TRO NORKS Activity Book

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

10th 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

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!

10th 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			

2.

Knowing what you need to work on is the first step to becoming a better student! Which of the above two areas would you like to improve?

1.

2

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

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

Use your planner to record the following:

- daily assignments
- tests and guizzes
- social activitiesappointments
- weekly goals
- deadlines

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

Here's how one student uses his planner to stay organized. He writes down assignments and their due dates, and checks things off when they are done.

Wee	ek of October 12		atever is worth doing at all is worth ng well." Earl of Chesterfield
Subject	Monday, October 12	Subject	Tuesday, October 13
Math	✓ Study for quiz - Tues	Sci.	✓ Read pages 75-80
Eng	✓ Read Story Due Tues	Math	🖈 Math Quiz
Art	✓Do sKetch Due Wed	English	✓ Read pages 5-10 Due Wed
		Hist.	✓ Study for test - Thurs
	Early Dismissal		
	Guitar Lesson 4:00		Soccer practice 4:00
Subject	Wednesday, October 14	Subject	Thursday, October 15
Hist.	✓ Study for test - Thurs	Health	Watch video
English		Hist.	History Test
Math	Do prob on p 26 Due Th	Math	Do prob on p 28 Due Fri
		English	Do outline for paper
	Soccer practice 4:00		
	John's birthday		Soccer game 7:00
Subject	Friday, October 16	Sat/Su	In, October 17-18
Sci.	Write report Due Mon	Finish I	English paper Due Mon
English	· · · · · · · · · · · · · · · · · · ·		Dance 8:00
Math	Do prob on p 30 Due Mon		
		Notes	
	Foctball game 8:00	Clean	bedroom
		Call Ji	lie

What about you?

1. Do you have a planner?

yes no (If you don't have a planner or agenda, talk to a parent about getting one.)

2. Do you use your planner?

yes

sometimes ont really

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

Break down assignments. Large assignments are much easier to do if you break them down into smaller parts. For example, if you have an English paper that's due at the end of the week, you could give yourself these four assignments.

Mon. – Do outline Tues. – Write first draft

Wed. - Revise and rewrite Thurs.- Write final draft

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.

How do you spend your time?

Rate (1-4) how much time you spend on each of the following activities.

- 1 almost none/none 2 a little 3 a fair amount 4 a lot
- watch TV, videos, or movies
- _____ spend time online (social media, etc.)
- ____ do homework, study, or read a book
- ____ play a sport or spend time on a hobby
- _____do chores/work at a job

hang out with friends

____ play video games

listen to music

Which activity do you feel you spend too much time on?_

Is there an activity you would like to spend more time on?_

Effective time management means making smart choices about how you spend your time. Think about the things you like to do in your free time, and list four of your favorite activities below.

1	2	3

After you've listed four of your favorite activities, do the following for each:

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

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

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

What do the results show about how you spend your time?

Do you have a good balance between the types of activities you spend your time doing? What changes should you make to how you spend your free time?

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.

Put a check in the boxes that <u>best</u> describe you.	Almost Some- Hardly 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 have my homework done when I come to class.	
5. I take good notes.	
6. I ask for help when I need it.	
7. I try to keep a positive attitude in class.	
8. When doing group work, I do my part.	

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 doing pretty well in your classes. Keep it up! If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those class success strategies.



Watch your body language.

Our body language (gestures, posture, and facial expressions) often communicates what we're thinking and feeling even better than words. Students who are slouching in their seat or looking out the window are saying that they aren't interested in what's going on in the class. *Messages like this don't win students any points with their teachers!*

What messages are you sending?

Pretend that you are looking at yourself through your teachers' eyes. Circle the words you think your teachers might use to describe you.

daydreamer	quiet	unhappy	friendly	happy	angry	tired
hard worker	engaged	attentive	disruptive	disorganized	confident	organized

What can you do to have better body language and send more positive messages in the future?

STUDY SMART

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

Create a daily study plan.

A study plan will help make your study time more productive—and help ensure that the most important things get done.

Before you start your homework, make a list of what you need to do, in the order you want to do it. Be specific.

Monday

- 1. Study for History quiz
- 2. Do Math worksheet

Focus on one task at a time, and cross things off as they're completed.

English - read pgs 55-75
 Go over Spanish vocab

When you study, what distractions do you have (phone, TV, etc.)?_

What can you do to reduce or eliminate these distractions?_

Break large assignments down.

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

Suppose you have to write a paper for your history class. Today is Monday and the paper is due on Friday. How might you break this assignment down and spread the work out over the week?

_		
	Day	
ŀ	Mon.	
	Tues.	
	Wed.	
	Thus.	
	Fri.	History paper due

<u>Read to Learn</u>

To succeed in high school, you must be able to understand and remember what you read. Here's how to get the most out of your reading assignments.

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've 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've 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.

YOU TRY IT! 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

Find the 6 words and phrases in **bold** and *italic* print. Underline these.

2. READ

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

Read the entire text. Can you answer your question?

3. REVIEW

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

TEST TAKING

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

Put a check in the boxes that <u>best</u> describe you.	Almost Always	Some- Hardly times Ever	
1. I use all the time I'm given when taking a test.			
2. I study enough to feel prepared.		1 15 10/	
 As soon as I get my test, I write anything I want to remember at the top. 	Q	90	
4. I get a good night's sleep the night before a test.			
 Before I begin, I quickly look over the test and plan out how much time I'll spend on each question/section. 	\mathbf{P}		
6. I organize my ideas before answering an essay question.			
7. If I have time, I check all my answers.			
8. I am happy with my test grades.			

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

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

Test-taking Tips

- Before you start, stay calm and think positive thoughts. If you're nervous or anxious, take several deep breaths.
- As soon as you get your test, write anything you want to remember at the top of the test.
- Don't get stuck on difficult questions. Mark them, move on, and come back to them later.

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

TIP:

CAREER EXPLORATION

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

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

Your Career Journey

Career exploration is a personal journey that's always evolving. Here are some things you can do to get your career journey off to a good start.

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 types of career fields that are available—so you know what your options are. There might be careers you've never heard of that could be the perfect fit for you!

Learn about your education options. Almost all career fields 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.

I have a specific career I want to pursue. It is	
I have a career area/field I am interested in. It is	

I don't have any idea of what career or career area would be best for me.

But I would like to learn more about ____

W

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 that you're good at (sports, music, art, hobbies, etc.).

How are your soft skills?

Below is a list of soft skills. These are skills, abilities, and characteristics that will help you succeed in a career, in school, and in life.

 Think about your soft skills and put a ✓ in the boxes of your strongest soft skills. Put an X in the boxes of the skills you'd like to improve.



- 2. Look at the soft skills you marked with an X, and choose one to work on. Which one did you choose, and what will you do this year to help develop this skill?
- 3. Imagine that you're the owner of a small business and you are interviewing applicants to help you grow your business. As a business owner, which four of the above soft skills would be the most important to you in the people you hire?

YOUR INTERESTS

When you're thinking about a career, it's very important that you 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 are two activities or hobbies you enjoy?
- 2. 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 Things My did you make that choice?

Think about it!

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

What can you do this year to develop your skills and pursue your interests?

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

YOU CAREER

LEARN ABOUT CAREERS



Careers with common features are grouped into career clusters.

Below are the 16 career clusters, along with the kinds of work that people do and some examples of the careers in each cluster.

Read about each career cluster and put a ✓ by any that you may be interested in.

Agriculture, Food	& Natural Resources:	farm, fish, and work	to improve the environment
Agricultural engineer	r Biochemist	- Nursery worker	Veterinarian
Animal caretaker	Landscaper	Soil scientist	Zoologist
Architecture & Cor	nstruction: design, bu	uild, and maintain hor	nes, buildings, and
structures such as hig	hways, bridges, and tun	nels	
Architect	Civil engineer	Electrician	Plumber
Carpenter	Construction worker	HVAC mechanic	Surveyor
	v	$\langle / / \rangle$	
Arts, A/V Technolo	gy & Communications	create original art	and writing/manage
computer software ar	nd equipment		
Actor	Commercial designer	Journalist	Sound engineer
Artist	Desktop publisher	Photographer	Writer/Author
Business, Manager	ment & Administration	n: plan, oversee, an	d organize a business
Accountant	Business manager	Entrepreneur	Marketing manager
Advertising manager	Computer systems ana	lyst Financial analy	st Retail salesperson
Education and Trai	ining teach in school	s, libraries, museums,	and businesses
Adult literacy teacher	r Coach	Elementary teacher	Middle school teacher
Child care worker	College professor	High school teacher	School counselor
$\sim 1 \land \langle \rangle$			
Finance: manag	e and work with money	,	
Actuary	Claims adjuster	Financial advisor	Stockbroker
Bank manager	Economist	Loan officer	Tax preparer
Government & Pul	olic Administration: n	nake and enforce laws	s, and provide public services
Air traffic controller	Criminal investiga	tor Legislator	Soldier/Sailor
Correctional officer	IRS agent	Politician	Urban planner
Health Science: w	work in healthcare treati	ng people and assist v	with healthcare needs
Anesthesiologist	Hospital administrator	Occupational therapis	t Pharmacist
Dentist	Medical assistant	Paramedic	Registered nurse

	Hospitality & Tour	ism: work in restaur	ants, hotels, and casinos	
	Baker	Chef/Cook	Hotel desk clerk	Tour guide
	Bartender	Club manager	Recreation worker	Travel agent
	Human Services:	help people through	counseling, social work, a	nd more
	Child care worker	Fitness trainer	Occupational therapist	Social worker
	Cosmetologist	Mental health counse	or Psychologist	Youth worker
	Information Tech	ology: work with c	omputers, software, and ne	atwork systems
			-	
	Computer engineer Computer programn	Database adminis ner Graphic designer	trator Software developer Technical writer	Video game designer Web developer
	computer programm	ner Graphic designer	rechnical writer	web developer
	Law, Public Safety	, Corrections & Secu	rity: keep people safe a	nd enforce laws
	Bailiff	Detective	Lawyer Pol	ice officer
	Court reporter	Firefighter	Park ranger Sec	curity guard
			$\sum V / f$	
	Manufacturing:	make products on a l	arge scale using machinery	y, such as in a factory
	Assembler	Engineering technicia	n Mechanical engineer	Tool and die maker
	Diesel mechanic	Machinist	Safety inspector	Welder
	Marketing, Sales &		e and sell goods and service	es
	Account manager	Customer servi		5
	Advertising manage	r Market researc	h analyst Retail salespers	on Wholesale buyer
	Science, Technolog	gy, Engineering & M	ath: use math and scie	nce to solve problems
	Aerospace engineer	Chemical er gineer		Physicist
	Biologist	Electrical engineer	-	Technical writer
	Transportation, D	istribution & Logisti	cs: transport people and	d goods from one place
	to another by car, tr	uck, airplane, or train		
	Airline pilot	Flight attendar	t Packager	Truck driver
	Automotive mechan	ic Logistician	Shipping clerk	Warehouse manager
$\langle \rangle$	$//$ \vee			
Choose	one of the Career Clu	stars you checked W	Vhat about this cluster int	erests vou?
CHOUSE	one of the Caleer Clu	sters you checked. V	יוומר מטטער נוווא כועאנפו ווונ	erests you:

PREPARE FOR A CAREER

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

The following information will give you some facts to consider about the five most common education options.

Two-Year College

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

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

Considering your own situation (goals, interests, abilities, etc.), what is one pro and one con of a two-year community college?

Pro: _____

Con:_____

Four-Year College

A four-year college education can prepare you for a wide range of careers.

Four-year colleges vary greatly in their size, cost, programs, majors, and requirements.

- Students at four-year colleges take about half of their courses in their major (the subject they have chosen to study in depth).
- To provide students with a well-rounded education, all students are usually required to take a certain number of general education courses (English, math, science, history).
- Students who want to attend a four-year college should take college prep courses in high school and work hard to get good grades.

Considering your own situation (goals, interests, abilities, etc.), what is one pro and one con of a four-year college?

Pro:_____

Con:_____



Career/Trade School

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

- All high school graduates are accepted.
- Some programs take one or two years to complete; others can be completed in a matter of weeks.
- These schools are in business to make a profit. Their costs vary greatly, and they can be expensive.
- > Thoroughly check out any school you're considering. Some of the schools are not reputable.

What do you see as a pro or a con of attending a career/trade school?

Apprenticeship

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

- > Apprentices start by doing simple tasks under the supervision of a journey worker.
- The majority of programs are in construction and manufacturing.
- > Apprentices start off earning about half of what experier ced workers earn.
- Because of the competition for apprenticeship positions, they can be difficult to get.

What do you see as a pro or a con of learning a trade through an apprenticeship program?



The Military

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

- After basic training, enlistees typically receive advanced training for a specific job.
- Enlistees who contribute to a college fund can receive over \$79,000 for college.
- > The career, training, and educational opportunities are different for each branch of the military.

What do you see as a pro or a con of enlisting in the military?

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

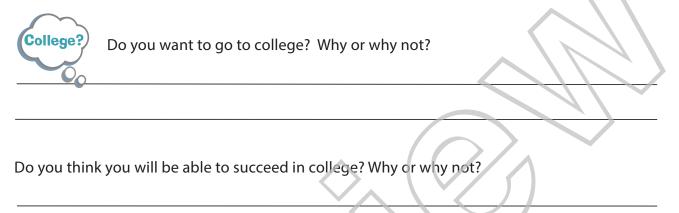
Check **Yes** (this is how you want to prepare for your career), **Maybe** (you'd like to learn more), or **No** (you don't think this option is for you).

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

CAREER EXPLORATION 15

COLLEGE PLANNING

As a sophomore, 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.



What concerns or apprehensions do you have about college? Your future?

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'a 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 ______

HIGH SCHOOL VS. COLLEGE

As you think about going to college, it's important that you learn as much as you can about your college options—and about what you can expect as a college student.

Understanding the differences between high school and college will give you an idea of what to expect in college.

Read each statement and decide if it is referring to high school or college. Circle your choice. (Answers are at the bottom of the page.)

HS	College	1. Teachers keep track of your attendance carefully.
HS	College	2. Your final grades typically depend heavily on major papers and exams.
HS	College	3. Your days are scheduled and organized by others.
HS	College	4. Your classes usually have 30 students or less.
HS	College	5. Teachers request that you talk to them during their office hours.
HS	College	6. Many teachers don't take attendance.
HS	College	7. Your course selection is limited and your schedule is arranged for you.
HS	College	8. Your classes can be small or have over 100 students.
HS	College	9. You can usually talk to your teachers before or after class.
HS	College	10. Teachers often approach you about a low grade or concern they may have.
HS	College	11. Homework grades are often a large part of your final grade.
HS	College	12. You organize your days and manage your own time.
HS	College	13. You may have big gaps between classes.

1.HS 2.Col 3.HS 4.HS 5.Col 6.Col 7.HS 8.Col 9.HS 10.HS 11.HS 12.Col 13.Col

High School or College?

CHOOSING A COLLEGE

Choosing a college is about finding a college that's a good match for you. The following information and questions will help you determine what's important to you in a college.

4-Year or 2-Year Four-year colleges offer a wide variety of majors and programs. Two-year colleges offer one- and two-year career programs. Students can also start at a two- year college and transfer to a four-year college to complete a bachelor's degree. What type of college are you interested in? Two-year college Four-year college
Size Larger colleges offer lots of majors, programs, and activities; smaller colleges usually have smaller classes and a more personal feel. What size college do you want to attend? Small Medium Large
Location Many students go to college close to nome. Where do you want to attend college?
Close to home In my home state Close to nature Near a big city Other
Major While most colleges offer popular majors such as business and education, not every college will offer the major you may be interested in.
Is there a specific subject you want to study?
Programs & Activities Colleges have a wide variety of programs and activities, including music and drama programs, sports, and study abroad programs.
Are you looking for a college with a specific sport, program, or activity? Is there anything else that's important to you in a college?
Cost In order to save money, many students go to a public college in their home state or start at a two-year community college. Remember, financial aid often makes it possible for stu- dents to attend colleges that would otherwise be too expensive. How important is cost to you?



don't know

THINK ABOUT A MAJOR



Four-Year College Majors

Students who go to a 4-year college must choose one subject to study in depth. This is their major. Since you will take almost half of your courses in your major, it's important to choose a major you're going to enjoy and do well in.

Most colleges have a broad range of majors from which students can choose. Some of the most popular majors are listed below. If you're thinking of attending a four-year college, circle any of the majors you might want to consider.

Accounting Architecture Art Biology Botany Business Chemistry Civil engineering Communications Computer engineering Computer science

Dance Economics Electrical engineering Elementary education English Environmental studies Finance French Geography

Criminal justice

Geology German History Information sciences International relations Journalism Management Management information systems Marketing Mathematics Mechanical engineering Music education Music performance Nursing Physical education Physics Political science Pre-law Pre-med Psychology Public health Public relations Religion Secondary education Sociology Spanish Special education Speech pathology Sports management Theatre Wildlife management Zoology



Two-Year College Programs

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

Some of the most popular two-year college programs are listed below. If your'e thinking of attending a two-year college, circle any of the programs you might want to consider.

Accounting Architectural technology Art Aviation technology Automotive technology Business administration Business management Computer information systems Court reporting Dental hygiene Early childhood education

- Engineering technology Exercise science Fashion design Fire science technology Food service management Hospitality management Interior design Law enforcement Medical assistant technology Nursing Paralegal
- Occupational therapy assistant Office information systems Paramedic Physical therapy assistant Radiologic technology Respiratory therapy Social work Surgical technology Theatre Veterinary technology Web design

THINGS TO DO

Now that you're a sophomore, it's time to get more serious about planning and preparing for college. To help you stay focused and on track, here's a list of the things you need to do this year.



Work hard to get good grades. The stronger your academic record, the more college options you will have. The first thing colleges look at when evaluating an applicant is the student's grades—especially their grades in college-prep classes

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



Be involved in activities and develop your interests. Colleges are looking for students who are active and involved in their school and community. Participate in school activities, and take time to develop your interests and talents.

What activities are you involved in this year (in and out of school)?



Consider taking a practice test. Some high schools offer tests to help sophomores prepare for the ACT and SAT. Your counselor will have information on any test(s) that may be offered at your school.



Learn about a college in your area. Visit their website, and if possible, make an informal visit. Take a walk around the college campus, go to a sporting event, or eat in the student union. If you can't visit a college in person, you may be able to take a virtual tour on the college's website or on campusvisits.com.

What college in your area would like to learn more about and/or visit? __



I visited the college in person.



Meet with your counselor. Talk to your counselor about your college plans, ask questions, and make sure you're taking the courses you need for college.

] I will meet with my counselor to discuss the above. 🗌 I met with my counselor to discuss the above.

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?
4. Were you involved in any activities while you were in college?
5. What was the best part of your college experience?
6. What was the most difficult part of college for you?
 Is there anything you wish you would have done differently in college?
8. Do you have any advice for me?

CHECK OUT ONLINE RESOURCES

There is a wealth of college information online, but not all of the information you see is accurate.

As you plan and prepare for college, make sure that you're getting your information from reliable sources. Below are a few websites you can count on to provide accurate information.

Go to each of the following websites, get familiar with the types of information they provide, and write down something interesting you learned there.

bigfuture.collegeboard.org
act.org
educationplanner.org
finaid.org

YOUR THOUGHTS

Answer the following questions based on what you are thinking today.

What is the main reason you would want to go to college? _____

What is most important to you in a college?

Do you feel that you are on the path to college? Why or why not?

What 3 things can you do this year to improve your academic record and prepare for 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.

Since 1965, TRIO programs have helped an estimated 2,000,000 students get into and graduate from college.

FINANCIAL & ECONOMIC LITERACY

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

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



What is financial and economic literacy?

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

As a sophomore, you are at a point in your life where you can begin to think about earning money by working at a part-time or summer job. Whether you re babysitting, mowing lawns, or working at a fast food restaurant, it's important for you to be smart with the money you earn. And when you have a job that gives you a regular paycheck, you need to understand why you don't get to take home all of the money you've earned.

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.

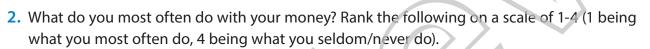
Learning how to manage your money is one of the most important skills you will learn in life. While some of the information in this section will be more useful to you down the road, learning how to manage your finances now will put you ahead of the game—and on your way to financial success.

²⁴ FINANCIAL & ECONOMIC LITERACY

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 _____



- _____ Save it
- _____ Spend it on something for yourself
- Spend it on something for someone else
- Give it to someone else
- 3. Of the money you spend, what percent would you say you spend on needs (such as food, clothes, school supplies) and 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.

- Own my own home
- Pay for college
 Have money to invest (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

FINANCIAL & ECONOMIC LITERACY 25

BANKING

We keep our money in banks because the alternative...well, there really isn't a good alternative. But, banks are not all the same, which is why it's important to understand how banks operate, and why they want you as a customer.

Bank accounts

Checking accounts and savings accounts are the most popular types of bank accounts.

Savings account

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

Checking account

Once you open a checking account and deposit money, the bank will provide you with checks. You can also get a debit card and/or an ATM (Automated Teller Machine) card.

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

Banking is big business.

Banks are in business to make money. They do this, in part, by charging their customers fees on their accounts and interest on their loans.

Which of the following do you think might be standard bank fees?

ATM fees

__Minimum balance fees

____Insufficient funds

Overdraft fees

Lost debit card fees

Answers are at the bottom of the page.

Bank loans

Banks use their customers' money to make loans—loans to individuals for college, a car, or house and loans to companies. Customers who take out loans must pay the money they borrow back to the bank, along with interest (the fee charged for the privilege of using a bank's money). Banks make a lot of money from the interest they charge on the loans they make.

Financially savvy customers take advantage of their bank's services—and they do everything they can to minimize or avoid bank fees.

KEEPING TRACK OF YOUR MONEY

Whether you have a checking account or you just want to keep track of where your money goes, keeping a record of what you spend will help ensure that you are being smart with your money.

John has a part-time job after school and he pays for a lot of his own expenses. John puts his paycheck into his checking account and he carefully records every transaction.

Date	Description	Payment	Deposit	Balance
Jan. 4	Paycheck		350.00	590.62
Jan. 4	Starbucks	5.99		584.63
Jan. 10	Phone bill	99.50		485.13
Jan. 15	McDonald's	8.53		476.60
Jan. 16	Birthday money		100.00	576.60
Jan. 20	New shirt	45.00		531.60
Jan. 27	Car insurance	160.00		371.60

When you record and review all your purchases, it's easy to see how much money you have, and how much you spend. When you write do vn every little trip to Starbucks or every snack you buy, you can also see how these little purchases add up!

Try it!

Imagine that you have a checking account with \$300 in it from your summer job. Fill out the ledger below with purchases that you would likely make, and keep a running balance as John did above. If you aren't sure of exact cost amounts, just estimate.

	Date	Description	Payment	Deposit	Balance
		Paycheck		300.00	300.00
$ \setminus $					

There's an app for that! Pen and paper ledger sound like a hassle? There are tons of apps that can help you track your spending online, such as Mint, YNAB, and Goodbudget.

FINANCIAL & ECONOMIC LITERACY 27

KNOW YOUR DOUGH

You may be thinking about getting a part-time job, or maybe you already have one. As a young worker who receives a paycheck, it's important that you understand what you're earning—and the deductions and taxes that are taken out.

Where did my money go?

When you get your first paycheck, you may be surprised to find that it's not as much as you thought it would be. This is because deductions and taxes will have been taken out of your pay.

Here are the major deductions you're likely to see on your pay stub.

FICA Social Security Tax and FICA Medicare Tax

Federal Insurance Contributions Act (FICA) cax is a U.S. federal payroll tax to fund Social Security and Medicare (federal programs that provide benefits for retirees, the disabled, and others). *These programs will benefit you personally by providing you with income (Social Security) and health care (Medicare) when you retire.*

Federal Tax

This portion of your salary goes to the federal government. Federal tax dollars are used to pay for defense, education, roads and highways, and more.

State and Local Taxes

The amount of these tax deductions depends on the city and state in which you work.

We all have to pay taxes.

When you get a new job, you complete a **W-4** form to let your employer know how much money to take out of your paycheck for federal taxes.

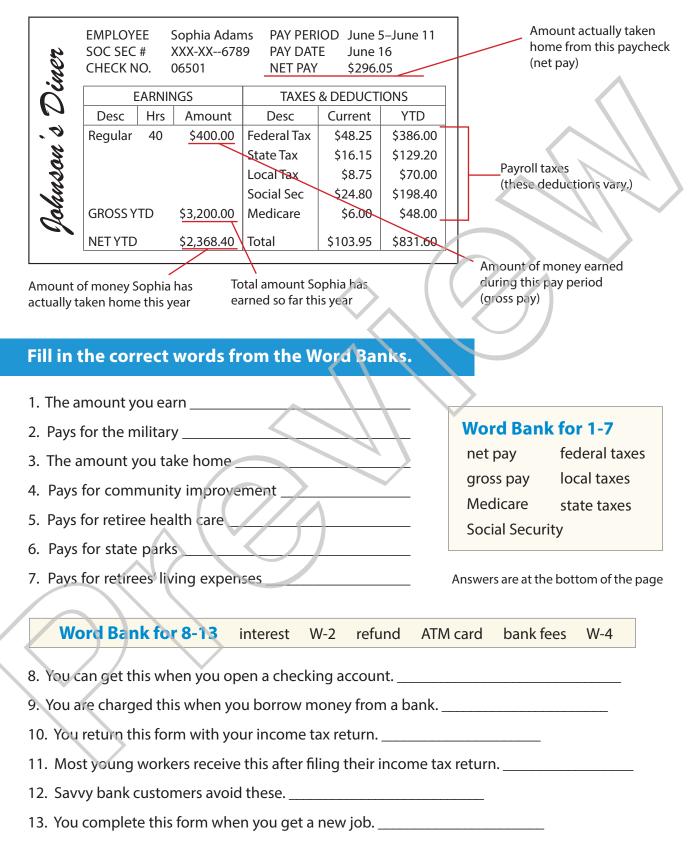
At the end of the year, your employer will give you a **W-2**. You will need to submit this form with your tax return in April.

Taxes can be very confusing, and many people need some assistance the first time they file an income tax return. If your employer withheld more money than you owe, the government will send you a refund. If it turns out that you owe the government additional money, you will need to include the money you owe with your tax return. *Most young people get a refund*.

²⁸ FINANCIAL & ECONOMIC LITERACY

Sample pay stub

Sophia worked 40 hours a week at Johnson's Diner during her summer break. She made \$10 an hour and worked for eight weeks. Here is Sophia's pay stub for one week.



1. gross pay 2. federal taxes 3. net pay 4. local taxes 5. Medicare 6. state taxes 7. Social Security 8. MTA. 8 vinterest 9. interest 12. W-cf 12. bunk fees 12. W-cf 13. W-cf 13. W-cf 14. More taxes 12. W-cf 14. More taxes 12. More taxes 13. More

FINANCIAL & ECONOMIC LITERACY 29

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 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 point	s for every Yes answer. Your Total
The higher your score	e, the closer you are to being your best you. Regardless of your scor

The higher your score, the closer you are to being your best you. Regardless of your score, this section is sure to give you some ideas on how you can create a better you.

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

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

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.

Fixed Min	dset	
	uset	I'm just not good at math.
Growth Mi	ndset	
		I'll ask for help and do better on the next test.

2. You want to try out for a part in the school play, but you've never done anything like that before.

Fixed Mindset

Growth Mindset

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



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.

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



Responsible Decision-Making

Responsible decision-making means making choices that support a bright future. Here are some things you can do to improve your decision-making skills, along with some examples.

- 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 is kind of funny, but I know it will upset some people so I'm not going to share 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 if it's hard or unpopular. "My friends were teasing a new girl in our class. I told them to cut it out."

Write about a time you made a responsible decision that was difficult to make.

Developing and Maintaining Relationships Relationship skills are SEL skills that help you form and maintain healthy relationships with others, both in and out of school. Here are some things you can do to develop and maintain positive relationships, along with some examples. Make friends. "It's always easier for me to make new friends when I'm part of a group or a team." Actively listen. "My sister says that she's fine, but I can tell by her tone of voice that she's upset." Navigate and solve conflict. "My friend and I got into an argument. I was wrong and apologized—and we're ok now." Communicate clearly. "I said something in a text to my friend that was a joke, but she took it the wrong way and got really upset. I won't do that again." Ask for and offer help when needed. "I was struggling in my math class. I asked a triend for some help and I'm doing better now." Resist negative peer pressure. "My friends keep offering me cigarettes, and I just keep saying no thanks."

Write about a time that you used one of the relationship skills listed above.

Look over the above relationship skills and choose the one that you'd like to work on improving.

Which skill did you choose? _

What can you do to improve that skill?_____

The McNair Scholars TRIO program is named after Dr. Ronald E. McNair, an astronaut who died in the Challenger Space Shuttle accident in 1986.



SETTING GOALS

Setting goals is important for people of all ages.

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

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

SMART Goals

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

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

Achievable. Achievable goals set you up for success because they're 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."

Set an academic and a personal goal. For each goal check the boxes to show that it's Specific, Measurable, Achievable, Relevant, and Time-bound.

1. An academic goal:	
S M A R	Т
2. A personal goal:	
S M A R	Τ

³⁴ CREATING A BETTER YOU

BE SMART WITH TECHNOLOGY

You have undoubtedly been told that 1) the internet contains a lot of information that's distorted and/or incorrect, 2) it contains information and images you shouldn't see, and 3) there are people online who want to do others harm.

Your parents and teachers want to keep you safe from all that's negative, false, or harmful online, but there's only so much they can do. So, when it comes to the internet and social media, you need to be responsible for what you do, where you go, and what you post. *And remember, anything you post or send becomes permanent.*

How smart are you with technology?

Yes	No	
		Have you ever sent or shared inappropriate photos or messages?
		Have you ever posted something you wouldn't want your parents, teachers, or future employers to see?
		Has social media ever gotten you in trouble with friends or family?
		Have you texted or messaged back and forth with someone you don't know?
		Do you visit websites that contain inappropriate content?

If you answered "Yes" to any of the above, think about how you can be smarter and safer with your devices. What changes should you make regarding your technology use?

Be smart and safe online.

- Do not send or share inappropriate photos or messages. If you receive an inappropriate photo or message, delete it immediately.
- Do not meet face-to-face with someone you've met online.
- Not all communities and forums on the internet are positive. Choose the discussions and communities you participate in wisely.
- Double check the facts and information you read online—especially information found on social media sites.

TAKE CARE OF YOUR MENTAL HEALTH

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

One way you can help take care of your mental health is by being more mindful.

Being mindful

Mindfulness is simply making the effort to notice things that you don't normally pay attention to. It's focusing on what you're doing and experiencing *now*.

Being mindful isn't just paying attention to what's going on around you. Paying attention to yourself and how you're feeling is also important.

Mindfulness is a very effective tool that can help you feel cal ner and more in the moment.

Try these mindfulness strategies.

Deep Breathing

Close your eyes, clear your mind, and relax your body. Breathe in deeply, and slowly count to four. On four, slowly release your breath. Repeat several times.

How do you feel physically and mentally after doing this?

Visualization

Close your eyes. Imagine a relaxing scene, adding as many details as you can. Even better, pair your visualization with deep breathing.

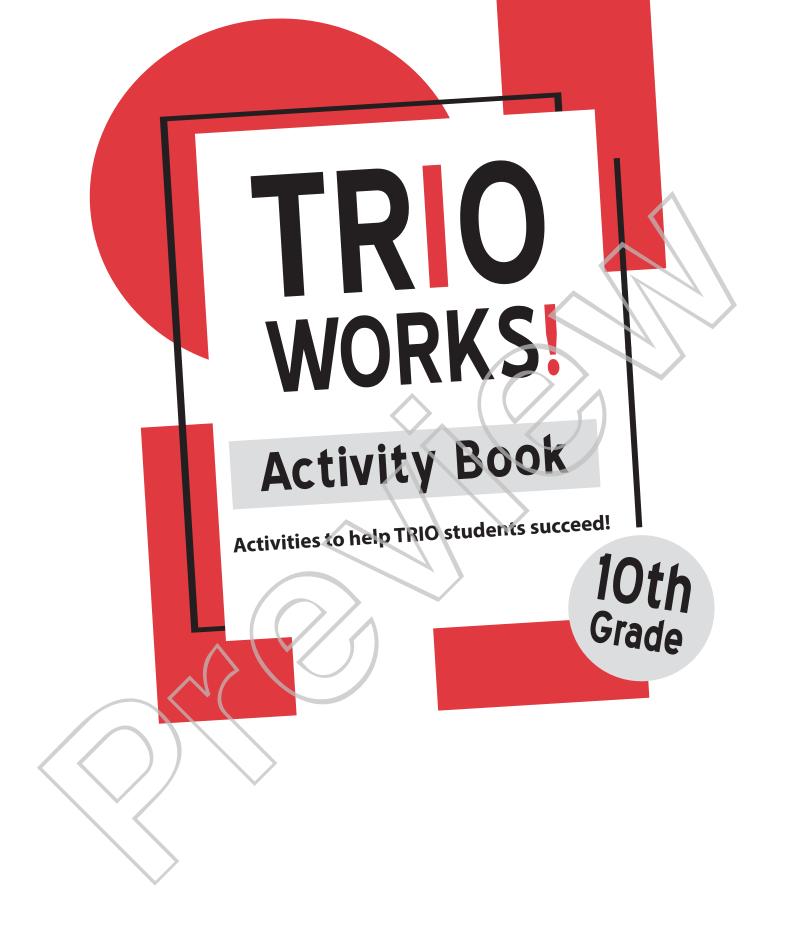
Describe the relaxing scene you visualized.

You can practice mindfulness by "targeting" your attention. For example, when you're walking outside, pay attention to the sounds you hear, the scenery, the buildings and people you pass.

Being mindful is something you get better at with practice. Remind yourself to be "in the now" and to be fully present throughout the day, in and out of class, with others, and alone.

³⁶ CREATING A BETTER YOU

TRIO AUTOGRAPHS



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