

# Leadership and Life Skills Course

Leader's Guide



Empowering the Next Generation<sup>™</sup>



#### What I Wish I Knew at 18: Life Lessons for the Road Ahead – Leaders Guide

Second Edition Leaders Guide, 2013
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# **Special Message from the Authors**

There is no greater calling than guiding a child to become an honorable and productive person. Whether you're a teacher, parent, mentor, or coach, the impact of your efforts is profound. We honor you for your dedication, tireless effort, and perseverance in preparing our next generation of leaders.

Many communities influence the life of a child—family, school, faith, employers, and service organizations, to name a few. Each has its own sphere of impact, but their efforts are not always coordinated. This can cause key life subjects to fall through the cracks when one community thinks the other is covering that territory.

We believe this is one of the reasons why many high school graduates are not fully prepared for adulthood and are struggling to find their way. Additionally, families are becoming increasingly fragmented, both relationally and geographically, and most of us are suffering from excessive "busyness." Compounding matters is that fewer teens are finding employment opportunities during or after high school and are thereby lacking in "real world" experience. Finally, many schools are simply not offering leadership and life skills courses for various reasons.

All these factors are contributing to what many are calling a "life skills deficit" among today's young people. This is taking its toll on both an individual and societal basis and comes at a time when our world economy has become increasingly competitive. The stakes are higher, and fixing this problem has become a societal imperative.

These challenges inspired us to offer a solution—a comprehensive and innovative leadership and life skills course based on the success principles covered in *What I Wish I Knew at 18: Life Lessons for the Road Ahead.* It describes the qualities and methods of honorable leaders while instilling practical, before-the-fact wisdom in key life decision arenas. Through its emphasis on (and opportunities for) personal reflection, peer interaction, and practical application, this course inspires, equips, and empowers students to reach their full potential.

May this course help you achieve your organizational mission of preparing young people for a fulfilling life journey with lasting impact.

Sincerely,

**Dennis Trittin** 

Arlyn Lawrence



# **LEADER'S GUIDE**

leadership \* empowerment \* impact \* confidence \* integrity \* wisdom \* success \* purpose

# What's So Important about Leadership and Life Skills Development?

"...preparing young people for success in life is not just a moral obligation of society but also an economic imperative." Arne Duncan, U.S. Secretary of Education

In an increasingly competitive world, our nation and economy depends on leadership from our young people. Not only is this important on an individual, personal level, but it also has societal and economic implications. The stakes are high. We owe our next generation(s) the vision and practical guidance to achieve their full potential. That is precisely what this course is all about.

We hope this unique leadership and life skills program, based on the book, What I Wish I Knew at 18, will prove to be one of the most valuable and personally relevant course your students will ever take. In it, they will gain important skills and perspectives that go beyond academic knowledge, equipping them to use that knowledge for maximum impact in the real world. In this course, students will learn to:

- model the qualities of honorable leaders
- successfully transition to a college academic environment
- develop the qualities employers value
- succeed in a well-matched career and reach their full potential
- become a masterful decision-maker and time manager
- build a winning competitive edge and market it strategically
- manage their money wisely and achieve their financial goals
- build enduring relationships and prepare for a lasting marriage
- use their time, talent, and treasure to positively impact the world

Students will learn valuable skills and life principles via personal reflection/self assessments, as well as through dynamic group discussions and role playing where they will collaborate in teams—in some cases, leading discussions and in other cases providing valuable feedback to their classmates.

In the What I Wish I Knew at 18 leadership and life skills course, students will discover what honorable and productive leaders look like, and gain the confidence that they, too, can be one! They will learn that "leadership" is not simply for the chosen few. Every person can be a leader in his or her sphere of influence and express leadership qualities in a host of different situations.

#### **How to Lead this Course**

One of the greatest things about What I Wish I Knew at 18 is that you don't have to be a rocket scientist to teach it. Nor do you need to be a psychologist, a therapist, a child development expert or any other kind of expert! You simply need to be someone with the desire and relational skill to help teens learn the foundational principles necessary for a successful launch into adulthood. All the tools you need are right here in this curriculum.

As you proceed, here are some things to keep in mind:

- First and foremost—have FUN!
- Each day's lesson (based on one or more success pointers from the What I Wish I Knew at 18 book) is divided into five sections, each marked by a distinctive icon:



Prepare - advance reading



**Consider** – large group teaching/discussion of the success pointer(s) covered in that lesson



**Discuss** – small group activities reinforcing the concepts presented in the Consider" section



**Apply** – after class assignments for life application



**Journal** —opportunities for students to record notes, thoughts, impressions, etc.

- You can use the Lesson Planning Charts provided in this leader's guide to plan your class time(s). These may be photocopied for your personal use. A blank planning sheet is also included to provide extra space if needed.
- Students should start each session having read the corresponding chapter(s) in the book What I Wish I Knew at 18: Life Lessons for the Road Ahead.
- Encourage students to utilize the chart found in the "Prepare" section of each chapter, where they are asked to identify the principles they think: 1) are most important in life, 2) come naturally to them, and 3) are either new ideas or are personally challenging. You may wish to leave this assignment to the end of each unit, rather than using it at the beginning. With these observations in mind, students will have opportunities to model their strengths to others (empowerment) and also be honest about the areas they need work on

(accepting constructive feedback to improve). NOTE: IF YOU ARE NOT USING THE BOOK WITH YOUR COURSE AND ARE USING WORKBOOKS ONLY, OMIT THIS SECTION.)

- Allow five to ten minutes or so at the beginning of each class for participants to share the
  pointers they highlighted in the "Prepare" section of their student guides before coming to
  class. (Not all of the success pointers in What I Wish I Knew at 18 are addressed specifically
  in the manual, so this can be a good opportunity to give attention to some of the sections of
  the book that are not covered by the course material.)
- After the opening discussion, read together (or permit students to either read silently or take turns reading aloud) that day's reading in the "Consider" section of the student guide.
   If there are personal reflection or application questions in the reading, allow a few minutes for students to record their answers before engaging in group discussions.
- Following the larger group time, direct students to the "Discuss" section of that day's lesson. Have them form groups of three to five people (you may wish to keep the same groups, for continuity, or change them up periodically, depending on your classroom dynamics). Assign an activity or discussion topic from the "Discuss" section of that day's lesson. (Note: you may wish to group students according to their answers from the "Prepare" section of their student guides for each particular chapter. Group students who identified them as "strong" in certain pointers with students identified themselves as feeling they need work in those areas, in order to take advantage of natural coaching and/or mentoring opportunities.)
- Keep in mind that some activities may require more than one day to complete. For example, the "Career Selection and Advancement" section directs students to make a Career Binder to help them in their college search and career selection. Also, the "Managing Your Finances" section provides opportunities to create sample Cash Flow Statements and offer recommendations to an imaginary "Spendthrift" Family that is in financial trouble. Consider these kinds of sections as you plan how to allocate course time to specific subject areas in your class.
- As much as possible, get the students to interact with one another and the class through discussion, activities, and opportunities for speaking in front of the larger group. In addition to helping students to absorb valuable content, this will help them develop their confidence, relational skills, and public speaking ability.
- Invite in guest speakers who have experience or expertise in various areas of subject matter covered by What I Wish I Knew at 18.
- Use the "Apply" section for homework or follow-up assignments for the students to do outside of class, if desired.
- The "Journal" section is provided at the end of each chapter for in-class notes and personal reflection for future reference.

#### The Leader's Role

- Number one: be personal! This is not merely an objective course; rather it is a course of applied principles to REAL LIFE. The principles are based on the principles modeled by tested, honorable leaders. You are a leader in your students' life. Share some of your own personal journey as you teach the principles and exercises in the course. Rather than simply imparting information, your role is to serve as a discussion facilitator and mentor in guiding participants into meaningful conversation and application of the principles.
- Understand that in most cases, there are no "right" or "wrong" answers to the discussion
  questions. Participants should feel free to share their thoughts, ideas, and feelings freely
  without feeling pressured or judged to come up with a correct, objective answer.
- During the discussion times, monitor the groups to make sure they are making progress on the assignment and that the tone of the group is positive and cooperative. Be available to answer questions and help them move forward if they get "stuck."
- Be flexible. Choose your priority topics but be willing to spend more (or less) time on a particular subject arena depending on the student's interest. If something turns out to be a "hot topic" and you feel the students would benefit from additional discussion or exploration on that subject, go with it. Remember that teens are works in process. Their cognitive and neurological development is not generally complete until around the age of 20—even though they may appear physically mature much earlier than that. Many times their confident assertions—value statements that may seem dogmatic or idealistic—are simply their way of processing and working through what their real values and thoughts are on that topic. Allow them the freedom to explore ideas, to "think out loud," to be dogmatic—and then don't act surprised if they just as dogmatically change their opinion the next day!

### **Preparing to Teach**

- Students can become bored with school because they don't see how they'll use the
  information in "real life." Assure them that this class WILL be different! (And, after having
  completed it, they will likely agree.) By mentioning this fact up front, this will hopefully
  motivate them engage in the course, take it seriously, but still have fun.
- The structure of the student guide is designed to provide enough material for a *daily class* for nine weeks. If conducting the class on an 18-week schedule (or other time frame), simply space out the discussions and activities accordingly. The lessons do not build on each other, so you can feel free to shorten, lengthen, or rearrange the order as you see fit.
- Recognizing that this course can be taught in various grades, teachers will want to gauge the age-appropriateness of the subject matter. For example, if you are teaching grades eight through ten, you may want to reduce the marriage component and increase the time allotted to other subjects. Meanwhile, for juniors and seniors, the career and finance

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chapters may deserve additional time and detail. Teachers should feel free to supplement this course with other resources on subject matter where additional detail/perspective is desired. For example, within the "Managing your Finances" chapter, teachers could train students on subjects like personal banking and investing. The key is that students end with a well-rounded look at life and wise principles to live by.

- High school students need to understand that the stakes are higher in terms of the way they
  live life and the disciplines they need to develop. Point out to them that this course will help
  them make the right decisions the first time and that it will help prepare them for success in
  the real world—PROVIDED they take personal ownership of these principles in life.
- Feel free to title the course as you see fit. Some suggestions include "Leadership for Life," "Leadership and Life Skills," or "Decisions."

#### **Media Resources**

We highly recommend you utilize any technical or media resources available to further student engagement. If you have the capacity for showing film clips or YouTube® videos, or for creating and using Power Point slides to emphasize key points, take advantage of these opportunities. Any visual supplement you can add will only serve to inspire the students more actively in the learning process (not to mention it makes it much more fun and interesting!).

For example, for Chapter One, "Life Perspective," to illustrate the pointer, "Don't define success by riches," you could show the final scene from the movie *Mr. Holland's Opus*, starring Richard Dreyfuss. The YouTube link below connects to a clip of approximately ten minutes portraying a dramatic example of the reward of living a life invested in others, and reaping their gratitude and admiration as a result.

https://www.youtube.com/watch?v=ng3I4vEN3Dk

In this clip, Mr. Holland's former student and current state governor addresses Mr. Holland in front of a crowd of townspeople and former students from throughout his 30-year teaching career. She says of him, "He has achieved a success far beyond riches and fame." And then directly to him, she adds, "Look around you. There is not a life in this room that you have not touched, and each one of us is a better person because of you. We are your symphony. We are the melodies and notes of your opus, and we are the music of your life."

Another example would be the following clip from the TV show *Scrubs*, where the character Dr. Cox talks about what makes a successful relationship. This would be a good opener for the pointer "Choose Your Spouse as a Forever Decision/Fully Explore Your Compatibility before Committing" found in Chapter Seven, "Love and Marriage."

http://www.youtube.com/watch?v=ICEZNbwQVy8

Sometimes a song serves as a good illustration or discussion starter. The following You Tube® link will connect you to the Switchfoot song "The Shadow Proves the Sunshine" and might be a good What I Wish I Knew at 18 Leadership and Life Skills Course © 2011 by LifeSmart Publishing, LLC. All Rights Reserved.

choice for Chapter Nine, "Adversity and Spirituality." Ask students to identify what they think the artist is saying about difficult times, and how this relates to what they learn in the pointer "Accept that adversity is part of life—it can be preparation for greater things and often makes sense in retrospect."

It is beyond the scope of this leaders' guide to comprehensively provide media resource suggestions for every pointer in the *What I Wish I Knew at 18 Student Guide*. We have provided a section starting on page 11 to help you identify clips or resources you can find and assign to particular pointers. Following are some helpful websites for locating clips:

www.youtube.com www.bluefishtv.com www.wingclips.com

#### **Grading**

**NEW!** We have recently added a pre- and post-course survey to help you measure your students' progress and perceptions pertaining to their understanding and application of the leadership principles they will learn in *What I Wish I Knew at 18*. The survey can be accessed on our website as a free download at <a href="http://www.dennistrittin.com/resources/WIWIKStudent%20Survey.pdf">http://www.dennistrittin.com/resources/WIWIKStudent%20Survey.pdf</a>.

As far as grading goes, The What I Wish I Knew at 18 course does not readily lend itself to quizzes and tests—it's more about effort and participation. You may choose to develop quizzes/tests, but the focus should be on honest reflection and effective group participation. One way to assess this is to gather the students' workbooks for periodic evaluations and grading/assessment purposes. Another is to incorporate peer evaluations by students as part of grading the participation component.

# **Expanding the Curriculum**

We encourage you to supplement this curriculum to best suit the needs of your students, and further concentrate in the subject matters most beneficial. For example, the finance chapter especially lends itself to further supplementation. You can:

- teach the students how to write, endorse, and cash or deposit a check, and how to balance a check book
- further explore the topic of investing
- encourage students to familiarize themselves with websites about money matters and investing, such as <a href="www.cnbc.com">www.cnbc.com</a>, <a href="www.money.msn.com">www.msn.com</a>, and www.smartmoney.com
- have students pick a stock (or a portfolio of three stocks) and follow them, have contests, etc.
- take the students on field trips or invite guest speakers in the financial arena

# **For Special Consideration**

Following are some extra thoughts and notes on particular pointers you may wish to consider as you plan your lessons:

#### Chapter One - Life Perspective

The opening chapter to What I Wish I Knew at 18 is a foundational one. For many differing reasons, often teenagers do not have a clear sense of self-worth. The teen years are tumultuous at the best of times, and many young adults lack the social support necessary to build self-confidence, self-esteem, and a strong sense of purpose and direction. That's where this course can help (and is especially key for students who are the highest risk of dropping out of school).

In addition to the principles and exercises included in the chapter one of the student guide, here are some additional ideas you may wish to utilize in this section:

- have students start an "All about Me" journal in which they will incrementally record their self-discoveries throughout the course. Start by having then ask a few adults close to them to write down what attributes they see in them – character qualities, talents, skills, aptitudes, etc. Students can paste these into their journals for encouragement.
- find online assessments (there are a number of free ones, just use Google) students can take for personality and aptitude. An example of a free personality test can be found at <a href="http://www.123test.com/disc-personality-test/">http://www.123test.com/disc-personality-test/</a> and an example of a free aptitude test can be found at <a href="http://career.missouri.edu/students/majors-careers/skills-interests/career-interest-game/">http://career.missouri.edu/students/majors-careers/skills-interests/career-interest-game/</a>
- Note: LifeSmart Publishing plans to release a Personal Assets supplement to the What I
  Wish I Knew at 18 course in Spring 2013 check back with us to see when it is available
  www.dennistrittin.com.
- At the end of the chapter, assign students to write a paper on what they think are the most important/best qualities they have to offer, as well as the things they think they need to work on
- Based on the results of any personality and/or aptitude testing they did, have them share with the rest of the class (public speaking opportunity) what they learned about themselves. Surprises? Confirmations? Challenges?

#### Chapter 2 - Character

Relationships, integrity, and bullying: Your *What I Wish I* Knew at 18 course can be a great opportunity to talk with students about some of the darker sides of the high school social scene and how they can set for themselves (and others around them) a higher bar. Kids are so focused on peer groups, what they wear, how they fit into the pecking order, etc. If there's a way that can be channeled positively, school culture as a whole can be influenced tremendously.

#### Pointer 1 - Cultivate a Servant's Heart

What does it mean to be you? (Emphasize the Albert Einstein quote)

#### Pointer 2 – When Facing Risky Situations, Preserve Your Values, Reputation, and Integrity

Discuss the need to protect your reputation, not compromising to fit it in, and having the courage to stand up for your values. Add new discussion scenarios to the small group exercise: 1) leaving

someone out when you're getting pressure from a group not to invite him/her to your party 2) bullying – someone is being pressured/excluded/"punished"/tormented and you are being pressured not to stick up for them, not to tell

#### Pointer 6 – Don't Say Something about Someone Else You'd Regret if They Heard

Take the "Integrity Challenge!" (This can be found online on our blog, <a href="http://dennistrittin.com/view\_blog.aspx?blog\_id=18">http://dennistrittin.com/view\_blog.aspx?blog\_id=18</a>) For one week, see if everyone in your class (or school) can take the challenge to not say anything about someone else they'd regret if that person heard. Encourage them to hold one another accountable (the person who gets called out has to apologize!). See how the culture in your classroom or school changes.

#### **Bullying Blogs**

This principle also extends to the issue of bullying. Refer to our blogs on bullying below for additional information:

Part One - <a href="http://dennistrittin.com/view\_blog.aspx?blog\_id=89">http://dennistrittin.com/view\_blog.aspx?blog\_id=89</a>
Part Two - <a href="http://dennistrittin.com/view\_blog.aspx?blog\_id=90">http://dennistrittin.com/view\_blog.aspx?blog\_id=90</a>
Part Three - <a href="http://dennistrittin.com/view\_blog.aspx?blog\_id=91">http://dennistrittin.com/view\_blog.aspx?blog\_id=89</a>

#### **Chapter Three – Relationships and Communication**

It is important to frame this section in the context of HEALTHY relationships and communication. Teens tend to focused on peer evaluations based on what they wear, where they fit in the pecking order of high school culture, comparisons and competition, and who's in/who's out. In this unit, we want to emphasize the worth of the individual, relationships over things, avoiding labels, and cultivating inclusive social groups. The goal of this section is to help students cultivate and maintain healthy relationships at school and at home.

#### Pointer One – Put Relationships before Things

Have students identify what things people are being judged on in their particular high school culture (either fairly or unfairly). Do they agree or disagree? Why? Ask the question for class or small group discussion, "How can we help create a culture in our school that doesn't judge on that basis?"

# <u>Pointer Three</u> – Recognize that First Impressions Are Huge, Be Inquisitive When Meeting Others, and Notice How Others React to You

(We suggest you take more than one class period for this lesson.)

#### **Chapter Four - Miscellaneous**

#### Pointer Four – Don't Let Technology Rule Your Life

Communication used to be more intermittent and easier to manage than it is today. These days, we get notified EVERY TIME we get an incoming communication. The question is, "How do we decide whether we want to respond to that?" In this day and age, controlling our time is becoming the most important issue for a productive person. We need to learn to block our time: blocking time leads to greater productivity. Here are some suggestions beyond what are provided in the WIWIK@18 Student Guide:

- When you do your homework, do you have your phone close by? How does that affect the length of time you can work/study undistracted?
- focus on how they respond when they receive an incoming call (they don't need to "jump" to answer it
- understand how being on your phone all the time diminishes relationships because you're not "in the moment" (and shows disrespect to speaker/other person)

**Role-playing scenarios:** 1) you're a speaker and you see people texting 2) you're confiding a serious personal problem to someone and they're texting while you're talking

#### Pointer Six – Be a Discerning Skeptic of All You See and Hear

In this chapter, take time to focus on advertising messages and distortions of reality found in media/marketing. Here's are two extra assignments you might use:

- 1. Look at an assortment of magazines and commercials. Identify what the advertiser is trying to message to you.
- 2. You now work for an advertising agency. You are a marketer of cosmetics, skin products (for guys, athletic wear, beer, etc.). What would *you* put in an ad; what would *you* try to do in your magazine article to get that person to buy your product?

#### Chapter Seven – Love and Marriage (You may elect to call this unit "Love and Friendship")

Additional perspectives the instructor can offer:

- the world doesn't end if you and your girlfriend/boyfriend break up
- you don't NEED to work it out
- the value of perspective that most teen relationships aren't going to last
- why it's important to have a healthy perspective
- planting seeds of self-worth, intentionality, and boundaries help students to avoid behaviors that can wreck lives

#### **Chapter Eight – Managing Your Finances**

#### Pointer 2 – Living within your Means and Generate Positive Cash Flow

| Alternate budgeting exercise:   |
|---|
| Tell students, "Here's how much you make" (Give them an amount, either figuratively o         |
| use play money). "Now, we're going to give some to charity. Then we're going to give some to  |
| savings/investment. What's left is what we can spend (budget), 20% of which is going to go to |
| groceries. Use this amount, not focusing on the whole budget but using it to frame a          |
| grocery/clothing exercise. Now they need to go:   |

- grocery store shopping they have to go into a grocery store with \$\_\_\_\_\_\_ (amount of money). They will have different kinds of categories of groceries to buy; how will they spend that money? Point out, "Look at the different meats; they all cost differently (i.e., prime rib versus round steak). If you buy hamburger for \$4.69, how long are you going to make that last? What's the payoff of making it yourself versus going to McDonald's? What will you buy, name brand or generic?" Give them a real sense of the responsibility. (i.e., "If you spend all your money for expensive meat, you're not going to have money for the daily staples.")
- back to school shopping Mom gives you \$500 but your clothes need to last for the whole year (and you live in a climate that has all seasons, hot and cold). "What items do you need to buy so you have enough for the whole year?" Give them a sense of the responsibility (i.e., If you buy expensive jeans and boots for the fall, you may not have enough for shorts and t-shirts in the spring.)

#### Chapter Nine – Adversity and Spirituality

We included this (potentially controversial) unit because it is an important segment and involves real choices young people need to make:

How are you going to handle it when things don't go your way? What will you do with the spiritual side of life?

This unit is optional but we hope you will provide students with an objective forum in which to explore this facet of life. The idea is not to be at all directional (i.e., not to tell students what or how to deal with their spirituality), merely to acknowledge that this component of life is real and something about which they will want to make their own personal decisions.

The Search Institute®, a national research-based organization and leading global innovator in adolescent development, has identified the 40 building blocks of healthy identify formation—known as Developmental Assets®—that help young people grow up healthy, caring, and responsible.

http://www.search-institute.org/content/40-developmental-assets-adolescents-ages-12-18

The assets are grounded in extensive research in youth development, resiliency, and prevention. They represent the relationships, opportunities, and personal *qualities that young people need to avoid risks and to thrive.* We note that one of the 40 developmental assets of healthy development is the consideration of a spiritual life and attendance at a place of worship.

This unit can be an opportunity for students to hear from other students about their (different) faiths. You, as the instructor, may or may not choose to reveal your own leaning; that is up to you and your comfort level and the parameters established by your school and school district. The goal is simply to communicate that many successful leaders consider this an important part of their lives.

#### **Summary Session**

At the end of the course, consider having a summary session in which students have the opportunity to recap their own (personal) highlights and take-aways from the course.

- what stood out the most to them?
- what are the most significant things they will remember?
- Is there anything about which they feel differently than when they started the course?

Take this opportunity to reinforce that they have the tools to be successful, to live a life of significance and impact, if they will believe in themselves and apply what they've learned!

| Success Pointers   | Media Resource                                 |
|--|--|
| Chapter 1 – Life Perspective   |  |
| Discover your purpose and inspiration  |  |
| Live life without regrets  |  |
| Don't define success by riches   |  |
| Diversify your life  |  |
| Commit to being a lifelong learner   |  |
| Chapter 2 – Character  |  |
| Cultivate a servant's heart  |  |
| When facing risky situations, ask how your conscience will feel tomorrow   |  |
| Stand up for your beliefs and values with conviction   | The Wonder Years – Kevin and Margaret Farquart |
| Be an encourager rather than a critic and always look for the best in people   |  |
| Solicit and embrace constructive feedback  |  |
| Don't say something about someone else that you wouldn't mind them overhearing   |  |
| Chapter 3–Relationships & Communication  |  |
| Put relationships before things  |  |
| Get connected with others who share your interests and values/Steer clear of destructive people/First impressions are huge/Be inquisitive when meeting others/Notice how others react to you |  |
| How you say it can matter more than what you say/Talk it out, don't write it out   |  |

| Regularly show appreciation and gratitude to others   |                  |
|---|------------------|
| Chanter 4 Missallaneous   |                  |
| Chapter 4 - Miscellaneous   |                  |
| Set and periodically assess your goals  |                  |
| Time is precioususe it wisely   |                  |
| Become a masterful decision maker   |                  |
| Don't let technology control your life  |                  |
| Learn to speak comfortably in groups  | The Kings Speech |
| Be a discerning skeptic of all you read and hear  |                  |
| Chapter 5 – College Academics   |                  |
| Chapter 3 Conege Academics  |                  |
| Excel by planning, preparing, and performing  |                  |
| Consider the rainbow highlighter study method   |                  |
| Chapter 6 – Career Selection/ Advancement   |                  |
| Choose your major and career after conducting a comprehensive assessment of yourself and potential career matches |                  |
| Build a winning competitive edge/Demonstrate the qualities that employers value                                   |                  |
| Learn to persuasively market yourself /Likeability in the interview is huge                                       |                  |
| Diversify your contributions to build your value and win promotions   |                  |
| Chapter 7 - Love and Marriage   |                  |
| Chapter 7 – Love and Marriage   |                  |
| Take a "3D approach" to dating  |                  |

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| Love takes timeand timing!  |  |
|---|--|
| Recognize the difference between love and lust  |  |
| Choose your spouse as a forever decision/Fully explore your compatibility before committing   |  |
| Key words for a successful marriage   |  |
| Chapter 8 – Managing Your Finances  |  |
| Strive to become a wise steward, disciplined saver, prudent consumer, cautious debtor, and cheerful giver   |  |
| Live within your means and generate positive cash flow/Create regular cash flow statements; analyze your spending/Use credit sparingly and wisely |  |
| Develop a financial plan that reflects your short-<br>and long-term goals   |  |
| Invest early, regularly, and as much as you can in a diversified, long-term strategy  |  |
| Grow your wealth patiently  |  |
| Chapter 9 – Adversity and Spirituality  |  |
| Adversity   |  |
| Accept that adversity is a part of life/ It can be preparation for greater things and often makes sense in retrospect                             |  |
| Release your pain/Take charge of your worries   |  |
| Spirituality  |  |
| Invest in your spiritual growth/Reserve time for daily reflection   |  |
| Connect with a worship center/Develop an accountability relationship with a trusted friend  |  |