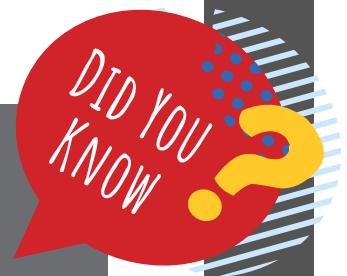


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The name TRIO refers to the three original TRIO programs: Upward Bound, Talent Search, and Student Support Services. Look for more TRIO Trivia throughout this book!



# 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!

## 11th 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	_____	_____	_____

*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. \_\_\_\_\_ 2. \_\_\_\_\_

# STUDY SMART

Students who “study smart” find that they spend less time studying, and yet they get better grades.

Put a check in the boxes that best describe you.

1. I have a place to study that’s quiet, well lit, and comfortable.
2. I plan out my studying before I begin.
3. I am good at finding information online.
4. I allow enough time each day for homework and studying.
5. When I do homework, I focus completely on what I’m doing.
6. I ask for help when I need it.
7. When I’m studying, I eliminate distractions and silence my phone.
8. I break large assignments down to make them more manageable.

Almost Always    Some-  
times    Hardly  
Ever

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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 probably have pretty good study skills. Keep it up! If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those study smart strategies.



## Set academic goals for yourself.

Goals give you direction and focus—and something specific to work toward.

	Courses	Grades
1		
2		
3		
4		
5		
6		
7		

List the courses you’re currently taking. Then write down the highest grade you think you can earn in each course this grading period.

*Think of these grades as your goals for this term.*

# CLASS SUCCESS

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

## Ask and answer questions to help you stay engaged.

Participating in class makes the class more interesting, and it helps keep your mind focused. Many teachers give participation points, so participating can also help you get better grades.

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

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

I never raise my hand and I don't talk unless I have to.

I always raise my hand and I'm eager to share my ideas.

*If you circled 1 to 6, try to become more involved in your classes. You'll learn more and the time will go by a lot faster!*

## Class Success Tips

- ▶ Come to class alert and well-rested.
- ▶ Look at your teacher when he/she is talking.
- ▶ Put away anything that's not related to what you're doing in that class.
- ▶ Have a positive attitude.
- ▶ Listen and take good class notes.

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

---

## Be a good group member.

Whether you're helping with a class project or working at a job, you must be able to work and get along with the other members of the group. Being able to work well as part of a group or team is a skill that will help you succeed in school, your career, and in life!

Group members often take on a positive or negative role. Put a ✓ in the box(es) that best describe the role(s) you generally take on when you're involved in group work.

### Positive Group Roles

- Leader** – takes charge of the group
- Encourager** – helps group stay positive
- Contributor** – offers new ideas

### Negative Group Roles

- Blocker** – opposes ideas / doesn't offer suggestions
- Disrupter** – uses group time to play around
- Non-participant** – doesn't do his/her share of the work

What can you do to be a better group member? \_\_\_\_\_

---

# 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.

Put a check in the boxes that best describe you.

	Almost Always	Sometimes	Hardly Ever
1. I use the free time I have in school to start on my homework.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I have a good morning and nighttime routine.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I have time for hobbies, relaxation, and fun.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I make To Do lists when I have a lot to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am on time to classes, practices, and appointments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I limit time wasters (social media, TV, video games).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I allow enough time for homework.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I combine tasks to save time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**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 probably have pretty good time-management skills. Keep it up! If you have less than 14 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those time-management strategies.

What can you do to improve the way you manage your time? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Control time wasters.

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

What are the time wasters in your life, and what can you do to control them?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# ORGANIZATION

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

## Organize your papers.

Whether you use folders, notebooks, or binders, the important thing is that you have a system for organizing your papers—and that you have a specific place for each paper. Throw out any papers you don't need, and put those you want to save in a file at home.

What can you do to better organize your papers? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Keep your stuff organized.

When your stuff is neat and organized, things are easier to find, you're less frustrated, and you're less likely to lose or misplace the things you need.

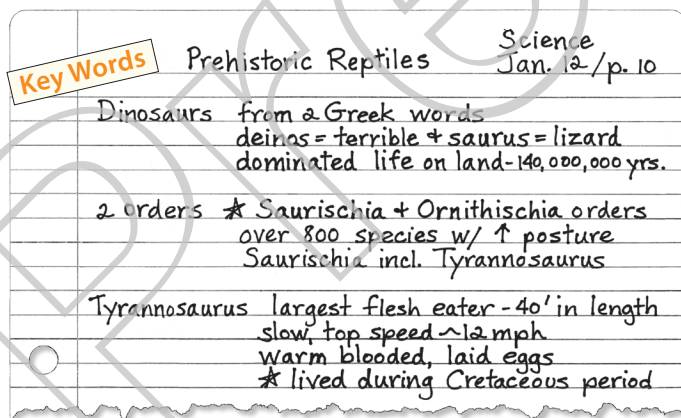
What can you do to better organize your stuff at school and at home?



## Take organized notes.

Since test questions usually come from material that's been presented in class, having organized notes to study from will help you do well on tests.

### a sample of neat, organized notes



Check off the things you regularly do when you take class notes.

- \_\_\_\_\_ I write down any information the teacher writes on the board.
- \_\_\_\_\_ I underline, star, or highlight the most important information.
- \_\_\_\_\_ I put key words in the left-hand margins.
- \_\_\_\_\_ I use symbols and abbreviations.
- \_\_\_\_\_ I write on one side of the paper.

What can you do to have better, more organized class notes to study from?

\_\_\_\_\_  
\_\_\_\_\_

# MEMORIZATION

Memory techniques such as these will help you remember important information.

## Use all of your senses.

**You try it!** Suppose that you need to memorize the word “escuela” (which means school) for your Spanish class.

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

escuela  
school

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

## Create a ridiculous image.

Take the information you want to remember and create a crazy, memorable image in your mind. For example, a ridiculous image could help you remember that Hawthorne wrote **The Scarlet Letter**. Just visualize a large red letter “A” with a big thorn sticking in it saying, “Ha!”



**You try it!** To remember that Balboa discovered the Pacific Ocean, see if you can come up with a ridiculous image.

Draw your image in the box. (You can see our drawing at the bottom of the next page.)

## Use the first letter of the words you want to remember to make a silly sentence.

For example, “*My very elegant mother juggled seven ugly neckties*” can help you remember the names of the planets in order: **M**ercury, **V**enus, **E**arth, **M**ars, **J**upiter, **S**aturn, **U**ranus, **N**eptune.

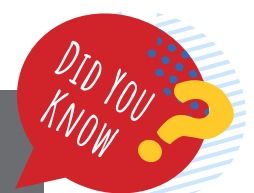
## Look for a connection.

Look for an easy or logical connection. For example, to remember that Homer wrote the *Odyssey*, think, “*Homer is an odd name.*”

## Review before you sleep.

Before you go to sleep, go over any information you want to remember. Your brain will commit it to memory while you sleep.

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





# TEST TAKING

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

## Test-Taking Strategies

See if you can correctly answer these questions on test-taking strategies.

### Multiple Choice

- When answering multiple choice questions, it's best to
  - try to come up with the answer in your head before you look at the answer choices.
  - choose c if you don't know the answer.
  - if you're not sure of the answer, cross out the choices you know are wrong and make an educated guess.
  - both a and c
- If you get stuck on a question or problem, it's best to
  - keep working until you figure it out.
  - skip it.
  - mark it and come back to it.
  - make a guess.
- On essay questions, it's best to start with
  - the easiest question.
  - the hardest question.
  - the first one.
  - it doesn't matter which one you start with.
- When answering a math problem, you should
  - not worry about showing your work.
  - spend as much time as you need on it.
  - estimate the answer before beginning the problem.
  - all of the above

### True/False

- T F True/false questions with absolute words like *all*, *always*, *never*, *every*, and *none* are usually true.
- T F If any part of a true/false question is false, the whole statement is false.
- T F True/false questions with words like *usually*, *often*, and *sometimes* are typically true.
- T F If you don't watch out for statements with double negatives, you won't get the right answers.

Answers are at the bottom of the page.

*Tip: For statements with double negatives, eliminate both negatives and reread.*

**Tips**

### Test-Taking Tips

- ▶ When you get your test, write memory clues and anything else you want to remember at the top.
- ▶ Look over the test and make a plan. This will ensure that you don't run out of time.
- ▶ Don't spend too much time on a difficult question or problem. Mark it and come back to it later.
- ▶ For open book tests, write down all the information you know you'll need on one sheet of paper. Also, put self-stick notes in your textbook to help you locate information quickly.
- ▶ Check your answers and use all of the time you're given.

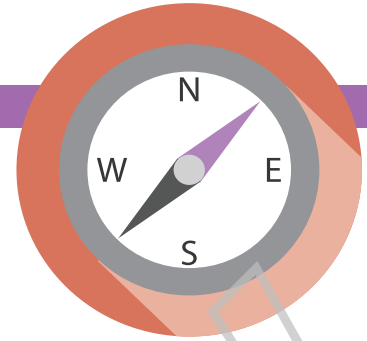
(Tip: When there are double negatives, eliminate them both and reread.)  
1. d 2. c 3. a 4. c 5. false 6. true 7. true 8. true

Create a ridiculous image - p. 9  
Balboa (ball boa)





# 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 make sure your journey is taking you in the right direction.*

**Think about your interests and abilities.** Your interests and abilities are simply the things you like to do and are good at. Considering your interests, abilities, talents, and skills will help ensure that you choose a career you will enjoy and be successful in.

**Think about your values.** Values are what's important to you. As you consider various careers, think about what's important to you in a career (e.g., making a difference, good income, regular hours). Having a career that's in line with your values makes it more rewarding and meaningful.

**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!

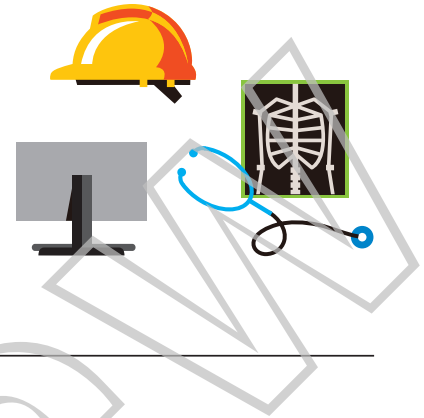
**Learn about your education options.** Almost all career fields today require some kind of education beyond high school. It's important that you learn about the different education options available to you, so that you can choose the best option for you and your future.

**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 \_\_\_\_\_.

# YOUR INTERESTS & ABILITIES

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



## What are your interests and abilities?

1. What two school subjects do you like and do well in?

---

2. Name two things that you're good at.

---

3. What are two activities or hobbies you enjoy?

---

4. Name one activity you become so involved in that you lose track of time.

---

5. Which do you enjoy working with more: people, things, or information? Why?

---

6. Is there anything that you've dreamed of doing?

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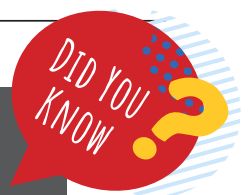
## Think about it!

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

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



# YOUR VALUES

Your values are what's important to you. They are the things that make a career or job meaningful, rewarding, and worthwhile to you.

Go through the list below and rate how important each one is to you in a career.

	Very Important	Somewhat Important	Not Important
1. Make good money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have regular work hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Work inside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do work that's creative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Work mostly on my own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have job security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do exciting work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Be in charge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Work mostly with others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Work outdoors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Make a difference	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Have opportunities for advancement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Help others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Get along well with co-workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Have a good work-life balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Do work that's active or physical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Look over your responses and choose the top four things you value in a career.

---

---

# EXPLORE YOUR CAREER OPTIONS

Think about which school subjects you like and do well in. Use this information to help you identify careers that might be a good match for you.

Circle the careers you'd like to learn more about.

## English

Actor/actress  
Administrative assistant  
Broadcaster  
Court reporter  
Editor  
Journalist  
Lawyer  
Librarian  
Minister/priest/rabbi  
Paralegal  
Public relations specialist  
Reporter  
Salesperson  
Speech pathologist  
Teacher/professor  
Writer/author

## The Arts

Actor/actress  
Architect  
Artist  
Commercial artist  
Composer  
Dancer/choreographer  
Fashion designer  
Floral designer  
Graphic artist  
Interior designer  
Landscape architect  
Musician  
Photographer  
Sound engineer  
Teacher/professor  
Web developer

## Foreign Language

Flight attendant  
Interpreter  
Nurse  
Peace Corps worker  
Social worker  
Teacher/professor  
Tour guide  
Translator  
Travel agent

## Math

Accountant  
Bank teller/manager  
Carpenter  
Computer programmer  
Electrician  
Engineer  
Financial planner  
Loan officer  
Mathematician  
Stockbroker  
Surveyor  
Systems analyst  
Teacher/professor  
Tool and die maker  
Web developer

## Science

Athletic trainer  
Biologist  
Botanist  
Chemist  
Chiropractor  
Dental hygienist

## Science (cont.)

Dentist  
Engineer  
Environmentalist  
Forester  
Medical technician  
Meteorologist  
Nurse  
Optometrist  
Paramedic/EMT  
Pharmacist  
Physical therapist  
Physician  
Physicist  
Teacher/professor  
Veterinarian  
Zoologist

## Social Studies

Archaeologist  
Corrections officer  
Economist  
Geographer  
Lawyer  
Lobbyist  
Minister/priest/rabbi  
Newscaster  
Paralegal  
Police officer  
Politician  
Psychologist  
Social worker  
Sociologist  
Teacher/professor  
Urban planner

## Research careers of interest.

Choose two of the careers you circled on the previous page. Then go to [bls.gov/ooh](http://bls.gov/ooh) (the online edition of the *Occupational Outlook Handbook*) and find the answers to the following questions.



**Career:** \_\_\_\_\_

1. Tasks and responsibilities (What does someone with this career actually do?)

---

---

---

2. Education/training required: \_\_\_\_\_

3. Average starting pay: \_\_\_\_\_

4. Job outlook: \_\_\_\_\_

Do you think this career might be a good fit for you? Why or why not?

---

---

**Career:** \_\_\_\_\_

1. Tasks and responsibilities (What does someone with this career actually do?)

---

---

---

2. Education/training required: \_\_\_\_\_

3. Average starting pay: \_\_\_\_\_

4. Job outlook: \_\_\_\_\_

Do you think this career might be a good fit for you? Why or why not?

---

---

# WAYS TO PREPARE FOR A CAREER

**As you explore your career options, it's also important to think about how you're going to get the education or training you'll need.**

There are many ways to prepare for a career, but most people prepare by doing one of the following:

- ▶ going to a 2-year college
- ▶ going to a 4-year college
- ▶ getting an apprenticeship
- ▶ joining the military
- ▶ going to a career or trade school

## How much do you know about your education options?

1. You can start here and transfer to a 4-year college.
  - a. 2-year college
  - b. career/trade school
  - c. both a and b
2. When you graduate from here you will have a bachelor's degree.
  - a. career/trade school
  - b. 2-year college
  - c. 4-year college
3. When you join the military, you receive
  - a. free job training
  - b. free housing and medical care
  - c. both a and b
4. Regarding the pay an apprentice earns, the following statement is true.
  - a. Apprentices start off earning about half what experienced workers earn.
  - b. Apprentices start off earning the same as experienced workers.
  - c. Apprentices are not paid while they are in training.
5. As a rule, these schools accept all high school graduates.
  - a. 2-year colleges
  - b. career/trade schools
  - c. both a and b
6. A community college is a
  - a. 4-year college
  - b. 2-year college
  - c. career/trade school
7. Anyone who wants to join the military must take this test.
  - a. ACT
  - b. SAT
  - c. ASVAB

8. While apprenticeship programs are available in over 1,000 occupations, the majority are in
  - a. construction and manufacturing
  - b. the arts
  - c. healthcare
9. To ensure that their students receive a broad education, all students at these schools typically must take a significant number of general education courses (English, math, science, etc.).
  - a. 2-year colleges
  - b. 4-year colleges
  - c. both a and b
10. Under the Montgomery GI Bill, enlistees in the military who contribute to a specific fund can receive \$50,000 for
  - a. a down payment on a house
  - b. traveling abroad
  - c. college
11. You especially need to check these schools out, because some of them are not reputable.
  - a. 4-year colleges
  - b. 2-year colleges
  - c. career/trade schools
12. Most apprenticeship programs are
  - a. 2-year training programs
  - b. 4-year training programs
  - c. 6-year training programs
13. Most of these schools require ACT or SAT scores as part of the application process
  - a. 2-year colleges
  - b. 4-year colleges
  - c. both a and b

Your score \_\_\_\_\_

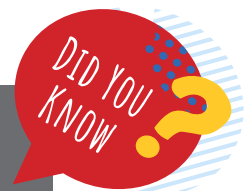
Answers are at the bottom of the page.

### Want to learn more?

The following websites will provide you with excellent information, and help you determine which education option will be best for you.

- ▶ [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)
- ▶ [apprenticeship.gov](http://apprenticeship.gov)
- ▶ [nces.ed.gov/collegenavigator](http://nces.ed.gov/collegenavigator)
- ▶ [todaysmilitary.com](http://todaysmilitary.com)

**Bernard Harris was a TRIO participant. He was also the first African American NASA astronaut to perform a spacewalk.**





# COLLEGE PLANNING

Your junior year is when you should seriously begin examining your college options. This is also the year when you should take college tests, schedule college visits, and think about how you're going to pay for college.

Do you feel that you're on the path to college? Why or why not? \_\_\_\_\_

---

---

What in your high school record could be improved? How can you improve it this year?

---

---



What concerns or questions do you have about college? About your future?

---

---

Have you talked to your parents about your post-high school plans?  yes  not yet

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

- I definitely want to go to college and I'm doing the things I need to do.
- I want to go to college, but need help figuring out what to do.
- I don't know if college will be right for me.
- I'd like to go to college, but don't think I will be able to because \_\_\_\_\_

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

---

# WHAT COLLEGES ARE LOOKING FOR

In the college admissions process, nothing is more important than a student's high school academic record. This is because colleges know that students who do well in high school are more likely to succeed in college.

## Colleges look at grades first.

When you fill out college applications in the fall of your senior year, a copy of your transcript\* will be submitted along with your application. Because your junior grades may be the last grades on your transcript, it's important that you do as well as possible this year. *Colleges like to see improvement, so if your grades aren't as good as they should be, now is the time to bring them up.*

What can you do this year to get the best grades possible? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Colleges consider lots of things in addition to grades.

When determining whether or not to accept an applicant, colleges use some, if not all, of the information listed below.

- ▶ Grade point average (GPA)
- ▶ Recommendations
- ▶ Class rank
- ▶ Strength of subjects
- ▶ Essays
- ▶ Interviews
- ▶ ACT/SAT scores
- ▶ Special talents/awards
- ▶ Activities (clubs, sports, etc.)

Colleges are also looking for students who have something that makes them stand out. Colleges call these "hooks." A hook could be a noteworthy achievement, unique characteristic, special talent, or something that brings diversity to a campus. A hook won't get a student admitted; however, it will often get a student some extra attention.

Do you have a hook? Is there something about you or your record you want a college to know?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*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.

# THINGS TO DO THIS YEAR

As a college-bound junior, there's a lot you need to do this year to plan and prepare for college. To achieve your college goals, work hard in your classes, stay focused on your goals, and do the following.

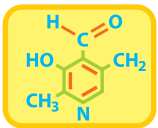


**Be involved in meaningful activities.** Colleges are looking for students who are active and involved in their school and community.

What activities and interests are you pursuing this year? \_\_\_\_\_  
\_\_\_\_\_



**Make a testing plan.** Consider taking the PSAT/NMSQT in October and the ACT and/or SAT in the spring. Visit [act.org](http://act.org) (ACT) and [collegeboard.org](http://collegeboard.org) (SAT) for information on these tests. More on these tests later.



**Think about a major.** Your major is the subject you will study in depth. Think about your abilities, talents, and interests in terms of possible majors.

What major(s) are you considering? \_\_\_\_\_



**Determine your criteria.** Knowing what's important to you in a college will help you find a college that's a good fit for you.

What are you looking for in a college?

**Type of college:**  2-year  4-year      **Size:**  Small  Medium  Large

**Location:**  Close to home  In my home state  Other \_\_\_\_\_

**Additional Criteria** (a specific major/program or activity): \_\_\_\_\_



**Make college visits.** Making a college visit is the best way to find out what a college is really like—and if a particular college will be a good fit for you. More on college visits later.



**Talk to your counselor.** Meet with your counselor to go over your academic record and discuss your college plans. If you have questions about college tests, financial aid, or anything else, your counselor can help you.

# HOW MUCH DO YOU KNOW?

Take this quiz to see how much you know about college.

Circle either T or F for each statement.

1. **T F** You need to have at least a B average in high school to get into college.
2. **T F** To save money, you can start at a community college and transfer to a four-year college.
3. **T F** You must take the ACT or SAT to get into any two-year or four-year college.
4. **T F** Community colleges provide affordable programs in many high-growth career fields.
5. **T F** You need to choose your major before you can start classes at a four-year college.
6. **T F** Public colleges are generally larger and less expensive than private colleges.
7. **T F** You must have good grades in high school to get a loan to go to college.
8. **T F** The two most popular four-year college majors are English and Biology.
9. **T F** If you need money to go to college, you can get a grant, but you have to pay the money back.
10. **T F** College students spend less time in class than high school students do.
11. **T F** If you attend a public four-year college in a different state, you will probably have to pay more than the students who live in that state.
12. **T F** The FAFSA is an application that you fill out if you want to live in a dorm.

Check your answers on the next page.

Give yourself one point for each correct answer. **Your score** \_\_\_\_\_

**10 – 12 points:** Great! You know a lot about college.

**7 – 9 points:** Pretty good. You know a good deal, but keep learning and asking questions.

**0 – 6 points:** Spend time this year talking to people about college and asking questions.

# ANSWERS TO QUIZ QUESTIONS

1. **False.** Two-year colleges generally accept all high school graduates. Four-year colleges have varying admissions requirements, but they generally do not have a specific grade requirement.
2. **True.** Because they are less expensive, many students start at a community or public technical college to save money. Students can then transfer to a four-year college after a year or two.
3. **False.** While most four-year colleges require that applicants submit ACT or SAT scores, two-year colleges generally do not require these test scores.
4. **True.** Community colleges offer programs in high growth career fields such as healthcare, computer science, and business. And attending a community college for one year costs less than half what it costs to attend a public four-year college for a year.
5. **False.** Many students start attending a four-year college without having decided on a major. These students can use their first year of college to take their required General Education courses (e.g., English, science, math), talk to their advisor, visit Career Services, and learn about the majors offered at their college.
6. **True.** Public colleges are generally less expensive and larger than private colleges. They also offer a wider variety of majors, programs, and campus activities.
7. **False.** Loans are made based on your family's financial situation, not your grades.
8. **False.** The two most popular four-year college majors are Business and Education.
9. **False.** Students should try to get as much grant money as possible. Grants are most often awarded to students with financial need, and they do not have to be repaid.
10. **True.** College students do most of their learning on their own. For every hour students spend in class, they are expected to spend 2-3 hours studying on their own.
11. **True.** Because public colleges are supported by tax dollars, students who attend a public college in their home state pay a lower tuition rate than students from a different state. For example, it costs a native Texan more to attend a public college in Ohio than it costs a native Ohioan.
12. **False.** The FAFSA is the Free Application for Federal Student Aid. Any family who needs money to pay for college should complete a FAFSA in the winter/spring of a student's senior year. When you complete a FAFSA, you automatically apply for a Pell Grant (free money).

# MAKING COLLEGE VISITS

Making a college visit is the best way to find out if a college will be a good fit for you. Do not choose a college before you've made a visit. Here are some college visit tips.



## Plan your visit.

- ▶ Decide when to make your visit. The spring of your junior year is generally a good time to visit.
- ▶ Check websites for open houses and visitation days. Schedule your visit(s) online or by phone.

## Learn all you can.

- ▶ If possible, attend a group information session. These can be very helpful.
- ▶ A group tour is a great way to see a campus. Ask your tour guide lots of questions.
- ▶ Check out the nearby city or town.

## Talk to people.

- ▶ Schedule appointments with people who can answer your questions (e.g., admissions counselors, financial aid counselors, program directors).
- ▶ Talk to students and ask them what they like and don't like about the college.

## Take note of your impressions.

- ▶ As you explore the campus, make note of your impressions, and of what you like and don't like.
- ▶ Visualize yourself as a student. Do you feel comfortable there? Does the college feel like a good fit?

## Do virtual college visits.

While it's best to visit a college in person, you can learn a lot about a college by doing a virtual tour.

Choose two colleges you'd like to learn more about. Go to their websites (or to [campustours.com](http://campustours.com)) and do a virtual tour of each. Write down at least one thing you learn.

**College #1** \_\_\_\_\_

Something you learned \_\_\_\_\_

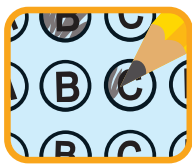
\_\_\_\_\_

**College #2** \_\_\_\_\_

Something you learned \_\_\_\_\_

\_\_\_\_\_

# COLLEGE TESTS



If you're thinking about going to a four-year college, consider taking the following tests this year: the PSAT/NMSQT, ACT, SAT, and/or any other test(s) your school may offer.

Here is some basic information on these tests.

## PSAT/NMSQT

The PSAT/NMSQT is a test primarily for juniors. This test is given in October at your high school, or a school nearby. The PSAT/NMSQT is good practice for the SAT (and also the ACT). When you get your scores back, you can see what areas you need to work on.

The PSAT/NMSQT includes assessments in Reading, Writing and Language, and Math. The test is mostly multiple choice and takes approximately three hours. Your counselor will have information on this test.

## ACT and SAT

All college-bound students should take the ACT and/or the SAT in the spring. If you want to improve your scores, you will then have time to retake these tests in the summer or the fall of your senior year.

The ACT consists of four multiple-choice tests: English, Reading, Math, and Science. There is also an optional Writing Test. The ACT is given in September, October, December, February, April, June, and July.

The SAT consists of three sections: Reading, Writing and Language, and Math. The SAT is given in August, October, November, December, March, May, and June.

For information and to register for the SAT or ACT, visit [collegeboard.org](http://collegeboard.org) (SAT) and [act.org](http://act.org) (ACT). For advice on which test(s) you should take and when you should take them, see your counselor.



## Your testing plan

Learn about these tests, talk to your counselor, and make a testing plan. To help you decide whether to take the ACT or SAT, take a practice test online for each and see which one you do better on.

Check the box(es) of the tests you will take and write down the dates you will take them.

PSAT/NMSQT \_\_\_\_\_  SAT \_\_\_\_\_

ACT \_\_\_\_\_  Other \_\_\_\_\_

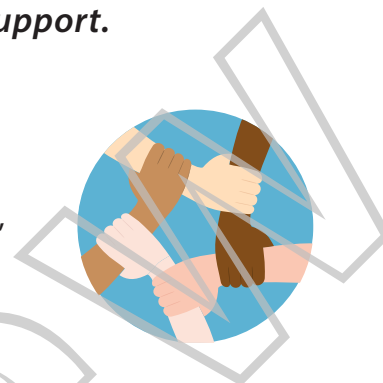


# GET SUPPORT

Making your college dream a reality can be a challenge, but there are lots of people who can help you. These people, however, may not know that you want or need their support. This is why it's important for you to identify the people in your life who can help you—and ask for their support.

## Your support network

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



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

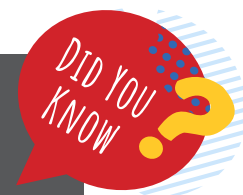
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

## Make College Your Goal

Decide right now that college is a goal you're going to work toward. Talk to the people in your support network, 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.

*And 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.*

**Student Support Services is a TRIO program for college students. Students participating in this program are twice as likely to remain in college as students from similar backgrounds not participating in a Student Support Services program.**



# FINANCIAL & ECONOMIC LITERACY

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

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



## What is financial and economic literacy?

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

As a junior, you are at a point in your life where you may be 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.

To be financially savvy, you need to understand the importance of having good credit—and know how interest works. You are likely driving now, so you need to understand car insurance, and if you are hoping to purchase a car, car loans. These are some of the things we will discuss in this section.

## 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.

# 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 do you get money? Check all that apply.

Part-time job / odd jobs

Gifts (birthdays, holidays, etc.)

Allowance

Asking for / borrowing money

Other \_\_\_\_\_



2. Do you have a savings or checking account at a bank?

\_\_\_\_\_

3. Do you keep any kind of record of your spending? If so, what kind of record do you keep?

\_\_\_\_\_

\_\_\_\_\_

4. 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

5. Do you have any current financial concerns or worries?

\_\_\_\_\_

\_\_\_\_\_

6. How much do you know about saving, budgeting, and investing?

I know quite a bit.

I know some.

I don't know much at all.

7. Is there a topic related to money/finances that you're particularly interested in learning about?

\_\_\_\_\_

# WAYS TO SPEND MONEY

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

## Cash

The advantage to using cash is a psychological one—people tend to spend less with cash than with plastic (which for many, doesn't seem like “real money”). If you have a checking account, you can get cash out of an ATM and that amount of money will be deducted from your checking account.

## Debit Card

If you have a checking account, you can get a debit card. You can use your debit card to make purchases and get cash from an ATM. The amount of the purchase or cash withdrawal is automatically deducted from your checking account.

There are some definite advantages to using a debit card. There are no interest charges and no end-of-the-month bill to pay. Also important to note, a debit card does not affect your credit record or help you build good credit. (More on building credit later.)

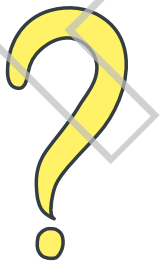
*Most students and young adults today use a debit card instead of a credit card, in part because people under 21 cannot have their own credit card unless they meet certain stipulations.*

## Credit Card

A credit card allows you to borrow money from a bank or business to make purchases. You are given a period of time (usually a month) to repay the loan. If you do not pay the balance within the designated time period, you're charged interest on the unpaid amount. *Paying your credit card balance in full and on time not only saves you money, it also helps you build a good credit record.*

## What do you think?

Knowing when and how to use debit, credit, and ATM cards can be confusing. Circle yes or no to show what is true. Answers are below.



	<b>Debit Card</b>	<b>Credit Card</b>	<b>ATM Card</b>
1. Can use for purchases	yes no	yes no	yes no
2. Charges interest	yes no	yes no	yes no
3. Affects your credit record	yes no	yes no	yes no
4. Connected to your bank account	yes no	yes no	yes no

1. yes yes no 2. no yes no 3. no yes no 4. yes no yes

# INSURANCE

Having insurance provides peace of mind. If you have the proper insurance coverage, you know that if you have an accident, illness, or theft, your insurance will cover some or all of the costs (minus your deductible).

There are different kinds of insurance, but here we'll focus on the insurance you're likely to be most interested in – auto insurance.



## Terms to know

Purchasing insurance of any kind is optional, except for auto liability insurance (E and F below). They are mandatory in every state. Before you purchase auto insurance, understand the following terms.

- A. **Premium** is the amount you pay to have insurance coverage every month.
- B. **Deductible** refers to the amount that you must pay before your insurance will pay for anything. For example, if your car insurance policy has a \$500 deductible and you have an accident that costs \$4,000, you pay the first \$500, and your insurance company covers the remaining \$3,500. The higher your deductible, the lower the cost of your insurance payments.
- C. **Collision Insurance** helps you pay to repair or replace your car if it's damaged in an accident.
- D. **Comprehensive Insurance** protects your car against damage not resulting from a collision, such as vandalism, fire, and theft.
- E. **Bodily Injury Liability** helps pay for another person's injuries if you caused the accident.
- F. **Property Damage Liability** helps pay for the damage you cause to another person's car or property while driving.

## What do you think?

Fill in the letter from above that corresponds with each of these statements. Answers are below.

1. \_\_\_\_\_ I ran into a pole and I need this to help pay for the repairs to my car.
2. \_\_\_\_\_ The accident was my fault. This will help pay for the other driver's medical bills.
3. \_\_\_\_\_ The tornado ripped the hood off my truck! I'm glad I have this.
4. \_\_\_\_\_ I crashed my car and this is the amount of the bill I have to pay.
5. \_\_\_\_\_ My insurance payment is due tomorrow.
6. \_\_\_\_\_ This will help pay for the damage I did to my neighbor's yard and mailbox.

1. C 2. E 3. D 4. B 5. A 6. F

# UNDERSTANDING LOANS & INTEREST

To be financially savvy, you need to understand how loans and interest work.

## Bank loans

When people need a loan, they typically go to their bank (or credit union) and complete a loan application. The bank then checks their credit report to determine if they are a good risk.

If the bank approves the loan application, they will go over the terms of the loan (amount, interest rate, length of the loan, etc.) with them. *People who are turned down for a loan or credit should view it as a wake-up call—and a reason to do a better job of managing their finances.*

## Credit cards

When you use a credit card, you are borrowing money from a bank or business to make your purchase. If you pay what you owe within the grace period (usually 30 days), you won't owe any more than what you paid for your purchase. *This is very smart!*

If you don't pay the entire balance due, you will be charged interest on your next bill. This is how credit cards make lots of money—and how compounding interest gets many people into financial trouble.

## Compounding interest

The following example shows how, because of compounding interest, it's possible to end up paying over \$8,500 for a spring break trip that cost \$3,000.

Simone and Lisa each owe \$3,000 on their credit card for the trip. Simone makes \$100 monthly payments. Lisa pays the minimum amount that's due—she makes \$40 monthly payments.

- ▶ Simone's method takes 38 months. She will pay \$784 in interest, totaling \$3,784.
- ▶ Lisa's method will take 224 months. She will pay \$5,960 in interest, totaling \$8,960. That's almost double the beginning balance in interest alone!

Lisa is an example of how compounding interest can make it seem impossible to get ahead. *With compounding interest, you pay interest on interest!*

## What do you think?

People often find themselves in financial trouble by

- spending more money than they make
- only making the minimum credit card payments
- not keeping track of their spending
- not saving anything for unexpected expenses
- all of the above



Answer: E

# BUILDING CREDIT

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

## Your credit record

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

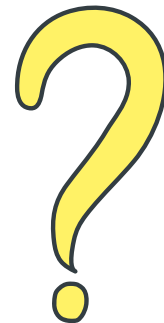
When you have a credit card, take out a loan, or open a bank account, lenders and creditors provide information on your accounts (and on your performance) to one or more of the three major credit bureaus. The credit bureaus then use this information to create and maintain a credit report on you. They even give you a credit score. (A score of 700 or higher shows that you have good credit.)

A good credit score can help you qualify for an apartment rental, get a loan to buy a car, and more. While most young adults have low credit scores simply because they haven't yet established a strong credit history, once you are in charge of your own finances, it's important that you do everything you can to build good credit.

## What do you think?

How can you build good credit and improve your credit score? Read through the actions below, and if you think an action will improve your credit score, write a plus (+). If you think it will hurt your score, write a minus (-), and if you think it won't affect your score one way or the other, write an X. Check your answers at the bottom of the page.

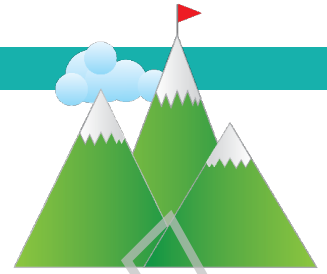
- \_\_\_\_\_ 1. Bounce a check
- \_\_\_\_\_ 2. Pay your credit card bill on time
- \_\_\_\_\_ 3. Use your entire credit limit
- \_\_\_\_\_ 4. Make purchases with your debit card
- \_\_\_\_\_ 5. Fill out a lot of different credit card applications
- \_\_\_\_\_ 6. Keep the amount of debt you have low
- \_\_\_\_\_ 7. Lose your job
- \_\_\_\_\_ 8. Have no credit history
- \_\_\_\_\_ 9. Make more than the minimum credit card payment
- \_\_\_\_\_ 10. Pay all of your bills on time



1. - 2. + 3. - 4. X 5. - 6. + 7. X 8. - 9. + 10. +



# 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!

## Check the box that best describes you.

- | Yes                      | No                       |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you generally have a positive approach to learning new things? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you regularly set academic and personal goals?                 |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you try to limit the amount of time you spend online?          |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you generally able to control your emotions and behaviors?    |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have healthy ways to deal with stress?                     |

Give yourself 2 points for every **Yes** answer. **Your Total** \_\_\_\_\_

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

To create a better you, what's one thing you would like to 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

If you have a fixed mindset, you believe that you either are or aren't good at something. You believe that there are limits to what you can accomplish, and you think it's best to stick with what you know you can do.

## Growth Mindset

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 is no limit to what you can accomplish.

To build a growth mindset

- ▶ Turn off the fixed mindset voice that tells you you're going to fail.
- ▶ If something doesn't turn out the way you want, instead of getting frustrated or giving up, think about how you can do it differently.
- ▶ Understand the power of the word "yet."

## The Power of 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.

Complete the following three sentences.

I'm not very good at \_\_\_\_\_

I don't have the skills to \_\_\_\_\_

I'm not able to \_\_\_\_\_

*Now, go back and add the word "yet" to the end of each sentence.*

See how adding the word "yet" makes all the difference!

# SOFT SKILLS

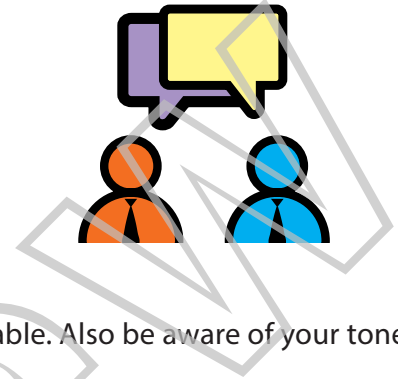
Soft skills help you be more successful in school, in your career, and in your personal life. Developing the soft skills highlighted here will help ensure your success for years to come.

## Communication

Good communication goes two ways. Being able to express yourself is important—but so is paying attention to what others say.

So how can you be a better communicator?

- ▶ **Speak clearly.** Work to make your speech clear and understandable. Also be aware of your tone of voice. It can change the meaning of what you're saying.
- ▶ **Be a good listener.** Make eye contact, ask questions, and *really* listen. Focus on what the other person is saying, not just on what you want to say next.
- ▶ **Pay attention to non-verbal cues.** Watch your posture and facial expressions. When talking to someone, uncross your arms, sit up straight, and show genuine interest.



### Are you a good communicator?

- | Yes                      | No                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you feel comfortable sharing your thoughts and ideas with family and friends? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you generally remain calm when you're involved in a disagreement?             |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you a good listener?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you feel confident in expressing your opinions?                               |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you notice and pay attention to other people's body language?                 |
| <input type="checkbox"/> | <input type="checkbox"/> | If you don't understand something, do you usually speak up?                      |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you listen as much as, or more than, you talk?                                |

Give yourself 1 point for every **Yes**. **Your Score** \_\_\_\_\_

**6 - 7 points:** You're a good communicator. Keep it up!

**4 - 5 points:** Your communication skills could use some improving. Identify areas that need work.

**0 - 3 points:** Practice developing your communication skills with those close to you—ask them for feedback and suggestions.

What can you do to be better communicator? \_\_\_\_\_

## Conflict Resolution

Conflict resolution is figuring out a solution to a disagreement. Conflicts can occur because of differences in personality, conflicting opinions, or merely a misunderstanding. How you deal with conflict is what's important.

So what should you do if you find yourself in a conflict?

- ▶ **Communicate clearly.** State your point of view in a calm, clear voice. Let others talk, and listen carefully to what they have to say.
- ▶ **Watch your body language.** Stay relaxed, keep your hands at your sides, and your palms open. Avoid clenching your fists, crossing your arms, pointing, or putting your hands on your hips.
- ▶ **Stay calm.** If things start to get heated or loud, stop, take a deep breath, count to four, and exhale. You'll have a much better chance of resolving any conflict if you can remain calm.

### How are you at resolving conflict?

Put a check mark next to each of the following that you've done, or been a part of.

- |   |  |
|---|--|
| <input type="checkbox"/> Argued with parents                    | <input type="checkbox"/> Fought with a boyfriend/girlfriend        |
| <input type="checkbox"/> Disagreed with a teacher about a grade | <input type="checkbox"/> Had a disagreement in a group project     |
| <input type="checkbox"/> Got into a fight with a sibling        | <input type="checkbox"/> Had a problem with a bully                |
| <input type="checkbox"/> Had an argument with a friend          | <input type="checkbox"/> Involved in online drama and/or arguments |

How many did you check? \_\_\_\_\_ How many of them did you resolve well? \_\_\_\_\_

**Write about a conflict you've had that ended well.**

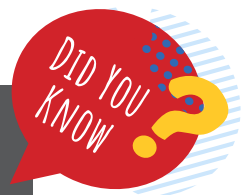
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**TRIO helps first-generation students succeed in college. First-generation students are those whose parents haven't completed a bachelor's degree.**



# SETTING GOALS

Setting goals is important for people of all ages. Get in the habit of setting both short-term and long-term goals.

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 need to do in order to achieve your goal.

While goals can be **short-term** (get a B on your next history test) or **long-term** (graduate from high school with a 3.0 grade point average), every goal should be **SMART**: Specific, Measurable, Achievable, Relevant, and Time-bound.

## Set goals.

As a junior, you are likely making plans for your future. You probably also have some personal goals you want to achieve. But creating goals isn't enough—you also have to think about what you need to do in order to achieve your goals.

Write down an education or career goal you have.

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List some specific things you will do to help you achieve this goal.

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Write one short-term or long-term personal goal.

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List some specific things you will do to help you achieve this goal.

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# BE SMART WITH TECHNOLOGY

**Technology and social media are likely a big part of your life, and whether you realize it or not, they are influencing you in a number of ways.**

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

**Read and answer the following questions honestly.**

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever wanted something because someone online had it?
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever felt bad about yourself because you compared your life to someone's life you saw online?
<input type="checkbox"/>	<input type="checkbox"/>	Have you ever shared or believed something you saw online that turned out to be false?
<input type="checkbox"/>	<input type="checkbox"/>	Has something you saw online ever influenced how you acted or presented yourself?

If you answered yes to any of the above, try to reflect on how the internet and social media is shaping you as a person, and if all those influences are positive.

**What can you do to minimize the negative influences you see online?**

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## **How healthy are your tech habits?**

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

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

# 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.

## Why take care of your mental health?

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

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

## Positive Affirmations

A positive affirmation is simply a short phrase you repeat to yourself that brings you to a place of calm. You can use your affirmation when you're feeling stressed, upset, distracted, or when you're meditating or practicing mindfulness. Here are some examples.

I am enough.

I am doing my best.

I can do this.

I am grateful.

I am loved.

I am calm and at peace.

Improvement, not perfection.

I am not afraid.

All is as it should be.

I can rise above.

I have what it takes to be successful.

I am blessed.

I can stand up for myself.

I am strong.

## Which of these affirmations resonate with you?

Choose at least one affirmation that's meaningful to you. Write it below, say it in your mind, and keep it with you. If none of the above affirmations speak to you, write one of your own.

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