that you received this complaint." Then keep that confirmation.

What to expect afterward, in general terms: an acknowledgment or a case reference; possibly questions or a request for more records; a review that can take weeks or longer depending on the office and the seriousness of the issue; and a closing letter or call explaining what was found and what, if anything, will change. You may file with more than one office at the same time — a facility complaint and a civil rights complaint are different doors, and using one does not close the other.

Words to know — Unit 13

- **Medical discrimination** — being treated worse, believed less, or given less care in a medical setting because of race, disability, weight, language, religion, insurance, a mental-health history, or another personal characteristic, rather than because of your medical needs.
- **Patient advocate / patient relations** — hospital or clinic staff whose job is to hear patient concerns, help resolve problems with care, and explain the facility's complaint process.
- **Informed consent** — your agreement to a treatment or procedure after it has been explained in a way you understand — what it is, its risks and benefits, and your alternatives, including refusing.
- **Second opinion** — an evaluation by another clinician of a diagnosis or treatment plan, which you have the right to ask about before deciding.
- **Medical records** — the official documentation of your care: notes, test results, and reports. You have the right to request copies of your own records.
- **Interpreter services** — professional language help, provided free to the patient, so you can understand and be understood during care.
- **Documentation** — writing down dates, times, names, exact words, and events, and keeping copies, so what happened can be reviewed later.
- **Civil rights complaint** — a complaint to a government civil rights office, such as the HHS Office for Civil Rights, alleging discrimination based on a protected characteristic such as race, color, national origin, disability, age, or sex.
- **Protection and Advocacy agency** — a federally designated organization in each state that protects the rights of people with disabilities; in Massachusetts, this is the Disability Law Center.

Myths vs facts — Unit 13

- **Myth:** "If I complain, they will treat me worse next time, so it is safer to stay quiet." **Fact:** Filing a complaint is a protected, normal part of health care oversight. Patient advocates and outside agencies exist precisely so concerns can be raised outside the treatment room, and a written record usually improves — not worsens — how carefully a returning patient is handled.
- **Myth:** "Pain is subjective, so there is nothing wrong when a provider just doesn't believe me." **Fact:** Your report of pain is clinical information. Believing it does not mean automatically prescribing anything — it means examining you, considering causes, documenting your report, and making a plan. Skipping those steps is the problem.
- **Myth:** "With Medicaid or no insurance, I should just be grateful for whatever care I get." **Fact:** Emergency screening and stabilization do not depend on ability to pay, and your coverage type does not lower the standard of respectful, thorough care you are owed everywhere else either.
- **Myth:** "My child or my spouse can interpret for me — that's the same thing." **Fact:** You have the right to a professional interpreter, free to you. Family members — especially children — should not carry the weight of translating medical information, and important details get lost or softened when they do.
- **Myth:** "Asking for a second opinion will offend my doctor, so I shouldn't." **Fact:** Second opinions are routine in medicine. A confident clinician expects the question, and the right to ask about one belongs to you.
- **Myth:** "Once it's in my chart, nothing can ever be questioned." **Fact:** You can request copies of your records, ask about how to add a statement or request a correction through the facility's process, and your own dated notes stand as your account alongside the chart.
- **Myth:** "One complaint changes nothing." **Fact:** Complaint offices look for patterns. One complaint may trigger a review of a single visit; several complaints about the same practice are how facilities get inspected, retrained, and changed.

Think it through — Unit 13

Renee, 41, goes to an emergency department at 9 p.m. with severe stomach pain that has been building all day. She is on MassHealth. At triage she rates her pain 8 out of 10. Over the next two hours she is not examined. When she asks about the wait and the pain, a staff member says, "People come in here all the time wanting pain meds. You'll have to wait like everyone else." No one writes down — as far as Renee can tell — that the pain is getting worse and moving to one side. Her sister, who drove her, hears all of it. Renee is frightened and thinking of just going home. What can she do, right now and afterward?

Walk it through: (1) **Stay, and use the words.** Leaving risks her health; the pain could be serious. Renee can say, calmly: "Please document that I reported this pain and that it is getting worse. What else could this be? What are we ruling out?" — and "I would like to speak with the patient advocate" or the charge nurse if she still is not examined. (2) **Name the assumption.** The comment treated her as drug-seeking instead of examining her. She does not have to argue about it in the moment; she does need it remembered accurately — her sister is a witness, and Renee should ask her to help note the time and the exact words. (3) **Document the same night.** Times of arrival, triage, each request, and each response; names or roles; what was and was not done; and how the visit ended. (4) **Get the record.** Afterward, request copies of the visit records and compare them with her notes — gaps between the two are exactly what reviewers need to see. (5) **Complain through the doors that fit.** First the hospital's patient advocate/patient relations office; then, because this concerns care in a licensed facility, the Massachusetts Department of Public Health complaint route; and because she believes her insurance status and an assumption about drug use shaped her care, she can also consider the HHS Office for Civil Rights. Each complaint attaches the same dated notes and records — one paper trail, several doors.

One more real-life story — Unit 13

Mr. Alvarez, 67, speaks Spanish more comfortably than English and has diabetes. At a clinic appointment about numbness in his feet, no interpreter is offered. His adult daughter usually translates, but she is at work, so the visit runs on gestures and a few words of English. The clinician increases a medication, explains the new dose quickly, and Mr. Alvarez nods — he has understood perhaps half of it. At home he takes the new dose the old way it was scheduled, and his daughter, reading the after-visit summary that evening, realizes the timing changed and calls the clinic, worried and angry.

The next morning his daughter helps him do three things. First, she writes down, with his words guiding her, what happened at the visit and what he did and did not understand. Second, she calls the clinic and says: "I am requesting an interpreter for my father's appointments, including this follow-up call, and I need that written in his chart." The clinic books a telephone interpreter for a call that same day, and the nurse re-explains the dose slowly, with the interpreter, until Mr. Alvarez can repeat it back correctly himself. Third, she asks the patient relations contact how to file a concern so the next patient is offered an interpreter at check-in without having to fight for one.

Nothing about Mr. Alvarez changed — not his language, not his manners. What changed was that a right he already had got spoken out loud, written down, and followed up. That is the whole method of this unit, and it is available to every patient in it.

Try this — Unit 13

Build **your appointment advocacy kit** before your next visit — ten minutes now saves you in a hard moment later:

- [] A one-page health summary in your bag or phone: your conditions, medicines and doses, allergies, surgeries, and your pharmacy.
- [] Your top three concerns for the visit, written down in order, so a rushed appointment still covers what matters most.
- [] The phrases from Section 4 saved in your phone — especially "I need that written in my chart" and "I would like to speak with the patient advocate."
- [] One support person chosen in advance — someone who can come with you, take notes, and be a witness — and their phone number.
- [] A notes page (paper or phone) ready for dates, times, and names, starting with this visit.
- [] A plan for your records: ask at discharge how to get copies, and actually request them after any visit that troubled you.
- [] The complaint routes from "Resources to keep" saved where you can find them without searching under stress.
- [] After the visit: five minutes in the car or at home writing what was decided, what you agreed to, and anything you did not understand — then call and ask while it is fresh.

Resources to keep — Unit 13

Verified contacts only — checked against the official pages listed in this school's build notes:

- **Emergency:** call **911**.
- **Hospital or clinic patient advocate / patient relations office** — your first stop. Ask any staff member, "I would like to speak with the patient advocate," or find the office through the facility's front desk or website.
- **Massachusetts Department of Public Health — Division of Health Care Facility Licensure and Certification (complaints about hospitals and other health-care facilities):** 24-hour Consumer Complaint Line **(800) 462-5540**; main intake **(617) 753-8150** during business hours. Written complaints go on the Consumer/Resident/Patient Complaint Form to: Complaint Intake Unit, 67 Forest Street, Marlborough, MA 01752; fax **(617) 753-8165**. Route: mass.gov — "File a complaint regarding a hospital."
- **U.S. Department of Health and Human Services — Office for Civil Rights (OCR) (discrimination based on race, color, national origin, disability, age, or sex):** file online through the **OCR Complaint Portal at ocrportal.hhs.gov**, or by mail or email using the complaint form package described on the HHS page "How to File a Civil Rights Complaint" at hhs.gov. For help filing: **1-800-368-1019**, TDD **1-800-537-7697**; complaint forms may be emailed to **OCRComplaint@hhs.gov**.

- **Disability Law Center of Massachusetts (Disability Rights Massachusetts — the state's Protection and Advocacy agency, for disability-related issues):** dlc-ma.org; 617-723-8455 or 800-872-9992.
- **988 Suicide & Crisis Lifeline:** call or text 988. **National Domestic Violence Hotline:** 1-800-799-7233. **SAMHSA National Helpline** (substance use and mental health referrals): 1-800-662-4357. **Poison Control:** 1-800-222-1222.

What you earned / what's next — Unit 13

Unit 13 (Added Topic) complete (quiz score 80% or higher): You can name the forms medical discrimination takes, state your core rights as a patient in plain language, use calm word-for-word phrases that create a record, document a bad visit the same day, and file a complaint through the facility, the state, federal civil rights, and disability-rights doors.

Word Search — Section 13

Find the words from this section's Words to know. Words run across, down, or diagonally.

F Y P Z C Q D Q V T Z D G
K R T T J E B W O D W V S
D O C U M E N T A T I O N
V H T H P G D U Z Y E Z I
T J L H Z C U E F Y H P F
U T G J J L Y H W A A N G
S E C O N D O P I N I O N
S N N S F L G L B M O O T
K S Q O F I O Y H F T G H
P G P F J P U P R S U I J
O M B L T T Z T S P X H L
P I T B O L D I Q W E U G
B Q I E V U P Q J W S B L

Words to find: Secondopinion · Documentation

Chapter Test — Section 13

Answer every question. Score 80% or higher to complete this section and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. You are in an emergency department, your pain is getting worse, and no one has examined you. What is the best response from this unit?

- A. Wait quietly — pain complaints annoy staff
- B. Go home and try again another day
- C. Say: "Please document that I reported this pain and what was done," and ask what else could be causing it
- D. Raise your voice until someone gives you medicine

2. What does an emergency department owe you when you arrive with a possible emergency condition?

- A. A medical screening exam and stabilizing treatment, regardless of ability to pay
- B. Treatment only after payment is arranged
- C. Treatment only if you have private insurance
- D. A referral to come back during business hours

3. A patient understands Spanish better than English and no interpreter is offered at her appointment. What should she do?

- A. Bring your child to translate to save time
- B. Say: "I am requesting an interpreter" — professional interpreter services are free to the patient
- C. Manage with gestures so the visit is faster
- D. Wait until a bilingual staff member happens to be free

4. A procedure is being prepared but it was never explained in a way you understood. What does informed consent let you do?

- A. Sign quickly — questions slow down care
- B. Ask a family member to decide for you
- C. Refuse all treatment permanently
- D. Say: "I do not consent to that — please explain my options," including risks, benefits, and alternatives

5. A visit goes badly and you believe you were dismissed because of your weight. What is the strongest next step that same day?

- A. Nothing — the moment has passed

- B. Only complain to friends so it stays private
- C. Write down dates, times, names and roles, exact words, witnesses, and what you asked for — the same day
- D. Rewrite your notes a month later from memory to make them neater

6. Where does this unit say to take a complaint about your care first?

- A. The hospital CEO's home address
- B. The facility's patient advocate or patient relations office
- C. The local newspaper
- D. No one — complaints must start in court

7. Your hospital complaint is not resolved by the facility. Which Massachusetts office investigates complaints about hospitals and other licensed health-care facilities?

- A. The Massachusetts Department of Public Health, Division of Health Care Facility Licensure and Certification
- B. The Department of Motor Vehicles
- C. Your health insurance company's marketing office
- D. The hospital gift shop

8. You believe you were treated worse because of your race by a health program. Where can you file a federal civil rights complaint?

- A. Your employer's human resources office
- B. The Massachusetts Department of Public Health only
- C. The Disability Law Center only
- D. The U.S. Department of Health and Human Services Office for Civil Rights (OCR), through the OCR Complaint Portal

9. Which statement about your rights as a patient is correct?

- A. A second opinion is rude and never allowed
- B. Only your doctor may request your records
- C. You may ask about a second opinion and request copies of your own medical records
- D. A support person is never allowed at appointments

10. A man who uses a wheelchair reports a new symptom, and it is blamed on his long-standing disability without an exam. What should respectful, non-discriminatory care look like instead?

- A. Blame it on his disability without examining the new symptom

- B. Listen to him directly, provide needed access such as an interpreter or accessible equipment, and examine the new symptom on its own terms
- C. Answer his questions to the person standing next to him
- D. Shorten the visit because his care is complicated

Certificate — Section 13

Minister Destiny Testimony Schools

Certificate of Completion — Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking Up, and Getting Help

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking
Up, and Getting Help

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Educational completion certificate only — not a state license, POST certification, or government
credential.

Minister Destiny Testimony Schools — Adult

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Course Certificate

For finishing every section in this course, tests passed at 80% or higher:

Minister Destiny Testimony Schools

Certificate of Completion — Minister Destiny Testimony Schools — Adult — Complete Course

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Minister Destiny Testimony Schools — Adult — Complete Course

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You finished the Adult course — all twelve sections and the added unit. You know the truth about the law, your family, your home, and your work, and you know the steps that protect the people you love. —

Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

Minister Destiny Testimony Schools — Adult

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My Agenda — Course Tracker & Planner

Everything in this agenda is yours to write in. It stays in your book — nothing is collected.

Course tracker

Unit	Done	Date	Test score	Grade
Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job				
Section 2 — Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early				
Section 3 — Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help				
Section 4 — Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences				
Section 5 — Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work				
Section 6 — Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis				
Section 7 — Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry				
Section 8 — Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification				

Unit	Done	Date	Test score	Grade
Section 9 — Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting				
Section 10 — Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting				
Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady				
Section 12 — Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course				
Section 13 — Medical Discrimination — Being Believed, Speaking Up, and Getting Help				

My goals

Write the goals you are working toward — for this course, and for yourself.

Weekly planner — Week 1

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Weekly planner — Week 2

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Weekly planner — Week 3

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Weekly planner — Week 4

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Monthly Progress Reports

One report for each month of the course. Fill it in as you go — the four weeks, the chapter test score, the letter grade (A 90–100 · B 80–89 · C 70–79 · D 60–69 · F below 60), and your running course average (add up your best test scores so far and divide by the number of tests taken). Passing is 80% or higher.

Progress Report — Section 1

The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 2

Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 3

Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 4

Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 5

Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 6

Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 7

Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 8

Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 9

Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 10

Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 11

Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 12

Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Progress Report — Section 13

Medical Discrimination — Being Believed, Speaking Up, and Getting Help

Week 1 — study: _____ Done

Week 2 — study: _____ Done

Week 3 — study: _____ Done

Week 4 — chapter test: _____ Done

Chapter test score: _____ %

Letter grade: _____

Running course average: _____ %

Certificate earned this month: Yes Not yet

One thing I learned this month:

Resources to Keep

Every resource from this course, in one place. Keep this page.

- 911 — if a child is in immediate danger.
- Childhelp National Child Abuse Hotline — 1-800-422-4453 — confidential guidance on recognizing and reporting abuse and neglect, and on getting help.
- 988 Suicide & Crisis Lifeline — call or text 988 — for a caregiver whose own mental-health crisis is part of the strain.
- Crisis Text Line — text HOME to 741741 — silent, text-based crisis support.
- SAMHSA National Helpline — 1-800-662-4357 — free, confidential referrals for substance-use and mental-health treatment.
- Poison Control — 1-800-222-1222 — for accidental poisoning or medication emergencies involving a child.
- mass.gov — for current Massachusetts information on reporting child abuse and neglect to DCF and on family support services.
- 911 — immediate danger.
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — confidential safety planning, 24/7.
- RAINN — 1-800-656-4673 — support for sexual assault, including within relationships.
- 988 Suicide & Crisis Lifeline — call or text 988 — crisis support for you or for someone you are worried about.
- Crisis Text Line — text HOME to 741741 — help without speaking out loud.
- Childhelp — 1-800-422-4453 — when children's safety is part of the picture.
- SAMHSA National Helpline — 1-800-662-4357 — treatment referrals when substance use is intertwined with the abuse.
- mass.gov and local legal aid organizations — for current information on protective orders and family court in Massachusetts.
- RAINN — 1-800-656-4673 — support if harassment involved sexual assault or coercion.
- 988 Suicide & Crisis Lifeline — call or text 988 — support when workplace abuse is crushing your mental health.
- Crisis Text Line — text HOME to 741741 — quiet, text-based support from anywhere, including a break room.
- SAMHSA National Helpline — 1-800-662-4357 — if stress from work has become substance use.
- 911 — for workplace violence, stalking, or immediate threats.

- mass.gov — for current Massachusetts information on workplace rights, wage rules, and the state agencies that take discrimination and harassment complaints.
- Legal aid organizations and employment lawyers — many first consultations are free; bring your documentation file.
- Childhelp — 1-800-422-4453 — parenting support and guidance, not only for crises.
- Poison Control — 1-800-222-1222 — the supervision essential; save it before you need it.
- 988 Suicide & Crisis Lifeline — call or text 988 — when parenting stress becomes a mental-health crisis for you.
- Crisis Text Line — text HOME to 741741 — quiet support during the hard hours.
- SAMHSA National Helpline — 1-800-662-4357 — if substance use is part of your parenting strain (Section 6 goes deeper).
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — if conflict in your home is becoming control or fear (Section 3).
- mass.gov — for finding Massachusetts family support and parenting programs in your area.
- 988 Suicide & Crisis Lifeline — call or text 988 — mental-health crisis support, day or night, for you or about you.
- Crisis Text Line — text HOME to 741741 — when speaking aloud is impossible or unsafe.
- SAMHSA National Helpline — 1-800-662-4357 — free, confidential treatment referrals for substance use and mental health.
- Childhelp — 1-800-422-4453 — parenting crisis support and guidance.
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — if stress in your home involves a partner's control or violence.
- Poison Control — 1-800-222-1222 — medication and poisoning emergencies.
- 911 — immediate danger to you or your child.
- mass.gov — for finding Massachusetts family support, respite, and parenting programs near you.
- Emergency: 911 — for immediate danger or a crime in progress.
- 988 Suicide & Crisis Lifeline: call or text 988 — 24/7 support for emotional distress.
- Crisis Text Line: text HOME to 741741 — support by text when talking is hard.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — if housing pressure is tied to abuse at home.
- Mass.gov: named generally as the state's official site for housing, CORI, and licensing information.

- Legal aid and tenant advocates: named generally — free help with eviction defense, housing hearings, CORI sealing, and record errors; look for them early, not the week of a hearing.
- Emergency: 911 — if a child is in immediate danger.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — 24/7 guidance for parents, caregivers, and anyone worried about a child.
- 988 Suicide & Crisis Lifeline: call or text 988 — support for a parent in crisis during a case.
- Crisis Text Line: text HOME to 741741.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — where violence in the home is part of the case.
- Mass.gov: named generally as the state's official site for DCF and court information.
- Legal aid: named generally — free legal help for family and child-welfare matters; seek it at the first letter, not the last.
- Emergency: 911 — for violence in progress or immediate danger.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — confidential help, safety planning, and local referrals.
- RAINN (sexual assault support): 1-800-656-4673 — confidential support around sexual violence and consent violations.
- 988 Suicide & Crisis Lifeline: call or text 988.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — when conflict at home is harming a child.
- Legal aid: named generally — help with custody, visitation structure, and protective arrangements discussed in this section.
- Emergency: 911 — immediate danger or in-person threats.
- CyberTipline: report.cybertip.org or 1-800-843-5678 — report online exploitation, grooming, and sextortion.
- Take It Down: takeitdown.ncmec.org — help stopping intimate images of minors from spreading.
- Childhelp National Child Abuse Hotline: 1-800-422-4453.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788.
- 988 Suicide & Crisis Lifeline: call or text 988 — including when a sextortion victim feels hopeless.
- RAINN: 1-800-656-4673 — support around sexual exploitation and abuse.
- Legal aid: named generally — guidance when exploitation connects to school, custody, or court matters.
- Emergency: 911 — for immediate danger.

- 988 Suicide & Crisis Lifeline: call or text 988 — money crises and mental health are linked; support is for both.
- SAMHSA National Helpline: 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- Mass.gov: named generally as the state's official site for court, benefits, and assistance information.
- Legal aid: named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.
- SAMHSA National Helpline: 1-800-662-4357 — free, confidential treatment referrals and information, 24/7.
- Emergency: 911 — overdose, danger, or medical emergency.
- Poison Control: 1-800-222-1222 — exposure and overdose guidance.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — support for parents working to keep children safe.
- Legal aid: named generally — help completing court obligations, sealing records, and protecting reunification progress earned in recovery.
- Mass.gov: named generally as the state's official site for treatment and recovery resource information.
- Verified contacts only — checked against the official pages listed in this school's build notes:
- Emergency: call 911.
- Hospital or clinic patient advocate / patient relations office — your first stop. Ask any staff member, "I would like to speak with the patient advocate," or find the office through the facility's front desk or website.
- Massachusetts Department of Public Health — Division of Health Care Facility Licensure and Certification (complaints about hospitals and other health-care facilities): 24-hour Consumer Complaint Line (800) 462-5540; main intake (617) 753-8150 during business hours. Written complaints go on the Consumer/Resident/Patient Complaint Form to: Complaint Intake Unit, 67 Forest Street, Marlborough, MA 01752; fax (617) 753-8165. Route: mass.gov — "File a complaint regarding a hospital."
- U.S. Department of Health and Human Services — Office for Civil Rights (OCR) (discrimination based on race, color, national origin, disability, age, or sex): file online through the OCR Complaint Portal at ocrportal.hhs.gov, or by mail or email using the complaint form package described on the HHS page "How to File a Civil Rights Complaint" at hhs.gov. For help filing: 1-800-368-1019, TDD 1-800-537-7697; complaint forms may be emailed to OCRComplaint@hhs.gov.

- Disability Law Center of Massachusetts (Disability Rights Massachusetts — the state's Protection and Advocacy agency, for disability-related issues): dlc-ma.org; 617-723-8455 or 800-872-9992.
- 988 Suicide & Crisis Lifeline: call or text 988. National Domestic Violence Hotline: 1-800-799-7233. SAMHSA National Helpline (substance use and mental health referrals): 1-800-662-4357. Poison Control: 1-800-222-1222.

Answer Key

For parents, teachers, and self-checking after you finish each chapter test.

Section 1 Test — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

1. The civil and practical effects of a charge or conviction beyond the sentence — housing, jobs, licenses, custody, immigration
2. Massachusetts' Criminal Offender Record Information — your criminal record
3. A disposition where the case is continued and dismissed if probation is completed — but it still appears on your record in important ways
4. Public-housing rules treat the household as a unit; a member's drug-related criminal activity can be grounds to terminate the whole tenancy
5. Call the court clerk or your lawyer before the date — a missed date can mean a warrant
6. "What will this do to my housing, my job, my license, and my record?"
7. Some pleas carry immigration consequences, including deportation risk, even when the criminal penalty looks small
8. It can bring DCF involvement, affect custody and visitation decisions, and disrupt childcare, rent, and work for the whole family
9. Limits who can access the record — many Massachusetts records can be sealed after waiting periods, and legal-aid CORI clinics help for free
10. Because the collateral consequences — CORI effects on job applications, a housing tenancy review, probation conditions, and fees competing with rent — kept compounding after the case ended

Section 2 Test — Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

1. A child choosing not to eat a vegetable at dinner
2. Reasonable cause to believe abuse or neglect may be occurring — suspicion meeting that standard, not proof
3. A worsening pattern of signs can meet the reporting standard — she can call Childhelp to talk it through or report, without investigating herself
4. A professional required by law to report reasonable cause to believe a child is being abused or neglected
5. Listen calmly, do not press for details or interview the child repeatedly, and pass the concern to the proper reporting channel
6. Put the baby in a safe place such as a crib, step into another room, and return only when settled — and never shake a child

7. Because the standard is the child's experience and needs — intention may affect what follows, but it does not erase harm
8. A family assessment, a service plan, and regular contact — with services aimed at safety
9. Naming two safe adults who could take the children in a pinch — and actually asking them in advance
10. Because the same facts discovered later could become a report and a case — raised early and honestly, they become support instead

Section 3 Test — Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

1. One person's system of rules and surveillance, where the other complies out of fear of what happens if they disobey
2. A pattern of coercive control with the cycle of abuse attached — the apology phase is part of the pattern, and Rosa should believe Dana, name the pattern gently, and offer concrete steady help without confronting the husband
3. Because leaving is the most dangerous period, and control has usually removed the money, documents, housing, and support leaving requires
4. Reviewing location sharing, shared cloud accounts, car location features, and who administers smart-home devices — changing passwords from a safe device
5. Yes — coercive control is abuse by pattern and effect; physical violence is only one possible enforcement tool
6. Move toward safer rooms, avoid rooms with weapons or one exit, get out if possible, and use the code word so children or trusted people call 911
7. Hearing it, seeing its aftermath, and living inside the tension harms children — which is why reducing exposure and keeping one steady, safe bond is protective
8. It legally requires a person to stay away and not contact you, with violations enforceable by police — one tool within a wider safety plan, not a shield by itself
9. Believe her, avoid ultimatums, and offer specifics — document storage, a ride, being her code-word person — and keep offering after setbacks
10. Dismantling the whole system of control, accepting her time apart without message campaigns, and entering counseling that addresses controlling behavior

Section 4 Test — Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

1. Quid pro quo — a work benefit linked to sexual cooperation by someone with power over the job
2. No — freezing and nervous laughter are common stress responses and do not make conduct welcome; welcomeness is judged by whether she invited and desired the

conduct

3. Investigate promptly and impartially, and if harassment occurred, take action reasonably calculated to stop it and remedy its effects
4. A classic retaliation fact pattern — separately unlawful, and it belongs in his dated log
5. Keeping a same-day dated log with exact words, witnesses, and places, plus saved messages kept where the employer cannot erase them
6. Because official agency filing deadlines are firm and keep running regardless of internal processes
7. Yes — harassment by customers still obligates the employer once the employer has notice and fails to act
8. Because Walter, a bystander, confirmed dates and details he had written down at the time — the account stopped being one person's word
9. Do not sign without understanding it and ideally having a lawyer review it first
10. Not necessarily — responsibility can arise when a supervisor is the harasser or the employer knew or should have known; a written complaint still matters because it creates notice

Section 5 Test — Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

1. Punishment makes a child suffer or fear; discipline teaches understanding, capability, and repair so the rule is internalized
2. The structure: a posted evening routine with snack and decompression first, homework in the same early slot, and a protected bedtime
3. The thrown toy is put away for a while, and later the child helps check on anyone the toy nearly hit
4. Because children repeat what gets noticed — attention aimed at wanted behavior builds it, while correction-only households teach children that misbehavior is the reliable way to get full attention
5. Allowing a safe, survivable outcome to teach — like feeling chilly after refusing a coat — never where the natural result is injury, danger, or humiliation
6. Knowing their people, places, and plans, keeping check-in habits, and a standing no-questions ride-home rule so a bad situation ends in a call, not a worse car
7. Teaches accountability and repair, models that rules bind the powerful too, and makes it possible for the child to apologize themselves
8. Testing that peaks before change — expected resistance as the routine takes hold, after which predictability itself settles the child

9. Because much 'defiance' is a transition nobody prepared the child for — the warning turns the parent from enemy of fun into messenger of an agreed fact
10. Safe sleep on the back in an empty crib, locked-away medicines, Poison Control saved in the phone, and constant watch near any water

Section 6 Test — Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

1. This is the early window working: sleep deprivation, escalating rage, and hopelessness call for prompt help now — full sleep shifts with her trusted caregiver, her doctor or 988, and crib-and-step-away exits in the meantime
2. Naming your own first physical and mental signs of building stress, so you can exit on an early rung instead of meeting yourself at the top
3. Put the baby down in a safe place such as a crib and leave the room until your body settles — a crying baby in a safe place is a success in that moment
4. His written relapse plan and the sponsor's number in his wallet — decisions made by calm Robert that crisis Robert only had to follow
5. Voluntary help-seeking — treatment, counseling, family support — is a protective factor; concealed, untreated crisis is what produces reports and removals
6. Treat the thought as a signal to get help immediately — get another safe adult present and call 988 — rather than hiding in shame
7. A short, complete statement of need — such as 'I'm not coping tonight and the kids need a safe adult here' — that can actually be spoken under stress
8. Maintenance on the environment the children live in — a parenting intervention, because a parent's untreated condition is part of the child's daily world
9. Impairment and caregiving do not mix; substances within reach endanger children, addiction is treatable, and seeking treatment is a protective act — SAMHSA (1-800-662-4357) is a first call
10. A written family stress plan — your stress signals, exit steps, relief adults, treatment contacts, safe arrangements for your worst nights, and your first call for each kind of crisis — made in a calm hour

Section 7 Test — Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry

1. A written contract between tenant and landlord setting rent, occupants, duties, and rules
2. Request the hearing or review in writing before the deadline in the letter, keeping proof
3. Because programs treat the household as the unit, and a member's criminal activity or unreported changes can violate the tenancy for everyone

4. Put it in writing with a date, and keep a copy — a dated request is evidence
5. Employers generally may not ask about criminal history on an initial written application
6. Obtain your own CORI, dispute the error in writing with proof, and ask legal aid about sealing
7. Organized proof of change — completions, work history, references, and an honest statement
8. An incomplete or false answer is treated as dishonesty, which boards often punish more harshly than the original offense
9. Make the first supervision appointment the most protected date, reconnect benefits, apply for work steadily, and keep a log
10. Only a court can order an eviction — a notice to quit is an early warning step, and responding by deadlines protects your home

Section 8 Test — Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification

1. The Department of Children and Families, the state child-welfare agency
2. Because renewed contact goes to the core concern that opened the case, and unexplained gaps read as risk — reunification turns on visible change on those specific concerns
3. DCF's written plan of concerns, assigned tasks and services, visitation, and expected outcomes — the document progress is measured against
4. It opens the case, stating what is being asked and why
5. Attend every visit, call ahead and document any true emergency, and use visits to parent — feeding, reading, routines — not just to visit
6. Raise it in writing right away and ask for an alternative, documenting the obstacle
7. Placement of a child with relatives or familiar adults when the child cannot stay home
8. His lawyer presented his dated sign-in sheets and notes, calmly correcting the record with documents
9. In stages — stabilization, consistent engagement, expanded contact and overnights, return home with aftercare, then closure
10. Write down what was decided, what they must do, by what date, and when the case returns — and file it in the case binder

Section 9 Test — Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

1. Freely given, informed, specific, and reversible

2. Move scheduling to writing, keep a factual log, keep exchanges brief and child-focused, and raise the pattern through her lawyer or the court
3. It states what you will accept and what you yourself will do to protect it
4. Saying where you are going and when you will return — then actually returning
5. Monitoring a partner's phone and location constantly and isolating them from family
6. Opening with your feeling and need rather than an accusation
7. A messenger, spy, or referee between the adults
8. Where coercive control or violence is present — written communication and court structure protect children better than forced friendliness
9. Because consent must be a freely given yes; wearing someone down is pressure, and a yes from pressure is not consent
10. Acknowledging the harm, apologizing specifically, and changing the behavior

Section 10 Test — Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

1. The staged process of building a child's trust through attention, gifts, and secrecy in order to exploit them
2. Stop engaging and do not pay — preserve evidence, block and report, report to the CyberTipline, and use Take It Down
3. A free service that helps stop intimate images of minors from spreading on participating platforms
4. The CyberTipline at report.cybertip.org or 1-800-843-5678
5. An adult gives gifts and compliments and asks the child to keep the friendship secret from parents
6. Because a large share of grooming and sextortion escalation happens after midnight
7. State plainly the child is a victim of a crime, not in trouble with you, and that you will handle it together — protection first
8. Privacy settings, honest age settings, and house rules — plus regular calm conversations that keep a child disclosing to you
9. Boys are heavily targeted by financial sextortion and often least likely to tell, so they need to hear 'you are not in trouble, we fix it together' in advance
10. The calm conversation and pre-made house promise, which lead the daughter to show him the messages so the account can be reported and blocked

Section 11 Test — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

1. File the benefits appeal in writing before its deadline with pay records attached, and contact the court early to request a payment plan or ability-to-pay review
2. A payment plan, an extension, or waiver of certain fees — supported by proof of income, rent, and dependents
3. Housing, utilities, food, and transportation to work
4. Missed renewals, unreturned verifications, and mail sent to an old address
5. The day it arrives — appeal deadlines are short, and filing within the window can sometimes keep benefits going during the appeal
6. She presented her dated copy of the change report she had filed on time, correcting the agency's timeline at her fair hearing
7. Payment disputes are resolved by receipts; keeping every receipt is how a family proves what was paid
8. Payday, title, and refund-advance 'fast cash' lending
9. Hang up and verify directly with the clerk using a number you look up yourself — courts do not collect by gift card
10. Ask your caseworker for your household's actual math — many programs phase assistance down gradually and offer transitional supports

Section 12 Test — Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

1. A decision repeated daily inside a structure — treatment, peer support, known people, daily anchors, and honesty over time
2. Decline without negotiation, block the contact, tell his supports that day, and keep paying the court balance on the steady plan
3. Name the act and its impact, accept responsibility without excuses, state what is different now, and ask for nothing
4. Where a court order forbids contact, or direct contact would reopen a victim's wounds or endanger anyone — the amend becomes changed living and repayment through proper channels
5. Disclose it immediately to supports and counselor — and supervision where required — and tighten the plan before it becomes a pattern
6. Old contacts reclassified as 'just friends,' skipped meetings with fluent excuses, dissolving sleep and structure, and 'I don't need all that anymore'
7. SAMHSA National Helpline, 1-800-662-4357 — free and confidential
8. Requirement was the scaffolding; community is the building — support discarded at the first success leaves the structure empty
9. Understand the flinch is information about the child's healing, not an insult — and stay consistent across seasons

10. A surprise appearance would have served Lisa's guilt, not her sister's peace — the letter was specific and excuse-free, enclosed repayment on a schedule, and asked for nothing

Section 13 Test — Medical Discrimination — Being Believed, Speaking Up, and Getting Help

1. Say: "Please document that I reported this pain and what was done," and ask what else could be causing it
2. A medical screening exam and stabilizing treatment, regardless of ability to pay
3. Say: "I am requesting an interpreter" — professional interpreter services are free to the patient
4. Say: "I do not consent to that — please explain my options," including risks, benefits, and alternatives
5. Write down dates, times, names and roles, exact words, witnesses, and what you asked for — the same day
6. The facility's patient advocate or patient relations office
7. The Massachusetts Department of Public Health, Division of Health Care Facility Licensure and Certification
8. The U.S. Department of Health and Human Services Office for Civil Rights (OCR), through the OCR Complaint Portal
9. You may ask about a second opinion and request copies of your own medical records
10. Listen to him directly, provide needed access such as an interpreter or accessible equipment, and examine the new symptom on its own terms

Sources & Credits

The lessons in this book were written for Minister Destiny Testimony Schools from public sources — official websites, public health and safety organizations, help lines, and the law itself. The sources each chapter was built from, and the help resources it points you to, are listed under that chapter's name, with credit, so you can check anything in this book and keep learning. Court opinions and laws are public documents that belong to everyone. Everything here is retold in the school's own plain words — nothing in this book is copied from anyone else's book.

Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 2 — Child Abuse and Neglect: The Signs, How Reporting Works, the Consequences, and How to Get Help Early

- 911 — if a child is in immediate danger.
- Childhelp National Child Abuse Hotline — 1-800-422-4453 — confidential guidance on recognizing and reporting abuse and neglect, and on getting help.
- 988 Suicide & Crisis Lifeline — call or text 988 — for a caregiver whose own mental-health crisis is part of the strain.
- Crisis Text Line — text HOME to 741741 — silent, text-based crisis support.
- SAMHSA National Helpline — 1-800-662-4357 — free, confidential referrals for substance-use and mental-health treatment.
- Poison Control — 1-800-222-1222 — for accidental poisoning or medication emergencies involving a child.
- mass.gov — for current Massachusetts information on reporting child abuse and neglect to DCF and on family support services.
- A report is made. In Massachusetts, concerns about child abuse or neglect are reported to the Department of Children and Families (DCF), the state child-welfare agency; you can find current reporting information through mass.gov. If a child is in immediate danger, the report is a 911 call — police first, paperwork second. The national Childhelp hotline (1-800-422-4453) can also talk you through what to report and how, anywhere in the country.
- Build a relief valve before you need it. Identify one or two safe adults who could take the children for an hour, an evening, or a weekend — and ask now, while it is a normal favor between family, not an emergency. If no one exists, that is exactly what family support programs and parenting groups are for; mass.gov is a starting point for finding local family support services.

- Treat the drivers, not just the moments. If drinking or drug use is part of the picture, SAMHSA's helpline (1-800-662-4357) is free, confidential, and available day and night. If depression, anxiety, or trauma symptoms are driving the strain, 988 (call or text) is a starting point for mental-health crisis support, and Crisis Text Line (text HOME to 741741) works when talking out loud is impossible. Treating a driver is parenting work — it protects your children directly.
- I have saved these numbers in my phone: Childhelp 1-800-422-4453, 988, SAMHSA 1-800-662-4357, Poison Control 1-800-222-1222.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 3 — Abuse in Families and Relationships: Domestic Violence, Coercive Control, Protecting Children, and Finding Safety and Help

- 911 — immediate danger.
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — confidential safety planning, 24/7.
- RAINN — 1-800-656-4673 — support for sexual assault, including within relationships.
- 988 Suicide & Crisis Lifeline — call or text 988 — crisis support for you or for someone you are worried about.
- Crisis Text Line — text HOME to 741741 — help without speaking out loud.
- Childhelp — 1-800-422-4453 — when children's safety is part of the picture.
- SAMHSA National Helpline — 1-800-662-4357 — treatment referrals when substance use is intertwined with the abuse.
- mass.gov and local legal aid organizations — for current information on protective orders and family court in Massachusetts.
- A safety plan is a written-in-your-head (or carefully stored) set of decisions made calmly, before the next crisis. Advocates at the National Domestic Violence Hotline (1-800-799-7233; text START to 88788) build these with callers every day, free and confidential. A complete plan usually covers:
 - I have saved the National Domestic Violence Hotline (1-800-799-7233) and know I can text START to 88788 — under whatever name in my contacts is safest.
 - Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 4 — Workplace Rights: Sexual Harassment, How to Report It, What Employers Must Do, and the Consequences

- RAINN — 1-800-656-4673 — support if harassment involved sexual assault or coercion.

- 988 Suicide & Crisis Lifeline — call or text 988 — support when workplace abuse is crushing your mental health.
- Crisis Text Line — text HOME to 741741 — quiet, text-based support from anywhere, including a break room.
- SAMHSA National Helpline — 1-800-662-4357 — if stress from work has become substance use.
- 911 — for workplace violence, stalking, or immediate threats.
- mass.gov — for current Massachusetts information on workplace rights, wage rules, and the state agencies that take discrimination and harassment complaints.
- Legal aid organizations and employment lawyers — many first consultations are free; bring your documentation file.
- Wage and hour basics — in general, employers must pay at least the applicable minimum wage, pay for hours worked, follow overtime rules for many roles, and may not fix violations by docking pay informally. Massachusetts workers can find current wage information through mass.gov.
- I know official agency complaints have firm deadlines, and that mass.gov and legal aid can point me to current filing information.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 5 — Parenting Skills and Training: Positive Discipline, Supervision, Communication, and Routines That Work

- Childhelp — 1-800-422-4453 — parenting support and guidance, not only for crises.
- Poison Control — 1-800-222-1222 — the supervision essential; save it before you need it.
- 988 Suicide & Crisis Lifeline — call or text 988 — when parenting stress becomes a mental-health crisis for you.
- Crisis Text Line — text HOME to 741741 — quiet support during the hard hours.
- SAMHSA National Helpline — 1-800-662-4357 — if substance use is part of your parenting strain (Section 6 goes deeper).
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — if conflict in your home is becoming control or fear (Section 3).
- mass.gov — for finding Massachusetts family support and parenting programs in your area.
- Babies and toddlers need a physically safe environment and a caregiver within reach: safe sleep on their back in an empty crib, gates and outlet covers, medicines and cleaning products locked away (and Poison Control, 1-800-222-1222, saved in your phone), constant watch near any water — a toddler can drown silently in inches of it — and never being left alone with a pet or in a car.

- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 6 — Parenting Under Stress: Anger, Substance Use, Mental Health, and Asking for Help Before Crisis

- 988 Suicide & Crisis Lifeline — call or text 988 — mental-health crisis support, day or night, for you or about you.
- Crisis Text Line — text HOME to 741741 — when speaking aloud is impossible or unsafe.
- SAMHSA National Helpline — 1-800-662-4357 — free, confidential treatment referrals for substance use and mental health.
- Childhelp — 1-800-422-4453 — parenting crisis support and guidance.
- National Domestic Violence Hotline — 1-800-799-7233; text START to 88788 — if stress in your home involves a partner's control or violence.
- Poison Control — 1-800-222-1222 — medication and poisoning emergencies.
- 911 — immediate danger to you or your child.
- mass.gov — for finding Massachusetts family support, respite, and parenting programs near you.
- The environment itself becomes a hazard. Substances, pills especially, within a child's reach are a leading route to accidental poisoning (keep Poison Control, 1-800-222-1222, in your phone). Visiting adults who use in the home, unsafe sleep arrangements for infants when a caregiver is impaired, and children left supervising children while a parent is incapacitated — each is the kind of fact pattern that fills real neglect cases.
- Addiction is a medical condition, and treatment works. It is also a condition that lies to its owner about time: "I'll stop when things calm down" reverses the actual sequence, because use is frequently why things do not calm down. Treatment exists on a spectrum — helplines and assessment, outpatient counseling, medication-assisted treatment, structured programs, peer recovery communities — and SAMHSA's National Helpline (1-800-662-4357) is a free, confidential, 24/7 place to find what fits your situation and location.
- For the other parent or caregiver: you cannot control another adult's use, but you can control the child's exposure: no riding with an impaired driver, no leaving children in an impaired person's sole care, and documentation of incidents if custody or safety decisions ever need facts. Al-Anon-style support and the same SAMHSA line can advise family members, too.
- Build the list before the crisis. One page, physical or in your phone: two relief adults (asked in advance, per Section 2), your children's doctor, your own doctor or therapist, and these lines — 988 (call/text) for mental-health crisis, Crisis Text Line (text HOME to 741741) when you cannot speak aloud, SAMHSA 1-800-662-4357 for substance-use treatment, Childhelp 1-800-422-4453 for parenting support and crisis guidance, Poison

Control 1-800-222-1222.

- Myth: If I have the thought that I might harm my child, I am a monster and must never say it aloud. Fact: Frightening intrusive thoughts are a known symptom pattern and a signal to get help immediately — telling a professional or calling 988 is how parents protect their children from exactly the thing they fear.
- My phone contains: 988, Crisis Text Line (text HOME to 741741), SAMHSA 1-800-662-4357, Childhelp 1-800-422-4453, Poison Control 1-800-222-1222.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 7 — Housing, Work and the Law: Leases, Public Housing, Employment, Licenses, and Reentry

- Emergency: 911 — for immediate danger or a crime in progress.
- 988 Suicide & Crisis Lifeline: call or text 988 — 24/7 support for emotional distress.
- Crisis Text Line: text HOME to 741741 — support by text when talking is hard.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — if housing pressure is tied to abuse at home.
- Mass.gov: named generally as the state's official site for housing, CORI, and licensing information.
- Legal aid and tenant advocates: named generally — free help with eviction defense, housing hearings, CORI sealing, and record errors; look for them early, not the week of a hearing.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 8 — Family Court and Child Welfare: The DCF Process, Court Documents, and Reunification

- Emergency: 911 — if a child is in immediate danger.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — 24/7 guidance for parents, caregivers, and anyone worried about a child.
- 988 Suicide & Crisis Lifeline: call or text 988 — support for a parent in crisis during a case.
- Crisis Text Line: text HOME to 741741.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — where violence in the home is part of the case.
- Mass.gov: named generally as the state's official site for DCF and court information.
- Legal aid: named generally — free legal help for family and child-welfare matters; seek it at the first letter, not the last.

- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 9 — Healthy Relationships and Boundaries: Consent, Conflict Without Violence, and Co-Parenting

- Emergency: 911 — for violence in progress or immediate danger.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — confidential help, safety planning, and local referrals.
- RAINN (sexual assault support): 1-800-656-4673 — confidential support around sexual violence and consent violations.
- 988 Suicide & Crisis Lifeline: call or text 988.
- Crisis Text Line: text HOME to 741741.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — when conflict at home is harming a child.
- Legal aid: named generally — help with custody, visitation structure, and protective arrangements discussed in this section.
- [] Save the National Domestic Violence Hotline number (1-800-799-7233) in your phone under a neutral name if home is not safe.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 10 — Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

- Emergency: 911 — immediate danger or in-person threats.
- CyberTipline: report.cybertip.org or 1-800-843-5678 — report online exploitation, grooming, and sextortion.
- Take It Down: takeitdown.ncmec.org — help stopping intimate images of minors from spreading.
- Childhelp National Child Abuse Hotline: 1-800-422-4453.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788.
- 988 Suicide & Crisis Lifeline: call or text 988 — including when a sextortion victim feels hopeless.
- Crisis Text Line: text HOME to 741741.
- RAINN: 1-800-656-4673 — support around sexual exploitation and abuse.
- Legal aid: named generally — guidance when exploitation connects to school, custody, or court matters.
- Report to the CyberTipline at report.cybertip.org or 1-800-843-5678. This is the national reporting system for online child exploitation, run for exactly these cases.

- Use Take It Down at takeitdown.ncmec.org — a free service that can help stop intimate images of minors from spreading across participating platforms without the image itself having to be shared with the service.
- Online exploitation, grooming, or sextortion: the CyberTipline (report.cybertip.org / 1-800-843-5678), plus the platform's own report tools, plus Take It Down for images of minors.
- Abuse or neglect concerns about any child: Childhelp (1-800-422-4453) for guidance, and your local child-protection reporting route — in Massachusetts, DCF — where a child may be unsafe. Teachers and other mandated reporters in the child's life should also be looped in when school or activities are involved.
- Support for your child: expect sleep trouble, shame spirals, anger at you, or numbness; all are common after exploitation. Keep routines steady, statements of blame pointed at the offender only, and professional support involved early. Call or text 988 or text HOME to 741741 any time your child's distress — or your own — needs a trained voice at 2 a.m.
- Myth: If my child sent an image, paying the person or sending what they ask will end it. Fact: Compliance escalates sextortion; the protective steps are to stop engaging, preserve evidence, block and report, use the CyberTipline and Take It Down, and tell the child they are a victim, not a culprit.
- [] Save these in your phone and your child's: CyberTipline (report.cybertip.org / 1-800-843-5678), Take It Down (takeitdown.ncmec.org), Childhelp (1-800-422-4453), and 988.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453 · CyberTipline 1-800-843-5678.

Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

- Emergency: 911 — for immediate danger.
- 988 Suicide & Crisis Lifeline: call or text 988 — money crises and mental health are linked; support is for both.
- Crisis Text Line: text HOME to 741741.
- SAMHSA National Helpline: 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- Mass.gov: named generally as the state's official site for court, benefits, and assistance information.
- Legal aid: named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.

- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 12 — Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

- SAMHSA National Helpline: 1-800-662-4357 — free, confidential treatment referrals and information, 24/7.
- 988 Suicide & Crisis Lifeline: call or text 988.
- Crisis Text Line: text HOME to 741741.
- Emergency: 911 — overdose, danger, or medical emergency.
- Poison Control: 1-800-222-1222 — exposure and overdose guidance.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788.
- Childhelp National Child Abuse Hotline: 1-800-422-4453 — support for parents working to keep children safe.
- Legal aid: named generally — help completing court obligations, sealing records, and protecting reunification progress earned in recovery.
- Mass.gov: named generally as the state's official site for treatment and recovery resource information.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453 · SAMHSA 1-800-662-4357.

Section 13 — Medical Discrimination — Being Believed, Speaking Up, and Getting Help

- Emergency: call 911.
- Hospital or clinic patient advocate / patient relations office — your first stop. Ask any staff member, "I would like to speak with the patient advocate," or find the office through the facility's front desk or website.
- Massachusetts Department of Public Health — Division of Health Care Facility Licensure and Certification (complaints about hospitals and other health-care facilities): 24-hour Consumer Complaint Line (800) 462-5540; main intake (617) 753-8150 during business hours. Written complaints go on the Consumer/Resident/Patient Complaint Form to: Complaint Intake Unit, 67 Forest Street, Marlborough, MA 01752; fax (617) 753-8165. Route: mass.gov — "File a complaint regarding a hospital."
- U.S. Department of Health and Human Services — Office for Civil Rights (OCR) (discrimination based on race, color, national origin, disability, age, or sex): file online through the OCR Complaint Portal at ocrportal.hhs.gov, or by mail or email using the complaint form package described on the HHS page "How to File a Civil Rights Complaint" at hhs.gov. For help filing: 1-800-368-1019, TDD 1-800-537-7697; complaint

forms may be emailed to OCRComplaint@hhs.gov.

- Disability Law Center of Massachusetts (Disability Rights Massachusetts — the state's Protection and Advocacy agency, for disability-related issues): dlc-ma.org; 617-723-8455 or 800-872-9992.
- 988 Suicide & Crisis Lifeline: call or text 988. National Domestic Violence Hotline: 1-800-799-7233. SAMHSA National Helpline (substance use and mental health referrals): 1-800-662-4357. Poison Control: 1-800-222-1222.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

The school itself is free: every class in this book, with its test and certificate, is free online at destinymorganbooks.com.

About the Author

Minister Destiny Marie Morgan is an ordained Muslim minister. She was ordained on May 15, 2025, through the Universal Life Church, and she is registered clergy in Massachusetts.

Her ministry is advocacy — standing up to injustice and helping people, locally and internationally.

She is the founder of Minister Destiny Testimony Schools, a free school. She built it so people can learn for free what cost her years to learn — people who may not have jobs, good credit, or loans, and who deserve real knowledge anyway. Every class is free online, for every age, with no sign-up and nothing collected.

She is also the author of two testimony series — Chronicles of Destiny Morgan and The Chronicle Trials — her own story, in her own words. Those books are her testimony; these school books are her teaching.

Follow her Amazon Author Page to find every new book as it comes out.

The school is free online at destinymorganbooks.com.

Contact: ministerdestinymariemorgan@gmail.com

From Minister Destiny

You finished this book — but the learning does not stop here. Keep your resources close, keep asking questions, and use what you now know to help the people around you. If this book helped you, pass it to someone who needs it. I built this school for you, and I am proud of you for showing up for yourself. — Minister Destiny Marie Morgan

Minister Destiny Testimony Schools — Adult
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