

Activity Book

Academic Success
Career Exploration

College Planning

**Financial Literacy** 

Creating a Better You

7th 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 TRIC	program	help you?
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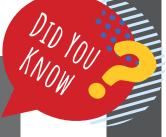
### These TRIO programs support students from middle school to college:

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

## TABLE OF CONTENTS

Academic Success	2
Organization	3
Time Management	4
Study Smart	5
Writing Papers	6
Preparing for Tests	7
Test Taking	
Class Success	9
Career Exploration	.10
Your Interests	11
Your Abilities	
Types of Careers	.13
Ways to Prepare for a Career	
College Planning	.16
Your College Thoughts	.17
What Colleges Look For	.18
Choosing a College  Your To-Do List	.19
Your To-Do List	.20
Financial and Economic Literacy	.22
Your Money and You	.23
What You Can Do with Your Money	.24
Creating a Better You	.26
Setting Goals	
Building a Growth Mindset	.28
Social-Emotional Learning	.30
Building Self-Esteem	.32
Finding Healthy Distractions	.33
Taking Care of Your Mental Health	.34
Wrapping Up	36
/ II J I I	

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!* 



## 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?

now 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!

#### 7th 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?

1.	2.	

### ORGANIZATION

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

The best way for you to stay organized is to regularly use a planner.

### Use a planner.

A planner is your most important organizational tool. A planner will help you keep track of what you need to do—and help ensure that you get your assignments completed on time.

Take your planner to every class and use it to record the following:

- daily assignments
- social activities
- weekly goals

- tests and quizzes
- appointments
- deadlines

- large assignments
- important dates
- anything you need to remember

Here's how one student successfully uses his planner to stay organized.

Subject	Monday, October 12	Subject	Tuesday, October 13	
Math	V Study for quiz - Tues	Sci.	V Read pages 75-80	
Eng	V Read Story Due Tues	Math	<b>★</b> Math Quiz	
Art	V Do sketch Due Wed	English	✓ Read pages 5-10 Due We	
		Hist.	V Study for test - Thurs	
	Early Dismissal			
	Guitar Lesson 4:00		Soccer practice 4:00	
Subject	Wednesday, October 14	Subject	Thursday, October 15	
Hist.	V Study for test - Thurs	Health	Watch video	
English	V Do research for paper	Hist.	#History Test	
Math	Do prob on p 26 Due Th	Math	Do prob on p 28 Due Fri	
		English	Do outline for paper	
	Soccer practice 4:00			
	John's birthday		Soccer game 7:00	
Subject	Friday, October 16	Sat/Su	in, October 17-18	
Sci.	Write report Due Mon	Finish E	English paper Due Mon	
English	Write rough draft	School Dance 8:00		

### What about you?

1. Do you have a planner?

yes no

(If you don't have a planner or agenda, talk to a parent about getting one for you.)

2. Do you use your planner?

/ '	,	•	
∏ y∈	es 🗀	sometimes	not really

3. What can you do to make better use of your planner?


**Break down assignments.** Use your planner to break down large assignments into more manageable tasks. For example, imagine that you have to write a two-page paper and draw a map of a country by Friday for social studies. You could give yourself these four assignments.

Mon - Do outline for paper & get materials for map

Tues - Write first draft of paper

Wed - Revise paper and work on map

Thurs - Do final copy of paper and finish map

## TIME MANAGEMENT

Having good routines is one way that you can improve your time management. Routines make your day run smoother and help you get everything done more efficiently.

List the things that make up your me	orning routine on a school day.	
1	Wake up time:	
2		
3	Time you leave	
4	£-	)
5		
How can you improve your morning	routine?	
Have a good nighttime routing		
	I help ensure that you get a good night's sleep.	
	//	
List the things you regularly do to w	ind down and get ready for bed on a school night.	
	D. Het	
	Bedtime:	
2	Bedtime:	
2		}
2. 3. 4.	Time you should	y.
2. 3. 4. 5.		

## STUDY SMART

When you study smart, you make the most of your homework time so you don't have to spend a ton of time doing it. Here are a few tips to help you study smart.

<b>Get started.</b> For many students, getting started is the hardest part of doing homework. Do you have trouble getting started on your homework?
Yes, I put it off Sometimes No, I just do it
If you have a hard time getting started, begin with something easy or a subject you like.
Which subject would that be for you?
Have a good study area.
A good study area should be quiet and have all of the following: good lighting, comfortable chair, place to write, supplies (paper, pencils, etc.), and no distractions.
How can you improve your study area?
Take homework seriously.  No one needs to tell you how important homework is to your success in school. Doing all of your homework to the best of your ability will help you learn more—and get better grades.
Where do you usually do your homework?
2. How many hours a day do you usually spend on homework?  0-1/2 1/2-1 1-2 More than 2 hours
3. How would you rate your homework grades?  Excellent Good OK Should be better
What can you do to improve your homework grades?

## WRITING PAPERS

To succeed in school and in college, you must be able to clearly communicate your thoughts and ideas in writing.

How are your writing skills?			
Check the boxes that best describe you.	Almost Always	Some- times	Hardly Ever
1. I know how to use the internet to find information.			<u> </u>
2. Before I begin writing, I take time to organize my ideas.			
3. I give myself plenty of time to write and revise my papers.			
4. I have someone else read my papers before I turn them in.			
5. I am careful to correct all grammar and punctuation errors.	户		Ø
Survey Results - Give yourself 2 points for each Almost Alway Sometimes, and 0 for each Hardly Ever. Your Score	<b>/s</b> , 1 poi –	nt for eac	ch
If your score is 8-10, you're probably a pretty good writer. Keep than 8 points, consider the items you marked <b>Sometimes</b> or <b>Ha</b> on improving those writing strategies.	-	•	
Steps to writing a grade-A paper			
In order to write a good paper, there are a number of steps you need through the steps below and figure out the order in which these steps. Write the correct number (1 - 5) in each box. (#1 has been done for	eps shou	ıld be co	mpleted.
Write the irst draft. Write the first draft in one sitting. Do mistakes—just start writing.	n't worr	y about r	making
Rethink, revise, rewrite. Read your first draft out loud to sale about how you can improve it, and rewrite. Give it to some			-
Gather information. Have a system for gathering and org Use index cards, a notebook, and/or printouts from online	_		ion.
Organize your ideas. Use the information you've gathered your main ideas. Add supporting information for each ide		ke an out	line of
Write the final draft. Make final changes and turn in a nea	nt, clean	сору.	

## PREPARING FOR TESTS

To do well on any test, you must be prepared.

### Think about the last time you prepared for a test.

1. When did you study for the to	est? (Check all that apply.)	
Over several nights	Right before the test	I didn't study
The night before	All of the above	
2. What study strategies did you	use? (Check all that apply.)	
Reviewed class notes	Studied with classmate(s)	Other:
Went over the textbook	Made flashcards	I didn't study
Went over handouts	Got quizzed by someone els	se
3. How did you do on the test?		(3)
4. What could you have done to	get a better grade on the test?	>



### **Test Preparation Tips**

- Pay close attention in class the day before a test. This is when teachers often go over information you need to know
- If your textbook has **review questions**, know all of the answers. Also, go through your text-book and make sure you know the meanings of all the words in **bold** and *italic* print.
- Try teaching material to yourself in front of a mirror.
- If a teacher hands out a **review sheet**, study it until you know everything on it. Then use it to come up with questions that might be on the test.
- Write down any names, dates, or facts you need to remember on **index cards**. Take these cards with you the day of the test and go over them as often as you can.

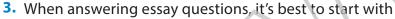
what can you do to be better prepared for tests this year?				

### TEST TAKING

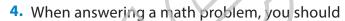
To do well on any test, you must study and be prepared. You can further improve your test performance by being a good test taker.

See if you can answer the following questions on test-taking strategies.

- 1. When answering multiple choice questions, it's best to
  - a. try to come up with the answer in your head before you look at the answer choices.
  - b. choose c if you don't know the answer.
  - c. if you're not sure of the answer, cross out the choices you know are wrong and make an educated guess.
  - d. both a and c
- 2. If you get stuck on a question or problem
  - a. keep working until you figure it out.
  - b. skip it.
  - c. mark it and come back to it.
  - d. make a guess.



- a. the easiest question.
- b. the hardest question.
- c. the first one.
- d. any question. It doesn't maiter which one you start with.



- a. not worry about showing your work.
- b. spend as much time as you need on each problem.
- c. estimate the answer before beginning the problem.
- d. all of the above.

e questions with absolute words like <i>all, always, never,</i> and <i>none</i> are usually  ☐ FALSE
e questions with words like <i>usually, often,</i> and <i>sometimes</i> are usually true.  FALSE
 rt of a true/false question is false, the whole statement is false.  FALSE



true.

### CLASS SUCCESS

In middle school you have lots of teachers, and to succeed, you need to be able to adapt to different sets of rules, personalities, and teaching styles.

### Adapt to different teachers.

Teachers are in charge of what goes on in their classroom and they make the rules. As a student, you need to figure out what's important to each of your teachers. You will then know what you need to do to succeed in each of your classes.

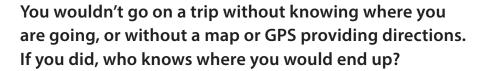
List the names of the teachers you have below. Then write a few words describing what each one likes, and/or what's important to each.

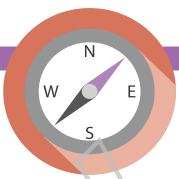
Mr. Bradley	Likes discussions, never be late to class
Teacher	Teaching style / Things to remember
$\triangle$	
Ask for help.	
We all get stuck and need hel	p from time to time. Most teachers are happy to help you, but
you need to ask. What could y	ou use some help with now?

Many famous people were TRIO program participants, including actresses Viola Davis and Angela Bassett.



## CAREER EXPLORATION





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 also things we'll discuss in this section.

**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 talents and skills 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 that 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 various education options can help you prepare for a career.

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

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.

## YOUR INTERESTS

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

Circle the activity in each of the following 10 groups that's most appealing to you.

	Α	В	C \
1.	listen to people	repair cars	develop work schedules
2.	give advice	cook meals	organize files
3.	take care of people	build cabinets	write reports
4.	coach kids	grow plants	design a building
5.	guide tours	drive and deliver	plan events
6.	interview people	work in a factory	create a budget
7.	assist customers	assemble electronics	develop a website
8.	manage people	inspect product quality	enter data in a computer
9.	sell products	make art	write articles
10.	speak in public	operate machinery	conduct research

Review your answers. Did you circle mostly As, Bs, or Cs? \_\_\_\_\_

Tasks in the A column are about working with **People**. They represent jobs in which you spend most of your time talking to, teaching, or caring for others.



Can you think of a job in this category?

Tasks in the B column are about working with **Things**. They represent jobs where you mostly work with your hands building, repairing, or creating.



Can you think of a job in this category?

Tasks in the *C* column are about working with **Information**. They represent jobs in which you spend most of your time doing "desk-type" activities dealing with information, data, words, or numbers in some way.



Can you think of a job in this category? \_\_\_\_\_

### YOUR ABILITIES

Considering your abilities, skills, and personality 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!

### The importance of soft skills

In addition to having skills in reading, writing, math, etc., having good soft skills will help you succeed in school, in a career, and in life.

Soft skills are a combination of people skills, communication skills, and character traits. You can work to develop these important skills when you're in the classroom, involved in activities, and with friends and family.

Read th	rough the list of soft skil	ls below and check off the	four that best describe you.
	Patient	Creative	Problem solver
	Curious	Honest	Strong work ethic
	Kind	Dependable	Friendly
	Adaptable	Determined	Positive attitude
	Good listener	Responsible	Organized
a doctor, you need to have a strong work ethic and be able to work under pressure. While you might not know what career you want to go into quite yet, you can still think about how the traits you have might help you choose a career that would be a good for you.  Choose one of the above soft skills that you would like to work on and improve.			
Which one did you choose? Why did you choose this soft skill?			

## TYPES OF CAREERS



Exploring different types of careers is important because the perfect career field just might be one you've never considered.

	ake career exploration easier, careers with common features are grouped into Clusters. through the 16 Career Clusters below and put a ✓ by those you might be interested in.
	Agriculture, Food, & Natural Resources: farm, fish, and work to improve the environment
	Arts, A/V Tech & Communication: design, create, perform, and produce multimedia content
	Architecture & Construction: design, build, and maintain homes and structures
	Business Management & Administration: plan, oversee, and organize a business
	Education & Training: teach in schools, libraries, museums, and businesses
	Finance: manage and work with money
	Government and Public Administration: make laws and provide public services
	Health Science: work in healthcare treating people
	Hospitality & Tourism: work in restaurants, hotels, and casinos
	Human Services: help people through counseling, social work, and more
	Information Technology: work with computers, software, and network systems
	Law, Public Safety, Corrections, & Security: keep people safe and enforce laws
	Manufacturing: make products on a large scale using machinery, such as in a factory
	Marketing: promote and sell goods and services
	Science, Technology, Engineering, & Mathematics (STEM): use math and science to do research and solve problems
Z	<b>Transportation</b> , <b>Distribution</b> , <b>&amp; Logistics:</b> transport people and goods from one place to another by car, truck, airplane, or train
	ose one of the Career Clusters you checked and write why you think the careers in this
Clust	rer are ones you might want to consider for yourself.

## WAYS TO PREPARE FOR A CAREER



There are many ways to prepare for a career, and it's important that you consider all of your options.

Maybe you already have an education option in mind (e.g., four-year college), or perhaps you have a career in mind and need to figure out how you should prepare for it. Or maybe you have no idea what education option would be best for you. Wherever you land on this spectrum is fine, but now is the time to start learning about all of the ways you can prepare for a career.

### Five ways to prepare for a career

Here is some basic information on the ways you can prepare for a career.

Career or Trade School These schools offer short-term training in a variety of career fields. Community
College
These colleges offer affordable one- and two-year programs.

### Military

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

### Apprenticeship

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

### 4-Year College

A 4-year college education can provide students with a wide range of career opportunities.

Which is right for you? Check Yes (this is how you want to prepare for your career), Maybe (you'd like to learn more), or No (you don't think this option is for you).

Yes	Maybe	No
Yes	Maybe	No
	Yes Yes Yes	Yes Maybe Yes Maybe Yes Maybe

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



### Different careers require different education.

You can prepare for many careers by joining the military or by getting an apprenticeship, but most students prepare for a career by going to a 4-year college, 2-year college, or career/trade school. In many cases, your career choice will determine which education option is most appropriate for you.

### Four-year colleges offer bachelor's degrees.

A four-year degree can open doors and prepare you for a wide variety of career fields. A four-year college degree is also the first step for careers that require advanced degrees, such as a master's degree or a doctorate.

### Two-year colleges offer associate's degrees.

With an associate's degree, you can prepare for a number of fast-growing career fields. You can also start at a two-year college and then transfer to a four-year college to earn a bachelor's degree.

### Career/trade schools mostly offer certificates.

Certificates serve as proof that you've mastered a particular skill.



### Test your knowledge!

Fill in the blanks with A, B, or C to show how you think you would most likely prepare for each of the following careers. The answers are at the bottom of the page.

A – four-year college B – two-year college C – career/trade school

1_C	_ electrician	6	chemist	11	_ paralegal
2	_ x-ray technician	7	dental hygienist	12	_ massage therapist
3	_pharmacist	8	preschool teacher	13	_cosmetologist
4	_truck driver	9	auto mechanic	14	high school teacher
5	engineer	10	veterinarian	15	_ engineering techniciar

Answers are below.

#### Want to learn more?

The following websites will provide you with up-to-date information—and help you determine which education option might be best for you.

- bigfuture.collegeboard.org
- apprenticeship.gov
- ► nces.ed.gov/collegenavigator
- todaysmilitary.com

I.C 2.B 3.A 4.C 5.A 6.A 7.B 8.B 9.C 10.A 11.B 12.C 13.C 14.A 15.B

## COLLEGE PLANNING

There are many good reasons to go to college. Here are four of the best.

### Four 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'll enjoy and one that's also financially rewarding. With a college degree, the sky is the limit!

What career or career fields are you currently interested in?



### 2. College graduates earn more money.

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

Having a career that provides you with a good income means that you're more likely to:

- A. have a nice place to live B. own a car C. have money for vacations
- D. have money for activities and hobbies E. all of the above Your answer: \_\_\_\_\_



### 3. College provides opportunities to develop and grow.

Going to college gives you the opportunity to study lots of different subjects, make new friends, and become more independent. Most importantly, college gives you the opportunity to become the person you want to be.

What can you do this year to help you become a better version of you?\_\_\_\_\_

DIPLOMA

### 4. Graduating from college is a great accomplishment.

Having a college diploma shows that you are a hard worker. It's an accomplishment you can be proud of for the rest of your life!

What's something you've done or accomplished that you are proud of?

Answer to 2: E

## YOUR COLLEGE THOUGHTS

As a seventh grader, you may not have thought too much about going to college. And that's okay. But this is a good time to think about college as something to consider for your future.

Answer the following questions based on what you're thinking now.

College? Do you think you want to go to college? Why or why not?
Are there any roadblocks that might make going to college difficult?
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.
I'd 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

## WHAT COLLEGES LOOK FOR

When considering which students to accept, colleges first look at a student's grades. But grades aren't the only thing they consider!

### Things colleges consider other than grades

In the right hand column are 10 things that colleges are interested in seeing in students. Write in the letter that shows how students might demonstrate each of these.

Answers are at the bottom of the page.

F 1. Captain of a team	A. Is a good student		
2. Can play the harp	B. Has had an unique experience		
3. Lived in Mexico for a year	C. Has overcome obstacles		
4. Took advanced classes	D. Has a special talent		
5. Gets very good grades	E. Is highly thought of		
6 Volunteers at an animal shelter	F. Has leadership skills		
7. Was injured in a car accident	G. Has good writing skills		
8. Played soccer for six years	H. Takes on challenges		
9. Has great teacher recommendations	l. Is a caring person		
10. Wrote a great essay	J. Shows commitment		
Look through the 10 descriptions above (A-J) and choose two that you think describe you.			
How do you, or how could you, demonstrate each of these?			

## CHOOSING A COLLEGE

Choosing a college is about finding a college that's a good match for you. Your thoughts and ideas will likely change over the next several years, but now is a good time to start thinking about the things you need to consider when choosing a college.

Type of College	Four-year colleges offer a wide variety of majors and programs.
,	affordable one- and two-year career programs. Students at a two-year to a four-year college after a year or two.
What type of college are	you most interested in? Two-year college Four-year college
<b>Location</b> Where	e might you want to attend college? [] In my home state
Close to home	Close to nature Near a big city Other
	eges offer lots of majors, programs, and activities. Smaller colleges sses and a more personal feel.
What size college are yo	ou most interested in attending?
	ost colleges offer popular majors such as business and education, not he major you may be interested in.
Is there a specific subject	
Programs & Activity They have music and dr	Colleges have a wide variety of programs and activities. ama programs, sports, study abroad programs, and much more.
	llege with a specific program or activity? Is there anything else that's blege? Campus diversity? Religious affiliation?
	save money, many students go to a public college in their home ommunity college. Remember, financial aid often makes it possible for
students to attend colle	ges that would otherwise be too expensive.
How important is cost to	o you? very important important not that important

### 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 are considering going to college, it's very important that you put your best effort into your classes now so that you'll be ready to take college prep classes in high school.

What can you do this year to get better grades?		' '	
, , , ,		1	



**Get involved.** When you're involved in your school and community, you learn new skills, meet new people, and have fun. Participate in school activities and take time to develop your interests and talents.

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



**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.

١	What are yo	our favoi	rite thing:	s 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 new thing would you like to try this year?	
, , ,	



**Talk to people.** If you have relatives who went to college, ask them to tell you about their college experiences, and ask lots of questions. What did you study? What were your classes like? What was the best part about college? What did you find difficult? Do you have any advice for me?



**Learn about colleges.** You can learn a lot about a college by visiting their website. You can see what the campus looks like and learn about the programs and activities they offer. You may also be able to take a virtual tour of the campus online.

The best way to learn about a college, and to get a feel for what it would be like to go to college, is to make an informal college visit. Take a walk around 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.

Choose a college you'd like to learn more about – maybe a college a relative went to or a college in your hometown. Go on the 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.

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



## 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 knowledge 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 unclerstand 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 ha	ave you gotten money in the	e past? Check all that apply.
	Odd jobs	
	Gifts (birthdays, holidays	, etc.)
	Allowance	
	Asking for/borrowing m	oney
	Other	
what yo		our money? Rank the following on a scale of 1-4 (1 being what you never/seldom do).
	<ul><li>Spend it on something for</li></ul>	Y/\ \
	<ul><li>Save it</li></ul>	Si someone eise
	Give it to someone else	
	= dive it to someone else	^ \ \ \ \
3. What w	vas the last thing you bough	nt with your own money?
4. Do you	have any savings? If so, who	ere do you keep it?
•		
5 What a	re your future financial goal	s? Check all that apply.
	Own my own home	Have money to buy what I want
	Own my own car	Have money to invest in things like stocks
	Pay for college	Have money to help my family
	Have money to travel	Other
6. How m	uch do you know about sav	ring, budgeting, and investing?
	_ I know quite a bit.	
	_ I know some.	
	_ I don't know much at all.	

## WHAT YOU CAN DO WITH YOUR MONEY

#### Put it in a bank.

We keep our money in banks because the alternative...well, there really isn't a good alternative. Most people put their money in a savings and/or checking account at a bank close to where they live.

### **Savings account**

A savings account will pay you a small amount of interest on the money you put into your account. However, the best reason to have a savings account is to know that your money is in a safe place.



### **Checking account**

Once you open a checking account and deposit money, the bank will give you a debit card and/or an ATM (Automated Teller Machine) card.

With a checking account, you can write checks and use your debit card for purchases. You can also use your debit card or ATM card to withdraw money from an ATM. You just have to make sure that you have enough money in your checking account to cover the transactions.

### Spend it.

How you spend your money can be as important as how much you spend. Cash, debit cards, and credit cards are what are used most often.

#### Cash

The advantage to using cash is a psychological one. People tend to spend less with cash than with plastic—which for many, doesn't seem like "real money."

#### **Debit Card**

When you have a checking account at a bank, you can get a debit card to make purchases or get cash from an ATM. When you make a purchase or withdraw money, that amount is automatically deducted from your checking account.

### **Credit Card**

A credit card allows you to borrow money from a bank or business to make purchases. You are given a period of time (usually a month) to repay the loan. If you don't pay the balance within the time period, you're charged interest on the unpaid amount—which means you will have an additional charge on your next month's bill.

### Grow it through investments.

Wealthy people seldom get rich overnight. They work hard, spend less than they earn, and grow their money through investments.

When you have money invested, your investments can make money for you while you sleep! There are lots of different types of investments, and they have varying levels of risk. For example, some stocks are very safe, and some are very risky. Of course, the riskier the stocks, the more money you are likely to make—or lose.

When you purchase stock in a company such as Coca-Cola, Apple, or Ford, you are purchasing shares in that company, and you become part owner. If the company does well over time, the value of your stock will increase and you'll make a profit when you sell the stock. Of course, if a company doesn't do well, their stock becomes less valuable and you could lose some, or all, of your investment.

Other investments include Certificates of Deposit, bonds, mutual funds, and 401Ks.

It's unlikely that you're in a position to invest money now, but it's not too early for you to be thinking about how you currently manage your money, and how your future income can help you grow your money—and live your best life.

### Test your knowledge.

1.	When you use this, money is taken out of your checking account.
	credit card debit card
2.	When you use this card and don't pay what you owe on time, the bank or company will add an additional charge to your next bill.
	credit card debit card ATM card
3.	This kind of account will provide you with an ATM card. savings checking
4.	Stocks, bonds, and mutual funds are types of
5.	When you put money into a savings account, the bank will pay you
6.	When you purchase this, you own part of the company:

Answers: 1. debit card 2. credit card 3. checking 4. investments 5. interest 6. stock

## 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 generally able to control your emotions and behaviors?
Do you have healthy ways to deal with stress?
Give yourself 2 points for every Yes answer. Your Total
The higher your score, the closer you are to being your best you. Regardless of your score, this section is sure to 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

### It's important for people of all ages to set short-term and long-term goals.

Goals give you direction, focus, and purpose. Goals can also help you develop a plan of action. For example, if you want to go to college, there are certain things you need to do to reach that goal. If you're not in the habit of setting goals, now is the time to start!

### **Set short- and long-term goals.**

Short-term goals are ones you can achieve within days or weeks. Long-term goals may take weeks, months, or even years to achieve. Here are Jason's short-term and long-term goals.

### Jason's short-term goals

Get a B on my next history test
Practice my soccer drills three times this week
Have all of my chores done by Friday

### Jason's long-term goals

Get all As and Bs this term

Make the soccer team next year

Go to college and become a lawyer

Make your goals specific, measurable, and realistic.

Not specific – I will do better in math.

Specific – I will get a B in math this semester.

Not measurable - I won't be so shy in class.

Measurable – I will raise my hand at least three times today.

Not realistic – I usually get all Cs on my report card, but this term I'll get straight As.

Realistic – I usually get all Cs on my report card, but this term I'll get 2 or 3 Bs.

### Write it down.

Research shows that you are more likely to achieve goals that are written down.

Think about what you want to achieve in school and in your personal life. Write down a shortand long-term academic goal, and a short- and long-term personal goal.

An academic short-term goal	
An academic long-term goal	
A personal short-term goal	
A personal long-term goal	

### 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 greater chance of doing just that!

### **Fixed vs. Growth Mindset**

Having a fixed mindset means that you believe being good at something is a talent or a gift. 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.

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.

### **Fixed Mindset examples**

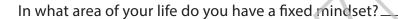
I don't get it.

This is too hard for me. I'm just not good at this.

### **Growth Mindset examples**

I don't get it **yet**.

I'm going to figure this out I just need some practice.



### See challenges as opportunities.

If you have a growth mindset, you don't give up when something is hard. You consider challenges as opportunities to grow.

When things come easy, you aren't forced to develop your skills or abilities, and you miss out on the satisfaction and pride you only feel when you do something that's hard.

So, when you encounter a challenge or are in a tough situation, you can complain, get frustrated, and give up, or you can look at it as an opportunity and find a way to succeed.

Write about a time you took on a challenge. How did it turn out?

DID YOU

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

### Make criticism work for you.

Being criticized or judged negatively is hard. It can hurt your feelings, make you angry, or even make you want to give up all together. But what if you learn how to make criticism work for you? What if you learn how to take negative feedback and use it to become a more capable, confident version of yourself?

Whether it's a low grade on a test, a coach criticizing your skills, or a friend telling you something about yourself that you don't like hearing, you can use the criticism to motivate yourself to do better—to study harder, practice more, or become a better friend.

Think about a time you were criticized and used	it to improve yourself in some way

### Don't fear failure.

To learn and grow as a person, you need to try new things—but whenever you try something new, there's always the risk of failure. And no one likes to fail. It doesn't feel good, it's discouraging, and we all try to avoid it. And that's okay. But the truth is, we all fail sometimes. The important thing is how you respond to failure.



Whenever you fail at something, take a step back, and try to look at the situation objectively. Think about what you can learn, and then use that knowledge to do better next time.

### Consider how these people responded to failure:

- ▶ Michael Jordan was cut from the high school varsity basketball team his sophomore year.
- Walt Disney was fired by a newspaper editor because he "had no good ideas."
- ▶ Thomas Edison made 1,000 unsuccessful attempts at inventing the light bulb.

Write about a time when things didn't work out the way you wanted. How did you handle it?

### 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 one SEL skill that will help you succeed in 7th grade, and beyond: self-management.

### **Self-Management**

Self-management means being able to navigate and control your emotions, thoughts, and behaviors in different situations. Here are some things you can do to improve your self-management skills, along with some examples.

- Manage stress "I have to get a good grade on tomorrow's test. I need to take a deep breath and study."
- Overcome obstacles "I need money to get a new bike. I'll talk to mom to see if she has any jobs for me."
- ► Control negative impulses "Her text made me so angry, but I didn't respond. I'll talk to her about it tomorrow."
- ► Use feedback to improve yourself "I've been told that I talk too much, so I'm really going to try to listen more."
- Motivate yourself "When my homework is done, I can call my friends."

Lhoose one of the above skills and write about a time you demonstrated that skill.	

### **Self-management in action**

Read through the following scenarios and choose the way you would probably act in each situation. Would you most likely do A, B, or C? Be honest!

- 1. You get a low grade on a paper you worked really hard on. How do you react?
  - **A.** Get discouraged and decide that you're just a terrible writer.
  - **B.** Throw the paper away and tell yourself it's no big deal.
  - C. Read the notes from your teacher, so that you'll know what to do differently next time.
- 2. You don't understand what you're doing in math now, and you have a big test coming up.
  - A. You know that it's no use so you don't bother studying for the test.
  - B. You go over the chapter again, get discouraged, and figure you'll do the best you can.
  - **C.** You talk to your teacher and ask for help.
- **3.** A friend told you that a girl in one of your classes is spreading a rumor about you.
  - A. You get angry and think of ways to get back at her.
  - **B.** You feel hurt and say some not very nice things about her
  - C. You talk to her and ask her if what you heard she said is true.

### Which did you choose?

Mostly Cs – You have good self-management skills. Keep it up!

Mostly Bs – You likely have some areas of self-management you can improve on.

Mostly As – Self-management is likely difficult for you.

### Here are a few self-management tips.

- ▶ Be aware of your emotions and work to control them. At your age, controlling your impulses can be tough. If you're upset or feeling angry, remember to stop, take a breath, and think before you say or do something you will regret—or that will hurt someone else.
- ▶ Don't give up. When you have a problem or run into an obstacle, be determined to come up with a solution or a way to succeed. Keep a positive attitude and don't give up.
- ▶ Be open to both positive and negative feedback. We all want to hear good things about ourselves and what we do, but growth most often comes when we receive constructive feedback from those who have our best interests at heart.

How can you work to improve your self-management skills this year?	

## BUILDING SELF-ESTEEM

Self-esteem is the perception of our own worth. It's how we feel about ourselves. When you have low self-esteem, it can feel like you aren't good enough or don't measure up—even though that's not true. There are many things that make you amazing, valuable, and most importantly, you. Improving your self-esteem can help you see that!

riow strong is your sen-esteem	<b>How strong</b>	is your	self-esteem?
--------------------------------	-------------------	---------	--------------

W Sti	rong	is your seit-esteem?
Yes	No	
		1. Do you acknowledge both your strengths and weaknesses?
		2. Are you able to confidently say no when you don't want to do somethinc?
		3. Are you easily influenced by others?
		4. Are you able to express your needs to others?
		5. Do you feel confident most of the time?
		6. Do your positive experiences outshine your negative ones?
		7. Do you generally have a positive outlook?
e more	e <b>Yes</b>	boxes you checked, the better your self-esteem likely is.
ou ch	ecked	several <b>No</b> boxes, or you'd just like to feel better about yourself, the following

If yo g tips are a great place to start.

- ▶ Accept and believe in yourself. Appreciate and accept yourself as a unique individual. Believe in your skills and abilities.
- ▶ Practice positive self-talk. When you have thoughts that are negative or critical, make the choice to think differently. Fill your thoughts with positive, encouraging messages.
- Develop your skills. Whether you like sports, writing, or cooking, developing your skills and becoming more accomplished at something is a great way to improve your self-esteem.
- Accept that you are a work in progress. If you tend to be hard on yourself, cut yourself some slack. No one is perfect. Just strive to do your best.

How can you work to keep your self-esteem strong this y	rear?

## FINDING HEALTHY DISTRACTIONS

We usually think of distractions as things that get in the way of what we're trying to do. But distractions can be a healthy way of coping with anxiety, stress, and trauma.

When you feel upset or overwhelmed by school, the news, or anything else in your life, it can be helpful to take a break and focus on something you enjoy for a while. When you feel like you need a break, consider trying one of these distractions.

- ► Focus on a single, simple task. Clean out your closet or organize your music. Doing something simple but useful is a great distraction.
- ▶ Call a friend. Keep your conversation light and fun.
- ▶ Do something creative. Take pictures, paint, build a model, or write in a journal.
- ► Focus on your senses. Be aware of what you're experiencing. Think about what you're seeing, hearing, smelling, and feeling.
- Listen to music, a podcast, or an audiobook. Listen to one of these while you go for a walk, relax in a comfortable chair, or do a simple task.

Write down some of the healthy things you do to distract yourself when you're dealing with a
difficult situation or negative emotions.
What are a few new distractions you might try?

Never be afraid to reach out for help if you need it. There are lots of people who can help you!

Franklin Chang Diaz, a TRIO participant, was the first Latin American immigrant NASA astronaut to go into space. He completed seven Space Shuttle missions.



## 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.

One important way you can help take care of your mental health is by learning how to manage stress.

### How much stress do you have?

Stress is your body's reaction to change, demands, or difficult situations. Stress is a part of life, but too much stress can have a negative impact on the way you feel, your relationships, and your success in school.

Think about the stress you have in your life and answer the following:

165
Do you often feel overwhelmed?
Do you have trouble sleeping?
Do you often feel frustrated, nervous, or angry?
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 feel dread or panic when thinking about everything you have to do?
low many did you check "Yes?"
each of the above can be an indicator of stress, and the more you checked, the more stress you are likely dealing with.
Vhat in your life causes you stress?

### **Dealing with stress**



Regardless of how much stress you have in your life, the following tips will give you tools that will help you relax and feel calm.

Take care of mind and body. Get eight hours of sleep, eat healthy, and get regular exercise.
Do you get enough sleep each night? 🗌 Yes 🔲 Sometimes 🔲 Hardly ever
How healthy is your diet?
Are you physically active?  Yes Sometimes Hardly ever
<b>Take time for yourself.</b> Do something that has made you feel calm or happy in the past. Listen to music, go for a walk, play with a pet, or spend time in nature.
What do you do when you want to relax and feel calm?
<b>Get support.</b> Confide in others when you're feeling stressed. Whether it's a friend, family member, spiritual leader, or counselor, it's much healthier to share your concerns than it is to go it alone.
Do you have someone you can talk to when you're feeling stressed?   Yes Not really
<b>Deep breathing.</b> Close your eyes, relax your body, and imagine a relaxing scene, adding as many details as you can. Breathe deeply Breathe in, count to four, exhale. Repeat several times.
<b>Confront your stressors.</b> Make a list of the things that are stressing you out and determine how each can be dealt with. Coming up with a plan will also help you feel empowered and less overwhelmed.
What is one thing that stresses you out?
What can you do to deal with this stress?

Remember, some things in life are beyond our control. If you are stressed over things you can't control or change, let those worries go completely.

## 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!

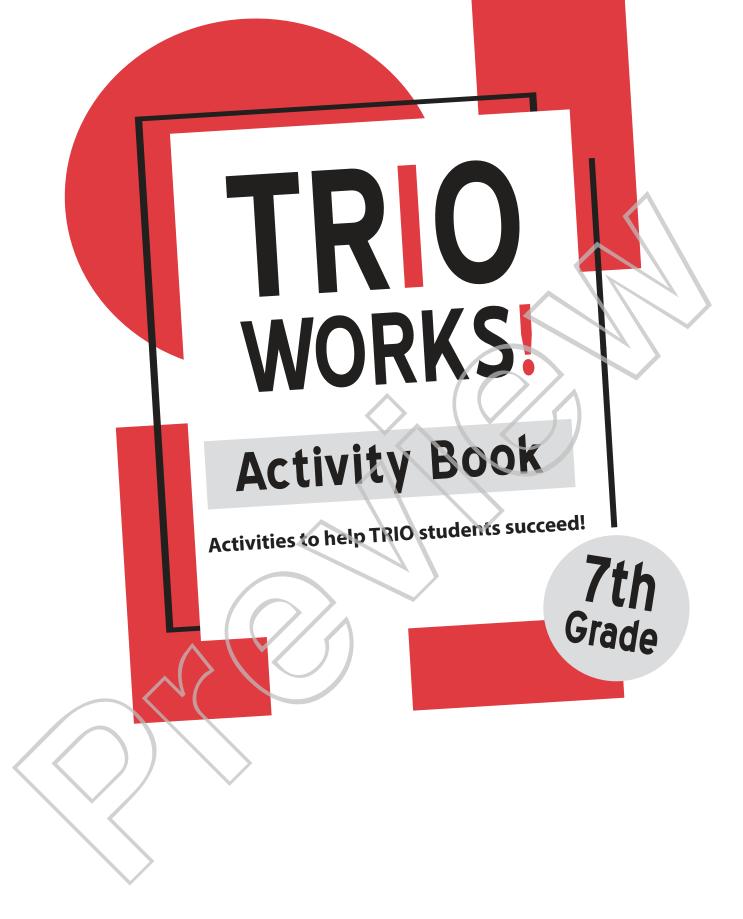
Which section was the most helpful for you?
Academic Success Career Exploration College Planning Financial and Economic Literacy Creating a Better You
How was this section helpful?
Which of these five topics would you like to learn more about?
Write down three things you learned from completing this 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

# TRIO AUTOGRAPHS





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