

Discover Your Purpose And Inspiration

Summary

- Successful people are purposeful and goal oriented. They make a positive impact on the world by applying their skills to people and areas they are passionate about. They are the problem solvers and difference makers.
- By discovering your purpose and what inspires you, you will create a positive vision for your life and achieve greater fulfillment and joy. #findyourbullseye

Discover Your Purpose And Inspiration

Discussion

- What people and causes are you most passionate about?
- What problems would you most like to solve?
- Who inspires you most and why?
- What brings you the greatest joy and fulfillment?
- Where could your unique talents and skills have the greatest impact?
- What are you best at and enjoy most?

Live with Few Regrets

Summary

- Few things bring us down or hold us back more than our regrets. Whether it's things we've done or said, or things we wish we did but didn't, regrets take a toll on our lives. Successful people limit their regrets by preventing them in the first place and by addressing them when they occur.
- By living with few regrets, you will be more content, have a clearer conscience, and build stronger relationships. #peaceofmind

Live With Few Regrets

Discussion

- Do you have any regrets holding you back or straining any relationships? Are there positive steps you can take to deal with them?
- Do you have any regrets from not doing something you wish you had? What did you learn about yourself from that experience? How might you approach a similar situation differently the next time around?

Don't Define Success By Riches

Summary

- Unfortunately, many people define success by money, possessions, position, power, fame, or glamour. And, because the way we define success influences how we focus our lives, these people are often unsatisfied because there's never enough.
- By adopting a more holistic and meaningful definition of success, your life will be richer and you will achieve greater peace, contentment, and joy. Remember, you are in control of how you define success. #successisntstuff

Don't Define Success By Riches

Discussion

- How do you define success in life?
- How will you know if you achieved it?
- Who do you consider to be successful and why?
- What are the key components of Bessie Stanley's definition of success? How does it contrast with that from our culture? And, yours?

Diversify Your Life

Summary

- Successful leaders focus their lives in multiple areas rather than “putting all of their eggs in one basket.” In addition to their work (school or career), they invest in relationships, are physically active, pursue a variety of interests, and take time to reflect and recharge their batteries.
- When your life is balanced, you’re less stressed, more content, and interesting to others. In contrast, people with narrow lives often struggle if/when they lose their edge with the passage of time. #mixthingsup

Diversify Your Life

Discussion

- For a week, estimate the time you spend in these areas: family, friends, school, work, entertainment (including tech/social media), physical activity, extracurriculars, enjoying nature, hobbies, reading, community service, spiritual life, and down time.
- How are you dividing your time? Are there areas you'd like to spend more or less time? Remember the saying, "Life is about time and choices." How are yours?

Commit To Being A Lifelong Learner

Summary

- Successful leaders recognize that life is a journey and you can never stop learning. By adopting a growth mindset, they expand their knowledge, skills, and interests on a regular basis. They're always moving forward, not stuck in a rut.
- We live in a competitive world where our skills can go quickly out of date if we're not careful. By committing to continuous improvement and learning, you will stay sharp and dynamic. Remember, we're all a work in progress! #neverstoplearning

Commit To Being A Lifelong Learner

Discussion

- Which topics are you interested in learning about or expanding your knowledge? What's your plan?
- Which skills are you interested in further developing? What's your plan?
- Are there any weaknesses you'd like to address through learning? What's your plan?

Live To Serve

Summary

- Admired people are committed to helping and serving others. Whether it's by being a good friend, neighbor, or volunteer, they demonstrate kindness, compassion, empathy, and generosity by offering their time, talent, and treasure to others. They are *other* centered rather than *self* centered.
- How you impact the world is influenced by what you *have* to offer and what you *choose* to offer. There are people and organizations in the community who need people just like you to lend a hand. Rise to the occasion. #U>Me

Live To Serve

Discussion

- What people or community groups do you feel most called to help?
- Which organizations and programs offer you that opportunity?
- What does being a good neighbor and friend mean to you?
- How might you serve others as a *way of life*?
- Describe your experience with community service and how it changed your perspective.

When Facing Risky Situations, Preserve Your Values, Reputation, And Integrity

Summary

- Successful people maintain a reputation of great character and integrity. Because it takes time and effort to recover from a damaged reputation, it's best to avoid high risk situations altogether. It also helps to know, *in advance*, how you will handle instances where your values could be compromised. Our choices have both short- and long-term consequences.
- Just like companies, you have a brand that represents your character and values. Develop a great brand with your words, actions, and decisions. A good mantra to keep in mind is, "How would I feel if my actions today were in the headlines of tomorrow's newspaper?"
#buildagreatbrand

When Facing Risky Situations, Preserve Your Values, Reputation, And Integrity

Discussion

- How do you avoid high-risk situations?
- How do you preserve your reputation when you're in potentially compromising situations?
- How would you describe your personal brand and reputation? What values are most important to you?
- Why is integrity so vital to one's reputation?

Stand Up For Your Beliefs And Values With Conviction

Summary

- Peer pressure is a fact of life, whether we're young or old. Often, it involves social situations that are either unhealthy or may compromise our value system. It can be difficult to withstand, especially when friendships may be at stake. Other circumstances may involve our beliefs (worldview, political, religious, etc.) where we may face hostility or ridicule from those with opposing views. Will their disrespect for your beliefs cause you to waiver?
- Remember, you have the right to your opinions and the values you hold dear, regardless of pressure from others who may not have your best interests at heart. #standfirm

Stand Up For Your Beliefs And Values With Conviction

Discussion

- How do you handle peer pressure to compromise your values?
- What beliefs do you hold dear? How do you stand firm when challenged from others who hold different views? How do you show “respectful disagreement?”
- What does it say about someone who pressures you to change your views or compromise your values?

Be An Encourager Rather Than A Critic And Always Look For The Best In People

Summary

- Some people are uplifting, and others bring us down. When we give feedback to peers, authority figures, or people under our leadership, we *choose* to be positive and encouraging or negative and critical. Most of us have had coaches who operate in each school of thought.
- To bring out the best in others and win more friends, positivity and encouragement is the best approach—especially when some difficult feedback is in order. You'll be appreciated and admired for it. #liftupothers

Be An Encourager Rather Than A Critic And Always Look For The Best In People

Discussion

- Which coaching philosophy brings out the best in you: encouragement or harsh criticism? Why?
- When you're giving feedback to others, which approach do you take?
- What advice would you give to someone who tends to be negative and critical?

Solicit And Embrace Constructive Feedback

Summary

- Have you heard the saying, “There’s no shortcut to success”? Don’t buy it! One of the most powerful leadership strategies you can follow is to seek out feedback from wise and respected people. They can share what you’re doing well and suggest areas to improve. Also, they’re happy to offer their life lessons so you can learn from their mistakes!
- Many young people hesitate to ask for feedback because they’re afraid to hear some negatives. But, these are invaluable opportunities for growth. Think of them as suggestions for “upping your game.” It’s a sign of a winner.
#sayyestofeedback

Solicit And Embrace Constructive Feedback

Discussion

- How do you react when someone criticizes you or offers “tough” feedback? Do you consider it an opportunity for growth?
- What do you think is the most important thing to remember when giving feedback to someone else?
- What do you think is the most important thing to remember when you receive it?
- What has been the most beneficial feedback you’ve ever received?

Don't Say Something About Someone Else That You'd Regret If They Heard

Summary

- Words have incredible power. They can be constructive or destructive and true or false. And, they can go in a million directions you can't control. Our words reveal much about our trustworthiness and respect—especially when we're communicating about someone who is not present. Will we act with integrity or cowardice?
- The best way to demonstrate impeccable character is to only say positive or neutral things about others not present. It would change the world if everyone took this to heart.
#integrityiseverything

Don't Say Something About Someone Else That You'd Regret If They Heard

Discussion

- Are you able to stay positive in your communication about others who aren't present? Why is this so difficult for so many people?
- Do you stand up for others who are being unfairly criticized or ridiculed by others?
- What if your school adopted this challenge? How might it improve your culture?

Put Relationships Before Things

Summary

- Truly admired people value their relationships and spend both quality and quantity time investing in others. It takes dedication and prioritization. Not spending enough time with loved ones is a regret you *never* want to experience.
- There are two times in our lives that are especially challenging in this regard. In the teen years, we can focus too much time on social media and technology at the expense of face-to-face visiting. And, during our adult years, we can allow our careers to consume us, often because of our desire for material things. Remember, if we don't take the time to invest in our relationships, they will suffer.
#people>stuff

Put Relationships Before Things

Discussion

- Complete the life wheel exercise. What did you learn? Any action steps?
- Think of the important people in your life. Are you spending enough quality time to allow your relationships to thrive?
- Are there lower value activities you can spend less time on in order to create more time with others?
- Have you noticed that we lose interest in the things we buy, but friendships provide more lasting joy?

Get Connected With Others Who Share Your Interests And Values And Steer Clear Of Destructive People

Summary

- A powerful saying is that you become the average of the five people with whom you spend the most time. Also, because friendships are about quality, not quantity, it's best to be choosy and to avoid negative people and influences as much as possible. Remember, not everyone is meant to be your friend.
- Our most enduring friendships are with people who share similar interests and values. We enjoy our time together and are accepted for who we are. If you feel you have to change in order to fit in with someone or a group, it's best to move on. You're worth it.
#choosefriendswisely

Get Connected With Others Who Share Your Interests/Values And Steer Clear Of Destructive People

Discussion

- Think of your BFFs. What is it about that you appreciate so much? Can you use this answer to help make new friends in the future?
- What are your “must haves” when it comes to a friend?
- How do you determine when someone isn’t meant to be your friend?
- Why do people hang out with others who bring them down or pressure them to compromise their values?

Recognize That First Impressions Are Huge, Be Inquisitive When Meeting Others, And Notice How Others React To You

Summary

- Meeting new people is a constant throughout our lives. We just never know what might become of that introduction. A new friend? Future spouse/partner? Or, how about a future boss or reference? It *always* pays to be on our “A game” when meeting others.
- People who are “naturals” at meeting people are enthusiastic and positive, smile, make good eye contact, listen more than talk, ask lots of questions, and let the conversation flow. And, they pay attention to body language and other nonverbal cues. Remember, you’re worth knowing, so just be yourself! #meetwell

Recognize That First Impressions Are Huge, Be Inquisitive When Meeting Others, And Notice How Others React To You

Discussion

- Do your role plays. What did you learn?
- Think of people you've met that made a great first impression on you. What made it so?
- Think of people who made a poor first impression on you. What was it about them that missed the mark?
- What body language signs do you look for to see if someone is interested, bored, or annoyed? What midcourse corrections can you take if things aren't off to a great start?

How You Say It Can Matter More Than *What* You Say/Talk It Out, Don't Write It Out

Summary

- Miscommunication is common and unfortunate. Besides saying the wrong *thing*, we often say it the wrong *way*. Whether it's our tone of voice or the form of our communication, sometimes we miss the mark. When you communicate on sensitive topics, be sure to say it rather than write it. Your voice and body language matter a lot.
- Words are powerful. Make sure yours are packaged in the right way so your audience correctly interprets your message. Your relationships depend on it. #hitthemark

How You Say It Can Matter More Than What You Say/Talk It Out, Don't Write It Out

Discussion

- Do you pay close attention to how your communications might be received? Especially on potentially sensitive topics?
- How do you decide whether to speak with someone versus texting or messaging?
- What ways do you reduce the risk of miscommunicating?

Regularly Show Appreciation And Gratitude Toward Others

Summary

- It's always uplifting when someone expresses appreciation to us. In fact, it's the greatest motivator in a workforce! Since we love being appreciated and recognized, it pays to extend that courtesy to others. When we do, it uplifts us, too. That's a win win!
-
- Have you noticed that people who are grateful are more joyful and content? It's true. Sometimes we can focus so much on the negative that we forget to remember what we should be thankful for. Be generous with your praise.
#gratefulnessisgreat

Regularly Show Appreciation And Gratitude Toward Others

Discussion

- What ways do you show appreciation to others? How does it change us?
- Who are you most thankful for? Do they know it?
- Make a list or keep a journal of what you're most grateful for. How did it make you feel?

Set And Periodically Assess Your Goals

Summary

- There are dreamers and there are achievers. What's the difference? The achievers know how to develop plans and goals to make their dreams come true. Without goals that are realistic and measurable, we simply lack the focus, motivation, and direction to succeed.
- Set short-, intermediate-, and long-term goals in key areas of your life such as education, career, service, family, and experiences. Then, turn your goals into plans of action. This will position you for great results. #beagoalie

Set And Periodically Assess Your Goals

Discussion

- What goals have you established? Are they realistic and measurable? Now, what action steps will make them come true?
- Do you make a daily to-do list? How else do you make sure you accomplish your most important tasks?
- Do you notice how you accomplish more when you set measurable goals?

Mine Your Treasure

Summary

- Who are you? I mean, who really are you? Having a thorough understanding of yourself—your greatest assets, your nature and personality, your interests and passions, and, yes, even the areas you need to grow in—is incredibly important, especially when you're making future plans. Without self awareness, we're like a ship without a rudder.
- Many people are unhappy with their lives and careers because they didn't make choices that fit who they are. Don't be that person. #knowthyself

Mine Your Treasure

Discussion

- Complete the Personal Balance Sheet exercise. What insights did you learn about yourself?
- What do you consider to be your greatest strengths and talents?
- How would you describe your personality and nature?
- What are your greatest interests and passions?
- What constraints, if any, are holding you back and reducing your self confidence?

Time Is Precious, Use It Wisely

Summary

- There's a saying that life is a combination of time and choices. Therefore, it's essential to consider our time a precious asset and to manage it wisely. It's the only way to live a productive life.
- As you progress through high school and eventually into the workforce, your success will be heavily influenced by how you focus your time and control distractions. Spend your time on what matters most.
#timeislife

Time Is Precious, Use It Wisely

Discussion

- How productive are you with your time? What insights did you gain from the time management assessment?
- What methods do you use to prioritize your time on your most important tasks?
- Do you create daily to-do lists organized by importance and urgency?
- What areas can you spend less time on in order to accomplish more?

Become A Masterful Decision Maker

Summary

- One hallmark of successful people is they are good decision makers and problem solvers. These are especially valuable when there are several good options—like deciding whether/where to attend college or what career to pursue.
- The keys to making good decisions are understanding the facts and key criteria, identifying and analyzing the options, seeking input from wise people, and listening to your gut instincts. You can become a great decision maker! #masteryourdecisions

Become A Masterful Decision Maker

Discussion

- What conclusions did you draw from your decision-making assessment? Any action steps?
- How diligent and methodical are you when you make an important decision?
- Looking back to some of your decisions you regret, would they have benefitted from more careful analysis and consideration?

Don't Let Technology Rule Your Life

Summary

- The positives from technology are too numerous to measure. Yet, as with most things, too much of a good thing can be dangerous. And, so it goes with technology. If we're not self aware and careful, it can shrink our attention spans, increase stress and irritability, impact our relationships and interpersonal communication, reduce our productivity, distract us from our priorities, and consume too much of our time. Signs of these consequences are everywhere.
- If you are experiencing any of the above side effects, take active steps to reduce your tech time and, especially, the applications that are causing them. Your productivity, growth, and mental and relational health are too important. #betechwise

Don't Let Technology Rule Your Life

Discussion

- Consider the above common side effects from technology. Be honest—how many would you say apply to you? What action steps can you take to address the issue?
- Imagine a world without Smartphones and Wifi. How would you spend your time differently? Consider having a tech-free day (aside from necessary schoolwork). What impact did it have? How difficult was it for you? Were there any lessons learned?
- Do you let technology dominate your life or do you take control of it?

Learn To Speak Comfortably In Groups

Summary

- Public speaking is regularly rated one of our greatest fears. Yet, it is a skill you can master with experience AND is one of the most valuable. Whether you're in front of a large audience or leading a small team, your ability to confidently speak in groups will serve you well in life.
- Use every opportunity you can to sharpen your public speaking ability. It will build your confidence and take the sting out of it. #speakdontfreak

Learn To Speak Comfortably In Groups

Discussion

- On a 1-10 scale, how would you rate your confidence in public speaking? Why?
- What opportunities can you pursue that will build your experience and skill?
- Who are your favorite speakers? What can you learn from them to enhance to your repertoire?

Be A Discerning Skeptic Of All You Read And Hear

Summary

- Fact vs. opinion. These days, it's hard to tell the difference. The news media has become more sensationalized and politicized than ever before, and we have to take active steps to gauge whether we're being informed or manipulated. College professors are also granted considerable freedom to impart their views to students without reproach. Caveat emptor!
- When reading the news, try to obtain different sources with different political persuasions to get a more balanced view of the truth. Otherwise, what you think is news might be opinion in disguise. #seekunbiasedtruth

Be A Discerning Skeptic Of All You Read And Hear Discussion

- When reading or watching news, how do you determine whether you are getting fact or opinion?
- Describe the different ways that media outlets may slant the “news” to get their opinions across.
- Watch the news on several different networks to see which are slanting their reports in ways that are favorable or unfavorable to a political party or worldview.

Excelling Is About Planning, Preparing, And Performing Summary

- When it comes to academics, our key objective is *repeatable* success. And, the only way to have repeatable *success* is to have a disciplined and repeatable *process*. (Winging it can only take us so far.)
- The keys to a reliable process are: 1) effective planning of our studies, 2) thorough preparation, including multiple “reps” of important material, 3) studying in our best environment, and 4) delivering what the teacher/professor is looking for. #studysmart

Excelling Is About Planning, Preparing, And Performing Discussion

- Are you a disciplined studier or a last minute crammer? If the latter, how long are you able to retain the key information after an exam?
- What planning methods work well for you? What's your best study environment?
- What study methods allow you to take exams with confidence? How might they differ if it's a multiple choice or essay exam?

Consider The Rainbow Highlighter Study Method Summary

- Your brain works like your muscles—the more you work at it, the stronger it gets. Two keys for effective studying are being efficient with your time AND reviewing the key material multiple times (reps). This improves recall.
- This book illustrates a study method that is both efficient and effective. Check it out, but stick with what works best for you if it's something different. #nailyourexams

Consider The Rainbow Highlighter Study Method

Discussion

- Is your study method efficient? How effective is it?
- Are there certain types of exams that are easier or more challenging to you? Does your study method work in each case?
- Give the Rainbow Highlighter Method a try and see if it works for you.

Choose Your Major/Career After Conducting A Comprehensive Assessment Of Yourself And Potential Career Matches

Summary

- Choosing your career should be one of the most *thoroughly researched* decisions of your life. You owe it to yourself to find a career that you will enjoy, thrive in, and make a sufficient income. That means, it has to fit YOU.
- When evaluating options, consider your interests, skills and talents, personal preferences, stress level, necessary qualifications, income desires, and the demand outlook. Take career surveys and talk with people in those fields before deciding. #findyourcareerfit

Choose Your Major/Career After Conducting A Comprehensive Assessment Of Yourself And Potential Career Matches

Discussion

- Complete your career binder. What insights did you gain about the process of choosing a career? About yourself?
- Take a career assessment that considers your interests and skills. What are the common denominators of careers that fit well and poorly? Describe the ideal job for you.
- Considering the *qualifications* required for the careers that fit well, which would you now eliminate? Of the surviving candidates, which fit your personal preferences and income requirements? What does the demand outlook look like?
- Why are so many people dissatisfied in their job?

Build A Winning Competitive Edge And Demonstrate Qualities That Employers Value

Summary

- Once you choose your desired career, your next step is to build the qualifications that will set you apart from other candidates. Through education and experience, develop the skills you'll need to compete and win.
- Success in the workplace is more than smarts. Employers value workers who have high standards, integrity, dependability, team-mindedness, professionalism, resourcefulness, motivation/work ethic, resilience, and positivity. These soft skills matter. A lot. #positiontowin

Build A Winning Competitive Edge And Demonstrate Qualities That Employers Value

Discussion

- What are the key qualifications for careers you are considering? How can you obtain those very qualifications to win the prize? What could set you apart?
- Review the list of the qualities employers are seeking and rate yourself on the 1-5 scale. Which do you model well? Where can you up your game?
- If you were a store manager recruiting for a new employee, what qualities would matter most to you?

Learn To Persuasively Market Yourself/ Likeability During The Interview Is Huge

Summary

- Landing the job requires good marketing of... YOU. That means building a great resume and cover letter, and nailing the interview and follow up. You need to convince them you're the best candidate for the job.
- Keys to a successful interview are enthusiasm, positivity, great preparation and questions, confidence, humility, and likeability. A great question to ask is, "How do you define excellence in this position?" Their answer will guide you the rest of the way. #nailtheinterview

Learn To Persuasively Market Yourself/ Likeability During The Interview Is Huge Discussion

- Make a list of your greatest skills, talents, and qualities. How might they be of value to a potential employer?
- Conduct mock interviews to practice your persuasive communication skills. Be open to feedback on how you can improve.
- What body language and tone will help convey enthusiasm, positivity, and likeability in an interview?

Take A “3-D” Approach To Dating

Summary

- Dating responsibly can be challenging because our emotions and ego are involved, it's a trial and error process, and each party may have different goals, values, and desires. Note that an *extremely* small fraction of successful marriages began their relationships in high school.
- Three dating keys are to be: 1) Discriminating (selective), 2) Deliberate (patient), and 3) Discerning (wise about trustworthiness, compatibility, and pace).
#datesmart

Take A “3-D” Approach To Dating

Discussion

- What is important to you in a relationship?
- What are the essential qualities in someone you’d consider dating?
- What do you think of the 3 D’s? Which is most important to you?
- How can we remain discerning when our emotions are so strong?
- Why do so few high school relationships turn into successful marriages?

Love And Friendship Take Time—And Timing!

Summary

- When it comes to friendships and romantic relationships, it pays to take your time to really get to know the other person. And, timing can be everything, especially during seasons of life when a lot is changing. People change SO much between the ages of 17 and 22.
- There are four stages of a friendship: acquaintance, prospect, friend, and MVP. Most people you meet will remain in the first two stages, and that's okay. The key is NOT rushing the stages. Time, trust, and mutually shared interests and values are the keys to great relationship building. #lovetakestime

Love And Friendship Take Time—And Timing!

Discussion

- Do you agree that relationships fall in these four stages?
- What has been your experience when people try to rush into the next stage?
- How different should your boundaries be in the different stages?
- How do you decide when someone is a friend versus a prospect or acquaintance?
- Who in your life would you place in the friend or MVP stage? What makes them different from the rest?

Recognize The Difference Between Love And Lust

Summary

- Love is an enduring emotional regard for someone, while lust is intense physical desire. When people say they're "in love" they're often really "in lust." Not appreciating the difference is often the cause of breakups because lust doesn't last as long as love.
- Knowing the difference between love and lust is fundamental to successful relationship building and to choosing someone you may want to be with forever.
#lustisntlove

Recognize The Difference Between Love And Lust

Discussion

- What are the key differences between attraction, lust, and love? Why is this so important?
- How do you know whether to believe someone who says he/she loves you?
- How is real love formed and nurtured over time?
- Is physical attraction enough to make a relationship last?

Choose Your Partner As A Forever Decision/ Fully Explore Your Compatibility Before Committing

Summary

- Few decisions are meant for a lifetime, but choosing your lifetime partner/spouse tops the list. When decisions are meant for forever, we have to think differently, and more thoroughly, before committing.
- Three keys to a lifelong relationship are preparation, commitment, and compatibility. You'll want to carefully and objectively evaluate your interests, values, goals, communication, and conflict resolution to see if it's truly meant to be. #foreverisalongtime

Choose Your Partner As A Forever Decision/ Fully Explore Your Compatibility Before Committing **Discussion**

- What are the most important qualities you'll be looking for in a lifelong partner? What are your must haves?
- What things are most important to know about before you commit to spending a lifetime with someone?
- How would you describe an ideal marriage relationship?
- Why do you think so many marriages fail?

Keywords For A Successful Marriage

Summary

- Much wisdom can be gained from couples who have had successful, long-term marriages. Here are their keys: commitment, respect, teamwork, listening, forgiveness, communication, encouragement, investment, perseverance, compatibility, and fun.
- Keep these keywords in mind if and when you are in a serious relationship. When both parties can take them to heart, the odds are in their favor. #marriagewise

Keywords For A Successful Marriage

Discussion

- Review the list of keywords. Which do you think are the three most important? What would you add?
- Which keywords do you observe in the successful marriages you've seen?
- Interview a couple that you know who has had a successful long-term marriage. What were their secrets for what to do and what not to do?
- What suggestions would you make to reduce the divorce rate in our country?

Strive To Become A Wise Manager, Disciplined Saver, Savvy Consumer, Cautious Debtor, and Cheerful Giver

Summary

- Money. Money. Money. As one of our greatest assets, we need to make the most of it. To simplify a complex topic: be wise in how you earn it, save it, invest it, spend it, and give it. Commit to your financial literacy. The stakes are high if you don't.
- During your career, make sure you're saving and investing at least 15% of your income for the future. Set goals and a budget to control your spending. Save up for big purchases and look for good deals when you shop. Avoid credit card debt because it's too expensive. And be sure to reserve some for charitable causes. Always be generous. #moneywise

Strive To Become A Wise Manager, A Disciplined Saver, Savvy Consumer, Cautious Debtor, and A Cheerful Giver

Discussion

- Which financial principles do you follow in caring for your money?
- What aspects of wise financial management are most challenging to you?
- What are your most important learning priorities when it comes to money?
- Why do so many people struggle with managing their money?

Live Within Your Means And Generate Positive Cash Flow/Create Regular Cash Flow Statements And Analyze Your Spending/ Use Credit Sparingly And Wisely

Summary

- Arguably, the most important financial principle is this: spend less than you earn. It works regardless of how much money you make. Only by living within your income (means) will you have money left over to save, invest, and give.
- Controlling your spending appetite takes discipline. And, one helpful way to stay on track is to create cash flow statements and analyze your spending. By spending less than you earn, you won't have to rely on credit cards or taking on debt. That's big!

Live Within Your Means And Generate Positive Cash Flow/Create Regular Cash Flow Statements And Analyze Your Spending/ Use Credit Sparingly And Wisely

Discussion

- Are you, by nature, a saver or spender? If a spender, how do you avoid overspending and buying on impulse? How do you focus on needs versus wants in your spending?
- Why is it wise to invest first and live on the rest rather than spending first and investing what's left?
- Complete the budgeting exercise in the Student Guide. What are the most important lessons you learned?

Develop A Financial Plan That Reflects Your Short- And Long-Term Goals

Summary

- There's a big difference between filling the gas tank and buying a car, home, college education, or a good retirement. It takes goal setting, financial planning, investing, and lots of discipline to tackle our largest purchases. Otherwise, we'll struggle to meet our goals and rely too much on debt.
- Create a solid investment plan to help fund your larger long-term purchases. #planningispower

Develop A Financial Plan That Reflects Your Short- And Long-Term Goals

Discussion

- When you look ahead over the next 15-20 years, which things do you think you'll need to save up for?
- Taking an example like funding a down payment for your first house, how much will you need and what amount per month will you need to save up?
- Complete the "You're the Financial Advisor" exercise. What insights did you gain?

Invest Early, Regularly, And As Much As You Can In A Diversified, Long-Term Strategy

Summary

- How much wealth you build is a function of: 1) how much you save and invest, 2) the rate of return you earn, and 3) the length of time you invest. In each case, more is better. Start investing as soon as you begin your to benefit from compounding returns over long periods.
- The most reliable way to build wealth is to have an automatic investment plan that withdraws money from your bank account and places it in a diversified investment strategy. #investearly

Invest Early, Regularly, And As Much As You Can In A Diversified, Long-Term Strategy

Discussion

- What are the advantages of investing as soon as you can?
- How will you make room in your budget to save and invest each month?
- Why is it important to diversify your investments across stocks and bonds around the world? What are the risks if you don't?
- If you could own one stock, what would it be and why?

Grow Your Wealth Patiently

Summary

- Many people fall for “get rich quick” schemes and hot stock tips that sound good but are disasters. In order to reliably grow your wealth, it’s best to be patient, disciplined, and diversified. Hold a broad mix of investments that smooth your returns and help you avoid major losses.
- People usually react much more severely to losing money than making money. They often buy high (assuming markets will continue to rise) and sell low (assuming markets will continue to fall). It’s a losing strategy.
#beamoneytortoise

Grow Your Wealth Patiently

Discussion

- What do you think about investing? What do you miss if you decide not to invest? How else will you save up for big purchases and your future?
- Why do so many people make poor investment decisions?
- How will you avoid letting emotions get in the way of your investment decisions? Will you be more likely to invest after the market has fallen 40% or risen by 40%?
- What are good examples of diversifying investments?

Accept That Adversity Is Part Of Life—It Can Be Preparation For Greater Things And Often Makes Sense In Retrospect

Summary

- Adversity takes many forms. It can come from personal loss, poor choices/decisions, disappointments, bad luck, and mistreatment. It's a fact of life that it happens to everyone. In some cases, we're the cause, but it also comes from people or situations we can't control.
- The question is how we will deal with adversity when it's our turn. Will we let it defeat us or will we battle through with our resilience and grow? Often, today's adversity makes sense down the road, even if it hurts at the time. #lemonstolemonade

Accept That Adversity Is Part Of Life—It Can Be Preparation For Greater Things And Often Makes Sense In Retrospect

Discussion

- Think of some examples of adversity you've experienced. In what ways did you grow from them? What did you learn about yourself?
- Have you been able to come alongside others who have shared similar adverse situations as you? How did this change your perspective?
- Two people experience similar adverse experiences, but handle them differently. What makes some people more resilient than others?

Release Your Pain/Take Charge Of Your Worries

Summary

- People experience adversity often forget to take care of their mental and physical health. This compounds their problems and delays their recovery. It's difficult to think clearly and work through issues when our health is suffering.
- Consider what healthy stress relievers work best for you. By eating and sleeping well, sharing with trusted friends and family, staying productive, and remaining active, your natural resilience can shine through. You will stay more positive and worry less, too. #beatadversity

Release Your Pain/Take Charge Of Your Worries

Discussion

- When you experience adversity, what healthy ways do you use to combat it?
- How do you handle common stress situations (final exams, tryouts, relationship challenges) in healthy ways?
- Are you, by nature a worrier? How often are your worries actually justified? What can you do to worry less and have more faith?

Invest In Your Spiritual Growth/ Reserve Time For Daily Reflection

Summary

- As with many other areas of life, we get out of our spiritual life what we put into it. People with active spiritual lives take time for activities like reading, reflection, prayer or meditation, worship services, classes, fellowship groups, and community outreach.
- When we're busy, our spiritual lives and quiet time often take a backseat. This can cause stress, agitation, and impatience. No matter what your spiritual beliefs are, it's critical to take time to decompress. #bodymindspirit

Invest In Your Spiritual Growth/ Reserve Time For Daily Reflection

Discussion

- Are you allowing room in your life for spiritual growth and/or quiet time to reflect? How are you affected by nonstop busyness?
- What ways do you grow spiritually? How does it impact you?

Connect With A Faith Community And Develop An Accountability Relationship With A Trusted Friend

Summary

- If growing your spiritual life is a priority for you, one option is participating in a faith community. Whether it's a formal place of worship or a fellowship group, you can benefit from teaching, prayer/meditation, and sharing with others. It's a way of making new friends, too.
- Colleges offer students many options. If you're so inclined, you might consider exploring different avenues and seeing which fits best for you. It also pays to have a close friend with whom you can share your deepest feelings, beliefs, and challenges. #faithbuilding

Connect With A Faith Community And Develop An Accountability Relationship With A Trusted Friend

Discussion

- Have you ever attended worship services or participated in faith organizations or groups? What do/did you get out of them?
- What might be the benefits of being involved in a spiritually based organization of people your age?
- Do you have a close friend/confidante with whom you can discuss spiritual and other life matters? How has this relationship benefitted you?