

Activity Book

Academic Success

Career Exploration

College Planning

Financial Literacy

Creating a Better You

8th 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
--------------------	------------------

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	
Study Smart	
Read to Learn	
Notetaking	1
Test-Taking	
Class Success	
Career Exploration	
Your Interests	
Your Abilities	
Learn About Careers	, 13
Education Options	14
Looking Ahead to High School	1/5
College Planning	16
Your College Thoughts	17
College Interview	18
Your To-Do List	
Looking Ahead to High School	
Your Support System	
Financial and Economic Literacy	
Your Money and You	
Growing Your Money	
Creating a Better You	
Setting Goals	
Building a Growth Mindset	
Social-Emotional Learning Being Tech Smart	
Coping with Change	
Taking Care of Your Mental Health	
Wrapping Up	50

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, and be a good test taker.

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



How are y	VOLLE	arad	Dc7
riow are	, oui	grau	C 3.

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.
l'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!

8th Grade Skills Assessment

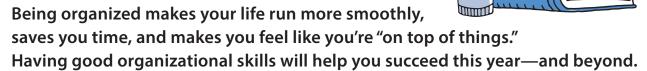
Put a check mark in the column that best describes how you think you're doing in each area.

	Very Good	Good	Needs Improvement
Organization			
Time management			
Attendance			
Homework			
Class participation			
Taking notes			
Reading to learn			
Preparing for tests			
Taking tests			
nich two of these areas do vou r	need to improve	e the most?	

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

1.	2.	

ORGANIZATION



Organize your schoolwork.
Organizing your schoolwork is easy when you have the right tools. Go through this list of
organization essentials and check off the ones you have and use regularly.
student planner
supplies for your study area
pocket folder for each class
spiral or 3-ring notebooks for class notes
phone number for at least one person in each class
What is something you can do to keep your schoolwork more organized?
Organize your papers.
Whether you use folders, notebooks, or binders, the important thing is that you have a system fo organizing your papers—and that you have a specific place for each paper. Throw out any papers you don't need, and put those you want to save in a file at home.
What system do you use to keep your papers organized? How well does it work?
Keep your notes and handouts organized.
Three-ring notebooks work well because you can easily insert handouts, and if you're absent,
you can copy a classmate's notes and insert them where they belong. If you keep a 3-hole
punch in your notebook, you can put handouts in with your notes as soon as you get them.
What can you do to be more organized this year?

TIME MANAGEMENT



1 Study for science test

2 Do math assignment
3 Get TJ's birthday gift

B I Do outline for paper

2 Work on lab report

2 Text Maddy

1 Do laundry

3 Get haircut

With good time management, you have time for the things you need to do, and you still have time for the things you want to do.

Make to-do lists.

Making a to-do list is one of the best ways to manage your time. You feel more in control and less overwhelmed when everything you need to do is written down—and it's very satisfying to cross things off your list when they're done. If you have a lot to do, going through the following steps will help you create a great to-do list. Here's how to do it.

- 1. Each day make a list of all the things you need to do.
- 2. Rate each item as an A (must do today), B (should do today), or C (want to do today, but it can wait).
- 3. Take all of the As and rank them in order of importance (1, 2, 3). Do the same with the Bs and Cs.
- Rewrite your list with the As at the top (in order of importance), followed by the Bs and Cs.
- 5. Cross things off as they get done. At the end of each day, take the tasks that didn't get done and put them on the next day's to-do list.

Try it! John has a lot to do, so he decided to make a to-do list. Help John prioritize the things he needs to do so that he s sure to get the most important things done.

1.	Rate each of the eight items on John's to-do list as an A (must do today), B (should do today),
	or C (want to do today, but it can wait).

	work on my science report that's due next week
	clean out my backpack
)	study for tomorrow's social studies test
	organize my music
	work on my soccer drills
	do the math assignment that's due tomorrow
\bigvee	think about a topic for my English paper
	call grandma to wish her a happy birthday

- 2. Now rank the importance of the items in each group by adding numbers (A1, A2, B1, B2...).
- 3. Compare your ratings with those of your classmates. (There are no right answers.)

STUDY SMART

The key to success is not studying a lot. It's studying smart. Students who "study smart" find that they spend less time studying, and yet they get better grades.

Here are some ways that you can study smart.

	• •			
ы	Imin 2	וא מי	ictra <i>c</i> ti	Innc
-	HIIIIII	te ui	Suatu	IUII3.

Think about the things that disrupt your studying at home. Put a check mark by any of the following disruptions that make it difficult for you to focus on your homework. brothers and sisters TV/music friends calling/texting people talking pets other What can you do to help eliminate or avoid the distractions you checked?

Schedule a time to do homework and stick to it.

Don't put homework off until later and don't make excuses. If you have a hard time getting started, begin with something you can finish quickly or a subject you like—or motivate yourself with a reward, such as watching a favorite TV show when you're done.

What strategies can you use to help you get started on your homework?

Use memory strategies.

If you have information you need to memorize, use all of your senses.

Try it! Suppose that you need to memorize the word *escuela* (which means "school") for your Spanish class. escuela

- 1. Look at the word. Close your eyes, and try to see it in your mind. Repeat this 2 or 3 times.
- 2. Now say the word out loud (es-quay-la).
- 3. Now write the word. _____

By looking at the word, saying it out loud, and writing it down, you are using your visual, auditory, and kinesthetic senses. Using all of your senses makes learning easier.

school

READ TO LEARN

Knowing how to read a textbook makes it easier to understand and remember what you read.

The 3 Steps to reading a textbook assignment

1. SURVEY for a quick overview.

- ▶ Read the section headings and everything in **bold** and *italic* print.
- Look at pictures, graphs, and charts.
- ▶ Read the introduction, summary, and the chapter review questions.

2. READ with a purpose.

Turn each section heading into a question. Keep this question in mind as you read. After you're finished reading, see if you can answer your question.

3. REVIEW to remember.

As soon as you finish reading an assignment, survey the assignment again. This time, think about what you have learned. Review is the key to remembering!

It may take a little practice to get the **Survey**, **Read**, and **Review** process down, but you'll soon realize that this process doesn't mean more work, it just means better grades.

SURVEY, READ, and REVIEW this section on the Poison Dart Frog.

Poison Dart Frog



A deadly creature

Found in the rainforests of Central and South America, poison dart frogs are small, but they can be very deadly. Measuring only about an inch long, their skin can secrete some of the most toxic chemicals known to man. For example, the tiny Golden Poison Dart Frog has enough poison in its skin to kill 10 men.

These **amphibians** are called "dart frogs" because, for centuries, indigenous peoples of South America have used their toxic secretions to poison the tips of their **blow darts and arrows**. A strike from a poisoned dart tip will quickly kill the birds and monkeys they hunt.

1. SURVEY

Underline the six words and phrases in **bold** and *italic* print.

2. READ

Turn the section	heading,	"A deadly	creature,"
into a question.			

Read the entire text, and then see if you can answer your question.

3. REVIEW

Go back over the **bold** and *italic* words again and think about what they mean.

NOTETAKING

Tests usually cover material that's been presented in class. It is, therefore, important to have good notes to study from.

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 9–10, you probably have pretty good notetaking skills. Keep it up! If you have less than 9 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those notetaking strategies.

Try it! Check out Josh's notes.

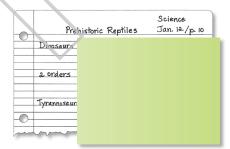
Josh begins a new page for each class. At the top of each page he writes 1) the class, 2) date, 3) page number, and 4) main topic. Find these 4 items in the sample notes and draw a box around each of them.

To make his notes more readable, Josh only uses one side of the paper and he skips a line between topics. Put an X on the skipped lines.

To take notes faster, he uses numbers, abbreviations, and symbols. Circle the 17 numbers, symbols, and abbreviations in his notes.

		Science
	Prehistoric Reptiles	Jan. 12/p. 10
	Dinosaurs from a Greek wor	ds
	deinos = tarvible & a	1:1
	dominated life on	
	2 orders Saurischia + Ornit	hischia orders
	over 800 species u Saurischia incl. Ty	1/ 1 posture
	T	rannosaurus
	Tyrannosaurus largest flesh eat slow, top speed ~ Warm blooded, la lived during Cret	er-40'in lenath
-0-	Slow, top speed ~	amph
	lived during Cret	aceous veried
hand		man Anna Anna

To make his notes easier to understand, Josh leaves a wide space on the left side of each page and uses it to write in **key words** (topics, people, events, etc.). Put a star by his three key words.



Study Smart Tip!

Use key words to help you study. When Josh studies for a test, he covers up his notes and tests himself to see what he can remember about that topic, person, place, or event. Then he checks his notes to see if he was right.

TEST TAKING

To do well on tests, you have to study hard and be prepared. It's also helps to be a good test-taker.



Do you think you're a good test taker?	00
yes I'm OK not really	
Why do you think you are or aren't a good test taker?	
, , ,	

Text Anxiety

Many students don't do as well on tests as they could because of test anxiety. A little anxiety before a test can improve your concentration. But too much worry, or test anxiety, can lower your test scores. Having test anxiety is like not having the password to your computer. The information is there—you just can't get to it. When you have test anxiety, you might experience the following:

- butterflies in your stomach
- feeling sick before and/or during tests
- "blanking out" on questions you previously knew the answers to
- ▶ heart pounding fast
- an inability to concentrate
- ► feelings of dread or worry

On a scale of 1–10, rate your test anxiety.

I feel calm and confident 1 ... 2 ... 3 ... 4 ... 5 ... 6 ... 7 ... 8 ... 9 ... 10 I get so nervous before before tests.

If you circled 4–10, the following tips may help you reduce test anxiety.

- ▶ Start studying early. Cramming only increases test anxiety.
- ▶ Replace negative thinking with thoughts that are positive.
- ► Try these relaxation techniques:
 - 1. Take a deep breath. Then slowly release your breath, along with any tension.
 - 2. Starting at the top of your head, tense, and then relax each part of your body.
 - 3. Think of a place where you feel relaxed and calm. Close your eyes and visualize being there.

What can you do to reduce test anxiety and feel more confident when taking tests?

CLASS SUCCESS

When you get the most out of your classes, you have less to learn on your own.

How are your "class success" skills?

Almost Some-**Hardly** Check the boxes that best describe you. Always times Ever 1. I ask and answer questions in class. 2. I get along with all of my teachers. **3.** I participate in class discussions. **4.** I do all of my homework. 5. I ask for help when I need it. **6.** I am respectful to my teacher and classmates.

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 11–12, you probably have pretty good classroom skills. Keep it up! If you have less than 11 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those class success strategies.

Participate in class. Participating makes the class more interesting, and it helps keep your mind focused. It also makes the time go a lot faster.

On a scale of 1 to 10, rate your class participation. Circle the number you've chosen.

I never raise my $1 \cdots 2 \cdots 3 \cdots 4 \cdots 5 \cdots 6 \cdots 7 \cdots 8 \cdots 9 \cdots 10$ hand and I'm eager hand and I don't talk unless I have to.

I always raise my to share my ideas.

If you circled 1 to 6, try to become more involved in your classes. It will pay off in lots of ways!

Class Success Tips

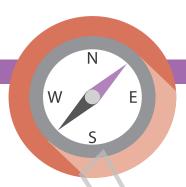


- Come to class alert and well-rested.
- Look at your teachers when they are talking.
- Have a positive attitude.
- Listen and take notes.
- Put away anything that's not related to what you're doing in class.

What can you do to increase your class participation and be more engaged in your classes?

CAREER EXPLORATION

You wouldn't go on a trip without a destination in mind, 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 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, you're probably 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

5. Do your responses suggest any career area to you? ____



When you're thinking about a career, it's very important that you consider your interests. You want to make sure that the things you will do as part of your career are activities you like and enjoy.

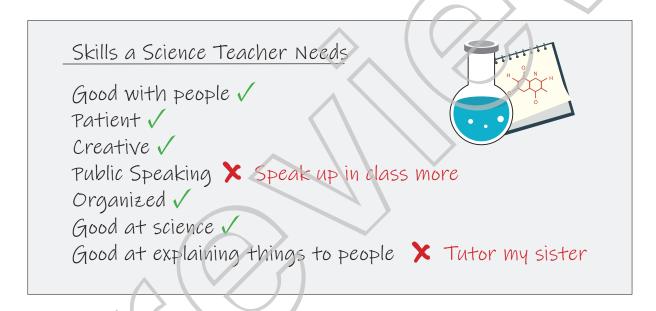
W	mat are your interests:
1.	What two school subjects do you like the best?
2.	Name two hobbies or activities you enjoy.
3.	Some people enjoy working with and helping other people . Some would rather work with things like objects or tools, while others prefer working with information and doing desk-type activities.
	What about you? Would you prefer a career in which you primarily work with people, things, or information? people information Why did you make that choice?
4.	In addition to your academic and personal interests, it's also good to think about the kind of environment you'd like to work in. Check any boxes that are true for you. I am interested in working: in a clean, comfortable environment. mostly outside. in a lab. at a desk. where it's quiet.
	not at a desk. where there's a lot going on.

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!

Abilities and Skills

Sasha is thinking about being a science teacher, and she's wondering if she'd be good at it. So she wrote down the skills, abilities, and traits she thinks a good science teacher should have. She then put a check mark beside the ones she feels are a good match for her. She also put an X next the skills she needs to improve, and wrote down what she could do to work on those skills.



Try it!

Choose a career from the top of the following page (or another career you're interested in) and make a list of the traits, skills, and abilities you believe are necessary for that career—like Sasha did above. Check off the ones you have, and put an X next to the ones you don't have yet. Beside the ones with an X, write down something you can do to help develop it.

Caleel	-	

LEARN ABOUT CAREERS

Exploring your career options is important because the perfect career for you just might be one you've never considered. Below are some of the most popular careers.

Circle three or more careers you would like to learn more about.

Accountant	Computer programmer	Musician	Reporter
Actor/actress	Dental hygienist	Nurse	Salesperson
Architect	Dentist	Paramedic	Secretary
Artist	Electrician	Pharmacist	Social worker
Athletic trainer	Engineer	Photographer	Stock Broker
Biologist	Fashion designer	Physical therapist	Systems analyst
Broadcaster	Firefighter	Physician	Teacher
Carpenter	Flight attendant	Police officer	Truck driver
Chemist	Lawyer	Politician	Veterinarian
Chiropractor	Medical technician	Psycho ogist	Writer

•	u circled and go to www.bls.gov/ooh. Read about that career and
write a short paragraph abou	ıt what you learn.
	$\bigcirc/_{\wedge}$

Fast-growing career fields

When considering a career, it's important to think about the job outlook. You need to know how easy it will be to find a job in that career field.

Why do you think each of these career fields is growing?

Healthcare		
STEM Careers		
Green Careers		

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



EDUCATION OPTIONS

You can't explore your career options without also considering your post-high school education choices. Careers and education go hand in hand.

Most people prepare for their career by 1) going to a two-year college; 2) going to a four-year college; 3) joining the military; 4) going to a career or trade school; 5) getting an apprenticeship.

Read each of the follo	owing statements a	nd put the co	rrect letter (A - E) in the bl	anks.
A. 2-year college	B. 4-year college	C. Military	D. Career/trade school	E. Apprenticeship
_	his school for a year college for a year.	r generally co	sts less than half of what i	t costs to attend
2. Some progr of weeks.	rams take one or tw	o years to co	rnplete, others can be co	npleted in a matter
3. Most of the	ir programs are fo	r students in	terested in construction	or manufacturing.
4. Students ta	ke about half their o	courses in the	ir major (the subject they	study in depth).
5. They provid	de free job training	in over 2,00	0 job specialties.	
6. To save mor	ney, many students	start here an	d then transfer to a four-y	ear college.
	ols are privately ow they can be expen		usiness to make a profit. T	heir costs vary
	veeks of basic traini receive training for		ls typically go to Advance).	Individual Training
	students with a wel ucation courses (En		lucation, all students are r cience, etc.).	equired to take
10. Here you le	earn a skilled trade	through cla	ss instruction and on-the	e-job training. Answers are below
Which of these educa	ational options do y	ou think you	might consider?	
2-year college	4-year college	Career/tra	ade School 🔲 Military	Apprenticeship

6.A 7.D 8.C 9.B

1.A 2.D 3.E 4.B

LOOKING AHEAD TO HIGH SCHOOL

You will soon be in high school, and in high school you get to choose many of your own courses. It's important that you choose courses that will help prepare you for college, and for your chosen career field.

Here's an example of a student who wishes she had done things differently.

"During high school, I mostly picked the same courses my friends were taking, and courses that didn't look too hard. I'm a senior now, and I recently decided that I want to be a nurse. Nursing will be the perfect career for me, but I haven't taken the courses I need to get into our community college's nursing program.

If I'd have thought about this earlier, I could have taken more math and science courses. I feel like I just wasted a lot of my time in high school." Maria

Thinking ahead to next year

Do you have a career field or subject area you'd like to pursue?
If you haven't decided on a career or career field yet, which of the following career areas do you think you'd be most interested in pursuing?
Business Healthcare Education Tech/Computers
Human Services Skilled trade The arts
What kinds of courses should you take in high school to help you prepare for this career area?
What is an activity in your school or community that might help you prepare for this career area?

Former NBA players Patrick Ewing and A.C. Green were TRIO participants.

COLLEGE PLANNING

When you graduate from high school, you want to be able to look ahead to a future that's full of opportunities and choices—and there's no better way to create opportunities and choices than to go to to college.

Why go to college?

Going to college benefits you in many ways. You learn how to be independent and responsible, and you make many new friends. You also have the opportunity to become the person you want to be. However, the main reason people go to college is to prepare for a career and create a better future for themselves.



A college education prepares you for a career.

People who don't have a good education or any special skills often find that the jobs they're able to get don't pay very well—and usually have limited opportunities for advancement.

The best way to ensure that you are going to have a rewarding career that you love, and not just a job to pay the bills, is to go to college.

College graduates earn more money.

The annual salaries below show that a college education makes it much more likely that you will have money for the things that are important to you (such as a nice place to live, a car, and money for vacations, travel, and hobbies). The more you learn, the more you earn!

Approximate annual salaries by education level

No High School Diploma \$29,800 High School Graduate \$36,600 2-Year College Graduate \$44,100

4-Year College Graduate \$59,600



2020 Annual Averages Source: Bureau of Labor Statistics

YOUR COLLEGE THOUGHTS

As an eighth grader, you may be starting to think more seriously about what you want to do after you graduate. You don't have to make any decisions at this point, but you want to make sure that when you do graduate, you have plenty of options.

College? Do you think that you want to go to college? Why or why not?
Do you think you will be able to succeed in college? Why or why not?
What concerns or apprehensions do you have about college—or your future?
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 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

COLLEGE INTERVIEW

You can learn a lot from the experiences of others. Think of someone you know and admire who went to college and ask if they would talk to you about their college experience.

Person interviewed
1. What college did you go to?
2. What was your major or program?
3. Did you find college a lot different than high school? If yes, in what ways?
$\bigcirc \bigcirc $
4. Were you involved in any activities while you were in college?
5. What was the best part of your sallage avertions?
5. What was the best part of your college experience?
6. What was the most difficult part of college for you?
7. Is there anything you wish you would have done differently in college?
8. Do you have any advice for me?

YOUR TO-DO LIST

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



Work hard in your classes. In addition to working hard to get good grades in your classes this year, also work to improve your organization skills and study habits. There's a lot going on in high school and to be successful, you need to be organized and have good study habits.

What can you do this year to become a better, more organized studer	nt?		
		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, take time to develop your interests and talents, and whenever possible, take on a leadership role.

What activities and hobbies are you involved in this year? _____



Be prepared for high school. In high school, you will have more reading and writing to do, and you'll be expected to have good computer skills. You will also be expected to be able to take good classroom notes. Take time this year to read more, and to improve your writing, computer, and notetaking skills.

Which skills do you need to work on this year?



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. Also, find out what activities are available at your high school and check out any that sound interesting.

What is something new that you'd like to try this year?______

LOOKING AHEAD TO HIGH SCHOOL

College recommended courses

In order to be prepared for college-level work, four-year colleges recommend that students take the following college prep courses in high school:

- ▶ 4 years of English
- > 3 years of math (Algebra I, Geometry, and Algebra II)
- ▶ 3 years of science
- ▶ 2–3 years of the same foreign language
- ▶ 3 years of social studies

If you're thinking about going to college after you graduate, try to take as many of these college-prep courses during high school as you can handle. This is especially important if you're thinking of going to a four-year college.

Choose your 9th grade courses carefully.

When choosing your high school courses, be sure to choose courses that will put you on the path to college. Find out what courses are available to you as a freshman and plan out what you will take each semester. Be sure to include all of your school's required ninth grade courses.

1st semester	2nd semester

Make a 4-year plan.

When you're choosing your 9th grade courses, it's also a good idea to go ahead and make a four-year high school plan. Go over the required courses and the electives that are offered, and put together a list of the courses you think you want to take each year of high school. If you need help or have questions, see your counselor.

YOUR SUPPORT SYSTEM

There are many factors that will determine what kinds of opportunities will come your way. The biggest factor, however, will be your education. The better your education, the more choices and opportunities you will have in life!

Let others help and support you.

Think about the people you know who can help and support you as you plan and prepare for college. Consider your counselor, TRIO teacher, coaches, family members, relatives, and anyone else you feel you can turn to for support and advice.

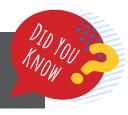
List the people you might include in your support network below. Put a check in the box if you've had a conversation with this person about your interest in going to college.

Make College Your Goal

Decide right now that college is a goal you're going to work toward. 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.

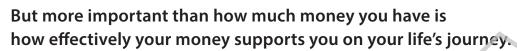
Remember, you aren't working to get good grades for your parents or for anyone else. You are working hard in your classes for yourself—and for your future.

There is also a TRIO program for college students called Student Support Services. This program helps students succeed in 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.





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 understand the importance of money, but I don't think it's something I need to be concerned about yet.
Money and finances 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 m	oney in the past? C	heck all that apply.
odd jobs		
gifts (birthday	s, holidays, etc.)	
allowance		
asking for/bor	rowing money	
other		
-	·	ey? Rank the following on a scale of 1-4 (1 being
what you most often do		
	omething for yourse	
spend it on so	omething for some	one else
save it	•	
give it to som	eone else	
3 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		
3. What's the last thing yo	u bought with your	own money?
4. Do you have any saving	s? If so, where do yo	ou keep it?
$\sim \sim$		
5 What are your future fin	ancial goals? Check	all that apply.
own my own	nome	have money to buy the things I want
own my own	car	have money to invest in things like stocks
pay for college	e	have money to help my family
have money t	o travel	other
6. How much do you know	w about saving, bud	dgeting, and investing?
I know quite a	bit.	
I know some.		
I don't know n	nuch at all.	

BUILDING CREDIT

Would you be eager to loan money to a friend who hasn't paid you back for the money you loaned him in the past? Probably not. His past history has shown that he isn't reliable when it comes to paying his debts. He is a bad credit risk, and he's going to have a hard time getting anyone to loan him money.

Your credit record

Just like you, banks and businesses don't want to loan money or give credit to people who don't repay their debts. They want to give loans and extend credit to people whose past behavior has shown them to be financially responsible. Banks and businesses want to work with people who have a good credit history and record.

Once you have a credit card, take out a loan, or open a bank account, there is a record that's kept on how financially responsible you are. You're even given a score. If you have a score of 700 or higher, you have good credit. This means that when you want to buy a car, a bank will be happy to loan you money. If you have a bad credit score because you don't pay your bills, you might have a hard time renting an apartment or even getting a good cell phone plan.

Once you become responsible for your own money, it's important that you do everything you can to build good credit.

What do you think?

How can you build good credit and improve your credit record? Read each action below, and if you think an action will improve your credit record, write a plus (+). If you think it will hurt your credit record, write a minus (-). Check your answers at the bottom of the page.

1. Writing a check for more than you have in the bank
2. Paying your credit card bill in full each month
3. Using your entire credit limit each month
4. Having lots of different credit cards
5. Making your credit card payments on time
6. Getting a car loan and making the payments on time each month
7. Moving out of your apartment without paying what you owe in rent
8. Paying all bills (such as rent and phone bill) on time

GROWING YOUR MONEY

When you have money invested, your investments can make money for you while you sleep. This is the way to really get ahead financially.

Someone who spends every paycheck is not going to have anything extra when he/she retires. On the other hand, someone who starts investing \$50 every month as a young adult is likely to have hundreds of thousands of dollars when it's time to retire.

You probably don't have money to invest now, but it's not too early to learn about the importance of investing, and to become familiar with the various ways you can grow your money.

Common types of investments

Certificates of Deposit

Sold by banks, CDs pay a slightly higher interest rate than a regular savings account. When you purchase a CD, you agree to keep your money in the bank for a specific period of time (usually one month to five years). At the end of the term, your money is returned to you with interest.

Stocks

When you purchase stock in a company such as Coca-Cola, Apple, or Ford, 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.

Bonds

The federal government, cities, and companies sell bonds as a way to raise money. When you purchase a bond you are loaning your money to the bond issuer for a specific period of time. At the end of the term, you get your money back, with interest. The safer the bond, the lower the interest rate. The riskier the bond, the more interest your money will earn.

What do you think?

1. Which of these seems the least risky? Certificate of Deposit Stocks Bonds
2. If you own a part of Amazon, Nike, or Honda, you own these. Stocks Bonds
3. The safer the investment, the more money it is likely to make. True False
4. Some stocks are very safe and some are very risky. True False

1. Certificate of Deposit 2. Stocks 3. False 4. True

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!

In this section you'll learn about ways to work on **you**, including building a growth mindset, developing social-emotional skills, setting goals, being smart with technology, and taking care of your mental health.

Check the boxes that best describe you.

Yes No	
D	o you generally have a positive approach to learning new things?
D	o you regularly set academic and personal goals?
D	o you try to limit the amount of time you spend online?
AI AI	re you generally able to control your emotions and behaviors?
D	o you have healthy ways to deal with stress?
The higher your score, t section is sure to give yo	or every Yes answer. Your Total he closer you are to being your best you. Regardless of your score, this ou some ideas on how you can create a better you. what 's one thing you'd like to work on improving?
What can you do this ye	ear 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:** Specific, Measurable, Action-oriented, Realistic, and Time-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 all As and Bs this quarter."

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 20 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 a cademic 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 MART	

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.

Fixed mindset vs. growth mindset

If you have a **fixed mindset**, you believe that you either are or aren't good at something. You also believe that there are limits to what you can accomplish.

If you have a **growth mindset**, you believe that with effort, you can develop and improve your skills and abilities. You also believe that there's no limit to what you can accomplish.

Try it!

For each of the following situations, write down a negative **fixed mindset** way to look at it. Then write down a positive **growth mindset** way to look at it. The first one is done for you.

1. You didn't get the grade you wanted on your math test.

T'm just not good at math. Growth mindset I'll ask for help and do better on the next test. 2. You want to try out for the track team, but you've never been on a track team before.

Fixed mindset	
Growth mindset	

3. You bought a drum set and you've practiced a lot, but you think you still sound terrible.

Growth mindset

Value the process

When you have a growth mindset, you understand that the process of learning something is just as important as when you finally master it.

Imagine this: In one class, you get an A on a paper you threw together the night before. In another class, you get an A on a paper you worked really hard on. Which A means more to you?

Of course, no matter how hard we try, sometimes we don't get the outcome we want. We don't make the team, get the grade we want, or win the prize.

But whether or not things turn out the way you want, if you have a growth mindset, you know that what you get out of the process can be just as important and valuable as the outcome (maybe even more so).

Think of something that you worked really hard to accomplish. What was difficult about the process of completing it, and how did you feel when it was done?			
process or compreting to and now and yo	A reer wiler it was		

The power of the word YET

Take a moment to look at these two sentences. I can't do it. I can't do it YET.

Once you learn to add the word "yet" to your thoughts, all kinds of things become possible. When you feel frustrated because something isn't going well, or you can't get something quite right, adding the word "yet" reminds you to be patient, stay positive, and keep at it.

Try It! Complete the following three sentences.

I'm not very good at	
I don't have the skills to	
radiferiave the skins 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!

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



SOCIAL-EMOTIONAL LEARNING

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



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 can be complicated and cover a lot of areas, but here you'll learn about one SEL skill that will help you succeed in 8th grade, and beyond: responsible decision-making.

Responsible Decision-Making

As you grow and are given more freedom and responsibility, it's important that you make smart choices. It's also important that you recognize how your actions affect yourself and others.

To be a responsible decision-maker, you need to develop the following skills:

- ► Understand the consequences of your actions. "If I'm late for practice again, I'm in big trouble"
- ▶ Know how your actions affect your well-being and the well-being of others—and respond accordingly.
 - "This post will upset some people, and I don't want to do that. I'm not sharing it."
- ► Know what behavior is considered to be appropriate in different situations.

 "Whenever I'm around my parents' friends, I'm expected to be on my best behavior."
- Be confident in doing what's right, even when it's hard or unpopular.

 "I have friends that vape. They want me to try it, but I'll never do that."

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

Peer Pressure

Whether you realize it or not, your peers are often a big influence on who you are—and who you will become. This is why it's so important to be aware of the influence your peers have on you.

- ▶ Spoken (or direct) peer pressure. Spoken peer pressure is when someone (usually a friend or peer) directly tells you, or tries to convince you, to do something. It can be a friend offering you a cigarette or a peer trying to convince you to do something you wouldn't normally do. Spoken peer pressure can be hard to deal with. You can feel put on the spot, and/or be worried that you'll look "uncool" if you don't join in.
- ▶ Unspoken (or indirect) peer pressure. This is one of the biggest ways young people are influenced by others. When we see lots of our peers liking or disliking something, acting in a particular way, or doing something for fun, we naturally tend to follow suit. It's human nature. Wearing the same type of clothes, or choosing to drink at a party just because everyone else is drinking are examples of unspoken peer pressure. It's really the feeling of "wanting to fit in."
- ▶ **Positive peer pressure.** People often think of peer pressure as something that's negative, but peer pressure can also be positive. For example, if a lot of your friends are good students, you might be influenced to work hard in your classes.

Think about it!

Read each scenario and mark it with an **S** if you think it's spoken peer pressure, a **U** if you think it's an example of unspoken peer pressure, or a **P** if you think it shows positive peer pressure.

1. wanting the same shoes as your favorite singer	7-6
2. a classmate pressuring you to let her cheat off of you	ı → (←
3. a friend offering you a beer	
4. a friend encouraging you to take an advanced class	
5. drinking at a party because everyone else is	4 1
6. a friend encouraging you to try out for the basketba	ll team
	Answers at the hottom of the nage

Dealing with negative peer pressure

If you're pressured to do something you know you shouldn't do, often a simple, "Nah, I'm good," is enough. If you feel more comfortable giving a reason, you can say something like, "No thanks, I don't like the way that makes me feel." Regularly reflect on who you are and who you want to be. Make a promise to yourself to stick to your values, even when it gets hard—and to always think for yourself.

1.0 2.5 3.5 4.P 5.U 6.P

BEING TECH SMART

Read and answer the following questions honestly.

Technology and social media are a part of your life and they are influencing you, whether you are aware of it or not.

Perhaps the way you dress is influenced by the images you see online. Perhaps your posts are influenced by what your friends are postings. Perhaps all the negative news and the violence you see in movies and video games is affecting your mood, or how you view the future. No one knows, except you, how you are being influenced by technology and social media.

Yes No				
	Have you ever wanted something because someone online had it?			
	Have you ever felt bad about yourself because you compared your life to someone's life you saw online?			
	Have you ever shared or believed something you saw online that turned out to be false?			
	Are the things you say online often influenced by what others are saying?			
If you answered Yes to any of the above, try to reflect on how the internet and social media is shaping you as a person, and if all those influences are positive.				
What can	you do to minimize the negative influences you see online?			

Create healthy tech habits.

To know if you have healthy or unhealthy habits, ask yourself if what you are doing online is making you feel better, or worse. Less stressed, or more. Closer to others, or more alone. If what you're doing isn't making your life better, maybe it's time to make some changes.

Start by setting some ground rules for yourself. Allow yourself to only use technology for a set amount of time, at specific times of the day, or only after all of your responsibilities are taken care of. That way, technology becomes kind of a reward.

COPING WITH CHANGE

Changes in our lives, like starting new classes or moving on to high school, can be scary. But change is a part of life. The tips here will help you learn how to cope with change, and thrive!

Tips for coping with change

- Understand that feeling discomfort in a new situation is normal. Ignoring or pushing away your discomfort often makes you feel worse. Allow yourself to feel, and acknowledge, any apprehensions or fears you may have.
- ▶ Figure out exactly what is making you uncomfortable. Think about what it is that's bothering you or that you are concerned about. Then think or ways you can deal with the situation, or change it in some way.
- Find a new normal. Establish new routines and find comfort in things that are new. For example, if you've just moved to a new area, try taking a walk around your new neighborhood every day. If you're in a new class, get to know someone you sit by.
- ▶ Think about all the changes in your life. From the new look of your favorite social media app to dealing with new teachers, you experience change all the time—and you've always adapted. Have confidence in your ability to cope with change!

Think about it!

Think about a change you've had to deal with and answer the following questions.
What was the charge?
What about this change was difficult to deal with?
What did you do to help you deal with the change?

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.

Wellness

You take care of your physical health by eating healthy, exercising, and going to the doctor. But wellness means more than taking care of your physical health. It also means taking care of your mental health, and taking time for mindfulness and relaxation. It's doing things that help you stay calm, happy, and healthy.

Think about the things that help you stay calm and happy. Maybe it's listening to soft music, taking a walk, or working on a hobby. Or maybe it's meditating, doing yoga, or journaling.

Schedule your wellness activities.

To keep you feeling your best, schedule at least one physical or mental wellness activity every day for a week. Write your daily wellness activities in the boxes below. Also write down the approximate times you plan to do them.

Monday	Tuesday	Wednesday	Thursday
Frid	lay Satu	rday Sun	day

Eighth grade can be stressful. You're getting ready for high school and you probably have a lot on your mind. It's perfectly normal to feel overwhelmed from time to time.



What makes you feel stressed out or overwhelmed?
When you're feeling overwhelmed or stressed out, it's important to have strategies that help you to cope and feel more on top of things. Here are some tips that might help.
Take deep breaths. When you're feeling stressed out or overwhelmed, stop, breathe in deeply, count to four, and exhale. Do this for two minutes.
Take a time out. Do something that has nothing to do with school, work, or any of your obligations—read a book, listen to music, go for a walk, or take a hot bath.
Learn to say no. Don't be afraid to turn down requests and say no to invitations.
Look at all you're doing. You may have taken on more than you can handle. If this is the case, look for activities or obligations you can eliminate, shorten, or postpone.
Get organized. Sometimes things feel chaotic because our space feels chaotic. Take time to clean and organize your living space, study area, and backpack.
What are you going to do next time you feel stressed out or overwhelmed?

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."

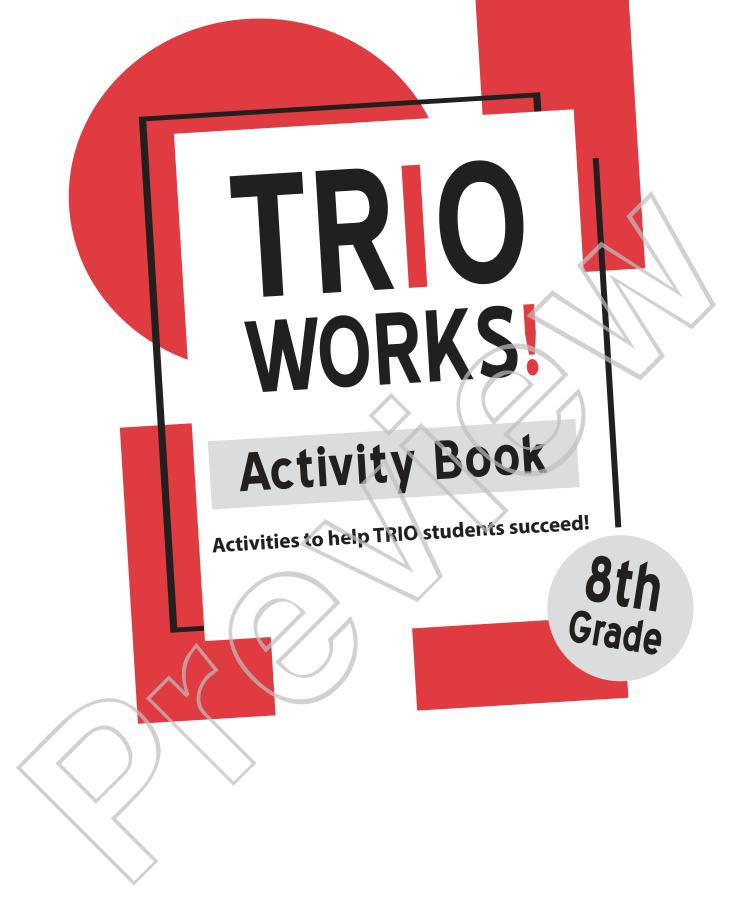


WRAPPING UP

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!

"Successful and unsuccessful people do not vary greatly in their abilities.

They vary in their desires to reach their potential." John Maxwell



WOODBURN PRESS

woodburnpress.com Item 5073