

Workforce Readiness Class

6-Week Course

**Taking Care of Yourself:
Making the Transition from
Corrections to Work,
Education, & Daily Life**

**Leon County Schools
Adult & Community Education**

Workforce Readiness Class 6 Week Outline

Week 1 (Unit 1)

Day 1 –

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- Realities of Reentry (pg. 8)
- Introducing (pg. 9)

Day 2 –

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- Words of Wisdom (pgs. 12-14)
- What are your wishes, hopes and dreams? (pg. 15)

Day 3 –

- It’s Smart to Ask for Help! Using Community Resources (pgs. 21-22)
- Community Resource Guide
- My Pre-Release Plan (pgs. 32-34)

Day 4 –

- It’s Smart to Ask for Help! Using Community Resources (pgs. 21-22)
- Community Resource Guide
- My Pre-Release Plan (pgs. 32-34)

Day 5 –

- It’s Smart to Ask for Help! Using Community Resources (pgs. 21-22)
- Community Resource Guide
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- Watch video*

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Day 5 –

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QUESTIONS ABOUT REENTRY

Students making the transition from corrections to work, education and daily life frequently have questions about options available to them upon release. Think of questions you would like to address before completion of this course. Many of them will be addressed by the course materials; some will relate to individual situations and your instructor will need to get the information for you or alert you to resources that can help you.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

Realities of Reentry

1. Jail is a structured, predictable environment that does not require you to make many choices. How is life on the outside different from life inside?

2. Your situation has changed. What will be different about your life when you get out?

3. You will have obstacles to overcome. What are some of the difficulties you will encounter as a result of having been incarcerated?

4. Nobody can do it alone. Who might you ask for help in order to improve your chances of success?

INTRODUCING....

Sit with a partner and ask each other the following questions in order to be able to introduce each other to the class. Take notes so that you can remember key information about your partner.

1. What is your name?
2. What is something you do well?
3. Have you had any jobs? If yes, what were they? What did you do on these jobs?
4. Do you have a job now? If so, what work do you do on the job?
5. What did you like best about jobs you have had? What did you like least?
6. If you have not yet had a job, what kind of job would you like to have in the future?
7. What do you like to do in your spare time?
8. What are some of your wishes, hopes and dreams?

Dreams

Langston Hughes, 1902 - 1967

**Hold fast to dreams
For if dreams die
Life is a broken-winged bird
That cannot fly.**

**Hold fast to dreams
For when dreams go
Life is a barren field
Frozen with snow.**



After you have read the poem "Dreams" by Langston Hughes, answer the following questions

1. In your own words, what is Langston Hughes trying to communicate to his readers?

2. What do you think the poet believes about the value of dreams? _____

3. What does Hughes mean by the metaphor, "when dreams go / Life is a barren field / Frozen with snow"?

4. Hughes uses the metaphor "when dreams die / Life is a broken-winged bird / That cannot fly." Why do you think he makes this comparison?

5. Do you agree with the poet's ideas about dreams?

6. Have you seen examples of this theme in your life or in the life of anyone you know?

◆◆◆◆ WORDS OF WISDOM ◆◆◆◆
Wishes, Hopes and Dreams

The future belongs to those who believe in the beauty of their dreams.
Eleanor Roosevelt

Nothing can be done without hope and confidence.
Helen Keller

When we feel uncomfortable enough long enough, we tend to feel discouraged, and we return to thoughts, feelings and actions that are more familiar, more practiced, more predictable -- more comfortable. The irony is that the feelings we have been taught to label 'uncomfortable' are, in fact, among the very tools necessary to fulfill our dreams.
John-Roger and Peter McWilliams

I have accepted fear as a part of my life – specifically the fear of change...
I have gone ahead despite the pounding
in the heart that says: turn back.
Erica Jong

**It takes great courage to break with one's past history
and stand alone.**
Marion Woodman

The greatest glory in living lies not in never failing,
but in rising every time we fall.
Nelson Mandela

We can always redeem the man who aspires and strives.
Johannes Goethe



WORDS OF WISDOM:
Wishes, Hopes and Dreams

Make no little plans; they have little magic to stir men's blood...
Make big plans, aim high in hope and work.
David H. Burnham

Don't let anyone rob you of your imagination, your creativity or your curiosity. It's your place in the world; it's your life. Go on and do all you can with it, and make it the life you want to live.
Dr. Mae C. Jemison

No person has the right to rain on your dreams.
Marian Wright Edelman

**No person is your friend who demands your silence,
or denies your right to grow.**
Alice Walker

More powerful than the will to win is the courage to begin.
Author unknown

**The sea is so wide
And my boat is so small.**
The Breton Fisherman's Prayer

I am not afraid of storms, for I am learning how to sail my ship.
Louisa May Alcott

**Twenty years from now you will be more disappointed by the things you didn't do than
by the ones you did do. So throw off the bowlines.
Sail away from the safe harbor. Catch the trade winds in your sails.
Explore. Dream. Discover.**
Mark Twain



What are Your Wishes, Hopes and Dreams?



1. When I was young, I wanted to be _____
_____.
2. One thing I've always wanted to do, but will probably never be able to do, is _____
_____.
3. One thing I would like to do, that I might be able to do is _____
_____.
4. One thing I'd like to find out more about is _____
_____.
5. One place I would really like to go in the future is _____
_____.
6. If I could have any job in the world, I would be _____
_____.
7. If I had a million dollars, I would _____
_____.
8. My dream for my children (or future children) is _____
_____.
9. My dream for myself is _____.

It's Smart to Ask for Help!

Using Community Resources

Everybody needs help at times. Leaving jail and re-entering daily life in the outside world is a huge transition – don't be afraid to ask for help!

Use your time while incarcerated to plan how you will be successful on the outside – with help. What are your needs? What resources do you need? Carefully review the list of community resources and plan how you will use them by completing the form below:

Identification	
Food	
Shelter	
Housing, rent or utility assistance	
Career guidance	
Job placement	
Day labor	
Training	
Health care	
Dental care	

It's Smart to Ask for Help! Using Community Resources, cont.

Medication	
Health insurance	
STD / HIV / AIDS prevention and treatment	
Substance abuse prevention / treatment	
Family services / childcare	
Family counseling	
Youth services	
Elder care	
Veteran services	
Probation	
Financial counseling	

My Pre-Release Plan

Check all of the items below that you need to accomplish.

Note whom to talk to, where to go, and what you need to do to meet your needs.

✓	What I need to accomplish	What I need to do to achieve this
	DOCUMENTS & IDENTIFICATION	
	I need my birth certificate.	
	I need a Social Security card.	
	I need a state identification card or a driver's license.	
	I need a driver's license.	
	I need to know my driver's license status.	
	I need a copy of my criminal history record.	
	EMPLOYMENT	
	I need to find employment immediately upon release from incarceration.	
	I need to create a list of references.	
	I need to create a resume.	
	I need an email address.	
	I need to know how to complete an application correctly.	
	I need to know how to apply for jobs on-line.	
	I need to develop a job search plan.	
	I need to apply for Federal Bonding Insurance and learn how to explain it to employers.	
	I need to find out about the Work Opportunity Tax Credit and how to explain it to employers.	
	I need to know how to discuss my incarceration history with employers.	

HOUSING	
I need transitional housing for formerly incarcerated people.	
If I don't have housing, I need to make arrangements to get to the Kearney Center.	
If I am restricted from the Kearney Center, I need to appeal my restriction.	
If I have a sex offense, I need to make arrangements for approved housing.	
I need transitional housing for families with children.	
I need supportive housing for people with disabilities.	
I am a veteran and need supportive housing.	
I need rent and utility assistance.	
I need help finding and financing permanent housing.	
EDUCATION & TRAINING	
I need tutoring or academic support.	
I need to attend classes to earn my GED® diploma.	
I need a copy of my GED.®	
I need to know about post-secondary education and training opportunities.	
I need to know how to apply for financial aid.	
I need copies of program completion certificates.	
HEALTH & DENTAL CARE	
I need health care services (be specific.).	
I need health insurance.	
I need STD and HIV screening or services.	
I need health care services for veterans.	
I need dental care.	

	COUNSELING & MENTAL HEALTH	
	I need drug and alcohol treatment or services.	
	I need mental health treatment or services.	
	I need anger management services.	
	I need family counseling.	
	I need grief counseling.	
	I need counseling and resources for LGBT people.	
	I need readjustment counseling for veterans.	
	DOMESTIC VIOLENCE & SEXUAL ASSAULT	
	I need emergency shelter for victims and survivors of domestic violence or sexual assault.	
	I need legal services for victims and survivors of domestic violence or sexual assault.	
	I need batterer's intervention services.	
	I need anger management services.	
	SUBSTANCE ABUSE & ADDICTION	
	I need out-patient drug and alcohol treatment or services.	
	I need in-patient drug and alcohol treatment or services.	
	I need a support group for people with addictions.	
	PREGNANCY & PARENTING	
	I need pregnancy testing and counseling.	
	I need prenatal health care services.	
	I need parenting skills training.	
	I need parenting services, education services, or day care for children.	
	I need medical care or early intervention services for children.	

	FINANCIAL ASSISTANCE, MONEY MANAGEMENT & TRANSPORTATION	
	I need to apply for food stamps.	
	I need to apply for a cell phone.	
	I need to know how to make and keep a budget.	
	I need assistance collecting child support.	
	I need to know how much child support I have to pay and need to create a plan for how to pay it.	
	I need to know my court costs and when I am required to begin repayment and restitution.	
	I need a payment plan for reconnecting utilities.	
	I need help managing debt.	
	I need reliable transportation.	
	I need small business development advice and services.	
	I need tax preparation assistance.	
	LEGAL SERVICES	
	If I am on probation, I need to know who my Probation Officer is & how to contact him / her.	
	I need legal services for non-criminal situations (landlord/tenant, family law, divorce, etc.)	
	I need a referral to a lawyer.	
	OTHER / NOTES	

Alone

by Maya Angelou

www.poemhunter.com/best-poems/maya-angelou/alone-6/
www.poets.org/viewmedia.php/prmMID/15624



Image from Creative Commons <https://pixabay.com/en/circle-community-hands-holding-159252/>

Read the poem "Alone" by Maya Angelou. Discuss the following questions:

1. What is the poet's belief about how easy or hard it is to "make it out there alone"?
2. What are some examples of what might happen to people who try to go it alone?
3. Why is it important to learn to ask for help?
4. Is it hard to ask for help? Why or why not?
5. Can you think of times when you needed other people? How did it feel? Did you get the help you needed? Why or why not?

Solving Problems by Sending “I” Messages

A “You Message” describes a problem, but it does so by blaming the other person and not accepting any responsibility. “You Messages” usually make the listener feel guilty or angry, and it is much harder for him or her to try to work out a solution.

An “I Message,” on the other hand, tells how a person feels without blaming others. A person who talks about a problem using an “I message” communicates responsibility and willingness to talk honestly about how he or she feels – in a way that encourages the other person to talk and doesn’t make him or her feel defensive or angry.



Read the examples of “You Messages” below and ask yourself: Why would these statements make it hard for the listener to hear what is being said? How would the statements probably make the listener feel? What might the listener say or do when he or she hears these “You Messages”?

Read the examples of “I Messages” and ask yourself: Would it be easier to solve a problem if a co-worker or friend described it this way, telling how she or he feels without blaming others?

You Message	I Message
You are so loud! Will you please shut up?	When there is a lot of noise, I get easily distracted.
You’re constantly around me! You are such a pest!	I need some time to myself.
Your perfume is really annoying.	I’m allergic to perfume.
You are always late!	When you come late, I have too much work to do.
You never pay attention to me.	I feel left out when everybody hangs out without me.

Solving Problems by Sending “I” Messages, continued

Read the examples of “You Messages” and “I Messages” below and ask yourself:

- What might the listener say or feel when he or she hears each of these messages?
- Which one might make the listener feel attacked and defensive?
- Which one would make it easier for the listener to hear what is being said?
- Which one might give the listener a chance to respond in a positive way?

Fill in the blank boxes, then discuss as a class how a speaker might express himself or herself using an “I Message” instead of the “You Message.”

You Message	I Message
You keep the thermostat too cold!	I have a hard time concentrating when it's so cold.
You talk constantly!	It's hard for me to work when it isn't quiet.
You ask too many personal questions. It's none of your business.	It makes me uncomfortable to answer so many personal questions.
You are really clumsy. When you knocked those boxes over, you made a mess.	
You never clean up!	
You never listen to me!	
You do a sloppy job and make a lot of mistakes!	
You are so bossy!	

Assertiveness: A Good Tool for Dealing with Stress

How do you deal with stress? Do you typically respond to difficult situations in a passive, aggressive and assertive behavior? Does your response help or hurt?

A person who expresses feelings in a passive manner:

- speaks quietly or doesn't speak at all.
- makes indirect comments to hint at how she feels instead of saying what she really means. (For example, the boss asks a worker to stay late. Instead of saying "I won't be able to stay late because I have a meeting with my son's teacher," a person who expresses her feelings in a passive manner might say, "I hope my son doesn't get in trouble because I have to miss the teacher meeting.")
- doesn't confront people directly because he doesn't like conflicts or arguments.
- feels intimidated, shy or afraid if the person he is talking to is aggressive or demanding.
- doesn't let the other person know how she is feeling and may be resentful that her feelings are not understood or her needs are not being met (even though she has never told anyone).

A person who expresses feelings in an aggressive manner:

- yells or screams to get her thoughts or opinions heard.
- dominates the discussion and doesn't let the other person talk.
- uses disrespectful, abusive or insulting language when talking to another person.
- threatens the other person with revengeful actions or physical abuse.
- may bottle up feelings until she explodes.
- may use physical violence. (It is possible for a person to be aggressive even if he never gets physical).

Assertiveness, continued

A person who expresses feelings in an assertive manner:

- Take time to clarify for yourself how you feel or what you think about a subject.
- Speak in a firm, clear voice.
- Make "I" statements. Take responsibility for your own feelings without placing blame on anyone else.
- Avoid disrespectful, insulting, abusive and threatening language at all times.
- Say why you feel the way you do and why you want the situation changed. Offer suggestions. If you take time to think about the problem ahead of time, you will be prepared to offer solutions.
- Listen to what the other person says. If the other person doesn't seem to understand your point, re-state your feelings in a clear, assertive manner.
- Excuse yourself if you need to. If you feel you cannot control yourself without acting aggressively, take charge by excusing yourself and arranging to talk about the problem when you are able to be calm and assertive.

When have you expressed yourself in a passive or aggressive manner? How did it go? How could you have handled it better?

When have you expressed yourself in an assertive manner? How did it go?

Assertiveness, continued

How we handle difficult or stressful situations has an impact on the outcomes. How we handle situations also has an impact on how we feel. Analyze these responses to stressful situations. Discuss each response and whether it is being handled passively, aggressively or assertively. What do you think would be the outcome of each behavior for the actor and the other person in each situation?

You are served a cold hamburger in the cafeteria. You:

- _____ scream, "This food is horrible! Give me my money back now!"
- _____ think, *This is cold, but I don't want to bother anybody. I'll eat it anyway.*
- _____ say, "Excuse me, but my hamburger is cold. I'd like a hot one, please."

You get to class late and find that the instructor has locked the door. You:

- _____ think, "I'm an idiot," walk away, and decide not to come to class anymore.
- _____ bang on the door until the teacher answers, then yell, "Why'd you lock me out? It's not my fault the bus was late!"
- _____ wait till after class and tell the teacher why you were late. Take responsibility and ask for homework to make up what you missed.

You fail a test. You:

- _____ say, "You can't fail me! You never taught me anything! This is your fault!"
- _____ say, "May I make an appointment to discuss this test with you?"
- _____ think, *I don't know why I failed or what I did wrong, but I'm afraid to ask.*

Somebody steps in front of you in line. You:

- _____ say nothing, but feel irritated.
- _____ say, "Excuse me, but there is a line."
- _____ shout, "What do you think you're DOING?"

A supervisor gives you directions for how to do a task. You don't understand the directions. You:

- _____ think, *I'll try to do it anyway. I hope I don't do it wrong.*
- _____ say, "These directions are stupid. You never explain things!"
- _____ ask, "Can you explain this again? I don't want to do it wrong."

Assertiveness, continued

You are driving and a car cuts in front of you. You:

- _____ roll down the window and curse at the driver.
- _____ blow your horn briefly to let him know you were cut off, but let him pass.
- _____ mumble to yourself about stupid drivers.

You are in a parking lot when someone takes the parking spot you were driving toward. You:

- _____ speed up then slam on the brakes to scare him.
- _____ think, *It's not that big a deal*, then keep driving till you find another spot.
- _____ say nothing, but feel angry and frustrated.

You're holding a paint bucket at work. A co-worker walks by, not paying attention, and accidentally knocks it out of your hand and onto the floor. You:

- _____ think, *I'm scared of this guy. I don't want to say anything*, then clean it up.
- _____ go up to your co-worker, shove him, then demand he clean up the mess.
- _____ say, "Excuse me, but you knocked this paint out of my hand. Can you help me clean it up?"

Passive, Aggressive or Assertive?

With a partner, make up a scenario from your imagination or describe something that has happened to you in the past. List three ways a person in this situation might respond: passively, aggressively or assertively. Share your stories with the class and discuss the best way to handle each situation.

Meditation and Relaxation Techniques Can Help Relieve Stress

Try this simple meditation technique. Sit in a comfortable position in a quiet place where you will not be interrupted or disturbed. Close your eyes and repeat a simple, one-syllable word over and over (try the word "one" or the word "oh.") You might also repeat a meaningful phrase you want to affirm, for example: "I am good," or "I am calm." Try to sit and repeat the sound, the word or the phrase for five minutes. Try to let go of other thoughts as they come into your head and try to keep your breathing regular, slow and deep. Listen to your breath.

How do you feel after meditating? Do you think this is a technique that might work to help you relieve stress?

Other methods can also help to relax your mind and body and relieve stress. You might feel calmer and less stressed after walking in the park, stretching, doing yoga, jogging, listening to peaceful music, or reading a book. Some people enjoy fishing, bike riding or taking a bath to help them relax.

What have you done in the past to help relieve stress? What methods might you try in the future?

Peaceful Visualization Can Help Relieve Stress

Try this simple visualization technique. Sit in a comfortable position in a quiet place where you will not be interrupted or disturbed. Close your eyes, open your hands and uncross your legs.

Pick a peaceful place and visualize it. Breathe deeply as you imagine yourself in that place. This place might be a beach, a park, the library, a school, a home, a street. What you visualize will be extremely personal.

Picture the details of the place. Enjoy all of the things you remember seeing in this place.

Imagine the sounds you would hear there. Enjoy your memories of your favorite sounds.

Imagine the smells you would smell there. Enjoy your memories of your favorite smells.

What place did you visualize? Why did you choose this place?

How do you feel after doing positive visualization? Do you think this is a technique that might work to help you relieve stress?



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The Effects of Stress

Stress is a normal part of life, especially in times of change. Stress can be caused by family, financial, legal or health problems, social isolation, difficulty at work or difficulty finding work. There are three primary ways we respond to stress:

1. **Physical (body)**: headaches, tight throat, grinding teeth, pounding heart, high blood pressure, muscle aches, indigestion, constipation, diarrhea, increased perspiration, fatigue, insomnia, frequent illness

2. **Psychological (emotions)**: anxiety, irritability, anger, hypersensitivity, sadness, defensiveness, apathy or depression, thoughts or feelings of hopelessness or helplessness, worthlessness, insecurity or fear, impatience

3. **Behavioral (actions)**: overeating, eating too little, increased use of alcohol or drugs, increased smoking or eating of sugar or junk food, procrastination, withdrawal or isolation from others, neglect of responsibilities, poor personal hygiene, poor performance on the job, change in behavior toward friends or family



What are some of the ways you have responded to stress in the past? What have been some of the physical, psychological or behavioral responses you have had to stress? Be honest. If you can identify how you respond to stress, the better able you will be to develop healthy strategies for handling stress.

Strategies for Responding to Stress

Think about these strategies for preventing stress or dealing with it positively. Have you used any of these strategies before? Have they worked for you? Check each of the strategies you think might work for you.

Reflect

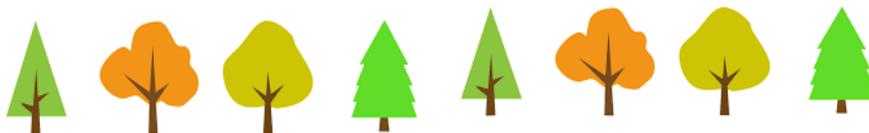
- Allow time every day to think and plan and dream. Meditate, walk, write, pray or sit alone in a quiet place.
- Take time to reflect on and be aware of what you are feeling and experiencing in order to figure out what internal or external problems might be causing stress.
- Try to honestly communicate your thoughts and feelings.
- Listen to your self-talk. Do you criticize yourself or put yourself down? Are you less compassionate and more judgmental of yourself than you are of others? Try not to be too critical of yourself. Treat yourself with kindness and respect.
- Listen to the way you explain your problems to yourself and think about how you respond to problems. Do you blame others instead of taking responsibility? Do you quickly resort to anger when times get tough? Do you make situations worse by doing things that make other people angry with you?

Change your life

- Use your time wisely. Set goals. Make plans to do things that are important to you. Get organized. Lack of structure can lead to stress.
- Take time to think about what fun, free and healthy activities you can integrate into your life on a regular basis.
- Hang around with positive, supportive people. Stay away from people who hurt you or encourage you to engage in negative behavior.
- Say no to negative, harmful behaviors. Put yourself in places where people are doing positive, self-supporting things.

Take good care of yourself

- Find someone who will listen. Seek out people or institutions that can help with practical problems.
- Seek out counseling for emotional or psychological stress.
- Use strategies to stay calm and avoid angry outbursts. Keep a cool head and don't rush to argue with everyone who disagrees with you. Don't act on your first impulse if you feel angry. Give your anger time to cool down so you can respond in a responsible manner -- before you react in a way that you will regret later. If angry impulses interfere with your ability to have healthy relationships, make smart decisions or perform well on the job, seek help.
- Avoid self-medication. Don't use alcohol or drugs as a way to escape from stress. If alcohol or drugs cause you to hurt yourself or others, or if using alcohol or drugs interferes with your ability to stay out of trouble, make smart decisions or perform well on the job, seek help.
- Never drive or use machinery if you have consumed drugs or alcohol. Plan ahead how you will stay safe so you don't put yourself or others in danger.
- Take good care of your health. Find out how to prevent health problems and how to get treatment when you need it.
- Eat well. Try to eat three healthy meals a day. Try to limit caffeine, sugar and junk food.
- Exercise: walk, run, ride a bike, swim, do push-ups or jumping jacks, lift weights. Exercise helps you stay healthy and makes you feel better.
- Get enough sleep. Lack of sleep lowers your immunity and makes you more prone to stress and illness. Lack of sleep can increase anger.
- Seek out positive people and social service agencies which will support and assist you with your needs. Remember, you do not have to endure stress alone.



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Words of Wisdom: Staying Healthy

I made a commitment to completely cut out drinking and anything that might hamper me from getting my mind and body together. And the floodgates of goodness have opened upon me - spiritually and financially.

Denzel Washington

Your body hears everything your mind says.

Naomi Judd



If you're happy, if you're feeling good, then nothing else matters.

Robin Wright

People use drugs, legal and illegal, because their lives are intolerably painful or dull. They hate their work and find no rest in their leisure.

They are estranged from their families and their neighbors.

It should tell us something that in healthy societies drug use is celebrative, convivial, and occasional, whereas among us it is lonely, shameful, and addictive.

We need drugs, apparently, because we have lost each other.

Wendell Berry

It is easier to change a man's religion than to change his diet.

Margaret Mead

Image from Creative Commons <https://pxhere.com/en/photo/1452653>

Words of Wisdom: Staying Healthy, cont.

I run because if I didn't, I'd be sluggish and glum and spend too much time
on the couch. I run to breathe the fresh air. I run to explore.

I run to escape the ordinary.

I run...to savor the trip along the way.

Life becomes a little more vibrant, a little more intense. I like that.

Dean Karnazes

If we are creating ourselves all the time,
then it is never too late to begin creating the bodies we want
instead of the ones we mistakenly assume we are stuck with.

Deepak Chopra

When health is absent, wisdom cannot reveal itself,
art cannot manifest, strength cannot fight,
wealth becomes useless,
and intelligence cannot be applied.

Herophilus

The best six doctors anywhere
And no one can deny it
Are sunshine, water, rest, and air,
Exercise and diet.
These six will gladly you attend
If only you are willing.
Your mind they'll ease,
Your will they'll mend,
And charge you not a shilling.

Nursery rhyme

We should resolve now that the health of this nation is a national concern;
that financial barriers in the way of attaining health shall be removed;
that the health of all its citizens deserves the help of all the nation.

Harry S. Truman

Do You Take Good Care of Yourself?



Do you respect yourself? Do you:

	think your life has meaning and purpose?
	think you deserve to be treated fairly and with respect?
	realize you have great potential?
	think you can make positive changes in your life?
	realize your life is precious and you need to take care of yourself?

Do you take good care of your body? Do you:

	take a shower or bath every day?
	wear deodorant every day?
	use lotion on dry skin every day?
	know where to get medical care?
	get a physical checkup once a year?
	get regular mammograms and pap smears (women)?
	keep track of your menstrual cycle (women)?
	know how to prevent STDs and unwanted pregnancy?
	exercise at least every other day?
	eat healthy food three times a day?
	limit sugar, fat and salt?
	know your own limits with alcohol and drugs?
	not drive if you've been drinking or doing drugs?
	plan to quit smoking as soon as possible?
	get enough sleep?

Do you take good care of your hair? Do you:

	wash your hair often?
	keep your hair combed and brushed?
	keep braids, weaves and cuts neat?
	keep hair pulled back and out of your face?

Do you take good care of your teeth? Do you:

	brush your teeth every morning?
	brush and floss your teeth every night?
	rinse your mouth with water or mouthwash after eating or drinking coffee?
	know where to go for dental care? Visit a dentist twice a year?

Do you take good care of your nails? Do you:

	keep your nails clean?
	keep your nails clipped or filed?
	keep your nails not too short and not too long?

Do you take good care of yourself at work? Do you:

	follow rules and procedures on the worksite?
	avoid taking risks with your own and your co-workers' safety?
	accept constructive criticism about your health & safety on the job?
	ask for help when you need it?
	refrain from using drugs and alcohol before or during work?
	act in a responsible, safe manner on the worksite?

Do you take good care of your mind and spirit? Do you:

	make and keep positive and healthy friendships?
	meditate, pray, write or think quietly every day?
	find something healthy that you really like to do?
	stay away from people who hurt you physically or emotionally?
	stay away from people who have a negative influence on you?
	stay away from situations that cause you to make bad decisions?
	know where to go to get help with personal challenges: <ul style="list-style-type: none">○ anger?○ drug or alcohol abuse?○ smoking?○ health problems?○ stress?
	realize your life is precious and you are worth it?

Taking Care of Your Health

If you have spent time in jail or prison, if you had a lifestyle that involved running the streets or being in risky situations, if you have lived in dangerous or dirty or stressful environments, if you are or have been homeless -- your health may have been affected.

Incarceration, homelessness, alcoholism, drug addiction, mental health disorders, stress, fatigue and malnutrition all make it easier to get sick. Your body's ability to fight infection may be weakened, or it may be harder to recover from illness.

While it may be difficult to do in your current situation, practicing good personal hygiene can go a long way to help build strength and resistance to sickness. Practicing good personal hygiene can also help you to feel stronger and more confident.



BASICS OF HEALTHY LIVING

- Always wash your hands with soap after using the bathroom.
- Always wash your hands with soap before eating.
- Don't use anyone else's plates, straws, glasses, cups, or utensils.
- Shower and wash your hair at least every other day.
- Brush your teeth twice a day and floss once a day.
- Do your laundry once a week.
- Clip your nails.
- Limit sugar, salt, fatty foods and alcohol. Avoid soda.
- Eat fresh fruits and vegetables whenever possible.
- Quit smoking.
- To prevent scabies and lice, don't share clothing, hats, hair accessories, or towels. Don't use beds or pillows that have been in contact with an affected person.
- To prevent sexually transmitted diseases, use condoms and make sure your partner has been tested. Never share needles.
- Seek help from medical centers and clinics.

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Talking to Medical Professionals: How to Advocate for Yourself

Talking to health professionals can be confusing, intimidating, frustrating, or scary. It's sometimes difficult to understand complicated medical information or multi-step instructions. Visiting a doctor can be emotionally stressful, especially if you are sick or worried about your health.

But it is important to learn how to advocate for yourself. There are some techniques you can use when you talk to a doctor, a nurse or other health professional to make the experience less stressful and to insure that you have the information you need to take good care of yourself.

Prepare for meeting with a health professional by practicing these techniques:

ASK 3

The "Ask 3" technique prepares you to ask three very important questions so you and the health provider can make sure you understand the information he or she is giving you:

1. What is my problem?
2. What do I need to do?
3. Why is it important for me to do this?



TEACH BACK

The "Teach Back" technique helps you plan how to review your doctor's information and instructions so you are sure you understand what you need to know *before* you leave the office or the hospital:

1. I want to make sure I understand. Please use clear language and repeat your explanation.
2. Just to make sure I understand what's wrong, I want to repeat what you said the problem is.
3. Just to make sure I understand what to do, I want to repeat what you said I should do.

Image from Creative Commons <https://www.pexels.com/photo/analysis-care-chemical-clinic-1454721/>

Do You Know Your Medical History?

Complete this form and keep it to bring with you the next time you visit a doctor or get a physical.

Name _____ Birthdate _____

Physician or clinic _____ Dentist _____

List any drug sensitivities or allergies you have: _____

Name of health insurance carrier: _____

Group Number: _____

Check if you or a family member has had one of the following:

Lung disorder	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
High blood pressure	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Heart trouble	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Nervous disorder	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Digestive tract disease	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Cancer	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>

(specify type _____)

Kidney disease	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Diabetes	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Arthritis	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Hepatitis	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Malaria	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
HIV / AIDS	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Vision problem	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Hearing problem	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>
Back problem	self <input type="checkbox"/>	mother <input type="checkbox"/>	father <input type="checkbox"/>

Have you been disabled or hospitalized in the last year? yes no

Explain: _____

Have you had a surgical operation in the past five years? yes no

Explain: _____

Physical Activity for a Healthy Weight

Reprinted from

www.cdc.gov/healthyweight/physical_activity/index.html?s_cid=tw_ob387

Why is physical activity important?

Regular physical activity is important for good health, and it's especially important if you're trying to lose weight or to maintain a healthy weight.

- When losing weight, more physical activity increases the number of calories your body uses for energy or "burns off." The burning of calories through physical activity, combined with reducing the number of calories you eat, creates a "calorie deficit" that results in weight loss.
- Most weight loss occurs because of decreased caloric intake. However, evidence shows the only way to *maintain* weight loss is to be engaged in regular physical activity.
- Most importantly, physical activity reduces risks of cardiovascular disease and diabetes beyond that produced by weight reduction alone.

Physical activity also helps to-

- Maintain weight.
- Reduce high blood pressure.
- Reduce risk for type 2 diabetes, heart attack, stroke, and several forms of cancer.
- Reduce arthritis pain and associated disability.
- Reduce risk for osteoporosis and falls.
- Reduce symptoms of depression and anxiety.



How much physical activity do I need?

When it comes to weight management, people vary greatly in how much physical activity they need. Here are some guidelines to follow:

To maintain your weight: Work your way up to 150 minutes of moderate-intensity aerobic activity, 75 minutes of vigorous-intensity aerobic activity, or an equivalent mix of the two each week.

Strong scientific evidence shows that physical activity can help you maintain your weight over time. However, the exact amount of physical activity needed to do this is not clear since it varies greatly from person to person. It's possible that you may need to do more than the equivalent of 150 minutes of moderate-intensity activity a week to maintain your weight.

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<http://www.freestockphotos.biz/stockphoto/14942>

Physical Activity for a Healthy Weight, cont.

To lose weight and keep it off: You will need a high amount of physical activity unless you also adjust your diet and reduce the amount of calories you're eating and drinking. Getting to and staying at a healthy weight requires both regular physical activity and a healthy eating plan. You may choose to do either moderate or vigorous exercise.

Moderate exercise: While performing the physical activity, if your breathing and heart rate is noticeably faster but you can still carry on a conversation – it's probably moderately intense. Examples include:

- Walking briskly (a 15-minute mile).
- Light yard work (raking/bagging leaves or using a lawn mower).
- Actively playing with children.
- Biking at a casual pace.

Vigorous exercise: Your heart rate is increased substantially and you are breathing too hard and fast to have a conversation, it's probably vigorously intense. Examples include:

- Jogging/running.
- Swimming laps.
- Rollerblading/inline skating at a brisk pace.
- Cross-country skiing.
- Most competitive sports (football, basketball, or soccer).
- Jumping rope.



Using the chart which follows, figure out the answers to the follow math problems:

1. Which burns more calories, hiking for two hours or dancing for two hours?
2. How many calories are burned by playing 2 ½ hours of basketball?
3. Which burns more calories, walking for an hour and a half, or running for a half an hour?
4. Which burns more calories, moderate bicycling for an hour or vigorous bicycling for a half an hour?
5. How many calories are burned by doing 3 ½ hours of heavy yard work?

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Physical Activity for a Healthy Weight, cont.

How many calories are used in typical activities?

Reprinted from www.cdc.gov/healthyweight/physical_activity/index.html?s_cid=tw_ob387

The following table shows calories used in common physical activities at moderate and vigorous levels.

Calories Used per Hour in Common Physical Activities		
Moderate Physical Activity	Approx Calories /30 Minutes for a 154 lb Person¹	Approx Calories/Hr for a 154 lb Person¹
Hiking	185	370
Light gardening/yard work	165	330
Dancing	165	330
Bicycling (<10 mph)	145	290
Walking (3.5 mph)	140	280
Weight lifting (general light workout)	110	220
Stretching	90	180
Vigorous Physical Activity	Approx Calories /30 Minutes for a 154 lb Person¹	Approx Calories/Hr for a 154 lb Person¹
Running/jogging (5 mph)	295	590
Bicycling (>10 mph)	295	590
Swimming (slow freestyle laps)	255	510
Aerobics	240	480
Walking (4.5 mph)	230	460
Heavy yard work (chopping wood)	220	440
Weight lifting (vigorous effort)	220	440
Basketball (vigorous)	220	440

¹ Calories burned per hour will be higher for persons who weigh more than 154 lbs (70 kg) and lower for persons who weigh less. Adapted from [Dietary Guidelines for Americans 2005](#).

Thirty Day Fitness Challenge

Record your progress! Check off every day you achieve your three fitness goals:

I'm motivated to take the 30-day fitness challenge because I want:

1. _____ **2.** _____

3. _____

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. _____	1. _____	1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____	3. _____	3. _____
1. _____	1. _____	1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____	3. _____	3. _____
1. _____	1. _____	1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____	3. _____	3. _____
1. _____	1. _____	1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____	3. _____	3. _____

How did you do? Did you achieve your goals? If not, why not? What might you need to do to have more success in the future? Remember, new habits take time. Start again and try to keep your goals for a month. Every time you fall behind in your goal, start again until you make it – because you can do it!

◆●◆●◆ WORDS OF WISDOM ◆●◆●◆

Goal Setting

*Don't sit down and wait for opportunities to come;
you have to get up and make them.*
Madame C.J. Walker

*Every time you meet a situation, though you think at the time it is an
impossibility and you go through the torture of the damned, once you have
met it and lived through it, you find that forever after you are
freer than you were before.*
Eleanor Roosevelt

Luck is matter of preparation meeting opportunity.
Oprah Winfrey

A good goal is like a strenuous exercise -- it makes you stretch.
Mary Kay Ask

Yard by yard, it's very hard. But inch by inch, it's a cinch.
Author Unknown

Hold yourself to a higher standard than anyone else expects of you.
Henry Ward Beecher

You will find a joy in overcoming obstacles.
Helen Keller





Action is the antidote to despair.

Joan Baez

I have learned to have very modest goals for society and myself, things like clean air, clean grass, children with bright eyes, not being pushed around, useful work that suits one's abilities, plain tasty food, and occasionally satisfying nookie.

Paul Goodman

Vision is not enough. It must be combined with venture. It is not enough to stare up the steps; you must step up the stairs.

Vaclav Havel

The self-confidence that builds from achieving difficult things and accomplishing goals is the most beautiful thing of all.

Madonna

The first thing I want to say is don't be scared. With all the giddy excitement you feel... my guess is that you're also feeling a little uncertain today... And you're being flung into a world that's running about as smoothly as a car with square wheels. I want you to know that it's okay to be uncertain. I'm uncertain, too.

In a world like this, it's appropriate to be uncertain.

Alan Alda



The journey of one thousand miles begins with one step.

Chinese proverb



WHAT MOTIVATES YOU?

What are the most important things in your life? What values motivate you most? Cut out the values cards on the following page and lay them on a table in order from most important to least important.

Compare your list to those of the other students and discuss why you ordered the values the way you did. Then answer the following questions about what values motivate you and why, and how these values will impact the decisions you make in your life.

1. Which of these values did you rank in the top four? Why are these most important to you?

#1: _____ is important to me because _____

#2: _____ is important to me because _____

#3: _____ is important to me because _____

#4: _____ is important to me because _____

2. How do you think these values will affect the choices and decisions you make in the future?

VALUES

being well known

education

family / children

having a nice car

housing

job / career

love / relationships

being respected

being healthy

exercise

peace

medical care

mental health

money

**freedom /
independence**

politics / voting

safety

travel

creative expression

leisure / relaxation

safety

fairness

What Motivates You? *ESSAY*

As you read Malaysia's essay about what motivated her to make positive changes in her life, think about your own life. Think about a time you have made a positive change. What motivated you to do it? Or think about something you would like to accomplish in the future and what will motivate you to do it.

Write an essay in which you explain what motivates you and why.

★ ★ ★ ★ ★ ★ ★ ★ ★

I used to think that things were as bad as they could be and life couldn't get any worse. I dropped out of school, got addicted to being in the streets and drugs. I didn't care about anything or anyone till I had my first child. My child motivated me to make major changes in my life.

I was all about the streets, trying to fit in with the cool crowd. I started skipping school or just not going at all, thinking that I could find life in the streets. I started smoking marijuana every single day. Sometimes I would get so high that all I could do was go to sleep or eat. Marijuana became the most important thing to me. I felt as if I needed weed to make my day go by.

But my life changed. When I had my first child, it changed my life. I realized that the streets didn't have the answers for me at all. I was determined to be a better person for my child. I gave up the drug that I had needed so bad. I got back in school trying to obtain my high school diploma. I feel good because after I gave birth to my daughter I started looking at life a whole different way. Now I have two kids, I don't smoke weed any more, and I'm in school working toward my GED.

I'm proud of myself. I used to think that things were as bad as they could be and life couldn't get any worse. Because of my kids -- my motivation -- I have changed my opinion about life.

-- Malaysia

★ ★ ★ ★ ★ ★ ★ ★ ★

Don't Quit

by Edgar A. Guest

<http://www.all-creatures.org/poetry/dontquit.html>

Read the poem "Don't Quit" by Edgar Guest and answer the following questions. Discuss your answers with the class:

1. How would you summarize the message of the first stanza?

2. Can you relate to any of the experiences referenced in the poem?

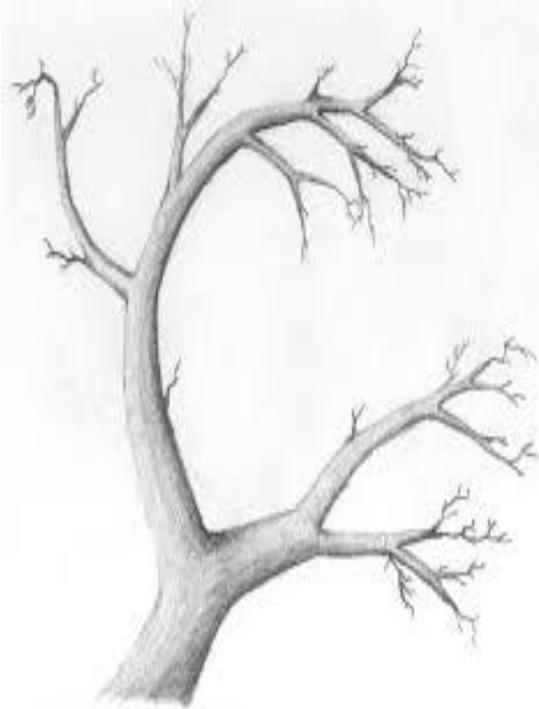
3. Have you ever felt like giving up but persevered instead? Why did you decide to hang in there and not give up?

4. What do you think the poet means by the lines:

Success is failure turned inside out, / The silver tint of clouds of doubt,

5. What qualities should a person possess in order to be able to "stick to the fight when you're hardest hit (because) / It's when things seem worst that you mustn't quit."?

INVICTUS



Out of the night that covers me,
Black as the pit from pole to pole,
I thank whatever gods may be
For my unconquerable soul.

In the fell clutch of circumstance
I have not winced nor cried aloud.
Under the bludgeonings of chance
My head is bloody, but unbowed.

Beyond this place of wrath and tears
Looms but the Horror of the shade,
And yet the menace of the years
Finds and shall find me unafraid.

It matters not how strait the gate,
How charged with punishments the scroll,
I am the master of my fate,
I am the captain of my soul.

William Ernest Henley 1849-1903

Drawing by Creative Commons <https://www.deviantart.com/ryanv777/art/Dark-tree-330418597>

1. What was the poet's purpose in writing the poem?
2. What kind of place might he have been in when he wrote this poem?
3. Why does the speaker, despite all the difficulties he has endured, proclaim that he is "unafraid"?
4. What attitude or belief is conveyed by the poem?
5. Do you agree with the poet's approach to life? Why or why not?
6. How might this poem be useful to a person who has obstacles to overcome?

Creating Your ★ ★ ★ PERSONAL MISSION STATEMENT ★ ★ ★

A mission statement proclaims what kind of person you are, what you value and who you are responsible for. A personal mission statement declares your purpose in life.

Before you can set goals for yourself, you need to assess what is most important to you. It helps to develop a statement of how to live -- according to what you value most. When times get tough, when you feel unsure or unmoored, when you are tempted to make choices that are not in your own best interests or do not represent your own best self, your personal mission statement can help guide your life. A personal mission statement:

- reminds you that your life is meaningful and valuable
- helps you communicate your values clearly to employers
- helps you communicate your values clearly to people you care about
- motivates you to do your best
- keeps you from being distracted from your purpose
- gives your strength and courage in the face of difficulties
- helps you to *act* rather than react
- helps you to attract people and opportunities which can give you support.

★ ★ ★ ★ ★ ★ ★

Examples of mission statements:

*I am a person who is kind, funny and helpful. I value my family.
I am responsible for being there for my baby. My purpose in life
is to stay out of trouble and to be a good father.*

Terrence D

*I am a person who is capable and responsible. I remind myself every day
how much I value my family and how important my children are to me. I am responsible
for teaching them, playing with them, helping them with their homework and listening to
them. The purpose of my life is to set a good example by working hard
and doing the right thing.*

*I am a person who is smart and talented. I value becoming a better reader,
getting my GED, and earning a certificate in welding. I am responsible to myself and my
mother. My purpose in life is to work hard at something I enjoy so I can
make enough money to support myself and my mom.*

Creating Your Personal Mission Statement, cont.

To create your Personal Mission Statement, decide which of the following terms describe you best, then rewrite all of the sentences on the Personal Mission Statement certificate sheet. Keep it in a place where you can look at it often to remind yourself of your strengths, your values, your responsibilities and your purpose in life.

I am person who is _____

- | | | |
|-----------|---------------|-------------|
| Kind | Funny | Generous |
| Helpful | Smart | Disciplined |
| Serious | Intelligent | Wise |
| Creative | Energetic | Committed |
| Spiritual | Capable | Talented |
| Brave | Adventurous | Thoughtful |
| Outgoing | Introspective | Honest |

I value _____

- | | | |
|------------------|----------------|--------------|
| Time | Money | Health |
| Security | Work | Exercise |
| Freedom | Friendship | Creativity |
| Strength | Intelligence | Sober living |
| Spiritual living | Courage | Love |
| Family | Fun | Relaxation |
| Community | Education | Tradition |
| Kindness | Responsibility | Honesty |

I am responsible for: _____

My purpose in life is to:

Knowing my mission and my purpose in life helps me to stay motivated to achieve my goals.

❖❖❖❖ SMART Goal Setting ❖❖❖❖

S - SPECIFIC The best goals are specific. They are clearly expressed statements of exactly what you want to accomplish, when you want to complete it and how it will be done. Be careful your goals are not too general or too vague.

NOT SPECIFIC: I will get a good education.

SPECIFIC: I will graduate with an Associate of Arts degree from TCC by January, 2015.

M - MEASURABLE The best goals are measurable. They involve numbers and dates and a way of checking to see if the goal has been reached.

NOT MEASURABLE: I will lose weight.

MEASURABLE: I will lose six pounds in two months; I will weigh myself once a week.

A - ACHIEVABLE For a goal to be achievable, you must be able to answer the questions: *How can this goal be accomplished? Do I have the background, the resources, the skills and the talent to achieve this? If I do not, do I know how to get what I need to be able to accomplish this?*

NOT ACHIEVABLE: I will become a lawyer next year.

ACHIEVABLE: I will research what is involved in becoming a lawyer, how long it will take, what aptitudes and abilities I need to have, etc. If I decide this career is right for me, I will meet with a college counselor to break this goal down into manageable steps.

R - REALISTIC For a goal to be realistic, it has to be something you can actually achieve. One of the reasons people sometimes set unrealistic goals is because they don't appreciate all the obstacles in their way, how long it might take or how much skill is needed. Do research or talk with experienced people to figure out how to make a goal more realistic.

T - TIME BOUND SMART goals are time bound. A deadline can help you avoid being distracted by day-to-day events, can help focus your efforts on completion of the goal and can establish a sense of priority and urgency.

SMART Goal Setting, cont.

ARE THESE GOALS “SMART”?

**** Put a check mark next to each goal that you think is *specific, measurable, achievable, realistic and time bound*. If it is not realistic, what could the person change about the goal to make it SMARTer?

_____ A woman who is an alcoholic attends weekly Alcoholics Anonymous meetings. After she is sober for a year, she wants to go to FAMU to become a social worker to help other people with addictions.

_____ A woman who hasn't been in school for years, struggles with math, and just started adult education classes wants to get her GED next month.

_____ A man with two felonies wants to become a welder by completing his GED and attending technical school at night while working as a landscaper during the day.

_____ An adult education student wants to get his GED, go to TCC for two years and transfer to FSU to get a Bachelor's Degree in Nursing.

_____ A woman who is a good cook and who has \$500 in the bank wants to open a restaurant in three months.

_____ A young man who has \$250 in the bank and works full time at minimum wage wants to buy a used car next year.

_____ A man who smokes two packs of cigarettes a day wants to quit smoking in two months by smoking one less cigarette every other day; he wants to lose forty pounds at the same time.

_____ A woman who wants to get her GED comes to class every day, asks for math homework and takes practice tests to see what she needs to focus on, in order to pass the math part of the test in six months.

_____ A man with three felonies who is \$500 in debt and has a family of four wants to rent a recording studio and make a hit record which earns a million dollars by the end of the year.

Have you ever set a goal that **wasn't** realistic or achievable? What happened and why?
Have you ever set a goal that **was** realistic and achievable? What happened and why?

GOALSETTING STEPS

❖❖ Step One: Identify Your Goals ❖❖

There are many types of goals. Describe a goal you have in each of these areas.

Personal _____

Educational _____

Job / Career _____

Financial _____

Physical _____

Spiritual _____

❖❖ Step Two: Write a SMART Goal ❖❖

*Identify one of the goals above and write it here. Rewrite it, if necessary, to make sure that it is **specific, measurable, achievable, realistic and time bound**. The SMARTer it is, the more likely you are to be successful.*

❖❖ **Step Three: Deal with Obstacles** ❖❖

Barriers to achieving goals can be frustrating.
What roadblocks stand in your way of achieving your goals?

- _____
- _____
- _____
- _____

What strategies can you use to overcome these roadblocks?

- _____
- _____
- _____
- _____

Having a positive attitude can influence whether you achieve this goal.
What strategies can help develop a positive attitude?

- _____
- _____
- _____
- _____

What people can help you overcome obstacles
to accomplish this goal?

- _____
- _____
- _____

❖❖ Step Four: Break it Down ❖❖

Before you develop a plan of action, it is important to do research.
What research do you need to do to find out how to achieve your goal?

- _____
- _____
- _____
- _____

What short-term goals or steps do you need to accomplish to achieve this goal?
(Keep in mind these may change as you do research.)

- _____
- _____
- _____
- _____
- _____
- _____



It is important to reward yourself for achieving short and long-term goals.
What healthy and inexpensive rewards might you use to motivate yourself?

- _____
- _____
- _____
- _____

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Six Things Successful People Do Before Breakfast

Adapted from Amanda Green



Being successful in life is more than just having a good career and money in the bank. Successful people have a higher quality of life and live happier, more fulfilled lives. It is a well-known fact that successful people do certain things differently than unsuccessful people. Here are five things successful people do before breakfast:

1. Wake Early

Starting the day early is a habit successful people follow every day. Waking early gives you time to start the day off right, taking time to get out of bed, shower, and embrace the day gradually, rather than rushing off at the last minute. Waking early also suggests that you are happy with your life and dedicated to personal growth.

2. Exercise

Successful people exercise every morning. Start your day with pushups, jumping jacks, running, walking or stretches to improve your circulation and get your heart beating.

3. Review and Rewrite Goals

Successful people are great at making and keeping goals. Review your short-term goals (like getting to school on time every day, or reading for thirty minutes a day) and long term goals (like earning a diploma, applying to TCC) daily. Reminding yourself of your goals every day can help keep you on track.

4. Think Positively: How Do You Want Your Day to Go?

Visualizing the day ahead in a positive and productive light can prepare your mind for the tasks and challenges of the day. Whether you choose to do so by thinking, stretching, reading, writing, praying or meditating, adopting a positive mental attitude is an important part of a successful person's day.

5. Read the News

Successful people have a good understanding of what's happening in their community and the world around them. Not only does this prepare you for the day ahead, but it keeps you up to date so you can carry on a conversation about current events as well.

6. Eat Breakfast! Successful people need fuel to work and think, just like a car needs gas to take a trip. Eat a healthy breakfast to give you energy for a productive day.

Image from Creative Commons <https://pixabay.com/en/running-sports-3269468/>

Assess Yourself #1: What Are You Communicating Non-verbally?

Ask yourself if you communicate non-verbally in any of the *negative* ways listed below.

As a class, discuss what each of the behaviors communicates to the other person.

Do I:	Often	Sometimes	Never	What is communicated?
look away or look around the room when talking to me?				
put my head down on the table or close my eyes when someone is talking to me?				
keep my head down and look at the floor when someone is talking to me?				
smile too much because of nervousness?				
frown too much because of nervousness?				
slouch?				
touch people forcefully?				
poke, prod or jab people to get their attention?				
touch people intimately without their permission?				
speak with a timid voice?				
speak too quickly when I am anxious?				
speak too loudly?				
laugh too loudly or inappropriately?				
laugh when someone makes a mistake?				
yawn or act bored when someone is speaking?				
cross my arms and legs when I'm feeling defensive?				
look at my phone when someone is talking to me?				
stand too close when I am talking to someone?				
roll my eyes?				
interrupt people when they are talking?				
talk too long without letting other people speak?				
whine or complain when I don't get what I want?				
demand attention by interrupting?				
demand attention by joking or laughing too loudly?				
stomp away when someone doesn't respond the way I want them to?				
use physical force (hit, push, grab) when I am angry?				
throw, tear, kick or punch objects when I am angry?				

Assess Yourself #2: What Are You Communicating Non-verbally?

Ask yourself whether you often, sometimes, or never communicate non-verbally in any of the *positive* ways listed below. As a class, discuss what each of the behaviors communicates to the other person.

Do I:	Often	Some-times	Never	What is communicated?
look people in the eye when I am talking with them?				
sit up straight and pay attention when someone is talking to me?				
smile often, out of friendliness, not nervousness?				
try not to frown too much?				
sit and stand up straight?				
only touch people gently and respectfully?				
speak with a clear, assertive voice?				
laugh appropriately and not too loudly?				
offer to help or show understanding when someone makes a mistake?				
demonstrate interest and attention when someone is speaking?				
keep an open and welcoming posture when someone is talking to me?				
ignore my phone when someone is talking to me?				
stand at a respectful distance when talking with someone?				
listen patiently and without interruption when someone is talking to me?				
ask politely if I need something?				
apologize if I am rude or disrespectful?				
walk in quietly and without disturbing others if I enter a room late?				
wait patiently and communicate politely if someone doesn't respond the way I want?				
never use physical force when I am angry?				

SOMETIMES ACTIONS SPEAK LOUDER THAN WORDS

Facial expressions and gestures communicate as much as – or more than – words. Sometimes we don't realize how much we are expressing non-verbally, and then our actions can get us into trouble or make the other person upset, even if we don't say a word. Have you ever communicated in any of the non-verbal ways listed below? It takes practice to express feelings using words in a manner that is constructive and respectful.



- 1. Facial expressions:** The human face is very expressive and can communicate strong feelings without saying a word. Showing disgust or impatience or rolling your eyes when someone is talking is usually considered disrespectful. Have you ever said one thing when your face has shown something else?
- 2. Eye contact:** Eye contact is a really important type of non-verbal communication. With your eyes alone, you can communicate anger, attentiveness, sadness, or curiosity. Good eye contact shows you are interested in continuing the conversation. Do you look at people when they are speaking to you? Do you express your feelings with your eyes?
- 3. Body movements and posture:** Our ideas about people are affected by how they walk, sit, stand, etc. The way we move communicates a lot! What do your posture and your movements say about you? Do they communicate the message you wish to send to the world?
- 4. Gestures:** We often use our hands when we are arguing or excited. Some gestures are considered disrespectful, like pointing at someone or jabbing a finger when you are angry. Have you ever used gestures to express your feelings when you could have used words instead?
- 5. Touch:** We communicate many messages through touch. Touch may be friendly and respectful, such as a firm handshake or a reassuring pat on the back; it can also be unwelcome, inappropriate or disrespectful, such as a sharp tap on the shoulder, a patronizing pat on the head, or a controlling grip on someone's arm. If ever someone tells you they do not appreciate being touched, you must respect their wishes.
- 6. Tone of Voice:** The tone of voice we use when we are talking communicates how we feel in a very powerful way, no matter what we are saying. Sarcasm, contempt, disrespect, anger, and boredom can all be communicated with the voice and can greatly impact how the other person feels about what we are saying and how willing they are to listen and work out problems. Do you notice the tone of voice you use when you are talking with others?
- 7. Space:** We can make other people uncomfortable by standing too close and invading their personal space. Be careful to never use physical space to communicate aggression or intimidate someone, and remember to always remember that people need space around them to feel respected and at ease. How do you feel when someone invades your personal space?

How Do You *SAY* That?

Using Words to Communicate Effectively

Write each of the emotion words below on a separate card. Volunteers then take turns picking a card and acting out the word -- using facial expressions, gestures, posture, and tone of voice – *without saying the word itself*. The other students then use the list to guess which emotion is being communicated.

After students guess correctly, the volunteer expresses the same feeling in a way that is clear, constructive, respectful, this time using the word. Cross off words from the list as you go, until you have roleplayed all the emotions.

AFRAID	STRESSED	FRUSTRATED	ASHAMED
BORED	WORRIED	CONFUSED	CONTENT
HURT	OFFENDED	CURIOUS	EXCITED
HAPPY	EAGER	INTERESTED	JEALOUS
ANGRY	SHY	ANXIOUS	LONELY
OVERWHELMED	PROUD	SAD	SCARED
DISAPPOINTED	SHOCKED	EMBARRASSED	SURPRISED
THANKFUL	CONCERNED	THRILLED	DELIGHTED
DISGUSTED	FURIOUS	DEFENSIVE	SORRY

Triggers

Sometimes we get angry because of something that happens to us. There may be stressful situations in our lives that lead to anger, and the anger can spill over into the classroom, the workplace, relationships, and daily life.

Illness, death in the family, financial worries, losing a job or having trouble finding a job, children’s behavior, divorce, family violence, incarceration and criminal justice involvement can all cause an individual to become irritated, tense, and overwhelmed.

We are not often taught how to deal with loss, fear, worry and stress, so we may bury those feelings. If we do not deal with all these feelings constructively, *they can turn to anger or rage* over time.

What makes YOU angry?

Everyone gets angry, but dealing with and controlling angry feelings isn’t always easy. The first step is to recognize “triggers,” or things that make you angry. Check off any of the triggers on the list below that make you angry.

- Feeling unfairly treated
- Not being listened to
- Being called names
- Getting hurt (even accidentally)
- Hearing that someone is telling a rumor about you
- Being distracted or unable to concentrate because of noise
- Being ridiculed
- Being bullied or witnessing friends being bullied
- Being ignored
- Losing at a game or team sport
- Being threatened
- _____
- _____
- _____

Controlling Anger Constructively

Anger control is a skill that is particularly important to social success. People who do not know how to control their anger are often **ostracized** (left out or rejected) by their peers or seen by teachers or employers as not equipped to handle the responsibilities of the classroom or the job.

Difficulty controlling anger can lead to a problematic cycle. The more people express their anger in inappropriate ways, the more negative feedback they receive, which in turn causes more anger and resentment.

We all become irritated or angry every now and then. What can we do to deal with anger in a positive and constructive way? When you are under stress, it is very important to learn how to remain calm and control impulsive behavior.

When you have self-control, YOU decide the best way to act instead of acting **impulsively** (without thinking.) A person with self-control stops, thinks, and remains calm -- even if he is very upset or angry. Before he acts, he thinks about the situation and the **consequences** (what might happen next) if he were to react impulsively.

Here are some strategies for controlling anger so that it doesn't take over and control YOU.

When You Feel Angry, You Can...

- Tell yourself, "I **will never** express my anger and frustration in a way that hurts anyone physically or emotionally."
- Take several deep breaths.
- Repeat a calming word or phrase in your mind, such as "relax" or "stay calm."
- Slowly count to 10.
- Ask yourself, "How would a person I admire handle this situation?"
- Avoid tensing up your muscles. As soon as you can, close your eyes and consciously unclench your jaw and loosen your muscles.
- Tell yourself you will be better able to handle your feelings about the situation if you wait till you are calm. Resolve to deal with it when you are in control, not when you are in the heat of emotion.

Controlling Anger Constructively, cont.

- Write your feelings in a journal. Have a private place where you can write about feelings you are not yet ready to share with anyone. Use a journal to help you sort out your feelings and figure out a way to express them in a constructive way that doesn't hurt anyone emotionally or physically.
- Do something positive and constructive. Take a walk, go for a run, shoot hoops, dance to your favorite song, draw, or write a poem. Sometimes removing yourself from an upsetting situation can help you calm down and give you time to think of positive responses to the situation.
- Let go of unmanageable anger. Many situations are out of your control, so it is important to let go of this type of anger. Ask yourself, "Can I resolve whatever it is that's causing this anger?" If you can't, then you need to let it go.
- If you feel anger often and are having a difficult time dealing with it, **talk with someone!** If you are in school, make an appointment with a counselor. If you are working, see if your company has an Employee Assistance Program (EAP) which might provide you with a therapist. Take an anger management class so you can learn strategies that will help you for the rest of your life.
- When someone is angry with you, it's easy to become angry yourself. But it's important to remain calm, listen to what the person is saying, respond in a quiet voice, and even try to negotiate or explain your point of view.
- When someone is angry with you, wait until the person is finished talking and ask why he is angry. He may not even be angry at you, but just expressing his feelings about something else that upsets him.
- If the person is angry with you, you can apologize (if you agree that you did something wrong.) Or you can talk about what happened and give your point of view. If you find yourself losing control and becoming angry, walk away for a while. Say, "We're both angry now. Let's talk about this later."
- Remember this: You don't have to live in a state of bitterness, anger or rage. If you deal effectively with your anger, you will increase your chances of being successful in school, at work, in your relationships, and in daily life.

Take a deep breath / Take a deep breath / Take a deep breath

Controlling Anger Constructively, cont.

Using Strategies to Control Anger

In small groups, discuss what strategies you would use to show self-control and deal with anger in each of the situations below. Share your suggestions with the class.

1. Someone hits you on the arm.
2. Someone accidentally spills soda all over your pants.
3. Someone accidentally closes the door on your thumb.
4. You miss a lot of questions on a test even though you studied hard for it.
5. Your boss asks you to do a job and you have no idea how to do it.
6. You are running to catch the bus in the rain, but the bus driver doesn't stop.
7. A customer screams at you and calls you an idiot.

Now write about the same situation you described on the handout "Triggers." What could you have done differently? What strategies could you have used that would have led to different and more positive consequences?

Resolving Conflicts in the Workplace

Conflict in the workplace is normal and expected. Whenever people of different perspectives from different backgrounds work together, there will sometimes be conflict. The important thing is to prepare for it so that you can help resolve it in a way that works for everyone, and in a way that makes the workplace a safe and productive environment for everyone.

SHOW you CARE! Remember to follow these four steps when you are faced with a conflict:

Communicate

Open communication is the most important thing if there is a conflict at work. Express how you feel (use “I Messages”) and stick to the facts! Focus on the problem at hand and not what the other person did in order to avoid unnecessary conflict.

Actively Listen

Listen to what the other person has to say, without interrupting. Try to be objective. Ask open-ended questions to make sure you understand what the other person thinks.

Review Options

Talk over the options, looking for solutions that benefit everyone. Do not feel pressured to come up with one answer immediately.

End with a Win-Win Solution

This is the ultimate goal – to agree on an option that benefits both sides as much as possible. When one person wins by aggressive behavior or one person gives in, someone is losing! And that means you get outcomes that do not resolve the underlying causes of the conflict.

Adapted from www.thefirsttee.org/2017/03/13/resolving-conflict-4-steps

Resolving Conflicts in the Workplace, cont.

Read the following script aloud. As you read, notice that each of the underlined statements is part of the CARE process for resolving conflict. Identify which step the speakers are using by writing the letter of the step next to it. A few examples are done for you.

C -- Communicate

A -- Actively Listen

R -- Review Options

E -- End with a win-win solution.

A Golden Conflict

Alex and Casey work at the Animal Shelter. They both show up at the cage of a large golden retriever at the same time. The dog is panting and looks up at them, eager to go for a walk.

Alex: Hey, Casey! What are you doing here?

Casey: I'm about to walk Goldie.

Alex: I'm supposed to walk her. C

Casey: No, I am! I'm confused. C

Alex: That can't be right. You walked her yesterday. I'm confused *and* upset! _____

Casey: But my name's on the schedule today. _____

Alex: That feels so unfair! This is my favorite dog and Mr. Adams knows it. _____
Why would he put you on the schedule?

Casey: I don't know. I hear you, though. I'm sorry you're upset. A

Alex: I am kinda upset. I'm mad! This job is so hard that the one thing _____
I look forward to every day is walking Goldie.

Casey: Why do you love Goldie so much? _____

Alex: She's so pretty and friendly. And she's smart! I'm trying to convince _____
my parents to adopt her. I want to walk her so she's more comfortable with me.

Casey: I didn't know you loved her so much. I didn't know this job _____
was so hard for you.

Image from Creative Commons <https://pixabay.com/en/dog-beautiful-golden-retriever-220455/>



Resolving Conflicts in the Workplace, cont.

Alex: It is! I didn't realize when I took it how much lifting and _____
cleaning we'd be doing.

Casey: It is hard work; you're right about that. _____
So how should we solve this conflict? You want to walk Goldie, but my
name is on the schedule. _____

Alex: I don't know what to do! Maybe just ignore the schedule? _____
You could just let me walk her!

Casey: Maybe. But I don't want either of us to get in trouble. _____
Do you want me to ask Mr. Adams if we could switch? Who are you
supposed to walk?

Alex: Roscoe. He always jumps on me, which I hate. _____

Casey: I don't mind Roscoe _____ I'll ask Mr. Adams if we can switch. _____

Alex: That would be so awesome. I'm kind of nervous about talking to him. _____

Casey: No problem. But you owe me one! Maybe you can help me
hose off the sidewalk before we leave for the day. _____

Alex: Yeah, sure. That's an easy job. Thanks a lot! I'm not so stressed now! _____

Casey: No problem. I hope you get to adopt Goldie! _____

How well did Alex and Casey communicate? Did they use I-messages? _____

What are some of the things Casey said that showed active listening? _____

Resolving Conflicts in the Workplace, cont.

What were some of the options they discussed? _____

Do you think they resolved the conflict and ended with a win-win solution? Why or why not?

How would the conflict have ended differently if they didn't communicate, actively listen, review options, or end with a win-win solution?

Think of a time you have been in a conflict with another person at work or at school. Did you use any of the CARE strategies? What did you do well? What could you have done differently?

The Importance of Appropriate Communication on the Job

Read the statements made by a worker on a job. Then rewrite the statement so it demonstrates the appropriate way to communicate in a work-related setting.



1. *"Yo, boss! How's it hangin'? What up?"*

2. *"Hey, baby, how you doin', pretty mama?"*

3. *"I ain't doin' nothin' wrong, dude!"*

4. *"D---! I got so much to do!"*

5. *"I don't know what the h--- all this stupid crap is called!"*

The Importance of Appropriate Communication on the Job, cont.

Now read each statement again. Read how the same idea could be expressed in an appropriate and professional manner.

1. “Yo, boss! How’s it hangin’? What up?”

Too informal! It’s good to be friendly, but keep it respectful, polite, and professional.

“Good morning, Mr. Adams. How are you today?”

2. “Hey, baby, how you doin’, pretty mama?”

Too informal! It’s good to be friendly, but keep it respectful, polite, and professional. NEVER refer to a co-worker or supervisor as “baby” or “mama” or other personal terms. Avoid commenting on appearance.

“Hello, Ms. Smith. How are you?”

3. “I ain’t doin’ nothin’ wrong, dude!”

Too informal! Too defensive! Instead of asking about and trying to solve the problem, this worker is being defensive. And use correct grammar! Don’t say “ain’t.”

“I’m sorry if I made a mistake. Let me know what I did and I’ll try to fix it.”

*****4.

“D---! I got so much to do!”

Don’t ever curse on the job.

“I’m really busy.”

5. “I don’t know what the h--- all this stupid crap is called!”

Too informal! Don’t curse on the job. Express yourself clearly by using descriptive vocabulary.

“I need to know the names of all of these products so I can communicate effectively on the job!”

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The Importance of Appropriate Communication on the Job, cont.

Now you try it. Read each statement and explain why it is inappropriate in work-related setting. Then rewrite the statement so the same idea is expressed in an appropriate and professional manner.

6. "Yo, this rocks! I love this crud!"

Why is this statement inappropriate in work-related setting? _____

Rewrite the statement so it is appropriate and professional: _____

7. "How's it hangin,' lady? Lookin' real good today, girl!"

Why is this statement inappropriate in work-related setting? _____

Rewrite the statement so it is appropriate and professional: _____

8. "Don't tell me what to do, boss-man! I got this!"

Why is this statement inappropriate in work-related setting? _____

Rewrite the statement so it is appropriate and professional: _____

An Accomplishment I Am Proud Of



One accomplishment I am proud of is getting out of the streets selling drugs. One reason I am proud of the fact I stopped using and selling drugs is because I saw myself in a situation I didn't want to be in. I promised myself that I would never go there again. Also, I'm pleased with the fact that, as a result of this, I accomplished things like getting my driver's license, going to school and working on my independence.

About a year ago, I went to jail. I was under the influence of drugs and alcohol. My mind was spinning and thinking of crazy things. I made up in my mind that I didn't want to do this. I started asking myself: Is this what I want? Is this what I need?

After that, I said to myself: What do I have to do to stop myself from being highly intoxicated? I called around to my family. I asked my mother to come get me and help me get treatment. She came and I went with her. I feel good that from August 23, 2007 until now I have been doing things the right way.

In addition, I'm proud of the fact that I've accomplished better things in my life as a result, like getting my driver's license, attending school, and working on my independence. Everything has happened back to back from one good thing to another good thing, and I'm very confident because of it. All of that stuff happened to me in a short period of time, and it all happened because I overcame my addiction.

In summary, my experience with drugs and alcohol led me to a rude awakening. I am satisfied and happy to say that overcoming something so horrible has made me a better person. I earned the privilege of going to school, getting a driver's license and becoming independent. And my proudest accomplishment is that I never use drugs or alcohol.

--- GED Student, 2008

An Accomplishment I Am Proud Of: Student Writing

★ ★ ★ ★ ★

One of the biggest accomplishments that I am proud of is getting a high school diploma. It's a milestone that takes most people thirteen years to get to, which makes it even better to accomplish. Some people have their own personal reasons for not finishing on time or stopping. I'm not judging them by trying to sound above anyone because I finished and some didn't. What's important is the effort put in and the initiative to go back and finish it later on. I was proud to finish, because I knew that it was the first step to having more doors and opportunities open up.

-- S.M.

★ ★ ★ ★ ★

I never accomplished much of anything in my life except bringing three wonderful children into the world, and teaching them how to ride their bikes, swim, read, pray and respect other people and themselves. Also, I was part of the fastest 4 x 4 relay team in high school in 1980. But the greatest accomplishment that I ever achieved was turning my life over to God, surrendering everything to Him and relying totally on him for everything I need. I'm proud of myself because I was not real with myself and God, but now I am.

-- Will B

★ ★ ★ ★ ★

I'm glad to have accomplished getting off the streets and selling and using drugs. I'm glad that I was able to let God have his way in my life and guide me to do the right thing. I'm also glad that I was able through the grace of God to be more of a man for my wife and stop running the streets late at night with people who were not going anywhere in life. The reason I'm so proud of accomplishing these things is that a lot of the people who I did all these things with are either dead or in prison for a long time.

-- Darius S

★ ★ ★ ★ ★

I am actually proud of going to jail. I had a friend who cared for me and called the police. I had a desire to change my life and while I am here I will be able to use this time to change my life.

An Accomplishment I Am Proud Of, continued

★ ★ ★ ★ ★

I'm glad that I have got my own apartment and that I am still living at the age of 35 in spite of the things that I have done in my life. My will to seek God is strong, and so is my will to care for others more now than I did – and to have my own beautiful kids and to cook a slab of ribs on my smoker. After seven months of my sentence, I am trusting God and staying strong because it can only get better.

-- Jovan G

★ ★ ★ ★ ★

I helped my mother battle her crack addiction. I let her and my little sister move in with me when I was seventeen in order to get away from my stepdad who didn't want to stop smoking crack. She has now been sober for eight years. Now she is helping me with my alcohol addiction by supporting me as much as she can, and trying to be the mother she couldn't be when I was younger.

-- Coy P

★ ★ ★ ★ ★

I left high school to take up a trade. Then I realized I had 22 credits and needed two more in Science, so I hung around more people who needed the same and had the hunger to not let anyone stop them. I'm proud of myself now for taking up a trade. Now I know how to properly make cement and lay mud walls. I know my trowel tools; I know how to lay tiles and grout. I am also proud of learning how to drive the forklift – and all of this was done at the age of eighteen. That's what I'm proud of.

-- Fabris M

★ ★ ★ ★ ★

I haven't accomplished too many things in my life. I didn't graduate from high school. I have been in and out of trouble and have worked from job to job. I was a poor husband and an okay father. But while being incarcerated, I realize these are the things I want to accomplish. I am proud of myself for realizing what I need to do to make changes in my life.

-- John W

★ ★ ★ ★ ★

An Accomplishment I Am Proud Of, continued

★ ★ ★ ★ ★

One accomplishment in my life that I am proud of is that I came to jail and to get over my probation. I was able to do this because my mother showed me the way and helped me to understand that it's better to get it over with than keep trying to finish. I was able to do this because of me! I made up my mind to do it myself! And because of my kids – I am tired of leaving them behind so they don't get to see me for a while.

I am proud of myself for this accomplishment because I came and did my time and got it over with! Now I can go home with my mom and kids and never worry about coming back to jail. I can move on in my life and do what's right for me and my kids.

-- T.C.

★ ★ ★ ★ ★

An accomplishment I am proud of is that I've gotten my General Education Diploma. It made my life a little easier. It didn't quite correct my bad behavior, but it definitely kept me wondering what my life would be like if I could go further. Well, guess what? I fell short once more, only to get up and brush myself off. This time I feel in my heart that I'll refrain from getting into that box of dirt. I'm soon to return to finish a college education. After that, I'm almost certain that when you see my name again it will be expressing gratitude for my new found successes.

-- Tegra M

★ ★ ★ ★ ★

I am proud that I've enrolled in GED classes so that I can receive my diploma. I'm proud of myself because I am ready to take three parts of the test. And I thought that I wasn't ready! I'm proud of myself because I did it. I never thought that this day would come; I'm actually smarter than I thought I was. I used to try and do everything I could to try to get out of this class. I'm glad I stayed because – look! I'm about to receive my diploma!

-- Kenya S

★ ★ ★ ★ ★

**** A Person I Admire ****

Vocabulary

Admire

to look at with wonder, pleasure or delight
to look up to, to have a high opinion of
to feel great respect for

Examples:

- I admire my cousin because she is such a hard worker.
I admire my sister because she never gives up.

Qualities

personality traits / characteristics / nature

Examples:

- One of my neighbor's good qualities is that he is a careful barber.
My daughter has many good qualities, but one of her best is that she is a leader.
One of my mother's best qualities is that she is kind.

Strength

physical, moral or mental energy which produces a positive effect
the ability to do something well

Examples:

- One of my strengths is that I am patient.
One of my sister's strengths is that she concentrates well and learns quickly.
My brother's strength is his ability to get along with other people.

Skill

an ability developed from training, experience or education
a trade, art or technique

Examples:

Carpenter, artist, teacher, baker, nurse, cosmetologist, mechanic, dentist, housekeeper,
mother, caretaker, nurse's assistant, architect, handyman, lawyer, dancer, musician

**** A Person I Admire ****
Student Writing

The reason that I admire my sister is because she is always there for me when I have done something wrong. She never gives up on me and never lets me down. She taught me to do the right things for myself when she finished school and worked to be a nurse. I want to be one, too. I see how happy she is to go to work with others and help them, too. That is why I want to become a nurse and why I admire her so much.

-- T.C.

I have a lot of admiration for people who overcome their addiction to alcohol and drugs and my wife is one of them. She tried twice to give up the fast life and finally she did it and she is never going back. She has stamina, perseverance, discipline and dedication. She has two kids and they are the ones who have motivated her to stay strong. I am so proud of her and think of her as a role model.

One person I truly admire is my mother. Without her I would be lost. She cares for all of my three kids with no problem. She works a full time job as a juvenile corrections officer, so I know she's tired. But I will be home soon. She is always good natured and patient. I love my mother. She's my best friend.

-- K.H.

I really admire my girlfriend. She has had a lot of obstacles. For instance, she has a disability that makes it hard for her to walk fast. But she always tries her best and works hard to achieve her goals to go to technical school and become a dental hygienist even though it is difficult. I wish I had the courage to overcome life's obstacles that she does. I admire her and respect her.

◆◆◆ Learning Styles Inventory ◆◆◆

Are You a Kinesthetic / Tactile Learner? *Do you:*

- learn by writing and rewriting?
- walk or pace?
- need to move?
- like to type?
- enjoy making models?
- like to handle and manipulate objects?
- like to learn by recopying notes?
- express yourself better in writing than verbally?
- find that taking notes helps you remember?

Are You a Visual Learner? *Do you:*

- read to remember?
- enjoy reading?
- not mind visual distractions?
- like written directions?
- like to take notes because you can "see" what's being said?
- like graphs and charts?
- remember things you see or read better than things you hear?
- make visual pictures in your mind?

Are You an Auditory Learner? *Do you:*

- recall words after hearing them?
- prefer oral instructions?
- not mind auditory distractions?
- retain stories and verbal details?
- remember what you hear?
- talk to yourself out loud when you are trying to solve a problem?
- prefer to explain things verbally rather than in writing?
- understand printed material better when it is read aloud?

What kind of learner are you?

Write about how your learning style has impacted how you learn and remember. Write about how knowledge of your learning style might affect how you learn in the future.



What's Your Passion?

Have you discovered what you are passionate about and how that might affect your choice of a career? This activity will help you think about work related tasks and where your interests are today. As you experience life and work place opportunities offered through your school, your interests may grow and change. Listed below are examples of work tasks. Look at each task and ask yourself:

<p>4 like</p> <p>2 dislike</p>	<p>5 like very much</p> <p>3 not sure</p> <p>1 dislike very much</p>	<p>Does this appeal to me?</p> <p>Is it something I would enjoy doing everyday?</p> <p>Do I want to learn more about occupations that do this kind of work?</p>
--------------------------------	--	--

As you explore career clusters, activities like this will help you narrow down your choices so that you don't use time exploring occupations that don't match your interests.

To find your top interests, use this scale to mark each set of activities.



2 • The Career Cruiser

- 1**
- Research new ways to produce food
 - Care for animals
 - Set up traps to catch crabs, lobster, or shellfish
 - Manage a farm
 - Maintain planted areas of trees, flowers, or shrubs
 - Total
- 2**
- Design, build, or remodel homes
 - Survey roads, property lines, and bridges
 - Build roads or bridges
 - Install electrical wiring in a building
 - Install plumbing and bathroom pipes/fixtures
 - Total
- 3**
- Write stories or plays
 - Broadcast programs on TV or radio
 - Design a web page
 - Play in a band, orchestra, or music group
 - Operate equipment used in radio and TV
 - Total

- 4**
- _____ Type or write reports
 - _____ Prepare tax records for people or companies
 - _____ Manage a store
 - _____ Work with computers
 - _____ Answer the telephone and greet customers
 - _____ Total
- 5**
- _____ Teach students to read
 - _____ Take care of young children
 - _____ Research test data
 - _____ Teach a yoga class
 - _____ Coach a team
 - _____ Total
- 6**
- _____ Keep track of money
 - _____ Sell insurance to people
 - _____ Manage a bank department
 - _____ Prepare financial records for people or companies
 - _____ Help people invest their money
 - _____ Total
- 7**
- _____ Plan a skate park
 - _____ Direct a social service agency
 - _____ Participate in fund raisers
 - _____ Make regulations to protect the environment
 - _____ Develop bills to become laws
 - _____ Total
- 8**
- _____ Examine people and give them medical treatment
 - _____ Give first aid to patients in an ambulance
 - _____ Help an injured person learn to walk again
 - _____ Process medical records and correspondence
 - _____ Read an X-ray
 - _____ Total
- 9**
- _____ Escort groups of people on tours
 - _____ Serve meals and beverages to people
 - _____ Umpire or referee a sporting event
 - _____ Plan and conduct activities and trips for tourists
 - _____ Manage a hotel
 - _____ Total
- 10**
- _____ Counsel people in hospitals, clinics, or schools
 - _____ Help youth, couples, and families resolve conflict
 - _____ Advise people about their nutritional needs
 - _____ Hold parenting classes
 - _____ Plan activities for community centers
 - _____ Total
- 11**
- _____ Follow blueprints to inspect electronic equipment
 - _____ Use computer applications to create reports
 - _____ Repair computers
 - _____ Design programs for computers
 - _____ Write technical directions for engineers
 - _____ Total

- 12**
- _____ Protect lives and property from hazards
 - _____ Uncover details of a crime and arrest suspects
 - _____ Study legal documents to find information
 - _____ Guard money or valuables in an armored car
 - _____ Defend someone in court and advise them about laws
 - _____ Total
- 13**
- _____ Use small or large power tools to build or repair items
 - _____ Use precision devices to make parts
 - _____ Use machines to shape, cut, or mold metal, fabric or wood
 - _____ Install electrical equipment
 - _____ Build robots
 - _____ Total
- 14**
- _____ Buy clothing and accessories for a department store
 - _____ Sell advertising space for a magazine
 - _____ Provide beauty treatments for hair, faces, or nails
 - _____ Run your own business over the Internet
 - _____ Sell houses or land
 - _____ Total
- 15**
- _____ Conduct experiments in a lab
 - _____ Use advanced math to solve complex problems
 - _____ Study causes of animal diseases
 - _____ Study space and the solar system
 - _____ Find alternate power sources
 - _____ Total
- 16**
- _____ Drive a truck to deliver products
 - _____ Pilot a ship or airplane
 - _____ Drive a bus or taxi
 - _____ Operate a train
 - _____ Manage a distribution warehouse
 - _____ Total
- 17**
- _____ Climb tall heights to repair power lines
 - _____ Install, maintain and repair systems while working outdoors
 - _____ Determine the cause and prevention of power outages
 - _____ Operate and control machines that generate power
 - _____ Design and oversee the construction of a power plant
 - _____ Total

Now total your score in each set of questions. Then play the match game on the next page and find the career clusters that match the number on the checklist where you scored the highest!

Check Out Your Career Clusters

Careers that have something in common are grouped together. They may share similar job duties, skills, and industries.

1. Agriculture, Food & Natural Resources

Processing, production, distribution, financing, and development of agricultural commodities and natural resources.

2. Architecture & Construction

Designing, managing, building, and maintaining the built environment.

3. Arts, A/V Technology & Communications

Creating, exhibiting, performing, and publishing multimedia content.

4. Business, Management & Administration

Organizing, directing, and evaluating functions essential to productive business operations.

5. Education & Training

Providing education, training and related learning support services.

6. Finance

Planning finances and investments; managing banking, insurance, and business finances.

7. Government & Public Administration

Executing governmental functions at the local, state, and federal levels.

8. Health Science

Providing diagnostic and therapeutic services, health information, support services, and biotechnology research and development.

9. Hospitality & Tourism

Managing restaurants and other food services, lodging, attractions, recreation events, and travel-related services.

10. Human Services

Providing for families and serving human needs.

11. Information Technology

Designing, supporting, and managing hardware, software, multimedia, and systems integration.

12. Law, Public Safety, Corrections & Security

Providing legal, public safety, protective, and homeland security services.

13. Manufacturing

Processing materials into intermediate or final products.

14. Marketing, Sales & Service

Performing marketing activities to reach organizational objectives.

15. Science, Technology, Engineering & Mathematics (STEM)

Performing scientific research and professional technical services.

16. Transportation, Distribution & Logistics

Managing movement of people, materials, and goods by road, pipeline, air, rail, and water.

17. Energy

Planning, managing and providing support and technical services related to the generation, transmission and distribution of various types of energy along with the engineering design, construction, maintenance, and repair of these systems.

Total up your scores from boxes 1-17 on pages 2 and 3 and match them to the Career Clusters.

List your top three.

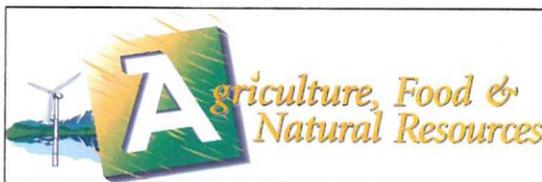
1. _____
2. _____
3. _____



4 • The Career Cruiser

Think it's too early to start thinking about careers? Think again! Your career may begin years from now and will probably change many times over your lifetime. During middle school, it's important to learn about different occupations, how to compare them, and match to your interests and abilities. To help you get started, information on occupations has been organized by career clusters. There is just enough information for you to determine if you want to know more about a particular occupation. Find something interesting? Do a more in-depth search at Florida CHOICES Planner, www.flchoices.org.

Career Clusters



Do you like to work outside? What about discovering new ways of growing food or discovering better ways to use our natural resources? The agricultural and natural resources industry is a great career choice for people who like to work with the earth and its resources. Examples of jobs in this cluster are:

***Animal Trainer *Forester *Agricultural Technician *Landscapeer *Zoologist**



Can you construct things in your mind? Do you have the ability to visualize a project and sketch it out? Occupations in this cluster give you a wide variety of tasks. You can do anything from designing buildings to the actual construction. You can start your own business and be your own boss. Examples are:

***Plumber *Brickmason *Electrician *Building Inspector *Surveyor *Architect**

The Career Cruiser - 13



Have you ever dreamed of being a movie star or a famous writer? You could be the next big Hollywood director or Michelangelo! If you have the ability to be very creative and expressive there may be many opportunities to explore in this industry. Examples of jobs in this cluster are:

***Musician *Dancer *Broadcast Technician *Graphic Designer *Photographer *Curator**



Have you ever wondered what goes on in those big, tall business buildings you see downtown? They are full of office managers and secretaries who do everything from writing contracts to answering phones. This industry depends heavily on the people who work behind the scenes keeping everything running smoothly. Examples of jobs in this career cluster are:

***Receptionist *Administrative Assistant *Legal Secretary *Accountant *General/Operations Manager**



If you want a job that is rewarding, consider teaching. With a career in education, you have the opportunity to inspire the minds of the future. In Florida, there is a high demand for educators and trainers due to the rising state population. The opportunities are wide open and you have the option to work with children or adults. Examples of jobs are:

***Fitness Trainer *Child Care Worker *Secondary School Teacher *Principal *Counselor**



Have you ever wondered how energy is generated and transmitted to power our homes, businesses and schools? You will see a wide variety of occupations in energy generation, transmission, distribution and support; as well as careers in alternative and renewable energy. Your career in energy can start with a high school diploma or a GED in many entry-level energy occupations. You can also begin your career in energy after you earn your associates degree or bachelor's degree. Examples of careers in energy include:

***Lineworker *Solar Installer *Electrician *Instrumentation and Control Technician *Power Plant Operator *Engineer**

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In this field, money is the name of the game and the payoff can be high. Many people have money to put into the bank or invest in the stock market, so job opportunities in this field are growing. Examples are:

- *Bank Teller
- *Payroll Clerk
- *Financial Analyst
- *Loan Counselor
- *Economist
- *Actuary



From the President of the United States to a legislative aide, this field has a wide variety of jobs from which to choose. You can be an elected official or hold a salaried position that links you to the government. So whether a local, state, or federal government employs you, you serve the community, state, and nation where you live. Democracy at its best!

- *Marriage/Driver's License Clerk
- *Government Inspector
- *Urban Planner
- *Legislator



With a caring hand and an understanding ear, doctors, nurses, and dentists can be our best friends when we are not feeling well. This is a world of fast-paced action and career growth. Opportunities range from working with infants to the elderly and everything in between. Examples are:

- *Dental Assistant
- *Paramedic
- *Registered Nurse
- *Veterinarian
- *Pharmacist
- *Physical Therapist



From working at Disney World to McDonalds, jobs in this field allow you to meet new people all the time. In Florida, a large portion of employment is in the hospitality and tourism industry. Jobs in food service, hotels, attractions, and travel are available. Many allow for part-time work and flexibility. Examples are:

- *Hotel/Motel Clerk
- *Tour Guide
- *Chef
- *Food Services Manager
- *Travel Agent



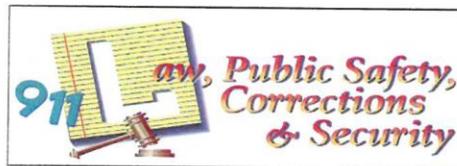
Work in this field can take place in offices, hospitals, clinics, and religious organizations. You also have the option of working at a private agency or being employed by state or local government. Work hours can be irregular, but the reward you get from helping people is well worth the time. Examples are:

***Home Health Care Aide *Clergy *Psychologist *Parole Officer *Social Worker**



If you are the type of person who wants the latest computer gadget or wants to know just how computers think and work, information technology is for you. With advances in technology everyday, it stays exciting. From designing software and video games to repairing computers, this field continues to grow. Examples of jobs in this cluster are:

*** Animator *Equipment Repairer *Programmer *Computer Hardware Engineer *Game Designer**



Open up your own law firm or work as a part of local or federal government. This career field can offer you many different opportunities with exciting tasks. You can work outside fighting fires or inside a court room defending a client. Examples of jobs in this cluster are:

***Animal Control Worker *Court Clerk *Fire Fighter *Private Investigator *Attorney**



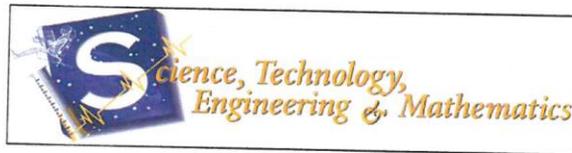
Assembling products and operating machines is what it's all about. You can work in a big factory operating a textile machine or install the electronics system on an airplane. While some jobs allow you to learn through on-the-job training, the growth of technology in factories calls for workers who have technical skills. Examples:

***Electrical/Electronic Repairer *Machinist *Mechanical Engineering Technician *Purchasing Agent**



How are your communication skills? Are you good at promoting products and services? Occupations in this cluster give you a wide range of choices. You can do many things from floral designing to selling real estate. Examples of jobs in this cluster:

*Retail Sales Person *Fashion Designer *Telemarketer *Real Estate Sales Agent *Advertising Manager



Would you like to work in a laboratory with bubbling beakers and test tubes? If you like doing your annual science fair project, this career field may be right up your alley. Theories, hypotheses, and mathematical skills are all part of the job. Examples of jobs in this cluster are:

*Chemical Technician *Civil Engineer *Hydrologist *Meteorologist *Microbiologist



Would you like getting people or products from one place to another by land, air, or sea? Check out these occupations:

*Flight Attendant *Automotive Body Repairer *Motorcycle Mechanic *Air Traffic Controller

At this point, you probably don't know a lot about Florida's Bright Futures Scholarship (www.floridastudentfinancialaid.org). You know, the one that is funded by the lottery? Grades and lots of other stuff will qualify you to get the scholarship. But, something you need to think about as soon as you get in high school is the required 75 hours of community service. You are going to be so busy with school... homework, studying, clubs, sports, and other activities. Where will you find the time? Even if you dedicated three hours per month to volunteer work, it would still take over two years to qualify. Do the math!

Volunteering will not only meet the requirements for Bright Futures, but you will be serving your community, too. Make community service part of your PLAN and be sure to talk to your high school counselor about options!

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Name _____

**CAREER EXPLORATION CHART
A FIRST LOOK AT CAREERS OF INTEREST**

There are hundreds of types of jobs available for you to consider. As you decide what work you would like to do, *few things* are more important than finding a job you *care about and really like*. On the form below, list three jobs you would enjoy doing and indicate the kind of education and training required, the skills needed, the job duties, the possible salary and any other information you think is important.

Job Title			
Education / training required			
Type of school that offers training (technical center, community college, 4-year university)			
Job duties			
Possible salary			
Other things I learned / questions			

Florida CHOICES Checklist

(www.flchoices.org)

Name _____

<input type="checkbox"/> Create your portfolio	User name _____
	Password _____
“Career Exploration” Activities	
<input type="checkbox"/> Complete “Interest Profiler”	
<input type="checkbox"/> Complete “Career Exploration Chart”	
“Know Yourself” Activities	
<input type="checkbox"/> Complete “Basic Skills Survey”	
<input type="checkbox"/> Complete “Transferable Skills Checklist”	
<input type="checkbox"/> Complete “Work Values Sorter”	
<input type="checkbox"/> Complete “Salary Worksheet”	
“Know the Job Market” Activities	
<input type="checkbox"/> Review the outlook for careers in your Career Exploration Chart	
<input type="checkbox"/> Document your “job search network”	
<input type="checkbox"/> Identify potential employers	
<input type="checkbox"/> Identify education and training institutions	
<input type="checkbox"/> Complete “Occupation Presentation”	
<input type="checkbox"/> Complete “Describe Yourself: Essay”	

How to Find Work

- Make a list of the types of jobs you're qualified for and interested in.
- Have a copy of your updated resume ready to give to possible employers or to use when filling out applications.
- Go door-to-door in areas of high employment to introduce yourself, fill out applications and drop off resumes.
- Regularly search job search websites.
- Check the Yellow Pages for companies doing work you're qualified for.
- Check newspaper want ads for job openings.
- Network. Ask family, friends and co-workers about job openings.
- Call potential employers:
 - introduce yourself
 - ask if they are hiring and if you can bring in your resume or fill out an application.
- Be prepared. Always have these ready:
 - an email address
 - a phone number
 - a resume
 - a transportation plan and bus fare
 - documents
 - job search clothes and interview clothes
- Keep a job search notebook. Keep a record of contacts you've made. Include:
 - date of contact
 - name of company and contact person
 - phone number and address
 - how and when to follow up
- Always follow up! Call back! Introduce yourself in person.

WEBSITES
to Help with Your Job Search

Create an email address:

www.yahoo.com

www.gmail.com

www.hotmail.com

Search for jobs:

www.careersourceflorida.com www.floridajobs.org

www.goodwill.org www.myflorida.com

www.hotjobs.com www.monster.com

www.employflorida.com

www.snagajob.com

Craigslist

For people with felonies:

National Re-entry Resource Center:

www.nationalreentryresourcecenter.org

Finding the Right Job for YOU

The failure to find steady employment and affordable housing are two key reasons why so many people who have been in jail or prison don't make it on the outside. Many people with felonies return to old habits to support themselves – even those which got them into trouble in the first place. *Studies show that as many as two-thirds of offenders return to jail or prison after three years.*

People with felonies face many obstacles to employment after they have serve time.

Obstacles may include:

- Lack of jobs and high unemployment in the economy
- Employers' reluctance to hire people with felonies
- Legal prohibitions against working in certain occupations
- Lack of basic literacy skills
- Little work experience or job skills
- Lack of awareness of job opportunities
- Lack of job search skills and interview skills
- Lack of awareness of education and training opportunities
- Uncertainty about interests, skills and talents
- Attitudes and mindsets

Do you think any of these obstacles may be a factor for you when you begin your job search? Are any of these obstacles you have control over? Are any of these roadblocks you cannot control?

Finding the right job may be your ticket to success. In order to be successful in re-entry, you need to be **tough, disciplined and smart** about how to make it on the outside. You need knowledge about how to find a rewarding job, how to secure decent housing, and how to find a solid support system. You need to make a plan to find a job that fits your interests and skills. If you don't have many skills, you'll need to do entry level work while you get more education, training and job experience.

THE BEST JOBS FOR PEOPLE WITH FELONIES*

According to research, the following career clusters may offer opportunities for people with felonies. Have you worked in any of these areas? Do any of the jobs below interest you? Why do you think these jobs might be well suited to people with felonies?

CONSTRUCTION TRADES

- Brick masons, block masons, stone masons
- Carpenters
- Carpet, floor, tile installers and finishers
- Construction and building inspectors
- Construction equipment operators
- Construction laborers
- Drywall installers, ceiling tile installers, and tapers
- Electricians
- Elevator installers and repairers
- Glaziers
- Hazardous materials removal workers
- Insulation workers
- Painters and paperhangers
- Pipe layers, plumbers, pipefitters and steamfitters
- Plasterers and stucco masons
- Roofers
- Sheet metal workers
- Structuring and reinforcing iron and metal workers

INSTALLATION, MAINTENANCE AND REPAIR

- Automotive body repair
- Automotive service technicians and mechanics
- Electrical and phone line installers and repairers
- Coin, vending and amusement machine service and repair
- Heating, ventilation, air-conditioning and refrigeration mechanics and installers
- Home appliance repairers
- Maintenance and repair workers
- Small engine mechanics

ENGINEERING AND TECHNOLOGY

- Drafters
- Engineering technicians
- Electrical and electronics installers and repairers
- Laser technicians
- Marine service technicians
- Science technicians

PRODUCTION

- Computer-control programmers and operators
- Food-processing operators
- Machinists
- Painters
- Tool and die makers
- Welding, soldering and brazing workers

TRANSPORTATION AND MATERIAL MOVING

- Bus drivers
- Cargo and freight agents
- Material moving operators
- Taxi drivers and chauffeurs
- Truck drivers

TRAVEL AND HOSPITALITY

- Air traffic controllers
- Aircraft and aviation mechanics and service technicians
- Chefs, cooks and food preparation workers
- Cruise line workers
- Flight attendants
- Food and beverage service workers
- Hotel, motel and resort desk clerks
- Restaurant and food service managers

COMPUTER AND INTERNET

- Computer service technicians
- Computer control programmers and operators
- Computer support specialists and systems administrators
- Web developers / designers

HEALTH AND MEDICAL CARE

Health care services receiving Medicare payments are prohibited from hiring people with felonies convicted of certain crimes. It is important that you research the health care occupation you are interested in to see what federal and state restrictions apply to your felony convictions before getting extensive education and training.

- Medical assistants / Dental assistants
 - Medical records and health information technicians
 - Occupational therapists, assistants and aides
 - Personal and home health care aides
 - Physical therapists, assistant and aides
 - Physicians' assistants
 - Registered nurses
 - Respiratory therapists
 - Veterinary technologists and technicians
 - Sales agents and advertising sales agents
 - Insurance sales agents
 - Real estate brokers and sales agents
 - Retail salespersons
 - Sales representatives, wholesale and manufacturing
 - Travel agents

SPORTS AND ENTERTAINMENT

- Actors
- Athletes, coaches, umpires and related workers
- Artists and designers
- Broadcast and sound engineering technicians and radio operators
- Gaming services
- Musicians, singers and related workers
- Public relations specialists
- Recreation and fitness workers
- Television, video and motion picture camera operators and editors

OFFICE & ADMINISTRATIVE SUPPORT JOBS

- Bill and account collectors
- Bookkeeping, accounting and auditing clerks
- Customer service representatives
- Dispatcher
- File clerks
- Order clerks
- Secretaries & administrative assistants
- Shipping, receiving and traffic clerks
- Stock clerks and order fillers
- Weighers, measurers, checkers

SELF-EMPLOYMENT / OWNING A BUSINESS

Starting and managing a business is a challenging undertaking. It takes planning and research, talent and motivation, as well as lots of hard work. To be successful, you will need to explore and evaluate your business and personal goals, and then build a business plan that will guide you toward the realization of these goals.

Strategies and steps:

www.how-to-start-a-business-guide.com

Small Business Administration:

www.sba.gov/smallbusinessplanner/index.html

www.sba.gov/content/follow-these-steps-starting-business

Information on Employer Identification Numbers (EIN):

www.irs.gov

Small Business Development Center at Florida A & M University:

www.sbdcfamu.org

850-599-3407

** Adapted from Krannich, Ph.D., Ron, Best Jobs for Ex-Offenders, Impact Publishers, Manassas Park, VA 2009*

WRITING A LETTER OF EXPLANATION



Employers get a great many applications. It used to be recommended that people with criminal records check “yes” in the box on the application that asked, “Have you been convicted of a crime?” and then write “will explain in interview” on the lines below.

Current thinking suggests that, because employers get so many applications, they are likely to set those aside that indicate the applicant has a criminal record. **But, don’t lie.** Employers will research your background anyway and you can be immediately discharged for lying. Instead -- make your application stand out. Check “yes,” and then write “Please see attached letter of explanation” on the lines below. This same letter of explanation should be attached to a résumé if the job does not request an application.

Writing a letter of explanation gives you a chance to explain your charges in your own words. It also lets you make the potential employer aware of the Federal Bonding Program and the Work Opportunity Tax Credit (WOTC).

Federal Bonding Program:

The Federal Bonding Program provides fidelity bonding insurance coverage to employers if they hire formerly incarcerated people and other high-risk job applicants who are qualified, but have difficulty finding jobs because of their backgrounds.

Work Opportunity Tax Credit (WOTC):

The Work Opportunity Tax Credit (WOTC) is a federal tax credit provided as an incentive for employers to hire people with felonies.

Sample Letter of Explanation

Joseph Freeman
123 Independence Drive
Tallahassee, FL 32333 freemanj23@yahoo.com
850-999-8808

Date_____

Dear Mr. David Jones (do your research in advance to find manager's name):

I am applying for the position of roofer with your company. I believe I am qualified for this position and look forward to the opportunity to talk with you in person in an interview.

I am writing in advance to let you know that I have made some mistakes in the past, and was convicted for possession of cannabis with intent to sell. I made a serious error in judgment, but have served time and am ready to make a fresh start. I am responsible for my family and am committed to doing the right thing for their sake.

During the time I was incarcerated, I re-evaluated my life and decided to make a positive change. I took advantage of the time to take GED classes, a time management class and a Workforce Readiness class.

I hope that you will consider my strengths as an employee. I have experience as a tile setter and a concrete worker and, as you can see from my application, I have worked for many years for the Johnson Cement Company.

It is important for you to know that there are advantages for which you are eligible if I am hired. First, I am bondable at no cost to you; second, your company would be eligible for a Work Opportunity Tax Credit (WOTC) if you hire me.

Thank you very much for your consideration. I look forward to hearing from you at your earliest convenience.

Sincerely,
Joseph Freeman
Joseph Freeman

Prepare to write a typed letter of explanation by filling in the blanks in the sample letter below:

Name _____

Address _____

City _____ Zip _____

Email address _____

Phone number _____

Date _____

Dear _____:

I am applying for the position of _____ with your company. I believe I am qualified for this position and look forward to the opportunity to talk with you in person in an interview.

I am writing in advance to let you know that I have made some mistakes in the past, and was convicted for

_____.

I made a serious error in judgment, but have served time and am ready to make a fresh start.

During the time I was incarcerated, I re-evaluated my life and decided to make a positive change. I took advantage of the time to take _____

_____.

I hope that you will consider my strengths as an employee. I have experience _____ and, as you can see from my application, I have worked

_____.

It is important for you to know that there are advantages for which you are eligible if I am hired. First, I am bondable at no cost to you; second, your company would be eligible for a Work Opportunity Tax Credit (WOTC) if you hire me.

Thank you very much for your consideration. I look forward to hearing from you at your earliest convenience.

Sincerely, _____

What's Wrong with this Application?

Name (Last, First, Middle) <u>Josephina Freeman</u>		Social Security Number <u>?</u>
Street Address <u>Jackson Bluff Road</u>		Phone Number <u>222-130</u>
City <u>Tallahassee</u>	State <u>FL</u>	Zip <u>FL</u>
Position(s) Interested in? <u>whatever you got</u>	Are you under the age of 18? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, what is your age? <u>43</u>	
Salary Requirements <u>\$300</u> (Hour/Week (circle one))	How were you referred? <input type="checkbox"/> Newspaper <input type="checkbox"/> Internet <input type="checkbox"/> Friend <input type="checkbox"/> Other	
If hired, can you supply proof that you are legally entitled to work in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No <u>I don't know</u>		
Do you have friends or relatives working for us? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, whom? <u>i don't know but maybe uncle john but that was 3 years ago i'm not sure</u>		
Can you work: <input checked="" type="checkbox"/> Anytime <input type="checkbox"/> Days <input type="checkbox"/> Evenings <input type="checkbox"/> Weekends Are there any times or days you cannot work? <u>Sunday from 8 to 4, weds after 3</u>		
If hired, are you willing to comply with random drug testing? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

EMPLOYMENT HISTORY

List your most recent jobs, with your most recent position first.

Dates of Employment	from <u>2009</u> until <u>1 / 2010</u>
Employer Name	<u>McDavids</u>
Employer Address	<u>Talla</u>
Supervisor Name and Phone Number	<u>dont remember jack johnson i think</u>
Job Title / Duties	<u>fry cook fry and cook</u>
Reason for leaving	<u>boring</u>

Dates of Employment	from <u>april 3</u> until <u>1 / last week</u>
Employer Name	<u>easy dollar store</u>
Employer Address	<u>georgia</u>
Supervisor Name and Phone Number	<u>mrs randall</u>
Job Title / Duties	<u>stock clerk / whatever they told me to do which was usually</u>
Reason for leaving	<u>layed off too much</u>

Dates of Employment	from / / until / /
Employer Name	1/23/22 went to the market
Employer Address	1/23
Supervisor Name and Phone Number	
Job Title / Duties	
Reason for leaving	

EDUCATION

Type of School	Name of School	Location of School	Area of Study	Last year completed	Did you earn a diploma?
High School	Lincoln			1 2 3 4 ninth	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
College	i want to go tcc at night while i work if thats ok			1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
Graduate				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No

REFERENCES

References (professional)		
Name	Phone Number	Years known
my mom Lula Breeman	471-5600	all my life
rev. john pastor	not sure	thompsville rd church
Name	Phone Number	Years known
References (personal)		
Name	Phone Number	Years known
mrs randall	791-2233?	2 months
Name	Phone Number	Years known
jack?	?	one year
Name	Phone Number	Years known

Have you ever been convicted of a felony? Note: a "yes" response will not automatically disqualify you from employment. Yes No If yes, please describe: i'm sorry to say but this none of your business i dont mean to be rude but it's all in the past. i will tell you if you ask but please don't ask.

I attest that the information in this application is accurate and true.

Signature

Date

Model Application

Carefully complete this application so you can use it as a model during your job search.

Name (Last, First, Middle)	Social Security Number
Street Address	Phone Number
City	State
	Zip
Position(s) Interested in?	Are you under the age of 18? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is your age? _____
Salary Requirements _____ Hour/Week (circle one)	How were you referred? <input type="checkbox"/> Newspaper <input type="checkbox"/> Internet <input type="checkbox"/> Friend <input type="checkbox"/> Other _____
If hired, can you supply proof that you are legally entitled to work in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have friends or relatives working for us? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If so, whom? _____	
Can you work: <input type="checkbox"/> Anytime <input type="checkbox"/> Days <input type="checkbox"/> Evenings <input type="checkbox"/> Weekends	
Are there any times or days you cannot work? _____	
If hired, are you willing to comply with random drug testing? <input type="checkbox"/> Yes <input type="checkbox"/> No	

EMPLOYMENT HISTORY *List your most recent jobs, with your most recent position first.*

Dates of Employment	from	/	/	until	/	/
Employer Name	Employer Address					
Supervisor Name and Phone Number						
Job Title / Duties				/ Reason for leaving		
Dates of Employment	from	/	/	until	/	/
Employer Name	Employer Address					
Supervisor Name and Phone Number						
Job Title / Duties						
Reason for leaving						

Dates of Employment	from / /	until / /
Employer Name	Employer Address	
Supervisor Name and Phone Number		
Job Title / Duties	/ Reason for leaving	

EDUCATION

Type of School	Name of School	Location of School	Area of Study	Last year completed	Did you earn a diploma?
High School				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
College				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
Graduate				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other				1 2 3 4	<input type="checkbox"/> Yes <input type="checkbox"/> No

REFERENCES

References (professional)		
Name	Phone Number	Years known
Name	Phone Number	Years known
Name	Phone Number	Years known
References (personal)		
Name	Phone Number	Years known
Name	Phone Number	Years known
Name	Phone Number	Years known

Have you ever been convicted of a felony? Note: a "yes" response will not automatically disqualify you from employment. Yes No If yes, please describe:

I attest that the information in this application is accurate and true.

Signature

Date

Sample Resume

Joseph Freeman
123 Independence Drive
Tallahassee, FL 32333 freemanj23@yahoo.com
850-999-8808

Objective:

My goal is to find a fulltime job in which I can utilize my cooking skills.

Education:

Lincoln High School, Tallahassee, FL
August, 2003 - May, 2006

Adult & Community Education, Tallahassee, FL
January, 2012 - present

Work History:

Laundry Worker
Leon County Detention Center
535 Appleyard Dr., Tallahassee, FL
April, 2014 - January, 2015
Job duties: Washing, drying, sorting, folding, issuing clothes

Lead Cook
Sweethills Buffet
1024 Apalachee Parkway, Tallahassee, FL
January, 2009 - March, 2014
Job Duties: Salad prep, fry cooking, grilling, kitchen cleanup

Grill Manager
McDonalds Corporation
3445 N. Monroe, Tallahassee, FL
February, 2008 - December, 2008
Grilling, customer orders, kitchen cleanup

References available upon request

Draft Resume

Name _____

Address _____

City, State and Zip _____

Email Address _____

Phone Number _____

Objective:

My goal is to _____

Education:

School Name _____

Dates _____

School Name _____

Dates _____

Work History:

Job Title _____

Place of Work _____

Address _____

Dates You Worked _____

Job Duties _____

Job Title _____

Place of Work _____

Address _____

Dates You Worked _____

Job Duties _____

References available upon request

Showing Off Your Best Self in Interviews

The Five Bs



BE AWARE OF EMPLOYER CONCERNS:

Recognize that employers may have concerns about hiring workers with criminal histories. Most employers have a financial bottom line to protect. It's very important for people with criminal backgrounds to understand that businesses need to be assured that workers are reliable and trustworthy, can make good judgments, can take responsibility for their actions and have learned from their mistakes.

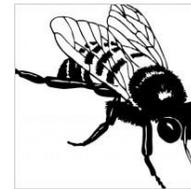


BE CONFIDENT:

Confidence takes practice. Be yourself. Don't brag or boast or put yourself down; don't oversell yourself by saying you know how to do things you don't know how to do, but say you are willing and able to learn. Just be your own best self.

BE REAL:

If you are asked about your past in an interview, be honest -- even if you haven't worked much, if you haven't worked at all, if you have been fired or if you have served time in jail or prison. Use those experiences to share what you have learned and to explain why you are a good candidate for the job now. Your honesty will be impressive.



BE POSITIVE:

Talk about the positive aspects of what you have done. Tell what you have learned, what your strengths are, what you have to offer and why you would enjoy the job you are interviewing for.



BE PREPARED:

Take charge of the interview by planning and practicing in advance. Prepare for any question you might be asked.



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Be Confident: LEARNING FROM EXPERIENCE

Think of a job you would really like, and imagine that you are asked to interview for that job. Then, at the end of the discussion, the interviewer asks you to describe an experience you had, from which you learned something that will help you on the job.



Answer the questions below to prepare for a job interview role-play. A partner will ask you the following questions:

1. Write the job title and a short description of a job you would like to have.

2. Write a brief summary of an experience you have had that relates to this job.

3. Tell about what you learned from this experience and how you feel it helped prepare you for doing this job well. Be as specific as possible.

Be Real: *How Do You Feel About Yourself?*

		No	Sometimes	Improving	Yes
1.	I am honest.				
2.	I like myself.				
3.	I can handle constructive criticism.				
4.	I appreciate helpful advice.				
5.	I am dependable and feel that people can trust me.				
6.	I think positively.				
7.	I live up to my potential.				
8.	I believe I am responsible for my own actions.				
9.	I am prepared to make wise decisions.				
10.	I bounce back if I make a mistake.				
11.	I trust myself.				
12.	I use my time wisely.				
13.	I have self-control.				
14.	I know what my skills, talents and gifts are.				
15.	I use my skills, talents and gifts to do good things.				

Which of these feelings about yourself would you like to change? What could you do to work on these aspects of yourself?

◆◆◆ Be Prepared: Practice Job Interviews ◆◆◆

1. Tell me about yourself. What kind of person are you?

2. Why should I hire you?

3. Why would you like to work for our company?

4. What type of work do you like to do best?

5. Tell me about the last two jobs you had and the skills you used on those jobs.

6. What are your strengths?

7. What are your career goals?

8. Tell me about a difficult problem you had on a job and how you handled it.

9. What do you do and say if your work is criticized?

10. Have you ever been fired? If so, why?

11. Have you ever been convicted of a felony or incarcerated? Please explain.



Be Prepared: Practice Job Interviews, cont.

In the following scenarios, one student will play the boss who is hiring and one will interview for the job. The employee should choose the job s/he would like to apply for. Use the questions and answers on the handout to guide the mock interview.

CONCRETE MASON: You own a concrete company and need an employee who can pour concrete, lay foundation and pave driveways and roads. Your company is licensed and insured. You need a worker who comes on time and works well as part of a team. Because employees have to operate heavy machinery, they have to pass periodic drug tests. You hired a formerly incarcerated person in the past and got burned when he stole a laptop from a site where he was working. You have a lot of applications to choose from, and many of the applicants have high school diplomas; some have associate’s degrees.

COOK: You manage a large cafeteria and need a cook who can work from 3 p.m. to 11 p.m., Tuesday through Saturday. You need someone willing to learn on the job who is reliable and capable of following instructions and working under pressure. You prefer to hire someone who has a culinary certificate but you are willing to hire someone with on-the-job training. You are reluctant to hire someone with a felony because other restaurant owners have told you that people with prior convictions can’t be trusted.

STOCK CLERK: You manage a large department store and need someone to stock inventory. The job involves working in the warehouse and in the store, re-supplying items on shelves and filling out orders for new items. You need someone you can trust to fill out paperwork accurately and to handle a large amount of merchandise without stealing. The hours are flexible; work schedules are posted every week.

HOUSEKEEPER: You manage a large motel and need someone to clean motel rooms and bathrooms, change beds, vacuum and dust. The job involves careful, physical work. You need someone who is capable of following instructions and working quickly. You need someone who can learn on the job and get along well with other employees. Applicants must undergo background checks before they can be hired.

Be Prepared: Practice Job Interviews, cont.

MAINTENANCE WORKER: You run the maintenance department of the local university. You need someone to clean classrooms and laboratories, using various equipment and chemicals. The worker must be able to work alone late at night or early in the morning. You need someone who is responsible and reliable and can be trusted with keys to multiple rooms. Shifts are from 3 p.m. to 11 p.m., Monday through Friday, and from 3 a.m. to 8 a.m., Monday through Friday. Because staff is paid by the state, they must undergo mandatory monthly drug testing.

RETAIL CLERK: You manage a local pharmacy and need a sales clerk who can manage the front counter, use the cash register, resupply stock and take inventory. You need a worker who can open the store, work from 9 a.m. to 5 p.m., Monday through Friday and occasionally on weekends. The employee must be able to learn quickly and work well with others. You need someone you can trust to fill out paperwork accurately and to handle a large amount of cash and merchandise without stealing. You have a large stack of applications to choose from, and many of the applicants have high school diplomas; some have associate's degrees.

CERTIFIED NURSING ASSISTANT: You manage a large nursing home and need workers who can assist elderly patients from 3 p.m. to 11 p.m. and from 11 p.m. to 7 a.m. You need someone who is capable of following instructions and working quickly. The nursing assistant needs to be able to work closely with nurses and other aides, and to help patients eat, get dressed, bathe and go to the bathroom. You need someone who can learn on the job and is willing to acquire a CNA certificate. Applicants must undergo background checks before they can be hired.

LANDSCAPER: You manage a small landscaping company and need someone to operate lawn equipment and pruning tools. The job involves working with three other workers outdoors in all weather, at people's homes, and at businesses. You have hired people with felonies in the past; some have been successful but others have quit or re-offended and it has cost you money, so you are reluctant to train another formerly incarcerated person. You need a worker with a valid driver's license and a clean driving record.

\$\$ Show Me the Money \$\$

Examining Your Financial Needs and Spending Habits

Think about your past experiences with money. Answer the following questions honestly so that you can assess whether your strategies have worked well and, if not, what information you might need to help you make financial decisions in the future.

1	Ask yourself:	Yes	No
2	<i>Do you often wonder where all your money went?</i>		
3	<i>Does your money always seem to disappear before the next pay check?</i>		
4	<i>Do you ever run out of food or gas or money to pay bills before the next pay check?</i>		
5	<i>Have you ever gotten collection notices or had utilities turned off because you were not able to pay your bills?</i>		
6	<i>Do you borrow money from family or friends?</i>		
7	<i>Do you owe money on credit cards?</i>		
8	<i>Do you owe money on student loans?</i>		
9	<i>Do you owe money on a mortgage?</i>		
10	<i>Do you owe car payments?</i>		
11	<i>Do you owe restitution?</i>		
12	<i>Do you owe child support?</i>		
13	<i>Do you owe court costs? Do you know what they are and how you will pay them?</i>		
14	<i>Do you wish you could make more money so you could take care of your financial responsibilities?</i>		
15	<i>Have you ever gotten money illegally because you felt you had no choice?</i>		

Did you answer "yes" to any of these questions? Would you like financial help or advice?

What's Your Financial I.Q.?

Read each statement, then write T (true) or F (false) on the line. If the sentence is false, explain why.

1. ____ People with criminal records are prohibited from getting credit cards.

2. ____ Banks charge ex-offenders additional fees for opening bank accounts.

3. ____ All bank ATMs charge a fee. _____

4. ____ You should avoid all types of debt. _____

5. ____ There are no interest payments on debit cards. Debit cards act like checks. Money is drawn from your checking account.

6. ____ Most individual savings accounts are insured by the federal government for up to \$250,000.00

7. ____ It's better to pay the minimum balance on your credit card than to pay in full the total due.

8. ____ Your net income is the amount you take home after taxes, insurance and other costs have been deducted.

9. ____ Payday loans are a good way to get emergency money quickly because you can get quick funds for a low interest rate.

10. ____ Car payments, insurance, utilities, rent and a home mortgage are examples of fixed expenses.

What's Your Financial I.Q.?, cont.

11. ___ Payday loan rates are usually cheaper than credit card interest rates.

12. ___ You need to pay the minimum payment every month on your credit card bill, but it's better to pay off your entire balance to avoid interest charges.

13. ___ Annual Percentage Rate (APR) means the interest rate for a whole year annualized).

14. ___ Deductions are amounts subtracted from gross pay.

15. ___ Gross pay is hourly pay multiplied by the number of hours worked, before deductions are taken out.

16. ___ Flexible expenses are expenses that do not change from month to month.

17. ___ A budget can help you plan for large purchases or credit payments, help you plan how to live on your income, and help save money for unexpected expenses.

18. ___ The interest rate is a percentage of principal charged to a borrower for the use of the money. Interest rates are typically noted on an annual basis, known as the annual percentage rate (APR).

19. ___ If you don't pay in full when the credit card bill is due, you must pay interest and late fees.

20. ___ The Earned Income Tax Credit (EITC) assists low income people by reducing their tax payments.

What's Your Financial I.Q.? ANSWERS

1. F People with criminal records are prohibited from getting credit cards.
Being able to get a credit card is based on your FICO Score, not your criminal history.
2. F Banks charge ex-offenders additional fees for opening bank accounts.
Banks use ChexSystems to see how a consumer uses and handles bank accounts and determines eligibility based on the reports, not on criminal history.
3. F All bank ATMs charge a fee.
Only if you use an ATM outside your network will you be charged a fee for each transaction.
4. F You should avoid all types of debt.
Debt can be very beneficial if you do not live beyond your income means and if you pay your bills on time.
5. T There are no interest payments on debit cards. Debit cards look just like credit cards and act like checks. Money is drawn from your checking account.
6. T Most individual savings accounts are insured by the federal government for up to \$250,000.00
7. F It's better to pay the minimum balance on your credit card than to pay in full the total due.
Paying your credit card in full is better than paying the minimum balance because you avoid monthly interest rates and late fees.
8. T Your net income is the amount you take home after taxes, insurance and other costs have been deducted.
9. F Payday loans are a good way to get emergency money quickly because you can get quick funds for a low interest rate.
Payday loans have very high interest rates.
10. T Car payments, insurance, utilities, rent and a home mortgage are examples of fixed expenses.

- 11._F_Payday loan rates are usually cheaper than credit card interest rates.
Payday loans rates are calculated every two weeks, while credit card interest rates are calculated every month. Payday loan Annual percentage Rates are usually much higher than credit card rates.
- 12._T_You need to pay the minimum payment every month on your credit card bill, but it's better to pay off your entire balance to avoid interest charges.
- 13._T_Annual Percentage Rate (APR) means the interest rate on a loan for a whole year (annualized).
- 14._T_Deductions are amounts subtracted from gross pay.
- 15._T_Gross pay is hourly pay multiplied by the number of hours worked, before deductions are taken out.
- 16._F_Flexible expenses are expenses are expenses that do not change from month to month.
Flexible expenses are not fixed; they can change or be adjusted depending on circumstances.
- 17._T_A budget can help you plan for large purchases or credit payments, help you plan how to live on your income, and help save money for unexpected expenses.
- 18._T_The interest rate is a percentage of principal charged to a borrower for the use of the money. Interest rates are typically noted on an annual basis, known as the annual percentage rate (APR).
- 19._T_If you don't pay in full when the credit card bill is due, you must pay interest and late fees.
- 20._T_The Earned Income Tax Credit (EITC) assists low income people by reducing their tax payments.

\$\$ The Vocabulary of INCOME \$\$

Use the vocabulary chart to help you answer the questions about income below.

Income	Income is the money that one receives regularly, usually as salary for paid work.
Gross income	Gross income is the amount of money a worker makes, before deductions.
Deductions	Deductions are amounts subtracted from gross pay. Deductions may include both FICA and federal taxes. This money is primarily used to finance programs that help defend, educate, financially support and care for individuals living within the United States.
Withholding	The withholding amount on a paycheck is the amount that is deducted from your gross pay for taxes or for later use (as in Social Security.) The withholding amount is the amount of taxes that you are having withheld.
FICA	The Federal Insurance Contributions Act (FICA) tax is a United States Federal payroll (or employment) tax paid by both employees and employers to fund Social Security and Medicare.
Social Security	Social Security is a federal program that provides benefits for retirees, the disabled, and children of deceased workers.
Medicare	Medicare is a federal program that provides health and hospital insurance benefits for the elderly.
Net income	Net income is the amount of money left after withholding taxes are withheld. Net income is also called take home pay.

1. What is the difference between gross income and net income?
2. What is another term for “net income”?
3. What does it mean is money is “withheld” from your paycheck?
4. Who pays the FICA tax?
5. How do FICA deductions benefit workers?
6. What do federal taxes pay for?

What's On Your Pay Stub?

Every pay stub has valuable information about how much you are earning and how much you are paying in taxes. Read the definitions of terms below and use them to help you answer the questions about each of the pay stubs which follow.

Base pay rate	Your base pay rate is your hourly wage. The base pay multiplied by the hours worked equals the weekly gross pay.
Gross pay	Gross pay is the amount of money you earn BEFORE deductions.
Deductions	Deductions are amounts of money taken out of your pay for income taxes, social security, health insurance, etc.
FICA (Social Security)	The Social Security deduction is a government pension program that provides you with income in your retirement.
Federal W/H (withholding tax)	Federal withholding tax is the income tax that you pay to the federal government. You may receive a partial or full refund after filing your income tax return.
Net pay	Net pay is the amount of money left AFTER deductions. Net pay is also called "take home pay."
Current pay	Current pay is the amount of money paid in this pay period.
YTD	YTD stands for Year to Date. This lists the total amount of pay earned since the beginning of the year.

Easy Dollar Discount Store

Employee name: John Chester **Soc Sec #** 445-007-9985 **Pay period:** 3/5 - 3/9/12

Regular Hours	Overtime Hours	Base Rate	Earnings
40.00	0	8.50	340.00

DESCRIPTION	CURRENT	YTD
Gross pay	340.00	3440.00
Federal W/H Tax	37.40	374.00
FICA (7%)	23.80	238.00
TOTAL DEDUCTIONS	61.20	612.00
NET PAY	278.80	2788.00

1. What is John Chester's base pay? _____
2. What is his YTD gross pay? _____
3. What is John's gross pay this week? _____
4. Which taxes are deducted from John's gross pay? _____
5. How much is deducted from this week's check? _____
6. What is John's net pay this week? _____

What's On Your Pay Stub? Cont.

Overtime pay	Overtime pay is more than the regular pay (often 1 ½ times the base rate of pay) for hours worked over the regular time worked.
Health insurance	Health insurance is a deduction that helps pay for health benefits while you work. The company and the employee both contribute.
Retirement	Retirement is a deduction that helps pay for benefits after you retire. The company and the employee both contribute.
Union Dues	Union dues are paid to the union, an organization that supports workers and helps protect their rights.

Country Buffet, Inc.			
Employee name: May Jackson Soc Sec # 443-007-0864 Pay period: 3/5 - 3/9/12			
Regular Hours	Overtime Hours	Base Rate	Earnings
40.00	10	12.00	660.00
DESCRIPTION	CURRENT	YTD	
Gross pay	660.00	6600.00	
Federal W/H Tax	72.60	726.00	
FICA (7%)	46.20	462.00	
Health insurance	40.00	400.00	
Union dues	7.19	79.09	
TOTAL DEDUCTIONS	165.99	1659.90	
NET PAY	494.01	4940.10	

1. What is May Jackson's base pay? _____
 2. How much (gross) did May earn in overtime pay this week? _____
 3. What is May's total gross pay this week? _____
 4. What is her YTD gross pay? _____
 5. Which taxes are deducted from May's gross pay? _____
-
6. How much is deducted from this week's check? _____
 7. What is May's net pay this week? _____

How Much Do You Make?

\$\$\$ Figuring Take-home Pay \$\$\$

Hourly pay	Hourly pay is how much money an employee earns for every hour worked.
Gross pay	Gross pay is hourly pay multiplied by the number of hours worked, before deductions are taken out.
Deduction	Deductions are the money taken out of an employee's paycheck; deductions might include health insurance, income tax, Social Security (FICA), or union dues.
Net pay	Net pay is how much a worker has available to spend after deductions have been taken out. Net pay is also called take-home pay.

To figure out the earnings of the workers in the scenarios below, break down the steps to do the math. The first one is done for you.

I. Lance earns \$7.95 an hour for a 37 ½ hour week. What will his take-home pay be every 2 week pay period?

- Figure out how much he earns in gross income each week, by multiplying hourly wage x hours worked.) $\$7.95 \times 37.5 = \$ \underline{298.12} / \text{week}$

- Figure out his monthly gross income, by multiplying weekly gross income by 2 weeks in a pay period.) $\$298.12 \times 2 \text{ (weeks in a month)} = \$ \underline{596.24} / \text{pay period}$

PERCENTAGE DEDUCTION METHOD 1

- Figure out how much he will receive in net income if approximately 10% of his earnings are taken for deductions by multiplying gross income x 10% (.10.) $\$596.24 \times .10 = \$ \underline{59.62}$

- Figure out Lance's net income, by subtracting deductions from gross monthly earnings to find net income.

$$\begin{array}{r} \$596.24 \text{ (gross pay period income)} \\ - \$ 59.62 \text{ (deductions)} \\ = \$ \underline{536.62} \text{ (net pay period income)} \end{array}$$

10% deduction can be calculated by simply moving the decimal point 1 place to the left (and rounding if necessary). 10% of 596.24 is 59.624 which rounds to 59.62.

How Much Do You Make? cont.

PERCENTAGE DEDUCTION METHOD 2

- Figure out the net income percentage if approximately 10% of his earnings are taken for deductions by subtracting 10% (.10) deduction from 100 % (1.00).

$$1.00 - .10 = \underline{\quad}.90 \text{ (90\%)}$$

- Figure out Lance’s net income, by multiplying net income percentage by gross pay period earnings to find net income.

\$596.24 (gross pay period income)

.90 (net income percentage)

\$ 536.62 (net pay period income)

TRY THESE:

2. Jasmine’s gross earnings are \$9.00 an hour for a 30 hour week.
What will she earn in take-home pay every month?

How much does she earn in gross income each week? (Multiply hourly wage x hours worked.) \$ _____ x _____ = \$ _____
What is her monthly gross income? (Multiply weekly gross income x weeks in a month.) \$ _____ x 4 (weeks in a month) = \$ _____
If approximately 9% of her earnings are taken for deductions, how much will she receive in net income? (Multiply gross income x 9% (.09.) \$ _____ x .09 = \$ _____
(Subtract deductions from gross earnings to find net income.) \$ _____ (gross earnings) - \$ _____ (deductions) = \$ _____ (net income)

How Much Do You Make? cont.

3. Marla's gross earnings are \$12.50 an hour for a 24 hour week.
What will she earn in take-home pay every month?

How much does she earn in gross income each week?

(Multiply hourly wage x hours worked.)

\$ _____ x _____ = \$ _____

What is her monthly gross income?

(Multiply weekly gross income x weeks in a month.)

\$ _____ x **4 (weeks in a month)** = \$ _____

If approximately 8% of her earnings are taken for deductions,
how much will she receive in net income?

(Multiply gross income x 8% (.08.)

\$ _____ x **.08** = \$ _____

(Subtract deductions from gross earnings to find net income.)

\$ _____ **(gross earnings)**
- \$ _____ **(deductions)**
= \$ _____ **(net income)**

How Much Do You Make? cont.

- 4. Jerry's gross earnings are \$9.50 an hour for a 35 hour week.
What will he earn in take-home pay every month?**

How much does he earn in gross income each week? <i>(Multiply hourly wage x hours worked.)</i> \$ _____ x _____ = \$ _____
What is his monthly gross income? <i>(Multiply weekly gross income x weeks in a month.)</i> \$ _____ x 4 (weeks in a month) = \$ _____
If approximately 9% of his earnings are taken for deductions, how much will he receive in net income? <i>(Multiply gross income x 9% (.09.)</i> \$ _____ x .09 = \$ _____ <i>(Subtract deductions from gross earnings to find net income.)</i> \$ _____ (gross earnings) - \$ _____ (deductions) = \$ _____ (net income)

- 5. Marcus's gross earnings are \$11.25 an hour for a 20 hour week.
What will he earn in take-home pay every month?**

How much does he earn in gross income each week? <i>(Multiply hourly wage x hours worked.)</i> \$ _____ x _____ = \$ _____
What is his monthly gross income? <i>(Multiply weekly gross income x weeks in a month.)</i> \$ _____ x 4 (weeks in a month) = \$ _____
If approximately 8% of his earnings are taken for deductions, how much will he receive in net income? <i>(Multiply gross income x 8% (.08.)</i> \$ _____ x .08 = \$ _____ <i>(Subtract deductions from gross earnings to find net income.)</i> \$ _____ (gross earnings) - \$ _____ (deductions) = \$ _____ (net income)

How Much Do You Make? cont.

6. Ron packs boxes at the rate of \$1.25 per box. He averages 11 boxes an hour.

- What will be his average gross income per hour?
- What will be his average gross income for an eight hour day?
- What will be his average gross income for a week?
- If 10% of his gross is deducted, what will be his net weekly income?
- What will be his net monthly income?

7. Marie works 28 hours a week at a rate of \$13.00 an hour. Six percent of her income is deducted for Federal income tax and three percent for FICA.

- What is her weekly gross income?
- What is her monthly gross income?
- What is her monthly net income?

8. Manny works 35 hours a week at a rate of \$10.50 an hour. Although some months have more days and work hours than others, Manny's pay is evened out based on an average of a little over 4 1/3 weeks per month, so weekly gross pay is multiplied by 4.35 instead of 4. Nine percent of his income is deducted each week.

- What is his weekly gross income?
- What is his monthly gross income?
- What is his monthly net income?

9. Make up a problem in which you figure out take-home pay, using wages and hours from a previous job you or a partner has had, and estimating 10% in deductions.

Get a Handle on Your Finances

Have you ever been in debt? Have you ever tried to figure out how to get ahead and not be in trouble financially at the end of the month? The following suggestions will help you take charge of your finances. After you read these suggestions, write answers to the following questions:

~ Do you think any of these steps would work for you?

~ Have you taken any of these steps before?

~ What other strategies might help you keep a handle on your finances?



- Set aside a certain amount of money to spend each week. Use cash. Try to avoid carrying a checkbook, credit cards, or ATM cards because they give the illusion of having more money than you have.
- Don't use credit cards for cash advances. Avoid payday lenders. Their high fees add up and you'll end up with even greater debt.
- If you are in a couple or sharing a house, plan a budget with your partner so you both know where the money goes.
- Plan ahead for emergencies. Set aside a certain amount of money a week (even if it's \$5, \$10 or \$15.)
- Use a shopping list. Be careful about "impulse buying" and stick to your food-shopping list. Never shop when you're hungry!
- Comparison shop. Generic or store brands are usually cheaper.
- Buy clothing at Goodwill or other thrift stores.
- Try to cook from scratch. Fast food is often more expensive than homemade food.
- Take advantage of the many free services available in your community: the local library, parks, playgrounds, beaches, outdoor concerts, festivals, and markets.

Look for cheaper entertainment options: walks, matinee movies, videos, picnics, playgrounds and parks.

THE HIGH COST OF PAYDAY LOANS

Joseph's car has been giving him trouble lately and it turns out he needs a new carburetor – for \$500. He can't afford it, doesn't have savings, and is having enough trouble just paying rent and child support with his \$11 an hour job. He needs his car in order to get to work. How is he going to get his hands on \$500?

Joseph decides to check out the Quick Payday Loans shop down the street. It turns out to be super easy – he's in and out of there in twenty minutes and the contract says that \$500 will be deposited in his account sometime the next day. He has to pay finance fees – but it's convenient and easy and worth it. Right?

The problem is – it'll cost him. A lot.

Did you know?

- Payday loans cost borrowers a minimum of \$3.4 Billion in fees annually?
- The nation's largest payday loan companies have earned a record \$1.5 Billion in combined annual revenues from high-cost payday loans?
- 80% of payday loans are rolled over within 14 days?
- People who use payday loans usually do it ten times a year?
- Payday lenders are always located in low-income neighborhoods where people are less likely to use a bank and people need money quickly?
- Major banks (including Bank of America, JPMorgan Chase, and Wells Fargo) finance approximately 42% of the payday loan industry?
- There are more payday lenders than there are McDonald's?
- Florida ranks 14th in the nation for pay day lenders?
- Some states currently *ban* payday lending?
- When people leave payday loan stores, they are called "walking ATMs" because they are easy prey for thieves?



Adapted from http://npa-us.org/files/images/profitting_from_poverty_npa_payday_loan_report_jan_2012_0.pdf
and Outreach Services, Florida Department of Education
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The High Cost of Payday Loans, cont.

“We can change communities. Where there are liquor stores they will now want convenience stores; where there are payday lenders they will now want credit unions. Help the community change their neighborhoods.”

John Hope Bryant

How do payday loans work?

Payday loans are designed for people who need fast, easy money to take care of financial emergencies.

Payday loans are short-term, high-interest loans. Loans can run between \$50 and \$500. Unfortunately, getting a payday loan is pretty easy.

First, you supply your contact information, banking information and employment information. You might have to supply the contact information of friends and family so the payday lender can call them if you don't pay the loan back.

Next, you write a check to the lender for the amount you want to borrow. The lender adds a finance fee. (\$15 per \$100 of loan is fairly common.)

1. Do the math: If Quick Pay Day Loans charges Joseph \$15 for every \$100 he's borrowing, how much will he have to pay in fees?

Then the payday lender either deposits the money in your bank account or gives you a check for the amount you want to borrow.

The lender holds the check you wrote for the term of the loan (usually two weeks.)

When the term is up, the payday lender cashes your check or withdraws the money you owe from your bank account. This pays back your loan and pays the lender's fee.

2. Do the math: If Quick Pay Day Loans charges Joseph \$15 for every \$100 he's borrowing, how much total money will be debited from Joseph's account?

The High Cost of Payday Loans, cont.

Then comes the Rollover. If you can't afford for that check to be cashed (because you still have all your regular expenses), you can roll the loan over into another term (usually another 14 days). The lender will tack on another fee.

3. Do the math: If Joseph has to roll the loan over another two weeks, how much will he owe then?

Payday loans are fast, easy and convenient. They are attractive to people who have poor credit and no savings. But does the price outweigh the advantages?

4. Do the math: If you were to take out a two-week payday loan for \$100 and were charged a fee of \$15, you would owe \$115 at the end of those two weeks. How much is that per day?

\$15 divided by 14 days = _____ per day

5. Do the math: What if you couldn't afford to pay off this loan for a year?
Multiply the daily fee times 365 days a year.

At the end of the year, on top of the \$100 you borrowed, you would owe \$391. That means your Annual Percentage Rate (APR) is 391 percent. The APR describes the interest rate for a whole year (annualized).

6. Do the math: If you were to take out a two-week payday loan for \$200 and were charged a fee of \$12, you would owe \$212 at the end of those two weeks. How much is that per day?

\$12 divided by 14 days = _____ per day

7. Do the math: What if you couldn't afford to pay off the loan with the \$12 fee for a year?
Multiply the daily fee times 365 days a year.

That means your Annual Percentage Rate (APR) is _____ percent.

8. Do the math: If you were to take out a two-week payday loan for \$300 and were charged a fee of \$13, you would owe \$313 at the end of those two weeks. How much is that per day?

_____ **per day**

7. Do the math: What if you couldn't afford to pay off the loan with the \$13 fee for a year?
Multiply the daily fee times 365 days a year.

That means your Annual Percentage Rate (APR) is _____ percent.

The High Cost of Payday Loans, cont.

What other options are there?

Payday loans may seem attractive at first, but they may end up sinking you and your family faster into debt. Consider these alternatives instead:

- Open an emergency savings account to cover financial challenges. If your employer offers direct deposit, you may be able to automatically deposit 5 percent of each paycheck into your savings account.
- Only borrow money if you know you'll be able to pay it back quickly.
- Explore the possibility of taking out a small loan from a bank or a credit union. Many credit unions, in response to the financial difficulties faced by consumers who have sunk into debt to payday loans companies, have created short-term loans with low interest rates.
- If you must use a payday lender, shop around to make sure you choose the least costly offer.
- Talk to your credit card company about what you can do to lower your APR and/or your monthly payments.
- See if you can get an extension or a more manageable payment plan to pay your bills. For example, many utility companies offer various billing plans that can help you pay your bills without going into debt.
- Get help from a consumer credit counseling agency. These organizations can strike deals with credit card companies and other creditors to create a plan to help you pay off your debt in a reasonable and manageable amount of time.
- Get overdraft protection on your checking account so you are not charged extra if you have unexpected costs during the month.



Adapted from <http://money.howstuffworks.com/personal-finance/banking/payday-loans3.htm>

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Take Charge of Your Finances During the Holidays



The holidays can be a stressful time of year for many reasons. One reason the holidays cause stress is because there are so many demands on us to spend money! Every store we enter from October to December begs us to buy more things (and promises us we'll be happy if we do!)

The following suggestions will help you take charge of your finances during the holidays. After you read these suggestions, write answers to the following questions:

- ~ Do you think any of these steps would work for you?*
- ~ Have you taken any of these steps before?*
- ~ What other strategies might keep the holidays less stressful financially?*

- Plan a detailed holiday budget for the months of October (Halloween), November (Thanksgiving), December (Christmas/Hanukkah/Kwanzaa) and January (after-Christmas sales).
- Plan ahead for shopping and gift giving. Buy a few gifts each month all during the year, or set aside a little money each month for a big holiday shopping trip with cash in hand. Leave the credit cards at home.
- If you do charge items, only do so if you are sure you can pay off the charge in one payment.
- Give practical items rather than “entertainment” items.
- Make a gift list, including how much you can spend on each person.
- Consider sending holiday cards instead of gifts. You and your kids might enjoy making your own holiday cards instead of purchasing them.
- Make homemade baked goods or crafts to give as gifts.
- Don't succumb to advertising! Don't make a purchase you can't afford just because it's a good deal or on sale.



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Keeping a Budget: Vocabulary

Budget	A budget is a plan for spending money, including income and expenses.
Income	Income is money that you receive regularly, usually as salary for paid work.
Expenses	Expenses are things on which money must be spent. Expenses can be fixed or flexible .
Fixed expenses	Fixed expenses are expenses that do not change from month to month. Rent, mortgage, loan payments, insurance payments are usually fixed expenses.
Flexible expenses	Flexible expenses are expenses that may change from month to month. Food, entertainment and travel costs may be flexible.
Balance	A balance is the amount of money left after subtracting expenses from income.
Financial goal	A financial goal is an amount of money you would like to have to accomplish something in the future. Financial goals can be short term (these may be achieved soon and may cost less) or long term (these may take longer and involve more money.)

Use the words in the table above to complete these sentences:

To plan how you will spend your money, it can be very helpful to make a _____ . Every month, subtract your fixed and flexible _____ from your _____ in order to find out your _____. After you make a budget, you will have more information to help you achieve a _____, like decide how to save money for a trip, for tuition, or for a purchase.

\$\$ How Would a Budget Help? \$\$

The people in these stories want to manage their finances, but they are having money problems. In what way would a budget help each person? Choose a reason from the list below and write it in the blank provided.

- To tell how and where money is being spent
- To give records to use in filling out income tax forms
- To help plan for large purchases or credit payments
- To help plan how to live on your income
- To help save money for unexpected expenses

1. Roberto just sat down to complete his federal income tax form. After looking over his W-2 form and statement of interest from his savings account, he finds that he still doesn't have enough information to complete his tax return.

2. When Louise turned on the TV last night, there was no sound, only a picture. She took the TV to the shop and was told that it would cost \$45.00 to fix it. Louise doesn't have any money saved, so she'll have to wait until next payday to get her TV back.

3. Richard bought a hamburger, milk shake, and French fries at the cafeteria. When he opened his wallet to pay the bill, he saw that he had \$7.00, but he had \$26.00 the week before. Where had the money gone? Richard was very upset. He knew that he had spent the money, but he couldn't remember where or how.

4. Linda drives a taxi cab. Instead of getting a paycheck every two weeks, she gets some money every day. She always has a little cash on hand, but never enough to make a large purchase. She does not have enough for a watch, so she must borrow money to buy one. That means that Linda has to pay some interest along with the price of a watch.

5. After graduating from high school, Jason took a job as a motorcycle mechanic. He moved into an apartment and began to live on his own. He bought an old car, a TV, and a stereo, but when his electric bill came, he didn't have the money to pay it. When his refrigerator was empty, he couldn't afford to buy groceries.

David: What's "expenses" mean?

Howard: It means "everything we spend money on." And like I said, Millie, I don't see why you're bothering with all this. We're managing okay. And even if we are in the hole, there's nothing we can do about it. Who needs a budget?

Millie: We do! The more I look at these bills, the more I realize how much I want to get this all straight. We don't really plan; we just *hope* everything will work out.

Howard: It probably would if I didn't have to pay so much in child support.... Before I met you, Millie, I made some mistakes – like marrying Lucy! She gave me a beautiful daughter, I know, but – \$200 a month! Ouch.

Millie: But it is your responsibility, Howard! And I'm not sure it's the *only* reason we're always in the hole. The end of the month can be so rough.

Howard: We can always borrow from your brother if things get tight.

Millie: Not for long, though! He's going to end up getting tired of that. We just keep getting deeper in debt – and eventually we're going to have to pay him back!

Howard: Someday I'll get a better job, don't worry...

Millie: Yeah, I know, I know. But I'm ready to stop waiting for someday. I've got a few **short term financial goals**, like for example, we need a new TV. This one's old and the picture is so blurry. And I want to take a trip!

David: Me, too! Mickey Mouse, here I come!

Millie: And I want to save money so we can maybe buy a better car.

Howard: I don't think *that's* happening.

Millie: Why not? We need to have some **long term financial goals**.

Howard: My goal is to pay my bills every month and not have the lights turned off.

Millie: But you're going to need another car soon. That one is a gas guzzler and a money sucker.

David: My goal is to go to Chuck E. Cheese!

Millie: We need to get clear about our goals so we can plan for them. We need to see how much money we have and how much we spend. We need to save our receipts so we know what we do with our money every month. If we don't know what we're spending our money on, we won't know if there's anything that can be cut back. I just want to know exactly where our money is going.

David: What are receipts?

Millie: Every time you pay for something, the store gives you a little piece of paper that tells you how much you paid.

Howard: That sounds like too much work to me.

Millie: Okay, so do this for me. Every time you buy something, save the receipt. If you don't get a receipt, write it down. Just for me. I'm going to make a list of all our expenses, just for one month. I know you can do it, 'cause you quit stealing and you quit selling.

Remember how you changed your life so you could be a good model for your son?

Howard: Of course I remember. I do *not* want him to go through what I went through.

Millie: He's watching everything we do.

Get Financially Organized! Vocabulary

Deposit (noun)	money (in the form of checks or cash) added to your bank account (checking or savings)
Deposit (verb)	to put money into a checking or savings account
Direct deposit (noun)	income added directly to your bank account from your employer
Endorse	to sign the back of a check in order to cash or deposit it
Withdrawal (noun)	money taken out of your bank account in the form of cash, check or debit card
Withdraw (verb)	to take money out of a checking or savings account
Income	money which a person earns
Expenditure	something one has to spend money on
Register	a record book used to keep an account of all your deposits and withdrawals
Overdrawn	your account balance when you've written checks for more money than is in the account
Balance (verb)	do the math to keep a bank account from being overdrawn
Balance (noun)	the amount of money that remains in your account after you've made withdrawals or deposits
Bank statement	a monthly statement of deposits and withdrawals from your bank, available by mail or on-line
Outstanding payments	checks that have been written or debits drawn which have not yet been paid by the bank

Get Financially Organized!

Use the words in the table **Get Financially Organized! Vocabulary** to complete these sentences:

Joe Freeman opened a bank account at Independence Bank with \$100 he saved after he started his new job. He opened the account so his employer could pay him by _____. He walked into the bank one Friday afternoon after work to _____ \$20 to give his girlfriend and _____ a \$150 check from his grandmother. The teller asked him to _____ the check, and then she gave him a receipt which listed how much he withdrew, how much he deposited, and his current _____.

Joe asked if he could have a _____ because he wanted to record the money he earned (his _____) and the money he spent (his _____) so he'd know how much he had in the account at all times, and so his account wouldn't ever be _____. He knew he would have to _____ his checkbook regularly.

A couple of weeks later, he got his monthly _____ in the mail. He compared all the withdrawals and deposits listed on the bank statement to what he had written in his register. From the total on the statement, he subtracted all his _____ to find his actual _____.

Use four of the vocabulary words in original sentences.

1. _____
2. _____
3. _____
4. _____

What You Need to Know About \$ \$ CREDIT \$ \$

When you buy something on credit, you are borrowing money. You are taking on a **debt** and making a promise to pay the money back. In almost every case, you must pay a certain percent of the money (**interest**) in addition to the amount of the loan itself.

You are not required to pay in full each month, but you will have a **minimum monthly payment** due, and you will be charged interest on the amount you haven't paid off yet. The interest rate is called the **finance charge** or the **annual percentage rate (APR.)**

Most credit cards have very high **interest rates** (often as high as 18 to 22 percent.) *So, for example, if you owe \$1000 to a credit card company that charges 20%, you will owe an additional \$200 in interest if you cannot pay your bill in full and on time.*

Some credit card companies also charge an **annual fee**.

It is very easy to pay for things by swiping a credit card, and this is one of the reasons it's risky. It's very convenient, unless your card is stolen and you have to replace it, or unless someone steals it and your identity. If you can't pay the total bill on time, using a credit card can become very expensive and you can easily get deeper in debt.

WARNING:

**Don't apply to use a credit card
unless you can afford to pay your bill
in full every month !!!!**



Good credit means you are able to pay your bills in a timely manner, have an excellent history of repaying money you borrowed, and have an excellent credit score (also called a FICO score.) Credit cards companies and lenders can check your credit report. A credit report gives information about how you pay your bills and repay loans, what your monthly debts are, and other types of information that can help a potential lender decide whether you are a good credit risk or a bad credit risk.

What You Need to Know About CREDIT, cont.

The Dangers of Buying on CREDIT

While buying on credit can help shoppers purchase things they cannot yet afford, there are risks! Be aware that the four biggest dangers of buying on credit are:

- **If you don't pay in full when the credit card bill is due, you must pay interest and late fees.**
- **Credit discourages comparative shopping.**
- **Credit makes it easy to spend too much.**
- **There are penalties for not paying your bills on time.**

The following items describe shoppers who forgot one of the four dangers of buying on credit. Based upon the information given in each passage, match each situation to the corresponding danger.

1. Reginald has a charge account at Sears Department Store. Because it's convenient, now he does all of his shopping at Sears.

2. Ron enjoys his new credit card. He doesn't have to carry cash, yet he can always buy things. Ron is shocked when his credit bills arrive at the end of the month and he finds he has spent over \$175.00.

3. Peggy used her credit card to shop the summer sales and charged so much that she couldn't keep up with the monthly payments. The store wrote her several letters about being late with her payments. She finally managed to pay off what she owed, but by then her good credit rating had been spoiled.

4. Phyllis wanted to buy a bike for \$130.00. Instead of saving her money until she had enough, Phyllis bought it on credit and paid the bill over a period of many months, with late fees and interest. She ended up paying more than \$150.00 for the bike.

5. Lisa never writes down what she spends with her credit card, because she knows she can check her statement on line. But she gets busy and never checks it and is always surprised by how much she has spent.

6. Daniel bought a TV on credit. He didn't have the cash to pay it on time, so he paid for it over six months, with late fees and interest, which cost him an extra forty dollars.

What Do You Know About CREDIT?

1. **When you are in debt, you:**
 - a) owe money
 - b) need to pay money back
 - c) are making a promise
 - d) all of the above

2. **What is interest?**
 - a) paying attention
 - b) not boring
 - c) a percent of money you borrowed
 - d) the money you borrow from a bank

3. **Why is credit card use risky?**
 - a) the card might get lost
 - b) the card might get stolen
 - c) you have to pay interest if you can't afford to pay the full amount
 - d) all of the above

4. **You will have good credit if you:**
 - a) pay your bills on time
 - b) have an excellent history of repaying money you borrowed
 - c) have an excellent credit score
 - d) all of the above

5. **What is another name for the interest rate you pay on a credit card?**
 - a) finance charge
 - b) annual permission rate
 - c) annual percentage rate
 - d) both a and c

6. **What else might you have to pay a credit card company in addition to a monthly finance charge?**
 - a) interest
 - b) an APR
 - c) a monthly fee
 - d) an annual fee

7. **What is a FICO score?**

8. **How does a person get a good credit report?**

9. **Why does a good credit report matter?**

What You Need to Know About \$ \$ TAXES \$ \$

Taxes are payments to the government used to pay for programs and services that benefit everyone, such as schools, roads, fire and police, and the armed forces. **Local, state or federal income tax withholding taxes** are paid to the government. You may receive a partial or full refund after filing your income tax return.

Other Deductions

A few other deductions, similar to taxes, may be taken from your paycheck:

- **FICA (Federal Insurance Contributions Act) Social Security** -- a government pension program that provides you with income in your retirement.
- **Retirement** -- a deduction that helps pay for benefits after you retire. The company and the employee both contribute.
- **Health insurance** -- a deduction that helps pay for health benefits while you work. The company and the employee both contribute.

Withholding

When you start a new job, the employer will ask you to fill out a **W-4** form, called the “**Employee’s Withholding Allowance Certificate.**” This form is used to determine how much money to take out of your paycheck in tax deductions.

The W-4 form will ask you how many “withholding allowances” you want to claim. You can claim withholding allowances for yourself and for dependent family members. The more money you claim, the less you will have taken out of your paycheck. But if you claim too many allowances, you may have to pay money back when you file your taxes.

Filing a Tax Return

Every January you will get a summary of your earnings from your employer, called a **W-2** form. You will need to use this form when you fill out your income tax return with the **IRS (Internal Revenue Service)** by April 15th. There are a number of free services to help people fill out their income tax forms -- don’t be afraid to ask for help!

What You Need to Know About TAXES, cont.

Earned Income Tax Credit

The **Earned Income Tax Credit (EITC)** assists low income people by reducing their tax payments. If you are qualified for this tax credit, you may receive a refund. Whether or not you qualify depends upon:

- How much money you earn
- Your marital status
- The number of children you support
- The money you have in savings

In order to claim the Earned Income Tax Credit, you must file an income tax return. You can use the EITC worksheet and claim this credit on the long form (Form 1040) or the short form (1040EZ) or you can ask the IRS to figure it out.

★ ★ ★ ★ ★ ★ ★ ★ **QUIZ** ★ ★ ★ ★ ★ ★ ★ ★

1. What are taxes? _____

2. What are deductions? _____

3. Give an example of deductions that might be taken from your pay check:

4. Why will your employer ask you to fill out a W-4 form?

5. When do you need to fill out a tax return? _____

6. What form do you need to file a tax return? _____

7. What is the EITC and how is it helpful? _____