TRO NORKS Activity Book

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

9th 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 would you like your TRIO program to help you?

These TRIO programs support students from middle school through college:

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

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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!* KNOW YOU

ACADEMIC SUCCESS

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

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

How are your grades?

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



I am happy with the grades I get.

I'd like to improve my grades a little.

I'd like to improve my grades a lot.

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

9th 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		<u></u>	
Attendance			
Homework		<u></u>	
Class participation			
Taking notes			
Reading to learn			
Preparing for tests			
Taking tests			

2.

Knowing what you need to work on is the first step to becoming a better student! Which two areas do you need to improve the most?

1.

CLASS SUCCESS

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

To succeed in your classes, you must have good attendance!

How is your attendance?

About	t how many	days of schoo	ol do you usua	lly miss a year?
[0-5	6-10	11-20	More than 20

Has poor attendance negatively affected your grades?

Yes 🗌] Maybe
-------	---------

	No

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

Be able to adapt to different teachers.

Teachers are in charge of what goes on in their classroom, and it's your job to learn how to adapt to your teachers' rules and teaching styles. As a student, you also 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.



ORGANIZATION

Being organized saves you time and makes your life run more smoothly. It also makes you feel like you're "on top of things."



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

Almost Some- Hardly Always times Ever

- 1. I have what I need when I go to class (book, pencils, paper).
- 2. I keep my papers (notes, homework, handouts) organized.
- 3. I use a planner/agenda to keep track of my assignments.
- 4. I create a study plan when I have a lot of homework.
- 5. I get everything ready for the next day before I go to bed
- 6. I regularly back up and organize my computer files.
- 7. I make to-do lists when I have a lot to do.
- 8. I keep my backpack and locker neat and organized.

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

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

Use a planner.

Take a planner to every class. Record assignments, tests, quizzes, special events, appointments, etc. Also use your planner to break down large assignments and projects into more manageable parts.

Have a system for organizing papers.

Whether you use folders or binders, the important thing is that you have a system for organizing all of your papers (class notes, handouts, homework, etc.). Have a specific place for every paper!

What can you do to be more organized this year?

TIME MANAGEMENT

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.



Creating a weekly schedule will help you organize and manage your time.

Think about your after-school hours and use the grid below to create a weekly schedule.

- Step 1. Write in all scheduled activities (practices, games, lessons, etc.).
- Step 2. Write in anything that's the same every day (dinner, chores, etc.).
- **Step 3.** Look at the time blocks that are "open" and write HW in the slots that would be good for doing homework.
- **Step 4.** Once the above activities have been filled in, you can see when you have time for hobbies, socializing, and relaxation.



STUDY SMART

Students who "study smart" find that they spend less time studying and doing homework, and yet they get better grades.

Be smart about homework.

In many classes, having good homework grades can greatly improve your final grade. Doing your homework well also helps you learn the material—and perform better on tests.

How much time, on average, do you spend on homework each day? _

Where do you usually do your homework?_____

When do you usually do your homework? _____

When you're studying, what distractions do you have (phone, TV, etc.)?

Good

How would you rate your homework grades?

Excellent

OK

Should be better

How can you improve your homework grades?

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

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



Getting started on your homework is often the hardest part. Don't put it off until later, don't make excuses, and don't wait until you're "in the mood." Have a set time to start on your homework and stick to it. To help you get started, begin with something easy or a subject you like.

6

TEST TAKING

To do well on any test, you must be prepared. Here are some test prep tips.

Think about the last time you prepared for a test.

1. When did you study for the te	st? (Check all that apply.)	
Over several nights	Right before the test	l didn't study
The night before	All of the above	
2. What study techniques did yo	u use? (Check all that apply.)	
Reviewed class notes	Studied with classmate(s)	Other:
Went over the textbook	Made flashcards	🔲 l didn't study
Went over handouts	Got quizzed by someone else	
3. How did you do on the test?	\diamond	
4 What could you have done to	act a bottor grade on the test?	
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 textbook 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.
 - In 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?

ASK FOR HELP

Your school has a number of people available to help you whenever you have a question or problem. It's important to know who these people are and how they can help you.

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

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

Be sure to thank anyone who helps you!

DID YOU KNOW

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

CAREER EXPLORATION

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

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

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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.

Think about your interests. Your interests are simply the things you like to do. Now that you're beginning to think seriously about what career you might like to have, considering what you enjoy doing is a good place to start.

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

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

Learn about your education options. Almost all career fields today require some kind of education beyond high school. It's important that you learn about the different education options available to you, so that you can choose the best option for you and your future.

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

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.	
But I would like to know more about	

YOUR INTERESTS

When you're thinking about a career, it's important to consider your interests. You want to make sure that you choose a career that involves activities you like and enjoy.

What are your interests?

- 1. What two school subjects do you like the most?
- 2. What are two activities or hobbies you enjoy?
- 3. Imagine that you're at summer camp and every camper is given a job to do. Look over the jobs listed below and put a ✓ by the three jobs you would most like to have. Put an X by any job you would not want. Skip those you feel neutral about.

Kitchen helper	Social committee member
Office assistant	Camp greeter
First aid helper	Child care helper
Grounds crew worker	Choir member
Gift shop helper	Computer assistant
Painting crew worker	Maintenance crew worker

4 A huge storm destroys the camp! Every camper has to help get things up and running again. Lock over the list below and put a ✓ by the three jobs you would most like to have. Put an X by any job you wouldn't want. Skip those you feel neutral about.

Fix the tents	Repair the camp sailboats
Help with the injured	Write a report on what happened
Prepare meals	Help fix the computers
Plan a social activity	Comfort the younger campers
Run the emergency radio	Help organize the work schedule
Organize supplies	Study the storm damaged areas

YOUR ABILITIES

You're likely to be much happier and more successful in a career that focuses on your strengths. This is why it's so important to consider your abilities, skills, and talents when looking for a career that's a good match for you.

What abilities and skills do you have?

- 1. What two school subjects do you do well in?
- 2. Name two things you're good at.
- 3. Below is a list of things people often do as part of their job. Put a \checkmark in the boxes next to the tasks you think you'd be good at, or that you'd like to try. Put an X next to the tasks you wouldn't feel comfortable doing.

Make presentations		Be the one in charge
Work on a computer	D)	Be creative/innovative
Conduct experiments		Work with your hands
Work with money		Write reports
Organize events		Work with numbers

Train/teach others

Help customers

Think about it!

Look over your responses regarding your interests and abilities. Do you see any similarities with regard to the types of subjects and activities you're drawn to?

It's also important to be aware of the types of activities and/or subjects that might not be a good match for you. Do your responses indicate certain types of activities or subject areas that do not seem to be good match for your interests and abilities?

Below are some of the most popular careers. Circle three or more careers that you'd like to learn more about.

Accountant	Dental hygienist	Meteorologist	Psychologist
Actor/actress	Dentist	Musician	Salesperson
Architect	Electrician	Newscaster	Secretary
Artist	Engineer	Nurse	Social worker
Athletic trainer	Environmentalist	Paralegal	Software developer
Biologist	Fashion designer	Paramedic	Stockbroker
Botanist	Firefighter	Pharmacist	Systems analyst
Broadcaster	Flight attendant	Photographer	Teacher
Carpenter	Forester	Physical therapist	Truck driver
Chemist	Interior designer	Physician	Veterinarian
Chiropractor	Lawyer	Police officer	Web developer
Computer programmer	Medical technician	Politician	Writer

Most careers have certain skills or traits that are important for success. For example, a paramedic needs to be good in science and be able to work under pressure. Choose two of the careers you circled (or other careers you're interested in) and list four traits or skills you think you would need to be successful in that career.



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

Fast Growing Career Fields

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

Most of the careers below have a good job outlook; however, four have declining openings. Circle the four careers you think have a poor job outlook. Answers are at the bottom of the page.

- Animal caretaker Athletic trainer Bank teller Cashier Computer manager
- Electrician Financial manager Industrial engineer Medical assistant Nurse
- Paralegal Physical therapist Telephone operator Watch repairer Web developer

Here are three of the fastest growing career fields, along with some examples of careers in those fields.

Healthcare



Dietitian Dental hygienist Home health aide Licensed practical nurse Medical assistant Occupational therapist Phlebotomist Radiologic technologist Registered nurse

Why do you think healthcare is a growing field?

STEM (Science, Technology, Engineering, Mathematics)



Actuary Civil engineer Database administrator Microbiologist Physician's assistant Software developer

Statistician Web developer Wildlife biologist

Why do you think STEM is a growing field?_____

Green Careers



Air quality engineer Conservation scientist Energy analyst Environmental engineer Forest worker Landscape architect Nuclear technician Solar panel installer Wind turbine technician

Why do you think green careers are growing?_____

Answers Bank teller, Cashier, Telephone operator, Watch repairer

EDUCATION OPTIONS

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 (such as a four-year college), or perhaps you have a career in mind but aren't sure how to prepare for it. 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 your options.

How much do you know?

Answer these True / False questions to see how much you know about your education options. Answers are at the bottom of the pages.

DIPLOMA

Two-Year College

Two-year colleges provide career-oriented one- and two-year programs. Public two-year colleges are often called community colleges.

 To be accepted at a two-year college, you must take certain college-prep courses in high school. 	Τ□	F
One year at a public two-year college and one year at a public four-year college generally cost about the same.	Τ□	F
 3. You can start at a public two-year college and transfer after a year or two to a four-year college. Four-Year College 	Τ□	F 🗔
A four-year college education (bachelor's degree) can prepare	you for a w	vide

- You need to have at least a B average in high school to go to a fouryear college.
- 5. College students spend less time in class than high school students. T \square F \square
- 6. If you pay your college bills, you can continue at a four-year college T _ F _ as long as you like, regardless of your grades.

Answers

1. False - 2-year public colleges do not require specific courses for admissions. **2. False** - A 4-year college generally costs more than twice as much as a 2-year public college. **3.True 4. False** - 4-year colleges look for students with good grades, but they do not have a specific grade requirement. **5. True 6. False** - A-year colleges have academic requirements students must meet to stay enrolled.



Career/Trade School

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

7. Career and trade schools all cost about the same.
8. Career and trade school programs are all two-year programs.
9. All career/trade schools provide their students with a quality education.
T □ F □
Apprenticeship

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

- **10.** Apprentices don't earn any money during the first six months.
- **11.** Most apprenticeship programs are four-year programs.
- **12.** Apprenticeship programs generally require that an applicant be 18 years old and a high school graduate.



The Military

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

13. If you enlist in the military, you are obligated for 10 years of active duty.	Т 🗆	F
14. As an enlistee, you get free medical care and housing.	Т	F 🗆
15. The U.S. military is the nation's largest employer.	Т 🗆	F 🗆

Answers

E.

7. False - Costs vary greatly. 8. False - Some programs last a few weeks; others can last years. 9. False - Some career/trade schools aren't reputable. Career and trade schools need to be checked out carefully. 10. False - Apprentices start off earning about one-half what experienced workers earn. 11. True 12. True 13. False - You are most of ean obligated for 4 years of active duty. 14. True 15. True experienced workers earn.

Given what you know now, indicate how you feel about each of the following.

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).

1. Two-Year College	Yes	Maybe	No No
2. Four-Year College	Yes	Maybe	No No
3. Career/Trade School	Yes	Maybe	🗌 No
4. Apprenticeship	Yes	Maybe	No No
5. The Military	Yes	Maybe	No No

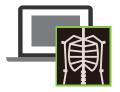
COLLEGE PLANNING

When you graduate from high school, you want to be able to look ahead to a future that's full of opportunities and choices.

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!

There is no better way to prepare for a great future than to go to college!

Four great reasons to go to college.



1. You will have more career opportunities.

A college education can open cloors and prepare you for a career that's personally satisfying and financially rewarding. *With a college degree, the sky is the limit!*



2. College graduates earn more money.

Statistics show that four-year college graduates earn almost twice as much money as high school graduates. That comes out to \$1,000,000 or more over a life-time. Having a better income means that you'll have more money for the things that are important to you, such as a nice place to live, a car, travel, and entertainment. *The more you learn, the more you earn!*



3. College provides opportunities to develop and grow.

Going to college gives you the opportunity to study a variety of subjects, expand your skills and knowledge, and become more independent. Most importantly, college gives you the opportunity to become the person you aspire to be.



4. Graduating from college is a great accomplishment.

Receiving a college diploma is a testament to your hard work and your drive to succeed. It's an accomplishment you can be proud of for the rest of your life!

YOUR FUTURE

As a freshman, you don't need to make any decisions about college right now. But this is definitely the time to start thinking about your future, and to learn what you need to do to plan and prepare for college.

College? Do you want to go to college? Why or why not?
How might going to college benefit you?
Are there any roadblocks that might make going to college difficult?
Have you discussed college with your parents? yes not yet
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 I don't think I will be able to because
I don't think going to college is right for me because
DID YOU KNOW

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

2-YEAR AND 4-YEAR COLLEGES

Most careers require education beyond a general high school education. Some careers require four years of college, while others require only one or two years of college. In many cases, your career choice will determine which education option is most appropriate for you.



Two-Year College

Two-year colleges provide career-oriented programs that enable students to begin their careers after two years of college or less.

Going to a two-year college is a good choice for students who have a specific career goal and want to focus on the courses that will prepare them for that career.



Four-Year College

A four-year college education can open doors and prepare students for a wide variety of rewarding careers. Four-year colleges vary greatly in their admission requirements, costs, and majors, but they all want students who are ready for

college-level work. Students planning to go to a four-year college should therefore take college prep courses in high school.

What do you think? 2-Year or 4-Year College?

While many careers require that you attend a 2-year or a 4-year college, there are some careers that you can prepare for at either a 2-year or a 4-year college. Put a check in the box describing the way you think one would most likely prepare for each of the following careers. *Hint - You should have 6 checks in the 2-year column, 6 in the 4-year column, 4 in the Either column.*

2-year college 4-year college	ege ther	2-year college 4-year coll	ege ther
	Architecture		Electrical Engineering
	Art		Elementary Education
	Automotive technology		Fire science technology
	Business management		Nursing
	Chemistry		Paralegal
	Civil engineering technology		Paramedic
	Computer science		Physical therapy
	Dental Hygiene		Psychology

Answers

Either - art, business management, computer science, nursing

2-Year Colleges - auto technology, civil engineering technology, dental hygiene, fire science technology, paralegal, paramedic 4-Year Colleges - architecture, chemistry, electrical engineering, elementary education, physical therapy, psychology

Did you know?

4-year colleges typically require that all students take general education courses. Four-year colleges want their students to get a broad education and usually require that all students take courses in English, science, history, and math. These courses are in addition to the courses they take for their major (the subject they've chosen to study in depth).

This is not the case for students attending a 2-year community college. Students in one- and two-year career programs focus on the courses they need to prepare for a specific career. Students studying business take courses in math, communications, and accounting. Art students focus on art courses, and students studying auto mechanics work on cars.

The colleges in your state

Attending a public college in your home state generally costs much less than going to an out-of-state college. This is why most students attend a public college in the state they live in.

What are the 4-year colleges in your part of the state?

What are the 2-year colleges in your area?

Choose one of the colleges you listed above, go to their website, and find the following information.



CĂL	lege	nn	mo
COL	ieue.	пa	me.

Location:

Enrollment:

Something the college is known for:_____

Something you found interesting:

HOW TO PREPARE FOR COLLEGE

Work hard to get the best grades possible.

The higher your grades, the more college choices you will have. And remember, now that you are a freshman, everything counts! All of your courses and grades will be on the transcript that's sent to the colleges you apply to.*

In the grid below, list the courses you're currently taking. Then in the "Grade" column, write down the highest grade you think you can earn in each course this grading period

	Course	Grade	
1			
2			
3	~		
4	$\langle \rangle$		
5			
6			
7			

Think of these grades as your academic goals for this grading period. Believe in yourself, and believe that you can achieve your goals!

Be active and involved

Colleges are looking for students who are engaged in meaningful activities. Get involved in school and community activities, and look for ways to develop your interests, skills, and talents.

What skills or talents will you work on developing this year?_____

*A transcript is a one- or two-page document that includes all of the courses, grades, and credits for each semester you've completed. It may also include your GPA, class rank, and/or test scores.

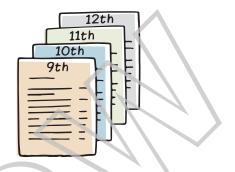
YOUR 4-YEAR PLAN

College Recommended Courses

Most four-year colleges recommend that students take the following 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
- 1 year of fine or performing arts

Try to take as many college prep courses as you can handle.



Make your 4-year plan.

Making a 4-year plan is the best way to ensure that you take all of the courses required for graduation, the courses that are recommended for college, and the courses you want to take.

Fill in the blanks below with the courses you're taking this year, along with the courses you plan to take the next 3 years. If you have questions or need help with this, see your counselor.

9th	11th
10th	12th

THINGS TO DO THIS YEAR

Here are some things you can do this year to plan and prepare for college.



Work hard to get the best grades possible.

When you apply to a college, you must submit a copy of your high school transcript. Your transcript will include your GPA/class rank, all of the courses you've taken, and all of the grades you've received, beginning with grade nine.

What is one thing you can do this year to improve your grades?



Make informal college visits.

Visiting different colleges is the best way to determine what kind of college will be the best fit for you. Take a walk around a college campus, go to a sporting event, or have lunch in the student union.

What college would you like to make an informal visit to this year?



Think about a major or subject you want to study.

At some point, you must choose a major—this is the subject you will study in depth. Start thinking about your interests, talents, and abilities in terms of a possible major.

What major might you be interested in having?



Explore your college options.

Think about what you're looking for in a college, and learn as much as you can about the schools you want to consider. Check out college websites and go to bigfuture.collegeboard.org. There you will find lots of great college information.



Meet with your counselor.

Talk to your counselor to make sure you're taking the courses you need for college. Discuss your college plans and ask questions. Your counselor can help you make your college dreams a reality!

Have you met with your counselor this year?_____

YOUR THOUGHTS

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

Do you think you want to go to a 2-year or 4-year college? A career or trade school?

What programs or majors are you interested in?

Do you have any thoughts on what you are looking for in a college with regards to location, size, majors, or activities?

What can you do this year to improve your high school record and prepare for college?

Make College Your Goal

Decide right nov 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!

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



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FINANCIAL & ECONOMIC LITERACY

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

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



What is financial and economic literacy?

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

As a freshman, you likely don't have a job or bills to pay, but you probably are making some choices about how you spend the money you have. And while you likely haven't made any definite career plans, you are probably beginning to seriously think about your career choices, and perhaps thinking about how your career choices will affect your financial future.

So, in this section, we will discuss how to be smart with the money you have now—and the money you'll have in the future.

Check the box that best describes how you currently feel.

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

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

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

Learning how to manage your money is one of the most important skills you will learn in life. Learning how to make smart financial decisions now will help put you ahead of the game and on the path to financial success.

Your Money and You

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

- 1. How have you gotten money in the past? Check all that apply.
 - ___ Odd jobs/part-time job
 - _____ Gifts (birthdays, holidays, etc.)
 - _____ Allowance
 - _____ Asking for / borrowing money
 - _____ Other _____
- 2. What do you most often do with your money? Rank the following on a scale of 1-4 (1 being what you most often do, 4 being what you seldom/never do).
 - _____ Spend it on something for yourself
 - _____ Spend it on something for someone else
 - Save it
 - Give it to someone else
- 3. Of the money you spend, what percent would you say you spend on Needs (e.g., food, clothes, school supplies) and what percent on Wants (things you want, but don't need)?

% on needs

% on wants

4. Do you save money? If so, where do you keep it?

5. What are your future financial goals? Check your top three.

- _____ Pay for college Own my own home
 - Have money to invest (e.g., buy stocks)
- Have money for travel _____ Have money to donate to charities
- _____ Other____ Have money to help my family
- 6. When it comes to being smart about spending, saving, budgeting, and investing, how much do you feel you know?
 - _____ I know quite a bit.
 - ____ I know some.
 - I don't know much at all.

Own my own car

ACQUIRING MONEY

You can't manage money you don't have, so let's talk about acquiring money.

Unless you have a family fortune at your disposal, you're going to have to get your money like most people—you will need to earn it. Earning money typically requires hard work. But earning your own money can be very rewarding, especially if you are working in a career you love.

Education pays.

All careers require some kind of education and/or training (e.g., 4-year college, 2-year college, career school). While you may need to put earning money on hold while you further your education, it will more than pay off in the long run. As you can see from these figures, education pays.

Approximate annual salaries by education level

\$32,600 No High School Diploma **High School Graduate** \$50,100 2-Year College Graduate 4-Year College Graduate \$69,400

\$42,100

2021 Annual Averages Source: Bureau of Labor Statistics

Incomes vary by career.

While you don't want to choose a career because of the income it will provide, it's important to recognize that different careers provide different levels of earnings.

What do you think? People in the following eight careers have average yearly earnings from \$25,000 to over \$100,000. Rank these 8 careers by income – with 1 having the highest income.

Barber	Bartender	
Dentist	Elementary teacher	
Plumber	Auto mechanic	Answers are at bottom
Civil engineer	Registered Nurse	of the next page.

How important is money to you?

Rate how important money is to you in a career. Circle the number you've chosen.

1 • • • • 2 • • • • 3 • • • • 4 • • • • 5 • • • • 6 • • • • 7 • • • • 8 • • • • 9 • • • • 10

When choosing a career, money isn't important at all.

The most important thing in a career is how much money I can make.

NEEDS VS. WANTS

To be a smart consumer you must differentiate between needs and wants.

Needs are things that are necessary in your life, such as food, clothing, and shelter. Wants are things you don't have to have; they are things you would just like to have or do (e.g., larger TV, new phone, concert tickets). Understanding your needs and wants is key to making smart financial decisions.

Before you spend your hard-earned dollars, ask yourself, *"Is this something I need?"* If it's not, make sure that you're being selective, and that you are spending your money on things that are really important to you.

How would you spend it?

Suppose you have a rich uncle who just gave you \$2,000 to spend. You can spend it on anything you want, but he has asked that you report back to him on what you purchased.

List the items you would spend the money on and indicate if it is a Need or a Want.

	Need	Want
	Need	Want

Be aware!

Businesses work hard to convince you that you don't just want what they're selling you need it. Smart consumers are aware of these sales tactics and don't let them influence their spending decisions.

1. Dentist (\$164,000)
2. Civil Engineer (\$60,700)
3. Registered Nurse (\$75,300)
4. Elementary Teacher (\$60,700)
5. Plumber (\$25,300)
6. Auto Mechanic (\$44,100)
7. Barber (\$27,600)
8. Bartender (\$25,000)
5. Plumber (\$56,300)

MAKING CHOICES

Because we often have limited funds, we need to understand how quickly spending adds up—and know how to make smart choices about how we use the money we have!

Pretend you're the head of the planning committee for a school dance. The committee's fundraiser brought in \$500 that you can spend on the dance. The committee came up with a list of things they'd like to use the money on, but it adds up to more than \$500. As head of the planning committee, you have to make a decision on what to buy.

Consider all of the following items and circle the ones you're going to spend the money on. Enter the total amount you will spend.

Pizza and snacks - \$200

Snacks only - \$50

Plates, cups, and napkins: \$25

Black light - \$30

DJ (includes speakers) - \$200

Photo booth rental - \$150

Pizza only -\$150

Soda - \$50

Balloons - \$8

Streamers - \$6

Speaker rental - \$100

Photographer - \$200

Total:

\$500 can seem like a lot of money. But as you can see, it doesn't go a long way when the items you want cost more than the money you have.

In our personal lives, we very seldom have the money for everything we need and want. This means that we must take a look at the money we have available and prioritize the things we use our money for—making sure that we make good choices and spend our money wisely.

Upward Bound was started in 1965. Today there are over 70,000 students participating in Upward Bound programs.



²⁸ FINANCIAL LITERACY

BEING SMART WITH YOUR MONEY

What do people do when they don't have enough money for the things they want and need?

When there is a limited amount of money to spend, smart people focus on the things they need, and they don't spend more money than they can afford.

There are many people, however, who spend more than they can afford, often by charging items on multiple credit cards. These people typically have a hard time paying their bills each month, and they often find it difficult to get out of debt. Being in debt, and feeling like you can't get ahead financially, can be very stressful.

How to get ahead financially.

- Learn as much as you can about money and finances so that you can make smart choices and manage your money effectively.
- Keep track of your spending and don't spend money on things you can't afford.
- Take a portion of your earnings and invest it by purchasing stocks and/or bonds.

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.

It's unlikely that you are 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 the money you earn in the future can help you live your best life.

Test your knowledge.

1. This will increase your career choices and earning power.

- 2. When thinking about what to spend your money on, It's important to differentiate between needs and ______.
- 3. When you spend more money than you make, you go into ______.
- 4. The best way to get ahead financially is to ______.

Answers: 1. education 2. wants 3. debt 4. invest

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 are difficult, 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 help you be 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.
Fo create a better you, what 's one thing you should work on improving?

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

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

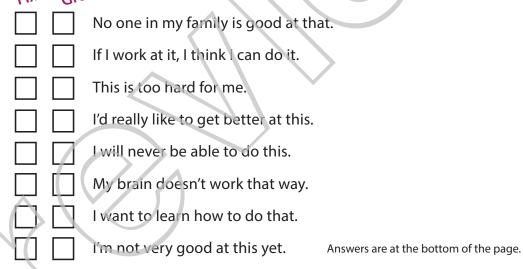
Fixed Mindset vs. Growth Mindset

If you have a **fixed mindset**, you believe that you either are or you 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.

Which mindset do you think each of these statements indicate - Fixed or Growth?

Fixed Growth



Do any of the above statements sound like something you would think or say?

The Power of "YET"

Take a moment to look at these two sentences.

I don't understand it.

I don't understand 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 hopeful, and keep at it.

Answers: Fixed, Growth, Fixed, Growth, Fixed, Fixed, Growth, Growth

SOCIAL-EMOTIONAL LEARNING

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

making good decisions.

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.



Here you'll work on a couple SEL skills that are sure to help you have a successful freshman year.

Self-Awareness

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

- Understand what triggers emotions for you "When my younger sister messes with my stuff, it makes me so angry."
- Recognize how your emotions affect others. "When I'm mean or grumpy at dinner, it kind of ruins dinner for my mom and brother."
- Understand and label ycur emotions "Between my schoolwork, my activities, and my chores, I have so much to keep up with. I'm feeling overwhelmed."
- Be able to ident fy your own values and biases.
 "I try not to judge, but I think my friend spends too much time playing video games."
- Identify your strengths and areas to grow.
 - "I'm a really good student, but I need to be more organized."

Choose one of the above self-awareness skills and write your own example.

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'm really nervous about this test. I need to take a few deep breaths and just relax."
- Overcome obstacles.
 "I need a new bike. I'll talk to dad to see how I can earn some money."
- Set and work toward goals. "I want to get into college, so I'm going to work hard to keep my GPA up."
- Control negative impulses.
 "Her text made me so angry—but I didn't say anything. I'll talk to her about it tomorrow."
- Use feedback to improve yourself.
 "I've been told that sometimes I talk too much, so I'm really trying to listen more."
- Motivate yourself. "When my homework's done, I can text my friends."

Think about it. Check the boxes that best describe you.

- Yes Not really
- Do you have healthy ways to deal with stress?
- Are you able to accept constructive criticism?
- Do you generally keep your emotions under control?
 - Do you set goals and hold yourself accountable for meeting them?
 - Do you refuse to give up, even when you get discouraged?
- Are you able to easily calm yourself when you feel upset or angry?
- Give yourself 1 point for every Yes. Your Score _____
 - 5-6 points: You have good self-management skills. Keep it up!
 - 2-4 points: There are likely some areas of self-management you can improve on.
 - **0-1 points:** Identify areas you can work on and make a plan to improve them.

How can you improve your self-management skills?

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 a few examples.

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 at least two Bs.

Write it down.

Research sho vs 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 short-term and long-term academic goal, and a short-term 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

BE SMART WITH TECHNOLOGY

There's a lot to love about technology, but like many things, it comes with some risks.

While the internet and social media can add a lot to your life, they can also have some negative effects, especially on things that truly matter—like your relationships and your future. It's important for you to pay attention to when and how you're using your devices. It's also important for you to make sure that you aren't doing anything online that could harm your future.

Did you know?

- 92% of teens report going online daily; 24% "almost constantly."
- ▶ Nearly 80% of teens say they check their phones hourly.
- 50% of teens say they feel addicted to their mobile devices.

Are you spending too much time online?

Answer the following questions to find out.

- Yes No
 - I check my phone every few minutes.
 - I often get anxious or angry if I can't use my phone and other devices.
 - Once I start playing video games, I have a hard time stopping.
 - I check my social media page(s) all the time.
 - I often stay up too late using my phone, playing video games, or watching videos.
 - I text while others are talking to me.
 - I feel anxious or upset when my phone or tablet battery is low.
 - I check the same apps over and over again.
 - I often use my phone when I'm not supposed to.
 - Family members hassle me about being on my phone too much.

Give yourself 1 point for every Yes. Your Score _____

- 0-3 points: Not bad stay tech smart.
- 4-5 points: Hmm...you should really try to reduce your tech use.
- 6-10 points: Your tech habits are likely negatively impacting your life. Think about how you can be more present in the real world.

TAKE CARE OF YOUR MENTAL HEALTH

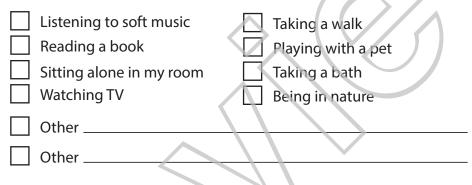
Mental health refers to your social, emotional, and psychological well-being.

Stay calm and stress-free.

9th grade can be very stressful! It's your first year of high school and you probably have a lot that's new to deal with.

Finding ways to deal with stress and stay calm are key to making the most of your freshman year. But "calm" means different things to different people. It can mean being relaxed, quiet, or peaceful. There are also many different ways to reach a state of calm. You just have to find what works for you.

Which of the following help you feel calm? (Check all that apply.)



Use meditation to find calm.

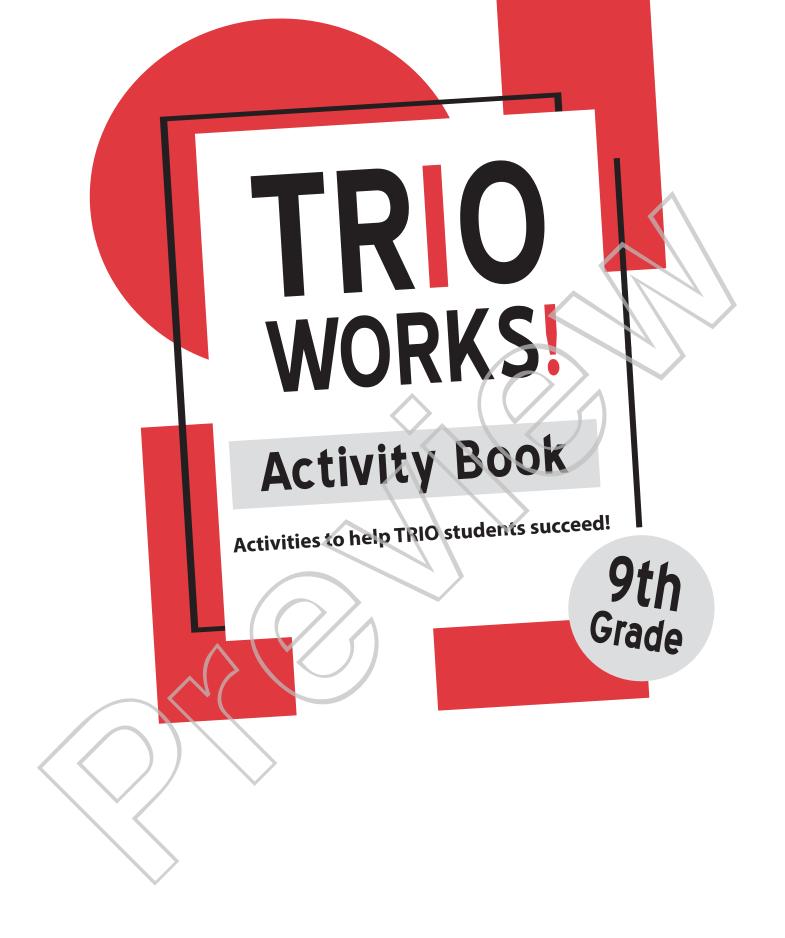
Meditation can help you find calm, and feel more centered and grounded. And the best part? Anyone can meditate

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

Make a plan.

What are you going to do to take care of your mental health this year?

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