Red & Black Approach
To Career Planning in High School
(Texas Edition)

CAREER DEVELOPMENT – HIGH SCHOOL

ISBN 9781944900038

REVIEW POLICY: This electronic review copy is provided for review purposes only. This copy may not be reproduced (other than printing it out for review) or sold, transferred or disseminated to any third party. This copy and any print-out of it is copyrighted material and should be destroyed upon your completion of the review process.
Red & Black Approach To
CAREER & TECHNICAL EDUCATION

OK, how did we end up developing workbooks for Career & Technical Education (CTE) courses?

I believe it started with your crisis. You turned to me hoping I would tell you what to do. Instead, I decided it was time for you to grow up and learn to make your own decisions.

Yes, I will never forget that you yanked my ostrich head out of the sand. Or, the fact you decided to turn my crisis into a book – a brand – a business. But the book was written as the basis of a sitcom, not a textbook!

Well, life rarely goes as planned. Who could have imagined that our book would be approved by the Texas State Board of Education as a personal financial literacy (PFL) textbook?

And now we have the opportunity for CTE students to learn from your decades of experience in the corporate world combined with your unique mindset and perspective, not to mention all the practical, step-by-step strategies and “lessons” that you taught me.

Your role is equally important. Your experience, as a straight-A student, mom, and “mere mortal” (your words, not mine), brings a highly relevant perspective that is resonating with so many people, including students.

What I find fascinating is how many people had the same fear of personal finance that I did. I was intimidated by all the numbers and terminology so avoided the subject. Until you forced me to deal with it, but at least you explained it in simple terms.

Personal finance is part of our daily lives. You cannot ignore it. It affects decisions ranging from daily habits to evaluating career opportunities. But it is more than numbers – it is about critical thinking and problem-solving. All of which explains why we are involved with CTE. As you know, I believe CTE, with its emphasis on teaching students real-life knowledge and skills, is the closest thing that the education world has to a “silver bullet.”

I agree. As always, you’re looking at the big picture. I just wish their alignment forms had a place to provide feedback from teachers who are already using our materials to let them know that we’re already “student approved.”

Our approach may be unusual, but we developed highly targeted, chapter-by-chapter worksheets, as well as additional resources on a wide variety of skills that are critical for students to be prepared for the workforce. And, for life. Topics such as critical thinking, problem-solving, communication skills, teamwork, respect, and integrity.

I understand that, but let’s face it, our workbooks are traditional textbooks. It will be interesting to see who’s willing to take a chance and try something different.
# Table of Contents

## The Red & Black Approach

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>From A Sitcom To The Classroom</td>
<td>iii</td>
</tr>
<tr>
<td>As Simple As A Book Club</td>
<td>iv</td>
</tr>
<tr>
<td>A Case Study</td>
<td>v</td>
</tr>
<tr>
<td>TEKS Alignment &amp; More</td>
<td>vi</td>
</tr>
<tr>
<td>Educational Strategies</td>
<td>vii</td>
</tr>
<tr>
<td>The Big Picture</td>
<td>viii</td>
</tr>
<tr>
<td>Parting Words</td>
<td>ix</td>
</tr>
</tbody>
</table>

## The Workbook

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prologue: Help — I Have A Crisis On My Hands!</td>
<td>1</td>
</tr>
<tr>
<td>Introduction</td>
<td>2</td>
</tr>
<tr>
<td>Chapter 1: How Did A Smart Person Like Me End Up In A Mess Like This?</td>
<td>3</td>
</tr>
<tr>
<td>Chapter 2: Why Can’t Money Grow On Trees?</td>
<td>4</td>
</tr>
<tr>
<td>Chapter 3: Things I Wasn’t Taught And The Lessons I Learned All Too Well!</td>
<td>6</td>
</tr>
<tr>
<td>Chapter 4: Rearranging The Deck Chairs On The Titanic</td>
<td>7</td>
</tr>
<tr>
<td>Chapter 5: Open Your Eyes Before Your Wallet</td>
<td>8</td>
</tr>
<tr>
<td>Chapter 6: This Isn’t Headline News, But What Do We Tell The Public?</td>
<td>9</td>
</tr>
<tr>
<td>Chapter 7: My Husband Gets In Hot Water — I Want To Make Soup!</td>
<td>10</td>
</tr>
<tr>
<td>Chapter 8: It’s Time To Take Charge Of The Charge Cards</td>
<td>12</td>
</tr>
<tr>
<td>Chapter 9: I’m Too Busy To Make A List Of All The Things On My “To Do” List</td>
<td>13</td>
</tr>
<tr>
<td>Chapter 10: So You Think Staying At Home Isn’t A Full-Time Job?</td>
<td>14</td>
</tr>
<tr>
<td>Chapter 11: A “Mind-Field” Called Insurance</td>
<td>16</td>
</tr>
<tr>
<td>Chapter 12: Desserts Spelled Backwards Is Stressed. And Vice Versa</td>
<td>17</td>
</tr>
<tr>
<td>Chapter 13: Managing Your Home With Dollars And Sense</td>
<td>18</td>
</tr>
<tr>
<td>Chapter 14: I Don’t Want AstroTurf — I Want Something Real</td>
<td>19</td>
</tr>
<tr>
<td>Chapter 15: I Need A Warning System</td>
<td>21</td>
</tr>
<tr>
<td>Chapter 16: I Have Three Children If You Count My Husband</td>
<td>22</td>
</tr>
<tr>
<td>Chapter 17: My Dozen Commandments</td>
<td>23</td>
</tr>
<tr>
<td>Chapter 18: Whine Or Lemonade? Your Choice</td>
<td>24</td>
</tr>
<tr>
<td>Chapter 19: There Is No Conclusion … Because Life Goes On</td>
<td>25</td>
</tr>
<tr>
<td>Epilogue</td>
<td>27</td>
</tr>
</tbody>
</table>
# Career and Technical Education Topics

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appearances</td>
<td>28</td>
</tr>
<tr>
<td>Career Opportunities</td>
<td>30</td>
</tr>
<tr>
<td>Communications</td>
<td>34</td>
</tr>
<tr>
<td>Conflict Management</td>
<td>36</td>
</tr>
<tr>
<td>Constructive Feedback</td>
<td>39</td>
</tr>
<tr>
<td>Critical Thinking &amp; Problem Solving</td>
<td>41</td>
</tr>
<tr>
<td>Diversity</td>
<td>48</td>
</tr>
<tr>
<td>Education</td>
<td>50</td>
</tr>
<tr>
<td>Employability Skills</td>
<td>57</td>
</tr>
<tr>
<td>Leadership</td>
<td>60</td>
</tr>
<tr>
<td>Money &amp; Math</td>
<td>62</td>
</tr>
<tr>
<td>Motivational Interviewing</td>
<td>65</td>
</tr>
<tr>
<td>Negotiating</td>
<td>69</td>
</tr>
<tr>
<td>Policies &amp; Procedures</td>
<td>72</td>
</tr>
<tr>
<td>Project Management</td>
<td>74</td>
</tr>
<tr>
<td>Relationships</td>
<td>77</td>
</tr>
<tr>
<td>Resume &amp; Professional Portfolio</td>
<td>79</td>
</tr>
<tr>
<td>Rights of Employees &amp; Responsibilities of Employers</td>
<td>84</td>
</tr>
<tr>
<td>Safety</td>
<td>86</td>
</tr>
<tr>
<td>Teamwork</td>
<td>88</td>
</tr>
<tr>
<td>Values &amp; Priorities</td>
<td>92</td>
</tr>
<tr>
<td>Vocabulary</td>
<td>95</td>
</tr>
</tbody>
</table>
From A Sitcom To The Classroom

Red and Black are sisters. Both born in New York (both now living in Texas), raised in the same house by the same parents – that is where the similarities end. Red is a self-described warm and fuzzy, philosophical mom, and her sister, Black, is an extremely pragmatic retired executive who decided to turn Red’s crisis into a book – a business – a brand.

**Red (aka, Tina Pennington):** After getting a degree in Theater Arts from Wake Forest University in North Carolina, Red moved back in with her parents until she married an outgoing Englishman and followed his career around the globe. Her prior “career” had been full time mom, but her husband getting fired was the catalyst which forced her to face reality and take control of her life. Red, who likes to refer to herself as a “mere mortal”, initially thought she was stupid because she was 40+ years old and had managed to avoid learning many important “life lessons,” but she soon realized she had merely been sheltered.

**Black (aka, Mandy Williams):** Black, on the other hand, is all business. Black has an Economics degree from Wilkes College (now Wilkes University) in Pennsylvania and an M.B.A. in International Finance from New York University and London Business School. She retired from the oil & gas industry by the time she was 40 and when boredom sank in started racing cars – first Porsches, then Ferraris, and is the first woman to race the road course at Indianapolis. Along the way, she raised over $1 million dollars for Make-A-Wish. When her sister’s husband got fired, she saw an entrepreneurial opportunity and started a new career.

Red and Black never expected to journey into the world of education as their book was intended as the basis of a sitcom (which explains why it was written using emails, Instant Messages and telephone conversations). However, life rarely goes as planned and shortly after *What I Learned About Life When My Husband Got Fired!* was launched by Neiman Marcus, the sisters were asked to develop and teach a personal finance program based on their book for the seniors at KIPP Houston High School.

Working with a task force of students to develop the curriculum, it soon became more than just a finance class, as it covered many “Life 101” topics and addressed essential skills such as critical thinking and problem solving, communications, and teamwork. In addition, the students brought to Red and Black’s attention that it utilized information they had been taught in other classes (such as ELA, mathematics, and social sciences). The students then suggested the book be used as a textbook, calling it “a reality show in a book.”

A year after the book’s launch, it was approved in 2010 by the Texas State Board of Education as a Personal Financial Literacy resource meeting 100% of its requirements. Red and Black are proud to say it is also student-approved, and their first-hand knowledge indicates that middle and high school students are hungry for information on personal finance and other “Life 101” topics. And, if along the way, they also learn critical skills that have applications in their personal lives and in the workforce, that is an added bonus.
As Simple As A Book Club

Nationally recognized and a best-seller, *What I Learned About Life When My Husband Got Fired!* (despite the challenge of its title), is being embraced by men and women, ranging from middle school students to senior citizens, and is being used by individuals, schools, community organizations, churches and synagogues, and even by the Texas Department of Criminal Justice (for offenders, parolees and TDCJ employees) for educational, philosophical and spiritual purposes, as well as just plain reading pleasure.

Red and Black strongly believe the “power” of their book and program is released when it is used in a true book club setting. By using this approach, students, instead of feeling like they are in a traditional “sit and get” classroom, have the freedom – and are encouraged – to share their thoughts and their experiences, which in turn motivates them to ask questions and to seek additional knowledge and skills. In addition, the educator is “reading along” with their students, which dramatically changes the dynamics of the learning process and demonstrates learning never ends.

English teachers have used book studies for years, recognizing their potential to build vocabulary, develop the writing process (drafting, revising, editing and publishing), and encourage cooperative learning. In addition, it accommodates different learning styles. However, students can be apprehensive when it comes to reading books that do not interest them, so the key is to relate the literature to real life situations.

*What I Learned About Life When My Husband Got Fired!* is a three month chronology of Red’s life when she learned to take control of her life instead of having her life control her, and addresses critical knowledge and skills. However, its use in the classroom was never expected as it was intended as the basis of a sitcom, and explains why feedback consistently indicates it provides a “laugh and learn” experience.

Of course, the fact that book clubs are more popular than ever before, both in the workplace as well as for personal enjoyment, is an added bonus of this approach. By using a learning format that is not only easy, but provides much needed “human interaction and communication” (as so much of our lives are being taken over by technology), participants are given the opportunity to expand their knowledge and skills in a flexible and stress-free, yet highly productive, learning environment.

Each student is provided with a copy of *What I Learned About Life When My Husband Got Fired!* and educators have indicated it is an extremely useful resource for demonstrating and developing annotation skills. (Black has always highlighted and written in books, whereas Red prefers to keep hers pristine.) In addition, and maybe more importantly, feedback from students and program participants indicate that after the completion of the program, they have continued to use the workbook as a reference guide, as well as sharing them with family members and friends.
A Case Study

A case study fits the pragmatic approaches used by Black, so it only seemed logical that we should use bullet points to address the key considerations:

- People, not just students, often learn better from examples than from merely explaining basic principles which makes a case study approach an effective classroom technique.
- Case studies are a useful method to apply the concepts learned in school to real world situations. When students see the relevancy of a topic, they are more likely to “buy in” and participate.
- Case study assignments typically require students to answer open-ended questions or solve problems that have multiple potential solutions.
- Case study assignments can be done individually or in groups. When done in group they provide opportunities to develop teamwork and leadership skills and strategies, including those related to diversity.
- Since What I Learned About Life When My Husband Got Fired! was written in a conversational format (emails, Instant Messages and telephone conversations), several educators have used a role-play approach to the program. Feedback indicates the participants were not only actively engaged, but it provided opportunities for them to understand the perspective of others.
- Depending on the other topics that are being covered in this course, case studies can easily be coordinated with other reading assignments and activities.
- Since case studies typically have a specific objective, the teacher (or team leaders) can steer discussion and questions to keep the class on track.
TEKS Alignment & More

This workbook has been developed not only to align with the course TEKS, but also to provide maximum flexibility to incorporate other elements of the subject matter as educators may deem appropriate. In addition, it may include topics and discussions not specifically mentioned in the TEKS but considered relevant to the course. Red and Black acknowledge, and appreciate, that the course is being taught by individuals who have the knowledge and expertise to select and integrate resources in order to provide their students with the best possible learning experience.

The Workbook:

Each chapter in *What I Learned About Life When My Husband Got Fired!* has an accompanying worksheet in this workbook, structured as follows:

**Section I. Chapter Topics**

This section provides a bullet point list of the key topics covered in the chapter.

**Section II. Additional Resources**

- **Career and Technical Education Topics**: Each topic is easy-to-use and can either stand alone or can be used in conjunction with Section III, and begins with a one page “banter” between Red and Black to draw students into the topic in a fun, but relevant, manner. Each includes potential questions/research topics/activities/discussion, with some featuring additional student worksheets, designed to be thought-provoking, but interactive, fun and relevant.

Please note that many topics (such as critical thinking and problem solving, communications, teamwork, and leadership) appear in multiples chapters. The Additional Resources are referenced in the chapter deemed most appropriate, but you can adjust as best meets your needs and objectives. (The CTE Topics appear in alphabetical order in the Table of Contents and in the associated section of this workbook.)

- **Teacher Resource**: These reference relevant pages from *The Book Club Approach To Personal Finance & Life 101*, a companion guide to *What I Learned About Life When My Husband Got Fired!* (It is basically Red & Black Book’s 2010 Texas State Board of Education submittal that was “polished-to-publish” in response to requests from educators.)

**Section III. Chapter Questions/Activities/Discussions**

This section provides an extremely wide variety of options available to students and educators to not only meet the TEKS requirements, but to broaden their knowledge of the subject in the context of real life applications, as well as demonstrate the transferability of knowledge and skills. Designed in a way to stand alone as an educator’s only resource or to augment other resources, this section provides flexibility and recognizes that different options will appeal to different students and educators. Red and Black believe this section provides interesting and relevant food-for-thought and will generate informative discussions and activities.
Educational Strategies

Red and Black admit they understand the power of experience and the importance of relevancy. However, they never thought about the fact their approach to critical life (and workforce) skills and knowledge places emphasis on WHY the information is important rather than merely discussing how and what. And, they never imagined that their approach incorporates a number of proven, educational strategies. At least, not until a fateful day ...

After the Texas Department of Criminal Justice (TDCJ) began using What I Learned About Life When My Husband Got Fired! book as the basis of a personal finance and Life 101 book study program, TDCJ suggested that Red and Black meet with research experts from the George J. Beto Criminal Justice Center at Sam Houston State University in Huntsville, Texas, to discuss how to capture statistics to document the success of the program. When they met with the research experts, Red and Black explained that they attributed the success of the program to the fact it is formatted as a book club, and that the feedback they had received indicated this very simple approach gets people talking—and therefore thinking, which is the key to getting people to apply the lessons in their daily lives. During the meeting, Red quietly listened while Black and the experts struggling with ways to “prove” the success of the program. Red became frustrated with the researchers, who were focusing on quantitative results, and she questioned how to measure the value of someone driving you crazy asking “why” all the time. It was at that point that one of the experts explained that the questioning process Black used with Red, which is demonstrated throughout the book and used in the various book study programs, is a proven, evidence-based technique called Motivational Interviewing. Black immediately turned to Red and said, “I am not your big sister, I am your motivational interviewer.” Needless to say, Red was not amused.

When Black relayed this story to several educators familiar with their program they were not surprised, and proceeded to mention other strategies (listed below) demonstrated by their approach. A few even mentioned how it is well-suited to move up through the pyramid of Bloom’s Taxonomy.

Black started doing her research (as she often tells students, homework never ends, when you get older you merely call it research) to learn more about the “techniques” they are apparently using.

- Bloom’s Taxonomy
- Motivational Interviewing/Critical Thinking
- Interdisciplinary/Cross-Curricular Teaching
- Relevant Expansion of “Prior Knowledge” (Scaffolding)
- Social and Emotional Learning (SEL)
- Inquiry Based Learning
- Cooperative Learning
- New Generation Text Writing
- Back-Mapping

Of course, Red and Black just shake their heads in amazement since their book was originally intended as the basis of a sitcom, not as an educational workbook.
The Big Picture

Throughout *What I Learned About Life When My Husband Got Fired!* Red is faced with an assortment of problems (Red’s word) or challenges (Black’s word). Black never tells her sister what to do, and instead uses a simple process by which Red, as a 40+ year old woman, learns to take control of her life – using knowledge and skills she already had as well as acquiring more. At the time, they did not recognize they were using a “process” but shortly after the book was published, Black recognized it was the Socratic Method. However, she decided to re-brand it and calls it Q-I-D.

The Q-I-D Process

- **Q** = Question: Ask questions
- **I** = Information: Gather information
- **D** = Decisions: Make smart, conscious decisions

Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions. The Q-I-D process can become an integral part of a life-long approach to learning. And, as this program will demonstrate, you are never too young or too old to learn.
Parting Words

We hope that you’ll find our workbooks and program not only effective, but fun and engaging. And we would love your feedback. Compliments are nice, but Black has taught me that constructive criticism will help us to improve our program.

In addition, please note that (much to the chagrin of our accountants and attorneys) the copyright page of this document grants you the right, with certain terms and conditions, to reproduce and distribute verbatim pages from this workbook.

You know you’re going to get your standard lecture from them about us “giving away” so much of our work.

Which I will continue to ignore. Since you like to have the last word, is there anything else you would like to add?

Yes. If you have any questions or need any additional information, please don’t hesitate to contact us at education@RedandBlackBooks.com.
The Workbook
Prologue: Help — I Have A Crisis On My Hands!

I. Chapter Topics
   • The “Crisis”
   • Establishes Red and Black are real people

II. Additional Resources
   • Career and Technical Education Topics:
     o Money & Math (see pages 62-64)
   • Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
     o College Planning Worksheet (see page 147) – Please note this is an example of a planning
       worksheet described below, and was created for use with college bound high school seniors.

III. Chapter Questions / Activities / Discussions
   • Your life can change in an instant. Can you be prepared? How can you plan for the unknown?
   • Can you be prepared for the unexpected in the workplace? Explain your answer.
   • Define crisis. Identify different types of crises and provide examples. What effect can it have on
     individuals and families? Can crises be predicted? Explain your answer.
   • How do you think Red was feeling?

ADDITIONAL BACKGROUND & COURSE WORK
   • When her crisis first occurred, the last thing Red ever expected was that Black would turn it into a book –
     a brand – a business. The last thing Black ever expected was that she would become an author, so wishes
     that she had paid more attention to English Language Arts (“ELA”) in school (she preferred
     mathematics). Red, the straight-A student, wishes that she remembered more of what was taught in
     ELA. Collect samples of your work that demonstrate you are using ELA (including correct spelling,
     grammar, punctuation, and terminology) in telecommunications, the writing and editing of business
     documents, and formal and informal presentations. Also, identify work that demonstrates your critical
     reading and analysis skills.
   • In addition to ELA, throughout the book there are many real life examples of scientific method, arithmetic
     and mathematical reasoning, and social studies applications (such as social, cultural, historical, and
     governmental influences). Identify them as they occur and, if possible, provide examples from your own
     experiences.
   • Do you think seeing real life applications of the concepts taught in school is important to the learning
     process? Explain your answer.
   • Do you think interdisciplinary/cross-curricular teaching helps reinforce the underlying knowledge and
     skills? Explain your answer.
   • Use word processing to create a “Career Planning Worksheet” working backward from your career goal to
     today. Focus on the time frame between now and the completion of your formal education and provide
     detail, including goals and objectives, for each school year as well as the summer between them. If
     applicable, include requirements for licensing, certification, and/or credentialing. If you update the
     document, make sure you have saved a copy of the original version (or use a Track Changes feature) as
     you will be asked to report any changes that occurred during this course.
Introduction

I. Chapter Topics
   • Background on Red and Black

II. Additional Resources
   • Career and Technical Education Topics:
     o Conflict Management (see pages 36-38)
     o Diversity (see pages 48-49)
     o Rights of Employees & Responsibilities of Employers (see pages 84-85)

III. Chapter Questions / Activities / Discussions
   • Red and Black admit they are not experts in any given field, but do you think they may have insight or advice that might be useful to you? Why?
   • How would you describe Red? How would you describe Black? Do you see yourself more like Red or Black? Explain your answer.
   • Who lived in “La-La Land” — Red or Black? Explain your answer.
   • Compare the very different communication styles of Red and Black. Were each of their descriptions organized logically? Which did you find more effective – Red’s long narrative or Black’s table (which she initially drafted using spreadsheet technology)?
   • What did Red study at college? How would you describe her career?
   • What did Black study at college and at business school? How would you describe her career?
   • Do you think ELA skills should apply to all communication methods?
   • Do you currently participate in electronic communities as a learner, initiator, contributor, teacher and/or mentor?
   • Red states that Black, “makes her opinions known, sometimes tactfully, sometimes not.” When communicating, especially in the workplace, it is important to distinguish between fact and opinion. What methods can be used to do that?
   • Red admits that she prefers to avoid conflict, whereas Black seems to welcome it. Research conflict management styles, and identify your approach to dealing with conflict? Provide examples.
   • As you read through chapters of the book, identify where you see other examples of how Red and Black deal with conflict. Be prepared to discuss what you think caused the conflict, how it was handled, and whether there might have been a better way to resolve it.
   • Throughout the book you will find examples of Red being in the role of customer/client. Review those situations to determine what prompted the interaction, how it was resolved, and whether it could have been handled better.
   • Create a “Diversity” document that includes a definition of diversity as it refers to the workplace and what diversity means to you. List what you believe are the benefits and challenges of diversity and update the list with examples as they occur during this course.
   • How do you think Black felt as a woman executive in male-dominated industries? If you could ask her one question about it, what would it be?
   • Do you think Black faced some of the same challenges of being a woman in a male-dominated environment when she raced cars?
   • Define sexual harassment. Do you think Black ever experienced it in the workplace? What were her rights? Research the federal laws enforced by the U.S. Equal Employment Opportunity Commission (EEOC) on their website.
Chapter 1: How Did A Smart Person Like Me End Up In A Mess Like This?

I. Chapter Topics
   ● Facing reality
   ● Taking charge

II. Additional Resources
   ● Career and Technical Education Topics:
     ○ Leadership (see pages 60-61)

III. Chapter Questions / Activities / Discussions
   ● Does ignoring reality increase or decrease the issues you ultimately have to face? Why?
   ● What is the difference between being reactive and being responsive? In terms of Red and Black, who do you think is going to be more reactive? Who do you think is going to be more responsive? Explain your answers.
   ● Throughout the book Red is going to be faced with an assortment of problems (Red’s word) or challenges (Black’s word), and the decision process Black takes Red through for all of them is going to be very similar. Start to take note of these situations and see if you can identify the decision making process.
   ● Define leadership and start a list of what you believe are leadership traits. On the Internet, search the phrase “Leadership Traits” on three different search engines to see if they generate the same top results.
   ● Discuss whether you think Black is demonstrating any of these leadership traits. As we continue through the book, list examples of how Black demonstrates these traits. If Red demonstrates any leadership traits, indicate them as well. Identify opportunities where you can practice and develop your leadership skills.
   ● What public figure do you think demonstrates leadership traits? Is it a function of the person or the position? Explain your answer.
   ● Red deferred all financial matters to her husband to the extent she was not even aware of them. Was she the anomaly or the norm?
Chapter 2: Why Can’t Money Grow On Trees?

I. Chapter Topics
- Introduction to finance
- Facing financial reality
- Financial roadblocks/mindsets
- Cash flow
- Assets and liabilities
- Purchase vs. rent/lease (homes and cars)

II. Additional Resources
- Career and Technical Education Topics:
  - Appearances (see pages 28-29)
  - Vocabulary (see pages 95-96)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Accounting For ... Life? (see pages 75-76)

III. Chapter Questions / Activities / Discussions
- Red laments that she wishes she could just buy a book to help her solve her problems, but Black shoots down that idea. Why?
- Do you think your natural tendency is to behave more like Red or Black? Explain your answer.
- On page 18 is the first of many emails Black sends Red with detailed information. How does the organization and structure affect the understandability of the email? As you read the book, critique the emails written by Red and Black. People are inundated with emails, so what are ways to improve the effectiveness of your emails? Select a few samples of your emails and critique them, indicating what you feel is effective and what may need improvement.
- Black often provides information using bullet points. What are the advantages and disadvantages of communicating with bullet points instead of narrative?
- Many people think of cars and houses as assets, but neglect to take into consideration the offsetting liabilities. Why?
- While trying to avoid addressing her financial situation, Red uses the cliché “Ignorance is bliss.” Black responds, “No, ignorance is ignorance.” Explain the significance of Black’s comment.
- Why do financial matters and topics seem so daunting?
- Initially, Red is overwhelmed (and frustrated) by financial topics but Black soon realizes it is the terminology, not the concepts, that are creating the problems/challenges. This frequently happens in life and, in fact, some professions are notorious for confusing people with terminology. Can you think of a few examples? How do you think they make their customers/clients feel?
- Why is it important to become familiar with the basic terminology and vocabulary used in your area of interest? What is the best way to acquire that knowledge?
- Do you think basic financial terminology is only relevant for people who want careers in finance or accounting?
- How do you evaluate the reliability of information from Internet websites and other resources?
- Identify and investigate employment options and start an electronic spreadsheet with the information. (The U. S. Department of Labor’s Bureau of Labor Statistics Occupational Employment Statistics program is an extensive database program of employment and wage estimates updated annually for over 800 occupations [www.bls.gov/oes/] and can be downloaded.)
- What is an entrepreneur? Identify entrepreneurial opportunities in your area of interest. As a group, discuss the advantages and disadvantages of being an entrepreneur.
- The U.S. Department of Labor (DOL) website is a valuable resource. Locate the website and familiarize yourself with the available information. Summarize the provisions of the Fair Labor Standards Act.
- Black believes her education is the most valuable asset she owns. Why do you think she feels that way? Do you agree with her?
- Do you think your career choice will provide the financial resources to maintain the lifestyle you desire?
- Do you think the personal finance concepts covered by this chapter also apply to companies and organizations?
Based on Red’s description of Black’s “appearance” at the park (page 27) – including her “perfectly pressed designer jeans and crisp white shirt” – what is your impression of Black?

Do you agree with the statement, “You only have one chance to make a first impression”? Do you think it applies to only physical appearances? Explain your answer.

Draft a letter of application, also known as a cover letter.
Chapter 3: Things I Wasn’t Taught And The Lessons I Learned All Too Well!

I. Chapter Topics
   - Education vs. experience
   - Childhood lessons
   - Life lessons
   - Responsibilities of schools and teachers
   - Cars and status symbols
   - Keeping up with the Joneses

II. Additional Resources
   - N/A

III. Chapter Questions / Activities / Discussions
   - What do you think of Black’s comment that Red should have taken a few accounting courses while in school?
   - What skills did Black learn when trying to get out of homework assignments?
   - Red and Black are Baby Boomers, meaning they were born between 1946 and 1964. Were the career opportunities for women different when they were growing up vs. now? Be prepared to discuss your answer.
   - Red and Black chose very different careers paths. Why? What were their personal priorities? Do you think either regrets decisions they made? Explain your answer.
   - Red and Black were raised in a Jewish home in New York, whereas Nick grew up in England, and you will find examples of their cultural differences in the book. Identify cultural differences amongst classmates. Review the diversity worksheet you created in the Introduction, and revise if necessary.
   - How does cultural background impact attitudes toward work and family roles? How does it impact your career opportunities and planning process?
   - The U.S. population is becoming increasingly multicultural. How will that impact the workplace?
   - Red and Black are “baby boomers” and grew up prior to personal computers (Black never thought she would need typing skills, which are now called touch-system skills) and the advent of the Internet. How has the Internet changed the family and learning environments?
   - What supervision do you think is necessary for younger people to learn how to appropriately use electronic communication in the larger community and society?
   - Can you determine other people’s values and priorities based on their spending habits? Explain your answer.
   - What impact does a status-conscious society have on individuals? On organizations and businesses?
   - What impact does advertising and social media have on society?
   - Define ethics. Do you see any potential for conflict between promotional activities and ethical practices? Explain your answer.
Chapter 4: Rearranging The Deck Chairs On The Titanic

I. Chapter Topics
- Life’s interruptions
- “Smart Spending” vs. “Stupid Spending”
- Financial priorities: short- and long-term
- Non-financial priorities

II. Additional Resources
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Thinking Before Spending (see pages 85-87)
  - Track Your Expenditures — “Green Sheets” (see pages 88-89)
  - The P.A.L. Theory (see page 90)

III. Chapter Questions / Activities / Discussions
- Was Black’s comment, “Think before you spend” sarcastic, logical or both? Explain your answer.
- What are the consequences of spending without thinking?
- Can you separate short-term financial decisions from long-term ones? Explain your answer.
- Create an electronic spreadsheet (Teachers: See Track Your Expenditures — “Green Sheets” in Section II) and track your expenditures. Are the results what you expected? Explain your answer.
- Teachers: The P.A.L. Theory story (referenced in Section II) can be used to discuss theories, personal finance, and communication.
- Do financial situations influence priorities? Or vice versa? Explain your answer, including an example, real or theoretical.
- In this chapter, Red is discussing the purchase of new computers and Black comments that the “latest and greatest” is a moving target since technology seems to change daily. Since it is moving so quickly, how can you keep up with technology?
- On page 56, Black uses an analogy relating to racing which does not make sense to Red, so Black provides another one more closely aligned to Red’s life. Why is using a relatable analogy an effective way to explain/communicate ideas?
- If you do not understand something someone tells you, is it ok to (politely) ask them to explain it again or differently?
- Can a “want” for one person be a “need” for someone else? Explain your answer.
Chapter 5: Open Your Eyes Before Your Wallet

I. Chapter Topics
- Historical spending
- Discretionary vs. non-discretionary expenditures
- Spending habits
- Budgeting

II. Additional Resources
- Career and Technical Education Topics:
  - Constructive Feedback (see pages 39-40)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Balancing The “Ins & Outs” Of Money (see pages 95-96)
  - Constructive Criticism (see pages 160-161)

III. Chapter Questions / Activities / Discussions
- Red’s historical spending revealed several surprises. Review your “Green Sheets.” Are the results what you expected? Were there any surprises? Explain your answers.
- Red asks Black about her spending habits, and she explains why she shops so much. What was her reason? What are other reasons people shop for more than they need?
- On page 65, Black refers to a bank survey. What is the purpose of a survey? As you continue to read through this book, determine an appropriate survey topic. Design and conduct a survey, and analyze the results. Compile a business report of your findings using text and visual communication tools.
- On page 69, Black mentions articles from The Wall Street Journal. Why? If she was going to include a direct quote, how would it be formatted and referenced?
- What does “budget” mean to you? Does it have a positive or negative connotation?
- Update your employment options spreadsheet for salaries, benefits and prerequisites (such as training, certifications, and education).
- Use an electronic spreadsheet to develop a personal budget based on your career choice, career advancement opportunities, and desired lifestyle. In terms of income, determine your expected, after tax take-home pay. When estimating expenses, include student loans, if applicable.
- Locate the IRS website and familiarize yourself with the available information, including current tax tables. Locate IRS form W-4 and complete it based on your current situation. What are other employment-related documents you may need to complete?
- If you plan to be self-employed determine how much you need to earn to cover your expenses. How do freelance or contract employees determine the amount to charge their clients/customers.
- Create a bar chart and a pie chart that represent your expenditures broken out by category. Although the numbers are the same, does one seem to be more effective than another? Explain your answer.
- Throughout this course you will review and update the budget items. As you become more comfortable with the spreadsheet technology, and more information is added, start to project future earning and spending levels. Create a line graph that compares money in with money out.
- Investigate and evaluate the various ways to develop and track your personal budget, such as spreadsheets, financial software, and online banking programs.
- Besides basic arithmetic, what knowledge and skills are demonstrated by the budgeting process?
- Within the “Discretionary Expenditures” section (starting on page 71), Black demonstrates constructive criticism. What is the definition of constructive criticism? Do you consider it a valuable skill? Why?
- Black believes that learning how to give constructive criticism also teaches you how to accept it. What do you think she means by that? Do you agree or disagree with her? Why?
- Demonstrate that you are able to give constructive criticism, as well as accept/receive it.
- Do you think Red would prefer constructive criticism or constructive praise? What about Black? Which would you prefer? Explain your answers.
Chapter 6: This Isn’t Headline News, But What Do We Tell The Public?

I. Chapter Topics
- Getting fired or laid off
- “Stigma” of being fired and other “negative” situations
- Comfort of not being alone
- What do you tell people?
- Privacy vs. confidentiality
- Support groups

II. Additional Resources
- N/A

III. Chapter Questions / Activities / Discussions
- Employees leave jobs for voluntary and for involuntary reasons. In this chapter, Black talks about various reasons employers terminate employees. Are there other reasons an employee might be terminated? What are reasons an employee may decide to resign? What is the professional way to handle leaving a job? Do you think this chapter will allow you to handle being fired and/or “let go” from current jobs easier? If so, how?
- Can there be multiple versions of the truth? Explain your answer.
- Black helped Red realize that although she wanted to tell her girls the truth, she did not have to go into all the details, and it needed to be age-appropriate. Do you think the ability to adapt communications for audience, purpose, situation and intent is a valuable skill in the workplace? Explain your answer.
- How does the situation of Nick not wanting anyone to know he was fired compare with situations such as bullying and abusive relationships? Discuss how it might also apply in workplace situations such as sexual harassment. Are there other workplace issues where employees might want help but are hesitant to ask?
- Do you think this chapter allows readers (including students) who may be coping with a difficult situation to talk about what Red is experiencing as a way to express their feelings without having to disclose their situation? Explain your answer.
- How do you handle the conflict of being embarrassed by the truth vs. not wanting to lie?
- Define diplomacy. Is it an important professional quality? Explain your position.
- What is the difference between privacy and confidentiality?
- If you agree to keep something confidential, is there ever an appropriate time to break that confidence? When and why?
- In a professional environment, what are the consequences for a breach of confidentiality?
- The concept of “What do you tell people?” also applies to organizations. Define public relations. As an employee, can your actions have a positive impact? A negative impact? Can your actions in your personal life affect the organization’s image? Be prepared to discuss your answers.
- Define customer/client relations. Why is it important to cultivate good customer/client relations?
- Define marketing. Black often comments that marketing skills are critical for all employees as at various points in your career you will be “marketing” yourself, as well as your ideas, recommendations and/or formal proposals. Do you agree or disagree with her. Defend your position. Create and deliver a short presentation on a relevant topic using established guidelines to test your position.
- Use the presentations made by other students to practice your ability to summarize oral presentations, as well as provide an opportunity to give constructive criticism and/or constructive praise.
Chapter 7: My Husband Gets In Hot Water — I Want To Make Soup!

I. Chapter Topics
- Relationships
- Teamwork
- Communication skills
- Realistic expectations
- Trust and respect

II. Additional Resources
- Career and Technical Education Topics:
  - Communications (see pages 34-35)
  - Relationships (see pages 77-78)
  - Teamwork (see pages 88-91)

III. Chapter Questions / Activities / Discussions
- This chapter addresses various topics (see Section I). Are they separate concepts or interrelated? Be prepared to discuss your answer and, if possible, provide examples.
- The skills and strategies covered by this chapter have applications in your personal life and also in the workplace. Do you think practicing them in one environment will also improve them in the other? Explain your answer.
- Discuss how using a “book club approach” can help develop and demonstrate leadership and teamwork skills and strategies, including those related to diversity.
- Review, and update (if necessary) the leadership lists created in Chapter 1.
- Define team. What are the benefits and challenges of collaboration in the workplace?
- In terms of working in a group, why is it important to provide proper credit for ideas?
- What is plagiarism? What are the associated ethical and legal decisions?
- If you are asked to demonstrate that your communication skills (written, verbal, nonverbal, electronic, and visual) and strategies are consistent with industry standards, how would you accomplish that?
- Although Black does not receive “thank you” very graciously from Red, she is still a huge proponent of making sure to send thank you letters to people who help you as it makes them feel appreciated for their efforts and also makes the sender look good. Identify and discuss situations that warrant a thank you letter. Discuss whether a thank you email is an acceptable replacement, or if there are times a more formal thank you is appropriate. Write a thank you letter. (Teachers: For an example of the power of thank you notes, see the bottom of page 17 in The Book Club Approach To Personal Finance & Life 101.)
- Review the opening line of Chapter 2. Why is it an important question in your personal life and in the workplace?
- What is active listening and why is it used? What are the components of the listening process? Describe other specific kinds of listening (such as critical, deliberative, and empathetic).
- Communication also includes nonverbal clues and behaviors. Provide several examples – either from the book or that you have experienced.
- Money issues are a major factor in a large percentage of divorces and family arguments. Do you think being able to talk (not argue) about money is important? Why is money such a difficult topic to discuss? What can be done to overcome that?
- In this chapter, Black talks about designing a house in Arizona as well as a high-rise in Houston with her husband, and comments that the process would be easier if he explained WHY he wanted certain things vs. just demanding them. Do you agree or disagree with her? Explain your answer.
- Black send Red a long email on trust and respect, and uses examples in the business world. Be prepared to discuss trust and respect.
- What happens when two people want the same things but have very different (maybe even opposing) reasons and/or motives?
- When people disagree, is there always a right and a wrong? Explain your answer. (Use this as a lead-in to continue the conflict management discussion first mentioned in the Introduction.)
• Discuss the pros and cons of social media, with special emphasis on the fact “the Internet is forever” in that something that appears online cannot be expunged by a simple deletion and how that could ultimately impact your career.
Chapter 8: It’s Time To Take Charge Of The Charge Cards

I. Chapter Topics
- Credit Cards vs. Charge Cards
- History of credit cards
- APRs & other details
- Legal terms & conditions
- Credit card management
- Negotiating skills
- Advantages/disadvantages of credit cards
- Bankruptcy

II. Additional Resources
- Career and Technical Education Topics:
  - Negotiating (see pages 69-71)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101 (if applicable):
  - Plastic IS Real Money (see pages 101-102)
  - Credit Reports & Credit Scores (see pages 103-104)

III. Chapter Questions / Activities / Discussions
- What is the history of credit cards, and why did Black think it was important for Red to understand their evolution? Did Red find the history lesson useful? Do you think it will help you use credit cards properly? Explain your answer.
- What is the difference between credit cards, charge cards and debit cards?
- Would it help you to think of your credit card as a loan card? Why?
- How do credit card companies make money?
- What is the purpose and importance of credit? As a group, develop a list of smart uses of credit.
- What are payday loans and auto title loans? What are the interest rates? What are the risks? Why are they so popular?
- Why is your credit history important? When and why should you check your credit reports and credit score?
- Do you think it is important to discuss money with someone before you marry them? Why?
- What do you think about requiring credit reports as part of the marriage license process?
- Define negotiation. What negotiation skills did Red demonstrate in this chapter? What examples, if any, do you have of your negotiations skills? (Hint: Refer back to Chapter 3 and Black’s development of negotiating skills on page 40.) The first step to developing negotiation skills is to practice spotting opportunities. What opportunities have you had recently at home, in school, and/or at work?
- Why is it important to read agreements and contracts – including all the fine print – prior to signing them?
- Red and Black frequently review each other’s important documents (including emails) prior to them being released. Why do you think they do that?
- Red was making decisions without complete and accurate information. What happens in those situations?
- You often hear of entrepreneurs who funded their startup organizations with cash advances on their credit cards and/or used their credit cards to pay for startup and ongoing business expenses, knowing that they would not be paying the charges off in a timely fashion. What are the pros and cons of taking this approach? What are other options?
- Besides student loans, what are other ways to pay for post-secondary education (such as grants and scholarships, income, and savings)? When should you start investigating options and making appropriate plans?
- If you do not have credit cards, do you think it is worth re-reading this chapter in a few years? If so, why?
Chapter 9: I’m Too Busy To Make A List Of All The Things On My “To Do” List

I. Chapter Topics
- Organizational skills
- Piles of paper
- List making
- Project and task management
- Time management
- Establishing priorities
- Eating an elephant

II. Additional Resources
- Career and Technical Education Topics:
  - Project Management (see pages 74-76)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Budgeting Your Time (see page 107)
  - Time Management: Not Just For College Students (see pages 108-112)
  - Identity Theft (see pages 113-114)

III. Chapter Questions / Activities / Discussions
- Unlike money, time is a resource that you cannot store or save for later use and Red, like many people, feels like she has too much to do and not enough time. Do you ever feel that way?
- In this chapter, Black introduces Red to various programs but Red has to decide which will work best for her purposes. How do you determine the appropriate technology to use in any given situation?
- Over time Red begins to use many, but not all, of these programs. It is a constantly evolving area, and you will need to demonstrate your proficiency in a multitude of areas. Start a file that includes examples that demonstrate your proficiency in writing and publishing, email, social media, Internet/intranet, presentations, and spreadsheet/database applications. (Keep in mind assignments and activities in this course include many of those applications.) As you continue to increase your fluency in these areas, include more advanced examples in your file.
- What planning and time management skills, tools and strategies, do you currently use? Did you make any changes to how you organized your time and/or your “to do” items based on this chapter? Explain your answers.
- Demonstrate how you employ planning and time management skills and tools to enhance results and complete work tasks in an efficient manner.
- Do you think there is room for improvement in your planning and time management skills? If so, how do you intend to further develop your skills?
- Is it possible to over-organize yourself?
- Is multi-tasking an efficient or inefficient use of time? Explain your answer.
- Does the Internet and its wealth of information have a positive or negative impact on an individual’s productivity? Their workload? Their happiness? Explain your answers.
- What is identity theft? What are methods criminals use to obtain information? Research how to avoid becoming a victim. (Teachers: See Identity Theft referenced in Section II.)
- In Chapter 4, you created an electronic spreadsheet to track your financial expenditures. Modify it to track how you spend your time. Are the results what you expected? Explain your answer.
- Black introduced the concept of “eating an elephant” in Chapter 5 in the context of tackling a project step-by-step. Can you provide an example of an “elephant” you have tried to eat without success and/or one that you wish to conquer in the future? Do you think Black’s analogy will help you? Why?
- Black talks about setting yourself up for success vs. failure. What does she mean by that? How can you apply that in your personal life? In your professional life?
Chapter 10: So You Think Staying At Home Isn’t A Full-Time Job?

I. Chapter Topics
- Work/Family trade-offs
- “Job” descriptions and skill sets
- Executive responsibilities
- Compensation packages, including benefits
- Performance reviews
- Job security

II. Additional Resources
- Career and Technical Education Topics:
  - Career Opportunities (see pages 30-33)
  - Employability Skills (see pages 57-59)
  - Resume & Professional Portfolio (see pages 79-83)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Is Being A Student A Job? (see pages 117-118)
  - Skill Sets — Another Mindset (see page 119)

III. Chapter Questions / Activities / Discussions
- Black identified an assortment of workplace skills that Red demonstrates in her daily life as “just a stay-at-home” mom. Create a table listing those skills. Start an employability skills list and identified other skills that you think should be included. (See worksheet included with the Employability Skills resource listed in Section II.)
- Just like Red, is it possible that you have skills that you are underestimating and/or have not identified as skill sets/taken for granted? Identify skills you use academically, in your personal life (including hobbies and areas of interest) and at work. How would Black describe them?
- Teachers: See Skill Sets — Another Mindset referenced in Section II for an activity that can be done as a class or in smaller groups.
- It is important to understand how an organization is structured, including chain of command, lines of authority, supervision and delegation. Although not typically used in personal environments, draw an organizational chart representing all the people/professions in Red’s life that are mentioned in this chapter. Identify the basic functions of the family members, including roles and responsibilities.
- Are communication styles different based on line of authority? Are they different based on whether it is a family member or an “outsider”? Explain your answers. In the workplace, how do you apply those same concepts to authority figures, co-workers and customers/clients?
- Define professionalism. What are ways to demonstrate it? What do you think is more noticeable – the presence of professionalism or its absence?
- Black explains why she decided to focus on her career and not have children. Do you see where understanding your interests, abilities, personal priorities, and family responsibilities affect your career decisions? Explain your answer.
- As a group, develop and share an electronic spreadsheet to identify tangible and intangible rewards of work. Review the list and rank them according to what is important to you. As a group, attempt to rank them. Present your results to the class.
- If you have chosen a field, stop and think about WHY you have selected it. How closely does it align with your (not the class) ranking? What are the associated demands?
- As you research, identify, and compare career development and entrepreneurial opportunities related to your area of interest, also identify opportunities in related fields. Identify what you believe are the required professional standards and employability skills, and update your list. Indicate the standards and skills that you believe are transferable to other career paths.
- Determine the best way to build on your list of required competencies in order to identify what knowledge and skills you already possess as well as what you need to acquire and/or further develop. Be prepared to provide examples of situations where you have demonstrated them.
- Review the “Career Planning Worksheet” you developed in the Prologue section and revise as necessary.
• Ever heard of a milkman? Can jobs become obsolete? What creates new opportunities? Analyze the future employment outlook in your area of interest.

• Working backward from the date you will need a complete and well-organized portfolio, determine what you have already accumulated and what additional items you need. If applicable, include items you will need for licensing, certification, and/or credentialing. Develop a checklist (see the checklist included in the Resume & Professional Portfolio resource referenced in Section II) and schedule recognizing that items other people will need to write, such as teacher recommendations, will require lead time. For items you will develop, such as letters of application and a resume, do a first draft and seek feedback in order to edit and improve the document. Consider presenting the portfolio to your teacher/counselor, or another qualified resource, for feedback prior to presenting it to potential employers. Continue to update and refine these items as appropriate.

• In addition to the items typically included in professional portfolios and resumes, what are nontraditional items that would highlight and demonstrate your knowledge and skills?

• Produce a properly formatted resume. Although you may need to update it later, why is it important to always have a current resume in your word processing files?
Chapter 11: A “Mind-Field” Called Insurance

I. Chapter Topics
- Insurance 101
- COBRA
- Company insurance benefits
- Risk tolerance

II. Additional Resources
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Insurance 101 (see pages 125-126)
  - Black’s Important Messages (see page 130)

III. Chapter Questions / Activities / Discussions
- Red finds insurance boring and confusing, and it always seems to be changing. Even Black does not like dealing with it, but she does it anyway. So, why do you have to learn about it?
- What is insurance? List of the different kinds of insurance identified in this chapter.
- Is insurance predicting or protecting the future? Explain your answer.
- On page 194, Red asks Black, “If I have to repeat this thought process with all the insurance, why didn’t you send me an email with all these instructions so that I could re-read it over and over and over again?” What was Black’s reply? How do you determine the best communication method?
- What is the difference between an email, a memo, and a letter? Compose samples of each using the appropriate organizational strategies.
- If you have not already had to make decisions in terms of insurance, when do you think you may be responsible for having to evaluate insurance? Do you feel you are prepared to do so?
- If insurance is provided by an employer it is considered an employee benefit. Although you should take that into consideration when comparing employment offers, many people do not. Why do you think that is the case?
- The Patient Protection and Affordable Care Act (PPACA), also called the Affordable Care Act (ACA) or “Obamacare,” was signed into law in 2010 and overhauled many aspects of the U.S. health care system, and created health insurance exchanges (“Marketplaces”). Determine what health insurance will cost you if you decide to work as a freelance entrepreneur or for a small company that does not offer health insurance benefits.
- Besides health insurance, what types of insurance might a small business, organization or freelance entrepreneur need?
- Research the cost of a driver’s education course and its benefits, including the effect on insurance premiums. What is the effect of moving violations on insurance premiums?
- Teachers: If there is interest in discussing auto insurance, see “Crash Course” in Auto Insurance in The Book Club Approach To Personal Finance & Life 101 (pages 127-129 and 131-135) for a real life example.
- Is not making a decision, in reality, a decision? Explain your answer.
- Review your budget spreadsheet. Does it need to be modified?
I. Chapter Topics
• Health considerations
• Recognizing stress
• Self-preservation
• Stress relief and management
• Developing good habits
• Exercise routines

II. Additional Resources
• N/A

III. Chapter Questions / Activities / Discussions
• Red has a long list of reasons why she is stressed out. What are they? How does stress impact individuals and relationships?
• Think about the things that “stress you out.” Although you may not be able to control a situation, can you control how you deal with it? Provide examples that support your answer.
• Has this chapter given you any insight into how to manage stress? Does it require special skills or just the right mindset? Be prepared to discuss how to deal with stress.
• Throughout the book there are numerous references to Black and her husband drinking wine. Do you think either of them have a drinking problem? Why do you think Black drinks?
• Using a governmental or other credible resource, research the percentage of people who cite money as a significant source of stress in their lives. What health problems can be caused by stress?
• Does the fact that we need to always feel electronically connected add to our stress levels? Explain your answer.
• How does having good relationships, including genuine friendships, reduce stress?
• Does your health impact your performance at school and at work? Explain your answer.
• Is health just related to your physical condition? What about mental health? Social health?
• What does the term occupational health mean, and how is it different from personal health?
• What can you do to try to remain healthy?
• When Red wants to form a new good habit, Black suggests she make it a short-term priority, rather than a long-term one. Why do you think she suggested this approach? Do you think it has applications for you? If so, explain.
• Why do people worry about things they cannot control — the stock market, earthquakes, hurricanes?
Chapter 13: Managing Your Home With Dollars And Sense

I. Chapter Topics
- Managing a house
- Capital improvements
- Repairs and maintenance
- Project management
- Household budgets
- Cost Analysis
- Contingences and emergencies
- Seven simple questions

II. Additional Resources
- Career and Technical Education Topics:
  - Safety (see pages 86-87)

III. Chapter Questions / Activities / Discussions
- At the beginning of the chapter, were you wondering why you had to read this chapter and how it could possibly relevant to you?
- In this chapter, Black talks about skills and systems to take care of administrative and decision-making issues, including project management, in the context of Red moving to a new house. Discuss how these skills and systems have applications in the workplace.
- Red also discusses repairs and maintenance, as well as doing cost analysis to decide between replacing or repairing/reconditioning items. Discuss how these same management skills are used in terms of supplies, tools, equipment and/or structures in the workplace.
- Red and Black have very different perspectives on maintenance contracts. What are your thoughts on them?
- Why do some people not think about preparing for contingences and emergencies until after they have happened (for example, emergency aid for workplace accidents or improving computer security after the system has been hacked)?
- Is there value in practicing what to do in an emergency, or is being familiar with the safety procedures sufficient? Explain your answer.
- Go back to the U.S. Department of Labor website introduced in Chapter 2 and locate OSHA. What is OSHA and what is its mission and area of responsibility? Summarize the workplace regulations covered by OSHA. (Teachers: To learn how OSHA regulations impacted the printing of What I Learned About Life When My Husband Got Fired!, see the Printed In The USA section on page 64 of The Book Club Approach To Personal Finance & Life 101.)
- Why are health and safety issues important in the workforce? What do you think is the best way to demonstrate that you not only understand the safety rules and regulations, but that you are adhering to them?
- If you identify an unsafe work environment, practice and/or attitude, what is the best way to handle it?
- What does hazmat stand for? How do you determine if your organization might require hazmat procedures?
- In the “Seven Simple Questions” section, identify situations where each might apply (at school, home, and/or in the workforce). Will these questions help you approach decisions more effectively? Do you have a better understanding of what it takes to manage a home?
- Do you think your career path may require you to relocate from your current city/town? How would that impact your decision whether to lease/rent a home vs. purchasing one?
- What makes a house a home?
- Review your budget spreadsheet. Does it need to be modified?
Chapter 14: I Don’t Want AstroTurf — I Want Something Real

I. Chapter Topics
- Planning for the future
- Investments 101
- Risk tolerance
- Financial advisors & planners
- Wills and other “Life & Death” documents
- Saving for college

II. Additional Resources
- Career and Technical Education Topics:
  - Education (See pages 50-56)
- Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
  - Planning For The Future (see pages 145-146)

III. Chapter Questions / Activities / Discussions
- Red says she wants to start saving for the future. By a show of hands: How many people want to save for the future? How many people have actually started saving?
- How do you think most people plan for the future – using Red’s Forward Planning or Black’s Backward Planning? (For more information on Black’s approach, see the Planning For The Future resource referenced in Section II.) Write a resume for where you see yourself in 20 years.
- If you took nothing away from this class EXCEPT for Black’s backward approach to planning, describe how this mindset and approach will/might change how you approached career planning before and after this class.
- How does performance on assessments impact personal academic and career goals? Are they indicators or guarantees of future performance and success?
- Are there ways to earn college credits and/or industry certification in high school? What do you need to do to be prepared to take advantage of those opportunities?
- On page 265 Black states, “Financial services is one of the largest, maybe the largest, industries in the world.” Describe types of financial service providers and identify career opportunities.
- Black mentions interviewing financial advisors in this chapter. Discuss the objective of the interviews and the process she used. Would this same process apply to interviews related to gathering general resource information? To job interviews? Can you think of any other applications?
- What are proper interviewing techniques? Do they change if used in different situations (such as one-on-one, group and committee interviews)?
- For many people, having a good resume, being interviewed and ultimately landing the job is a goal. Is it an “end goal” or a step along the way?
- How do you determine the goals and objectives for any given job? How to you maximize the value of the job?
- What are your long-term goals? Do your long-term plans influence how you spend your money today? If so, how? Do they influence how you spend your time? If so, how?
- Explore career goals, objectives and strategies as part of your plan for future career opportunities.
- What is the “cost” of not planning?
- Why do people blindly accept expert advice without asking questions? Can this potentially have implications in the workplace? In your personal life/career decisions? Explain your answers.
- If something “sounds too good to be true” is it because it IS too good to be true? Explain your answer.
- Sometimes a school or work environment may not provide an opportunity to develop and/or practice skills that you believe are important. What are other opportunities and situations you can use to acquire and develop those skills?
- What Career and Technology Education student organizations exist at your school? Are there other leadership or extracurricular organizations? What are the advantages and disadvantages of membership? Are there opportunities to volunteer within the community? What are the advantages and disadvantages of getting involved?
• Have you ever considered starting a new student organization? If so, explain, including rationale, challenges and potential benefits in terms of experience and resume value.
• Throughout the book there have been various risk/reward decisions, some in terms of personal relationships, others in terms of insurance. In this chapter risk is discussed in terms of investments. Have you ever made a decision based on a risk/reward analysis? Did you go through the process without realizing that is what it is called? Are there future decisions you will have to make that would benefit from a risk/reward analysis? Be prepared to discuss your answers.
• In Chapter 2, you were asked to explain why Black believes her education is the most valuable asset she owns. What was your answer? Did you agree with her? Do you still feel the same way? (See the Education resource referenced in Section II for Black’s explanation.)
• Review your budget spreadsheet. Does it need to be modified?
• Review the “Career Planning Worksheet” you developed in the Prologue section, and any updates you may have made, and revise as necessary.
• A wealthy donor gives your school a $1,000,000 donation and only asks that you advise them as to how the money was spent. As a class decide how the money should be spent. Note how the individual responses will reflect different wants, needs and demographics.
Chapter 15: I Need A Warning System

I. Chapter Topics
- Life's trade-offs
- Importance of charitable donations
- Positive thinking
- Learning from your mistakes
- Mission Statements
- Productive meetings
- Recognizing warning signs
- Keeping things in perspective

II. Additional Resources
- N/A

III. Chapter Questions / Activities / Discussions
- Are you prepared for ups and downs? At home, at school, at a job? Can you be better prepared? Do you think your mindset and perspective is as important as how you specifically handle the unexpected? Do you think being proactive is more efficient than being reactive? Explain your answer.
- In this chapter, Black states, “Sometimes I think we learn more from our mistakes or failure than we do from our successes.” What do you think she meant by that? Do you agree with her? Be prepared to discuss your answer.
- What is personal development? Red and Black were not exposed to charity as children so what got Black involved with The Make-A-Wish Foundation? What benefits does it provide her? What are other benefits of charitable giving? Can charitable giving be contagious?
- What are Mission Statements and how are they used in business? Does understanding an organization's Mission Statement help you be a better employee? Explain your answer.
- Black considers writing a personal Mission Statement. If you see the value in doing that, consider writing one for yourself. (You will not be required to share your Mission Statement.)
- In this chapter, Black talks about family meetings but it is based on her experience in the corporate environment. What can you do to make meetings more productive, and to ensure that you identify and accomplish objectives?
- Select a topic for a class meeting, and draft an email explaining the purpose and expectations for the meeting. Create an agenda for the meeting. What are the pros and cons of sharing the agenda in advance of the meeting?
- How can you use well-planned meetings to acquire, share and communicate career planning information? Start a list of meetings you plan to schedule (such as schools counselors, industry experts, college admission officers, and/or family members) and the associated topics.
- What is parliamentary procedure? Since its primary objective is respecting the opinion of everyone involved, do you think it would be beneficial to follow its basic principles in family, classroom and/or business settings?
- Define silo mentality. How does it impact an organization’s ability to reach its full potential? How does it impact an employee’s morale? What can be done to break down the silos?
- Black often says, “Life does not exist in a silo.” What do you think she means by that?
- What is a self-fulfilling prophecy? Do you believe they exist? Explain your answer and, if possible, provide an example.
Chapter 16: I Have Three Children If You Count My Husband

I. Chapter Topics
- Munchkin management
- Initial expectations
- Learning by example
- Words should match actions
- Thinking out loud
- Children and money (spouses, too!)
- Time to play, dream and explore

II. Additional Resources
- Career and Technical Education Topics:
  - Policies & Procedures (see pages 72-73)

III. Chapter Questions / Activities / Discussions
- When discussing children with Red, Black drew an analogy to “new hires” in the corporate world. What do you think about her comparison? Her approach?
- Black created a document she called “Rules of the House” for her stepdaughters. What was her logic for doing so? Do you see how the use of rules in a personal situation can also apply to the workplace?
- Does it help to have policies and procedures formalized in a document? Why?
- Do you think all workplaces have written policies and procedures? On what do you base your answer?
- Do you think similar business establishments might have different policies and procedures? Research and compare policies and procedures, and report your findings.
- What do you think is the best way to demonstrate that you not only understand the policies and procedures, but that you are adhering to them? What are the consequences of breaching policies and procedures?
- Do you think “following directions” is the same as adhering to procedures? Explain your answer.
- Many, but not all, organizations have written policies related to technology safety and security policies such as acceptable use policy and web page policies. Review the policy that applies to the employees in your school/district, and if a policy is not available find on the Internet. Be prepared to discuss if, and how, it would require you to change your current practices.
- Research and describe laws related to different careers. Once in the workforce, how do you demonstrate compliance? How to you stay up-to-date on changes?
- There are many laws and regulations related to the rights of employees and the responsibilities of employers? How can you find which ones are relevant to your situation? Return to the U.S. Department of Labor website and see if they provide a summary of its major laws.
- What does the phrase, “Walk the talk” mean?
- Define hypocritical. What does the phrase, “Do as I say, not as I do” mean?
- Identify the three different fundamental uses of money that Black mentions in the “Kids & Money ... ADULTS TOO!” email (starting on page 312). What, if any, are other uses of money? What can happen when your perspective of money is different from other people in your personal life? In your professional life?
- What’s the difference between net worth and self-worth?
- Are you planning a family? Have you included that in your budget projections?
Chapter 17: My Dozen Commandments

I. Chapter Topics
   - Applying your values to your life
   - Always a work-in-progress
   - Red’s “Values And Priorities”

II. Additional Resources
   - Career and Technical Education Topics:
     - Critical Thinking & Problem Solving (see pages 41-47)
     - Values & Priorities (see pages 92-94)
   - Teacher Resource: The Book Club Approach To Personal Finance & Life 101:
     - Mindsets & Perspectives (see pages 157-158)
     - Your Life ... Your Choices (see pages 162-163)

III. Chapter Questions / Activities / Discussions
   - In this chapter, Red lists 12 values and priorities that she feels are important to teach her children. Black believes they are also critical in the workplace as they represent what she expected of her employees. Review the list and determine how many of them you believe you can demonstrate. Support your answer with examples.
   - Review your list of leadership characteristics started in Chapter 1 and see if any of them are also on Red’s list of values and priorities. Revise the list as necessary.
   - Create your own list of values and priorities.
   - Is it fair/reasonable to expect others to share your values and priorities? Are there “correct” values and priorities? Be prepared to discuss your answers.
   - How do you remember your values and priorities on a daily basis?
   - Define etiquette. Is business etiquette different from personal etiquette? What is netiquette?
   - Review the employability skills list you started in Chapter 10 and update it accordingly.
   - Describe ethical practices and responsibilities.
   - Define integrity. What is the best way to demonstrate your integrity and ethical decision-making skills? Use examples to explain your answer.
   - Black strongly believes that personal integrity has a direct impact on personal and professional relationships. Do you agree or disagree with her? Defend your position.
   - Evaluate and discuss the impact of positive and negative personal choices. (Teachers: When Red and Black were teaching at KIPP Houston High School an off-handed comment from a student prompted a class about Mindsets & Perspectives and Your Life ... Your Choices, and both are referenced in Section II).
   - What is an entitlement attitude? Some older people believe the entitlement seems to be epidemic among young people. What has caused this? What can be done to correct it?
   - In Chapter 1, you were advised “throughout the book Red is going to be faced with an assortment of problems (Red’s word) or challenges (Black’s word), and the decision process Black takes Red through for all of them is going to be very similar.” You were asked to take note of them to see if you can identify the pattern. What were your findings? (See Critical Thinking & Problem Solving resource referenced in Section II.)
   - Review the “Career Planning Worksheet” you developed in the Prologue section and any updates you may have made. Revise as necessary.
Chapter 18: Whine Or Lemonade? Your Choice.

I. Chapter Topics
   - Understanding your spending and yourself
   - Focusing on the positive
   - Learning curves
   - Financial lessons
   - Life lessons
   - The value of friends and family

II. Additional Resources
   - N/A

III. Chapter Questions / Activities / Discussions
   - Do you ever stop and look at the “big picture” of your life? At how you spend your time? Your money? Is your life a series of conscious decisions or just taking it as it comes along? Do you have a well thought out plan or just a general sense of what you want to next?
   - Can you separate financial decisions from your values and priorities? Explain your answer.
   - If during the first week of this course we said that we were going to include values and priorities, would you have expected the associated discussion to be philosophical or practical? Explain your answer.
   - Although this is a short chapter, it contains several interesting examples of not answering questions honestly, completely, or appropriately. Discuss the different scenarios and how they resulted in disappointing outcomes. Discuss the importance of responding to questions appropriately and providing relevant information.
   - Why is having a positive attitude an important skill for success in the workplace? What can you do on the days you cannot seem to find a bright side?
   - Can a crisis be a positive thing? Explain your answer.
Chapter 19: There Is No Conclusion ... Because Life Goes On

I. Chapter Topics
- Happiness
- Life is a journey
- Life interrupts plans

II. Additional Resources
- N/A

III. Chapter Questions / Activities / Discussions
- How do you reconcile “life is a journey — not a destination” with working toward long-term goals?
- Can you plan for life’s interruptions? Explain your answer.
- At the beginning of Red’s crisis, Black said that she thought Nick getting fired was the best thing that ever happened to Red. Why do you think she said that? Do you agree or disagree? Why?
- This book took place over a three month period. In the beginning, was Red an independent adult or was she a 40+ year old woman still dependent on others? What changed over the three-month period?
- When do you think Black became an independent adult? How did she accomplish that?
- Compare and discuss the post-secondary education of Red and Black, and their respective mindsets and perspectives. Red went to Wake Forest University with a significant academic scholarship to continue her education. Black went to Wilkes College (now Wilkes University) and took out student loans to obtain the knowledge, skills, and networking opportunities she thought necessary to obtain her goals and objectives. She then decided to pursue her MBA. It is important to note that very few women were doing so in the 1970s so she thought it would give her an advantage in the marketplace.
- Do you think this book and program has given you some insight on what you need to do to become independent and economically self-sufficient?
- Do you know people who seem to accept whatever life throws at them? Do you know people who seem to get upset over the most minor changes or inconveniences? What makes them different? Is it how they view change? What can you do to implement positive strategies for dealing with change?
- When does learning end?
END OF COURSE SUMMARY (select one based on course requirements)

• Essay: Pick a perspective – Red or Black: When Red’s husband was fired she turned to her sister want- ing answers, and instead got questions. However, she never expected Black to turn her crisis into a book – a brand – a business. When Neiman Marcus launched What I Learned About Life When My Husband Got Fired! in 2009 it was intended as the basis of a sitcom. There was no way to know that the book would detour into the education world and would be approved as a textbook by the Texas State Board of Education. (Teachers: For more detail, see the opening page and pages 65-67 of The Book Club Approach To Personal Finance & Life 101.) The book is now being used by schools, community organizations, and prisons. Write a paper or select another appropriate method of communication to address one of the following themes:
  o Red frequently says, “If I only knew then, what I know now. Not just for me, but for my two daughters.”
  o Black states, “We will never know the ripple effect of our book, but then most of us will never know the ripple effect of our lives.”
Explore and develop the theme based on where you are today and where you see yourself in the future, recognizing that only you are responsible for the decisions you make and the actions you take.

• Technical Reports: What is a technical report and when is it used? Read and review several technical reports to understand how they are formatted and the importance of a summary that clearly states the topic and purpose of the report. As with any written document, the key is to include and organize the relevant information in well-written and cohesive format. If you are required to write a technical report and do not have a specific topic in mind, determine if completing one of these options will meet the requirement:
  o School Project: A member of the School Board heard your class was using a book titled What I Learned About Life When My Husband Got Fired! and questions the appropriateness of the book based solely on its title. Create a report advising them of your findings (positive or negative). In addition to using secondary sources, you have the opportunity to provide insight from primary sources by interviewing and/or surveying students from your class. Recognize that the final document may be made be available to the general public as part of the Public Information Act.
  o Corporate Project: A senior executive at a local company advises you that they have been approached by Red & Black to start an employee book study program using What I Learned About Life When My Husband Got Fired! The executive provides you with a copy of the book to review, and expects you to create a report with your recommendation. Luckily, you are taking Career Preparation so you can review the topics covered by this course in order to complete the assignment. In addition to using secondary sources, you have the opportunity to provide insight from primary sources by interviewing and/or surveying students from your class.
  o Community Project: Select a specific topic from this book that you believe would benefit a community if the information was shared. To help support your position, research and reference relevant and credible sources of information.
Epilogue

I. Chapter Topics
   • Red’s last list
   • Black’s final words ... for now

II. Additional Resources
   • Career and Technical Education Topics:
     o Motivational Interviewing (pages 65-68)

III. Chapter Questions / Activities / Discussions
   • Do you think Red’s “last list” has applications for you? In your personal life? In your work life? (This time, there is no need to explain your answers.) Are you surprised by Black’s comments?
   • What is Motivational Interviewing? There is an amusing story, or at least Black thinks so (see the resource listed in Section II), about Red and Black being advised they demonstrate this proven, evidence-based technique throughout What I Learned About Life When My Husband Got Fired! How did Motivational Interviewing help Red make positive changes in her life? Do you think the technique can help you determine a sense of direction for your career choice, now and in the future?
   • Review your Green Sheets. Have you made any changes to how you spend your money and/or time?
   • Review your budget spreadsheet. Were you able to determine whether your career choice will provide the financial resources necessary to maintain the lifestyle you desire?
   • Review your employability skills list and determine your strengths and weaknesses. View any weaknesses as an opportunity to improve yourself, and develop a plan to acquire/further develop those skills.
   • Review the “Career Planning Worksheet” you developed in the Prologue section, and any updates you may have made, and revise as necessary. Since you were asked to track your changes, analyze the changes that occurred during this course. (If you inadvertently did not turn on the Track Changes feature but saved the initial version, you can use the Compare feature.)
   • In Chapter 14 you were asked to write a resume for where you see yourself in 20 years. Compare it with your “Career Planning Worksheet.” Are any additional updates necessary?
   • Obviously, your “Career Planning Worksheet” will remain a work-in-progress. Do you think you should continue to review it on a regular basis? If so, what is the best way to remind yourself to do so (put it on your calendar, include it in a resume file if you look at that on a regular basis, schedule to review it every January, do it on your birthday – similar to the way Black reviews her Will on her birthday)?
   • Go back to page 56 of What I Learned About Life When My Husband Got Fired!, and at the top of the page Black draws an analogy to racing. How does it apply to life? And, more specifically, how does it apply to career planning?
   • As Red’s personal journey and Black’s entrepreneurial business venture (turning Red’s crisis into a book – a brand – a business) indicate, you are never too young or too old to learn new things. Rather than taking a reactive approach, what are ways you can proactively identify continuing education, and personal and professional development opportunities?
CTE Topics
Red & Black Approach To
APPEARANCES

When it comes to professional appearance, I definitely have to defer to you as I dress the part of a professional mom – which means comfy clothes. Although I do put on a blazer for speaking engagements and business meetings, and depending on the audience, may actually wear slacks instead of jeans. However, my shoes, although appropriate for the situation, are always comfortable.

I guess “uncomfortable” shoes have become my trademark as I am almost always in high heels.

No kidding. It seems almost everywhere we go someone comments on your shoes. Even prison chaplains! I still laugh when I think about your first visit to a prison, and you showed up in high heels.

First of all, they were not high heels. At least not for me. They were only about 2-1/2 inches vs. my usual 4+ inch heels. And, in my defense, I carefully reviewed the dress code to make sure I was in compliance. No flashy jewelry. No revealing clothing. At the time open-toed shoes were not allowed, but it did not specify a heel height.

I appreciate that you weren’t breaking any rules, but obviously the chaplain didn’t find it acceptable. She sure loves to tell the story about how you overdressed to go to prison.

Over-dressed is a relative term. I was wearing jeans, a white shirt and a black blazer. I thought my outfit was rather plain.

For you, yes. But for us “mere mortals” your designer jeans, crisp white shirts and well-tailored blazers are anything but plain. Especially when you carry one of your expensive shawls. Plus, there was no way for them to know that it’s basically your “uniform.”

I wore corporate suits for many years. This reflects who I am now. Funny thing is that on subsequent prison visits my clothing is basically the same, with the exception of my shoes, of course.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- In Chapter 2 of *What I Learned About Life When My Husband Got Fired!*, Red describes Black’s “appearance” at the park, including the fact you could hear her Ferrari before you could see her, and then the fact she was wearing perfectly pressed designer jeans and a crisp white shirt. What is your impression of Black?
- Compare two people – one is wearing reasonably priced jeans and a shirt, both carefully pressed, and well-worn but polished shoes. The other person is wearing obviously expensive clothing and shoes, but the jeans are dirty, there is a button missing from the shirt and the shoes are scuffed. What is your first impression of each person?
- Do you agree with the statement, “You only have one chance to make a first impression”? Do you think it applies to only physical appearance? Explain your answer.
- If you send a cover letter/letter of interest/letter of application and a resume to someone you have never met, that will be the basis of their first impression of you. What are ways to make sure you make a good first impression?
- What does it mean to model appropriate appearance for the workplace? Is it just referring to dress code, or does it apply to other elements (such as grooming, body piercings, tattoos, and if required, personal protective equipment)?
- How do you determine appropriate dress and appearance for a job interview? If you are going to err, are you better being overdressed or underdressed?
- We all want to be judged on our merits and not on a workplace dress code. However, do you think how you present yourself affects how people perceive your abilities?
- Does it require extra time, effort and organization to dress and groom yourself appropriately? What does that say about you? What does it say about your willingness to put forth extra effort? If someone is sloppy in their dress and personal grooming, do you think they are also sloppy in their work habits and attention to detail?
- In terms of labels, what is typically on apparel care labels? Should people be more interested in that information vs. the brand name on the label? Why?
- How often do you stand face-to-face with someone having a conversation? What is your impression of them if they have bad breath?
- When you feel good about your appearance, do you also feel good about yourself? Does it impact how you carry yourself and present yourself to others?
- Define demeanor. How does your demeanor and behavior impact how you are perceived at work?
- Define etiquette. Is professional etiquette different than personal etiquette?
- Define professionalism. What are ways to demonstrate it? What do you think is more noticeable – the presence of professionalism or its absence?
- Obviously, in a workplace setting you should have your telephone turned off or at least in silence mode. However, sometimes we forget. What is your ringtone? What kind of message would it send if someone at work or in an interview heard it?
- When Black attends a business meeting with people she has not previously met, do you think she wears her jeans/white shirt/blazer uniform or a business suit? Explain your answer. If Black asks Red to join her, what do you think Red wears?
- The U.S. population is becoming increasingly multicultural. Do you think that will impact what is considered acceptable appearance and personal hygiene in the workplace?
- Everything you do presents you with an opportunity to build an image and a reputation. What do you want that to be?
- Match the Outfit Exercise: Obviously, if you are applying for a position in the fashion industry you would not dress the same as if you were looking for a position in a hospital or a bank. Using print advertisements and/or images from the Internet, put together a portfolio of pictures that represent what you think are appropriate appearances for your field of interest. Also, find several images that are you think are inappropriate. Be prepared to discuss them as a class.
Red & Black Approach To CAREER OPPORTUNITIES

When we were in middle school we never had to think about what we wanted to do with our lives, we just went to school and learned. Then many of us went to college and learned more. That has all changed.

So, what did you do with your college degree? Nothing. Anyway, let me break the news to you, in the DECADES since we were in middle school, the world has changed. However, having students think about what they want to do with their lives helps provide focus and purpose.

That sounds good in theory, but how does a teenager know what they want to do when they grow up?

For that matter how does a 50-year old know what they want to do when their job has become obsolete or there is a major downturn in their industry? The key is understanding what interests you, what your strengths and weaknesses are, identifying critical skills that are transferable, and then looking at ways to be able to support yourself as an adult.

You must be kidding. I doubt many adults can do that.

I agree, but imagine if they had started thinking that way when they were in middle school. Then if they decided they wanted, or needed, to do something different they would already be prepared.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
One of the Texas Essential Knowledge and Skills (“TEKS”) stated, “The student is expected to research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living.” It is a succinct sentence that is easier to write than implement. The following items attempt to do that.

Checklists and Worksheets In This Section
- Career Opportunities Loop (see page 4)

Questions / Research Topics /Activities / Discussions
- Use word processing to create a “Career Planning Worksheet” working backward from your career goal to today. Focus on the time frame between now and the completion of your formal education and provide detail, including goals and objectives, for each school year as well as the summer between them. If applicable, include requirements for licensing, certification, and/or credentialing. If you update the document, make sure you have saved a copy of the original version (or use a Track Changes feature) as you will be asked to report any changes that occurred during this course. (Teachers: On page 147 of The Book Club Approach To Personal Finance & Life 101 is a College Planning Worksheet that was created for use with college bound high school seniors, and could easily be adapted for career planning purposes.)
- What I Learned About Life When My Husband Got Fired! is a compilation of emails, Instant Messages and conversations between two sisters over a three month period when Red learned to take control of her life vs. having her life control her. Although each chapter may address a different topic, life cannot be compartmentalized like chapters in a book so key concepts, such as communications, interpersonal skills, critical thinking, and problem-solving are demonstrated in each chapter. In addition, throughout the book Black relates examples from her years of corporate experience to Red’s life.
  - Annotate the book and/or start a list to identify knowledge and skills that have applications in both your personal life and in the workforce.
  - Do you think practicing them in one environment will also improve them in the other? Explain your answer.
- Throughout the book, Red’s values and priorities, as well as her interests, abilities, and family responsibilities, impacted her decisions. Identify them as they occur and discuss how your interests, abilities, personal priorities, and family responsibilities impact your decisions, including career decisions.
- Using the Red vs. Black comparison table in the Introduction of What I Learned About Life When My Husband Got Fired!, compare and discuss the post-secondary education of Red and Black as well as their career paths.
- Red’s husband worked in marketing. Define marketing. Black believes that marketing skills are critical for all employees as at various points in your career you will be “marketing” yourself, as well as your ideas, recommendations and/or formal proposals. Do you agree or disagree with her?
- Chapter 2 introduces the concept of personal finance, cash flow, and assets and liabilities. Obviously, a major component is income. Identify and investigate employment options and start an electronic spreadsheet with the information. (The U.S. Department of Labor’s Bureau of Labor Statistics Occupational Employment Statistics program is an extensive database program of employment and wage estimates updated annually for over 800 occupations (www.bls.gov/oes/) and can be downloaded to allow you to customize your data mining.)
- Do you think your career choice will provide the financial resources to maintain the lifestyle you desire?
- In Chapter 3, Red and Black discuss how their personal priorities impacted the decisions they made in terms of careers. Compare and explain the different approaches and attitudes they had toward post-secondary education. Based on what you already know about Red and Black, how did that impact them later in life?
- In Chapter 4, Black is helping Red understand how her values and priorities should drive her financial decisions. Can you separate short-term financial decisions from long-term ones? Do financial situations influence priorities? Or vice versa? Explain your answers.
- In Chapter 5, Black has Red work on a budget. What does “budget” mean to you? Does it have a positive or negative connotation? Use an electronic spreadsheet to develop a personal budget based on your career choice, career advancement opportunities, and desired lifestyle. In terms of income, determine your expected, after tax take-home pay. When estimating expenses, include student loans, if applicable.
• Update your employment options spreadsheet for salaries, benefits and prerequisites (such as training, certifications, and education).

• As we continue through the book, review your “Career Planning Worksheet” and budget at the end of every chapter to determine if any revisions are necessary.

• In Chapter 10, Black explains why she decided to focus on her career and not have children. Do you agree with her decision? Can a decision that is “right” for one person be “wrong” for someone else, and vice versa? So far, has this book helped you better understand how your interests, abilities, personal priorities, and family responsibilities affect your career decisions? Explain your answer.

• As a group, develop a list of tangible and intangible rewards of work. Review the list and rank them according to what is important to you. As a group, attempt to rank them.

• If you have chosen a field, stop and think about WHY you have selected it. How closely does it aligns with your (not the class) ranking? What are the associated demands?

• As you research and identify career development and entrepreneurial opportunities related to your area of interest, also identify opportunities in related fields. Start a list of what you believe are the required professional standards and employability skills. Indicate the standards and skills that you believe are transferable to other career paths.

• Determine the best way to build on your list of required competencies in order to identify what knowledge and skills you already possess as well as what you need to acquire and/or further develop. (For more information on her approach, see pages 145-146 of The Book Club Approach To Personal Finance & Life 101.)

• Chapter 14 introduces Black’s approach to long-term planning. How do you think most people plan for the future – using Red’s Forward Planning or Black’s Backward Planning? Write a resume for where you see yourself in 20 years.

• For many people, having a good resume, being interviewed and ultimately landing the job is a goal. Is it an “end goal” or a step along the way?

• How do you determine the goals and objectives for any given job? How to you maximize the value of the job?

• Explore career goals, objectives and strategies as part of your plan for future career opportunities.

• In Chapter 19, Black states, “Life is a journey — not a destination.” How do you reconcile that statement with working toward long-term goals?

EPILOGUE/END OF COURSE:

• This book took place over a three month period. In the beginning, was Red an independent adult or was she a 40+ year old woman still dependent on others? What changed over the three-month period?

• When do you think Black became an independent adult? How did she accomplish that?

• When does learning end?

• Review your budget spreadsheet. Were you able to determine whether your career choice will provide the financial resources necessary to maintain the lifestyle you desire?

• Review the “Career Planning Worksheet” you developed in the Prologue section, and any updates you may have made. Since you were asked to track your changes, analyze the changes that occurred during this course.

• In Chapter 14 you were asked to write a resume for where you see yourself in 20 years. Compare it with your “Career Planning Worksheet.” Are any additional updates necessary?

• Obviously, your “Career Planning Worksheet” will remain a work-in-progress. Do you think you should continue to review it on a regular basis? If so, what is the best way to remind yourself to do so? (For example, put it on your calendar, include it in a resume file if you look at that on a regular basis, schedule to review it every January, do it on your birthday – similar to the way Black reviews her Will on her birthday.)

• As Red’s personal journey and Black’s entrepreneurial business venture (turning Red’s crisis into a book – a brand – a business) indicate, you are never too young or too old to learn new things. Rather than taking a reactive approach, what are ways you can proactively identify continuing education, and personal and professional development opportunities?
CAREER OPPORTUNITIES “LOOP”

Note: This is not intended as an all-inclusive list, but identifies the thinking process of looking at career opportunities, as well as your personal and professional development, as a life-long learning experience.

1. Identify and analyze career opportunities, including future employment outlook.
2. Determine how interests, abilities, personal priorities, and family responsibilities affect career choice.
3. What are the tangible and intangible rewards? Rank them in terms of importance.
4. What are the demands?
5. What are non-traditional career paths?
6. List key technical knowledge and skills necessary to be successful.
7. What knowledge and skills do I already possess? What do I need to acquire/develop?
8. What certifications, education and/or experience will I need?
9. What is my current marketability?
10. What do I need to acquire the position I am currently seeking?
11. Which of those skills are transferable to other career paths?
12. What, if any, entrepreneurial opportunities exist, and what additional skills and/or knowledge is required?
13. Evaluate my current technical strengths and weaknesses, including proactively seeking feedback from appropriate sources.
14. Review weaknesses as an opportunity to improve my employability skills.
15. Develop a plan to acquire the necessary technical knowledge and skills.
16. Always be on the lookout for networking opportunities.
17. Determine and implement the steps to secure and maintain employment.
18. What are advancement opportunities? (Go back to step 1, and repeat the process.)
Red & Black Approach To COMMUNICATIONS

I was thinking that life was much simpler when we were children. Communicating was usually face-to-face, or you talked to people over the phone. There was no texting, no Facebook, no social media.

True, but those are just methods. Plus, talking is not the same as communicating. Communicating is about connecting with other people, and sharing thoughts and ideas.

Yes, on more than one occasion you made me realize my tendency to blah-blah-blah often resulted in my message getting lost in the words.

But, at least you had a point. I am concerned that communications have become more superficial.

No kidding. Just look at social media and the fact people feel the need to share every little thing they are doing. I don’t have enough hours in the day to do everything that is important to me, who cares where you ate lunch and what you had?

Your boss might if you called in sick. I do not think people realize the use of social media is at the expense of their privacy. There was a concept the corporate attorneys instilled in me decades ago, and that was never put anything in writing you might not want to see poster board size in a courtroom. I always thought about that in terms of my employee files, too.

Great visual image. Especially as nowadays it seems like everyone’s writing or texting. It seems like no one even knows how to have a real conversation anymore.

Which might explain the increased interest in book clubs. Adults are looking for more human interaction. But in terms of students, they need to find a way to practice their verbal, and non-verbal, communications. And, the time to do that is not on a job interview. As I ask students, “Do you plan to text your interviewer the answers to their questions?”

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- When Red’s crisis first occurred, the last thing she ever expected was that Black would turn it into a book – a brand – a business. The last thing Black ever expected was that she would become an author, so she dedicated more attention to English Language Arts (“ELA”) in school (she preferred mathematics). Red, the straight-A student, wishes that she remembered more of what was taught in ELA. Throughout the course, collect samples of your work that demonstrate you are using ELA (including correct spelling, grammar, punctuation, and terminology) in telecommunications (telephone, email, social media and Internet/intranet applications), the writing and editing of business documents, and formal and informal presentations. As you start to apply standards with greater complexity, include more advanced examples in your file. Also, identify work that demonstrates your critical reading and analysis skills.

- *What I Learned About Life When My Husband Got Fired!* is a compilation of emails, Instant Messages and conversations between two sisters over a three month period when Red learned to take control of her life vs. having her life control her. Although each chapter may address a different topic, life cannot be compartmentalized like chapters in a book, so key concepts, such as communications, interpersonal skills, critical thinking, and problem-solving are demonstrated in each chapter. In addition, throughout the book Black relates examples from her years of corporate experience to Red’s life. Annotate the book to identify knowledge and skills that have applications in both your personal life and in the workplace.

- Identify and describe the roles of communication.

- Visual materials (such as charts, graphs, and pictures) are an integral part of communication skills. Look at the cover of the book. What is it “telling” you? What is your first impression of the book? What do you think the image (which is the Red & Black company logo) represents?

- Compare the very different communication styles of Red and Black in the Introduction of the book. Were each of their descriptions organized logically? Which did you find more effective – Red’s long narrative or Black’s table (which she initially drafted using spreadsheet technology)? Explain your answers.

- Start a list of the key communication skills and strategies demonstrated throughout the book. Do you think practicing them in one environment will also improve them in the other? Explain your answer.

- Do you think Red or Black is better at analyzing, interpreting, and effective communicating information, data, and observations? Explain your answer. Is one better than the other, or do they use different communication styles?

- Review the opening line of Chapter 2. Why is it an important question in your personal life and in the workplace?

- What is active listening and why is it used? What are the components of the listening process? Describe other specific kinds of listening (such as critical, deliberative, and empathetic).

- Communication also includes nonverbal clues and behaviors. Provide several examples of nonverbal communication demonstrated in the book. As a group, identify nonverbal strategies. Be prepared to provide examples that you have experienced at school, at home, and/or in the workplace.

- Although Black does not receive “thank you” very graciously from Red, she is still a huge proponent of making sure to send thank you letters to people who help you as it makes them feel appreciated for their efforts and also makes the sender look good. Identify and discuss situations that warrant a thank you letter. Write a thank you letter. (Teachers: For an example of the power of thank you notes, see the bottom of page 17 in The Book Club Approach To Personal Finance & Life 101.)

- Discuss how using a “book club approach” can help develop and demonstrate communications skills and strategies. Identify and discuss any other skills and strategies (such as teamwork, leadership, time management, and/or respect for others) that can be developed by this approach.

- What key communication skills and strategies are needed in the workplace?

- Create and deliver formal and informal presentations. Request constructive feedback in order to improve your presentation skills. Use the presentations made by other students to practice your ability to summarize oral presentations, as well as provide an opportunity to give constructive criticism and/or constructive praise.

- Identify techniques to manage communication apprehension. Do they also build self-confidence?

- If you are asked to demonstrate that your written, verbal, and visual communication skills and strategies are consistent with industry standards, how would you accomplish that?
Red & Black Approach To CONFLICT MANAGEMENT

You seem to have pragmatic approaches to everything. How do I get the girls to get along and not fight so much? I think one of the hardest things about being a parent is dealing with kids and their arguments/differences with each other.

Arguing is part of a sibling’s job description, unless they are like you were and avoid conflict at all costs. Funny thing is that in corporate life much of my time was spent on conflict management – whether between individuals or sometimes even departments.

Well, that was before I learned just how important communication skills are! But I would’ve thought employees would already know that.

Not always. Sometimes the conflict was a function of the issue not being clearly explained. More often it was fundamental differences. Personalities or power plays. Or egos.

That sounds more like a playground full of kids than a group of employees.

No kidding. There were a few times I wanted to bring a box of plastic toy soldiers to management meetings, toss them on the table and tell them to work their differences out.

That’s funny.

No, that is reality. The sad thing is that conflict exists in our personal lives as well as our professional lives, and conflict management is not a subject typically taught in school.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

- Conflict Management Examples (see page 3)

Questions / Research Topics /Activities / Discussions

- In the Introduction to *What I Learned About Life When My Husband Got Fired*, Red admits that she prefers to avoid conflict, whereas Black seems to welcome it. What is your approach to dealing with conflict? Provide some examples.
- What causes conflict?
- As you read through chapters of the book, start a spreadsheet (or use the document on page 3) to note where you see other examples of how Red and Black deal with conflict. Be prepared to discuss what you think caused the conflict, how it was handled, and whether there might have been a better way to resolve it.
- There are various studies done on the different styles of conflict management. The one Black likes was done by Thomas and Kilmann, as the model organizes the conflict management styles based on two dimensions: assertiveness and cooperativeness.
  - What are the five conflict management styles they have identified?
  - Create a table indicating the pros and cons of each style
  - What style do you think best describes you?
  - What style do you think has the greatest chance of resolving conflict and achieving the best result?
  - Identify situations where one style might be better than the others (such as emergencies, large expenditures, one party is an expert, trivial decisions, and temporary situations).
- Do you think understanding how to deal with conflict would be considered an important skill to an employer? If so, should you:
  - Find ways to develop and continually improve your conflict management skills?
  - Include it on your resume?
  - Have an example you can cite in a job interview?
What I Learned About Life When My Husband Got Fired!

CONFLICT MANAGEMENT EXAMPLES

<table>
<thead>
<tr>
<th>EXAMPLE:</th>
<th>CAUSE*:</th>
<th>APPROACHES:</th>
<th>RESOLUTION:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cite page number</td>
<td>What caused the conflict</td>
<td>What approaches were demonstrated</td>
<td>What, if anything, was resolved? Was there a better way to achieve resolution?</td>
</tr>
</tbody>
</table>

What caused the conflict?
1. Clashing personalities
2. Competing over limited resources
3. Different values and priorities
4. Different objectives that are not consistent with each other
5. Different communication styles
6. Different “thinking” styles (emotional vs. pragmatic)
7. Other – identify the cause
Red & Black Approach To
CONSTRUCTIVE FEEDBACK

I know we talked about Constructive Criticism when we were at KIPP because I remember the Hamburger Man. He was cute.

Do you remember what he represented?

Oh, yes. Say something nice or fluffy. Then get to the meat of what you have to say. Then say something nice or fluffy. Of course, it should be no surprise that I like doing the nice part better since I prefer to focus on what people are doing right vs. wrong. Plus, unlike you, I have a hard time confronting and criticizing people.

I am not saying to ignore people’s strengths, but there is a huge difference between criticizing someone and looking at what they can do better.

OK, but why didn’t you call it their weaknesses?

Would you rather be told that something is your weakness or that it is an area with room for improvement?

I never thought about it that way. You’re basically saying the same thing but your way would make someone much more receptive to the feedback. It’s a very clever approach.

No, just logical. Compliments are nice, but constructive criticism helps you improve. Imagine if rather than waiting for someone to give you feedback, you proactively asked for it and indicated that you were interested in both the good and the not-as-good.

LEADING QUESTIONS
  1. How does this topic apply to your personal life?

  2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- Teachers: For more information on constructive criticism, including a drawing of the “Hamburger Man,” see pages 160-161 of The Book Club Approach To Personal Finance & Life 101.
- Define and describe constructive criticism.
- Within the “Discretionary Expenditures” section of Chapter 5 of What I Learned About Life When My Husband Got Fired! (starting on page 71), Black demonstrates constructive criticism, except that instead of a “nice” comment she used a sarcastic one. Why? Would it have been more effective if she had started out with a compliment? Do you think she would have used sarcasm if she was giving constructive criticism to an employee, a student, or a business associate?
- How do you learn to control your emotions when receiving constructive criticism? What is the best way to handle disappointment and/or disagreement?
- Black never criticized Red, she criticized some of her behavior and decisions. What is the difference? Does remembering that the criticism is about your behavior/performance not you as a person help you accept criticism?
- What is active listening and is it useful when receiving constructive criticism?
- Practice giving, receiving, and accepting constructive criticism.
- Learning to receive and accept constructive criticism is important, but what is critical is what you do with the information. Be prepared to discuss what you would do next.
- What is constructive praise (also known as productive praise)? How is it different than just saying “nice job”?
- Practice giving, receiving, and accepting constructive/productive praise.
- Do you think Red would prefer constructive criticism or constructive praise? What about Black? Which would you prefer? Explain your answers.
- Do you think one is more important than the other? Explain your answer.
- Black believes that learning how to give constructive criticism also teaches you how to accept it. What do you think she means by that? Do you agree or disagree with her? Why?
- Do you think constructive feedback (criticism and/or praise) is appropriate in a group setting? Explain your answer.
- Today’s students are more technologically oriented than some employees, and have a better understanding of social media than many employees. Do you think the way you present or share those skills with others in the workplace will impact how/if they are accepted?
- Do you consider the ability to give, receive and accept constructive feedback valuable skills? Should you consider including them on your resume? If you were asked about it in an interview, would you be able to cite specific examples?
- Below is Black’s Constructive Criticism Decision Tree. Explain what it means to you, and how you could apply in your personal life and in the workplace.

**BLACK’S CONSTRUCTIVE CRITICISM DECISION TREE**

```
Why am I doing this?

To complain
  SHUT UP!

To be helpful
  To make them aware of the situation
  To help improve the situation
```
Red & Black Approach To
CRITICAL THINKING & PROBLEM SOLVING

I just realized we have not talked about Q-I-D.

That’s because we know what it is, but most people don’t. In fact, we didn’t even realize we were doing it until after our book was launched. Remember, we thought *What I Learned About Life When My Husband Got Fired!* was going to be the basis of a sitcom. Q-I-D only came about once we started doing speaking engagements.

The funny thing is that it was in response to so many people asking if there was a “process” I used to help you make decisions. Rather that say I just kept asking you questions until you figured it out for yourself, I came up with Q-I-D.

Except it really wasn’t an original idea.

No, and I admitted it was basically the Socratic Method, just re-branded slightly. Good thing is Socrates has been dead for centuries, so no royalties are due.

<table>
<thead>
<tr>
<th>The Q-I-D Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q = Question: Ask questions</td>
</tr>
<tr>
<td>I = Information: Gather information</td>
</tr>
<tr>
<td>D = Decisions: Make smart, conscious decisions</td>
</tr>
</tbody>
</table>

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

- Pros & Cons Chart (see page 3)
- Critical Thinking & Problem Solving: Create Your Own Checklist (see pages 4-7)

Questions / Research Topics /Activities / Discussions

- Before we started reading Chapter 1 of *What I Learned About Life When My Husband Got Fired!* you were advised “throughout the book Red is going to be faced with an assortment of problems (Red’s word) or challenges (Black’s word), and the decision process Black takes Red through for all of them is going to be very similar.” You were asked to take note of them to see if you can identify the pattern. What were your findings?
- What is a decision that would be of interest to the class? It could be a related to a topic from the book, a decision that Red has to make, or something relevant to this course. As a whole group think of the available options, then discuss the pros and cons of each choice in smaller groups. (Note: see Pros & Cons chart on page 3.)
- How does technology and massive amounts of information on the Internet affect critical thinking and problem solving? Is it possible to have too much information? How do you determine if information is credible and valuable?
- Is not making a decision, in reality, a decision? Explain your answer.
- Discuss consequences & responsibilities of decisions.
- Have you ever heard the phrase, “There is no such thing as a dumb question”? (You may think that is a dumb question.) What is the point it is trying to make? What is the importance of asking good questions?
- What is the difference between a top-down and bottom-up approach to processing information? Does it change the overall approach to critical thinking and/or problem solving, or just the way you analyze the information?
- Throughout our lives we will face problems (some more complex than others) and have to make decisions (some more critical than others) which makes critical thinking and problem solving skills extremely important. However, there is not a standard “checklist” for how to teach those skills. To demonstrate that point, see the Create Your Own Checklist document that starts on page 4 and includes examples from Texas Essential Knowledge and Skills (“TEKS”) documents.
- Would you include critical thinking and problem solving skills on your resume? Would completed samples of the documents from this section be useful in developing your resume and/or professional portfolio? If you were asked about your critical thinking and problem solving skills in an interview, would you be able to cite specific examples?
PROS & CONS CHART
(The more choices/options the more rows)

Define the issue/decision: _______________________________________

<table>
<thead>
<tr>
<th>CHOICE/OPTION:</th>
<th>PROS: Advantages</th>
<th>CONS: Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>One row for each choice/option</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CRITICAL THINKING & PROBLEM SOLVING
CREATE YOUR OWN CHECKLIST

There is no question as to the importance of critical thinking and problem solving skills. Throughout our lives we will face problems (some more complex than others) and have to make decisions (some more critical than others).

However, there is not a standard “checklist” for how to teach these skills. To demonstrate that point, the examples starting on page 5 were pulled from the Texas Essential Knowledge and Skills (“TEKS”) Proclamation 2017 breakout documents issued for Career and Technical Education courses (one from each of the 16 clusters).

CREATE YOUR OWN CHECKLIST: Review and annotate these samples (not just the one from your area of interest) and create your own checklist. Keep in mind that as you become more experienced in critical thinking and problem solving you may need to modify your checklist. Also, remember that the complexity of the problem and/or the importance of the decision will not change the process – only the level of thought and analysis. (For example, “what to have for lunch” will not require the same amount of thought and analysis as “what to do with my life” although the process remains the same.)

My Critical Thinking & Problem Solving Checklist

Summary statement:

__________________________________________

__________________________________________

__________________________________________

(A)

(B)

(C)

(D)

(E)

(F)
130.31 Practicum in Agriculture, Food and Natural Resources
Knowledge & Skill Statement 3: The student applies concepts of critical thinking and problem solving. The student is expected to:
   (A) analyze elements of a problem to develop creative and innovative solutions
   (B) analyze information to determine value to the problem-solving task
   (C) compare and contrast alternatives using a variety of problem-solving and critical-thinking skills
   (D) conduct technical research to gather information necessary for decision making

130.66 Practicum in Architectural Design
Knowledge & Skill Statement 8: The student demonstrates the ability to solve problems, think critically, and make decisions. The student is expected to:
   (A) develop or improve a product by following a problem-solving strategy
   (B) apply critical-thinking strategies to the analysis and evaluation of proposed technological solutions
   (C) apply decision-making techniques

130.112 Practicum in Audio/Video Production
Knowledge & Skill Statement 4: The student implements advanced problem-solving methods. The student is expected to:
   (A) employ critical-thinking skills, including data gathering and interpretation, independently and in groups to solve problems and make decisions
   (B) employ interpersonal skills in groups to solve problems and make decisions

130.143 Practicum in Business Management
Knowledge & Skill Statement 12: The student applies concepts of critical thinking and problem solving. The student is expected to:
   (A) analyze elements of a problem to develop creative and innovative solutions
   (B) critically analyze information to determine value to the problem-solving task
   (C) compare and contrast alternatives using a variety of problem-solving and critical-thinking skills
   (D) conduct technical research to gather information necessary for decision making

130.165 Practicum in Education and Training
Knowledge & Skill Statement 3: The student understands the learner and learning process. The student is expected to:
   (A) apply principles and theories of human development appropriate to specific teaching or training situations
   (B) apply principles and theories about the learning process to specific teaching or training situations
   (C) analyze the dynamics of personal and student behaviors that facilitate the learning process
   (D) analyze teaching skills that facilitate the learning process
130.180 Financial Mathematics
Knowledge & Skill Statement 2: The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:
(A) apply mathematics to problems arising in everyday life, society, and the workplace
(B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution

130.210 Practicum in Local, State, and Federal Government
Knowledge & Skill Statement 5: The student conducts a project using analytical problem-solving techniques. The student is expected to:
(A) research a problem such as a government and public administration issue, a feasibility study, or a product evaluation
(B) investigate the issues associated with the problem
(C) collect primary data such as interviews, surveys, and observations
(D) express thoughts logically and sequentially in preparing a formal report
(E) interpret and present quantitative data in graph format within the report
(F) prepare visuals and handouts to support the presentation
(G) make a final presentation of the study to the appropriate stakeholders

130.233 Practicum in Health Science
Knowledge & Skill Statement 4: The student implements the knowledge and skills of a health care professional necessary to acquire and retain employment. The student is expected to:
(B) develop new problem-solving strategies based on previous knowledge and skills

130.257 Practicum in Culinary Arts
Knowledge & Skill Statement 1: The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:
(F) employ initiative, adaptability, and problem-solving techniques in practical applications

130.280 Practicum in Human Services
Knowledge & Skill Statement 1: The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:
(E) develop problem-solving and critical-thinking skills

130.312 Practicum in Information Technology
Knowledge & Skill Statement 5: The student creates a technological solution for a problem in the field of IT. The student is expected to:
(A) apply critical-thinking strategies to develop a solution using appropriate technologies and resources, IT concepts, and industry standards
(B) apply decision-making techniques to the selection of technological solutions
(C) explain how the proposed technological solution will resolve the problem
130.342 Practicum in Law, Public Safety, Corrections, and Security
Knowledge & Skill Statement 3: The student applies concepts of critical thinking and problem solving. The student is expected to:
(A) analyze elements of a problem to develop creative and innovative solutions
(B) critically analyze information to determine its value for the problem-solving task
(C) compare and contrast alternatives using a variety of critical-thinking skills
(D) conduct technical research to gather information necessary for decision making

130.366 Practicum in Manufacturing
Knowledge & Skill Statement 2: The student applies concepts of critical thinking and problem solving. The student is expected to:
(A) analyze elements of a problem
(B) analyze information critically to determine its value
(C) conduct technical research to gather information for decision making

130.387 Extended Practicum in Marketing
Knowledge & Skill Statement 3: The student implements advanced problem-solving methods. The student is expected to:
(A) employ critical-thinking skills independently and in groups with increased fluency to solve problems and make decisions
(B) conduct technical research to gather information necessary for decision making
(C) analyze elements of a problem to develop creative and innovative solutions

130.418 Practicum in Science, Technology, Engineering, and Mathematics
Knowledge & Skill Statement 2: The student applies concepts of critical thinking and problem solving. The student is expected to:
(A) analyze elements of a problem to develop creative and innovative solutions
(B) analyze information to determine value to the problem-solving task
(C) compare and contrast alternatives using a variety of problem-solving and critical-thinking skills
(D) conduct technical research to gather information necessary for decision making

130.463 Practicum in Transportation Systems
Knowledge & Skill Statement 3: The student applies concepts of critical thinking and problem solving. The student is expected to:
(A) analyze elements of a problem to develop creative and innovative solutions
(B) critically analyze information to determine its relevance to the problem-solving task
(C) compare and contrast alternatives using a variety of problem-solving and critical-thinking skills
(D) conduct technical research to gather information necessary for decision making
Red & Black Approach To DIVERSITY

I hope you know that not a day goes by without me shaking my head about the way your brain works. Years ago, when I went to one of the Star Trek movie, it dawned on me that you must be a Vulcan. And you know what? It really does explain so many things about you.

So, you are trying to tell me that I have unique experiences and perceptive?

That’s an understatement, but I’m not complaining. You definitely make me stop and look at things differently, no matter what the subject. Something I’d probably never do on my own.

That is the warm and fuzzy side of you talking because I know there are days when trying to communicate me is frustrating.

Another understatement. But over time I’ve learned to accept your Vulcan-like approach and I respect the fact you’re different. Plus, you have very different experiences, not to mention a different lifestyle, which makes your insight really valuable. However, it doesn’t change the fact that I think we’re from two different planets.

Sounds like we complement each other very well. And, it sounds to me like we could be talking about diversity in the workplace, although I doubt the federal government has any laws to protect alien species.

Like I said, not a day goes by without me wondering about the way your brain works.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- Red and Black were raised in a Jewish home in New York. Before they born (and before their parents were married) their father changed his last name from Weinberg to Williams because of anti-Semitism. Do you think anti-Semitism still exists? Explain your answer.
- Red’s husband, Nick, grew up in England and although they speak the same language (Red would argue that Nick speaks English and she speaks American) throughout *What I Learned About Life When My Husband Got Fired!* you will find examples of their cultural differences. Identify and discuss the benefits and challenges of cultural differences in a family environment.
- Define diversity. What does diversity mean to you? Create a “Diversity Document” that includes a definition of diversity as it refers to the workplace.
- Identify cultural differences amongst classmates, and expand your “Diversity Document” to include a list of ways students can be different. Some differences are more obvious (such as race, gender, and physical disabilities) than others (such as religion, political beliefs, and sexual orientation). What are the associated benefits and challenges of diversity in school? Does it prepare you for diversity in the workplace?
- In the book Black helps Red realize that “different is different than right vs. wrong.” What do you think Black means by that?
- The concept of diversity in the workplace encompasses acceptance and respect. As an employee, how can your actions and behavior help or hinder the situation?
- Do you think using a “book club approach” with *What I Learned About Life When My Husband Got Fired!,* and the associated discussions, helps you better understand people that are different from you? Although a classmate may look or sound different, do you think you have more in common with them or more differences? Explain your answer.
- Do you think that interacting with people who are different from you can help reduce discrimination, prejudice and pre-conceived perceptions? Explain your answer.
- Red and Black are “baby boomers” and grew up before personal computers (Black never thought she would need typing skills, which are now called touch-system skills) and the advent of the Internet. Do people from different generations have different perspectives and attitudes?
- What is an entitlement attitude? Some older people believe that entitlement seems to be epidemic among young people. What has caused this? What can be done to correct it? How might it impact your experience as a new hire at a company?
- Black had a successful career in the male-dominated oil and gas industry and when she retired she started racing cars, another typically male environment. What do you think contributed to her being accepted in these environments?
- What is the purpose of the U.S. Equal Opportunity Commission (EEOC)? When was the agency formed?
- Federal laws enforced by the EEOC make it illegal to discriminate against a job applicant or an employee because of the person’s race or color. What are other categories?
- What is the position of the EEOC regarding workplace discrimination based on sexual orientation?
- On your “Diversity Document” list the benefits and challenges of diversity in the workplace. Consider ways to maximize the benefits and minimize the challenges.
- The U.S. population is becoming increasingly diverse, how will having employees with differing backgrounds and perspective benefit businesses?
Red & Black Approach To EDUCATION

Oh, this should be interesting. What are you going to say about education? I know it’s one of your soap boxes.

It is, but Career and Technical Education may be the closest thing education has to a silver bullet because it is about making education relevant from the student’s perspective.

That’s an interesting nuance. As adults we see the importance of education, but that’s because we’re older and more experienced.

I am glad you did not say “and wiser.” Anyway, students want – and need – to understand why education is important. As you know, I think my education is my greatest asset.

Yes, but I love how you explain it when we talk to students. It definitely gets their attention. For that matter, it gets everyone’s attention.

My education is what allowed me to get my first job, which helped me get my second job, and that continued until I retired by the time I was 40, although I kept re-inventing myself and going back to work.

But you left out the best part, how you tell them that it also allowed to buy your first Ferrari and then your second.

True. And, if something happened and I lost all my tangible assets, I would still have my education and I could start over.

---

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section
• Education – Your Most Important Investment (see page 5)
• Education – Backward Planning (see pages 6-7)

At the beginning of this course you were asked to use word processing to create a “Career Planning Worksheet” working backward from your career goal to today. If you have not yet created the worksheet, do so now. Focus on the time frame between now and the completion of your formal education and provide detail, including goals and objectives, for each school year as well as the summer between them. If applicable, include requirements for licensing, certification, and/or credentialing. If you update the document, make sure you have saved a copy of the original version (or use a Track Changes feature) as you will be asked to report any changes that occurred during this course. (Teachers: On page 147 of The Book Club Approach To Personal Finance & Life 101 is a College Planning Worksheet that was created for use with college bound high school seniors, and could easily be adapted for career planning purposes.)

Questions / Research Topics /Activities / Discussions

CHAPTER 14
• Review your “Career Planning Worksheet” and any updates you may have made. Are any additional revisions necessary?
• Throughout What I Learned About Life When My Husband Got Fired! there have been various risk/reward decisions, some in terms of personal relationships, others in terms of insurance. In Chapter 14, risk is discussed in terms of investments. What are the risks/rewards of education? (See Education – Your Most Important Investment on page 5 of this section.)
• Chapter 14 introduces Black’s approach to long-term planning. (Teachers: For more information on her approach, see pages 145-146 of The Book Club Approach To Personal Finance & Life 101.) How do you think most people plan for the future – using Red’s Forward Planning or Black’s Backward Planning? Write a resume for where you see yourself in 20 years. (In addition, see Education – Backward Planning on pages 6-7 of this section.)
• Throughout the book Red’s values and priorities, as well as her interests, abilities, and family responsibilities, impacted her decisions. Discuss how your interests, abilities, personal priorities, and family responsibilities impact your decisions, including career decisions.

APPLYING PRIOR CHAPTERS
• Using the Red vs. Black comparison table in the Introduction of the book, compare and discuss the post-secondary education of Red and Black as well as their career paths.
• Chapter 2 introduced the concept of personal finance, cash flow, and assets and liabilities. Obviously, a major component is income. Evaluate employment options, including salaries, benefits and prerequisites (such as training, certifications, and education). If you have not already done so, start an electronic spreadsheet or word processing document with the information. (The U. S. Department of Labor’s Bureau of Labor Statistics Occupational Employment Statistics (OES) program is an extensive database program of employment and wage estimates updated annually for over 800 occupations (www.bls.gov/oes/) and can be downloaded to allow you to customize your data mining.)
• Black believes her education is the most valuable asset she owns. Why do you think she feels that way? Do you agree with her?
• Do you think your career choice will provide the financial resources to maintain the lifestyle you desire?
• In Chapter 3, Red and Black discussed how their personal priorities impacted the decisions they made in terms of careers. Compare and explain the different approaches and attitudes they had toward post-secondary education. Based on what you already know about Red and Black, how did that impact them later in life?
• In Chapter 4, Black is helping Red understand how her values and priorities should drive her financial decisions. Can you separate short-term financial decisions from long-term ones? Do financial situations influence priorities? Or vice versa? Explain your answers.
• Can a “want” for one person be a “need” for someone else? Explain your answer.
• In Chapter 5, Black had Red work on a budget. What does “budget” mean to you? Does it have a positive or negative connotation? If you have not already done so, use an electronic spreadsheet to develop a personal budget based on your career choice, career advancement opportunities, and desired lifestyle. In terms of income, determine your expected, after tax take-home pay. When estimating expenses, include student loans, if applicable.
• Research the current interest rate for Federal Student Loan Programs and eligibility requirements. Locate a student loan calculator on a reputable website and calculate a payment schedule for several different loan amounts using the current rates. If you use Private Student Loans the interest rates will be higher. Vary the period of loan and interest rate and review the effect on your monthly payment.
• In Chapter 6, Black mentions that she was fired twice. The first time was a function of being in the oil and gas industry during a downturn. How do economic and other conditions affect income and career opportunities. Do you think Black’s educational background helped her find new employment?
• Chapter 8 discusses credit cards and the cost of borrowing money. Why is it important to read agreements and contracts – including all the fine print – prior to signing them? Red was making decisions without complete and accurate information. What happens in those situations?
• Besides student loans, what are other ways to pay for post-secondary education (such as grants and scholarships, income, and savings)? When should you start investigating options and making appropriate plans? If you started planning early enough, determine the benefits and feasibility of Advanced Placement or dual credit classes.
• In Chapter 10, Black explained why she decided to focus on her career and not have children. Do you agree with her decision? Can a decision that is “right” for one person be “wrong” for someone else, and vice versa?

RECAP & REMAINING CHAPTERS
• So far, has this book helped you better understand how your interests, abilities, personal priorities, and family responsibilities affect your career decisions? Explain your answer.
• What is the “cost” of not planning?
• What are your long-term goals? Do your long-term plans influence how you spend your money today? If so, how? Do they influence how you spend your time? If so, how?
• What’s the difference between net worth and self-worth?
• As we continue through the book, review your “Career Planning Worksheet” and budget at the end of every chapter to determine if any revisions are necessary.
• Chapter 18 focuses on values and priorities. If during the first week of this course we said that it was going to include values and priorities, would you have expected the associated discussion to be philosophical or practical? Could we teach this course by just talking about financial matters without addressing values and priorities? Explain your answers.

END OF COURSE:
• This book took place over a three month period. In the beginning, was Red an independent adult or was she a 40+ year old woman still dependent on others? What changed over the three-month period?
• When do you think Black became an independent adult? How did she accomplish that?
• Do you think this book and program has given you some insight on what you need to do to become independent and economically self-sufficient? Explain your answer.
• When does learning end?
• Review your budget spreadsheet. Were you able to determine whether your career choice will provide the financial resources necessary to maintain the lifestyle you desire?
• Review the “Career Planning Worksheet” you developed and any updates you may have made. Since you were asked to track your changes, analyze the changes that occurred during this course.
• In Chapter 14 you were asked to write a resume for where you see yourself in 20 years. Compare it with your “Career Planning Worksheet.” Are any additional updates necessary?
• Obviously, your “Career Planning Worksheet” will remain a work-in-progress. Do you think you should continue to review it on a regular basis? If so, what is the best way to remind yourself to do so?
• As Red’s personal journey and Black’s entrepreneurial business venture (turning Red’s crisis into a book – a brand – a business) indicate, you are never too young or too old to learn new things. Rather than taking a reactive approach, what are ways you can proactively identify continuing education, and personal and professional development opportunities?

• If you are considering postsecondary education, do you feel confident that you can do a cost benefit analysis? Identify, research and analyze resources for funding and/or reducing the cost of the education. When comparing schools analyze the out-of-pockets cost (total cost less grants and scholarships) without including student loans.

• If you started planning early enough, determine the benefits and feasibility of Advanced Placement or dual credit classes.

• Compare and discuss the post-secondary education of Red and Black. Red went to Wake Forest University with a significant academic scholarship to continue her education. Black went to Wilkes College (now Wilkes University) and took out student loans to obtain the knowledge, skills, and networking opportunities she thought necessary to obtain her goals and objectives. She then decided to pursue her MBA. It is important to note very few women were doing so in the 1970s so she thought it would give her an advantage in the marketplace.
EDUCATION – YOUR MOST IMPORTANT INVESTMENT

My career goal or objective: ____________________________________________

Today’s date: __________________

Determine entry level requirements:

<table>
<thead>
<tr>
<th>REQUIREMENT:</th>
<th>INVESTMENT: TIME (years)</th>
<th>INVESTMENT: MONEY (est.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• High School diploma</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Associates degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Bachelor’s degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Post-graduate degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Licenses, certifications, and/or credentials (list in the box to the right)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• What are the risks/rewards of education?
• Identify, research and analyze resources for funding and/or reducing the cost of the education.
• What are sources of money for education (such as savings, employment, family contributions, student loans, and work-study program)?
• What are other resources that can be used toward education (such as scholarships and grants)? What are the requirements to be eligible for these resources?
• When comparing schools analyze the out-of-pockets cost (total cost less grants and scholarships) without including student loans.
• Research the current interest rate for Federal Student Loan Programs and eligibility requirements. Locate a student loan calculator on a reputable website and calculate a payment schedule for several different loan amounts using the current rates. If you use Private Student Loans the interest rates will be higher. Vary the period of loan and interest rate and review the effect on your monthly payment.
• If you started planning early enough, determine the benefits and feasibility of Advanced Placement or dual credit classes.
• What opportunities are there to acquire licenses, certifications and/or credentials while still in high school?
EDUCATION – BACKWARD PLANNING

My career goal or objective: ___________________________________________
Today’s date: __________________________

INSTRUCTIONS: Carefully read through all the sections and stop at the one that applies to you. Answer those questions.

1. AFTER FORMAL EDUCATION
   • Where do I want to be in 20 years? What do I need to do today to position myself to accomplish that? (What do I need to add to my resume and professional portfolio?)
   • What do I need to do to make sure I am taking full advantage of all career advancement opportunities (such as networking, continuing to research careers, and gaining relevant experience)?
   • What additional educational, and personal and professional development opportunities should I consider and pursue?

2. AFTER HIGH SCHOOL
   • Where do I want to be in 20 years? What do I need to do today to position myself to accomplish that? (What do I need to add to my resume and professional portfolio?)
   • In terms of immediate goals and objectives, if I complete the requirements sooner, can I start working (or working at a higher paying position) sooner? How does that impact my cash flow?
   • What can I do to accelerate the process? What can I do to make sure I am not slowing down the process?
   • What do I need to do to make sure I am taking full advantage of all opportunities (such as networking, scholarships/grants, and gaining relevant experience)?
   • What additional educational, and personal and professional development opportunities should I consider?

3. WHILE IN HIGH SCHOOL
   • Where do I want to be in 20 years? What do I need to do today to position myself to accomplish that? (What do I need to add to my resume and professional portfolio?)
   • In terms of immediate goals and objectives, what can I do while still in High School to accelerate the process?
   • What are the benefits and potential savings (time and money) in taking Advanced Placement and dual credit classes?
   • If that is not an option, are there any other opportunities to be considered?
   • What opportunities are there for me to acquire licenses, certifications and/or credentials?
   • Is there anything I can do while still in high school to help achieve or prepare me for the items listed in section 2.
4. WHILE IN MIDDLE SCHOOL

- Where do I want to be in 20 years? What do I need to do today to position myself to accomplish that? In terms of immediate goals and objectives, what can I do while still in Middle School to accelerate the process?
- What are the benefits and potential savings (time and money) in taking Advanced Placement and dual credit classes? Are there other opportunities to be considered?
- How does my performance on assessments impact my personal academic and career goals?
- Is there anything I can do while still in middle school to help achieve or prepare me for the items listed in section 3?
- What does my high school resume and professional portfolio need to include? Why should I think about that now?
- Why should I start thinking about financial aid, scholarships, and other sources of money for education now?
In preparation for aligning our book with the Texas Essential Knowledge and Skills (“TEKS”), I went back and re-read it. I never realized how many key concepts, such as communications, interpersonal skills, critical thinking, and problem solving are demonstrated in each chapter.

Although each chapter may address a different topic, life cannot be compartmentalized like chapters in a book. In fact, a big challenge in the workplace is the silo mentality – where parts of the organization, instead of working together and sharing information, operate as if in a silo.

It’s interesting how no matter what I say, you always seem to relate it to business. I noticed that all throughout the book as well. What I found fascinating was how the basic skills needed to be successful in your personal life also apply in the workforce.

And, vice versa. Which means that if you practice it on one place it can benefit you in the other.

So, what do you think are the most important skills employers should look for when hiring new employees?

Funny that you ask that, as that was one of my favorite questions when I would interview potential new hires. And, then I would ask them for examples to demonstrate they possessed those skills.

That’s probably not a question they were prepared to answer.

Which made it an even more valuable question.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

- Employability Skills & Professional Standards Worksheet (see page 3)
  
  *Note that the column headings have intentionally been left blank to provide more flexibility in using the document.*

Questions / Research Topics /Activities / Discussions

- **OPTION 1:** Exercise at start of book: *What I Learned About Life When My Husband Got Fired!* is a compilation of emails, Instant Messages and conversations between two sisters over a three month period when Red learned to take control of her life vs. having her life control her. Although each chapter addresses a different topic, life cannot be compartmentalized like chapters in a book so key concepts and skills are demonstrated in each chapter. Annotate the book and/or start a list (see Employability Skills & Professional Standards Worksheet on page 3) to identify knowledge and skills that have applications in both your personal life and in the workforce.

- **OPTION 2:** Exercise at start of Chapter 10: In Chapter 10, Black identified an assortment of workplace skills that Red demonstrates in her daily life as “just a stay-at-home” mom. Create a table (see Employability Skills & Professional Standards Worksheet on page 3) listing those skills. Review your list and identify any additional employability skills that you think should be included. (Teachers: To generate additional conversation about skills and get the conversation beyond the obvious, see Skill Sets – Another Mindset on page 119 of *The Book Club Approach To Personal Finance & Life 101.*)

- Do you think practicing skills in one environment will also improve them in the other? Explain your answer.

- If you interviewed and/or surveyed people in the workforce, do you think they might have other skills that should be added to the list? Explain your answer.

- As a group, identify what you believe are the top ten employability skills. Review the list and rank them according to what is important to you. As a group, attempt to rank them.

- Identify which of the employability skills are transferrable to career opportunities other than what you are currently considering.

- Identify which of the employability skills stand-alone and which are interrelated with others.

- If you were asked to provide examples of how you demonstrate your listed employability skills, could you do so? Provide those examples.

- Consider grading yourself on each of the skills, so that you can focus on the ones you need to develop/improve.

- Review your list at the end of each chapter through the remainder of the book.

- In chapter 17, Red lists 12 values and priorities that she feels are important to teach her children. Black believes they are also critical in the workplace as they represent what she expected of her employees. Review the list and determine which are already on your “Employability Skills” list and/or need to be added.

- At the end of the book, review your “Employability Skills” list and determine your strengths and weaknesses. View any weaknesses as an opportunity to improve yourself, and develop a plan to acquire/further develop those skills.

- Is there way to include your skills on your resume or in your professional portfolio?
EMPLOYABILITY SKILLS & PROFESSIONAL STANDARDS WORKSHEET*

<table>
<thead>
<tr>
<th>Employability Skills &amp; Professional Standards</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Column headings have intentionally been left blank to provide more flexibility in using the document.
Red & Black Approach To LEADERSHIP

I see myself as a stay-at-home mom, so you can imagine my surprise when you pointed out that I demonstrate an assortment of workplace skills. But I still find it hard to believe that you, a retired executive with an M.B.A, would think my people skills would qualify me to be an office manager, or even an executive.

I understand, but when I was in the corporate world I quickly learned that it is easier to teach people technical knowledge and skills than it is people skills.

Really? I’d think it would be just the opposite. Especially since everyone uses people skills in everyday life.

Yes, but practice makes permanent – not perfect. You have to adjust how you communicate – and listen – because your audiences are different. The other important thing I learned is that being a manager is very different from being a leader, and being both is a very powerful combination.

You’re going to have to explain that to me as I’m not sure I see the difference.

Managing people is focused on the outcome, it is how you direct people to accomplish a goal or objective. Whereas leadership is guiding people by showing them the way. For example, I would never ask my employees to do anything that I would not do. Managers have subordinates, leaders have followers.

Wow, that makes sense. Can you learn to be a leader, or is it something you’re just born with?

I learned by watching the senior executives in my company. I analyzed the individuals I wanted to work for (follow), and modeled my behavior accordingly. Which, in turn, meant that I was setting an example for the people who worked for me.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- Define leadership and start a list of what you believe are leadership traits. On the Internet, search the phrase “Leadership Traits” on three different search engines to see if they generate the same top results.
- As you read What I Learned About Life When My Husband Got Fired! discuss whether you think Black is demonstrating any of these leadership traits. As we continue through the book, identify examples of how Black demonstrates these traits. If Red demonstrates any leadership traits, indicate them as well.
- Do you think the ability to control your emotions is a leadership trait? What is the best way to handle disappointment and/or disagreement?
- What public figure do you think demonstrates leadership traits? It is a function of the person or the position? Explain your answer.
- In Chapter 3, the phrase “Do as I say, not as I do” is mentioned and it reappears in several other chapters. What does the phrase mean? How would you feel if your supervisor or manager made that statement? What if there nonverbal communication reflected that sentiment?
- Discuss how learning to work as a team (which includes team building, consensus, continuous improvement, respect for the opinions of others, cooperation, adaptability, and conflict resolution) provides opportunities to develop leadership skills.
- Do you think using a “book club approach” with What I Learned About Life When My Husband Got Fired!, and the associated discussions, provided you with an opportunity to develop and demonstrate leadership and teamwork skills and strategies? Explain your answer.
- Identify mentoring opportunities to apply your leadership and teamwork skills and strategies to inspire and teach others.
- In Chapter 16, Black uses the phrase, “Walk the talk.” What does it mean?
- In Chapter 17, Red provides a list of values and priorities she wants to teach her children. Compare her list with your list of leadership traits.
- Do you think leadership skills and parenting skills overlap?
- Do you think leadership skills are valuable for all employees, regardless of whether you want to go into management? Explain your answer
- Define motivation, extrinsic motivation and intrinsic motivation. Distinguish between extrinsic and intrinsic rewards. Do rewards and goals affect motivation? Explain your answer.
- Identify different styles of leadership. Do different styles work better in different situations?
- Identify opportunities where you can practice and develop your leadership skills (such as student organizations, extra-curricular activities, civic and community organizations, professional and industry associations, and mentoring). What are the advantages and disadvantages of involvement in these activities and organizations?
- Would you include leadership skills on your resume? If you were asked about your leadership skills in an interview, would you be able to cite specific examples?
Red & Black Approach To
MONEY & MATH

I love how so many Career and Technical Education (CTE) courses are including basic personal finance. I wish they had done that back when I was a student.

You were such a geek and so focused on getting As in traditional academic subjects that I doubt you would have taken a CTE class. Maybe you should have as CTE is more than just academics, CTE is about preparing students for careers ... and for life.

Yes, but the fact they are including financial topics as part of non-financial courses is a great idea. After all, for many of us, myself included, I’d never voluntarily take a finance class.

Why not? Personal finance impacts everyone.

I know that now. Back then I was more interested in history and English. I never liked math, and only took it because it was required. Besides basic arithmetic, I never thought I’d use math.

Really? Math is more than just taking Algebra, Geometry, and Calculus classes. It helps develop critical thinking, problem solving, and deductive logic and reasoning skills. Skills you need in order to accomplish daily tasks, and to set and reach goals.

Well, let me break the news to you – most of us “mere mortals” do not look at math that way. We see it as lots of numbers and equations. But I love when we talk to students and you ask how many like math, and a small percentage of hands go up. But when you ask how many like money, everyone raises their hands.

It is all how you package it. If math is required, I would think a class that focuses on the relevancy of math and how it is used to make smart real life decisions (evaluating employment opportunities, credit cards, buying vs. leasing a car, mortgages, and countless other applications) would be the way to go.

No kidding. If I had learned those lessons in school instead of when I was 40+ years old, it would have prevented lots of mistakes and saved me lots of money.

LEADING QUESTIONS
1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

- Mathematical Applications - Chapter Worksheet (see page 3)
  
  Note that the column headings have intentionally been left blank to provide more flexibility in using the document.

Questions / Research Topics / Activities / Discussions

- What I Learned About Life When My Husband Got Fired! is not a traditional mathematics textbook. However, as you read through the book, identify all the applications of mathematics. Start a spreadsheet or use the document on page 3 (column headings have intentionally been left blank to provide more flexibility in using the document).
- Do you think seeing real life applications of the concepts taught in school is important to the learning process? Explain your answer.
- Do you think interdisciplinary/cross-curricular teaching helps reinforce the underlying knowledge and skills? Explain your answer.
- In Chapter 2, while trying to avoid addressing her financial situation, Red uses the cliché “Ignorance is bliss.” Black responds, “No, ignorance is ignorance.” Explain the significance of Black’s comment.
- Initially, Red is overwhelmed (and frustrated) by financial topics but Black soon realizes it is the terminology, not the concepts, that are creating the problems/challenges. This frequently happens in life and, in fact, some professions are notorious for confusing people with terminology. Can you think of a few examples? How do you think they make their customers/clients feel?
- Why is it important to become familiar with financial terminology and vocabulary? What is the best way to acquire that knowledge? Do you think it is only relevant for people who want careers in finance or accounting?
- Money issues are a major factor in a large percentage of divorces, and also is a cause of stress and problems in families. Do you think being able to talk (not argue) about money is important in a marriage or relationship? Why is money such a difficult topic to discuss? What can be done to overcome that?
- Do you think Red’s life would have been different if she had learned about personal finance when she was in school? Would she have been better prepared when her husband was fired? Explain your answers.
- Do you think the personal finance concepts in What I Learned About Life When My Husband Got Fired! also apply to companies? Explain your answer.
- A wealthy donor gives your school a $1,000,000 donation and only asks that you advise them as to how the money was spent. As a class decide how the money should be spent. (Although the target market is high school students, the individual responses reflect different wants, needs and demographics.)
What I Learned About Life When My Husband Got Fired!
MATHEMATICAL APPLICATIONS - CHAPTER WORKSHEET*

<table>
<thead>
<tr>
<th>CHAPTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prologue</td>
</tr>
<tr>
<td>Introduction</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>7</td>
</tr>
<tr>
<td>8</td>
</tr>
<tr>
<td>9</td>
</tr>
<tr>
<td>10</td>
</tr>
<tr>
<td>11</td>
</tr>
<tr>
<td>12</td>
</tr>
<tr>
<td>13</td>
</tr>
<tr>
<td>14</td>
</tr>
<tr>
<td>15</td>
</tr>
<tr>
<td>16</td>
</tr>
<tr>
<td>17</td>
</tr>
<tr>
<td>18</td>
</tr>
<tr>
<td>19</td>
</tr>
<tr>
<td>Epilogue</td>
</tr>
</tbody>
</table>

* Column headings have intentionally been left blank to provide more flexibility in using the document.
Red & Black Approach To
MOTIVATIONAL INTERVIEWING

I find it hilarious that at speaking engagements, and even business meetings, people tell us we
could do standup comedy.

Well, our book was intended as the basis of a sitcom.

True. But to me, we’re just being us. Bantering the way that sisters do. I guess people are
entertained by the way you dispense your highly pragmatic knowledge and wisdom to your
admittedly warm and fuzzy, overly emotional baby sister.

You asked for my advice. You wanted answers. But, I knew you needed questions. You had to
learn how to make your own decisions.

When a young child constantly asks “why,” it’s slightly annoying. When it’s your big sister and
it’s a technique to make me think about what I’m doing, it’s extremely annoying. Throw in your
sarcasm and it becomes infuriating.

That is your perspective. Most people find it funny. Especially when we talk about our meeting
at the College of Criminal Justice at Sam Houston State University.

I still can’t believe that the research guru said your approach is an evidence-based proven
methodology, and then gave you a fancy-schmancy term for driving me crazy.

Well, they laughed when I took the opportunity to declare, “I am not your older sister ... I am
your Motivational Interviewer.”

Not me, as I knew they had just created a monster.

Which made it even funnier.

Leading Questions For Students
1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section
- Nag vs. Question (see page 3)
- Nag vs. Question Exercise (see page 4)

Questions / Research Topics /Activities / Discussions
- What is Motivational Interviewing?
- How is Motivational Interviewing typically used?
- Why do you think Motivational Interviewing is an effective technique?
- Locate examples of Motivational Interviewing in What I Learned About Life When My Husband Got Fired!
- Motivational Interviewing provides opportunities to work on critical skills such as collective inquiry, reflection, and responsible decision making. What other skills does it use?
- Identify and be prepared to discuss situations where Motivational Interviewing techniques might be useful in your personal life.
- Identify and be prepared to discuss situations where Motivational Interviewing techniques might be useful in the workplace?
NAG VS. QUESTION

Today’s “duh statement” (Red’s words) or statement of the obvious (Black’s words), “The probability of behavior change is much higher when the person wants to change vs. being told they need to change.” (This concept is demonstrated throughout *What I Learned About Life When My Husband Got Fired!*, although Red & Black did not learn about Motivational Interviewing until years later.) The following table reflects different “ploys” Red might use to get her teenage daughter to find a job. Black recognizes (and respects) that it is her niece’s decision if and how to proceed and takes a very different approach.

**INSTRUCTIONS:** Review and discuss these ploys using examples from your own experiences. Use the blank table on the following page to indicate “Nag” statements that have been directed at you (or you have directed at someone else) and restate them as questions.

<table>
<thead>
<tr>
<th>THE PLOY</th>
<th>RED (NAG)</th>
<th>BLACK (QUESTION)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Expert</td>
<td>You keep saying you are going to find a job, but the reason you haven’t is you get the applications but don’t fill them out.</td>
<td>I know you want to find a job. What ideas do you have as to how to accomplish that?</td>
</tr>
<tr>
<td>The Boss</td>
<td>You need to stop making excuses for why you can’t find a job and just find one!</td>
<td>How would things be better for you if you found a job?</td>
</tr>
<tr>
<td>The Unsolicited Advisor</td>
<td>The first thing you should do when you get home from school every day is make a snack and then go fill out at least one job application.</td>
<td>If you decide to put in a job application, what information do you need?</td>
</tr>
<tr>
<td>The Micro Manager</td>
<td>For the next two weeks I expect you to fill out at least one job application a day. You can have weekends off. Before you know it you will have submitted 10 applications.</td>
<td>You are the one who has to decide whether you want to put forth the effort to get a job. What do you think is a reasonable number of applications to submit over the next few weeks?</td>
</tr>
<tr>
<td>The Backward (Negative) Thinker</td>
<td>So, what’s your excuse for why you haven’t been able to find a job?</td>
<td>What can you do in the next few weeks to move forward on this?</td>
</tr>
</tbody>
</table>
NAG VS. QUESTION EXERCISE

Today’s “duh statement” (Red’s words) or statement of the obvious (Black’s words) … the probability of behavior change is much higher when the person wants to change vs. being told they need to change.

INSTRUCTIONS: Use the following table to indicate “Nag” statements that have been directed at you (or you have directed at someone else) and restate them as questions that might motivate a change in behavior.

<table>
<thead>
<tr>
<th>NAG</th>
<th>QUESTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>RED: You need to stop making excuses for why you can’t find a job and just find one!</td>
<td>BLACK: How would things be better for you if you found a job?</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Red & Black Approach To
NEGOTIATING

I love how the girls are always trying to make deals with you. Of course, that’s because you taught them how to negotiate at a very young age.

Well, like most things – you are never too young or too old to learn new skill sets. And, negotiating skills are extremely useful in all aspects of your life.

Just the term, negotiating skills, seems so impressive.

If you say so, to me it is just basic problem-solving. However, because the problem directly affects two or more people, it is important to take emotions out of the equation.

You must be kidding! But that explains why you’re so good at it. You’re definitely the most pragmatic, non-emotional person I’ve ever met. Do you even understand how difficult it is for us “mere mortals” to approach things unemotionally?

Yes. Which is important to recognize when you are negotiating. You need to look at the process as what would it take to make the other person happy with the outcome, and what you can do to get there and still achieve most of your objectives.

I’m smart enough not to get into a debate with you, but I think it is safe to say that most people enter negotiations thinking more about what they want vs. what the other side wants.

That can definitely slow down, or even derail, the negotiating process. The key is trying to understand what each side NEEDS and why, before you even consider WANTS. Especially since one approach to negotiating is to ask for more than you need so that you can compromise and get what you need.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics / Activities / Discussions

- Define negotiation. When are negotiating skills used? What examples, if any, do you have of your negotiations skills?
- The ability to negotiate requires an assortment of communication, interpersonal, planning, problem-solving and critical thinking skills. As you discuss negotiating, identify the skills being used.
- The U.S. population is becoming increasingly diverse, do you think different cultures have different approaches to negotiating?
- In Chapter 3 of What I Learned About Life When My Husband Got Fired!, what skills did Black learn when trying to get out of homework assignments?
- What is the difference between debating and negotiating?
- What does the phrase “win-win” mean? Can you provide any examples of a win-win situation, either real or theoretical?
- Define compromise. What does “compromise” mean to you? Does it have a positive or negative connotation? Some people take an all-or-nothing approach. What impact does that have on the opposing side and the final outcome?
- In Chapter 7, (page 106) Black talks about designing a house and a high-rise with her husband, and comments that the process would be easier if he explained WHY he wanted certain things vs. just demanding them. How does that same concept apply to negotiating?
- What happens when two people want the same things but have very different (maybe even opposing) reasons and/or motives?
- Later in Chapter 7, Red and her husband are having an argument and Black comments, “And as far as you being right and Nick being wrong, are you sure there is a right and wrong? Or are you just determined to make Nick see things your way and interpret things in the same way you do? That seems more like a debate than a conversation.” When people disagree, is there always a right and a wrong? Explain your answer.
- When negotiating, is it important to prove that you are right or that the other person is wrong? Do you think that helps or hinders coming to an agreement? Does negotiating have to be a one side against another situation? Can you approach it as a way to work together as a team to develop a workable solution?
- Why is it important to keep your emotions under control when negotiating? Should you be prepared to be frustrated when negotiating?
- In Chapter 7, Black advises Red, “In a marriage, arguments should not be a duel to the bitter end. At some point you need to agree that you disagree.” Does this approach apply in other situations as well? Explain your answer and, if possible, provide examples.
- What can you do to prepare for negotiating? Would it help to have a clear understanding of your objectives and reasoning, and maybe even an outline? Should you consider in advance, but not necessarily disclose upfront, the areas in which you are willing to compromise?
- When negotiating do you think it is more important to talk to or to listen? Do you think the ability to recognize nonverbal communications, such as body language, is important?
- What is active listening? Why is it critical when negotiating?
- Have you ever said anything that you later regretted? What did you do? If you apologized, was it sincere or just a superficial response?
- In Chapter 8, Black suggested Red contact credit card companies to negotiate lower interest rates. Red did not realize you can do that. What did Red do to prepare for the conversation with the credit card company and what negotiation skills did she demonstrate?
- The first step to developing negotiation skills is to practice spotting opportunities. What opportunities have you had recently at home, in school, and/or at work?
- When deciding whether to negotiate you should consider the worst case scenario. For example, if I ask for a pay raise and they say no, has it weakened my position at the company? On the other hand, what if you have substantiated your request and they say no but explain their reasoning, which you find acceptable. Or, what if they say yes?
• There is a cliché, “If you don’t ask, you don’t get.” What does that mean? What are some examples of things people are afraid to ask? Do you think it is because of a fear of rejection? Do you think Red is afraid to ask difficult questions? Do you think Black is? Explain your answers.
• When negotiating, how important is it to trust that each party will follow through on promises and agreements?
• Define mediation. What is the role of a mediator? Do they make decisions?
• Define peer mediation. Assess the influence of peers on the individual. Provide examples of school disputes that could be resolved using peer mediation techniques. Demonstrate peer mediation and identify the skills it uses. Are those skills transferable to situations outside of school? Explain your answer.
• When negotiating, what do you do if you cannot reach agreement?
• Do you consider the ability to negotiate effectively to arrive at decisions an important skill in the workplace? Do you think it is a leadership trait? Explain your answers.
• Negotiating skills and strategies have applications in both your personal life and in the workplace. Do you think practicing them in one environment will also improve them in the other? Explain your answer.
• Would you include negotiating skills on your resume? If you were asked about your negotiating skills in an interview, would you be able to cite specific examples?
Red & Black Approach To
POLICIES & PROCEDURES

I still love the “Rules of the House” that you created for your stepdaughters so they would know what you expected of them in your house vs. their mom’s house, and I have to admit I’ve now done something similar in my house. Just out of curiosity, do similar rules exist in the corporate world?

You must be kidding. So, do you want to talk about rules? Or, protocols and codes of conduct? Or, would you prefer to discuss policies and procedures? And, do not forget public policies, laws and regulations.

I’m sorry I asked. I was just thinking in terms of general employee rules that might be standardized and provide some insight into employer expectations.

Every company I worked for seemed to have their own employee handbooks and SOPs, but I never saw anything that applied across the board. That would take everyone agreeing on what needed to be included, and you could end up with a 1,000 page document.

I’m almost afraid to ask, what is a SOP?

Standard Operating Procedure. Basically, step-by-step instructions in order to achieve the desired standardized result. They can range from administrative tasks to equipment maintenance to highly technically procedures. However, what is the standard for one entity is not necessarily the standard for another.

I think you lost me at “Standard.”

Then let me explain it another way, think of them as recipes for success in a specific area where you cannot modify the ingredients and the steps have to be carefully followed.

LEADING QUESTIONS
1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics / Activities / Discussions

- In Chapter 16 of *What I Learned About Life When My Husband Got Fired!* Black explains the “Rules of the House” document she created for her stepdaughters. Do you see how the use of rules in a personal situation can also apply to the workplace?
- What is the difference between policies and procedures?
- Does it help to have policies and procedures formalized in a document? Why?
- Do you think all workplaces have written policies and procedures? On what do you base your answer?
- Do you think similar business establishments within the same industry might have different policies? Why? If possible, compare and contrast policies of entities within your area of interest, and report your findings.
- What do you think is the best way to learn about the policies, procedures, and other guidelines that impact your area of interest?
- How do you learn what policies and procedures apply to your specific area of responsibility? How do you demonstrate that you not only understand them, but that you are complying with them? How do you stay up-to-date on changes?
- Do you think “following directions” is the same as adhering to procedures? Explain your answer.
- In terms of following directions, Black believes it is more than just doing as someone says, but to also understand the logic (the “why”) behind them. Do you agree with her? Do you think that might require asking questions? Will that information be important if you have a critical decision to make or need to solve a problem? Explain your answers.
- Many, but not all, organizations have written policies related to technology safety and security policies such as acceptable use policy and web page policies. Request and review the policy that applies to the staff in your school/district, and if a policy is not available find one on the Internet. Be prepared to discuss if, and how, it would require you to change your current practices.
- Identify and, if possible, get copies of other policies and procedures related to technology and risk management that prevents and/or minimizes loss of data integrity.
- Why do companies expect their employees to follow policies and procedures? Is it a skill you should consider including on your resume? If you were asked about it in an interview, would you be able to cite specific examples?
Red & Black Approach To
PROJECT MANAGEMENT

When I was first trying to get myself organized, I remember some sarcastic remark you made about looking at “My Life” as a project. Looking back, I see how so many things – big and small – can be looked at as projects.

Exactly, and the process is basically the same, although the specific detail may change.

Why don’t they teach you that in school?

Well, they do ... but typically they have you do a specific project and do not always explain how the process can be applied to so many different “projects” in life – both personal and in the workplace.

I was a straight-A student and just let the teacher provide an outline of what I needed to do and when. It never dawned on me to do it myself.

Exactly. What might be a great learning experience for students is to go to the Texas Education Agency website and locate the Texas Essential Knowledge and Skills (“TEKS”) for this course. The TEKS are the state standards for what students should know and be able to do after completing the course, and are organized in a very logical fashion. It would help them develop a better understanding, and hopefully elevated aptitude, for the subject matter. Plus, the TEKS can easily be formatted as a spreadsheet/checklist to track when and how each requirement is met.

You mean let the students take a proactive approach vs. waiting for someone to tell them what to do???

Yes. That is what they are going to have to do in the real world, might as well start practicing now.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

- Project: Project Management (see page 3)

Questions / Research Topics /Activities / Discussions

- Create a “Course Checklist” and identify the key items you plan to accomplish. As a starting point, you can use any course requirements provided by your teacher, but Black strongly suggests you go to the Texas Education Agency website and locate the Texas Essential Knowledge and Skills (“TEKS”) for this course. TEKS are the state standards for what students should know and be able to do after completing the course, and will help you develop a better understanding (and hopefully, elevated aptitude) for the subject matter. In addition, the TEKS are organized in a very logical fashion, and could easily be formatted as a spreadsheet/checklist so that you could track when and how you accomplish each requirement.
- If this course has recommended or required prerequisites you might want to review those TEKS as a refresher of the basic topics that will be the foundation for this course.
- Sometimes due to time constraints and/or limited resources, topics may not be covered as completely as intended. In those instances you can chose to look at what did not happen or you can identify that as an opportunity for independent learning. If you were in an interview or at work and someone asked you about a topic that you were not “officially” taught in school, do you think it would be better to reply, “we were never taught that” or “although that was not taught in class, I took it upon myself to learn more about it”? Explain your answer.
- Teachers: For more detail related to mindsets and taking responsibility, please refer to Mindsets & Perspectives (pages 157-158) and Your Life ... Your Choices (pages 162-163) in The Book Club Approach To Personal Finance & Life 101.
- In reviewing the TEKS, you may want to add steps/task/components you deem necessary. If so, note the changes on your checklist as it demonstrates critical thinking skills.
- If there are items in the TEKS that you either disagree with or are uncertain as to why/how they are relevant, politely discuss them with your teacher. These are excellent opportunities to work on your critical thinking, problem solving, and communication skills.
- Ask your teacher if one of their requirements for this class is developing an abstract of the course. If so, could your “Course Checklist” be used as an outline for developing the abstract? (Red would call this “advance warning” whereas Black would say you are merely planning ahead.)
- Identify and describe project management steps (initiating, planning, executing, monitoring and controlling, and closing a project). Do these steps apply to all projects – personal and in the workplace?
- How do you determine and acquire the resources, including financial, necessary to complete a project?
- How do you develop a project schedule when there are often many smaller steps within the primary steps of project management? When working in a group, how do you define, delegate and monitor the scope of work to achieve the necessary individual and group goals?
- Black introduced the concept of “eating an elephant” in Chapter 5 (page 63) of What I Learned About Life When My Husband Got Fired! in the context of Red trying to determine where all her money was going, and broke it down into a checklist that could be tackled step-by-step. Can you provide an example of an “elephant” you have tried to eat without success and/or one that you wish to conquer in the future? Do you think Black’s analogy will help you? Explain your answer.
- In Chapter 9 Red accuses Black of talking, thinking and dreaming in bullet points, whereas Black would probably say she is just verbalizing flowcharts. There are multiple “projects” that Red discusses in the book, and Black was tempted to use flowcharts to help her understand the project management process, but realized they might intimidate her. What are flowcharts and how are they used in the work environment?
- What are storyboards? How are they used to illustrate the steps involved in a project? Compare them to flow charts. What are the advantages and disadvantages of each? Do you think Red would prefer to storyboard or flow chart a project? What do you think Black would prefer? Which would you prefer? Explain your answers.
- What scientific and mathematical concepts are used in project management?
PROJECT: PROJECT MANAGEMENT

INSTRUCTIONS: As Black states in *What I Learned About Life When My Husband Got Fired!*, “anything you can do with a pencil and paper you can also do with a computer.” Her point being that the key is the thinking process. Select a project (depending on your teacher’s instructions, it can be from your personal life or in the workplace) and use the following table to start the thinking process. Identify mathematical and scientific concepts used.

<table>
<thead>
<tr>
<th>STEPS</th>
<th>ADDITIONAL STEPS</th>
<th>RESOURCES REQUIRED</th>
<th>SKILLS REQUIRED / DEMONSTRATED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initiating</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Executing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monitoring and Controlling</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closing</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Red & Black Approach To RELATIONSHIPS

I have to tell you I will never forget the first time you “taught” a class on relationships. And to high school seniors no less.

I remember that you took a seat with the students instead of remaining in the front of the classroom.

Well, when you start a class on relationships with the statement, “First, you have to take all emotion out of the equation,” you definitely got my attention. And the student’s too, I might add.

Emotions are what complicate the making of pragmatic, well thought-out decisions, so you have to take them out of the process.

Easy for you, but not so easy for us “mere mortals.” But do continue.

At that point you have to honestly identify your values and priorities, and your long-term goals. Now comes the challenge ... you have to try and determine the other person’s values and priorities, and long-term goals. Often times people’s words and actions do not match, so it might take some time and effort to get to the answer.

This is where communication skills are critical. And honesty – with both yourself and the other person.

Exactly. Then the next step is to determine if your values and priorities, and long-term goals, are compatible. They do not have to be the same, but they must be compatible.

Again, totally logical.

So, was there anywhere in this process that emotions were involved?

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

• Here is the actual slide Black used to “teach” the class (Q-I-D stands for: ask Questions, to get Information, in order to make conscious Decisions):

![Relationships: A Pragmatic Approach?](image)

A “Black” Approach to Relationships ... Q-I-D

1. Know yourself
2. Try to understand the other person
3. Communicate
4. Determine compatibility

- Values & priorities
- Financial attitude
- Long term goals

• What do you think of Black’s pragmatic approach to romantic relationships? Do you think it has relevance/applicability to all relationships?
• What happens when two people want the same things but have very different (maybe even opposing) reasons and/or motives?
• Although Black has dated many men, she does not consider herself a relationship expert. However, in Chapter 7 of What I Learned About Life When My Husband Got Fired! she sent Red a “Relationship Decision Tree” (see email on pages 97-98). Does it make sense? Explain your answer.
• What do you think were Red’s reasons for marrying Nick? Do you think they have changed? Discuss reasons for getting married, including what are right and wrong reasons.
• Discuss reasons for dating, including right and wrong reasons. How has social media impacted dating?
• Define trust. Define respect. Discuss Black’s email in Chapter 7 (page 112) in the context of relationships – both personal and professional.
• What are components of a successful marriage? What skills and behaviors strengthen marriages? What weakens a marriage?
• Do you think Red and her husband have a successful marriage? Do you think Black and her husband have a successful marriage? Explain your answers.
• Can you take emotions out of the decision-making process, regardless of whether relationship-based or not? Explain your answer.
Red & Black Approach To RESUME & PROFESSIONAL PORTFOLIO

Did I ever tell you that my first resume was modeled using the format of your resume?

No. I do not even remember giving you a copy of my resume.

You didn’t, but apparently there were some copies of it at the house. Anyway, I loved how you started it by stating your job objectives and then you bullet-pointed your key skills and strengths.

Funny how I have always used bullet-points.

I remember being amazed how much “experience” you already had prior to getting your first “real” job.

That was because I knew I would need to create a resume, so I when I was in high school I found part-time jobs and non-paying internships so I could acquire relevant work experience. Then when I was accepted at Wilkes College (now Wilkes University) I immediately started talking with them about Work/Study programs in order to find one that would not only have good resume value, but might also help me network.

But that was because you knew what you wanted to do. That had to make it much easier.

All I knew I was interested in business, but I did not know what industry. However, skills like communications, leadership, problem-solving, and critical thinking apply across the board. I just needed a way to acquire, develop and demonstrate them.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Additional Resources In This Section: Checklists and Worksheets

- Resume & Professional Portfolio Checklist (see pages 4-5)

Questions / Research Topics /Activities / Discussions

- BACKWARD PLANNING: Chapter 14 of *What I Learned About Life When My Husband Got Fired* introduces Black’s approach to long-term planning. (Teachers: For more information on her approach, see pages 145-146 of *The Book Club Approach To Personal Finance & Life 101*). How do you think most people plan for the future – using Red’s Forward Planning or Black’s Backward Planning? Why is it important to identify the items you will need for your resume and professional portfolio in advance of actually needing them?

- RESUME: Produce a properly formatted resume. Although you may need to update it later, why is it important to always have a current resume in your word processing files?

- PORTFOLIOS: Create a list of what should be included in your professional portfolio and, if applicable, for licensing, certification, and/or credentialing. Start a file to accumulate those items as well as relevant work samples. As you complete work or examples of knowledge and skills include those in the file. When it is time to create the actual portfolio, do you think it is easier to cull through too much information or try to remember what you may have done in prior years? Review the list on a regular basis to determine what you are missing.

- TIMELINE: Working backward from the date you will need a complete and well-organized portfolio, develop a checklist and schedule recognizing that items other people will need to write (such as teacher recommendations), will require lead time. For items you will develop (such as letters of application and a resume), leave ample time for others to proof/read and provide feedback on your drafts, and for you to edit and improve the document.

- SWOT ANALYSIS: What is a SWOT analysis or matrix? How can analyzing your strengths, weaknesses, opportunities, and threats help you develop your career?

- STUDENT ORGANIZATIONS: Sometimes a school or work environment may not provide an opportunity to develop and/or practice skills that you believe are important. What are other opportunities and situations you can use to acquire and develop those skills? What Career and Technical Education and other student organizations exist at your school?

- PROFESSIONAL GROUPS: Research professional organizations and groups. Identify the different types and purposes. Do you think similar organizations might have different dynamics and effectiveness? What is the role of the member? What are the advantages and disadvantages of membership?

- EVALUATIONS: Review and maintain copies of evaluations from teachers, supervisors and/or industry representatives. If they indicate any areas for improvement, how do you plan to accomplish that? Would it be useful to develop, document, review, and update an improvement plan?

- NONTRADITIONAL ITEMS: In addition to the items typically included in professional portfolios and resumes, what are nontraditional items that would highlight and demonstrate your knowledge and skills?

- PROOFREADING: Why is it critical to have several people (including your counselor and/or practicum supervisor) review and proofread your resume and portfolio?
• REVIEW PROCESS: Prior to releasing and/or presenting your portfolio, request a review with appropriate individuals (teachers, supervisors, mentors, and/or counselors). Advise them that you are requesting their constructive feedback in order to improve your portfolio and/or presentation. (Black loves to say, “Red may think that compliments are nice, but constructive criticism identifies areas that can be improved.”) Why is it important to make sure the information is well-organized and prioritized?

• JOB SEARCH STRATEGIES: How do you identify job opportunities? How can you use social media for professional/workforce purposes? Have you ever attended a job fair? If so, describe your experience. Were you prepared to take advantage of the networking opportunities? What is temporary work, and have you ever considered it as a job search strategy? Even if the position does not turn into a full-time, permanent position, how can the experience help you in your job search efforts?

• SAMPLE JOB APPLICATIONS: Find sample job applications on the Internet so you know what information you will need to provide when applying for a job. Print them, and practice filling them out as they will become useful guides when you have to actually complete one for employment.

• MENTORSHIPS: Beside the specific guidance you receive, what are other benefits of mentorships? Should mentorships be included on your resume? What would be of value in developing an abstract of the mentorship? Mentors are typically older and more experienced in the workforce than mentees. What is Reverse Mentoring? Since technology is rapidly changing, do you think there may be opportunities for you to teach older employee how to use the new tools, including social media?

• NETWORKING: As a group, identify networking opportunities. What are the best ways to take advantage of networking opportunities? How do networking opportunities provide “informal interviewing” opportunities? The more people you know, the more resources you will have available when you need them. What can you do to start cultivating relationship before you actually need them?

• INTERVIEWING: In Chapter 14, Black discusses interviewing financial advisors. Discuss the objective of the interviews and the process she used. Would this same process apply to job interviews? What are proper interviewing techniques? Do they change if used in different situations (such as one-on-one, group and committee interviews)? How do you determine appropriate dress and appearance for a job interview? If you are going to err, are you better being overdressed or underdressed? What is appropriate post-interview etiquette?
# RESUME & PROFESSIONAL PORTFOLIO CHECKLIST

NOTE: This is not necessarily an all-inclusive list, and all of these items may not apply to you. Some may be referenced on your resume, while others may be separate exhibits. Look at this list as a starting point to get you thinking about all your accomplishments and skills, and modify as necessary.

<table>
<thead>
<tr>
<th>HAVE</th>
<th>NEED (date needed)</th>
<th>NOTES/COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## GENERAL/SUMMARY

- Current Resume
- Cover letter/letter of application
- Letters of recommendation

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## EXPERIENCE

- Employment
- Field-based and/or extended learning
- Internships
- Volunteer / Community Service
- Mentorships
- Leadership positions

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## ACCOMPLISHMENTS

- Academics
- Licensures
- Certifications
- Recognitions and awards
- Scholarships

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## MEMBERSHIPS (Note leadership roles)

- Career and technical organizations
- Student organizations
- Professional groups and organizations
### EVALUATIONS (FROM)

<table>
<thead>
<tr>
<th>HAVE</th>
<th>NEED (date needed)</th>
<th>NOTES/COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervisors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industry representatives</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### WORK SAMPLES, TECHNICAL

<table>
<thead>
<tr>
<th>Have</th>
<th>Need</th>
<th>Notes/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Projects</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presentations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical Reports</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use of industry software</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Abstract of keys points of a practicum</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### WORK SAMPLES, WORKPLACE

<table>
<thead>
<tr>
<th>Have</th>
<th>Need</th>
<th>Notes/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Writing and publishing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Word processing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emails, memos, letters</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meeting agendas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spreadsheets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Database</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presentation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### EMPLOYABILITY SKILLS (see Employability Skills resource and associated worksheet)

<table>
<thead>
<tr>
<th>Have</th>
<th>Need</th>
<th>Notes/Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Red & Black Approach To

RIGHTS OF EMPLOYEES & RESPONSIBILITIES OF EMPLOYERS

Over the years, we’ve talked about so many things, but I’m not sure I ever asked you if you ever had to deal with sexual harassment at work. Especially since you were one of the few women executives in the oil and gas industry.

Remember, it was in the 1970s, well before people really talked about sexual harassment. I was young and determined to prove myself in a “man’s world.” No, make that a world of “good ole’ boys.” And, the fact I was from New York and had a M.B.A. from a prestigious university, created more challenges.

That still doesn’t answer my question, which makes me wonder if the answer is yes.

Let me tell you a story and then you tell me if you think I was harassed. I was traveling with a group of senior executives, which means I was the only female, and the highest ranking executive mentioned to me that we had adjoining hotel rooms with an interior door.

Well, we know what he had in mind. I would say that’s sexual harassment, wouldn’t you?

My response to him was that I had noticed that and I had pushed the large clothing dresser in front of the door. He laughed and never said anything else you would deem inappropriate.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- Define sexual harassment. Do you think Black was sexually harassed? What were her rights?
- What is the purpose of the U.S. Equal Opportunity Commission (EEOC)? When was the agency formed? Research the federal laws enforced by the EEOC.
- In the Prologue of What I Learned About Life When My Husband Got Fired!, one of the first things Black asks Red upon hearing that her husband has been fired is, “Has he talked to an attorney? Did he sign anything?” Why do you think Black asked those questions?
- In Chapter 2, Black comments that Texas is a right-to-work state. What does that mean?
- Black mentions employment contracts. What is an employment contract, what does it cover and when are they used?
- Black also mentions unemployment benefits and severance packages. What are unemployment benefits, and how do you determine if you are eligible. What is a severance package?
- In Chapter 11, Red and Black talk about COBRA. Red initially thinks Black is referring to a snake. What is COBRA?
- In Chapter 14, Black talks about interviewing. Discrimination laws can be confusing in terms of interviewing. How do you determine what questions are considered discriminatory?
- What I Learned About Life When My Husband Got Fired! was printed in the U.S.A and printing decisions were impacted by OSHA. (Teachers: For more information see the Printed In The U.S.A. section on page 64 of The Book Club Approach To Personal Finance & Life 101.) What is OSHA? Can you identify ways it impacts a printing company? How does OSHA impact companies in your area of interest?
- The Fair Labor Standards Act (FLSA) establishes a national minimum wage. What else does it cover?
- What federal agency is responsible for the regulations that address employee’s health and safety?
- What is hazmat? How do you determine if hazmat procedures are necessary in your area of interest?
- There are many laws and regulations related to the rights of employees and the responsibilities of employers. How can you find which ones are relevant to your situation? Locate the U.S. Department of Labor website and see if they provide a summary of its major laws.
- The focus of many of these laws and regulations are on the rights of employees and the responsibilities of employers. What are the employee’s responsibilities? What are the rights of employers? Compare and contrast the rights and responsibilities of employers and employees.
- As an employee, what do you think is the best way to demonstrate that you not only understand the relevant laws and regulations, but that you are adhering to them?
Red & Black Approach To
SAFETY

OK, at some point we should probably talk about safety but even I, the warm and fuzzy mom, find the subject boring. It is one of those things you need to think about, but I don’t find it very interesting.

Safety may not be exciting, but dangerous is – although not in a good way. Think of safety as planning how to avoid dangerous and potentially life-threatening situations. Sound more interesting?

Not really. But it makes more sense when explained that way. Regardless, I still doubt it will get the attention it deserves. Let’s face it, that typically only happens when it’s too late. Or, if you’re the type person who worries about bad things happening.

I disagree. Some of us like to think ahead and be prepared … just in case. It is like the fire system in my race car. I hope I never have to use it, but the time for me to figure out where the activation button is located is NOT when the car is on fire.

I forgot that once happened to you. But I do remember seeing a photograph of you exiting your smoke-filled car. I laughed when I saw the author of the article included your quote, “if you think your car may be on fire, why would you get out slowly?”

The better photograph would have been my crew chief’s face the first time he saw me climb out of the passenger side window. The car was fine, I just wanted to figure out the best way to exit – head first or feet first – if I could not get out the driver side in an emergency. At first he thought I was crazy, but when I explained why I was doing it, he said he had never seen anyone else do that.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics /Activities / Discussions

- In Chapter 13 of *What I Learned About Life When My Husband Got Fired!,* Black talks about skills and systems to take care of administrative and decision-making issues in the context of Red moving to a new house. The conversation includes being prepared for contingencies and emergencies. Why do some people not think about preparing for them until after they have happened (for example, emergency aid for workplace accidents or improving computer security after the system has been hacked)?
- Is there value in practicing what to do in an emergency, or is being familiar with the safety procedures sufficient? Explain your answer.
- What is the difference between workplace safety and workplace security?
- What impact does workplace safety and workplace security have on employees?
- What is OSHA? Locate the OSHA website and familiarize yourself with the available information. At the time of this printing, they had a specific section for young workers. See if it still exists, and summarize the topics covered. The website also included an “A-Z Index.” Scroll through it and pick a topic that interests and/or intrigues you and write a short summary.
- Teachers: To learn how OSHA regulations impacted the printing of *What I Learned About Life When My Husband Got Fired!,* see the Printed In The USA section on page 64 of *The Book Club Approach To Personal Finance & Life* 101.
- Why do you think safety issues are important to employers?
- What do you think is the best way to demonstrate that you not only understand applicable safety rules and regulations, but that you are adhering to them?
- Locate and familiarize yourself with procedures for reporting and handling accidents and safety incidents.
- What is your attitude when you review and practice classroom safety rules and emergency procedures? What are the odds of actually needing to use those procedures? Would you rather know them and never use them, or need them and not know them?
- If you identify an unsafe work environment, practice, and/or attitude, what is the best way to handle it?
- What does hazmat stand for? What are hazmat categories? How do you determine if your workplace and/or chosen field requires hazmat procedures? How do you make sure that you handle and dispose of them properly?
- Evaluate consequences for breach of occupational safety practices in the workplace.
- Throughout the book there have been various risk/reward decisions, including those related to personal relationships (Chapter 7), insurance (Chapter 11) and safety equipment (Chapter 13). In Chapter 14, risk and risk tolerance is discussed in terms of investments. Risk and hazard are often considered synonyms. Explain the difference between risk analysis and hazard analysis.
- Do you make a conscious effort to recognize potential hazards as well as promote prevention practices? If you do not, what would be an effective way to develop those habits?
- Since it is important for employees to follow safety rules and procedures, is it something you should consider including on your resume? If you were asked about it in an interview, would you be able to cite specific examples?
Red & Black Approach To
TEAMWORK

I know we are sisters, but do you think of us a team?

Oh, no. Are you getting warm and fuzzy on me???

No. I am asking a simple question. An educator mentioned to me that our book is a great way to teach teamwork, and I immediately thought of the all the times we talk about teamwork in terms of marriage and working together toward similar goals.

My favorite teamwork example is the one about you and your crew chief, Scott. How although you rarely needed them to work late on a race weekend, the entire crew was willing to do whatever it took to get your Ferrari ready to race. Plus, you made me realize that you have to trust the members of your team.

Yes, taking my car – which they prepared – to speeds in excess of 150 MPH was definitely trusting them with my life. But, in terms of my question, do you think of us a team?

Why do I feel like this is a trick question? Define what you mean by team. And are you talking about us in terms of our personal lives or working together on Red & Black?

Never mind. You are not cooperating. The reason I asked was I had never thought of you and me in terms of being a team. However, she started explaining that we demonstrate how powerful a team can be because we bring very different perspectives and experience to every topic in the book.

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section
- A Book Club Approach To Teamwork (see page 3)
- Red & Black & Teamwork (see page 4)

Questions / Research Topics /Activities / Discussions
- Define team. What are the benefits and challenges of collaboration?
- Discuss how using a “book club approach” to reading *What I Learned About Life When My Husband Got Fired* can help develop and demonstrate leadership and teamwork skills and strategies, including those related to diversity. (See A Book Club Approach To Teamwork on page 3 of this section.)
- Differentiate the sense of being part of a team working on a team that is formed to accomplish a specific task/goal.
- Red and Black are sisters, but do you think they worked as a team? Do you think Red and her husband worked as a team? What about Black and her husband? Explain your answers. (See Red & Black & Teamwork on page 4 of this section.)
- Are group projects the same thing as teamwork? Explain your answer.
- In terms of working in a group, why is it important to provide proper credit for ideas?
- What is your favorite movie? Was it created by a single person, or did it require a team of writers, producers and other creative types? Did it also need people to handle finance and other functions?
- Steve Jobs was truly a visionary, but did he create Apple by himself or did he have a team of people to help him?
- Before you can demonstrate that you have teamwork skills, you have to identify the skills. As a group, develop a list of ways to make working as a team more productive (such as identifying the goal/objective, offering relevant ideas and suggestions, asking appropriate questions, and considering and respecting suggestions and opinions different than your own) and identify the associated skills.
- How do you determine your role and responsibilities as a team member?
- Red admits that she prefers to avoid conflict, whereas Black seems to welcome it. Research conflict management styles, and identify your approach to dealing with conflict? Provide some examples. How does this affect your ability to work on a team?
- Define negotiation. What negotiation skills did Black mention in Chapter 3? What negotiation skills did Red demonstrate in Chapter 8? How do negotiating skills apply when working in a team? What examples, if any, do you have of your negotiating skills?
- How do personal biases and/or stereotypes hinder teamwork? If you recognize that it is affecting your ability to work on a team, what can you do to overcome it? Do you think that working with people who are different from you can help reduce discrimination, prejudice and pre-conceived perceptions? Explain your answer.
- Black has a very strong personality and seems very opinionated. Do you think she works well in groups? How would you feel if you were asked to work on a team that included her? Explain your answers.
- Define silo mentality. How does it impact an organization’s ability to reach its full potential? How does it impact an employee’s morale? What can be done to break down the silos?
- If an employer asks you what type sports or activities you like, could they be trying to determine if you prefer to work as a team or solo? Explain your answer.
- Do you plan to include teamwork skills on your resume? If you were asked about it in an interview, would you be able to cite and explain specific examples?
A BOOK CLUB APPROACH TO TEAMWORK

There are many different ways to format a book club or book study group meetings. One method is to assign a different member of the group to lead the discussion at each session. Another is to have different members in charge of different chapters. Regardless of the method you use, there are certain rules that should be implemented and followed:

- Understand why the group was created (such as building relationships with like-minded people, acquiring knowledge, and/or growing spiritually)
- Plan ahead for the meeting (have an outline or discussion guide, setup the room in advance, start and end on time)
- Treat everyone with respect regardless of their background, experience, or opinion
- Have small group discussions if the group has eight or more participants
- Assign a facilitator to allow everyone the opportunity to speak
- Make sure only one person talks at a time
- Referencing or reading from the book is a good way to emphasize or clarify a point, and also can be used to refocus if discussion gets off track

INSTRUCTIONS: Identify the skills used in a book club/book study group and how they apply to your personal life and in the workplace.

<table>
<thead>
<tr>
<th>SKILL:</th>
<th>PERSONAL LIFE:</th>
<th>WORKPLACE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teamwork</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**RED & BLACK & TEAMWORK**

Red and Black are sisters, but that does not necessarily mean they can work as a team. Red and her husband are married, but that does not necessarily mean they work as a team. As you read *What I Learned About Life When My Husband Got Fired!* see if you can determine whether either of those relationships are functioning as teams. Use the table below to identify examples of teamwork processes.

<table>
<thead>
<tr>
<th>SKILL:</th>
<th>RED AND BLACK:</th>
<th>RED AND HER HUSBAND:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Team building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consensus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuous improvement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respect for the opinion of others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooperation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adaptability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conflict Resolution</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Red & Black Approach To
VALUES & PRIORITIES

I still find it hard to believe that you think the 12 values and priorities I identified as important to teach my children are also critical in the workplace.

Why? They go to core values. Although I find it amusing you could not get the list down to a Top Ten. Remember the radio personality who interviewed us and stated your list could have been written by a priest or rabbi? However, due to separation of church and state we will keep religion out of this conversation.

I do remember when we did a speaking engagement for a leading Girl Scout Alumnae group and they commented that my list aligns perfectly with the Girl Scout Law.

It had been a long time since we had been Girl Scouts, but they were right. What you may find interesting is that so many of the items on your list are included in the Texas Essential Knowledge and Skills (“TEKS”) because the State of Texas realizes they are critical employability skills.

It’s sad that they have to be on a list of things to teach our students. You would think, and hope, they would be ingrained in our youth.

Really? I thought you created the list to remind you of what was important to teach your children. You knew there were many different ways and opportunities to address these critical topics but needed a checklist so that nothing would be forgotten. How are the TEKS any different?

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Checklists and Worksheets In This Section

• Red’s Dozen Commandments (see page 3)

  Note that the column headings have intentionally been left blank to provide more flexibility in using the document.

Questions / Research Topics /Activities / Discussions

• In Chapter 17 of *What I Learned About Life When My Husband Got Fired!*, Red lists 12 values and priorities that she feels are important to teach her children. Black believes they are also critical in the professional world. Review the list. Do you agree with Black? Explain your answer.

• Start a spreadsheet with Red’s list or use the document on page 3 (column headings have intentionally been left blank to provide more flexibility in using the document).
  o How many of them do you believe you can demonstrate? Support your answer with examples.
  o Identify the ones that you believe are also important in terms of professional standards.
  o Rank them in terms of importance, with 1 being the most important (we are not sure it is possible to force rank these, but we are confident it will create excellent discussion).
  o Add and/or edit items as you deem appropriate.

• Create your own list of values and priorities.

• How do you remember your values and priorities on a daily basis?

• Define ethics. What does ethics mean to you? Ethics is not on Red’s list, but do you think it is covered by other items on her list?

• Define integrity. What is the best way to demonstrate your integrity and ethical decision-making skills? Use examples to explain your answer.

• Black strongly believes that personal integrity has a direct impact on personal and professional relationships. Do you agree or disagree with her? Defend your position.

• Compare how ethical, moral, and legal considerations impact the decision-making process.
RED’S DOZEN COMMANDMENTS*

<table>
<thead>
<tr>
<th>Values &amp; Priorities #</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop self-esteem and self-worth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Be responsible for your actions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Know “right” from “wrong”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have honesty and integrity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learn compassion and sharing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demonstrate respect for others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Be dependable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learn self-discipline</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stress the importance of good manners</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learn to make decisions and solve problems</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resist peer pressure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value relationships</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Column headings have intentionally been left blank to provide more flexibility in using the document.
# For more detail, please see Chapter 17 of What I Learned About Life When My Husband Got Fired!
Red & Black Approach To

VOCA L U R Y

I love how everyone laughs at our “Assets and Liabilities” story, and how you freaked out at the mere mention of financial statements, telling me that I was the M.B.A. and that you were the theater major. Then, when I thought I was making it easier by starting with assets and liabilities, you completely lost it. Insisting you could not do this. Complaining that you hated math. However, when I simplified it to “what you own” versus “what you owe” you calmed down and said you could do that, just not assets and liabilities.

Fine, how was I supposed to know they were the same thing?

Which is what makes the story so funny. However, it made me realize that the roadblock was the terminology not the concepts.

No kidding. Talk about creating mental roadblocks and becoming my own worst enemy. I’ll admit that when it came to financial terminology, I was totally intimidated. Of course, what makes it even funnier is that I had been a straight-A student and prided myself on my vocabulary.

Yes, I know you like to use those 50¢ words. What I finding interesting is that your vocabulary is significantly larger than mine, which is probably a function of the fact you have read so many historical and biographical books. I, on the other hand, gravitate toward business and car magazines.

Which may explain why you are more comfortable with terminology and technical information.

Good point. Plus, my work in the corporate world required I become comfortable with legal contracts and agreements. Talk about a field filled with jargon.

I’ve often wondered about that. It’s as if lawyers speak a totally different language, and I can’t help but think they do that intentionally.

Now why would they do that?

LEADING QUESTIONS

1. How does this topic apply to your personal life?

2. How does this topic apply in the workforce?
Questions / Research Topics / Activities / Discussions

- In *What I Learned About Life When My Husband Got Fired*, Red is initially overwhelmed (and frustrated) by financial topics but Black soon realizes it is the terminology, not the concepts, that are creating the problems/challenges. This frequently happens in life and, in fact, some professions are notorious for confusing people with terminology. Can you think of a few examples? How do you think they make their customers/clients feel?
- Some professionals think it is important to use highly technical terms when speaking to people outside their field. What do you think is their logic? Others believe it is important to become “translators” who can explain key concepts in ways people outside the field can understand and appreciate them. What do you think?
- Why is it important to become familiar (and fluent) with the terminology and vocabulary used in your area of interest? What is the best way to acquire that knowledge?
- Are there vocabulary lists available for your area of interest?
- If someone in authority uses a word or term you do not understand, what do you do? What are the advantages and disadvantages of (politely) asking them the meaning?
- What is active listening? Can it be used to help learn new vocabulary and terminology? Explain your answer.
- If you are communicating with someone and they use a word improperly do you think any less of them? Does your answer change if you know that English is not their native language? What if you are the person who uses the word improperly, do you think the other person will think any less of you?
- Why it is important to apply appropriate content knowledge, technical concepts, and vocabulary when analyzing information and following directions? What can happen if you do not understand the vocabulary/terminology? Provide examples from your area of interest, real or theoretical.
- If you are asked to demonstrate that you understand and properly use job-specific vocabulary, how would you do that?
- Do you think basic financial terminology is only relevant for people who want careers in finance or accounting?
- Do you think becoming familiar with general business and marketing vocabulary would have value? Explain your answer.
For more information about Red & Black, please go to RedandBlackBooks.com

For more information on our Career Development Programs, contact us at education@RedandBlackBooks.com