TRO NORKS Activity Book

Academic Success Career Exploration College Planning Financial Literacy Creating a Better You

6th Grade

Activities to help TRIO students succeed!

THE IMPORTANCE OF TRIO

Since 1964, TRIO programs have made it possible for more students to attend, succeed in, and graduate from college. Funded by the federal government, TRIO programs provide support, services, and resources to nearly one million students nationwide – students like you!

What can TRIO do for you?



► Academic Support

TRIO can offer academic assistance and support, as well as help you develop the study skills you need to succeed in school.



► Career Counseling

From exploring your career options to choosing a college major, TRIO programs can offer you personalized guidance every step of the way.



► College Planning

TRIO programs can help you prepare for college entrance exams, fill out college applications, apply for financial aid, and more.



Life Skills and Personal Growth

TRIO can help you achieve your goals, improve your financial literacy, and much more.

How does your TRIO program help you?

These TRIO programs support students from middle school to college:

Talent Search • Upward Bound • Upward Bound Math and Science • Student Support Services McNair Scholars Program • Veterans Upward Bound • Educational Opportunity Centers

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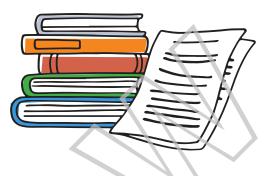
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The name TRIO refers to the three original TRIO programs: Upward Bound, Talent Search, and Student Support Services. *Look for more TRIO Trivia throughout this book!* DID YOU KNOW

ACADEMIC SUCCESS

To be a good student, you need to be organized. You also need to manage your time well, study smart, be a good test taker, and more.

This section will give you some tips on how you can get good grades, and be the best student you can be!



How are your grades?

Put a check mark by the statement that best describes how you feel about your grades.

I am happy with the grades I get.



- I'd like to improve my grades a little.
- I'd like to improve my grades a lot.

If you're happy with your grades, congratulations. The tips in this section may help you get even better grades. If you'd like to improve your grades, this booklet can definitely help you do that!

6th Grade Skills Assessment

Put a check mark in the column that best describes how you think you're doing in each area.

	Very Good	Good	Needs Improvement
Organization			
Time management			
Attendance			
Homework			
Class participation			
Taking notes			
Reading to learn			
Preparing for tests			
Taking tests			

Which two of these areas do you need to improve the most?

YOUR SCHOOL

To get the most out of this year, you need to be in school every
day and be an active member of your school community.

Know your school.

What's your school mascot?	
What are your school colors?	
Do you know what to do if you're absent or late? yes	
Do you know your school's cell phone policy and dress code?	yes no
Have you been to your school's website? 🔄 yes 📄 no	O/Λ
What do you like most about your school?	\mathcal{V}

What question(s) do you have about your school or your TRIO program?

How's your attendance?

Being part of your school community also means having good attendance and making the most of the time you're there. When you miss school, you not only miss out on important instruction and homework explanations, you also miss out on building relationships with your teachers and classmates—and these relationships can go a long way in helping you succeed in school.

About how many days of school do you usually miss a year?	
0-5 6-10 11-20 More than 20	
Has poor attendance negatively affected your grades?	
Yes Maybe No	
Unless you have an extended illness or a health problem you shouldn't miss more that	n 2

Unless you have an extended illness or a health problem, you shouldn't miss more than a few days of school a year. If you miss too much school, what can you do to improve your attendance?

ORGANIZATION

Being organized makes your life run smoother, saves you time, and makes you feel like you're "on top of things."



Put a check in the boxes that <u>best</u> describe you.

Almost Some- Hardly Always times Ever

- 1. I have what I need when I go to class (book, pencils, paper).
- 2. I have a system for organizing my papers (handouts, etc.).
- 3. I use a planner/agenda to keep track of my assignments.
- 4. I create a study plan when I have a lot of homework to do.
- 5. I get everything ready for the next day before I go to bed.
- 6. I have contact information for someone in each class.
- 7. I make To Do lists when I have a lot to do.
- 8. I keep my backpack and locker neat and organized.

Survey Results - Give yourself 2 points for each Almost Always, 1 point for each Sometimes, and 0 for each Hardly Ever. Your Score _____

If your score is 14-16, you're probably pretty organized. Keep it up! If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those organization strategies.

Organize your stuff.

When your stuff is organized, you know what you have and things are a lot easier to find. How neat and organized is your stuff?

	Very Organized	Okay	A Total Mess
Your backpack			
Your folders/binde	ers		
Your locker			
Your stuff at home			
Your study area			

Which of these areas needs the most organizational help? What can you do to improve it?

TIME MANAGEMENT

Effective time management means making smart choices about how you spend your time—especially your free time.

How do you spend your time?

Think about the things you like to do in your free time, and list four of your favorite activities.

		- 5	
1.			\mathcal{A}
2.			$\langle \rangle$
3.			
4.			

After you've listed your favorite activities, do the following for each.

In column 1 – write an A if it's an activity that you primarily do alone. Write an F if it's an activity mostly done with friends or others.

In column 2 – write an **M** if it's an activity that involves movement or action. Write an **S** if it's a sedentary activity requiring little movement.

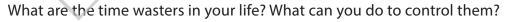
In column 3 – write an I if it's an activity that's generally done inside. Write an **O** if it's an activity mostly done outside.

What does the above activity show about how you spend your free time?

Should you make any changes to how you spend your time?

Control time wasters.

Social media, TV, and video games can all be huge time wasters. Try to schedule small chunks of time for these activities, and stick to your schedule.





Success starts in the classroom! When you get the most out of the time you spend in class, you have a lot less to learn on your own.



Class success tips

Use these words to complete the following class success tips.

homework	participate	related	help	refocus	answer	respectful
1. Ask and					\langle	$\langle \rangle$
2. Always have	all of your	· · · · · · · · · · · · · · · · · · ·		_done.		
3. Ask for		when yo	ou need	it.		
4	in c	lass discus	sions.			1
5. When you ca	atch your mind	wandering	g, notice	it, and	\sim	on the class.
6. Be	t	o your tea	chers an	d classmate	25.	
7. Put away any	ything that isn'i	t	$\overline{\left\langle \cdot \right\rangle}$	to the	class you'r	e in.
					Answers a	ire at the bottom of the page

Be aware of your body language.

Our body language (gestures, posture, and facial expressions) often communicates what we're thinking and feeling even better than words. Students who are slouching in their seat or looking out the window are sending a message that they don't care about the material that's being presented or discussed. *Messages like this con't win you any points with your teachers!*

What messages are you sending?

Think about your classroom body language and pretend that you're looking at yourself through your teachers' eyes. Circle any words you think your teachers might use to describe you.

Daydreamer	Bored	Disrespectful	Unhappy	Friendly
Hard worker	Engaged	Attentive	Organized	Lonely
Disorganized	Confident	Tired	Angry	Нарру

How can you improve your body language in class?

STUDY SMART

The key to success is not studying a lot. It's studying smart.

Be smart about how you do homework.

When you study smart, your homework takes less time and your homework grades are higher.

Put a check mark by the things you can do to improve how you do your homework.

Spend more time on my homework.
Get help from a parent, classmate, or teacher.
Find a better place to do my homework.
Turn off the TV or music.
Be more focused while I'm doing my homework.
Start working on my homework earlier
Know the assignment and have the materials I need.
Limit the interruptions (phone, text messages, etc.).
Other

Make large assignments easier to do.

Breaking large assignments down into smaller parts makes them much more manageable. Spreading them out also helps ensure that you get large assignments and projects done on time.

You try it.

Suppose you have to write a two-page paper for your social studies class. Today is Monday and the paper is due Friday. Think about how might you break this assignment down and spread the work out over the week. Write down the tasks you might do each day.

Day	
Mon.	
Tues.	
Wed.	>
Thurs.	
Fri.	Social studies paper due

TEST TAKING

To do well on any test, you must study and be prepared. You can further improve your test performance by being a good test taker.

	Put a check in the boxes that <u>best</u> describe you.	Almost Always	Some- times	Hardly Ever	
-	1. I use all the time I'm given when taking a test.				
	2. I study enough to feel prepared.		D.		
	3. I mark questions I want to come back to.				
	4. I get a good night's sleep the night before a test.				
	 On multiple choice questions, I try to come up with the answer in my head first. 	\neg			
	6. I organize my ideas before answering an essay question.				
	7. If I have time, I check all my answers.				
	8. I am happy with my test grades.				

Survey Results - Give yourself 2 points for each **Almost Always**, 1 point for each **Sometimes**, and 0 for each **Hardly Ever**. Your Score _____

or or

If your score is 14-16, you're probably a pretty good test taker. If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those test-taking strategies.

Test-taking Tips

Before you start, stay calm and think positive thoughts. If you're nervous or anxious, take several deep breaths.

As soon as you get your test, write anything you want to remember at the top of the test.

Don't get stuck on difficult questions. Mark them, move on, and come back to them later.

How can you improve your test-taking skills, and improve your test grades?

ASK FOR HELP

Your school has a number of people there to help you get the best education possible. Know who these people are and how they can help you.

Think about the people in your school and fill in the blanks.

1. Your counselor's name _____ Where is your counselor's office? _____ How do you go about seeing your counselor? _____ 2. Your principal's name _____ 3. The office secretary's name _____ 4. List the names and titles of four other people in your school who are available to help you (e.g., Miss Jones – TRIO / Mr. Smith – coach). 5. Who can best help you resolve the following problems? Locker problem_____ Difficulty with a class Difficulty with a teacher _____ Being bullied or harassed _____ 6. When was the last time you needed help with something? Who helped you?

Remember to always thank the people who help you!

CAREER EXPLORATION

You wouldn't go on a trip without knowing where you are going, or without a map or GPS providing directions. If you did, who knows where you would end up?

It's the same in the journey of life. To prepare for your future, you need to think about where you're going and how you're going to get there.

Your Career Journey

Career exploration is a personal journey that's always evolving. Here are some things you can do to get your career journey off to a good start. These are clso things we'll discuss in this section.

Ν

W

Think about your interests. Your interests are simply the things you like to do. At this point in your career exploration journey, when you're just starting to think about what you'd like to do with your life, considering what you enjoy doing is a good place to start.

Think about your abilities. Your abilities are what you're "good at" or have a talent for. Of course, your skills and talents will change and develop as you grow, but considering your abilities now will help you identify which career areas to explore first.

Learn about your career options. It's important to learn about the types of career fields that are available, so you know what your options are. There might be careers you've never heard of that could be the perfect fit for you!

Learn about your education options. Almost all career fields require some kind of education or training after high school, and it's important to learn how different education options can help you prepare for a career.

Check the box that best describes where you are on your career journey.

Γ	٦

I have a specific career I want to pursue. It is______

I have a career area/subject I'm interested in. It is_____

I don't have any idea of what career area or subject I'm interested in pursuing.

10 CAREER EXPLORATION

YOUR INTERESTS

When you're thinking about a career, it's important to consider your interests. You want a career that has the kinds of tasks and activities you enjoy.

Think about your interests.

- 1. What are your favorite school subjects? _____
- 2. Name one activity you become so involved in that you lose track of time.
- 3. Imagine that you've just gotten a job on a large cruise ship.
 Go through the jobs listed below, and put a √ by the three jobs you would most like to have. Put an X by any job you wouldn't want to have.

captain	accountant	security officer
cook / chef	musician	child care director
photographer	nurse / doctor	gift shop manager
social director	electrician/plumber	tour guide
engineer	captain's assistant	computer technician

4. In the middle of the ocean, your ship sprang a leak. Everyone on board jumped into the lifeboats and headed for a nearby island.

Go through the tasks listed below and put a \checkmark in front of the three tasks you'd most like to do. Put an X by any task you wouldn't want to do.

- buid a hut ____ organize supplies take care of the injured ____ repair the lifeboats hunt and fish lead a rescue strategy meeting plan a social activity ____ make tools or pottery use parts to build a radio reassure those who are scared _____ teach groups of children ____ keep a journal or log of events design a lookout tower ____ develop a work schedule settle arguments _____ study island plants and animals
 - ____ figure out why the boat sank

Do you see any kind of pattern in your responses?____

prepare meals

CAREER EXPLORATION 11

YOUR ABILITIES

Considering your abilities, skills, and talents is very important when determining which careers will be a good match for you. You are likely to be much happier and more successful in a career that focuses on your strengths!

What abilities do you have?

When thinking about your abilities and how they relate to a career, a good place to start is to think about what school subjects you do well in. What are your two best school subjects?

Your aptitudes, talents, and skills

Aptitudes and talents are things you're naturally good at. For example some students seem to find it easy to learn a foreign language. They have an aptitude for languages. Students who can draw really well have artistic talent.

Of course, aptitudes and talents don't do you much go od unless you work to develop your skills! For example, a basketball player may have a lot of natural athletic ability, but to be good, he/she has to work hard on shooting, dribbling, and more. And students who have artistic talent will only become good artists if they take classes and work to develop their artistic skills.

What is a skill or talent you want to work on developing this year?_____

What will you do to help develop it?_____

Remember... What you're good at doing now can and will change and develop as you grow, but considering your abilities now can help you identify what career areas you may want to explore first.

CAREERS AND EDUCATIONAL CHOICES

Careers and education go hand in hand. It is, therefore, important to learn about the various ways you can prepare for a career—in addition to learning about your career choices.

You don't have to make any decisions about your future now, but this is a good time to learn about the connection between your career choices and your education options. The next few pages will explore the different educational choices available, along with the types of careers each choice can prepare you for.



Two-Year Community College

Two-year community colleges provide affordable, career-oriented one- and two-year programs.

- > All high school graduates are welcome.
- Going to a two-year community college can be an excellent choice for students who have specific career goals.
- Attending a two-year community college for a year generally costs less than half of what it costs to attend a four-year college for a year.
- To save money, students who want a four-year college degree often start at a two-year college and then transfer to a four-year college after a year or two.

The following are some popular career fields you can prepare for at a two-year college. *Circle any that interest you.*

Accounting	Early childhood education	Interior design	Paramedic
Automotive technology	Fashion design	Law enforcement	Physical therapy assistant
Business management	Fire science technology	Nursing	Veterinary technology
Dental hygiene	Information systems	Paralegal	Web design



86% of Upward Bound participants enroll in college after high school.

Four-Year College

A four-year college education (bachelor's degree) can prepare you for a wide variety of careers.

- Four-year colleges vary greatly in their admission requirements, size, costs, and in the majors they offer.
- Four-year college students take about half their courses in their major (the subject they have chosen to study in depth).
- All four-year college students are required to take a number of general education courses (e.g., English, math, science).
- Students who want to attend a four-year college should take college-prep courses in high school and work hard to get good grades.

The following are some popular career fields you can prepare for at a four-year college. *Circle any that interest you.*

Biology	Computer science	Fine Arts	Pre-med
Business	Economics	Nursing	Psychology
Chemistry	Engineering	Physics	Social work
Communications	English	Pre-law	Zoology



Career/Trade School

Career and trade schools offer short-term training in a variety of career fields.

- All high school graduates are accepted.
- Some programs take one or two years to complete; others can be completed in a matter of weeks.
- Career and trade schools are in business to make a profit, and they can be expensive.
- Thoroughly check out any career/trade school you're considering. Some of them are not reputable.

The following are some popular career fields you can prepare for at a career/trade school. *Circle any that interest you.*

Auto mechanic
Barber/hairstylist
Child care worker
Construction manager

Cosmetologist Dental assistant Graphic artist Massage therapist

- Medical assistant Medical receptionist Nurse's aide Pharmacy technician
- Photographer Truck driver Veterinarian assistant Welder



Apprenticeship

Apprentices learn a skilled trade through class instruction and on-the-job training.

- > Apprentices start by doing simple tasks under the supervision of a journey worker.
- While apprenticeship programs are available in many career fields, the majority of programs are in construction and manufacturing.
- Apprentices start off earning about half of what experienced workers earn.

The following are some popular career fields you can prepare for with an apprenticeship. *Circle any that interest you.*

Auto mechanic	Cook	Machinist	Solar panel installer
Carpenter	Firefighter	Pipe fitter	Tool and die maker
Cement mason	Landscaper	Plumber	Welder



The Military

The U.S. military offers enlistees free job training in over 2,000 job specialties.

- > The military is the nation's largest employer.
- After 8-12 weeks of basic training, enlistees typically go to Advance Individual Training where they receive training for a specific job.
- The career, training, and educational opportunities are different for each branch of the military, so it's important to talk to recruiters representing two or more branches of the military.

The following are some popular career fields you can prepare for in the military. *Circle any that interest you.*

Accounting

Aircraft mechanic

Computer programmer

Computer repairer Cyber security specialist Firefighter MachinistSecurity officerOffice managerWelderRadar operatorX-ray technician



COLLEGE PLANNING

Graduation from high school is several years away, but it's not too early to start thinking about what you want to do after you graduate. Maybe you already know what you want to do, and maybe you have no idea.

You don't need to make any decisions now, but this is a good time to start thinking about how going to college can help you to prepare for a great future.

Two big reasons to go to college



1. You will have more career opportunities.

Going to college can prepare you for a great career – a career you will enjoy, and one that's also financially rewarding. *With a college degree, the sky's the limit!*

Chris graduated from high school and decided to get a job instead of continuing his education. Put a check by the jobs you think Chris is likely to be able to get.

____elementary teacher _____computer programmer

____physical therapist

____engineer

_____accountant

____ registered nurse

Answers are at the bottom of the page.



2. College graduates earn more money.

Four-year college graduates earn almost twice as much money as high school graduates. That comes out to \$1,000,000 or more over a lifetime! *The more you learn, the more you earn!*

Rank these careers (1-6) according to how much money they earn. (#1 earns the most money.) Answers are at the bottom of the page.

elementary teacher	computer programmer

_____ fast food worker

_____registered nurse

_____ store clerk

_____ construction worker

Answers for 1: None. Without a college education, Chris won't be able to get any of these jobs. Answers for 2: 1 computer programmer (\$86, 600) 2. registered nurse (\$73,300), 3. elementary teacher (\$59,400), 4. construction worker (\$36,000) 5. store clerk (\$30,000) 6. fast food worker (\$23,000)

YOUR COLLEGE THOUGHTS

As a sixth grader, you probably don't know a lot about what it means to go to college. And that's okay. Over the next several years, you'll learn a lot about college—and about how going to college is a goal worth working toward.

For now, let's take a look at what you know, and how you think about college.

1.	
2.	
3.	
4	

Write down one reason you think going to college might be a good thing for you to do.

Write down one question you have about college.

List four things you know about college.

Check the box that best describes how you feel about going to college.

I definitely want to go to college and plan to work hard to get there.

I think I want to go to college, but don't know enough about it.

I don't know yet if college will be right for me.

Yd like to go to college, but don't think I will be able to because ______

I don't think going to college is right for me because _____

2-YEAR AND 4-YEAR COLLEGES

While there are different types of colleges, most colleges are either 2-year community colleges or 4-year colleges.

One big difference

There is a big difference in 2-year and 4-year colleges regarding the types of courses you are required to take.



2-Year Community Colleges. Students in career programs take just the courses they need to prepare for their career field. They aren't required to take courses that aren't directly related to their chosen career area.

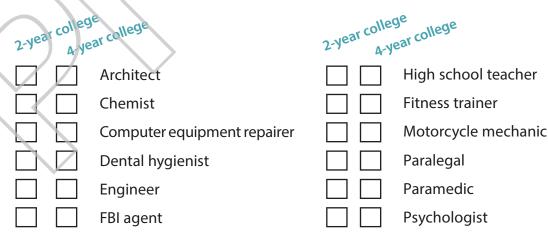


4-Year Colleges. On the other hand, 4-year colleges want their students to get a well rounded education, so they require that all students take courses in English, science, history, math, etc., regardless of what their major is.

What do you think? 2-year or 4-year college?

Whether someone goes to a 2-year or 4-year college often depends on their career goals. For example, if you want to be a fireinghter, you would go to a 2-year community college, because they are the ones that have a program for that. However, if you want to become an elementary teacher, you must go to a 4-year college and earn a bachelor's degree.

Go through the careers below and decide if you think someone would need to go to a 2-year or a 4-year college to prepare for that career. (*Hint - You should have 6 checks in the 2-year column and 6 in the 4-year column.*) Answers are below.



2-year colleges - architect, chemist, engineer, FBI agent, high school teacher, psychologist 4-year colleges - architect, chemist, engineer, FBI agent, high school teacher, psychologist

WHAT TO EXPECT IN COLLEGE

College is about more than taking classes and studying. Going to college is also about meeting new people, becoming more independent and responsible, and participating in activities you enjoy.

Three things to expect in college

Here are three things that students can expect in college.

- 1. You are responsible for your own academic progress.
- 2. There are so many things to do outside of class.
- 3. You have the opportunity to grow and create a better you.

Each of the following statements is an example of one of the above. Write the correct numbers (1, 2, or 3) in the lines below.

- 2 A. There are lots of clubs you can join (e.g., Frisbee, chess, photography).
- B. No one checks to see if you're going to class.
- C. You meet lots of different kinds of people.
- _____ D. You can go to the rec center to work out, swim, take a yoga class, and more.
- E. If you need help in a class, it's up to you to reach out to your instructor.
 - F. There are sports teams you can join for fun and exercise.
 - ____ G. You learn how to manage your time and your money.
 - _____H. There are concerts, art shows, lectures, and theatre performances.
 - I. You become more independent and responsible.
 - J. Most of your learning is done outside of the classroom, on your own.
 - K. There are sporting, art, and cultural events you can attend.
 - L. You have the opportunity to take courses in a wide variety of subjects.



Since 1964, TRIO programs have helped an estimated 2,000,000 students get to and graduate from college.

A. 2 B.1 C.3 D.2 or 3 E.1 F.2 G.3 H.2 I.3 J.1 K.2 L.3

YOUR TO-DO LIST

Doing the following will help make you a more successful person in middle school and high school. It will also help put you on the path to college.



Work hard in your classes. Doing well in your classes and getting good grades pays off in lots of ways. And if you're considering going to college, it's very important that you work hard in your classes now so that you'll be ready to take college prep classes later on.

What can you do this year to get better grades?_____



Get involved. When you're involved in your school and community, you learn new skills, meet new people, and have fun. Participating in school activities and developing your interests and talents is a great way to spend your free time.

What activities and hobbies are you involved in this year? Do you have any skills or talents that you're working to develop?

10000000	

Read. Reading improves your vocabulary, presents you with new information and ideas, stokes your imagination, and broadens your view of the world. It also makes you a better, more successful student. So, whether you enjoy reading novels or comic books, the more you read the better.

What are your favorite things to read? _____



Try new things. Find out what kinds of activities, programs, sports, etc. are available at your school and in your community. Middle school is a great time to try something new to see if you like it!

What's something new you would like to try this year? _____



Talk to people. If you have relatives who went to college, ask them to tell you about their college experience. What did they study? What were their classes like? What was the best part about college? Do they have any advice for you?



Learn about colleges. You can learn a lot about a college by visiting their website. You'll find information on their campus and on the programs and activities they offer. You may also be able to take a virtual tour of the college.

The best way to learn what it's like to go to college is to make an informal college visit. Take a walk around the campus, go to a sporting event, or eat in the student union. As you walk around the campus, try to imagine yourself as a student there.

Since most students go to college in their home state, choose a college in your state to learn about. Go to that college's website and write down two things you learn.

College:	
1	
2.	

Make College Your Goal

Tell your family that you want to go to college, and ask them to help you reach your goal. Keep your goal in mind as you go to class, do your homework, and study for tests.

Remember, you aren't working to get good grades for your parents or for anyone else. You are working hard in your classes for yourself—and for your future.

The McNair Scholars TRIO Program is named after Dr. Ronald E. McNair, the second African American astronaut to go into space. He is quoted as saying, "Before you can make a dream come true, you must have one."



FINANCIAL & ECONOMIC LITERACY

For better or worse, much of our lives revolves around money. We earn it, save it, invest it, donate it, and of course, spend it. How much money we have can determine where we live and what kind of lifestyle we're able to have.

But more important than how much money you have is how effectively your money supports you on your life's journey.



What is financial and economic literacy?

Simply put, financial and economic literacy is having know ledge about money matters: earning, spending, saving, and investing money. It's also about using that knowledge to make smart financial decisions.

At this point in your life, you don't have a job or bills to pay, but you probably are making some choices about how you spend the money you have. In order to make smart choices now and in the years ahead, it will be helpful for you to have some basic financial knowledge.

So, in this section, we will discuss how to be smart with the money you have now, and how to plan for your financial future.

Check the box that best describes how you currently feel.

I understand the importance of money and I'm interested in learning about money and finances.

I understand the importance of money, but I don't think it's something I need to be concerned about yet.

Money and finance are not topics that interest or concern me.

Learning how to manage your money is one of the most important skills you will learn in life. Learning how to manage your finances now will put you ahead of the game and on your way to financial success.

YOUR MONEY AND YOU

Your financial history is likely short and simple at this point. But reflecting on your money habits now is a great way to start planning for your future.

1. How have you gotten money in the past? Check all that apply.

Odd jobs	
Gifts (birthdays, holidays, etc.)	\sim
Allowance	
Asking for/borrowing money	$\wedge \wedge \wedge \wedge$
Other	

- 2. What do you most often do with your money? Rank the following on a scale of 1-4 (1 being what you most often do, 4 being what you never/seldon do).
 - _____ Spend it on something for yourself
 - _____ Spend it on something for someone else
 - _____ Save it
 - _____ Give it to someone else

3. What's the last thing you bought with your own money?

4. Do you have any savings? If so, where do you keep it?

5. What are your future financial goals? Check all that apply.

Own my own home

Have money to buy the things I want

Have money to invest in things like stocks

Pay for college

Own my own car

Have money to help my family

Have money to travel

Other_____

- 6. How much do you know about saving, budgeting, and investing?
 - ____I know quite a bit.
 - ____ I know some.
 - _____ I don't know much at all.

EVERYDAY FINANCIAL DECISIONS

People who are smart with their money think about how to make the most of it. Every day they make decisions about what to spend their money on, and perhaps more importantly, what *not* to spend their money on.

Needs vs. Wants

Whenever you are thinking about spending your money, it's important to determine if it's a Need or a Want. As you might guess, Needs are something you need and Wants are something you would like to have, but can do without.

A lot of Needs aren't necessarily "fun," or things you want to spend your money on. But understanding the difference is super important for your financial success.

Try it!

Identify each of the following purchases as a **Need** by writing an **N** next to it, or as a **Want** by writing a **W** next to it. If you mark something as a Want, jot down an idea for a less expensive alternative or compromise. Our answers are below.

- _____ New shoes because your old ones have a hole in them
- _____ Concert tickets
- _____ New phone
- Graphing calculator for math class
- _____ Going out to eat with friends
- _____ New shoes because you want some like your friend has
 - _____ Haircut
 - ____ New headphones



Remember...

Businesses work hard to convince you that you don't just want what they're selling—you *need* it. Smart consumers are aware of these sales tactics and don't let them influence their spending decisions. So, before you spend your hard earned dollars, ask yourself, *"Is this something I need?"* If it's not, make sure that you're being selective, and that you are spending your money on things that are really important to you.

tneW been tneW tneW been tneW tneW been

KEEPING TRACK OF YOUR MONEY

Keeping a record of what you spend will help ensure that you're being smart with your money.

Here's an example of how one student keeps track of his money.

Nick is trying to save enough money to buy a new bike. He got \$25 for his birthday and he earns money each week mowing two of his neighbors' lawns. By the end of the summer, Nick figures he'll have enough money for the bike he wants. He just has to be careful about how much he spends. To keep track of his money, Nick is keeping a record of his spending. Here is his record for this week.

Date	Description	Money In	Money Out	Balance
July 10	Beginning Balance			\$56.50
July 11	Birthday money	\$25		\$81.50
July 12	Mowed Smiths' lawn	\$15		\$96.50
July 12	Snacks at the mall		\$4.50	\$92.00
July 14	New soccer ball		\$13.25	\$78.75
July 15	Mowed Warners' lawn	\$15		\$93.75
July 16	Movie and Popcorn		\$14.50	\$79.25

How much money did Nick bring in this week? _____How much did he spend? _____

How much more does he have at the end of the week for his bike? _

Answers are below.

When you record and review all of your purchases, it's easy to see how much money you have, and how much you spend. When you wite down every purchase you make and every snack you buy, you can also see how these things can quickly add up.

Try it!

Imagine that you have a rich uncle who gave you \$200 for your birthday. Fill out the form below with purchases that you might make. Keep a running balance as Nick did above. If you aren't sure of exact cost amounts, just estimate.

	Date	Description	Money In	Money Out	Balance
		Gift from rich uncle	\$200.00		\$200.00
ſ					
ſ					
ſ					

Z.22\$ 32.25 32.75 32.75

FINANCIAL LIT

CREATING A BETTER YOU

Are you a positive person, or do you have a hard time looking on the bright side of things? Do you keep going when things get hard, or do you often get discouraged and quit?

Everyone has things they'd like to improve about themselves. Part of being a successful student (and person) means always learning, growing, and working on those parts of you that will make you happier, healthier, and more resilient. After all, success doesn't just mean getting good grades and the career of your dreams. It also means taking care of yourself and being your best you!

Work to become your best you.

Check the boxes that best describe you.

Yes No	
	Do you generally have a positive approach to learning new things?
	Do you regularly set academic and personal goals?
	Do you try to limit the amount of time you spend online?
	Are you usually able to control your emotions and behaviors?
	Do you have healthy ways to deal with stress?
Give yourself 2 points	o for every Yes answer. Your Total
	e, the closer you are to being your best you. Regardless of your score, give you some ideas on how you can create a better you.

To create a better you, what's one thing you should work on improving? _____

What can you do this year to improve this one thing?

SETTING GOALS



Setting goals is important for people of all ages.

Goals help you determine where you want to go and what you want to accomplish. They give you focus, direction, and purpose. Having a goal also helps you determine a plan of action. For example, if your goal is to go to college, there are specific things you must do in order to achieve your goal.

While goals can be short-term (get a B on your history test) or long-term (graduate with a 3.0 GPA), every goal should be **SMART: S**pecific, **M**easurable, **A**chievable, **R**elevant, and **T**ime-bound.

SMART Goals

Specific. Specific goals are well-defined and clear-cut. Instead of "I want to do better in school," a more specific goal would be "I want to earn a 3.0 GPA"

Measurable. Measurable goals make it easier to know how successful you are. Instead of "I will get in shape," a better goal would be, "I will be able to walk a mile in 15 minutes."

Achievable. Achievable goals set you up for success because they are goals you can realistically accomplish. Improving your math grade one letter is achievable. Raising a grade from a D to an A probably isn't.

Relevant. Setting relevant goals ensures that you're working toward goals that are worthwhile. For example, learning a new computer program is a more worthwhile goal than beating a video game score.

Time-bound. Time-bound goals have a date they are to be accomplished. "Complete my science project by Friday" is more motivating than "Complete my science project."

Write an academic and a personal goal on the lines below. For each goal check the boxes to show that it's Smart, Measurable, Achievable, Relevant, and Time-bound.

1. Set an academic goal.	S M A R T
2. Set a personal goal.	S M A R T

BUILDING A GROWTH MINDSET

Sometimes your successes, failures, talents, and shortcomings are defined by how you look at them—and by the mindset you have. If you think you're capable of succeeding, you have a better chance of doing just that!

Fixed vs. Growth Mindset

Fixed Mindset thinking

When you have a fixed mindset, you believe that either you are or you aren't good at something. A fixed mindset tells you there are limits to what you can accomplish—and that who you are right now is who you will always be.

Examples of Fixed Mindset thinking

- If you aren't good at something right away, you probably just don't have a "knack" for it.
- It's best to stick with things you know.
- It's good to avoid things you might fail at.

Having a fixed mindset can cause you to miss out on a lot of great opportunities. It can make you lack confidence in your ability to succeed, be hesitant to try new things, and afraid to step out of your comfort zone.

Growth Mindset thinking

If you have a growth mindset, you believe that with effort, you can improve your skills and abilities—and that there are no limits to what you can accomplish.

Examples of Growth Mindset thinking

- Anyone can be good at something as long as they practice and work hard at it.
- ► Trying new things helps you learn, grow, and build confidence.
- ▶ Failure can help you figure out what you should do differently next time.

With a growth mindset, you can turn the things you feel you can't change into opportunities for growth and discovery!

Think about it! Where in your own life do you have a fixed mindset?

What do you think?

Read through the following statements and mark whether you think each is an example of a fixed or growth mindset.

Fixed Growth

- 1. No one in my family is good at that.
 - 2. I'm going to figure this out.
 - 3. This is too hard for me.
 - 4. I'd really like to get better at this.
 - 5. I'll never be able to do it.
 - 6. My brain doesn't work that way.
 - 7. I want to learn how to do that.
 - 8. I'm not very good at this yet.

See below for answers

Understand the Power of YET.

Take a moment to look at these two sentences.

► I don't understand it. ► I don't understand it yet.

So, what's the difference?

The first sentence is hopeless. It's done. You just don't understand it. But when you add the word "yet," the sentence becomes positive and hopeful. It says that while you don't understand it right now, eventually you **WILL**.

Try It! Complete the following three sentences.

A m not very good at	

l don'	t have the skills to	
--------	----------------------	--

I'm not able to _

Now, go back and add the word "yet" to the end of each sentence. See how adding the word "yet" makes all the difference!

1. Fixed 2. Growth 3. Fixed 4. Growth 5. Fixed 6. Fixed 7. Growth 8. Growth

SOCIAL-EMOTIONAL LEARNING

Social-Emotional Learning (SEL) is the process of developing social-emotional skills, like coping with feelings, getting along with others, decision making, and more.



Why is SEL important?

Social-Emotional Learning is important because it enhances your ability to succeed in school, in a career, and in life. Developing SEL skills will help you be happier and healthier, do better in school, and have a brighter future.

SEL covers a lot of areas, but here we'll focus on an SEL skill that will help you succeed in 6th grade, and beyond: self-awareness.

Self-Awareness

Self-awareness means understanding your emotions, values, strengths, and thoughts, as well as how these things can affect your behavior. *Here are some things you can work on to help improve your self-awareness, along with some examples*.

- Understand and label your emotions.
 "My best friend moved away, and I miss her a lot. I'm really sad."
- Recognize how your emotions affect others "When I'm mean or grumpy at dinner, it kind of ruins dinner for my mom and brother too."
- Understand what triggers emotions for you. "It makes me so angry when my younger sister messes with my stuff."
- Be able to identify your own values and biases.
 "I try not to judge, but I think my friend spends way too much time playing video games."
- Identify your strengths and areas to grow.
 "I'm really good at language arts, but I need to get some help with math."

Choose one of the above skills and write about a time that you exhibited that skill.

How self-aware are you?

Being self-aware means being able to recognize and label your feelings and emotions. Fill in the spaces below with your thoughts and feelings.

Things that make me happy	
Things that make me angry or sad	
	\frown
Things I get excited about	\mathcal{O}
Things I worry about	

Being self-aware also means that you recognize and are proud of the things you are good at—and that you recognize the things you need to work on.

What do you want to work to improve this year?

Self-awareness and success

When you are aware of your strengths and weaknesses, and in touch with your feelings, thoughts, and needs, you are more likely to be successful in school, in your career, and in life. Do what you can this year to work on being self-aware, and use what you learn to help you become a better you.

BUILDING CHARACTER

A person with good character sets a good example for others and always tries to do the right thing.

What is good character?

Good character can be hard to define, but having good character basically means that you try to be a good person, even when it's hard. *It's doing what's right when no one is watching*.



Look at the words below and circle the **five** words that describe a person with good character.

				muscular loyal	
healthy	responsible	lazy	loud luck	ky rich popular	respectful

Answers are at the bottom of the page.

Taking responsibility

One way that students show good character is to take responsibility for their grades, and to always do their own work. Of course, some students look for shortcuts and choose to cheat.

Some students think that it's not a big deal to cheat, *but cheating is a big deal and it's wrong*. If you cheat, you can't be proud of your grades, and you can get into a lot of trouble. Cheating also won't help you learn—and it certainly won't help you prepare for college.

Read each of the following and decide whether or not it's cheating.

Is this cheating?

- 1. Copying someone else's homework
- 2. Having someone help you with your homework
- 3. Copying information word for word from the Internet
- 4. Not telling your teacher about a grading mistake
- 5. A friend tells you what's on a test you need to make up

Yes	No

What are your totals? Yes (Cheating) _____ No (Not Cheating) _____

While everyone would agree it's cheating to copy off someone's test paper, some things aren't quite so clear. But students generally know when they are doing something that's wrong.

Students with good character do their own work. They don't cheat.

Making good choices

Do you realize how many choices you make every day? You choose what snacks to eat, what clothes to wear, and what to do in your free time. These are easy choices. Of course, some choices are more difficult. It's the difficult choices that really show your character.



What choices would you make?

Read through the following scenarios and choose what you would most likely do in that situation. Circle A, B, or C for each.

- 1. You are walking down the hall at school with several classmates. One of them starts making fun of a friend of yours. What are you likely to do?
 - A Laugh and be happy they aren't making fun of you.
 - **B** Keep quiet and just keep walking.
 - **C** Stand up for your friend.
- 2. You accidentally broke your mother's vase while your friend was over. Your mother asks what happened. What are you likely to do?
 - A Blame your friend.
 - **B** Pretend you don't know how it happened.
 - **C** Tell the truth and apologize.
- 3. You're at a store with a friend and he takes a candy bar. What are you likely to do?
 - A No one is looking, so you take one too.
 - B Act like you didn't see him take it.
 - **C** Tell him to put it back.

Did you answer C to these? If you did, good for you. Doing the right thing isn't always easy.

Think about who you are and who you want to be. This will make it easier for you to make good choices and decisions!



Oprah Winfrey was one of the earliest students selected for an Upward Bound program.

TAKING CARE OF YOUR MENTAL HEALTH

Mental health refers to a person's emotional and psychological well-being. While your mental health can be impacted by some things you can't control, you can control how well you look after your mental health.

Why take care of your mental health?

Mental health affects how you feel day to day. When you're feeling calm, happy, and healthy, you get more joy out of life. On the other hand, If you're feeling sad, angry, or anxious, regular day-to-day life can be struggle.

Mental health affects your success. Whether it's success in school, your career, or achieving a goal you've set, you're more likely to succeed when you're in a good place mentally.

Но	w is your mental health?	Yes	No
Do	you often feel sad for longer than a day or two?		
Do	you have trouble sleeping?		
Do	you often feel frustrated, angry, or nervous?		
Do	you get a lot of headaches or stomachaches?		
Do	you have a hard time relaxing?		
Do	you eat too much or too little?		
Do	you often feel dread or panic?		

How many d d you check "Yes?" _____

Answering Yes to any of the above might mean that you should pay more attention to your mental health. When you feel good, you do good!

Many famous athletes participated in TRIO programs, including Troy Palamalu, Hall of Fame pro football player.

³⁴ CREATING A BETTER YOU

Practice gratitude.

One way that you can improve your mental health is to practice gratitude. Practicing gratitude can increase your happiness and help you get through tough times. Gratitude simply means taking a second to be thankful for all the good things in your life. Taking small moments every day to be grateful can go a long way in improving your mood and overall well-being.

What are three things you're grateful for?

Write a thank you letter.

Think of someone to whom you are grateful. Write a thank you letter to them (even if they never see it) telling them how they have affected your life.

Use meditation to find calm.

Meditation is a great way to improve your mental health and help you feel more relaxed and calm. And the best part? Anyone can meditate.

You can meditate by sitting quietly and listening to your breathing, or by going for a walk, taking some deep breaths, and noticing what you see, feel, and hear. You can also try a guided meditation app, like **Calm** or stream guided meditations on **Spotify** or **YouTube**.

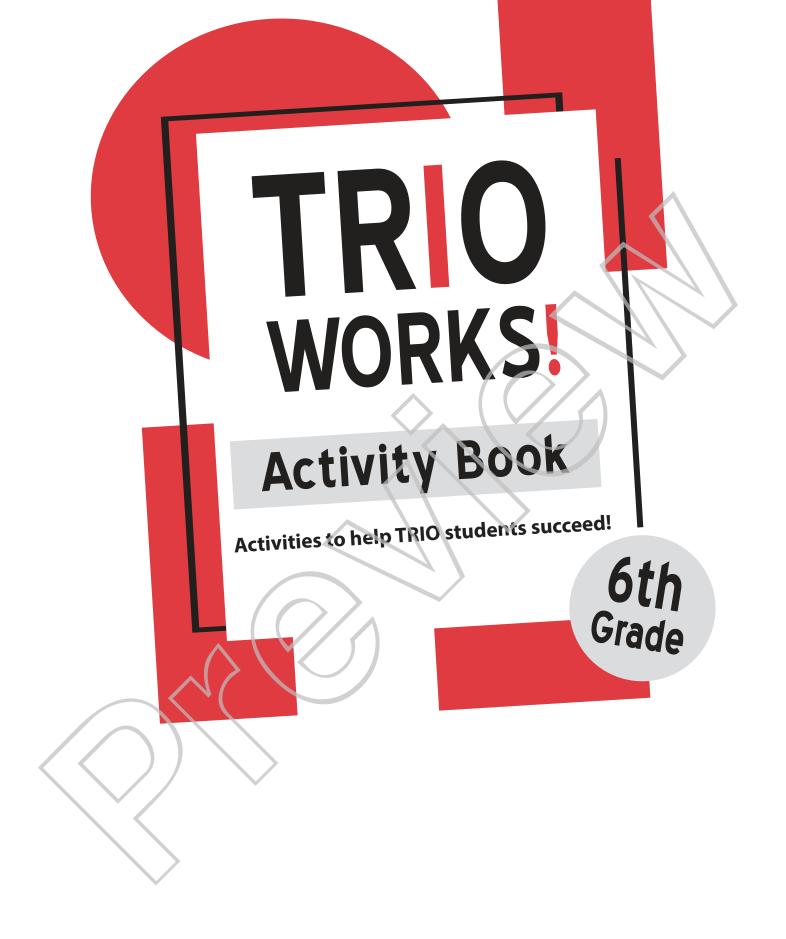
WRAPPING UP

We've covered a lot in this activity book, and you've done a lot of work to complete it. Great job! Here we'll reflect a little on what you've learned—and look ahead to the future!

Which section was the most helpful for you?
 Academic Success Financial and Economic Literacy Career Exploration Creating a Better You College Planning
Career Exploration Creating a Better You
College Planning
How was this section helpful?
Which of these five topics would you like to learn more about?
Write down three things you learned from completing this activity book.
TRIO is here to help you succeed. Is there anything that you need help with now?

'Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential." John Maxwell

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