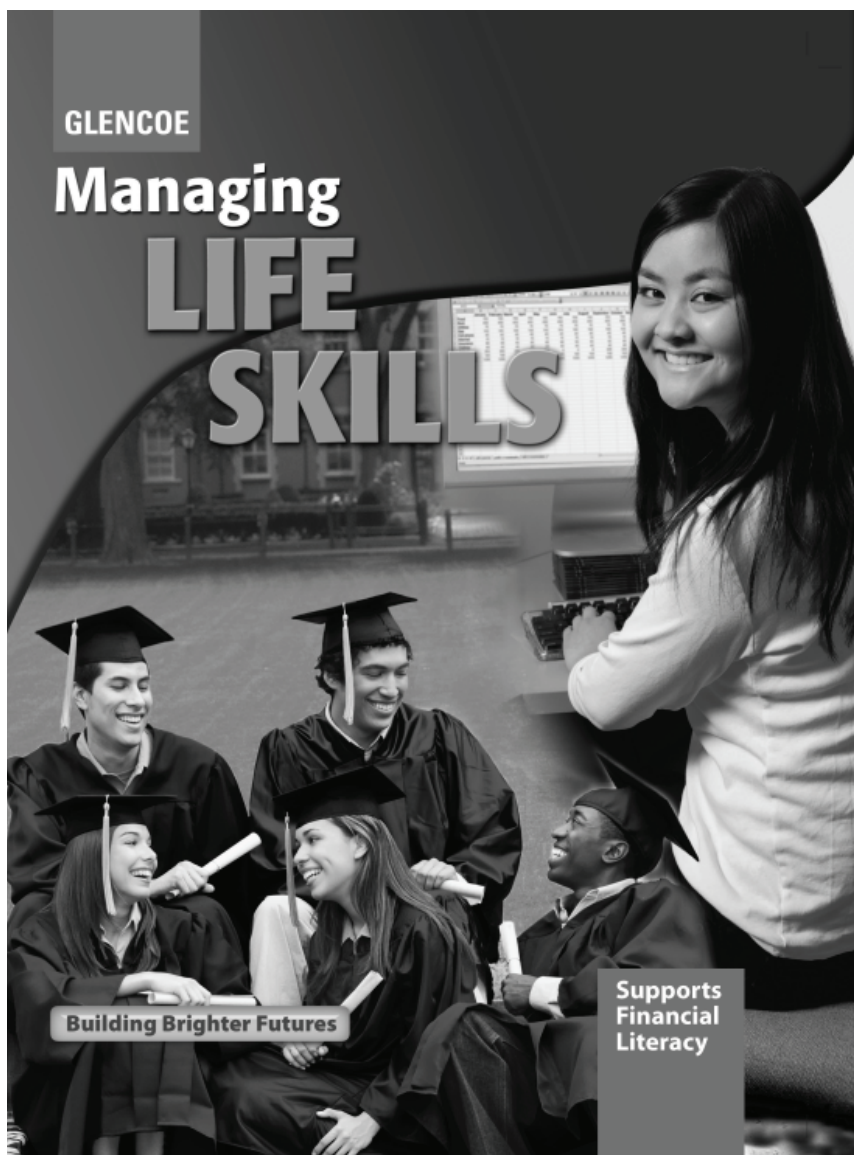


Managing **LIFE SKILLS**

MANAGEMENT SKILLS



Glencoe

Contributors

Linda R. Glosson, Ph.D.
Family and Consumer Sciences Instructor
Wylie High School
Wylie, Texas

Amy Livingston
Writer/Editor
Highland Park, New Jersey



The McGraw-Hill Companies

Copyright © by The McGraw-Hill Companies, Inc. All rights reserved. Permission is granted to reproduce the material contained herein on the condition that such material be reproduced only for classroom use; be provided to students, teachers, and families without charge; and be used solely in conjunction with Managing Life Skills. Any other reproduction, for use or sale, is prohibited without prior written permission of the publisher, Glencoe/McGraw-Hill.

Printed in the United States of America.

Send all inquiries to:
Glencoe McGraw-Hill
4400 Easton Commons
Columbus, OH 43219

1 2 3 4 5 6 7 8 9 13 12 11 10 09

Table of Contents

Activity

#1	How Do People Show Their Values? (<i>Management Skill—Prioritizing</i>)	5
#2	Be a Standard Bearer! (<i>Management Skill—Prioritizing</i>)	7
#3	Priorities, Priorities! (<i>Management Skill—Prioritizing</i>)	9
#4	Making a Difference (<i>Management Skill—Prioritizing</i>)	11
#5	Personal Assessment (<i>Management Skill—Prioritizing</i>)	13
#6	Setting Wellness Goals (<i>Management Skill—Goal Setting</i>)	15
#7	Goals for a Better Life (<i>Management Skill—Goal Setting</i>)	17
#8	Developing a Career Profile (<i>Management Skill—Goal Setting</i>)	19
#9	Reaching Your Goal (<i>Management Skill—Goal Setting</i>)	21
#10	Choosing a Mentor (<i>Management Skill—Goal Setting</i>)	23
#11	Your Personal Resource Bank (<i>Management Skill—Resource Management</i>)	25
#12	Using Resources Wisely (<i>Management Skill—Resource Management</i>)	27
#13	Managing Your Resources (<i>Management Skill—Resource Management</i>)	29
#14	The Costs of Parenthood (<i>Management Skill—Resource Management</i>)	31
#15	Managing Multiple Roles (<i>Management Skill—Management Process</i>)	33
#16	Buying on Credit (<i>Management Skill—Resource Management</i>)	35
#17	Calculating Insulation Needs (<i>Management Skill—Resource Management</i>)	37
#18	Service Learning Project (<i>Management Skill—Planning</i>)	39
#19	The Making of a Leader (<i>Management Skill—Planning</i>)	41
#20	Managing Stress (<i>Management Skill—Planning</i>)	43
#21	A Weighty Subject (<i>Management Skill—Planning</i>)	45
#22	Assembling a Safety Kit (<i>Management Skill—Organizing</i>)	47
#23	The Job Hunt (<i>Management Skill—Planning</i>)	49
#24	Shopping for Food (<i>Management Skill—Management Process</i>)	51
#25	In the Wash (<i>Management Skill—Management Process</i>)	53
#26	Be a Better Friend (<i>Management Skill—Evaluating</i>)	55
#27	Staying Safe at Work (<i>Management Skill—Management Process</i>)	57
#28	Making a Major Purchase (<i>Management Skill—Decision Making</i>)	59
#29	Buying a Used Car (<i>Management Skill—Decision Making</i>)	61
#30	Buying Automobile Insurance (<i>Management Skill—Decision Making</i>)	63
#31	Improving Grades (<i>Management Skill—Problem Solving</i>)	65

(Continued on next page)

Table of Contents *(continued)*

Activity

#32	Planning Future Education (<i>Management Skill—Problem Solving</i>)	67
#33	Ethical Choices at Work (<i>Management Skill—Problem Solving</i>)	69
#34	Standing Up to Peer Pressure (<i>Management Skill—Problem Solving</i>)	71
#35	Ethical Choices in Relationships (<i>Management Skill—Problem Solving</i>)	73
#36	How to Handle a Conflict (<i>Management Skill—Problem Solving</i>)	75
#37	Making a Move (<i>Management Skill—Problem Solving</i>)	79
#38	Money Problems (<i>Management Skill—Problem Solving</i>)	81
#39	Dying to Be Thin (<i>Management Skill—Problem Solving</i>)	83
#40	Weekly Time Plan (<i>Management Skill—Time Management</i>)	85
#41	Your Daily Schedule (<i>Management Skill—Time Management</i>)	87
#42	Cleaning Schedules (<i>Management Skill—Time Management</i>)	89
#43	Maintaining Balance (<i>Management Skill—Time Management</i>)	91
#44	Managing an FCCLA Project (<i>Management Skill—Time Management</i>)	93
#45	Making Time for Fitness (<i>Management Skill—Time Management</i>)	95
#46	Finding Family Fun Time (<i>Management Skill—Time Management</i>)	97
#47	Managing Study Time (<i>Management Skill—Time Management</i>)	99
#48	Examining Money Issues (<i>Management Skill—Money Management</i>)	101
#49	Financial Goals & Priorities (<i>Management Skill—Money Management</i>)	103
#50	Creating a Budget (<i>Management Skill—Money Management</i>)	105
#51	Technology Benefits & Drawbacks (<i>Management Skill—Managing Technology</i>)	107
#52	Selecting Software (<i>Management Skill—Managing Technology</i>)	109
#53	Your Software Skills (<i>Management Skill—Managing Technology</i>)	111
#54	Computer Games—True Costs (<i>Management Skill—Managing Technology</i>)	113
#55	Technology & Ethical Choices (<i>Management Skill—Managing Technology</i>)	115
#56	Be an Advertising Analyst (<i>Management Skill—Managing Information</i>)	117
#57	Evaluating Information (<i>Management Skill—Managing Information</i>)	119
#58	Managing School Projects (<i>Management Skill—Managing Information</i>)	121
#59	Finding Help (<i>Management Skill—Managing Information</i>)	123

Activity 1

How Do People Show Their Values?

Directions: Understanding people’s values can help make sense of the choices they make in their daily lives. For example, below is a list of things Sara is planning to do this week. Below that is a list of Sara’s values in order of their importance to her. On the line next to each of Sara’s values, list the activities she is doing this week that reflect that value. (Note that one activity may reflect more than one value.) Then answer the questions that follow.

Sara’s Task List

1. Read to elementary school children after school Tuesday and Thursday.
2. Exercise Monday, Wednesday, Friday.
3. Study for French class.
4. Work on term paper.
5. Call grandmother to thank her for coming to school play.
6. Attend brother’s basketball game Friday night. Invite John to go.
7. Help with club fund-raiser Saturday morning. Pick up Jenna.
8. Help clean house Saturday afternoon.
9. Buy birthday gift for Jenna.
10. Shop for dress to wear to dance next weekend.
11. Plan nutritious lunches to pack for school next week.

Sara’s Prioritized Values

Family _____

Education _____

Friends _____

Health _____

Citizenship _____

1. Do Sara’s actions match her stated values and the priority she places on each one? Explain.

2. What other values may Sara’s actions reflect? Explain.

(Continued on next page)

Activity 2

Be a Standard Bearer!

Directions: Your personal standards are the rules or principles you set for yourself. Setting standards is a way to let your values guide your behavior. Below are examples of standards that might influence your behavior in certain situations. For each standard listed, identify the underlying value. Then explain how the standard might influence a person's priorities.

Behavior at School

Standard: *Maintain a B average in all subjects.*

Underlying Value: _____

Effect on Priorities: _____

Sportsmanship

Standard: *Demonstrate sportsmanship whether team wins or loses.*

Underlying Value: _____

Effect on Priorities: _____

Driving

Standard: *Drive responsibly.*

Underlying Value: _____

Effect on Priorities: _____

(Continued on next page)

Be a Standard Bearer *(continued)*

Dating

Standard: *Be honest in dating situations.*

Underlying Value: _____

Effect on Priorities: _____

Alcohol and Drugs

Standard: *Avoid situations where alcohol and drugs may be present.*

Underlying Value: _____

Effect on Priorities: _____

Peer Pressure

Standard: *Avoid pressures to do things that could interfere with my goals.*

Underlying Value: _____

Effect on Priorities: _____

Follow-Up

Give an example from your own life, or from the life of someone you know, to illustrate how personal standards can influence the choices a person makes. To protect the privacy of yourself and others, do not use the real names of those involved.

Activity 3

Priorities, Priorities!

Directions: It is normal for a person's priorities to shift throughout life. As a result, the choices that person makes in life may change as well. On the lines provided, list five priorities that a person might have at the given stage in his or her life. Then choose one of the priorities you listed for each life stage and give an example of how that priority could affect the person's choices.

Example

Priority Spending time with family

Effect on Choices A person who places priority on spending time with family might turn down an invitation to go to a movie with friends on a day his or her family plans to do yard work together.

Teenager (Choose one: _____ Male _____ Female)

1. _____
2. _____
3. _____
4. _____
5. _____

Priority # _____

Effect on Choices _____

Young Single Adult (Choose one: _____ Male _____ Female)

1. _____
2. _____
3. _____
4. _____
5. _____

Priority # _____

Effect on Choices _____

(Continued on next page)

Priorities, Priorities *(continued)*

Young Married Adult (Choose one: _____ Male _____ Female)

1. _____
2. _____
3. _____
4. _____
5. _____

Priority # _____

Effect on Choices

Parent (Choose one: _____ Male _____ Female)

1. _____
2. _____
3. _____
4. _____
5. _____

Priority # _____

Effect on Choices

Follow-Up

Ask an adult you know to share one of his or her personal priorities. How does this priority affect the choices the person makes? Write your answer in the space provided. To protect the adult's privacy, do not use his or her real name.

Activity 4

Making a Difference

Directions: There are many ways to make a difference in your community by working as a volunteer. To pick the best volunteer opportunity for you, start by thinking about your interests and skills and the time you have available for volunteering. List your ideas in the space below. Then answer the questions that follow.

Interests: _____

Skills: _____

Time Available: _____

1. Which three of the interests you identified would you most like to pursue as a volunteer?

2. Which three skills would you most like to use as a volunteer?

3. When would you prefer to do your work as a volunteer?

(Continued on next page)

Making a Difference *(continued)*

4. You can find ideas for volunteering by talking to your school counselor, reading the newspaper, or checking community Web sites. In the space below identify five opportunities for volunteering that interest you. Rate how well each opportunity matches your interests, skills, and schedule.

Rating Scale: 3 = good match; 2= fair match; 1 = poor match

Volunteer Opportunity	Interests	Skills	Schedule	Totals
1.				
2.				
3.				
4.				
5.				

5. Identify the two volunteer opportunities that are the best match for you. Explain why you believe these opportunities are a good match.

Opportunity 1:

Opportunity 2:.

Follow-Up

Interview someone who enjoys working as a volunteer. How did the person decide what to look for in a volunteer opportunity? Where did the person look to find volunteer opportunities of interest? How did the person select the volunteer opportunity he or she pursued? How well does the volunteer position fit the person's interests, skills, and schedule? Write your responses on a separate sheet of paper and attach it to this activity sheet.

Activity 5

Personal Assessment

Directions: Examining who you are and what is important to you will help you set priorities in planning your career and your future life. Answer the following questions to assess your aptitudes and skills, your interests, your personality, and your values.

Aptitudes and Skills

1. What school subjects are easiest for you? _____

2. What do you do well? _____

3. What could you probably learn to do well? _____

4. Which of your skills were easiest to learn? _____

5. What aptitudes and skills do your teachers, family, and friends think you have? _____

Interests

1. What do you do at home in your free time? _____

2. In what school activities do you participate? _____

3. In what community activities are you involved? _____

4. With which of the following do you most enjoy working? (Check one.)
_____ Data (information, ideas, facts, symbols, figures, or statistics)
_____ People (includes animals)
_____ Things (physical objects of any size such as instruments, tools, machinery, equipment, raw materials, and vehicles)

(Continued on next page)

Personality

1. Do you prefer working alone or with others? _____
2. Do you look for stability, or do you enjoy taking risks? _____
3. Are you careful and methodical, or do details annoy you? _____
4. Do you dislike stress, or do you thrive on it? _____
5. Are you good at concentrating, or do you need distractions? _____
6. Do you prefer working indoors or outdoors? _____
7. Do you prefer to lead or to follow? _____

Values

1. Which of the following general values are very important to you? (Check all that apply.)

- | | |
|----------------------|-------------------|
| _____ Responsibility | _____ Achievement |
| _____ Courage | _____ Compassion |
| _____ Relationships | _____ Recognition |

2. Now make your own list of additional values, ranking them in order of importance.

_____	_____
_____	_____
_____	_____

Follow-Up

Based on your answers to the questions above, what will be your priorities when making career decisions? Toward what careers might these priorities lead you?

Activity 6

Setting Wellness Goals

Directions: On the lines provided, list three examples of personal goals a teen might set for achieving wellness in each of the areas listed below.

Nutrition

Physical Activity

Rest

Hygiene

Mental/Emotional Health

Stress Prevention and Management

(Continued on next page)

Safety on the Road

Avoiding Risky Behavior (Including Crime and Violence)

Follow-Up

Choose one of the goals you listed above. Answer the questions below about this goal.

1. Is this a fixed goal or a flexible goal? (That is, does it have a time limit, or is it ongoing?)

2. Is it a short-term goal or a long-term goal? If it is a long-term goal, what short-term goals could contribute to its achievement?

3. What values and priorities does the goal reflect?

4. Is the goal realistic for a teen? _____

5. What specific steps can you identify to measure progress toward this goal?

Activity 7

Goals for a Better Life

Directions: For each area of life, identify one long-term goal a young adult might want to achieve. Identify each goal as either a fixed or flexible goal and explain why it is a realistic goal for a young adult. Explain how a person could measure progress towards the goal and identify two short-term goals that would help someone reach the long-term goal.

1. Personal Growth

Long-term goal: _____

Is this goal fixed or flexible? _____

Why is this goal realistic for a young adult? _____

How can progress towards the goal be measured? _____

Short-term goal 1: _____

Short-term goal 2: _____

2. Health and Wellness

Long-term goal _____

Is this goal fixed or flexible? _____

Why is this goal realistic for a young adult? _____

How can progress towards the goal be measured? _____

Short-term goal 1: _____

Short-term goal 2: _____

(Continued on next page)

Goals for a Better Life *(continued)***3. Career**

Long-term goal: _____

Is this goal fixed or flexible? _____

Why is this goal realistic for a young adult? _____

How can progress towards the goal be measured? _____

Short-term goal 1: _____

Short-term goal 2: _____

4. Plans for the Future

Long-term goal: _____

Is this goal fixed or flexible? _____

Why is this goal realistic for a young adult? _____

How can progress towards the goal be measured? _____

Short-term goal 1: _____

Short-term goal 2: _____

Follow-Up

Read a biography about the life of a famous person. Did this person set goals as a young adult? If so, what were those goals? Did the goals seem realistic for a young adult? How might the person have measured progress toward each goal? What were (or might have been) some of the person's short-term goals? Did the person change his or her goals along the way? Why? Do you believe that the person benefited from setting goals? Why? Write your responses on a separate sheet of paper and attach it to this activity.

Activity 8

Developing a Career Profile

Directions: Locating information about career fields and occupations is easy once you know where to look. Start by placing a checkmark next to the career cluster on the list below that is of greatest interest to you. Then select a career in that cluster and use the *Career Guide to Industries*, the *Occupational Outlook Handbook (OOH)*, the *Occupational Outlook Quarterly (OOQ)*, and other print or online resources to gather information about that career. List the information you find in the spaces provided.

- | | |
|--|-----------------------------------|
| _____ Health and Medicine | _____ Education and Training |
| _____ Agriculture & Natural Resources | _____ Business & Finance |
| _____ Government, Law, & Public Safety | _____ Hospitality & Tourism |
| _____ Arts & Communication | _____ Manufacturing & Engineering |
| _____ Human Services | _____ Housing & Construction |

Name of occupation: _____

Name of industry: _____

Occupational code number: _____

Data/people/things designation: _____

Nature of the work: _____

Skills and abilities needed: _____

Education and training needed: _____

Other qualifications needed: _____

Personality traits needed: _____

Working conditions: _____

Typical working hours (day/week): _____

(Continued on next page)

Developing a Career Profile *(continued)*

Responsibilities: _____

Employment patterns: _____

Pay (starting/average/median): _____

Other rewards and satisfactions: _____

Number of jobs currently available: _____

Job outlook: _____

Potential for advancement: _____

Related occupations: _____

Professional organizations: _____

Sources of additional information about this occupation: _____

Sources of education/training: _____

Follow-Up

What have you learned about this career that matches well with your assessment of yourself? How can this information help you plan for the future?

Activity 9

Reaching Your Goal

Directions: In the space provided, plan your strategy for reaching a long-term personal goal. Your goal might be related to health, self-improvement, career planning, relationships, or finances.

1. The long-term goal I want to reach is:

2. Needs, wants, values, or priorities that may influence this goal include:

3. This goal is realistic for me because:

4. I will measure my progress towards my goal by:

5. The short-term goals that will help me reach this goal are:

- A. _____
- B. _____
- C. _____
- D. _____

6. The date I plan to reach this goal is: _____

7. The most important resources I will use to reach my goal are:

- A. _____
- B. _____
- C. _____

8. The tasks I must complete to reach this goal are:

- A. _____
- B. _____
- C. _____
- D. _____

(Continued on next page)

Reaching Your Goal *(continued)*

9. My schedule for reaching this goal is:

10. Some problems that may arise as I attempt to reach this goal are:

Problem 1: _____

Problem 2: _____

11. By being prepared, I can resolve these problems. The best way to resolve each problem is:

Problem 1: _____

Problem 2: _____

12. I will evaluate the results of my efforts to reach this goal by:

A. _____

B. _____

C. _____

Follow-Up

On a separate sheet of paper, write a short essay outlining the benefits of planning in reaching important long-term goals. Your essay should also discuss the risks of failing to plan for long-term goals. Give examples of some other long-term goals for which planning would be beneficial.

Activity 10

Choosing a Mentor

Directions: A mentor is someone who acts as a teacher and a guide. A mentor can help you reach your goals in your career and personal life. On the lines provided, identify a major goal that a mentor could help you achieve. Then identify three people who might act as mentors to you and rate each one on the qualities listed in the checklist below. Use a scale of 1-5, with 1 being low and 5 being high. Total up the score you gave each mentor in the space provided.

Goal: _____

Mentor 1: _____ **Total Score:** _____

Mentor 2: _____ **Total Score:** _____

Mentor 3: _____ **Total Score:** _____

	Mentor 1	Mentor 2	Mentor 3
Interpersonal Skills			
Caring and Encouraging <ul style="list-style-type: none"> • Treats young adults with empathy and nonjudgmental understanding. • Helps teenagers develop a positive self-concept. 			
Promoting and Sponsoring <ul style="list-style-type: none"> • Communicates positive aspects of young adults to others. • Can “open doors” to career and school opportunities. 			
Supporting and Protecting <ul style="list-style-type: none"> • Serves as a source of emotional support for young adults during difficult times. • Is able and willing to defend young adults if the need arises. 			
Challenging and Demanding <ul style="list-style-type: none"> • Motivates teens to attempt new tasks that stretch their current abilities. • Refuses to accept substandard performance from young adults. 			

(Continued on next page)

Choosing a Mentor *(continued)*

	Mentor 1	Mentor 2	Mentor 3
Personal Attributes			
<p>Mature and Wise</p> <ul style="list-style-type: none"> • Has attained a high level of personal, social, and professional development. • Has a reputation for giving accurate and useful advice. 			
<p>Friendly and Optimistic</p> <ul style="list-style-type: none"> • Appears to genuinely like young adults and the process of mentoring them. • Maintains a positive outlook on life personally and for young adults. 			
<p>Admired and Respected</p> <ul style="list-style-type: none"> • Possesses personal characteristics that young adults would like to attain. • Is held in high regard by his or her peers. 			
<p>Trustworthy and Dependable</p> <ul style="list-style-type: none"> • Possesses ethical and moral integrity and expects the same of others. • Is willing to provide assistance to young adults. 			
Professional Competencies			
<p>Qualified and Competent</p> <ul style="list-style-type: none"> • Has experience or credentials that fit your interests. • Is capable and effective in his or her job. 			
<p>Experienced and Seasoned</p> <ul style="list-style-type: none"> • Has successfully traveled the path you are now traveling. • Is willing to share personal and professional experiences and mistakes with you. 			
<p>Knowledgeable and Informative</p> <ul style="list-style-type: none"> • Possesses accurate and up-to-date information that can benefit you. • Is able and willing to communicate this information to you. 			
<p>Professionally Involved and Active</p> <ul style="list-style-type: none"> • Is actively involved in his or her profession and professional organizations. • Continues to learn and develop within his or her profession. 			

Follow-Up

On a separate sheet of paper, describe the mentor who received the highest possible score. Explain what you could do to ensure a successful mentoring relationship with this person.

Activity 11

Your Personal Resource Bank

Directions: In order to reach your goals, you need to know what resources are available to you. Learning to recognize the resources available to you is the first step in managing them. For each type of resource listed below, identify specific resources that are available for your use.

Human Resources

Inner resources include knowledge, skills, creativity, time, and energy. My personal inner resources include:

1. _____
2. _____
3. _____

Human resources also include family and friends. You might be able to call upon their knowledge, skills, creativity, time, and energy in addition to your own. Family and friends I can count on when needed include:

1. _____
2. _____
3. _____

Material Resources

My material resources (such as money, tools, equipment, and other possessions) include:

1. _____
2. _____
3. _____

Community Resources

Communities also offer resources that can help you enjoy life, improve your skills, and solve problems. Community resources available to me include:

1. _____
2. _____
3. _____

(Continued on next page)

Your Personal Resource Bank *(continued)*

Businesses in the community provide access to many additional resources. Examples of business resources available in my community are:

1. _____
2. _____
3. _____

Natural Resources

The natural resources (such as air, water, soil, plants, and minerals) that I use regularly include:

1. _____
2. _____
3. _____

Follow-Up

In order to make the best use of your resources, you must manage them wisely. You can make the most of your resources by expanding, conserving, exchanging, or substituting them as necessary. For each type of resource, give at least one example of a way you can manage that resource more efficiently.

Human Resources

Material Resources

Community Resources

Natural Resources

Activity 12

Using Resources Wisely

Directions: Read the scenario below describing Jennifer’s goal and the resources she has available. Then, in the space provided, identify strategies Jennifer might use to expand, exchange, conserve, and substitute resources to reach her goal.

Goal: Jennifer wants to give her mother a special gift for her birthday next week.

Resources: Jennifer has \$10 to spend. She has a computer with access to the Internet. She is artistic and enjoys craft projects. Her mother must work late two nights next week. On those nights, Jennifer and her sister are responsible for preparing dinner and cleaning up afterward, doing their homework, and straightening the living areas of their home.

Ideas for Expanding Resources:

1. _____

2. _____

3. _____

Ideas for Exchanging Resources:

1. _____

2. _____

3. _____

Ideas for Conserving Resources:

1. _____

2. _____

3. _____

(Continued on next page)

Ideas for Substituting Resources:

1. _____

2. _____

3. _____

Follow-Up

In the space provided, give another example of a goal a young adult might like to reach and the resources he or she might have available. Then, identify ways the young adult could expand, exchange, conserve, and substitute resources to reach his or her goal.

Goal:

Resources:

Expand:

Exchange:

Conserve:

Substitute:

Activity 13

Managing Your Resources

Directions: For each resource listed, give a specific example of how a young adult could use that resource effectively.

Human Resources

Knowledge

Skills

Creativity

Family and friends

Material Resources

Money

Tools, equipment, and other possessions

(Continued on next page)

Managing Your Resources *(continued)*

Technology

Community Resources

Facilities

People

Natural Resources

Follow-Up

Choose one of the examples you listed above of ways young adults can make use of different resources. Write a short scenario in which a young adult benefits from using that type of resource in an effective manner. You may use more than one example in your scenario if you wish.

Activity 14

The Costs of Parenthood

Directions: Read the following scenario about a young couple who is preparing to have a baby. Use the information in the scenario to answer the questions that follow.

Marcus and Juanita have just learned that they are expecting a baby—their first. They are excited but also worried about how much money it will cost. Marcus works as an auto mechanic earning \$30,000 a year. Juanita is a department manager for a local department store and earns \$25,000 a year. Juanita is eligible for six weeks of maternity leave. If she returns to work after the baby is born, she will have to pay \$100 per week for day care.

Juanita has health insurance through her employer that will cover her expenses for pregnancy and child-birth. However, she has to pay co-payments of \$40 per visit for prenatal care, \$30 per visit for well-child care, and \$10 for prescription drugs. Juanita’s sister recently had a baby and has offered to loan Juanita her maternity clothes, so she will not have to pay for those.

Marcus and Juanita currently live in a one-bedroom apartment that rents for \$700 per month, but they are hoping to find a house with a yard that they can rent for no more than \$950 per month. Family members have offered to help them move once they find a house.

Whether they move or not, they will need baby furniture. Marcus’s brother has offered to give the couple a crib and playpen. Juanita’s mother has an old rocking chair that could be recovered for the baby’s room. Marcus and Juanita plan to budget for paint, curtains, a changing table, and bedclothes for the crib. Juanita’s sister has offered to make the curtains and bedclothes in exchange for babysitting. Marcus has offered his mechanic’s services to his brother for help painting the baby’s room, putting up curtain rods, and refinishing the hand-me-down furniture.

Other items they will need include an infant carrier, stroller, and car seat. They anticipate that they may receive some of these items as gifts from family members. For the same reason, Juanita plans to wait before buying baby clothes. For now, she will dress the baby in hand-me-downs from her sister and Marcus’s brother. However, they do expect to have to pay for toys, toiletries, diapers, formula, and baby food.

1. What opportunities does the couple have to expand their resources as they prepare for their first child?

2. What are some ways they can conserve their time and money as they prepare for the birth of their child?

(Continued on next page)

The Costs of Parenthood *(continued)*

3. How has the couple found ways to exchange resources with other family members?

4. Give examples of ways Marcus and Juanita can substitute other resources for money as they prepare their baby's room.

5. Do you think Juanita should return to work following her maternity leave? Why or why not?

Follow-Up

Use a variety of resources—including young parents, store visits, catalogs, advertisements, and Internet sites—to estimate the costs of having a newborn baby. Use a separate sheet of paper to keep track of your detailed cost estimates. Summarize your findings on the checklist below.

_____ Maternity care/birth: prenatal care, classes, maternity clothes, vitamins, couple's part of caregiver fees, hospital expenses, anesthesia fees, pediatrician, circumcision (if desired)

_____ Housing/nursery: moving expenses (if applicable), paint, curtains, crib/playpen, bed-clothes, changing table, toys, childproofing/safety

_____ Travel equipment: infant carrier, stroller, car seat

_____ Baby's layette: bath items, diapers, clothing, feeding equipment, supplies

_____ Ongoing costs for first year: well-baby care, toys, toiletries, diapers, clothing, formula and food, child care

_____ **Estimated total cost of having a baby**

Activity 15

Managing Multiple Roles

Directions: Good management skills help you balance your roles. Read the scenario below and then explain how a young adult could use management skills or relationship skills to help balance the multiple roles described.

Jason and Erica were married six months ago. They are both seniors in college with full course loads. In addition, Jason works 30 hours each week at a supermarket and Erica has two part-time jobs on campus. They live on a tight budget, spending most of their money on necessities. The couple is having trouble deciding how to spend their two-week winter break, their first holiday together. They would like to spend it together, but they also want to be with their families. Jason’s mother and sisters live nearby, but his father and stepmother live in another state. Erica’s family lives four hours away. The couple’s apartment is too small to accommodate their family members as guests.

Planning

1. Which of Jason and Erica’s roles and responsibilities will affect their decision?

2. What values might influence the couple’s decision?

Organizing

1. What priorities might the couple set for how they spend their winter break?

2. What events might cause their priorities to change?

3. What boundaries may they want to establish individually? As a couple?

Implementing

1. Suggest a schedule the couple might use to manage their time off.

(Continued on next page)

Managing Multiple Roles *(continued)*

- Identify steps the couple can take to reduce the stress resulting from role conflicts.

Evaluating

- What questions could Jason and Erica use to evaluate how well their plans worked?

Follow-Up

One potential cause of stress is the challenge of managing your various roles in life. For example, a young adult may be a son or daughter, sister or brother, friend, student, team member, employee, and community volunteer. Develop a scenario describing a situation in which a young adult's roles are in conflict. Use your scenario to answer the questions that follow.

Scenario _____

- What resources could help the person to manage these roles effectively?

- What management skills can the person use to handle these conflicting roles?

Activity 16

Buying on Credit

Directions, Part 1: When making a large purchase, it may be necessary to buy on credit. One way to do this is to use a credit card. To choose the best card, you need to consider several factors. Use the chart below to compare at least three different credit cards, using information from the Internet or from direct-mail offers. Then use the information in your chart to answer the questions that follow.

Card Information	Credit Card 1	Credit Card 2	Credit Card 3
Card Name			
APR			
Interest compounded (daily, weekly, etc.)			
Annual Fee			
Grace Period			
Minimum Payment			
Credit Limit			
Other Fees/Notes			

1. Which card would be the best choice if you plan to pay your bill in full each month? Why?

2. Which card would be the best choice if you plan to carry a balance from month to month? Why?

3. Which card requires the lowest minimum payment? Which has the highest credit limit? Explain why these features might present problems for some borrowers.

(Continued on next page)

Buying on Credit (continued)

Directions, Part 2: Credit cards let you vary how much you borrow and pay back from month to month. With an installment loan, by contrast, you typically borrow a set amount for a specified term and your payments are fixed for the life of the loan. Use a financial function calculator or a loan calculator from the Internet to complete the chart below comparing different loans. Assume that interest is compounded monthly for each loan. Then fill in the bottom row of the chart using the information about one of the credit cards listed on the previous page. Use the interest rate and minimum monthly payment for the card and calculate the length of time it will take to pay off the loan and the total payment. Use your chart to answer the questions that follow.

Loan Amount	Interest Rate	Monthly Payment	Loan Length	Total Payment
A. \$5,000	10%		4 years	
B. \$5,000	10%		6 years	
C. \$5,000	12%		6 years	
D. \$5,000	12%	\$200		
E. \$5,000	(for card)	(for card)		

1. How does the interest rate affect the total payment?

2. How does the size of the monthly payment affect the total payment?

3. How does the length of the loan affect the total payment?

Follow-Up

Based on your findings, would you rather pay for a major purchase by using a credit card or by taking out an installment loan? Explain why.

Activity 17

Calculating Insulation Needs

Directions: Reducing energy use in your home is an example of a way to use resources wisely. The scenario below discusses a couple trying to make their home more energy-efficient. Read the scenario and then use the information from the scenario to answer the questions that follow.

Larry and Marie Smith own a rectangular 40 × 50 foot home built in 1985. They believe that their home’s energy efficiency could be improved by increasing the amount of insulation. The ceiling has 8 inches of loose-fill fiberglass insulation. Larry and Marie would like to add enough insulation to bring their home up to current codes.

1. On the table below, find the kind of insulation used in the ceiling of the Smith’s house. Write down the R-value per inch of this type of insulation.

Insulation Type	R-Value per Inch of Thickness
Fiberglass blanket or batt	2.9 to 3.8 (use 3.2)
High-performance fiberglass blanket or batt	3.7 to 4.3 (use 3.8)
Loose-fill fiberglass	2.3 to 2.7 (use 2.5)
Loose-fill rock wool	2.7 to 3.0 (use 2.8)
Loose-fill cellulose	3.4 to 3.7 (use 3.5)
Perlite or vermiculite	2.4 to 3.7 (use 2.7)
Expanded polystyrene board	3.6 to 4 (use 3.8)
Extruded polystyrene board	4.5 to 5 (use 4.8)
Polyisocyanurate board, unfaced	5.6 to 6.3 (use 5.8)
Polyisocyanurate board, foil-faced	7
Spray polyurethane foam	5.6 to 6.3 (use 5.9)

R-value per inch = _____

2. Multiply the thickness of the existing insulation by the R-value per inch. The result is the total R-value of the existing insulation.

$$\underline{\hspace{2cm}} \text{ Thickness (inches)} \times \underline{\hspace{2cm}} \text{ R-value per inch} = \underline{\hspace{2cm}} \text{ Total R-value}$$

3. The Smiths live in geographical zone 3. In this region, the recommended R-value for insulation is R-38. Determine how much insulation the Smith family needs to add to the ceiling to reach this value.

$$\underline{\hspace{2cm}} \text{ Recommended R-value} - \underline{\hspace{2cm}} \text{ Existing Insulation R-value} = \underline{\hspace{2cm}} \text{ R-value needed}$$

(Continued on next page)

Calculating Insulation Needs *(continued)*

4. The Smiths think the easiest way to add more insulation to their home will be to use fiberglass blankets. Calculate the thickness they would need if they used regular fiberglass blankets and if they used high-performance fiberglass blankets.

Regular Fiberglass Blanket

$$\frac{\text{_____ R-value Needed}}{\text{_____ R-value per inch}} = \text{_____ Approximate Thickness Needed}$$

High-Performance Fiberglass Blanket

$$\frac{\text{_____ R-value Needed}}{\text{_____ R-value per inch}} = \text{_____ Approximate Thickness Needed}$$

5. Fiberglass blankets come in rolls 32 feet long and 1 foot wide. Calculate the minimum number of these blankets the Smiths will need to completely cover the ceiling of their 40 × 50 foot home.

$$\frac{\text{_____ Length of blanket}}{\text{_____ Length of house}} \times \frac{\text{_____ Width of blanket}}{\text{_____ Width of house}} = \text{_____ Area of blanket}$$

$$\frac{\text{_____ Length of house}}{\text{_____ Length of blanket}} \times \frac{\text{_____ Width of house}}{\text{_____ Width of blanket}} = \text{_____ Area of ceiling}$$

$$\frac{\text{_____ Area of ceiling}}{\text{_____ Area of blanket}} = \text{_____ Number of blankets needed}$$

6. One roll of fiberglass insulation costs approximately \$10. The Smiths will need to use two layers of insulation to get the thickness they need. How much will it cost them to cover their entire ceiling?

$$\frac{\text{_____ Number of blankets}}{\text{_____ Number of blankets}} \times \frac{\text{_____ Cost per blanket}}{\text{_____ Cost per blanket}} \times 2 = \text{_____ Total cost}$$

7. The Smiths estimate that insulating their house to a value of R-38 will save them \$123.25 per year on their energy bills. How many years will it take them to recover their initial investment?

$$\frac{\text{_____ Cost of insulation}}{\text{_____ Savings per year}} = \text{_____ Number of years}$$

8. The new insulation should last the Smiths 30 years. Assuming they keep their house that long, how much will the insulation save them in energy costs over the course of its lifetime?

$$\frac{\text{_____ Savings per year}}{\text{_____ Savings per year}} \times \frac{\text{_____ Number of years}}{\text{_____ Number of years}} = \text{_____ Total savings}$$

Follow-Up

Choose at least three different types of insulation from the chart on the previous page. Research the advantages and disadvantages of each type of insulation, including the cost of each type. On a separate sheet of paper, explain which of these types of insulation you would be most likely to use in your home and why.

Activity 18

Service Learning Project

Directions: A successful and meaningful service learning project requires planning. Begin by answering the following questions.

1. What are your goals in creating a service learning project? What would you like to accomplish?

A. _____

B. _____

C. _____

2. Which one of your goals is most important to you?

3. How will your values or the values of your group influence what you will do for a project?

4. What are the needs of your community? You may find it helpful to read the newspaper or to speak to your school counselor or the members of your city council.

5. How do these needs fit in your goals and values or the goals and values of the group?

6. What resources are available to you? (Consider human, material, community, and natural resources.)

(Continued on next page)

Service Learning Project *(continued)*

7. Based on the information you have gathered, what is the best service learning project for you or your group to do?

8. How will you carry out your service learning project? Make a list of steps you will need to complete.

A. _____

B. _____

C. _____

D. _____

E. _____

F. _____

9. Identify two possible problems that could occur as you carry out your project.

A. _____

B. _____

10. How will you overcome these potential problems?

Problem A: _____

Problem B: _____

Follow-Up

Now that you have planned your service learning project, you are ready to take the next steps. On a separate piece of paper, organize your project, creating a schedule and making a checklist of the resources you will need. Implement your plan, using the resources you have gathered and the task list you made in this activity. When your service learning project is complete, evaluate your work on a separate sheet of paper. Did you meet your goals? What could you have done to improve your project?

Activity 19

The Making of a Leader

Directions: Identify a leadership role in a work setting, organization, team, or group that interests you. On the checklist below, check off the qualities and skills that you believe a person would need in the leadership role that you identified. Then identify the qualities and skills on the checklist that you believe you have.

Leadership Role: _____

Leadership Qualities and Skills	Needed	Have
Qualities		
Dependable		
Enthusiastic		
Honest		
Courageous		
Positive attitude		
Belief in goals		
Responsible		
Sense of humor		
Skills		
Communicating clearly		
Motivating others		
Managing		
Delegating		
Making decisions		
Solving problems		

(Continued on next page)

The Making of a Leader *(continued)*

Directions: Select one leadership quality or skill that you would need to develop for the leadership role that you identified. Use the planning step of the management process to create a plan for developing that quality or skill.

My goal is to develop _____

1. What priorities make acquiring this leadership skill or quality important to you?

2. What resources can you use to acquire this leadership skill or quality?

3. What tasks must you accomplish to achieve your goal?

Follow-Up

Use print and Internet sources to identify two people who you think display the leadership quality or skill you would like to develop. Identify the people and explain how each person displays the specific quality or skill.

Person #1: _____

Displays leadership by _____

Person #2: _____

Displays leadership by _____

On a separate sheet of paper, list two ways that you could follow the example of these two people in displaying the leadership quality or skill you are trying to develop. Use these standards to measure your progress as you work to develop the leadership quality or skill.

Activity 20

Managing Stress

Directions: Identify causes of stress that might affect a young adult, a worker, a married person, or a parent. For each cause of stress, identify priorities that could influence the way the person chooses to manage the stress and resources for dealing with the stress. Then develop a plan to avoid or manage the stress. In the first exercise, the cause of stress is provided for you.

Cause of Stress: Aaron is a senior in high school. Lately, he has been stressed over his many responsibilities and his lack of free time. Aaron goes to school, works 15 hours per week at a part-time job, runs on the track team, and is a senior editor for his school yearbook.

1. Identify two priorities that may influence the way Aaron chooses to avoid or manage this stress.

2. Identify two resources that could help Aaron deal with this cause of stress.

3. Develop a plan for Aaron to avoid or manage his stress.

Cause of Stress: _____

4. Identify two priorities that may influence the way a person chooses to avoid or manage this stress.

(Continued on next page)

Managing Stress *(continued)*

5. Identify two resources that could be useful in dealing with this cause of stress.

6. Develop a plan to avoid or manage this stress.

Cause of Stress:

7. Identify two priorities that may influence the way a person chooses to avoid or manage this stress.

8. Identify two resources that could be useful in dealing with this cause of stress.

9. Develop a plan to avoid or manage this stress.

Follow-Up

No matter how carefully you plan, there is always a chance that problems will come up to disrupt your plans. That is why having a contingency plan is useful. Choose one of the three plans that you developed in this activity for managing stress and identify a problem that could interfere with the plan. Describe this problem on a separate sheet of paper. Then develop an alternative plan for handling the stressful situation if this problem arises.

Activity 21

A Weighty Subject

Directions: Read the following scenario. Then develop a plan to help Mark reach a healthy weight.

Mark has been overweight since early childhood. At 15 years of age, Mark is 5 feet 10 inches tall, weighs 300 pounds, and has an average frame. His physical maturity is about average for his age. Mark spends most of his time playing computer games and watching television.

1. Use the Body Mass Index (BMI) formula below to determine what would be an appropriate weight for Mark. A healthy weight falls within a BMI range of 18.5 to 25.

$$\text{BMI} = \text{weight (pounds)} \times 703 \div \text{height (inches)}^2$$

Mark's minimum healthy weight is _____ pounds.

Mark's maximum healthy weight is _____ pounds.

A reasonable weight loss goal for Mark would be to reach a weight of _____ pounds.

To reach this goal, Mark needs to lose _____ pounds.

2. A safe and healthy rate of weight loss is approximately 1 to 2 pounds per week. If Mark loses no more than 2 pounds per week, how soon can he reach his desired weight?

Mark can aim to reach his goal in _____ weeks.

3. Identify two possible secondary goals that Mark might hope to achieve as he works to lose weight.

A. _____

B. _____

4. Identify two resources that Mark might use to reach his weight-loss goals.

A. _____

B. _____

(Continued on next page)

A Weighty Subject *(continued)*

5. List specific steps that Mark can follow to reach his weight-loss goals. Include at least one step in each of the following areas: eating habits, physical activity, and keeping track of progress.

Eating habits: _____

Physical activity: _____

Keeping track of progress: _____

Follow-Up

A healthy weight-loss plan should involve sensible food choices. Use print and Internet resources to plan out a day's menu for Mark that provides roughly 2,000 calories and includes at least five servings of fruits and vegetables. The menu should include at least three meals and one or two snacks. List your food choices on the lines below.

Breakfast: _____

Lunch: _____

Dinner: _____

Snacks: _____

Activity 22

Assembling a Safety Kit

Directions: A safety kit is a collection of items that you may need in case of an emergency. It may contain such items as first aid supplies, clean drinking water, or a flashlight and batteries. People may choose to keep a safety kit in their home or car. They may also have special safety kits to use when camping, hiking, cycling, or when caring for children. Answer the questions below about how you would design a safety kit for your own use.

1. First, decide what kind of safety kit you or your family might have most need for.

Type of Safety Kit: _____

2. Use print sources and Internet sources to research the items you will need for your safety kit. List the items below.

3. Go through your list and figure out which of the items listed you already have on hand in your home. Check off these items on your list with a check mark or other symbol.

4. Look at the remaining items on your list. Where might you acquire these items? Some items you may have to buy. Others you may be able to borrow or get for free. For example, some kinds of information that you might need in your kit could be downloaded from the Internet. List at least three possible places you might look for the items you need to fill out your safety kit.

(Continued on next page)

Assembling a Safety Kit *(continued)*

5. Compare prices for the items you will need to buy. In the chart below, list all the items you will have to buy to complete your safety kit. Then find at least two sources for each item. You can use mail brochures or Internet sites to compare prices. For each item, list the two sources you found and the price that each one charges for the item.

Item	Source 1	Cost	Source 2	Cost

6. Circle the lower price for each item on your list. Add up all the circled numbers to find the total amount you will have to spend to assemble your safety kit.

Total Cost: _____

Follow-Up

After you assemble a safety kit, you will need to make sure that others know where to find it, what it contains, and how to use it.

1. Where would you keep your safety kit and why?

2. What other people would you tell about your safety kit?

3. Explain how you would make sure that these people were familiar with the contents of your safety kit and how to use them.

Activity 23

The Job Hunt

Directions: Finding a job is one of the most challenging tasks you will ever face. It is worth the trouble to plan your job search carefully. Answer the questions below about what kind of job you would like to have and how you would go about finding it.

1. The first step is to identify your primary goal. What kind of job do you want to find? Identify the field in which you think you would most like to work. Then name the position you would like to have in that field.

Field: _____

Position: _____

2. Aside from the specific field and position, what are you looking for in a job? Possible factors that might interest you include the pay rate, the work environment, and the location of the workplace. On the lines below, list five qualities that your ideal job would have.

3. Set some priorities for your job search. Number the items on the list above from 1 to 5, with 1 being the most important and 5 being the least important. Keep these priorities, along with your primary goal, in mind as you consider job leads.

4. Next, consider the resources available to you. On the lines below, list six possible sources of job leads. Make sure to include more than one type of source. You might consider print sources (such as help-wanted ads), Internet sources (such as job-search sites), and human sources (such as friends or family members who work in your chosen field).

A. _____

B. _____

C. _____

D. _____

E. _____

F. _____

(Continued on next page)

The Job Hunt *(continued)*

5. Create a prioritized list of tasks you will need to complete in order to meet your job goals. The first two tasks have been filled in for you.

A. Research your chosen field.

B. Create a résumé.

C. _____

D. _____

E. _____

F. _____

G. _____

6. Decide what you consider a reasonable time frame for finding a job. Depending on your situation, you may need to find work within a period of weeks or months.

I want to find a job within _____

If you do not find a job that matches your criteria within this time period, you will need to consider alternatives. These might include looking for work in a different field, accepting a lower-paying position, or changing your job-hunting strategy. On the lines below, outline a contingency plan that you will follow if your job search does not yield results within the given time frame.

Follow-Up

If your job search goes particularly well, you may find yourself with two or more job offers from which to choose. Suppose that you have been offered two jobs in your chosen field. One job pays more, but the other has a friendlier and more casual workplace. On a separate sheet of paper, explain how you would use the priorities you outlined in step 3 to choose between these two jobs.

Activity 24

Shopping for Food

Directions: Use the management process to plan and carry out a trip to the grocery store. Follow the steps below.

Planning

1. Use print and Internet sources to select two recipes that you and your family would enjoy. When choosing recipes, consider such factors as nutrition, cost, meal appeal, and preparation time. Take your family's food needs and preferences into account as well. Name the two recipes that you chose on the lines below.

2. Go through the two recipes and identify any ingredients they contain that your family does not already have on hand. Picking up all these ingredients will be the primary goal of your shopping trip. List the ingredients on the lines below.

3. Check your pantry, refrigerator, and freezer to see if your family is low on any staple items you normally keep around the house (such as bread or eggs). Add these items to the list you made above.

(Continued on next page)

Organizing

4. Check store flyers and coupons to see if any of the items on your shopping list are on sale or can be purchased with a coupon. Circle these items on your shopping list.
5. If none of the items on your list are on sale, consider making changes to your recipe choices to take advantage of sales. On your list, cross off any items that you replaced and add the new items you replaced them with to the bottom of the list.
6. Copy your shopping list onto a separate sheet of paper that you can take to the store. To save time as you shop, group the items on the list by type or by their location in the store (canned goods, bakery, produce, etc.) Be sure to note the amount needed of each item. If you are looking for a specific type or brand of any particular item, note this information as well.
7. Clip out any coupons you will need for your shopping trip. Attach them to your shopping list with a paper clip.

Implementing

8. Choose a time when you will have at least an hour free for your shopping trip. Take your list and coupons, if you have them, to the store. Cross off each item on the list as you pick it up. If you cannot find an item, circle it on the list to remind yourself that you will need to look for it somewhere else.
9. As you shop, compare different brands and unit prices. Note whether a different brand is a better deal than the one you usually buy. If you decide to switch one of the items on your list to take advantage of a good deal, note this on the list.
10. Save the receipt from your shopping trip. Note how much you spent on groceries altogether. Was it more or less than you expected?

Follow-Up

Evaluate your shopping experience. What problems, if any, did you encounter as you shopped? Describe them below.

What, if anything, would you do differently next time?

Activity 25

In the Wash

Directions: The management process can help you handle everyday tasks—like doing the laundry—in an organized fashion. Take responsibility for doing your own laundry or the family laundry for the week and see how the management process can help you.

Planning

1. Begin by sorting through the dirty clothes. Read the care instructions on the labels and pull out any items that cannot be machine-washed.
2. Sort the rest of the clothes according to color, weight, and the type of care they require. You will need to separate white clothes from multicolored clothes. You may also need to separate out items that need to be washed on the “delicate” cycle. In addition, you may want to group together large or heavy items, such as towels or blue jeans, to be washed together.
3. Figure out the number of loads you will need to do and the approximate size of each load—small, medium, or large. Use the chart below to identify the type and size of each load.

Type Load	Types of Items	Size Load

4. If you will be using a coin laundry, estimate the number of quarters you will need to wash and dry this many loads of laundry. If the laundry does not have a change machine, make sure you get the right amount of change before you go.

Organizing

5. Set aside a block of time to do the laundry. The amount of time needed will depend on how many loads you have to do and on how long you may have to wait for a machine.
6. Gather together the materials you will need, including the laundry itself, laundry baskets, detergent, coins (if you will be using a coin laundry), and bleach, fabric softener, and dryer sheets if you use them.
7. Prepare clothes for washing. Remove items from pockets and turn the pockets inside out. Close zipper and hook-and-loop fasteners. Also, watch for stains that will require pre-treatment.

(Continued on next page)

In the Wash *(continued)*

Implementing

8. Take the clothes to the laundry, or wash them in your machine at home. Pre-treat any stains before putting the clothes into the washer.
9. When you remove clothes from the washer, sort through them to make sure everything can go into the dryer. Remove any clothes that must be hung or laid flat to dry.
10. As you wash the clothes, keep track of how long each load takes to wash and dry.

Type of Load	Size of Load	Time Required

Follow-Up

Evaluate your experience. What problems, if any, did you encounter while doing the laundry? Describe them below.

What, if anything, would you do differently next time?

Activity 26

Be a Better Friend

Directions: The best way to have good friends is to *be* a good friend. The chart below lists several ways people can develop stronger friendships. Use this list of skills to evaluate the scenarios that follow. Read each scenario and then explain which friendship skills the story illustrates.

Friendship Skills
Sharing an idea or activity with someone
Being loyal and standing up for someone
Helping someone feel better or cope with a problem
Going out of your way to help someone
Attending a club or other group meeting with people who share your interests
Starting a conversation with someone you want to know better
Showing respect for someone's feelings
Acting confident when you feel shy

1. Caitlin's family has just moved to a new neighborhood. She is worried about trying to make friends at a new school. On her first day at school, she hears that the school drama club will have its first meeting that afternoon. Caitlin loves to act, so she shows up for the meeting. At first she just listens, but soon she begins to speak up and offer some ideas for the fall play. By the end of the meeting she is cracking everyone up with her celebrity impressions.

Friendship skills: _____

2. Kamal is one of the best players on the school soccer team. When the team holds tryouts for the new season, a student named Jeremy tries out. Jeremy is really nervous and the first time he kicks the ball, he slips and falls flat on his back. Kamal's teammates start laughing and teasing Jeremy, but Kamal tells them to leave him alone. He tells Jeremy not to be upset, because everyone on the team has made some dumb mistakes from time to time.

Friendship skills: _____

(Continued on next page)

Be a Better Friend *(continued)*

3. Mario just got his driver's license. He's the first in his group of friends to have a license, and he's really excited about driving his three best friends down to the lake for a weekend of camping. On Friday afternoon, his sister Renee calls him from school. She says the person who was supposed to give her a ride home from basketball practice didn't show up today, so now she has no way to get home. She asks Mario if he can give her a lift. Mario immediately calls his three friends to tell them they'll have to leave for the lake about an hour later than they had planned, because he has to pick up Renee first.

Friendship skills: _____

4. Alison has just started volunteering at an animal shelter, and she really enjoys it. She has a classmate named Jeannine who also likes animals, and she wonders if Jeannine would like to try working at the shelter too. Jeannine seems nice, but she's kind of shy and doesn't say much. However, she did once mention in class that one of her favorite things to do is to take care of her dog and two cats. Alison goes up to her after class and mentions her work at the animal shelter. She asks Jeannine if she would like to join her there next weekend. Jeannine looks really pleased and promises she'll be there.

Friendship skills: _____

5. Kyla is in a real bind. One of her best friends, Reena, has just started going out with a popular boy named James. Her other good friend, Shari, is really mad about this because she liked James first. Now she's acting nasty to Reena all the time and accusing her of "stealing" him. She keeps trying to get Kyla to take her side and stop hanging out with Reena. Finally Kyla puts her foot down and says that Reena is still her friend and she's not going to stop hanging out with her. If Shari has a problem with that, then she can stop seeing both of them.

Friendship skills: _____

Follow-Up

On a separate sheet of paper, describe a situation from your own life or the life of someone you know that involved one or more of the friendship skills described above. Identify the friendship skill or skills and explain how they helped strengthen the friendship. To protect the privacy of those involved, do not use their real names.

Activity 27

Staying Safe at Work

Directions: Read the scenario below. Then use the six steps of the decision-making process to help Brian make a decision about staying safe in the workplace.

Brian has just started work in a chemistry lab. According to the lab's safety rules, he is supposed to wear safety glasses every time he works with certain types of chemicals. However, the first time he went to get a pair of safety glasses, he found that there were none available in his size. He isn't sure how to handle the situation. He wants to do his job, but he doesn't want to take any unnecessary risks. He also doesn't want to cause a lot of trouble during his first week on the job.

Brian has noticed that many of his coworkers don't use safety glasses all the time and they don't seem to think it's a big deal. He's afraid that if he says he needs safety glasses, they'll just laugh at him. He wonders if maybe it's not really that dangerous to work without safety glasses. He does wear regular glasses, so maybe those will be enough to protect his eyes from chemical splashes.

Step 1: Identify the decision to be made.

1. What decision is Brian facing?

Step 2: List possible options.

2. Name at least three possible ways that Brian could deal with this situation.

A. _____

B. _____

C. _____

(Continued on next page)

Step 3: Evaluate the pros and cons of each option.

- Use the chart below to compare the advantages and disadvantages of each of the options you identified in Step 2. Consider both the possible positive results and the possible negative results of each choice, both for Brian and for those he works with.

	Pros	Cons
Option A		
Option B		
Option C		

Step 4: Make a choice.

- If you were Brian, which option you would choose? Explain why.

Follow-Up

On a separate sheet of paper, write your own scenario in which a person must make a decision about how to deal with a problem at work. Then swap papers with a partner. Use the six steps of the decision-making process to solve the problem outlined in your partner's scenario.

Activity 28

Making a Major Purchase

Directions: Choose a major purchase that you would like to make, such as a CD player, computer, or mountain bike. Comparison shop for this item by visiting stores or by viewing Internet sites, store flyers, and catalogs. Identify three different items you could buy and consider the pros and cons of each one. Record your findings on the chart below. Then evaluate the information you gathered, and use it to make a decision.

Item: _____

Information	Item 1	Item 2	Item 3
Brand and model			
Name of store or other source			
Styles available			
Features			
Price			
Other costs: What other costs (in time as well as money) will you have if you buy from this source?			
Returns: What could you do if you bought the item here and wanted to return it? What would be the cost, in time and money, of doing so?			

(Continued on next page)

Making a Major Purchase *(continued)*

1. Which item would you choose? Support your decision with facts and reasons.

2. Did you find any of the information that you gathered surprising? If so, why?

3. If you were to actually buy this item, how would you evaluate that you made the best choice?

Follow-Up

Based on your comparisons, do you think that it is worthwhile to check different sources before making a major purchase? Why or why not? On the lines below, explain why you would or would not choose to follow this process again when making future purchasing decisions.

Activity 29

Buying a Used Car

Directions: Many young adults start saving money and planning for a car as soon as they get their first job. However, since a car is expensive to buy and operate, the decision to buy one should be made carefully. Apply the six steps in decision-making to evaluate the type of car you want and the features you need or want. Using the space below, write your answers to the questions related to each step of the decision-making process.

Step 1: Identify the decision to be made.

1. Why do you need or want a car? _____

2. How will your decision to buy a car affect other areas of your life (for example, the amount you have left to spend on clothing or entertainment)?

3. Who else will be affected by your decision? How will they be affected?

Step 2: List possible options.

4. Do you want a small, medium, or large car? _____
5. What year car do you want? _____
6. What other features would you like your car to have? _____

7. What is your affordable price range for a car? _____
8. How might your budget limit the type of car you get? _____

(Continued on next page)

Step 3: Evaluate the pros and cons of each option.

9. Research used cars and identify three that seem to be a good match for you. List the information about each car below. Used-car price books are available at many banks and on the Internet.

	Make	Model	Year	Price	Features
Car 1					
Car 2					
Car 3					

Step 4: Make a choice.

10. Based on the information you gathered, which car is the best choice for you? Why?

Follow-Up

The *Consumer Reports Buying Guide*, available at most public libraries, provides information on used car models and how to buy a used car. Use this resource to answer the questions below.

1. Was the car you chose recommended among “the best used cars” or “the worst used cars” available?

2. Was the car you chose identified as reliable models? _____
3. Based on the reliability history of the make, model, and year of the car you chose, what potential trouble spots might this car have? _____
4. When compared to the average car, how trouble-free is the car you chose? _____

Activity 30

Buying Automobile Insurance

Directions: When buying automobile insurance, there are several factors you need to consider. These include the type and amount of coverage you want, the size of your deductible, and the cost of the premiums. The decision-making process can help you figure out which auto insurance policy would be the best choice for you. Use print and Internet resources and interviews with adults to answer the questions below.

Step 1: Identify the decision to be made.

1. What amount of auto liability insurance do the laws of your state require?

2. What other types of coverage are available aside from liability insurance?

3. What type of car will you be insuring?

Make _____ Model _____ Year _____

4. Your deductible is the amount that you have to pay out of your own pocket before the insurance will pay for anything. Choosing a higher deductible generally means that you will pay lower premiums for insurance. What is the largest possible deductible that you can afford?

5. What types of coverage do you need? What is the suggested minimum level for each type of coverage?

Coverage Type	Suggested Minimum Coverage

(Continued on next page)

Buying Automobile Insurance *(continued)*

Step 2: List possible options.

6. Use print and Internet sources to identify three companies that sell auto insurance in your state. List them below.

Company 1: _____

Company 2: _____

Company 3: _____

Step 3: Evaluate the pros and cons of each option.

7. Call the companies or visit their Web sites to get quotes on the cost of an insurance policy with the level of coverage you selected. Fill in the information you found on the chart below.

Type of Coverage	Company 1	Company 2	Company 3
Liability:			
Bodily injury	\$	\$	\$
Property damage	\$	\$	\$
Damage to Your Auto:			
Collision	\$	\$	\$
Other than collision loss (comprehensive)	\$	\$	\$
Medical payments	\$	\$	\$
Uninsured and underinsured motorists	\$	\$	\$
Total	\$	\$	\$

Step 4: Make a choice.

7. Based on the information you gather, which policy would you choose?

Follow-Up

You may find that even the best of the three quotes you received is still more than you can afford to pay for insurance. In this case, you have a couple of options. You could eliminate optional coverage (such as collision and comprehensive) or reduce the dollar amount of coverage. You could also increase your deductible. On a separate sheet of paper, use the decision-making process to decide which of these options you would choose for reducing your insurance costs.

Activity 31

Improving Grades

Directions: Read the following scenario and use the problem-solving process to fill out the chart below. Do not feel obligated to go through the chart step by step. Instead, move back and forth among the four sections as you work through the problem. Then explain what you think Sharla should do.

Sharla’s parents have struggled financially since her dad lost his high-paying tech job and had to take a much lower-paying job. Sharla’s mother is now working part-time and is taking college classes to prepare for a new career. In addition, Sharla is working twenty hours a week to help pay her personal expenses and to save money for college. Sharla prepares dinner on the nights her mother has class and helps with housework. At school, she is taking three advanced placement classes and is active in student council. Sharla is having a hard time juggling all of her responsibilities and keeping her grades up. She knows that her parents are counting on her to get good grades so that she can qualify for a scholarship.

Context	Desired Ends
<p>What factors are involved in this situation? How do they affect the problem?</p>	<p>What is the desired outcome of this situation? What conditions need to be met in order for this situation to be solved?</p>

(Continued on next page)

Improving Grades *(continued)*

Means	Consequences
<p>What are possible ways to reach the desired outcome? Who would take action? What resources would be used? What steps would be taken?</p>	<p>What will be the positive and negative results of the actions being considered? Who will be affected and how? What are the risks and benefits for each possible course of action?</p>

Your solution: _____

Follow-Up

Evaluate the solution you came up with by applying the ethical decision test. On a separate sheet of paper, answer each of the questions below.

- What would happen if everyone made this choice?
- How would Sharla feel if she were the one being affected by this choice?
- Would this be the right choice if Sharla's circumstances were slightly different?
- Does this choice have the most positive consequences for everyone involved?

Activity 32

Planning Future Education

Directions: Read the following scenario and answer the questions that follow.

Rachel is trying to decide where to go to school after she graduates from high school. She excels in art and hopes to become an animator. Her art teacher has encouraged her to travel across the country and study animation at a university with a prestigious animation program. There is also a national art school with an animation program located near her hometown. However, Rachel’s parents do not want her to attend the art school because they fear she will not have a successful career with a degree in art. They want her to go into business at the state university they both attended. Rachel’s parents mean a lot to her and she wants to please them. She is also concerned about going to school far away from them.

1. Use the problem-solving process to examine the four aspects of the problem. Fill out the chart below, moving back and forth among the four sections as you work through the problem.

Context	Desired Ends
<p>What factors need to be considered in this situation? How do they affect the problem?</p>	<p>What is the desired outcome of this situation? What conditions need to be met in order for this situation to be solved?</p>

(Continued on next page)

Planning Future Education *(continued)*

Means	Consequences
<p>What are possible ways to reach the desired outcome? Who would take action? What resources would be used? What steps would be taken?</p>	<p>What will be the positive and negative results of the actions being considered? Who will be affected and how? What are the risks and benefits for each possible course of action?</p>

2. Using the first step of the REASON process, help Rachel recognize her primary problem. Answer the following questions on a separate piece of paper.
- What is the main issue involved in Rachel's problem?
 - Are there other interrelated issues in the situation?
 - Why is it important for Rachel to address this problem?
 - Who is affected by the problem?
 - Who is affected by the possible solutions? How are they affected?
 - Which factors will affect Rachel's decision?
 - What resources are available to Rachel and her family?
 - What outcome will be best for Rachel and her family?

Follow-Up

On a separate sheet of paper, apply the remaining five steps of the REASON process to find a solution to Rachel's problem.

Activity 33

Ethical Choices at Work

Directions: Read the following scenario. Then use the first two steps of the **REASON** process to help Amy begin to solve her problem.

Amy’s coworker Kevin has been driving her crazy. They are both programmers at a small software company. Kevin never seems to do his fair share of the work. He often comes in late, leaves early, or takes long breaks in the middle of the day, leaving others to pick up the slack for him. An even bigger problem is that he never bothers to put any comments in his code to explain what each section of the program is supposed to do. This makes it almost impossible for anyone else to debug his code (check it for mistakes). Amy has not mentioned Kevin’s behavior to her boss. However, now the two of them are rival candidates for a promotion. Amy is afraid the promotion may go to Kevin because he has been with the company longer.

Recognize the primary problem.

1. State the problem to be solved.

2. Why is this a problem?

3. Who is affected by this problem? How are they affected?

Evaluate information.

4. What values does Amy need to consider? How will they affect what she will do?

(Continued on next page)

Ethical Choices at Work *(continued)*

5. What goals does Amy have? How will they affect what she will do?

6. What other factors will Amy need to consider when making her decision? How will they affect her decision?

7. What additional information might Amy need before taking action?

8. Are there any resources Amy might use? If so, what are they?

Follow-Up

On a separate sheet of paper, apply the remaining four steps of the REASON process to find a solution to Amy's problem:

- Analyze alternatives and consequences.
- Select the best choice.
- Outline and take action.
- Note the results of actions taken.

In the last step, you will have to attempt to predict the results of Amy's actions.

Activity 34

Standing Up to Peer Pressure

Directions: Read the following scenario. Consider all four aspects of this problem (context, desired ends, means, and consequences). Then use the first four steps of the **REASON** process to help Wes decide what to do.

Wes’s family has just moved to a new town. Wes and his sister, Shauna, are attending the local high school. To make new friends, Wes has joined the football team and Shauna has joined the volleyball team. The other players on the football team have been very friendly to Wes, chatting with him and inviting him over to their houses after practice. Wes is grateful that his teammates are so accepting of him. One thing bothers him, though. When the football players walk through the gym where the volleyball team practices, many of Wes’s new friends whistle at the girls and make inappropriate comments. This makes Wes uncomfortable, and he can see that it is upsetting to Shauna. However, the other football players seem to think it’s no problem. They say that it’s a team tradition and it brings them good luck. Some of them have even started teasing Wes because he never joins in.

Recognize the primary problem. State the problem to be solved.

Evaluate information. List important information under each heading.

Values	Goals	Context
Facts		Sources of Information

(Continued on next page)

Standing Up to Peer Pressure *(continued)*

Analyze alternatives and consequences. List the choices that are available to Wes. For each choice, list the consequences for Wes and the consequences for others. Label each consequence as long-term (L) or short-term (S) and positive (+) or negative (-).

Alternative Choices	Consequences to Wes	Consequences to Others

Select the best choice. What do you think is Wes’s best possible option? Explain why.

Follow-Up

Evaluate the solution you came up with by applying the ethical decision test. On a separate sheet of paper, answer each of the questions below.

- What would happen if everyone made this choice?
- How would Wes feel if he were the one being affected by this choice?
- Would this be the right choice if Wes’s circumstances were slightly different?
- Does this choice have the most positive consequences for everyone involved?

Activity 35

Ethical Choices in Relationships

Directions: Read the following scenario. Consider all four aspects of this problem (context, desired ends, means, and consequences). Then use the first four steps of the **REASON** process to help Olivia decide what to do.

Olivia and Corey dated all through their senior year of high school. When Olivia left for college at a school two hours away, Corey told her he wanted to continue their relationship on a long-distance basis. The night before she left, he gave her a promise ring and told her he would do whatever it took to make their relationship last.

On Olivia’s first weekend at college, she went to a party with some new friends. At the party, she met the guy of her dreams, Jamie. She spent the whole night talking with Jamie, completely forgetting about Corey and is lost in conversation with Jamie. She couldn’t believe how perfect she and Jamie seemed to be for each other. At the end of the night, Jamie kissed her goodnight and asked if he could see her again that weekend. Just as she was about to say, “Of course!” she looked down at her hand and saw the ring that Corey gave her.

Recognize the primary problem. State the problem to be solved.

Evaluate information. List important information under each heading.

Values	Goals	Context
Facts		Sources of Information

(Continued on next page)

Analyze choices and consequences. List the choices that are available to Olivia. For each choice, list the consequences for Olivia and the consequences for others. Label each consequence as long-term (L) or short-term (S) and positive (+) or negative (-).

Alternative Choices	Consequences to Olivia	Consequences to Others

Select the best choice. Answer the following questions on a separate piece of paper.

1. Which choice best reflects Olivia’s values and goals?
2. Which choice achieves the best outcome?
3. Which choice has the most positive consequences for everyone involved?
4. Which choice will work best in this situation?
5. Identify Olivia’s best choice and explain how this choice will solve the problem.
6. Why is this Olivia’s best choice?
7. How is this choice ethical?

Follow-Up

Evaluate the situation again from another person’s point of view. On a separate sheet of paper, answer one of the following questions.

- Jamie has just learned that Olivia has a boyfriend back home. Although he has just met her, Jamie really likes Olivia and feels like they were made for each other. Use the REASON process to determine what Jamie should do.
- Olivia has just told Corey that she’s met another guy and she really likes him. Corey feels angry and hurt. He loves Olivia and he hates the idea of losing her. Use the REASON process to determine what Jamie should do.

Activity 36

How to Handle a Conflict

Directions: Form groups of four students. As a group, read through the following scenario. Then assign each group member the role of one of the four workers—Tony, Chris, Monica, or Emilio—and answer the questions that follow.

Donovan Wright, owner and manager of the Wright-Mart Superstore, called the four workers from the menswear department into a meeting before work on a Tuesday morning. “I’m not satisfied with the quality of the work being done in your department,” he said. “The sales floor is a mess. It’s taking far too long for clothes to get back onto the racks from the fitting rooms, and then they usually end up in the wrong places. On top of that, customers are starting to complain that they can never find a salesclerk when they need one.”

The manager looked sternly at the crew. “I can’t look over your shoulder every minute. Running this store is a big job, and I have a lot of other concerns to deal with. I know that you’re having some problems working together, but I expect each of you to do the best job you can. Anyone who isn’t willing to do that has no future at this store. Is that understood?”

Donovan glanced at his watch. “I have a sales meeting now,” he said. “Before the store opens, I want you all to talk through your problems and find a way to work together. I expect this to be solved by the time I come back here back this afternoon.”

1. On your own, read through your assigned character’s viewpoint on the next page. Then fill out the chart below with information about your character and his or her situation.

Values	Goals	Facts	Perceptions

(Continued on next page)

Tony's View

Tony was so sick of his coworkers he was about ready to explode. Chris was usually late for work, and when he did come in he was always sneaking off for a break or chatting with the customers instead of working. Monica was always up on her high horse, criticizing everyone else's work and bossing them around. She even redid other people's work behind their backs, like it wasn't good enough for her. Emilio acted like he was perfect, always trying to get on the boss's good side. Tony was just glad he was Donovan's cousin. There was no way Donovan was going to fire him. He just wanted to get through the day, then go home and watch TV.

Chris's View

Chris couldn't believe this was happening. He wished he had called in sick or at least come to work late. He looked over at Tony, who looked furious. He hoped Tony wasn't going to start flinging the merchandise all over the place the way he sometimes did when he got mad. Monica just looked concerned, which didn't surprise him. She was a single mom with a child to support; she couldn't afford to lose her job. He wondered if maybe the reason they had gotten the lecture was that Emilio had complained to Donovan about their work. There was no doubt Emilio did the best work on the team. Probably he was just trying to make everyone else look bad.

Chris didn't want to deal with this now. He started to head outside for a break. Tony shouted after him, "Hey Chris, get back here! You can't just walk away from this!"

Monica's View

Monica was mad. She needed this job, and she knew the problems weren't her fault. She was tired of having to run around after Tony and Chris fixing the clothes that they had misfiled on the racks. At least Emilio knew what he was doing. She didn't have time to correct three people's work and do her own job, too. She knew that the rest of the team didn't like her very much, but she wasn't going to let that bother her. She had a job to do and she couldn't afford to worry about what other people thought of her. She just needed to get the boss to understand that there was nothing wrong with her work.

Emilio's View

Donovan's lecture came as no surprise to Emilio. He had seen this coming for some time. He just wasn't sure how the crew could work out their problems. Emilio was tired of picking up the slack for Chris and Tony. Chris wasn't pulling his weight on the job, and Tony did everything halfheartedly. Monica was different. She worked hard and did her job well, but she was so bossy that she got on everyone's nerves.

Emilio wanted to get ahead in his job. If he could help the team work through its problems, maybe he could get a promotion. Emilio looked at his coworkers. Tony and Monica looked angry, and Chris was trying to slip out the door. Emilio shook his head. Fixing this wasn't going to be easy, but if they didn't do something, they could all be out of a job.

(Continued on next page)

2. As a group, consider all four aspects of this problem (context, desired ends, means, and consequences). Then use the REASON process to help the four team members work through their problems. On a separate piece of paper, answer the following questions:

Recognize the primary problem.

- What is the primary problem?
- Are there other interrelated problems?
- Why is it important to address the problem?
- Who is affected by the problem? Who will be affected by possible solutions?

Evaluate information.

- Whose values affect this problem? What are those values?
- Whose goals affect this problem? What are those goals?
- What other factors affect the problem?

Analyze choices and consequences.

- What choices are possible?
- What are the consequences of these choices for each person involved?
- Are the consequences long-term or short-term?
- Are the consequences positive or negative?

Select the best choice.

- Which choice best reflects everyone's values and goals?
- Which choice has the most positive outcome for all concerned?
- What is the team's best choice? Explain how this choice solves the problem.
- Would this choice change if the circumstances were different?

Outline and take action.

- What steps are needed to reach the solution?
- What role must each person play in carrying out the plan?
- What skills are needed to carry out this plan?
- What resources are needed to carry out this plan?
- What barriers might prevent the team from taking action? How can they overcome those barriers?

Note the results of action taken.

- Did the solution keep everyone's interests in mind?
- Were the actions of the team ethical?
- How will this experience affect the team's problem solving in the future?

(Continued on next page)

How to Handle a Conflict *(continued)*

3. Did all the members of your group agree on the same solution? Why or why not?

4. How did you deal with conflicting views within your group?

5. What would you do differently in your group next time?

Follow-Up

On the lines below, explain what you think you learned from this activity. How did it affect your understanding of problem solving in groups?

Activity 37

Making a Move

Directions: Read the following scenario. Use problem-solving process to fill out the chart below concerning the context, desired ends, means, and consequences involved in the Johnson's problem. Then, on a separate sheet of paper, use the **REASON** process to find a solution.

Walt and Karen Johnson have been living in Denver, Colorado, for the past 20 years. Their two teenage children, Tia and Jeremiah, were both born and raised in Denver. Three months ago, Walt lost his job at a consulting firm, and he has not managed to find another job yet. Fortunately, Karen is a successful doctor for a local clinic with a loyal patient base.

The other day, Karen received a phone call from a close friend who is also a doctor. Karen's friend wants her to move to Wyoming this summer and join her in opening a clinic there. Opening a new clinic would be risky, and for the first few years Karen would not make as much money as she does now. However, if the clinic succeeds, she might end up making more money in the long run. Also, Walt might be able to find a job in Wyoming to make up for some of Karen's income loss, and the family would be close to Walt's aging parents.

Tia does not want to move. She has many friends in Denver and does not want to go through her senior year at an unfamiliar high school. Jeremiah doesn't want to move either, but Walt and Karen think the move might be good for him. He has been hanging out with a rough crowd lately, and his grades have been slipping.

Context	Desired Ends
<p>What factors are involved in this situation? How do they affect the problem?</p>	<p>What is the desired outcome of this situation? What conditions need to be met in order for this situation to be solved?</p>

(Continued on next page)

Making a Move *(continued)*

Means	Consequences
What are possible ways to reach the desired outcome? Who would take action? What resources would be used? What steps would be taken?	What will be the positive and negative results of the actions being considered? Who will be affected and how? What are the risks and benefits for each possible course of action?

Recognize the problem.

1. What is the main problem facing the Johnson family?

Evaluate information:

2. What information does the Johnson family need to solve this problem?
3. What factors affect the problem? How do they affect the problem?

Analyze choices and consequences.

4. What choices are possible?
5. What are the consequences of these choices for each member of the family?
6. Are the consequences long-term or short-term? Are they positive or negative?

Select the best choice.

7. What is the best choice for the Johnson family? Explain how this choice solves the problem.

Outline and take action.

8. What steps need to be taken to carry out this choice?
9. Who will take these steps?
10. What skills and resources are needed to carry out this plan?

Note the results of action taken.

11. How do you think the Johnson family will respond to your solution?

Follow-Up

On a separate sheet of paper, list the names of the four members of the Johnson family. Evaluate your chosen solution from each family member's perspective. What positive and negative effects will each of them experience? Will the effects be short-term or long-term?

Activity 38

Money Problems

Directions: Read the following scenario. Then, copy the chart below onto a separate sheet of paper and fill it in with the four aspects of this problem (context, desired ends, means, and consequences). Use your table to help you work through the steps of the **REASON** process and find a solution to this practical problem.

Anita and Lin have been married for six months. They live in a small apartment. Anita is a full-time nursing student at a local university. She will graduate in two years. Lin works full-time as a manager at a clothing store and also takes business classes at night at a community college. The couple has \$500 in credit card debt. In addition, Anita has \$3,000 dollars in student loans. She often receives gifts of money from her parents, which she uses to go on shopping sprees.

Now the car that Lin drives to work every day has broken down and needs to be replaced. Anita wants to borrow money from her parents to get a new car. Lin would prefer to buy an inexpensive used car in reasonable condition. He figures that if he and Anita start a budget to keep their expenses down, they can pay for the car in two years. They will also be able to pay off their debts and start saving up for a house. Anita doesn't see the point of sacrificing their short-term needs to pay for expenses far in the future. After all, once Lin finishes business school, he will probably get a better job with a big pay increase. She will also contribute to their income after she graduates from nursing school. Then they will have plenty of money for everything they need.

Context	Desired Ends
What is the context surrounding the situation? What factors are involved in this situation? How do they affect the problem? Who is involved? How does each person affect the situation?	What is the desired outcome of this situation? What conditions need to be met in order for this situation to be solved?
Means	Consequences
What are possible ways to achieve the desired outcome? Who would take action? What resources would be used? What steps would be taken?	What will be the positive and negative results of the actions being considered? Who will be affected and how? What are the risks and benefits for each possible course of action?

(Continued on next page)

Directions: Answer the following questions on a separate sheet of paper.

Recognize the primary problem.

1. What is the primary problem?
2. Are there other interrelated problems?

Evaluate information.

3. What information do Anita and Lin need to solve this problem?
4. How can Anita and Lin gather this information?
5. How will their values and goals influence the choices they make?

Analyze choices and consequences.

6. What are the possible choices available to Anita and Lin?
7. What are the short-term and long-term consequences of those choices? Are the consequences of each choice positive or negative?

Select the best choice.

8. Which choice is the best option for Anita and Lin?
9. How does this choice solve the problem?
10. Why is it the best choice?

Outline and take action.

11. What do Anita and Lin need to do in order to carry out the solution to their problem?
12. What skills and resources will they need to carry out their plan?
13. What obstacles may Anita and Lin face when carrying out their plan?
14. How can they prepare to overcome those obstacles?

Note the results of action.

15. How will Anita and Lin know that their solution was effective?
16. How might their solution and actions affect the choices they make in the future?

Follow-Up

Evaluate how well your solution would work if the couple's circumstances were slightly different. Choose one of the additional facts listed below. On a separate sheet of paper, write a paragraph explaining how this fact might alter the consequences of the choice you selected.

- In addition to the couple's other debts, Anita and Lin owe about \$5,000 to her parents that they borrowed to furnish their apartment.
- If Lin does not find a car, he can take the bus to work for about \$20 a month.
- If he continues to take classes only at night, Lin will not finish business school for another five years.

Activity 39

Dying to Be Thin

Directions: Read the following scenario. Then, copy the chart below onto a separate sheet of paper and fill it in with the four aspects of this problem (context, desired ends, means, and consequences). Use your table to help you work through the steps of the **REASON** process and find a solution to Lindsey’s problem.

Chandra and Lindsey are high school students who have been best friends for several years. Chandra dreams of becoming an actress someday. She worries about her weight a lot because all her favorite actresses are thin. She is constantly dieting and watching what she eats. Lately, Chandra has lost a lot of weight. Her ribs stick out and her eyes appear sunken.

When Lindsey asked Chandra why she was so thin, Lindsey made her promise not to tell anyone. Then she confided that most days, she ate nothing at all. When she did eat, she said, she would just go into the bathroom afterwards and throw up. “It’s the easiest diet I’ve ever been on,” she said. “I’ve still got a lot of weight to lose, but I think I can really do it this time.”

Lindsey was shocked. “Chandra, that’s really dangerous!” she said. “You could starve yourself to death! And it can cause all kinds of other health problems too. We learned about this in health class.”

Chandra got mad. “Maybe you’re just jealous because I’m finally losing weight,” she accused Lindsey. “I bet you don’t really want to see me become a successful actress.” With that, Chandra slammed her locker and stormed down the hall.

Context	Desired Ends
What is the context surrounding the situation? What factors are involved in this situation? How do they affect the problem? Who is involved? How does each person affect the situation?	What is the desired outcome of this situation? What conditions need to be met in order for this situation to be solved?
Means	Consequences
What are possible ways to achieve the desired outcome? Who would take action? What resources would be used? What steps would be taken?	What will be the positive and negative results of the actions being considered? Who will be affected and how? What are the risks and benefits for each possible course of action?

(Continued on next page)

Answer the following questions on a separate piece of paper.

Recognize the primary problem.

1. What is the primary problem?
2. Are there other interrelated problems?

Evaluate Information.

3. What information does Lindsey need to solve this problem?
4. How can Lindsey gather this information?
5. How will Chandra's and Lindsey's values influence the choices they make?

Analyze choices and consequences.

6. What are Lindsey's possible choices?
7. What are the short-term and long-term consequences of those choices? Are the consequences of each choice positive or negative?

Select the best choice.

8. Which choice is Lindsey's best option?
9. How does this choice solve the problem?
10. Why is it the best choice?

Outline and take action.

11. What does Lindsey need to do in order to carry out the solution to the problem?
12. What skills and resources will she need to carry out the plan?
13. What obstacles may Lindsey face when carrying out her plan?
14. How can she prepare to overcome those obstacles?

Note the results of action.

15. How will Lindsey know that her solution was effective?
16. How might her solution and actions affect the choices she makes in the future?

Follow-Up

Evaluate how well your solution would work if the circumstances were slightly different. Choose one of the additional facts listed below. On a separate sheet of paper, write a paragraph explaining how this fact might alter the consequences of the choice you selected.

- Chandra and Lindsey are not high school students but single women in their twenties.
- Chandra had a serious weight problem throughout middle school. She only reached a healthy weight about a year ago.
- Chandra is not concerned about her weight because she wants to be an actress, but because she wants to avoid developing diabetes like her mother and grandmother.

Activity 40

Weekly Time Plan

Directions: For one week, keep track of your activities and the amount of time you spend on each one. Note the amount of time spent at school, sleeping, eating, studying, exercising, watching TV, and so on. At the end of the week, use your time tracker to answer the following questions.

1. What activities were the biggest “time wasters” for you?

2. Which activities do you wish you had spent more time on?

3. Was there anything you wanted to do in the past week but failed to do? What was it? What could you have done differently to make time for that activity?

4. In the table on the following page, write a to-do list for the coming week. Prioritize each task as either A (tasks that must be done), B (tasks that should be done), or C (tasks that you hope to do). Estimate the time needed for each task and the deadline for each task if it has one. Check off each task on your list as you complete it.

5. What strategies could you use to make sure that you complete the tasks on your to-do list?

(Continued on next page)

Weekly Time Plan *(continued)*

Weekly Task List				
✓	Priority	Task	Time Needed	Dead-line

Follow-Up

At the end of the week, reflect on your accomplishment of your tasks.

- Did you complete all the tasks on your list? If not, why not?

- Did having a task list help you accomplish your tasks for the week? Explain.

- Did having a task list seem to make a difference in how you spent your time? Explain.

Activity 41

Your Daily Schedule

Directions: Use the information from the weekly task list you drew up in the last activity to create a daily schedule for each day of the week. To create a daily schedule, copy the chart below onto a separate piece of paper. Prioritize each task as either A (tasks that must be done), B (tasks that should be done), or C (tasks that you hope to do). If a task is a scheduled event, list its time and location on your schedule. Check off each task on your list as you complete it. If any tasks remain unfinished at the end of the day, mark them as follows:

- Tasks that you can move forward to your next day’s schedule
- Tasks that you can simply delete from your list
- Tasks that you have delegated or could delegate to someone else
- Tasks that you started, but have not finished

At the end of the week, look back on your schedules and answer the questions that follow.

Monday			
Completed (✓)	Time of Day	Priority	Task

1. Did you accomplish all of the tasks on your list for the week? _____

If not, did you accomplish all of your “A” tasks? Did you complete any of your “B” and “C” priority tasks? Explain why you made the choices you did.

2. Why might you end up deleting some of the items you listed on your weekly task list?

(Continued on next page)

Your Daily Schedule *(continued)*

3. Why might you decide to delegate a task to someone else? When might this be inappropriate?

4. What prevented you from completing any tasks that you started, but did not finish?

5. Did having a daily schedule help you finish the week's tasks on time? Why or why not?

6. What have you learned about your time management skills that could help you improve your time management in the future?

Follow-Up

Compare the format of the daily schedule in this activity with other schedules or “day planners” you have seen. What are the advantages and disadvantages of organizing your daily task list in this particular form? Do you think another format might work better for you? If so, explain why.

Activity 42

Cleaning Schedules

Directions: Below is a list of cleaning tasks that need to be done on a regular basis. Interview an adult who is responsible for cleaning and find out how often he or she would typically do each of these tasks. Typical answers might be “once a day,” “once a week,” “once a month,” “every couple of months,” or “once or twice a year.” Write down the adult’s responses. Then answer the questions on the following page.

Task	How often?	Task	How often?
Wash dishes.		Take out trash.	
Wipe kitchen counters and cook top.		Pick up and straighten rooms.	
Clean kitchen sink.		Dust and polish accessories.	
Take out garbage.		Dust and polish furniture.	
Sweep or vacuum kitchen floor.		Vacuum drapes, furniture, and lampshades.	
Mop kitchen floor.		Clean blinds.	
Clean refrigerator (defrost if needed).		Wash windows and mirrors.	
Clean range or cook top and drip pans.		Make beds.	
Clean oven.		Change bed sheets.	
Straighten kitchen shelves and drawers.		Wash mattress pad.	
Clean kitchen shelves and drawers.		Wash blankets, bedspreads, bed skirts.	
Clean bathroom fixtures.		Straighten closets.	
Sweep or vacuum bathroom floor.		Clean closets.	
Mop bathroom floor.		Do laundry.	
Shake out small rugs.		Clean drapes and curtains.	
Dust mop, sweep, or vacuum floors.		Clean woodwork and walls.	

(Continued on next page)

Cleaning Schedules *(continued)*

1. Compare your cleaning schedule with those of classmates. Did you find that most adults agreed on how often certain tasks needed to be done? On which tasks did there seem to be most disagreement? Why might this be the case?
2. Discuss factors that could affect how frequently a cleaning task needs to be done. Possible answers include the size of your home, the number of people living there, the type of floors you have, the presence of pets, and so on.

Follow-Up

Develop a cleaning schedule for a single person with no pets living in a one-bedroom apartment. Include tasks that should be done daily, weekly, monthly, bimonthly, and every four to eight months. Write the tasks in the spaces below or on a separate sheet of paper.

Daily	Bimonthly
Weekly	
	Every 4 to 8 weeks
Monthly	

Activity 43

Maintaining Balance

Directions: Read the following scenario and answer the questions that follow.

Two months ago, Kimberly would have said she was the happiest person she knew. She had a job that she loved as an associate producer for a local public radio station. It didn't pay much, but she really enjoyed her work, and she had plenty of time for the other things she loved, like visiting her parents and spending time with her boyfriend, Patrick. They would get together almost every day to hear music at local coffeehouses, go hiking in the woods, or just hang out at her place watching videos.

Then two big things happened at once. The first was that Kimberly got a promotion at work. She became a senior producer, with a higher salary and a lot more responsibility. She was thrilled to be trusted with an entire show, even though she knew it would mean a lot more work. Around the same time, Patrick asked Kimberly to marry him. She said yes right away, and they were both looking forward to spending every day together.

Now Kimberly finds herself with two big responsibilities: managing her show at work and planning her wedding. She spends a lot more time at work than she used to, and while she's there she often feels distracted thinking about calls she has to make to yet another florist or caterer. She gets home late, and most evenings she doesn't even have time to see Patrick. On her days off, she devotes most of her time to working on the wedding, trying to catch up on all the things she couldn't do while she was at work. The few times she's been able to see Patrick, she was too tired to go out, and last week she fell asleep while they were watching videos together.

Patrick is trying to be sympathetic, but she can tell he's upset that she doesn't seem to have time for him anymore. She's worried about it too. Getting married was supposed to bring them closer together, but instead the wedding seems to be driving them apart. On top of that, she hasn't had a chance to see her parents in two months. She feels nervous and exhausted. She can't understand how two things that made her so happy—being promoted and being engaged to Patrick—could turn out to be so stressful.

1. What does Kimberly appear to enjoy most in her life?

2. What would you describe as her most important values?

3. What would you describe as her most important goals?

(Continued on next page)

Activity 44

Managing an FCCLA Project

Directions: Use the time management process below to plan and manage an FCCLA Chapter project or to prepare for a Star Events competition.

Step 1: Identify the project.

Step 2: Break the project into small steps. Estimate the time needed to do each task and identify who will complete each task.

Tasks	Estimated Time Needed	Person Responsible

Step 3: Create a time line. A time line is a chart that lists the dates of all your scheduled tasks and the order in which they occur. It shows how one stage must be completed before the next begins and when stages of the project overlap. For example, if you were soliciting donations for a silent auction, one item on your time line might look like this:

Tasks	Dates											
	5/12	5/13	5/14	5/15	5/16	5/17	5/18	5/19	5/20	5/21	5/22	5/23
Solicit donations												

(Continued on next page)

Managing an FCCLA Project *(continued)*

Use the form below or create your own timeline using a computer spreadsheet program. To identify the responsibilities of each person involved in the project, assign each person involved in the project a different color. Use the table below the time line to color code your time line. Your time line can also include deadlines for people working on tasks to check in with the group.

Tasks	Dates											
	5/12	5/13	5/14	5/15	5/16	5/17	5/18	5/19	5/20	5/21	5/22	5/23

Person Responsible	Color Code

Follow-Up

Once you develop a schedule for your project, you will need to stick to it. On a separate sheet of paper, answer the following questions.

1. How can you prevent group members from procrastinating on their tasks for the project?
2. What will you do if a group member is overscheduled and cannot complete his or her assigned tasks?

Activity 45

Making Time for Fitness

Directions: Procrastination and overscheduling are two time traps that can prevent you from putting your time to its best use. Read the scenarios below about two people who are having trouble finding the time to keep in shape. Then answer the questions that follow about how they can manage their time more effectively.

Putting It Off

Rufus has never been particularly athletic. His favorite hobbies are reading, playing the guitar, and computer games—all things that don't involve a lot of movement. He knows he needs to exercise to stay in shape, especially because heart disease runs in his family, but there just aren't any sports or exercises he enjoys.

Recently he decided he would take up jogging. He made up his mind that he would jog one mile every day after he got home from school. The first time he tried it, he got really tired and out of breath. He also found it incredibly boring. The next afternoon, he decided that he had better skip jogging that day because he had a big project to work on for school, and that was more important. The third day, he was getting ready to go for his run when he remembered that he had promised to go visit his grandmother. He decided he should do that first, and by the time he left, he thought it was too dark to go jogging.

Since then, Rufus hasn't gone jogging once. He means to, but something always comes up to distract him. He feels bad about letting his fitness plans slip, but he doesn't know how to get around the problem.

1. How could Rufus avoid the distractions and interruptions that are preventing him from sticking to his fitness plan?

2. How could Rufus take smaller steps to ease himself into his fitness plan?

3. What other strategies could Rufus use to reach his fitness goals?

(Continued on next page)

Too Little Time

Emily loves sports. She plays at least one sport every season of the year, and sometimes two. Right now, for instance, she's on the girls' varsity basketball team and she's also playing intramural volleyball. Basketball is Emily's favorite sport and the one that she's best at. She's even hoping to get into college on a basketball scholarship, as long as she can keep her grades up.

Unfortunately, her junior year has been a really tough one for Emily. She has a lot more homework than she did last year, and she's also trying to prepare for her college admissions tests in the spring. Trying to handle all this work, while playing two sports, is starting to take its toll on her. She feels tired most of the time, and her grades are starting to slip. Her performance on the team is suffering, too. She's worried about how she will ever manage to get a scholarship if she can't keep it together.

4. What are Emily's main priorities?

5. How can Emily use her priorities to help her reduce the number of commitments in her schedule?

6. What might be the consequences if Emily does not eliminate something from her schedule?

Follow-Up

On a separate sheet of paper, describe a situation in which you or someone you know experienced problems as a result of procrastination or overscheduling. To protect the privacy of those involved, do not use their real names. Answer the following questions.

1. What was the cause of the problem?
2. What effects did it have on the person's life?
3. Was the situation resolved? If so, how was it resolved? If not, what were the long-term consequences of the problem?

Activity 46

Finding Family Fun Time

Directions: Often, family members are so busy with work, school, and other commitments that they have trouble finding time to spend together as a family. Work with your family to identify opportunities to have fun together. Follow the steps below.

1. Start by copying the chart below onto a separate sheet of paper. Then write your initials in all the boxes representing hours that are filled on your schedule. Initial the hours that you spend in school and at other scheduled events, such as sports practices or meetings.

	6am– 8am	8am– 10am	10am– 12pm	12pm– 2pm	2pm– 4pm	4pm– 6pm	6pm– 8pm	8pm– 10pm	10pm– 12am
Sun									
Mon									
Tue									
Wed									
Thu									
Fri									
Sat									

2. Next, interview each member of your family about his or her schedule. Put down that person’s initials in the boxes for hours when he or she is busy with scheduled events.
3. After you have spoken to your family members, identify the blocks remaining on your schedule that do not have any initials in them. These represent time periods that you might spend together as a family.
4. Brainstorm a list of activities that your family might do together in one of the available time slots. During the daytime, you might consider engaging in outdoor sports and games or just going for a walk together. In the evening, you might choose to watch movies or TV shows together or play games. Ask other family members to contribute their ideas for enjoyable family activities.
5. Present your list of activity ideas to your family. As a group, choose an activity that you would all enjoy and a time to do it. Write in this activity in the appropriate time block on the schedule you made in step 1. Circle the time block in red so that it’s easy to spot. Then put up the schedule on the refrigerator or another spot where all family members will see it often.

(Continued on next page)

Finding Family Fun Time *(continued)*

- 6. If your chosen activity is one that will require planning to carry out, identify the tasks that you will need to complete before you can engage in the activity. List them below.

- 7. Identify the person who must complete each task on the list above. Write out a reminder note for each person to carry out his or her necessary tasks, such as “Mom: get bread and sandwich fillings for family picnic before Tuesday.” Distribute these notes to family members or place them in spots where your family members will see them.

Follow-Up

On the lines below, evaluate your family activity. Did everything go according to plan? If not, what went wrong and how could you avoid such problems in the future? Did everyone enjoy the activity? If not, what other activities might you choose in the future that your family would be more likely to enjoy?

Activity 47

Managing Study Time

Directions: Read the following scenario about a student who is having difficulty managing her study time. Then complete the items that follow.

It's 3:20 p.m. on Wednesday. Lori, a high school senior, is worried and upset. She doesn't know how she will complete everything she has to do. Her psychology teacher has assigned a three-page paper on child development. She needs to bring up her grades in this class. Lori also has to finish her chemistry lab report. Chemistry is her favorite class, and she hopes to get an A this marking period. In addition, she has two maps to draw for a project on China. The chapter review exercises on verbs are due for English class, and Lori finds grammar difficult. Besides all of these assignments, which are due tomorrow, Lori has a report on William Shakespeare due for English class next week. Without any study periods during the school day, Lori will somehow have to complete all of these assignments during her study time at home.

1. List Lori's short-term assignments, which are due tomorrow.

2. The following are possible strategies for attacking the homework problem. Check (✓) the strategy that you feel would be most beneficial to Lori. Then, at the bottom of this page, explain why you selected it.

_____ Start with the hardest or longest assignment to get it out of the way or to make sure that it gets done.

_____ Start with an easy or an enjoyable assignment to build confidence or to get into the mood for studying.

_____ Save the most enjoyable assignment last because interest tends to give people "a second wind" when they are tired.

_____ Start with the assignment for the class in which you most need to improve your grade.

Reason for selecting the strategy: _____

(Continued on next page)

Managing Study Time *(continued)*

3. Based on the strategy that you chose, number Lori's homework assignments (listed in Item 1) in the order in which you feel she should approach them.

4. Lori's report on William Shakespeare is due next week. Based on the time management strategies in Chapter 7, what advice would you give her on how to accomplish this long-term assignment?

Follow-Up

Apply what you have learned from this activity to your own experience. Complete the following items.

1. On the lines below, list your current homework assignments. Identify them as short-term (S) or long-term (L).

2. Review the strategies listed on the preceding page, as well as the time-management strategies provided in your textbook. What strategy will you use to complete your short-term assignments? Explain why you feel that this strategy will be effective.

3. Based on the time-management strategies provided in your textbook, what plan will you use to accomplish your long-term assignments? (If you have no long-term assignments at the moment, describe what plan you will use in the future.)

Activity 48

Examining Money Issues

Directions: Examine the pairs of words below. After reading each pair, ask yourself, “If I had \$100 to spend, on which of the two items would I prefer to spend it?” Circle the item that would be your first choice. You must make one choice in each pair. Then answer the questions on the following page.

- | | | |
|-------------------------------|--|---|
| 1. Education
Travel | 2. Education
Savings | 3. Charitable Giving
Social Activities |
| 4. Savings
Hobbies/Sports | 5. Hobbies/Sports
Car | 6. Clothes/Grooming
Travel |
| 7. Social Activities
Car | 8. Travel
Charitable Giving | 9. Savings
Social Activities |
| 10. Clothes/Grooming
Car | 11. Hobbies/Sports
Charitable Giving | 12. Education
Car |
| 13. Savings
Hobbies/Sports | 14. Travel
Clothes/Grooming | 15. Clothes/Grooming
Education |
| | 16. Charitable Giving
Social Activities | |

1. Total the number of times you circled each item:

- | | |
|-------------------------|-------------------------|
| _____ Car | _____ Hobbies/Sports |
| _____ Charitable Giving | _____ Savings |
| _____ Clothes/Grooming | _____ Social Activities |
| _____ Education | _____ Travel |

(Continued on next page)

Examining Money Issues *(continued)*

2. List your money values in order by the number of “votes” they received. This list reflects the items you consider most important in their order of importance. By knowing your values, you can make sure your use of money reflects your values. The more closely they match your spending, the easier it will be for you to reach your financial goals.

- | | |
|----------|----------|
| A. _____ | E. _____ |
| B. _____ | F. _____ |
| C. _____ | G. _____ |
| D. _____ | H. _____ |

3. What did you learn about yourself in this activity?

Follow-Up

One of the items listed in the activity was “savings.” However, when you save your money, you may actually be planning to spend it in the future on one of the other items listed—car, education, travel, and so on. You might also save to purchase a house or to set aside money for your retirement. On the lines below, describe your main reasons for saving. Explain how this reason is related to the money values you identified in the first part of this exercise.

Activity 49

Financial Goals & Priorities

Directions: Follow the steps below to examine financial goals and practice planning to meet them.

1. In the table below, list six financial goals that a young adult might have. Indicate whether each goal is based on a need or a want. Identify the values that each of these goals reflects. Finally, prioritize the goals based on which ones you think are most important.

Priority	Financial Goals	Need/Want	Values Reflected

Goal	Deadline	Estimated Cost	Amount to Save Each Week
1.			
2.			
3.			

2. On the chart below, list the three goals you identified as most important in step 1. For each one, list the amount of time in which you think it would be reasonable for a teen to reach the goal. Estimate the amount of money it would take to reach each goal, then determine how much a teen would need to save each week to reach the goal by the deadline.

(Continued on next page)

Financial Goals & Priorities *(continued)*

3. Based on your calculations, do you think it would be possible for a teen to save enough money to meet all three of the financial goals you identified? If not, which of the three goals do you consider the most realistic? Explain why.

4. Saving for a financial goal means making income exceed expenses. Two ways to do this are to cut expenses or increase income. On the lines below, brainstorm a list of ways that a teen might either increase income or reduce expenses in order to save more money.

5. Which of these ideas do you think would be easiest for a teen to put into practice and why?

Follow-Up

Compare your answers with those of other students in the class. Answer the questions below.

1. What were the most common financial goals identified as appropriate for teens?

2. Which approach to saving money did most people favor: cutting expenses or increasing income? Why do you think this might be the case?

Activity 50

Creating a Budget

Directions: Use the chart below to create a budget showing the income and expenses of a typical young adult. You may use your own experiences, the experiences of friends, and print and Internet sources to find the information needed to complete the budget.

Personal Budget			
Income and Expenses	Subtotals	Totals	Grand Totals
EXPENSES			
<i>Fixed Expenses</i>			
Cell phone			
Car payments			
Auto insurance			
Other fixed expenses			
<i>Total Fixed Expenses</i>			
Variable Expenses			
Transportation/gas			
School lunches/food away from home			
Clothing/personal care			
School expenses			
Entertainment			
Gifts			
Other Variable Expenses			
<i>Total Variable Expenses</i>			
Savings			
<i>Total Expenses (Fixed + Variable Expenses)</i>			
INCOME			
Paycheck			
Allowance			
Other Income			
<i>Total Income</i>			
Surplus (Income–Expenses)			

(Continued on next page)

Follow-Up

Use the expense categories and amounts from the budget you created to draw a pie chart showing how the teen in your example spent his or her money. On a separate sheet of paper, draw a large circle. Divide the circle into sections, each one representing a category. Try to make your sections proportional in size to the percentage of income spent on each category. For example, if roughly 50 percent of the teen's money went toward food, this category would take up half of the circle. If you prefer, you can use a computer graphics program to design your pie chart. After making your chart, answer the questions below.

1. On what did your hypothetical teen spend the largest portion of his or her income?

2. What other expenses might a young adult be likely to have?

3. How will the teen's income and expenses probably change after graduation from high school and he or she begins living on his or her own?

Activity 51

Technology Benefits & Drawbacks

Directions: Identify an example of technology that has changed the way people live or work. Research the effects of the technology using the Internet, library resources, and personal interviews. Use this information to answer the questions below.

Technology: _____

1. Which aspects of daily life has this technology improved? Check all that apply.

- | | |
|--|---|
| <input type="checkbox"/> Communication | <input type="checkbox"/> Education |
| <input type="checkbox"/> Transportation | <input type="checkbox"/> Finance and retail |
| <input type="checkbox"/> Health care | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Safety and security | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Production | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Personal productivity | <input type="checkbox"/> Other _____ |

2. Explain why you believe that this technology has made a positive impact on people's lives.

3. What drawbacks does this technology have? Check all that apply.

- | | |
|--|--|
| <input type="checkbox"/> Stress due to rapid change | <input type="checkbox"/> Difficulty in making buying decisions |
| <input type="checkbox"/> Fear or resistance to change | <input type="checkbox"/> High costs |
| <input type="checkbox"/> Lack of user friendliness | <input type="checkbox"/> Threats to privacy and security |
| <input type="checkbox"/> Frequent malfunctions | <input type="checkbox"/> Elimination of jobs |
| <input type="checkbox"/> Dependence on technology | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Negative effects on physical health | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Negative effects on social health | <input type="checkbox"/> Other _____ |

4. Briefly describe the negative effects of this technology on people's lives.

(Continued on next page)

Technology Benefits & Drawbacks *(continued)*

5. How has this technology changed the way tasks are done or increased the speed with which tasks are done?

6. What new skills are needed to use this technology effectively? How are these skills learned?

7. How have jobs been affected by this technology? What jobs have been lost? What new jobs have been created?

8. On the whole, do the benefits of this technology outweigh its drawbacks? Why or why not?

Follow-Up

Think about how your chosen technology could be changed to maximize its benefits and minimize its drawbacks. On a separate sheet of paper, describe one or more specific changes that you think would improve this technology and increase its benefits to society.

Activity 52

Selecting Software

Directions: Answer the questions below about different types of computer software. Visit computer stores or browse Web sites and computer catalogs to find the information you need.

1. Five common types of software that people use for work or school projects are word processing, presentation, database, spreadsheet, and desktop publishing programs. On the lines below, give a brief explanation of what each type of program does and how it is most commonly used.

Word processing: _____

Presentation: _____

Database: _____

Spreadsheet: _____

Desktop publishing: _____

2. Which of the software types described above do you think would be useful for a student?

(Continued on next page)

Selecting Software *(continued)*

3. Choose one type of program that you think would be useful for a student. Use print or Internet resources to research three software program titles in that category. Use the chart below or a separate piece of paper to summarize information about the software titles you researched.

Software type: _____

Title	Version	Publisher	Price	Features

4. Which software title in this category would you choose and why?

Follow-Up

On a separate sheet of paper, write a paragraph explaining how you would use your chosen software program in your schoolwork. What kind of assignments you would use it for? Which features of the program do you think you would find most useful?

Activity 53

Your Software Skills

Directions: To take advantage of all the benefits of modern technology, you need to keep your software skills sharp. For this activity, identify a program that you would like to learn to use. Find a computer that you can use for one hour to practice this program. For instance, you might use a machine in your school’s computer lab or a friend’s or relative’s computer that has the program on it. Answer the questions below about your efforts to learn more about the program you chose.

Name of program: _____

1. Explain how you think this program could help you with your schoolwork or other activities.

2. Make a list of all the things you would like to learn to do with the program. List your top five goals below.

3. Begin by using the software’s on-screen tutorial, if it has one. If you are not sure how to start the tutorial, try looking under the “Help” menu. Answer the following questions about the software tutorial:

Did the tutorial cover all the topics that you most wanted to learn about? _____

If not, which topics did the tutorial leave out? _____

In general, was the tutorial easy to use? _____

If not, what were the main problems with the tutorial? _____

(Continued on next page)

4. If the program you chose does not have a tutorial, or if the tutorial does not cover all the topics that interested you, try checking the Help files to find the answers to your questions. Answer the following questions about the program's Help files:

Did the Help files cover all the topics that you most wanted to learn about? _____

If not, which topics did the files leave out? _____

How easy was it to find the information you wanted? _____

How easy was it to understand the information you found? _____

What might have made the Help files easier to use? _____

5. If you are still unable to find the information you want in the Help files, try exploring the program's various menus and commands to see if you can figure out by trial and error how to do what you want. Answer the following questions:

Did the menu structure in the program make sense to you? _____

How easy was it to find the commands you wanted? _____

What might have made the menus easier to use? _____

Follow-Up

Write a paragraph or two summarizing your experience with this program. Overall, would you say that this program is easy or difficult to learn? Do the software designers seem to have taken the needs of people like you into consideration? What could the software developers do to make the program easier to learn and use?

Activity 54

Computer Games—True Costs

Directions: Computer games and other electronic games are an extremely popular form of entertainment. There are many types of electronic games and many different systems for playing them. Research a type of game that appeals to you to determine the true costs of playing it in both money and time. Answer the questions below.

1. Choose a computer game or other electronic game that appeals to you. Visit a game store or use computer catalogs or Internet sites to find the following information about the game:

Name of game: _____

Type of game (action, simulation, strategy, etc.): _____

Game system used: _____

System requirements: _____

Is this an online game? Yes / No

2. Calculate the costs of the system, software, and other expenses associated with playing this game. Fill in the following information:

How much does the game system or computer system cost? (Identify the store or other source.)

On the lines below, identify additional accessories you might need to play this game and the cost of each one.

Accessory: _____ Cost: _____ Source: _____

Accessory: _____ Cost: _____ Source: _____

Accessory: _____ Cost: _____ Source: _____

How much does the software cost? (Identify the store or other source.) _____

If this game requires a monthly subscription, what is the cost per month? _____

If this game is played online, what is the monthly cost of the Internet connection? _____

3. Add up the costs you identified on the previous page. What is the total cost, in dollars, of playing this game for one month?

Total cost: _____

(Continued on next page)

Computer Games—True Costs *(continued)*

- Next, figure out the cost of this game in hours. Start by estimating the number of hours you would spend playing this game per day. If this is a game that you already play, add up the number of hours you actually spend playing it on a typical day.

Hours per day: _____

- Multiply the number of hours you play per day by 30 to find the approximate number of hours you would spend playing this game each month.

Hours per month: _____

- Does this game offer any benefits aside from entertainment? For example, is it an educational game that helps you develop certain skills or a game you can play with friends as a social activity? If so, list these additional benefits below.

- What else could you accomplish in the amount of time you would spend playing the game each month?

Follow-Up

Form small groups with your classmates. As a group, brainstorm a list of ideas for ways to enjoy computer games or other electronic games while reducing their costs in time and money. For example, you might save money by sharing software with a friend. You might save time by playing games only on a specific schedule. List your group's ideas on a separate sheet of paper. Select the idea you think is best and share it with the class. Did other groups come up with similar ideas or different ones? Explain.

Activity 55

Technology & Ethical Choices

Directions: Use the following questionnaire to interview five people outside your class on the ethics of downloading music. To protect your respondents' privacy, do not record their names. Then answer the questions on the next page.

- | | | |
|--|-----|----|
| 1. Do you use your computer to listen to music? | Yes | No |
| 2. Have you ever copied an audio CD? | Yes | No |
| 3. Have you ever shared music files from your computer with others? | Yes | No |
| 4. Have you ever downloaded music files from others? | Yes | No |
| 5. Have you ever downloaded music files from the Internet? | Yes | No |
| 6. Are you aware of the penalties for pirating music? | Yes | No |
| 7. Would you download music if you had to pay for it? | Yes | No |
| 8. Downloading copyrighted music without paying for it is | | |
| _____ stealing. | | |
| _____ wrong, but not stealing. | | |
| _____ neither wrong nor stealing. | | |
| 9. Downloading copyrighted music without paying for it is harmful to | | |
| _____ the artist. | | |
| _____ the recording company. | | |
| _____ both. | | |
| _____ neither. | | |
| 10. If you download music, do you | | |
| _____ usually purchase the CD you downloaded? | | |
| _____ frequently purchase other CDs by the same artist? | | |
| _____ not intend to purchase the CD? | | |
| _____ I don't download music. | | |

(Continued on next page)

Technology & Ethical Choices *(continued)*

1. After conducting your survey, compare your results with those of other class members. As a class, make a table showing how many people gave each response to each question asked.
2. As a class, discuss the results of the survey. Do any of them seem odd or inconsistent? For example, did many people say that downloading music is harmful but not wrong? Note any interesting results on the lines below.

3. Focus on the answers to questions 8 and 9. Were people who said that downloading music harms artists any more or less likely to say that downloading music is wrong than those who said it only harmed recording companies? What does this reveal about people's attitudes?

4. Consider the answers to questions 8 and 10. What percentage of people said they usually buy the CDs they download music from or other CDs by the same artists? In light of this response, do you think it is accurate or inaccurate to claim that downloading music harms artists and recording companies? Explain.

Follow-Up

As a class, brainstorm ways that technology could make it possible for people to enjoy the convenience of downloading music in a way that does not hurt the financial interests of either the artists or the recording companies. List your ideas on a separate sheet of paper. Evaluate the ideas in light of the responses you received to your survey. For example, if you are proposing a service that allows people to download music for a dollar or two per song, look at the responses to question 7 to see whether it is likely that most people would be willing to pay to download music. As a class, vote on which idea you think would be most likely to work.

Activity 56

Be an Advertising Analyst

Directions: Use information about advertising from your textbook to analyze magazine advertisements. Pick up a copy of a popular magazine—one that you do not usually read—from the library or at a newsstand, or borrow one from a friend or relative. Carefully review the advertisements in the magazine and answer the questions below.

1. What types of articles and other information does the magazine include?

2. Who would be most likely to read this magazine? What would a typical reader's age, income level, interests, and family status be?

3. What are the most common types of products advertised in the magazine?

4. Do the majority of the ads appear to focus on information or on image?

5. Identify the advertising techniques used in the magazine ads. Check all those that apply.

_____ Bandwagon

_____ Testimonials

_____ Slogans

_____ Putdowns

_____ Before and after

_____ Other (describe): _____

6. How do the advertisements in this magazine appear to be targeted to the readers' age, income level, interests, or family status? Explain.

(Continued on next page)

Be an Advertising Analyst *(continued)*

7. Do you think the approach used in most of the advertisements in this magazine would be successful with the readers? Why or why not?

Follow-Up

Take on the role of an advertiser trying to develop a successful ad campaign for this particular magazine. Answer the questions below.

1. Identify the product you will be advertising. Explain why you think this magazine would be a good place to advertise this particular product.

2. Identify the technique or techniques you plan to use in your advertisements. Explain why you think these techniques are likely to work on the magazine's readers.

3. Briefly describe the advertisement you would create for this product.

Activity 57

Evaluating Information

Directions: Choose a specific topic to research. List your topic on the line below. Then review two different print or Internet sources for information about the topic. Choose two different types of sources (commercial, news, private, government, etc.). Answer the questions below.

Topic: _____

Source 1: _____

Type of source: _____

What are the qualifications of the authors or others cited as sources?

Is the information presented in factually and logically, or does it try to stir up your emotions?

Is there any evidence that the information might be biased (for example, to promote a product or a particular viewpoint)? Explain.

Does the source provide valid evidence to support its conclusions? Explain.

Does the evidence really point to the conclusions drawn, or does it present only one side of the story? Are some facts conveniently ignored?

Is the information consistent with what you have seen in other sources? If not, explain.

(Continued on next page)

Evaluating Information *(continued)*

Source 2: _____

Type of source: _____

What are the qualifications of the authors or others cited as sources?

Is the information presented in factually and logically, or does it try to stir up your emotions?

Is there any evidence that the information might be biased (for example, to promote a product or a particular viewpoint)? Explain.

Does the source provide valid evidence to support its conclusions? Explain.

Does the evidence really point to the conclusions drawn, or does it present only one side of the story?
Are some facts conveniently ignored?

Is the information consistent with what you have seen in other sources? If not, explain.

Follow-Up

Which source would you consider more reliable?

On a separate sheet of paper, explain what factors influenced your answer. What general conclusions can you draw about what sources of information are most likely to be reliable?

Activity 58

Managing School Projects

Directions: Read the scenario below. Then answer the questions that follow about how to find and manage information for a school project.

Ali has to complete a research paper for his English class. He will be working on the paper throughout the semester, and it will count for one-third of his grade for the class. Ali has chosen college football as the topic for his paper. However, he has not yet started his research. The teacher has instructed the students to use information from at least one book, three magazine or newspaper articles, three online sources, and one interview with an expert on their chosen subject. This seems like such a huge amount of information to find that Ali just isn't sure where to start.

1. The first thing Ali needs is a plan to organize all the information he will be gathering. He will have at least eight different sources to keep track of, so he needs a scheme for taking notes and organizing them so that he will be able to find all the information he needs. Ali doesn't have a laptop, so he won't be able to do all his work on the computer. Suggest a plan Ali could follow to keep track of all his sources and the information he has collected from each one.

2. Next, Ali has to find the print sources he will use. He intends to start his research at his local public library. Explain how Ali can go about locating each type of source listed below to find information on his chosen topic.

Books: _____

Magazine articles: _____

Newspaper articles: _____

(Continued on next page)

Managing School Projects *(continued)*

3. Next, Ali needs to locate his three online sources. How can Ali begin his search for relevant information on the Internet? How can he evaluate each source he finds to make sure the information is reliable?

4. Once Ali has found all his sources, he needs to decide how to get the information he needs from them. For example, he could print out or photocopy pages and go through them with a highlighter or he could read through the sources and take notes. He has to keep track of which information comes from which source so that he can cite his sources in his paper. Explain what you think is the best way for Ali to gather information and why.

5. Finally, Ali must find and contact an expert to interview. Where could Ali begin his search for someone to interview? How could he go about contacting people he thinks he would like to interview?

Follow-Up

As Ali gathers information for his paper, he needs to make sure he is using it in a way that respects the owners' rights. This means he needs to learn how to cite all his sources correctly. Use library and Internet sources to find information on the correct way to cite each type of source Ali will be using (books, magazine articles, newspaper articles, online sources, and interviews). On a separate sheet of paper, give an example of the correct form for citing each of these types of source material.

Activity 59

Finding Help

Directions: When people are faced with major problems, they may not know where to turn first. An adult might talk to a family friend he or she trusts. A teen might go to a school counselor. Some situations, however, require outside professional help. The chart below lists several such problems. Use the steps on the following page to gather information to complete the chart.

Problem	Resources: Telephone Book	Resources: Newspaper	Resources: Local Publicity
Alcoholism			
Child Abuse			
Depression			
Rape			
Substance Abuse			
Threatened Suicide			

(Continued on next page)

Finding Help *(continued)*

1. Use a telephone book to find hot lines, counselors, or agencies that might provide help with the problems listed in the chart. The introductory pages, the yellow pages, and the blue government agency pages are good places to check. List the names and contact information you find in the appropriate places in the second column of the chart.
2. Many nonprofit organizations, including hospitals and places of worship, sponsor hot lines and support groups. Check your local newspaper for advertisements for hot lines or support groups. List the names and contact information you find in the appropriate places in the third column of the chart.
3. Agencies, hot lines, and support groups often advertise with flyers or posters in libraries, hospitals, doctors' offices, and schools, as well as on public bulletin boards. Search in these places for information about resources that could offer help for the problems listed in the chart. List the names and contact information you find in the fourth column of the chart.
4. In the process of filling out your chart, you may discover resources that provide help with problems not listed in the first column. In this case, use a separate sheet of paper to supplement your chart. List each additional problem for which you discover resources and then put down the name and contact information for each group.
5. Examine your completed chart. Which column contains the most information? _____

Which column contains the least information? _____

What conclusions can you draw about the best ways to find sources of help in your community?

Follow-Up

1. Examine the information sources on your chart. Do you think these are places teens with problems would be likely to look for information? Why or why not?

2. What other places might organizations use to advertise where teens would be more likely to look for help?
