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• Student Handbook

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UNIT 8: PORTFOLIO REVIEW

Portfolio Review 1: Year in Review

Are You a Roads to Success Expert?

Directions: Below you will find five statements about the Roads to Success program. In the space provided, write whether you think the statement is true or false. If the question is false, see if you can rewrite the statement to make it true.

TRUE/FALSE

1.

In Roads to Success we will be tested on specific facts about careers, workplace skills, and four-year colleges.

2.

Your portfolio is a record of your personal accomplishments and work in Roads to Success.

3. _

Your portfolio will be saved from year to year. At the end of 12th grade you will receive all of your portfolio pages from seventh to 12th grade.

4. _

You can pass Roads to Success as long as you're present for most classes. Class assignments don't count towards your grade.

5. ____

By participating in Roads to Success, you will learn more about how your own interests can lead to a future job you'll love.



Your Mission

Roads to Success <u>is not</u> about mastering facts and figures, or getting the right answers to questions. There are no textbooks, no quizzes, and no tests. That's the easy part.

Roads to Success <u>is</u> about figuring out what you want from life, and how to get it. It's about investigating what might happen in the future. It's about setting goals for yourself. That's the challenging part.

Your Grade

Roads to Success will be graded on a pass/fail basis. Your grade will be included in your regular report card. To pass, you must:

- Complete in-class assignments.
- Complete homework assignments.

Homework will not be given in most Roads to Success classes. You may be asked to complete work not finished in class at home. There will also be a few special projects that require out-of-class work.

• Abide by Roads to Success procedures and rules.

Your Portfolio

The portfolio section of your student handbook is your personal record of careers you explore, colleges you investigate, and tools you can use to look for jobs or apply to college. Each year, you'll add to this information. You'll also be able to look back on your efforts from the year before. Your completed portfolio is yours to take with you when you graduate from high school.

PROCEDURES

I. ENTERING THE CLASSROOM

- I will enter my Roads to Success classroom and...
- •

II. BINDERS

will take the attendance

- My Roads to Success binder will be stored
- I will get my binder by...
- My binder will be put back in its place by...

III. TURNING IN and RETURNING WORK

- Where and how do I turn in work?
- Work will be returned to me....

IV. EXITING THE CLASSROOM

• When it is time to leave my Roads to Success class, I will exit the classroom...

Roads to Success in the Eighth Grade

1. Introduction

- •
- •

2. Setting Goals

- •
- •

3. Careers

- •
- •

4. Communication and Networking

- •
- •

5. Community Makeover

- •
- •

6. Education After High School

- •
- •

7. Money Matters

- •
- •

Roads to Success in the Eighth Grade Topics Covered

Saving Money: Creating a plan to save enough money to make a big purchase.

Successful Behaviors: Identifying the behaviors that will make us successful in class and in the workplace.

School Selector: Finding colleges that meet your needs.

Setting Personal Goals: Figuring out the study skills you need to work on to succeed in high school.

Making Decisions: Choosing ninth grade courses.

Working Conditions: Examining the overall environment of a workplace (for example: setting, number of people one works with and hours.)

Shaking Hands: Giving an effective handshake during an interview.

Tracking Your Spending: Keeping track of your weekly spending.

Voice Mail Message: Leaving a businesslike message on the phone.

Education Requirements: Finding out the level of education needed for different jobs.

Class Goals: Reviewing the goals for Roads to Success.

A College Tour: Taking a look at the personality of a school in your home state.

Action Plan: Creating a step-by-step plan to carry out a community project.

Project Costs: Creating a detailed materials list to figure out what a community project will cost.

Our Destination

- 1. We will figure out what we like and are good at. We will use this information to give us ideas about future jobs.
- 2. We will explore careers and find potential matches for every person in the class.
- 3. We will practice the kind of behavior that's desirable in the workplace.
- 4. We will set goals and make clear plans for reaching them.
- 5. We will make a step-by-step, year-by-year plan starting in middle school and ending two years after high school.
- 6. We will learn how to find and keep a job.
- 7. We will learn strategies for managing our own money.
- 8. We will all graduate from high school.

Directions:

This story is full of examples where the interpersonal skills of respect, responsibility and teamwork were not demonstrated. Your mission is to:

1. Read this story and underline any example where one of those skills was not demonstrated.

2. Then, turn to **Student Handbook pages 9-10**, **Analyzing The Staff Meeting**, and write one negative example from the story for each skill (respect, responsibility, and teamwork).

3. For each negative behavior describe an appropriate behavior that would demonstrate a positive example of respect, responsibility, or teamwork.

THE STAFF MEETING

DATE: Oct 27, 2011

TIME: 3:30 PM

PLACE: Bailey Middle School, Portsmouth, Ohio

Mr. Grumpet, the school principal, calls the teachers' meeting to order. He tries to limit his staff meetings to 45 minutes, and is eager to begin. Unfortunately, only 15 of his 20 teachers are present. **Ms. Markworth** and **Mr. Benedict** arrive five minutes late, giggling and helping themselves to the fruit platter the principal has provided. Ten minutes later, **Mr. Moller** runs in and throws his grade book on a nearby desk. Papers scatter everywhere. "You'll never guess what just happened to me!" he announces in a booming voice. **Mr. Grumpet** glances at his watch. Fifteen minutes have passed, and he has no idea where his remaining two staff members are.

"We have three agenda items to cover this afternoon," says **Mr. Grumpet**, and writes this on the board:

- 1. Basketball fund-raiser
- 2. Grade 7 team meetings
- 3. Purchase of Grade 8 science materials

Ms. Smith rolls her eyes and puts her head down on the table. She mutters "boring" under her breath.

"The basketball fund-raiser will be held on the first Saturday of December," says **Mr. Grumpet.** "Our best students will play against a team of parents and faculty members. The money we make will be used for spring field trips. We'll need volunteers to play basketball, take tickets, and run the snack bar."

"I can't do it," says Mr. Diamond. "My kid has soccer practice on Saturdays."

"My kids this. My kids that," says **Mr. Frank**. "Whenever there's work to be done, you disappear."

"Why don't you just shut up?" says Mr. Diamond.

It takes **Mr. Grumpet** more than five minutes to get the discussion back on track. He looks out the window just in time to see the two missing teachers headed for their cars.

The discussion moves on to seventh grade team meetings. **Mr. Benedict** throws a grape at **Ms. Markworth**. **Mr. Frank** complains that he can't work with the teachers in his group and asks to be assigned to a different team in seventh grade.

Mr. Grumpet asks for **Ms. Beverly** to report on her progress in ordering the materials for the eighth grade science lab. **Ms. Beverly** says, "Was that due today? I'm so sorry... I meant to do it last night, but there was this great show on TV."

Ms. Smith raises her head from the desk. "Meeting over," she says. **Mr. Moller** bolts for the door, which bangs closed behind him.

ANALYZING THE STAFF MEETING

Respect

Negative behavior from the story:

Appropriate behavior:

Responsibility

Negative behavior from the story:

Appropriate behavior:

Teamwork

Negative behavior from the story:

Appropriate behavior:

The Two Big Questions of Life

What experiences do you want to have during your lifetime?

What kind of impact do you want to have on the world?

Adapted from Oprah.com, Life Coach Martha Beck

Beginning with the End in Mind

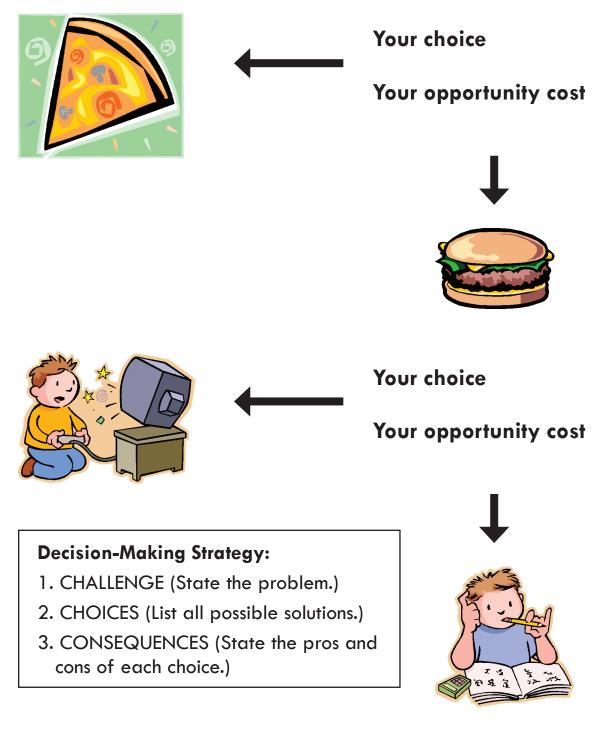
- 1. If I wanted to make the high school basketball team, I might <u>play on the middle school team and</u> <u>shoot hoops on the weekends</u>.
- 2. If I wanted to buy a new PlayStation[®], I might <u>save my money by not buying candy after school</u>.
- 3. If I wanted to become a pilot, I might <u>call up flying schools to find out about licensing and</u> <u>minimum age requirements</u>.
- 4. If I wanted to compete on American Idol, I might...
- 5. If I wanted to go to college, I might...
- 6. If I wanted to get a better grade in math, I might...

7. If I wanted to

, I might...

Decision Making 101

When you make a choice, you have to give something up. The second-best choice is called "the opportunity cost." The opportunity cost is the thing you gave up so you could have your first choice.



Choices and Consequences (Scenarios)

In each scenario, a choice has already been made. Pick one scenario and answer the questions on **Student Handbook page 15**, **Choices and Consequences (Questions)**.



1. You are standing by your locker talking with a few of your friends. You are about to head to your last class for the day when one of your friends suggests that you all cut class to go to the mall. You know your science teacher is reviewing for a big test at the end of the week, but you figure you can always worry about that later. You grab your backpack and slip out the side door with your friends.



2. For two years, you've been part of a mentoring program. You are assigned to an adult "Big Sister," and every other Saturday you get together and go see a movie, play laser tag, or go out to lunch. Lately, you've been wanting to spend more time with your friends on the weekend. This Saturday, you don't wake up until 10:30, too late to be at your Big Sister's house by 11:00 (when you said you'd be there).



3. You and your mom have been fighting a lot. She just found out you've been talking on the computer to kids she doesn't know, and she's furious. You say a bunch of mean things, go into your room, and slam the door.



4. Your math teacher hands back a test you took last week. When you see your grade, you can't believe your eyes. A 55! You have no idea what you were doing the night before the test, but you're pretty sure it wasn't studying. You're starting to get worried that you're going to fail.

Choices and Consequences (Questions)

Scenario #

1. What choice has this person already made?



- 2. What's the opportunity cost of this choice? (What choice can this person no longer make?)
- 3. Write the CHALLENGE facing this person now.
- 4. List as many CHOICES as you can.
- 5. Choose one of the choices listed above and list the **CONSEQUENCES** (**Pros** and **Cons**) in the boxes below.

CHOICE:

CONSEQUENCES:

Pros	Cons

High School Vocabulary

- **Prerequisites:** Courses you have to take in order to take a harder course, for example, Math I is a prerequisite for Math II.
- **Electives:** Courses you choose to take. This could be art, drama, journalism, or a new language.
- **Requirements:** Things you must do; courses you must take. For example, in most high schools four years of English is a requirement to graduate. It's important that you know what the graduation requirements are in your school so that you can be sure to meet them by the end of four years.
- Advanced Placement (AP) Classes: Challenging courses that give students the opportunity to earn college credit while still in high school. Students must successfully complete final exams to get credit. (Students rarely take AP classes before 11th grade.)
- **Credit:** Recognition by a school that a student has successfully passed a course. You can think of credits as the number of points you need to graduate. For each class you take and pass, you'll earn a set number of credits toward graduation.

Name:

G	r	a	d	e:
\sim		u	u	<u> </u>

Section:

QUESTIONS TO ASK MY SCHOOL COUNSELOR

As you're figuring out your course schedule for next year, you'll probably have a lot of questions that you'll want answers to. So that you don't forget what you want to ask your guidance counselor when the time comes to select your actual ninth grade courses, write your questions in the space below.

1.

2.

3.

4.

5.

Make difficult choices easier by listing the pros and cons of each.



HIGH SCHOOL DECISIONS

CHALLENGE: Find high school courses that match your career goal.

You can use the **CHALLENGE-CHOICE-CONSEQUENCES** strategy to help dec courses to take.

Use this form to consider the courses you're not sure about. Write the course name in the box, and the **pros** (reasons to take it) and **cons** (reasons not to take it) next to it. Circle the courses you decide you want to take.

Note: If you're trying to decide between two courses (for example, music and art), write them in boxes next to each other and connect them as shown.)

EXAMPLE:

(CHOICE	CONSEQUENCES
	Art 101	Pros
		There weren't any art courses in my
		elementary school, and I love art! This would
		be a great chance for me to see how much I
		can learn and if a career in art is for me.
		Cons
		Only got Cs in art in seventh and eighth
		grade, and teacher dídn't recommend me for
		hígh school art.
	CHOICE	CONSEQUENCES
Г		
Г	CHOICE Chorus	CONSEQUENCES Pros
Г		CONSEQUENCES
Г		CONSEQUENCES Pros A couple of friends and I got a high mark in
Г		CONSEQUENCES Pros A couple of friends and I got a high mark in a state singing competition, auditioned for
Г		CONSEQUENCES Pros A couple of friends and I got a high mark in a state singing competition, auditioned for chorus and got in.
Г		CONSEQUENCES Pros A couple of friends and I got a high mark in a state singing competition, auditioned for chorus and got in. Cons
Г		CONSEQUENCES Pros A couple of friends and I got a high mark in a state singing competition, auditioned for chorus and got in. Cons Chorus and art meet at same time and I

	CHOICE		CONSEQUENCES
	Course Name	Pros	
		Cons	
	CHOICE		CONSEQUENCES
	Course Name	Pros	
		Cons	
	CHOICE		CONSEQUENCES
	Course Name	Pros	CONSEQUENCES
		Fros	
		Cons	
	CHOICE		CONSEQUENCES
	Course Name	Pros	
	_	Cons	

Use this form to list your classes for next year.

COURSE LIST

Once you have decided which classes you are going to take in high school, please list them in the space provided below. Take a look at the example provided below to see how you should list your classes for next year. (Note: if your school has an official course request form for you to complete, you can use it instead of this page.)

NINTH GRADE CLASSES (Example)

CLASS TITLE	REQUIREMENT	SEMESTERS
1. FRESHMAN ENGLISH LITERATURE	YES	2
2. ALGEBRA I	YES	2
3. BIOLOGY	YES	2
4. THEATER	NO	1
5. GLOBAL HISTORY	YES	2
6. FRENCH	NO	1

CLASS TITLE	REQUIREMENT	SEMESTERS
1. MATH:	YES	2
2. ENGLISH:	YES	2
3. SCIENCE:	YES	2
4. SOCIAL STUDIES:	YES	2

- 5.
- 6.
- 7.
- 8.



RUReadyND.com Basic Directions

I. Connecting to RUReadyND.com

- Turn on the computer.
- Click on the icon that connects to the Internet (Internet Explorer, Mozilla, Firefox, Safari, etc).
- Type in the web address into the dialog box (www.RUReadyND.com).
- When the Sign In page appears enter your portfolio name and password into the sign in area on the right side of the screen.

II. Interest Profiler

- Now, click on the Career Planning tab at the top of the page.
- Click on the section titled Learn About Yourself.
- Click on the Interest Profiler assessment and then click Get Started.
- Read each of the questions to yourself and consider whether you would enjoy this activity. Answer Like, Not Sure, or Dislike.
- The Interest Profiler will show Your Top Interest Areas based on the interests you've described.
- Click the blue View Careers button to see the careers that match up to your interest areas. If you have more than two interest areas listed, check off your favorite two interest areas before clicking the View Careers button. The results will automatically save to your online portfolio.
- Using your results from Interest Profiler, complete Portfolio page 9, Interest Profiler Results.

What They Do: ATHLETIC TRAINER From RUReadyND.com

Just the Facts

- Evaluates, advises, and trains athletes to maintain their physical fitness.
- This career is part of the Health Science cluster; Health Informatics pathway.

A person in this career:

- Cares for athletic injuries using physical therapy equipment, techniques and medication.
- Administers emergency first aid, treats minor injuries, and refers injured people to a physician.
- Develops training programs and routines designed to improve athletic performance.
- Massages body parts to relieve soreness, strains, and bruises.
- Wraps ankles, wrists and other body parts with tape, bandages or braces.
- Confers with coaches to select protective equipment.
- Evaluates athletes' readiness to play.
- Inspects playing fields to locate any items that could injure players.
- Leads stretching exercises for team members before games and practices.
- Recommends special diets to improve health, increase stamina, and control weight of athletes.

RUReadyND.com Directions

NOTE: If you finish a section early, all work must be checked and approved before beginning to work on anything else.

What They Do: Job Description

- 1. Sign into RUReadyND.com.
- 2. Click on the Career Planning tab at the top of the page and then click on the Explore Careers section.
- 3. Write the name of your career in the "Search For" box and press Go!'
- a. You can also search for a career alphabetically. Instead of writing the name of your career in the search box, click on the letter that your career starts with. You will find a list of every career that begins with that letter.
- 4. From the results list, select the career title that most closely matches the one you are looking for.
- 5. The first section to come up will be the What They Do page. There is also a tab on the left that will bring you here.
- 6. Read and summarize the information in the first section. Answer the questions listed on your Career Cards for this section.

What They Do: Working Conditions

- 1. Complete steps one to three from the What They Do: Job Description section (above).
- Read the information on the What They Do page. Look for any information that will help you answer the questions from the What They Do: Working Conditions section of the Career Card.
- 3. Summarize the information you have read to answer the questions listed on your **Career Cards** for this section.

Note: You will use the information from the **What They Do** tab along with information from the **Interview** tab to answer these questions.

Interview: Working Conditions

1. Complete steps one to three from the What They Do: Job Description section (above).

- 2. Click the **Interview** tab on the left side of the screen.
- Read the Interview page. Look for information that will help you answer any remaining questions in the What They Do: Working Conditions section of your Career Card. Answer the questions listed on the career card by summarizing the information from the Interview page.

What To Learn: Education

- 1. Complete steps one to three from the What They Do section.
- 2. Click on the What to Learn tab on the left side of the screen.
- 3. Read the information on this page. Answer the questions listed on your **Career Cards** for this section by summarizing the information that you read.

Working Conditions and Interview: Athletic Trainer

People who do this job report that:

- You would often handle loads up to 20 lbs., sometimes up to 50 lbs. You might do a lot of lifting, carrying, pushing or pulling.
- Work in this occupation involves bending or twisting your body more than one-third of the time
- Exposure to pollutants, gases, dust, fumes, odors, poor ventilation, etc.
- Exposed to disease and infections more than once a month through work such as patient care, laboratory work, and sanitation control
- Conditions are very hot (above 90 F) or very cold (under 32 F)
- Work in this occupation requires being outside most of the time
- Work in this occupation involves standing more than one-third of the time
- Work in this occupation involves walking or running more than one-third of the time

Working in this career involves (physical activities):

- Bending, stretching, twisting, or reaching
- Seeing clearly up close
- Speaking clearly enough to be able to be understood by others
- Identifying and understanding the speech of another person
- Using abdominal and lower back muscles repeatedly or over time without tiring

Work Hours and Travel

- Irregular hours
- Overnight travel
- Weekend work

SOURCE: RUReadyND.com

Working Conditions you would enjoy	Working Conditions you would not enjoy

If you were an athletic person who liked working with people...

Interview

Not many kids have a clear vision of their future, but Mike Burnstein sure did.

At 14, Burnstein volunteered to do equipment duties for a Junior A hockey team with the hope of becoming an athletic therapist. He sharpened skates and learned about player injuries. Before long, whenever a kid in gym class got injured, his high school sports teacher would call him down from math to have a look.

"This is what I wanted to do all my life," says Burnstein, who is the head athletic therapist for the Vancouver Canucks.

Burnstein knew exactly where to go for training, and shortly after graduation, he got the job with the Canucks. But it wasn't long before he had his baptism of fire. Star player Pavel Bure received a serious injury early in the season. Bure blew out his anterior cruciate ligament — an important ligament surrounding the knee. It was going to take months of work.

"It was a big hurdle for me to overcome," says Burnstein, admitting that coping with Bure's fame was a challenge. "When he got hurt at the start of the season, I was thrown in the kitchen right away. He's one of the best players in the world and I had to rehab him back."

If that wasn't enough, the ever-watchful media also focused on Burnstein and Bure. But they both came through it. "At the time I hated it," Burnstein says. "Now I can sit back and relax. Once you've been through something like that, you know it can't get any worse."

While the pressures outside the professional sports umbrella aren't as intense, all therapists deal with the future of athletes in their job. "Knowing you're helping a young athlete is important, even though they don't realize it at the time," says Lynn Bookalam, head athletic therapist and clinic coordinator at McGill University.

While Bookalam doesn't work in pro sports, she has worked with world-class athletes as chief athletic therapist at the 1992 Olympic Games in Albertville, France. Sometimes her work demands round-the-clock care, depending on the conditions under which the injury occurred.

"I remember when a precision figure skater collided with a teammate, hit her head and

suffered a mild concussion," says Bookalam. "I ran on to the ice, assessed her and arranged for transport to the first aid room. Because we were at the world championships and living in the same hotel, I treated her four times per day."

Then there's the mixed pressure of balancing what's best for the athlete and what's best for the sport. Convincing an athlete to hold back or even leave the sport can be tough.

"The hardest part is telling an athlete they have to alter their participation level in their late teens or early 20s due to a serious injury," says Bookalam.

Kent Falb, president of the National Athletic Trainers' Association, says a trainer's work is vital to the success of any team, yet trainers still struggle with their public image. "There's lots of trainers out there — computer trainers, horse trainers, lion trainers," laughs Falb, who is also head athletic trainer with the Detroit Lions.

Falb was once asked to speak at a Rotary Club meeting. The speaker introduced him as a lion trainer — needless to say, Falb always emphasizes the word "athletic" when he talks about his job. "When people just say the word trainer, it doesn't give us the respect or the dignity," he says.

But there are pluses to the business, Falb says. "I like the fact that you're in a health profession, but you're dealing with healthy, physically active people," he says.

"You could treat people in a clinic with these types of injuries, using the same techniques. But here I'm dealing with the injuries, but with world-class athletes. And I'm involved in a highly competitive, highly professional business."

Perhaps the biggest reward an athletic trainer receives is helping athletes reach the pinnacle of success, while showing them how to lead a healthy, productive life once they retire from the sport.

"My job has had a tremendous impact on my life," says Bookalam. "It has allowed me to put it in better perspective, and I've learned that unless you're healthy yourself, you can't help other injured athletes. It's taught me that there is life after elite sports — good health later in life might be worth more than the moment of victory at the time."

If you were an athletic person who liked working with people...

Working Conditions you would enjoy	Working Conditions you would not enjoy

EDUCATION: ATHLETIC TRAINER From RUReadyND.com

A bachelor's degree from an accredited college or university is required for almost all jobs as an athletic trainer. According to the National Athletic Trainers Association, 68 percent of athletic trainers have a master's or doctoral degree. Athletic trainers may need a master's or higher degree to be eligible for some positions, especially those in colleges and universities, and to increase their advancement opportunities. Because some positions in high schools involve teaching along with athletic trainer responsibilities, a teaching certificate or license could be required. In 2006, 46 States required athletic trainers to be licensed or registered; this requires certification from the Board of Certification, Inc. (BOC).

SOURCE: RUReadyND.com

Connections

DIRECTIONS: Sign into RUReadyND.com. Type the name of the career that you are researching into the **Search** box in the upper right corner and click **Go**. Click the name of the career when the link appears. Next, click on the **Connections** tab on the left side of the page. In the first column below write down the names of three associations or other Internet sites that sound interesting to you. In the second column, write the web address or URL for that site. Click on the links for the first site. Search for one piece of information that is interesting to you and write it in the third column. Then, click on the links for the second and third sites and write down interesting information from these sites.

Career:

Name of Association or Site	Web Address	Interest Information

Reflection: Career Pitches

Directions: Complete the career pitch reflection for each career presented to you.

CAREER PITCH 1

Name of student: Name of career:

Explain at least one fact you learned from this career pitch. This can be something interesting, surprising, or just something you remembered hearing.

•

CAREER PITCH 2 Name of student: Name of career:

Explain at least one fact you learned from this career pitch. This can be something interesting, surprising, or just something you remembered hearing.

٠

CAREER PITCH 3 Name of student: Name of career:

Explain at least one fact you learned from this career pitch. This can be something interesting, surprising, or just something you remembered hearing.

•

Caller's name

GOOD TELEPHONE SKILLS CHECKLIST

Directions: Write the caller's name at the top of the page. Check off each skill you observe the caller using. Record your comments at the bottom of this sheet.

- □ Know what you want to say before making the call.
- □ Speak clearly, in a pleasant tone of voice.
- Don't eat, drink, or chew gum while speaking.
- Identify yourself as soon as someone answers, and ask for the person with whom you'd like to speak. "Hello, this is Jane Doe. May I please speak with Mr. So-and-So?"
- □ If someone else answers first, introduce yourself again when the correct person comes on the line.
- State the reason for your call. "I'm a student at Irvington Middle School, practicing phone calls. Would you mind if I asked you a question about recycling?"
- Be respectful and polite at all times.
- Avoid slang, and use proper English. For example, say "Yes" instead of "yeah."
- Be a good listener, without interrupting.
- □ If the person will be calling you back, repeat your name, spell it, and leave your phone number (including the area code if the call isn't local).
- □ Thank the caller for speaking with you.
- Say goodbye, and give the person a chance to do the same before disconnecting.
- If you get an answering machine, leave a message that clearly states your name, why you are calling, when you are calling (date and time), and a number where you can be reached. Make sure you finish the message by saying "Thank you."

Comments:

CAN'T FAIL E-MAIL

Example #1: E-mail to a friend

To: yobud@roadstosuccess.org From: student@roadstosuccess.org Date: Subject:

sup

wen riting an e-mail 2 an adult def be polite all da time...be sure dat ur sn is aight...fill da top out wit da rite info bout urself meaning da address date subject...make da lettr like a biz lettr usin good gramma spellin and punctuation...dont use smilies or type in all caps LIKE THIS...rmembr 2 give info bout how 2 reach u w/ur e-mail and ur name...g/l

g2g ur dawg

Example #2: E-mail to an adult

To: student@roadstosuccess.org From: facilitator@roadstosuccess.org Date: June 2, 2012 Subject: Can't Fail E-mail

Dear Student,

When writing an e-mail to an adult, please be polite at all times. Make sure you have a respectable screen name. Fill in the header with the correct e-mail address, the date (if it's an option), and the subject (be brief but to the point). Construct your letter like a business letter, using correct grammar, spelling and punctuation. Don't use emoticons, or type in all capitals (which indicates shouting). Remember to include information about how to reach you with a response (your e-mail address, and full real name). Good luck.

Thank you, Facilitator, Roads to Success

Network

"We're all connected." That's what a phone company ad used to say. And it's true. It's not just the people <u>you</u> know, but the people <u>they</u> know, who can help you get ahead in life.

See if you can find a classmate who can lead you to help with each of the things below. Write your classmate's name on the middle line. Write your classmate's connection on the line on the right.

Can you help me with?	Classmate's name	 Classmate's connection	
me with?	name	connection	

1	2	3
A career in health care	Marísha	Friend's dad works in a hospital
Algebra homework		
An after-school job with no experience needed		
Changing the oil in my car		
A recipe for barbecue chicken		
A personal problem		
My basketball skills		
Fixing a leaky faucet		
Getting rid of a computer virus		
Organizing my class notes		
Picking out clothes for a special event		
Dressing for an office job interview		

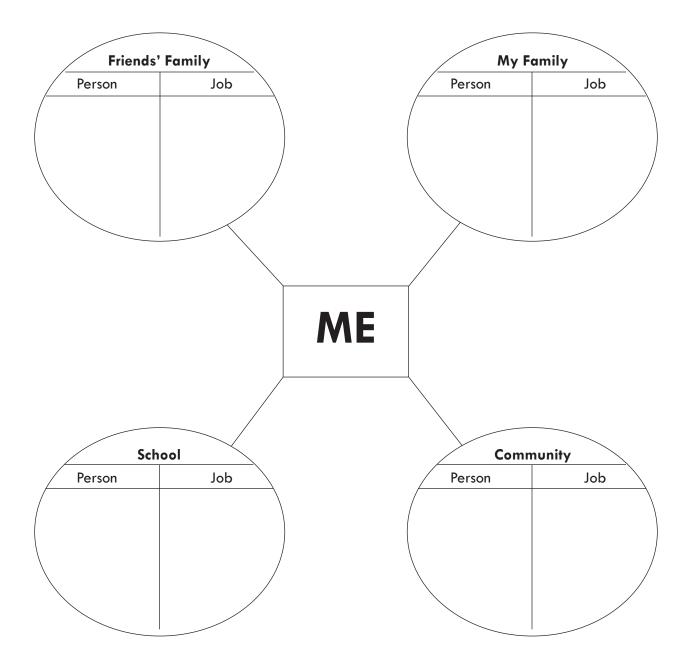
Grade 8, Communication and Networking 2: Your Network Student Handbook, My Network Web

> No matter where you're going, you'll need people who can provide advice and connections.

My Network Web

In each circle, write the name and job of one or more adults who might be able to give help or advice about a job. Example: Rev. Smith/pastor, or Eric Weaver's mom/artist.

Job you are interested in:



THANK YOU

When you network, it's important to let your contacts know you value them, and appreciate the help they're giving you.

In the business world, people often send each other a short e-mail or note to thank someone for their help or advice.

Use the space below to thank someone who provided you with a connection today. Your language should be businesslike and courteous.

Once you've written your note, use the next page to send it. Take the page out of your portfolio, fold it in half, and in half again. (Your note should look like a card with the Roads to Success logo on the front.) Use your neatest handwriting to copy your thank-you note onto the card you've created. Then give it to the person who helped you.

,

(Today's date)

Dear

Thanks for

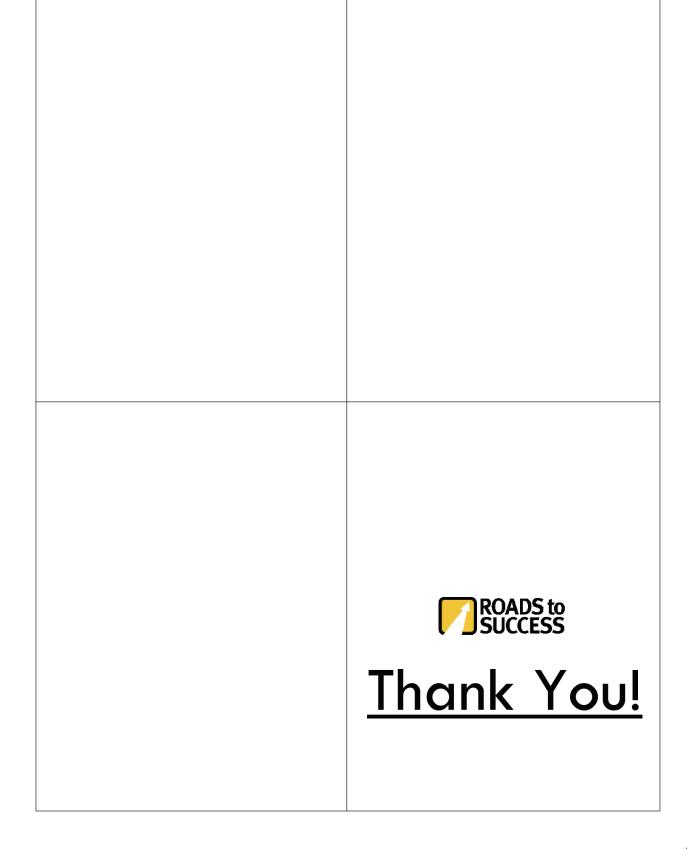
It's helpful to know

In the future, I will

Sincerely,

(Your name)

Grade 8, Communication and Networking 2: Your Network Student Handbook, Thank You



SCHMOOZE CLUES

- Start with a friendly smile.
- Reach out and shake hands. Be firm, but you don't want to break their hand.
- Look at the person's face when you speak to them.
- Be positive. Remember, you're making them feel good just by talking to them!
- Be honestly interested in the other person.
- Listen carefully to what they say.
- Be polite.
- If you know in advance who you're meeting, do some research, so you know a little about the person's job or interests.
- Find common ground to discuss, like the news, sports, movies, pets.
- Ask questions that relate to their interests.
- Use the person's answers to devise new questions.
- Shake hands when saying goodbye, and add, "It's been really nice meeting you."

HOW TO SHAKE HANDS

Historically, handshakes were used to show the person you were meeting that you were not carrying weapons. The handshake today is used in everything from job interviews to first dates. A good handshake shows confidence, trust, and sophistication. In order to make a great first impression, you must have a good business handshake. If you follow these six easy steps, you will be sure to impress everyone you meet.

Steps:

- 1. Extend your right hand to meet the other person's right hand.
- 2. Point your thumb upward toward the other person's arm and extend your arm at a slight downward angle.
- 3. Wrap your hand around the other person's hand when your thumb joints come together.
- 4. Grasp the hand firmly and squeeze gently once. Remember that limp handshakes are a big turn-off. So are bone-crushing grasps.
- 5. Hold the handshake for two to three seconds.
- 6. Introduce yourself. Look the other person in the eye and say, "Hi, I'm _____."

淋 Tips:

This handshake works for business occasions. Save other handshakes for friends or businesses where you know a special handshake is part of the culture.

▲ Warnings:

Handshakes are not appropriate in all cultures. Investigate local customs if you will be visiting a foreign country.

😳 Relax:

Don't get too uptight about something so simple. Smile, — relax, practice if you want, but when the time comes don't concentrate so hard that you look stiff and unnatural.

The Roads to Success Makeover Challenge!

Want to improve your community? Here's your chance!

Wherever you live, learn, work, or play—that's your community. And whether you're eight, 18, or 80, you've got the power to make it great. So, what does your community need? How can you improve your world? What can your class of creative, energetic students do to make your community a better place?

Look around, think, plan, and pitch. One class will be selected to put their Roads to Success Makeover Challenge plan into action!

Rules

- You must enter as a class. No individual projects will be considered.
- Projects may focus on one group in the community, but they must, in some way, benefit everyone.
- Projects must be realistic, well planned, and reasonable to accomplish with funds raised by the students.
- Projects must include student service. Students may paint, plant, build, create, or fundraise.
- Projects must have an adult advisor who will help the winning class see the project through to completion.
- Classes must enter a "project pitch" that consists of the following:
- 1. Introduction. Approximately four to six paragraphs describing the targeted community, what your class thinks it needs, your project idea, and how your project will address the community's need.
- 2. Plan of Action. A step-by-step description of how you will accomplish your project, with details about who will do what, when, where, and how.
- **3. Budget.** A realistic accounting of what you'll need for the project, and how every penny will be spent.
- **4.** Inspiration and Evidence. Statistics, stories, and artwork. Anything that will help convince your readers that your project is needed. Up to three additional pages.
- 5. Advisor Agreement: A written document that outlines what adult will help the winning class complete the project.
- 6. Your signatures. A final page, which every class member will sign, pledging your commitment to this project.

Name of project:

Final Ranking:	1	2	3	4	5

Judges' Rubric: "The Roads to Success Makeover Challenge!"

Introduction

1.	 Has the class presented its idea clearly? 			
	not really	somewhat	well	extremely well
2.	Does the project address a	real community n	eed?	
	not really	somewhat	well	extremely well
3.	Does the project set a realis	stic goal?		
	not really	somewhat	well	extremely well
4.	Does the pitch make you wo	ant to jump out of	your seat ar	nd go do the project?
	not really	somewhat	well	extremely well
PI	an of Action			
5.	Are the steps written clearly	y and in an order	that makes s	sense?
	not really	somewhat	well	extremely well
6.	Does the plan include all of	the necessary ste	ps needed t	o carry out the project?
	not really	somewhat	well	extremely well
Bu	udget			
7.	Is it clear how the money wi	ll be raised?		
	not really	somewhat	well	extremely well
8.	8. Are all items needed to carry out the project included?			
	not really	somewhat	well	extremely well
Inspiration and Evidence				
9.	9. Does it include statistics (facts), stories, or graphics that make this project convincing?			

not really somewhat well extremely well Pros: Cons: Other Considerations:



CHALLENGE: To create a project that will benefit the community.

You can use the **CHALLENGE-CHOICE-CONSEQUENCES** strategy to choose a Community Makeover project.

List a possible project in each box on the left, and write the **PROS** (reasons to select the project) and **CONS** (reasons not to select the project) next to it.

CHOICE CONSEQUENCES

Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

CONSEQUENCES
Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

CHOICE CONSEQUENCES

Pros
Cons

The Roads to Success Makeover Challenge!

"Basketball For Lunch, Please!" Sample Pitch

4th Period Roads to Success Class November 20, 2011

Introduction

There's a problem at Washington Middle School that happens during lunch period every day, and it causes a lot of students to get in trouble. We've asked around, and not just eighth graders are affected, but everyone. So the problem affects the whole school community, which means 158 eighth graders, 163 seventh graders, and 171 sixth graders. Plus, it affects all the lunch monitors (who are also teachers), the principal and the assistant principal, who's in charge of detention.

Here's the problem: there's nothing to do during lunch hour, other than eat, which only takes about 10 minutes out of the 42-minute period. Students aren't allowed to leave the cafeteria (except to go to the library, which most kids don't want to do). But we're also not allowed to make a whole lot of noise or do anything fun in the cafeteria to keep ourselves busy.

What ends up happening is a lot of the kids who can't sit still, and even some who can, start joking around, and roaming around, and it gets pretty rowdy. The lunch monitors yell at us to go back to our seats, but we've been sitting all day and really need a break from all the sitting. So kids who just need to move around end up getting in trouble. Sometimes we end up in the principal's office or we have to spend the rest of the period in detention. All this really only happens because we're bored and need a rest from learning, which is what lunch period is supposed to give us, anyway.

Our idea is to fix up the old basketball court outside, and use it as a place to go for the last 30 minutes of lunch, so we can do something physical and play basketball. A teacher who would normally have lunch duty would come with us and watch us, and there'd be rules and we'll sign a contract saying we'll behave and clean up trash.

So our class—the totally amazing and awesome Roads to Success fourth period class—wants to make over the basketball court to use during lunch. That's our project for "The Roads to Success Makeover Challenge." We hope you will agree it is a good idea to fix up the basketball courts and let kids go there during lunch.

Plan of Action

- Conduct a class survey of 237 students and 35 teachers.
 Date to be completed: <u>Tuesday</u>, <u>April 2nd</u>
- Present our survey results to the principal in order to gain permission for our project.
 Date to be completed: Friday, April 5th
- Our advisor, Mr. Jinna from social studies, said we need to get permission from the school board as well. We will elect representatives to attend the next school board meeting.
 Date to be completed: <u>Monday, April 8th</u>
- 4) Our advertising committee will make posters and pie charts to show that the project will look nice.
 Date to be completed: Friday April 12th
- Our elected representatives will attend the school board meeting.
 Date to be completed: <u>Tuesday April 16th (next school board meeting</u>)
- 6) Our public relations ("P.R.") committee will convince teachers to monitor the court during lunch. Date to be completed: Friday April 19th
- 7) As a class, we'll have a big clean-up day, and get lots of volunteers to help clean up the basketball court.
 Date to be completed: Friday April 26th
- 8) We will ask the head school custodian if he can help us put up the basketball nets and chain the trash can to the fence.
 Date to be completed: Friday April 26th
- 9) Our budget committee will buy basketball nets, a trash can, and a storage bin to keep the basketballs in.
 Date to be completed: Monday, April 29th
- 10) Our planning committee will help the school custodian put up the basketball nets and chain the trash can to the fence.

Date to be completed: Monday, April 29th

11) Everyone will sign a contract saying we promise to behave and put trash in the trash can and take care of the court.

Date to be completed: Wednesday May 2nd

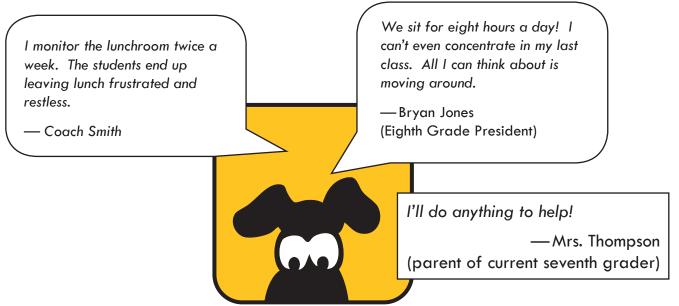
BUDGET

1.	Petition (paper and pencils from school)	
2.	Meetings with principal or others	00.00
3.	Basketball nets, four chainlink @19.95 each	
4.	Basketballs, eight @20.00 each	150.00
5.	Recycled steel mesh trash can	164.84
6.	Chain and lock for trash can	9.99
7.	Storage container for basketballs (used)	90.00
8.	Lock for storage container	4.99

Total

\$499.62





With a little help we can make a HUGE difference....



OUR GOAL ->

SUPPORTED BY CURRENT RESEARCH

Researchers are finding that brain activity and brain development are enhanced by physical exercise. — reported on NPR, August 31, 2006

SURVEY RESULTS

We asked 237 kids and 35 teachers: "Do you think it would be a good idea to fix up the outside basketball court so we can play during lunch?"

Every single person voted "yes;" therefore 100% are in favor of our idea.

ONE-MONTH CALENDAR (month & year: _____, ____,

As a class, we will use this calendar to keep track of your Community Makeover due dates. Write the month and year in the space above and write the correct date in each box.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

49

ONE-MONTH CALENDAR (month & year: _____, ____)

As a class, we will use this calendar to keep track of your Community Makeover due dates. Write the month and year in the space above and write the correct date in each box.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

50

Peer Evaluation

Group member's name:

Directions: Circle the number below each sentence that best describes the group member's performance on the Makeover Challenge.

He/She completed his/her share of the work on the project.

-				
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She put o	a lot of effort i	nto the work we d	id on this projec	.
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She coop	perated with th	e members of the	group.	
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She liste	ned respectfull	y to our group me	mbers without i	nterrupting.
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She aske	ed for assistanc	e when he/she ne	eded it.	
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She offe	red help to our	group members w	/hen they neede	ed it.
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She shar	red in the planr	ing of the project	with our classn	nates.
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well
He/She show	wed leadership	when working on	this project.	
	1	2	3	4
N	ot really	Somewhat	Well	Extremely well

Peer Evaluation

Group member's name:

Directions: Circle the number below each sentence that best describes the group member's performance on the Makeover Challenge.

He/She completed his/her share of the work on the project.

, .	1		• •	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She put a lot	of effort into the v	vork we did on	this project.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She cooperat	ed with the membe	ers of the group		
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She listened	respectfully to our	group members	without interrupting.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She asked fo	r assistance when	he/she needed	it.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She offered h	elp to our group n	nembers when t	hey needed it.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She shared ir	n the planning of t	he project with o	our classmates.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	
He/She showed	leadership when w	vorking on this _l	project.	
1	2	3	4	
Not rea	lly Somewh	at Well	Extremely well	

Education After High School Glossary

Accreditation: Official approval of a program after a school has met specific requirements.

Admissions: The department at a college or university that oversees the application and acceptance process.

Apprenticeship: A position in which a recent graduate receives on-the-job training and classroom instruction, sometimes with pay.

Campus Life/Residence: The department at a college or university that oversees campus housing, dining, and on-campus clubs and activities.

Community College: A post-secondary school that offers career training, or preparation for a four-year college. (Also called a two-year college.)

Enrollment: The number of students who are currently attending a particular college or university.

Financial Aid: Scholarships, grants, loans, and other assistance programs that help pay for tuition and other post-secondary school expenses.

Graduate School: Additional education after a four-year college.

Licensed: Legally permitted to operate.

Post-secondary Education: Schooling after high school that includes programs at technical colleges, community colleges, and four-year colleges.

Private College or University: School that receives only a small amount of ongoing government support; tuition is usually higher, but so is the aid that is offered.

Prospective Students: Potential or future students at a college or university.

Public College or University: School partially funded by a state or local government, often called a state school or city college/university.

Specialized College: A public or private school that prepares you for a career in a specific field. Examples include art, music, teaching, engineering, business, health science, and religion.

Technical/Trade School: A post-secondary school that offers instruction and training in a skill or trade. Examples: plumbing or cosmetology.

Tuition: Fees paid for instruction, especially for post-secondary education.

Undergraduate: A student in a university or college who has not received his or her bachelor's degree.

Post-secondary Education Notes

Apprenticeships

 There are a lot of apprenticeships in skilled trades like plumbing or carpentry. But there are also apprenticeships in other professions like (one example).

 Some apprenticeships take as little as year, but some can take to years to finish.

 Apprenticeships are the expensive way to go.

or certificate in different kinds of skilled careers like You can get a (one example). time to finish Technical and trade programs of less than two years take the of all the post-secondary options. Some can even be completed in as little as months. The cost of these schools can Community College Community college prepares you for jobs like (one example). Community college takes years to complete. It will cost you about per year.

Four-Year College

Four-year college is the most	option. It costs between \$4,000 a
year and	a year.
Public schools are cheaper than	schools.
Four-year college generally takes the	time of all of the options.
Going to a four-year college gives you the opti where you can become a doctor, lawyer, or oth	•

Grade 8, Education After High School 1: Post-secondary Options Student Handbook, Post-secondary Options: Pros and Cons

Post-secondary Options: Pros &Cons

Directions: List one Pro and one Con for each type of post-secondary option listed below.

OPTION	PRO	CON
Apprenticeships in the Skilled Trades	You can get paid to learn.	You are trained to do a very specific job so you will need more schooling if you want to switch careers.
Trade/Technical School (less than two years)		
Community College		
Four-Year College		

Careers with a Degree of Two Years or Less

1. List careers you can get with a degree of two years or less.

2. List two reasons why a person would want a one- or two-year degree.

a.

b.

Pros and Cons of One- and Two-Year Schools

Technical/Trade Schools

Benefits:

- Offer courses that prepare you for a specific career.
- Shorter program length.
- Offer an excellent opportunity to gain practical experience in your future trade.

Things to Consider:

- The quality of the courses can vary; ask about the school's accreditation and reputation.
- This school makes you an expert in only one thing, so it's hard to switch careers.

Community Colleges

Benefits:

- You can graduate with a two-year degree, or use community college as a steppingstone on the way to a four-year degree.
- May offer evening or weekend classes (allows students to work while going to school part-time).
- Frequently offer specialized job training
- Much more affordable than a four-year college.

Things to Consider:

- Make sure your credits will be accepted if you are planning to finish your degree at a four-year school.
- Many students at community colleges do not live on campus, but commute to school instead.

Adapted from www.fastweb.com, "Types of Schools," by Kay Peterson, PhD.

KEEPING YOUR OPTIONS OPEN!

Medical Lab Tech

PATHWAY 1

Certificate from a **Technical School**

PATHWAY 2

Bachelor's Degree in Medical Technology from a Four-Year College Associate's Degree from a Community College

Restaurant Manager

PATHWAY 1

Certification in Restaurant Management from a **Technical Institute**

PATHWAY 2

Bachelor's Degree in Hospitality Management from a Four-Year College Associate's Degree in Business Administration from a Community College

Nurse

PATHWAY 2



PATHWAY 1

Certificate in Nursing from a **Technical School**

Examining One- and Two-Year Programs

<u>Directions</u>: Answer the following questions using web pages you were given. If you cannot find an answer to a question below, feel free to leave that question blank. We will review these answers as a class.

Research Questions:

- 1. Describe the career program you're most interested in.
- 2. What degree, certificate, or license will you have when you finish?
- 3. List three courses (or topics) you'll study.

1) 2) 3)

4. How long will it take to complete the program?

5. How much will it cost? Does the school offer financial aid?

- 6. What kinds of jobs can you get when you're done?
- 7. Do they list any contact information? If so, record it below.

My Choices

For each sentence, circle the choice that best describes your college preferences.

 I would like to attend a college with: 	
students very similar to me	different types of students
2. I would like to go to college where I can:	
live close to home	see new places
3. I would like to go to college in a:	
small town	big city
4. In my studies, I'd like to:	
4. In my studies, I'd like to: specialize in one thing	learn about a variety of things
specialize in one thing	
specialize in one thing	
specialize in one thing 5. A school where you get a lot of personal attention very important to me	on in smaller classes is:
specialize in one thing 5. A school where you get a lot of personal attentio	on in smaller classes is:

College Reflection

Now that you've read important information about several colleges, consider if any of them are a good fit for you.

College #1 [A school one of your peers researched.]

College name:

I (circle one): [would, might, would not] be interested in attending this school.

Reflection: List one fact that made you think this school would or would not be a good fit for you.

College #2 [A school one of your peers researched.]

College name:

I (circle one): [would, might, would not] be interested in attending this school.

Reflection: List one fact that made you think this school would or would not be a good fit for you.

College #3 [THE school YOU researched.]

College name:

I (circle one): [would, might, would not] be interested in attending this school.

Reflection: List one fact that made you think this school would or would not be a good fit for you.

Grade 8, Education After High School 5: Research Results Student Handbook, College Reflection

The college I am MOST interested in!

Of these three schools, which one do you prefer? Why?

List two things that you find really interesting and/or exciting about going to college.

Expenses Checklist

ltem	Expanse	Budget Category
	Expense	Calegory
1. School transportation	\$2/day	
2. School lunch	\$3/day	
3. Movies & popcorn	\$12	
4. T-shirt	\$10	
5. Video game	\$40	
6. Jeans	\$50	
7. CD	\$15	
8. Soda or juice	\$1	
9. Baseball cap	\$10	
10. Fast food	\$5	
11. Movie rental	\$4	
12. Sunglasses	\$15	
13. Snack	\$1	
14. Music download	\$1/song	
15. Comic book or magazine	\$5	
16.		
17.		
18.		
19.		
20.		

FOOD

TRANSPORTATION

ENTERTAINMENT

CLOTHING









What's in Your Wallet?

WEEK 1

WEEK 2

MONEY YOU HAVE

Income	
Savings	
\$ In The Bank	

MONEY YOU SPEND

Food		Fo
Transportation		Tre
Entertainment		En
Clothing		CI
Other		0
Total Expenses		То
(F + T + E + C + O)		(F
Money Left		M
(\$ In The Bank		(\$
— Total Expenses)	<u> </u>	

MONEY YOU HAVE

Income	
Savings	
\$ In The Bank	

MONEY YOU SPEND

Food	
Transportation	
Entertainment	
Clothing	
Other	
Total Expenses	
(F + T + E + C + O)	
Money Left	
(\$ In The Bank	
— Total Expenses)	

What's in Your Wallet?

WEEK 3

WEEK 4

MONEY YOU HAVE

Income	
Savings	
\$ In The Bank	

MONEY YOU SPEND

Food	Foo
	Q
Transportation	Tra
Entertainment	Ent
Clothing	Clo
Other	Otl
Total Expenses (F + T + E + C + O)	Tot (F -
Money Left	Mo
(\$ In The Bank — Total Expenses)	(\$

WEER 4

MONEY YOU HAVE

Income	
Savings	
\$ In The Bank	

MONEY YOU SPEND

Food	
Transportation	
Entertainment	
Clothing	
Other	
Total Expenses (F + T + E + C + O)	
Money Left (\$ In The Bank — Total Expenses)	

Personal \$avings Goal

Today, we'll talk about how to save money for an item you want. To begin, please answer the following questions.

1. Write down something that you'd like to own, but have put off buying because it's too expensive. Then explain why this item is important to you.

- 2. How much does this item cost?
- 3. How long would it take to save enough money to buy it?
- 4. What might prevent you from saving up the money needed to buy this item?

Tips for Saving

- Don't carry a lot of cash. If you have to go home or to the bank before you spend money, you'll have a chance to think about whether or not you need the purchase. You'll be less likely to buy impulsively.
- Pay yourself first. Set money aside each time you get some and pretty soon you'll be able to buy something that you really want.
- Skip the snacks. If you save just \$2.00 each week on soda and candy, you'll have \$104.00 after one year—enough for a much bigger purchase.
- Keep a spending diary. Write down everything that you spend money on. This will let you see where your money is going and help you stay on track.
- Don't be tempted by brand names. Buy what you can afford. It's much better to have money in the bank than a closet full of clothes that were popular a month or two ago.
- **Be patient with yourself.** Saving can be hard at first. Most adults aren't very good at it, which is why it's so important that you start practicing smart saving habits now!

Write two savings tips of your own:

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[Adapted from http://pbskids.org/itsmylife/money/managing/article9.html and http://www.themint.org/kids/ saving-tricks.html]



Personal \$avings Plan

- 1. What I want to save for:
- 2. Total cost:
- Savings goal (amount I want to save each week):
 NOTE: This should not be all of the money you expect to have in a week. You'll be more successful if you're realistic.
- 4. Opportunity costs (what will you give up):

5. How long will it take you to reach your goal?

Total cost of item = Number of weeks to save

Weekly savings goal

_____ = ____ weeks to save

Get an Account

Your parent or guardian can set up a savings account for you until you're an adult (age 18 or 21, depending on what state you're in).

This is called a custodial account. Anybody can put money into the account, but only your parent or guardian can take money out. These accounts don't earn much interest—usually somewhere between $\frac{1}{2}$ to one percent. That's the bad news.

There's also good news:

- You don't need a lot of money to open this kind of account. Some banks* require as little as \$5. Others want you to start with \$25.
- You don't need to keep a lot of money in this account. Most* have no minimum balance.
- There are usually* no service charges or fees to use this kind of account.

* Different banks have different plans. Be sure to compare banks where you live so you're sure of the rules.