Lesson Overviews

Developing a future orientation

involves envisioning your life, setting long-term goals, organizing yourself, and delaying gratification. Taking time to envision and plan for a "future self" encourages students to take on the stewardship of their present life. In contrast, focusing primarily on the present is related to poor decision making and can negatively impact long-term health and well-being (Johnson, Blum & Cheng, 2014). This module promotes the attitudes and behaviors that help students develop a future orientation and is divided into three parts: 1) Preparing for College, 2) Preparing for Employment, and 3) Preparing for Independent Living.

I. Preparing for College

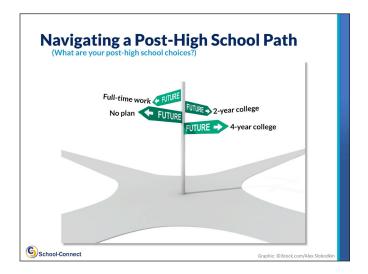
Creating an inspiring life goal begins a dynamic process for realizing a vision for one's future. More than ever, a college degree is a requisite for expanding one's opportunities and quality of life (Bureau of Labor Statistics, 2015). Lessons 4.1–4.8 takes students through the steps for getting the education they need to actualize their dreams, and taking care of themselves along the way.

4.1 Thinking Ahead About Life After High School

The bell ringer question—What are you planning to do after high school?—is not a new one for most junior and senior students as graduation looms on the horizon. Yet how many of your students can answer it readily with optimism and assuredness? A student-produced video captures the hope and the angst accompanying this important decision and transition. Pay attention to how individual students respond in the think-pair-share, and use this lesson as an opportunity for reflection and a progress check. Subsequent lessons will help students either

affirm or recommit to goals they have set, make a course correction, or set wholly new life goals.

A key aspect of this lesson is comparing the four paths most commonly taken by graduating students: four-year college or university, two-year college or vocational school, full-time work, and "no plan", aka, decision by default. Another option is experiential learning, often referred to as a "gap year. Though not covered in the lesson, school counselors may want to explore this path with interested students and their families.



While earning potential is an important factor in comparing paths, be sure to emphasize other factors as well, especially those having to do with connection to purpose or calling, work autonomy (opportunities to be self-directed), work environment (social-emotional and physical), degree of fulfilling/challenging work, growth and leadership opportunities, and other life experiences (e.g., travel). Your students may have explored this in Lesson 1.13: Valuing an Education in an earlier grade level. If not, and if you feel some, or most, of your students are undecided or have low or hazy goals for their future, you may want to teach that lesson, or incorporate some of the activities from it into this lesson.

One fourth of full-time undergraduates attend two-year community colleges. Students can earn an associates degree or occupational certificate, yet only 22 percent of them do so within three years, 28% within four years. Compare this to 60%

of college students graduating from a four-year institution within six years (NCES, Enrollment and Employees in Postsecondary Institutions, Fall 2015; Chen, 2015).

Nearly half of college graduates earning a bachelor's degree had enrolled at a two-year college in the previous 10 years. Clearly, community colleges serve as conduits to four-year colleges and are an attractive option for getting one's feet wet and receiving college credit at affordable rates. A strong word of caution: Whether students succeed in this path is largely dependent on their ability to organize themselves to attain a goal, seek guidance and support, and handle financial obligations. The latter includes having a reasonable amount of outside obligations (e.g., regarding family, work) and reliable transportation. Many students—especially those living in suburban and rural areas—are "one car repair away from dropping out."

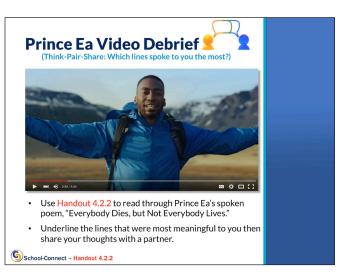
The reflection/application exercise asks students to interview adults in search of sage advice. Extension activities may also help in this regard. Working with a school counselor to bring in adult voices, including past graduates who are in college or have entered the workforce, can be helpful. Hearing the rewards and challenges from those who have travelled different pathways can help bring this lesson to life.

4.2 Charting Your Future

How do you take a hazy view of your future life and bring it into focus? This two-day lesson revisits the Five Phases of Achievement, which delineates the steps for goal setting and attainment. These phases—Dream, Wish, Goal, Mission, Expectation—were introduced in Lessons 2.14-2.16. If most students did not receive these lessons in an earlier grade, then you may want to teach them in place of this review lesson. If you do, be sure to show the video "Everybody Dies, But Not Everybody Lives" (Prince Ea) for its inspirational message that sets the stage for developing life goals.

In the Dream Phase, students project themselves into the future and picture their personal life (family and friends), their work (vocation) and a personal

interest (avocation). They are encouraged to follow their passion, think big, and aim high. Research suggests that people who follow these criteria in setting goals are more successful in reaching them than people who set goals they don't feel strongly about and/or that have a low bar for achievement (Halvorson, 2010).



The Venn diagram "Bring Your Dream into Focus" allows you to click through and discuss criteria for moving from dream to reality. These include identifying: 1) what you love doing, 2) what you are good at, 3) what you can be paid for, and 4) what the world needs (Shepland, 2011). Be prepared to share how, and why, you chose teaching as your profession by answering the questions on the next slide.

Tell your personal story for illustration and impact, e.g., one teacher shared that in grade school he loved showing his classmates how to do things—tie their shoes, add, subtract, multiply. He found himself staying ahead in academic skills just so he could turn and teach them to others. In retelling the story to his current students, he exclaimed, "I knew had to find something else to teach. I just loooved teaching!"

This sets up students for the Wish Phase in which they say what they would want to do, or be, if a genie granted them any wish in the world. Stories of genies usually include the consequences of not being specific enough with a wish, so students are encouraged to sharpen their focus and say specifically what they want.

In the Goal Phase students commit to a "FAB" Goal and take responsibility for it. FAB stands for three important research-based factors in reaching a goal (Halvorson, 2010): Follow your passion (i.e., choose your goals freely, rather than to please others, and love what you do), Aim high (i.e., create a goal that will make you stretch yourself and feel like you accomplish something), and Be specific (i.e. word it so it says exactly what you want to accomplish). Students are asked to select a "life goal"—what they want to do in life and the person they want to be. If students do not know what they want to do, teachers can encourage them to choose a field that interests them and research it further.

In the Mission Phase, students create the stepping stones (smaller goals) that lead to a life goal.

These include the academic and work experience benchmarks required by their chosen profession or occupation. A highlight of the lesson is creating a Mission Map which illustrates the steps to their life goal, along with inspiring quotes and character strengths they will need along the way. After sharing these with their family and in class, students are encouraged to hang their map in their bedroom. Research suggests that these types of visual cues help people to persevere in task, even on an unconscious level (Bargh, et. al., 2001).

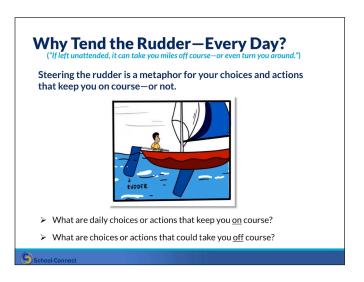
As students pursue their mission, their life goal and step goals may change. When they get to college, trade school, or work in the field, they might find a career path that they like better. A person who at first wanted to be a veterinarian may find she/he wants to work in a wild animal sanctuary or start a pet daycare, or work in another field entirely. This is an example of "one door opening many doors." They won't get to those doors unless they start moving in that direction. The video "One Door Opens many" succinctly illustrates this concept and can be especially helpful to undecided students.

As with a number of lessons in this module, the application/reflection exercise involves project-based learning (PBL). Allow students time to create and illustrate their mission maps and present them

in class through a "museum walk," in which they act as docents for their work.

4.3 Motivating Yourself and Moving Forward

This lesson on Expectation—the fifth and final of the Phases of Achievement—covers how students can motivate and organize themselves to move forward on their goal and develop an expectation of attaining it. Creating a mental and visual framework through analogy is helpful in this endeavor.



Learning by analogy involves comparing a new or unfamiliar concept or idea to one that is known. Analogies are often used to illustrate technical subjects (e.g., to explain how something works) or, as in parables, to illustrate an instructive moral or life lesson. "Analogies are handles to grasp a larger, more slippery idea," writes Kalid Azad—a computer programmer and entrepreneur (https://BetterExplained.com). "They're a raft to cross a river, and can be abandoned once on the other side. Un-empathetic experts may think the raft is useless, since they no longer use it, or perhaps they were such marvelous swimmers it was never needed!"

For students who lack positive role models and/or guidance in how to organize themselves in pursuit of a goal, simple analogies and metaphorical tales (especially those with a visual element) can be extremely useful. In an animated video created for this lesson, a youth uses a sailboat and its

navigational tools to: chart a course (map and compass), motivate himself for the journey (wind in his sails), pilot the boat through turbulent waters and around obstacles (centerboard and rudder), and arrive at his planned destination—a process likened to setting and achieving a life goal.

A critical obstacle many students need help in navigating is "senioritis"—a mid-year lag in students' motivation to do well in school, often after college applications are sent in. Symptoms can include missing class, not turning in homework, and getting lower grades. For some, the consequences of senioritis are severe; a big dip in second semester grades can put college acceptances and scholarships at risk (Shevitz, 2006). Revisiting the sailing analogy during second semester of senior year can provide helpful course corrections.

Research-based strategies outlined by Heidi Grant Halvorson in Succeed: How We Can Reach Our Goals (2010) help bring this metaphorical tale to life. For example, in tending the rudder it is important for students to be optimistic about their future and, at the same time, realistic about the obstacles and setbacks they may face (Oettingen, 2000). Thinking optimistically gives us purpose and drive, while thinking as a realist encourages us to put in more effort, deal with problems before they arise, and persist longer in the face of difficulty. This includes the habit of "mental contrasting"—mentally going back and forth between the future you want and the hurdles you will need to overcome (Oettingen & Stephens, 2009). As with many of these lessons, it is helpful for you, the teacher, to share how you have navigated waters in pursuit of a goal.

4.4 Navigating College Applications

This two-to-three-day lesson, along with ongoing follow-up, helps students begin the process of 1) researching and deciding on colleges to apply to, 2) completing their college applications, and 3) applying for financial aid. For many, these involve daunting organizational tasks. Just getting started can ease students' anxiety and create excitement about the future.



The good news is that there is a school for everyone. There are more than 2,600 U.S. colleges and universities, with more than 80% accepting more than half of their applicants (Mamlet & Vandevelde, 2011). And two-year community colleges, as a rule, do not have a competitive application process. Use the Ideal College Inventory, Handout 4.4.4: College Application Organizer, and one or more of the provided websites to demonstrate for students how to research schools.

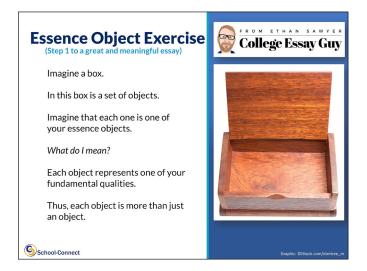
The challenge for students is to identify colleges that best fit their life goals, interests, personality, and social-emotional needs. Too often these factors are ignored in favor of a data-driven approach (e.g., college ranking), but size of colleges, degree of support, and distance from home can have a big impact on whether students succeed or fail in transitioning to, and graduating, from college. Providing resources, time, and support is critical during this part of the application process.

Be sure to highlight the importance of guidance in navigating college applications, especially for students who will be the first in their immediate or extended family to go to college. They may lack the role models and experience of relatives to help usher them through the process. A "College Bowl" quiz game of relevant college application terms can help these students feel more knowledgeable about, and comfortable with, the process. It can be helpful for teachers to co-teach this lesson with a school counselor.

IMPORTANT NOTE: Some college admissions officers report anecdotally that applications received weeks and months before the deadline are more likely to receive a favorable review because there are fewer to review each day, than after the deluge of the application date. Encourage your students to 1) finish a majority of their applications the summer before their senior year, then 2) submit their applications at least six weeks before the due date. In addition, some financial aid packages are awarded on a first come first served basis. Prioritize submitting financial aid applications at the first available opportunity.

4.5 Writing Your College Essays

With the exception of two-year community colleges, applying to college is a competitive process, so students need to think with their "game hat" on. Writing an effective college application essay that reflects a student's unique strengths, interests, and experience can help him or her stand out among applicants. Stand-out essays are especially helpful when a student is not as competitive in other areas, e.g., academics and school activities.



Ethan Sawyer, aka "The College Essay Guy," has been helping students craft their essays for more than 10 years. In a video specially made for School-Connect, Sawyer shares key points to consider and introduces next steps in essay writing. If you have time, play the video twice for maximum benefit.

Two of his activities—Essence Object Exercise and Brainstorming Values Activity—help connect students with what is unique and valuable about them as a person.

Sawyer advises students who have faced significant challenges in their life to consider a narrative essay. Narrative essays tell a story that is chronological and the events are linked in a step-by-step cause and effect way. Also referred to as the "The Hero's Journey," the narrative strategy is often used in books and movies to illustrate a character's transformation.

Students who have not faced significant challenges should consider writing a montage essay. This essay focuses on identifying a theme that ties together a variety of different qualities, values, and experiences (e.g., "Life is like a box of chocolates" from the movie Forrest Gump.) The Essence Object Exercise can be an important tool in using this strategy effectively.

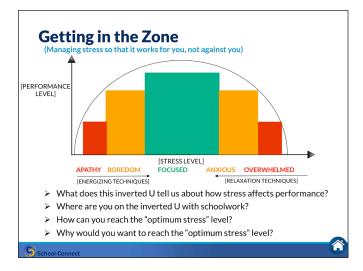
Stand-out essays usually go through multiple drafts and are more than a few-day process. As with the adage books aren't written, they're rewritten, great essays aren't written, they're rewritten. Encourage students to seek feedback and use a growth mindset in considering others' comments and suggestions. Tell students that anyone who reviews their essay should be able to estimate what the essay question prompt was. Essays that tell a great story, but do not address the essay prompt effectively, can be marked down considerably.

4.6 Rethinking Stress

As students begin the college application process or prepare to graduate high school and enter the workforce, they often experience emotional swings, e.g., feeling excited to fearful, focused to overwhelmed, committed to apathetic, confident to vulnerable. Many students find this approaching transition stressful, especially if they procrastinate on what they need to do to move forward toward their goals.

When we hear the term "stress," most of us have a

negative emotional response. We tend to think of it as an unpleasant sensation and harmful to our health. While this is true for chronic, high-level stress (as documented in Lesson 2.6), some stress can be good for us. In the right amount, it helps us focus our attention, heighten our senses, increase motivation, and mobilize us to accomplish a task or goal (McGonigal, 2015). By contrast, having no stress can cause us to be apathetic and unmotivated to do much of anything.



Research scientists have been rethinking stress—including how we think about it. The "stress response," which documents our physiological response to challenging situations, can be moderated by thinking of stress in a more positive light. In one study, participants given information about the harmful effects of stress experienced greater stress after participating in a difficult mock interview than participants given information about the positive benefits of stress. These differences were measured in the types and amount of stress hormones their bodies released. The positive message on stress was correlated with more moderate levels of physiologic stress and positive attitudes towards it (Crum, et al., 2017).

This lesson encourages students to develop a new "mindset" about stress. They already know that their underlying beliefs about intelligence and other abilities affect their emotions and behavior (introduced in Lesson 1.15 and reinforced throughout the modules). By growing their mindset

about stress, students can learn to access the benefits of stress and feel energized.

The bell ringer helps students identify their current mindset about stress, i.e., whether they generally perceive it as positive or negative. Then they are exposed to new information through a Jigsaw activity and slides, followed by a written reflection. The "inverted U", a theory originated by psychologists Richard M. Yerkes and John D. Dodson in 1908, identifies different levels, or zones, of stress. This lesson uses the inverted U to help students select either energizing techniques to address low levels of stress or relaxation techniques to moderate high levels of stress.

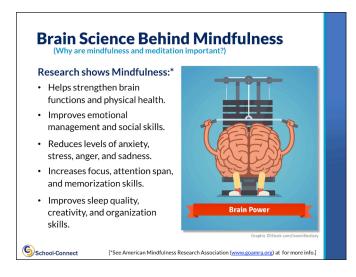
The lesson ends with a memorable video of a roller coaster ride set to a poem reflecting the two different mindsets about stress, and life in general. Students tend to find this video activity especially engaging. The reflection/application activity asks students to apply stress management techniques the next time they need to reduce it—or experience more of it! As with all social-emotional skills, using them and reflecting on the experience is key!

4.7 Understanding Mindfulness

Stress overload creates the feeling that life is too full, too noisy, too fast-paced—allowing little mental space for noticing the subtleties of life or developing a sense of calm and connectedness. Mindfulness practices offer an antidote to the often chaotic nature of life, pushing us into the green zone of the inverted U, introduced in the previous lesson.

Students often enter the classroom mentally caught up in something that just happened in the hallway or previous class, or in an ongoing situation. Mindfulness practices help students focus their full attention in the present—experiencing thoughts, feelings, and sensations but not judging them. It is like mental conditioning for their brain and can include meditation or physical activities for inducing relaxation and focus. The sense of calm this generates ironically allows them to move forward, as opposed to standing still. In this sense, it

is a practice with a purpose rather than an ongoing state of being.



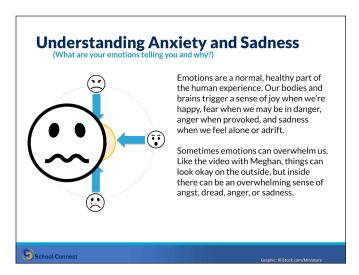
It is important to stress that mindfulness is <u>not</u> a religion or religious practice. While it is used by some religions, mindfulness is not limited to any particular religion, culture, or country. Rather, think of mindfulness as a relaxation practice that actually helps focus students' attention, use all of their senses, and experience connection to others in class.

When used on a regular basis, mindfulness practice has been shown to grow important prefrontal fibers that help soothe emotions, reduce the physiological affects of stress, and support interpersonal skills necessary for healthy relationships with others (Burdick, 2014; David & Sheth, 2009; Siegel, 2015). Additionally, teachers who practice mindful teaching report improved class climate and student readiness to learn (David & Sheth, 2009). The mindfulness exercises provided in this lesson (particularly Handout 4.7.7.) can be used in future classroom sessions as a regular focusing activity and as a way to relax before, or after, a stressinducing experience, such as final exams, college application deadline, or waiting for acceptance letters.

4.8 Skill Building for Mental Health and Well-Being

Adolescence is a time of intellectual renaissance. During this growth spurt of neurological development, teens develop new capacity for creativity, self-awareness, interpersonal relationships, goal-setting, and comprehension. During this period of heightened awareness, students experience a surge of hormones/ neurochemicals (THP, adrenaline, cortisol, testosterone, estrogen), coupled with the social and societal pressures of modern life, making preteens and teens more vulnerable to overwhelming levels of anxiety and depression than adolescents in previous generations and children, and (Breslau et al., 2017; Jensen, 2015; Siegel, 2015).

Emotions, in and of themselves, are helpful guides in avoiding unhealthy situations and seeking happiness. Intuitively, we all seek opportunities that bring contentment. Feelings of sadness, anger, disgust, and fear alert us to reconsider the situation and change our course of direction. Nobody is happy all the time—that would be unrealistic and, ultimately, even boring.



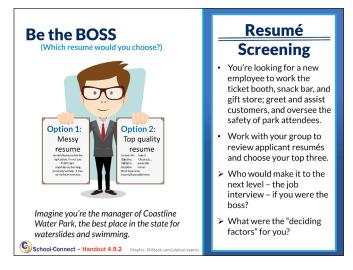
Like School-Connect as a whole, this lesson is designed to be an "owner's manual" for living a healthy and successful life. To be able to fix/adjust anything, we've got to be able to "pop the hood," take a look inside, and discover the source of the problem. The goal of this lesson is to help students

recognize the messages of their emotions: Are they experiencing normal, healthy doses of sadness and fear? Or is their sense of fear and/or sadness overwhelming and interfering with normal functioning? If so, what can they do to gain greater mastery over those emotions? Which soothing strategies work best for them? Which "coping habits" could potentially undermine mental health and well-being? And what do they do when it feels like too much to handle? How do they get additional and necessary counseling?

A great sense of loneliness and isolation often accompanies anxiety and depression. Having this conversation in the company of classmates and a caring teacher is an important first step in getting help and support. Consider inviting your school psychologist/counselor or a local mental health professional to co-teach the lesson, but remain central within the conversation. Your relationship with your students—particularly those prone to anxiety and depression—is an important protective factor (Benard, 1991; Resnick et al., 1997). This is not a conversation that should end when the lesson does—this can serve as a subconscious checklist that guides both you, as a teacher and mentor, and your students as they head off into the additional challenges and responsibilities of independent living and adult life.

II. Preparing for Employment

Young people need more than diplomas to land and keep a job. In a national survey, employers reported the top skills needed to be successful in the 21st Century business world are "applied" skills—professionalism and work ethic, teamwork, oral communication, ethics and social responsibility, critical thinking—rather than content knowledge (Casner-Lotto, & Barrington, 2006). While School-Connect helps students develop these skills in all its modules, Lessons 4.9 – 4.16 emphasize social and emotional skills applied specifically to the workplace.



4.9 Writing a Resume

More and more, colleges seek students who have some work experience before college, and provide opportunities for work-study and work internships for students while they are in college. Work not only helps students earn and manage money, it also instills important workplace skills and helps students build a resume for future employment opportunities.

In this lesson, students write a resume that they can use when applying for work. First, they inventory what they are looking for in a job or internship and consider how different goals—e.g., making and saving money, gaining experience in a field, working for a worthy cause—might inform their job search and the content of their resume and cover letters.

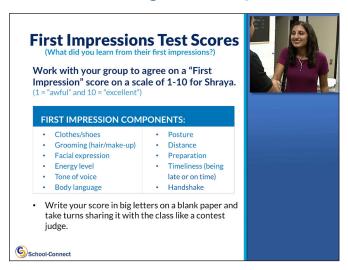
The lesson encourages students to consider how they show or embody each of the top five "applied skills" delineated above and incorporate this information into their resume, e.g., how they have demonstrated a work ethic. They might ask someone who knows them well to help them identify what applied skills they have exhibited in their "work"—e.g., schoolwork, chores, or work outside the home.

In a "Be the Boss" activity, students work in groups to review and discuss six sample resumes and select two they would interview if they were the boss. Then, using a worksheet for guidance, each student writes a resume. While resume templates are available online, students may find it easier to

create their own, using a table.

After students complete a draft of their resume, encourage them to seek feedback from adults. Remind them to: use a growth mindset in considering critical comments and suggestions, apply active listening skills to clarify what they heard, and apply advice they think might be useful in the future. An employee who responds well to constructive criticism is valued in the workplace.

4.10 Interviewing Effectively



In this lesson, students view, rate, and discuss video vignettes of three different teens interviewing for a summer job. The first segment shows them arriving for their interview and introducing themselves. Students then score each applicant on "first impression" criteria, including: punctuality, clothes and grooming, facial expression, posture and body language, energy level, eye contact, tone of voice, greeting and shaking hands, and evidence of preparation.

Even with so many influencing factors, first impressions are quick to form, ranging from fractions of a second, when based primarily on looks, and up to 30 seconds when taking in other qualities, such as in a job interview (Willis & Todorov, 2006; Lees, 2012). Poor first impressions are tough, though not impossible to reverse, especially when the person forming an impression values openness and fairness (Halvorson, 2012). Every day, teachers can reinforce many of the

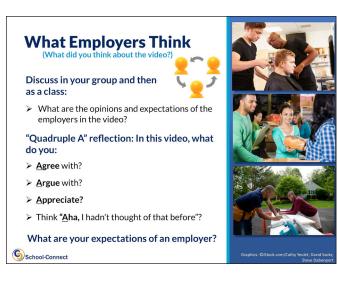
criteria for creating a positive first impression by greeting students by name at the classroom door, shaking their hands, and asking questions and making comments that show an interest in their students' lives.

After discussing what constitutes effective communication skills, students view the second video segment, showing each teen responding to interview questions and asking their own questions of the business owner. An effective interview is not just about what the job applicant says but also what the employer says and feels during the interview. As one employer reported, plan to "listen 70% of the time and speak 30% of the time. Have four or five well-crafted questions to ask the hiring manager, such as, 'What are the challenges of the position?" (Enisman, 2010). Students need to go into an interview prepared to create a comfortable, supportive environment for the employer and build rapport. Students rate the applicants on their communication skills, including: effective listening skills (EARS), facial expression, empathy, questions and comments, and grammar and vocabulary.

Students then work in triads to prepare for, and role-play, a mock job interview with the goal of practicing effective communication skills and receiving feedback. Encourage students to think with a growth mindset and apply critical feedback (e.g., make better eye contact, not use speaking fillers such as "sort of" and "kind of") in everyday interactions. Check the Lesson Extensions for additional ways to build upon and practice interview skills.

4.11 Developing a Work Ethic

"Work ethic" is considered a value, or virtue, epitomized by hard work and diligence and resting on a belief "in its inherent ability to strengthen character" (Dictionary.com). In today's workplace, a "strong work ethic," sometimes referred to in the plural, "work ethics," includes additional values—e.g., demonstrating integrity in dealing with others, being accountable for one's actions, taking one's responsibilities seriously, doing one's best, practicing self-discipline, and demonstrating a



sense of teamwork.

Surveys point to a gap between employers born in the 20th Century and employees born in the 21st Century—aka, millennials or Generation Y—in how they rate the importance of exhibiting a work ethic. These employers are more likely to value hard work and a commitment to doing one's best than millennials who feel the type of work affects their level of effort, quality of work, and commitment to the business or organization (Goux, 2014). These differences in expectations and behavior can lead to a mismatch of preferred management styles which can affect employee advancement, office moral, and the bottom line of a company or organization.

To explore these issues, the lesson begins with a simulation in which students are asked to take the role of employers in a start-up company and identify the traits they are looking for in employees, as well as antonyms for those traits—i.e., traits they don't want in an employee. This leads to a discussion of the work ethic and its modern day components.

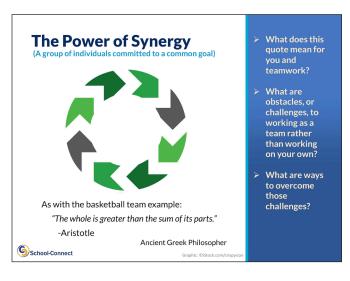
The video "What Employers Think" helps delineate the hopes and concerns of employers vs. those of their younger employees. While employers appear to have the upper hand with their power to hire and fire, employees also have rights and protections—e.g., regarding hours worked, how work is compensated, and discriminatory practices. These are highlighted in the lesson and should definitely be discussed. You might consider sharing the rights and protections of teachers as examples.

Finally, students are asked to select one component of a work ethic and apply it throughout the week. Be sure to allow time to follow up on this reflection/application exercise. It has the potential to have a big effect on student behavior in school and could increase their chances of getting and holding a job.

4.12 Practicing Teamwork

As discussed in Lesson 4.9, "teamwork collaboration" is one of the top five workplace skills desired by employers in new hires (Casner-Latto & Barrington, 2006). In this lesson, students have the opportunity to practice collaborating effectively in simulated workplace settings and business situations.

After brainstorming and discussing the elements of effective teamwork, students contrast a "me first" with a "team first" attitude. It is helpful for teachers to contrast examples of each attitude that illustrate why teamwork is often greater than the sum of the work of its individuals. This provides a good lead-in for applying the elements of "collaborating effectively:" 1) provide equal opportunities to speak, 2) presume positive intent, 3) be openminded to each other's opinions, 4) speak your truth, and 5) disagree without being disagreeable. These elements were first introduced in Lesson 1.12: Collaborating Effectively. If your students did not receive that lesson and are in need of a more thorough understanding of each element, consider teaching it prior to this lesson.



This lesson has two engaging simulations. In the first team challenge, student teams have five minutes to conceptualize a fast food restaurant that would appeal to students at their school. This serves as a warmup to Shark Tank Challenge, in which competing teams conceptualize and pitch a new product to "sharks"—business investors who supply startup funding, much like in the reality television show. In the lesson, other teams play the sharks and decide how much of their "shark bucks" to invest in the other teams.

Both activities are fun and creative, but keep in mind the true goal of the simulations when debriefing them: to practice the elements of collaborating effectively and shared leadership—not to see who "won." A slide of guidelines is supplied for this purpose.

4.13 Providing Customer Service

Students' first jobs are often in the business service sector (e.g., waiter, fast food worker, cashier) where they interact regularly with customers and the quality of service they provide is critical to success. News of bad customer service reaches twice as many ears as news of good customer service, and if disappointed with service, over half of consumers would try a new brand or company for a better service experience. The service industry depends on repeat customers. It is six-to-seven times more expensive to acquire a new customer as it is to keep a current customer (American Express, 2011).

Some students may never work in the service industry, but the elements of good customer service are important and applicable to other jobs they may hold as teens (e.g., camp counselor, child care, office work, yard work) and professions they may enter as adults (e.g., how medical personnel treat patients, politicians treat constituents, and government workers treat citizens).

Students need to know what constitutes good customer service vs. bad customer service. Luckily, they can draw on their own experience as customers and reflect on how they like to be treated—as well as how they don't like to be

Critique Customer Service (Rate the customer service in the video - Part 1)

Rate the Customer Service:

- On a scale of 1-5 (with "1" being poor and "5" being great), how would you rate the counter clerk on each of the following:
 - · Empathy?
 - Product Knowledge?
 - · Active Listening?
 - · Going the Extra Mile?
 - Patience?



Discuss in your group and then as a class:

- What kind of customer service did the counter clerk provide? Discuss in terms of skills and ratings.
- What could she have done differently to provide good customer service?

School-Connect - Handout 4.13.1

treated. In preparation for critiquing customer service shown in video vignettes, students discuss five essential skills that show good customer service: 1) *empathy* —understanding customers' feelings, needs, and concerns; 2) *product knowledge*—knowing product quality, materials, and price; 3) *active listening*—showing attentive body language and verbal rephrasing; 4) *going the extra mile*—doing something extra, fixing a mistake; and 5) *patience*—calmly handling stressful situations. Be sure to offer, and ask for, examples that illustrate each skill.

After critiquing and contrasting bad customer service with good customer service in the video segments, students apply the Power of Thought Loop. Discuss how the cashier in the video might have been thinking in each situation and how this drove her emotions and behavior. Emphasize that students can reflect on and change/adjust the way they think about and experience a situation—whether it be in the workplace or life in general. The Power of Thought Loop was first introduced in Lesson 2.3: Recognizing the Power of Thought. If you feel your students would benefit from a deeper awareness of this psychological concept, consider re-teaching or reviewing that lesson.

It bears repeating: to learn any skill requires practicing and applying the skill (Bandura, 1976, 1985). In this lesson, students role-play good customer service skills. As in many workplaces, the student showing the best customer service skills is celebrated as "Employee of the Month,"

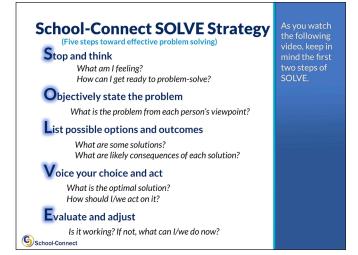
so be sure to provide a token of recognition, e.g., a certificate or a coupon for the school store, or a \$100 Grand or PayDay candy bar symbolizing that good service can lead to more money. Students enjoy and appreciate recognition and celebration incorporated into simulations like this one.

4.14 Problem Solving in the Workplace

When people say "workplace problems" they generally mean conflicts between, or among people, who work together. While employers feel they can usually train someone in how to do their job, they find it much more difficult to train them in how to resolve conflicts and work cooperatively with fellow staff (Casner-Lotto & Barrington, 2006). This can be especially true when the problem is ethical in nature.

This lesson applies the SOLVE Problem-solving Strategy (originally introduced in Lessons 3.9-3.11) to typical problems in the workplace. The primary conflict presented in the lesson involves a co-worker who pressures a new hire to pilfer a sale item and then lie about it by doctoring the inventory list. After watching video vignettes of the conflict, students work through the problem-solving steps: 1) Stop and think, 2) Objectively state the problem, 3) List possible options and outcomes, 4) Voice your choice and act, and 5) Evaluate and adjust. Each step provides questions that guide students in their thinking. They can use this "ask-and-answer" strategy as an internal dialogue within themselves, as indicated in the video, or as an external dialogue with individuals with whom they are in conflict.

Be sure to spend time on Step #2: Objectively State the Problem; it is one of the most important steps but is tempting to breeze past. In the workplace, as in other areas of life, understanding the perspective of others—including their feelings, needs, and beliefs—is necessary to identifying the problem accurately and setting the stage for a resolution. While Ray—the new employee—is not in conflict with his boss, it is important for him to consider Mr. Rendon's likely perspective on pilfering products. It is equally important for Ray to understand Dre's



perspective so that he can set boundaries and not allow her choices and behavior to impact him negatively. The attitudes and actions employees display in their early work experiences can have a huge impact, not only on that specific job, but on future employment opportunities as well.

The video vignette also provides an opportunity to address the issue of entitlement raised in Lesson 4.10: Developing a Work Ethic: Should the nature of a job and level of pay affect the amount and quality of work an employee puts forth? Are self-ascribed "employee benefits," such as helping oneself to inventory, ever justified?

Students acquire skills through guided practice. If you run short on time, be sure to come back to this lesson in another class session. Provide ample time for students to apply the SOLVE steps to the scenarios listed, and receive (and provide) feedback and reinforcement from you and other students.

4.15 Responding to Feedback

Developing any skill involves a learning curve.

One only gets better with effort and practice, evaluation and reflection, followed by adjustments and more practice. Receiving and responding to critical feedback—an important piece of this process—is one of the hardest social-emotional skills to develop. How we perceive critical feedback in the workplace—whether it is given in a quarterly or annual review, or more unexpectedly in the moment—depends a lot on our mindset.



Psychologist Carol Dweck (2006, 2013) developed mindset theory to describe two ways of thinking in approaching tasks and feedback. After interviewing school children and adults across the country, she found that people, in general, tend to either think with: a) a growth mindset, believing that with effort and practice we can improve on just about anything, or b) a fixed mindset, believing that our abilities are basically fixed at birth and that there's not much we can do to change that. The good news is that we actually can grow smarter and better able with effort. Seeing feedback as an opportunity to learn and grow, and as beneficial to our development, takes out some of the sting and motivates us to choose a path of continuous improvement.

Peter Bregman in the *Harvard Business Review* video "How to Respond to Critical Feedback" (2012) provides the following advice in how to make critical feedback work in your favor:

- 1) Set aside your feelings. Recognize and label your feelings (e.g., hurt, anger, embarrassment)—then set them aside.
- 2) Look beyond the delivery. Even if not said well, the feedback might be helpful and insightful.
- 3) Collect the data. Don't agree or disagree. Ask questions, solicit examples, and summarize what you hear.
- 4) Listen and Learn. Resist the urge to respond or make excuses. Soak in the feedback.

After watching Bregman on video, it can be

beneficial to apply his points to one of your early work experiences and use this as an example. Students may also have applicable experiences to share. Having students apply these points to the provided workplace scenarios and situations outside of work will help them acquire the attitude and skills that support a growth mindset in response to feedback.

If, at the end of this lesson, you feel your students could benefit from more exposure to mindset theory, consider teaching or reviewing Lesson 1.15: Understanding Mindsets.

4.16 Negotiating an Agreement

In the business world, people often mistakenly think that good negotiation skills involve driving a hard bargain, focusing on one's own wants and needs, and securing a better outcome than the "other side," i.e., looking at the negotiation as a competition to be won or lost. As the lesson shows, through a clever competition-vs.-collaboration arm wrestling game and a short video, successful negotiations meet the needs of both parties through crafting win-win solutions.

The key is to accurately predict and confirm the other person's perspective—specifically, what they want to get out of the negotiation and why—and actively listen to what they have to say. This provides a basis for crafting an outcome that appeals to both parties. In the video "Tips for Negotiating Agreements," Ed Brodow—a negotiation expert, author and speaker—provides



examples to illustrate these points with humor.

This lesson provides a great segue to the next, and last group, of lessons: Preparing for Independent Living. As students move out into the world on their own, they will need to negotiate many things—e.g., a new relationship with parents and/or a significant other while away at college, house rules with dorm or apartment roommates, salary and work schedule at new jobs, and making a large purchase such as a car—to name a few. Students who, in the past, have leaned on their parents to run interference on their behalf may find the Negotiating with Parents activity very useful. The more opportunities they have for practice and real life application and reflection, the more likely they will be to succeed in college and beyond.

III. Preparing for Independent Living

A heavy personal debt burden coupled with less opportunity to experience and afford independent living is hampering the ability of young adults to get ahead in work and life (Fry, 2014). This section leads with the critical need for financial literacy and management, followed by social-emotional skills for young adults to live successfully on their own and with roommates. It also builds on skills practiced in previous lessons—self-management, perspective taking, negotiating an agreement, and making responsible decisions—and applies them to living alone, or with others.

4.17: Building a Budget

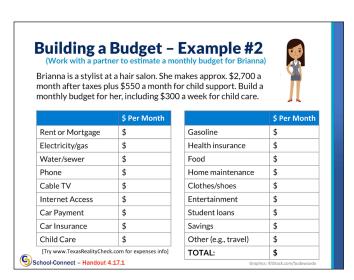
A 2014 survey of young adult households under age 40 found that those headed by college graduates paying off student loan debt had a much lower accumulated net worth than households of graduates without student loan debt (seven to one, or \$8,700 compared to \$64,700 in accumulated wealth). Even households headed by young adults who did not earn a degree and had no student debt had greater wealth accumulation than households

of graduates with debt burden (\$2,200 more) (Fry, 2014).

Yet these stark gaps in wealth accumulation are only partly due to student loan debt. Student debtor households are also more likely to have large amounts of other debts, such as credit card debt, and house and car loans. This debt accumulation cycle is undermining many young people's economic well-being and making it difficult for them to advance in other areas of their lives.

Getting an early handle on the basics of building a budget can help students avoid the pitfalls of mismanagement and overspending, and learn to live within their means. This lesson asks students to compare and contrast budgets for two wage earners with different circumstances, then create a budget for themselves. This exercise can spark many important discussions: How much should one save, and for what purposes? What are needs (rent, utilities) vs. wants (cable TV, entertainment)? How much does having a child affect one's budget? What percentage of a budget goes towards paying off student loans, and how does this affect lifestyle choices?

At the end of the lesson, students revisit average annual incomes related to education levels, first presented in Lesson 1.13: Valuing an Education. While a college degree is still worth the time and investment, students will need to evaluate their college options carefully, with affordability being a foremost factor.



4.18: Developing Financial Literacy

W-4

CREDIT REPORT

Financial Literacy—Defined

What do you think is included in "financial literacy"?

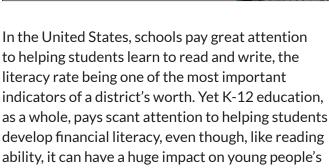
Knowing how to...

- · Fill out tax forms.
- · Make smart, safe decisions about credit cards.
- · Save money for emergencies and big purchases.
- · Keep a "good" credit score.
- · Get discounts on expenses.
- · Create and monitor a monthly budget.
- · Protect against identity theft.

future lives and well being.



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Financial literacy is the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security. This encompasses a big skill set, one that few adults master over a lifetime. Nearly one in three households have debts "in collection" (e.g., credit card, medical, utility) with an average \$5,200 due per household (Ratcliffe, et al., 2014). Teens are especially vulnerable to amassing debt as they become eligible for their first credit card at age 18 and may take on student loan debt. The average 25-year-old's student loan debt has increased approximately 90% in the last decade (Bricker et al., 2015). Young adults are starting a credit history at a great disadvantage and it could take years to recover from a bad credit rating.

This lesson highlights key financial literacy skills and points out common mistakes that lead to expensive consequences and damaged credit. It starts with the easy (filling out a W9 Form) and progresses to the more difficult—avoiding credit card debt, maintaining a good credit score, and managing and saving money. One of the most important financial

literacy skills is understanding how failure to pay off credit card debt on time each month can lead to mounting debt due to interest and late fees. The examples provided can be a huge eye opener for students. This naturally leads to a discussion of maintaining a good credit score and understanding the effects of having a bad credit score.

Managing and saving money using the "Four Jars" method is designed to help students handle money wisely and live within their means. It is simple and concrete: For money earned or received as gifts, 1) 20% goes to charity, 2) 15% is for investing, 3) 15% goes into savings, and 4) 50% is for spending. Investing may include buying stocks—or reinvesting in a business, e.g., buying supplies for a yard-work business or, as in the sample story, a snow cone enterprise.

Managing money responsibly and maintaining a good credit score can be wrecked, at least for a while, by identity theft. Identity theft involves the fraudulent use of a person's identifying information—i.e., name, address, social security number, email, credit card information—usually for financial gain. Young people are particularly susceptible to identity theft if they surf questionable sites on the internet and fail to secure their computer and phone with passwords and protection programs.

This lesson provides another PBL opportunity: Work in groups to select, research, and present on relevant topics in financial literacy.

4.19: Living on Your Own and with Roommates

For students who will be going away to college and, for the first time, living on their own or with roommates, this can be a very timely lesson. Even students who live at home with their family while going to school or entering the workforce, can find this lesson helpful in learning essential life skills.

To assess their knowledge of how to take care of themselves, students fill out a Living On Your Own multiple choice quiz. They then line up and take a step forward for each right answer and,

Roommate Negotiations

(Work in pairs to role-play the Win-Win Negotiation Steps.)

- One roommate wants to throw a party and the other is worried about the mess, noise, and getting in trouble with the landlord.
- One roommate is always leaving messes in the kitchen, bathroom, and living room. The other roommate likes a clean place, but doesn't like to clean someone else's mess.
- They agreed to split utility bills, but one roommate wants to spend more on shared utilities than the other (e.g., more expensive cable and internet package, cranks up the heater and air conditioner).
- One roommate has friends over often and lets them spend the night sometimes. The other roommate doesn't like having people over all the time.



Graphic: @iStock.com/andresr: wawritto: Feverpitched

occasionally, a step backward for a wrong answer. The student farthest ahead at the end of the activity, is deemed most prepared for independent living. This "walk toward independence" is a fun wake up call as to what they need to know, and be able to do, in transitioning to young adulthood.

Many students have not shared a room before living in a dorm or cooperatively-managed household. Situations with roommates provide many opportunities for negotiating agreements, especially when proactively creating ground rules. The lesson draws on Lesson 4.16 and applies the Win-Win Negotiation Steps to common scenarios involved in living with other young adults.

Part of living on your own involves knowing how to plan, shop for, and cook healthy meals. Many first-year students will be on a meal plan at school, but, sooner or later, they will need to know how to provide their own meals and stay within budget. This lesson provides another PBL opportunity to create a week's menu of meals, price it out at a grocery store, and report back on what they learned.

4.20: Choosing Wisely

In this lesson, the SOLVE problem solving strategy—adjusted for decision making in Lesson 3.15: Making Personal Decisions—is applied to potentially risky situations often encountered as students gain greater independence and leave home.

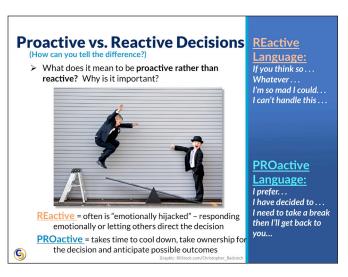
It begins with a reflection exercise. Everyone has memories of hasty decisions with poor, or even comical, outcomes that they wish they could turn back the clock on and make a different choice. It is helpful for teachers to offer their own example from their teen years; this can have entertainment value as well as be instructive, and can set the stage for the lesson.

A fun game of Slap Jack provides students an opportunity to differentiate "proactive" from "reactive" decisions. The scoring is designed in a way that a student who was the first to answer all the questions—but missed one—could lose to someone who took longer to get all the information and respond *carefully* rather than *quickly*.

This leads to an explanation and discussion of how the brain operates when it is in a reactive mode vs. a proactive mode, and how students can slow down their decision-making and be more deliberative. Research-based strategies introduced in Lesson 4.3—being a realistic optimistic (positive about the future but realistic about the obstacles in the way) and using mental contrasting (mentally contrasting a prized goal to one's current actions)—can help students become more proactive in their decision making (Halvorson, 2011).

Before students apply SOLVE to decision-making role play scenarios, they have an opportunity to learn and practice hand motions for each step.

Devised by a School-Connect pilot teacher for this module, SOLVE Hand Motions help build memory of



the strategy and can be used to communicate with others in real situations requiring a decision.

Finally, in the Reflection/Application, students are asked to think about how the values they chose for their Mission Map might impact their decision making.

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