

ATTENDANCE

Why is being in school every day important?

IT IMPACTS YOUR GRADES

Even if you miss just a few days here and there, your grades are likely to suffer.

IT AFFECTS HOW YOU LEARN

When you are in class, you learn the material along with your classmates. When you're not in class, you have to learn the material on your own, which is stressful, time-consuming, and a much less effective way to learn.

GRADUATION IS AT RISK

Chronic absenteeism is the leading indicator that a student will drop out of high school and not graduate.

YOUR FUTURE DEPENDS ON IT

When you're in school every day, you get a better education, which means that you'll have more career options and a much brighter future!



Missing too much school?

If you have trouble getting to school every day, you may need to make some changes. Go through this checklist to make sure you're doing everything you can to be in school.

- ☐ I have a good nighttime routine that includes getting everything ready for the next day.
- ☐ I go to bed early enough to ensure that I get enough sleep—and don't risk oversleeping in the morning.
- ☐ I have a plan in place if I miss the bus or miss my ride to school.
- ☐ I have formed a support network at school, including friends, teachers, and other staff.
- ☐ I know my school's attendance policy, and I know what to do if I must miss school.

If you have attendance problems because you don't have transportation to school, there are problems at home, you're being bullied, or there's another problem, talk to your school counselor. Your counselor can help you deal with any issue that's preventing you from regularly attending school.

Attendance concerns/issues

How To

MAKE PRESENTATIONS

To deliver an outstanding presentation, you must have content worth listening to and be able to present the material with confidence.



PREPARE THE PRESENTATION

Start and finish strong

Begin with something that will get everyone's attention—a personal story, a humorous quote, or an interesting statistic. End with a thought-provoking story, quick summary, quote, or question.

Prepare note cards

While note cards can help keep you on track, you should know your presentation well enough that you don't need to look at your note cards very often.

Write key words and phrases large enough so that a quick glance will provide you with the memory cue you need.

Include visual aids

Visual aids and props can help engage an audience, but you should use them wisely. Too many props and visual aids can be distracting and difficult to manage. If you're using presentation software, choose an appropriate theme and don't use too many fonts or animations.

Practice, practice, practice

Practice talking slowly, speaking clearly, and putting pauses between ideas and sections. Time your presentation to make sure it's the correct length and then record it. Look for ways to improve your presentation and record it again.

PRESENTATION TIPS

Here are some tips to help you give a great presentation.

- ▶ Take extra care with your appearance on the day of your presentation. If you look good, you'll feel more confident.
- ▶ Before you get up to speak, take some deep breaths and let your body relax.
- ▶ To help you get off to a good start, have the first few lines of your presentation memorized word for word. To help you end on a strong note, also memorize the last few lines.
- ▶ Use a conversational tone and be enthusiastic. Pretend that you're telling your best friend something really interesting.
- ▶ Making eye contact will draw in your audience. If the group isn't too large, try to make eye contact with everyone.
- ▶ If you've lost your place or are feeling flustered, pause for a couple of seconds. Take a breath and then go on.
- ▶ The biggest mistake speakers make is talking too fast. Speak slowly with a strong, clear voice.
- ▶ Try to avoid "filler" words such as *um*, *okay*, and *like*.
- ▶ Watch out for nervous, repetitive gestures, such as playing with your hair or fidgeting.
- ▶ It's okay if you make a mistake. Keep going and don't comment on it. What may seem like a big error to you will hardly be noticed by your audience. Remember, the audience is rooting for you and wants you to do well.

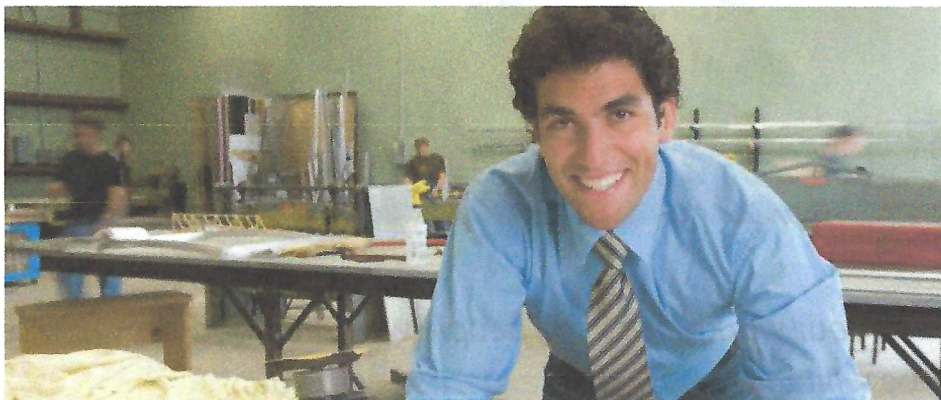
Succeeding at Your Job

It takes more than having the right skills to succeed at a job. You need to also do the following:

1. Understand your job completely
2. Do your job well
3. Be reliable
4. Dress appropriately
5. Do more than is expected of you
6. Get along with your co-workers
7. Get along with your supervisors
8. Be a team player

"Ability may get you to the top, but it's character that will keep you there."

-Abraham Lincoln



Tips for Job Success

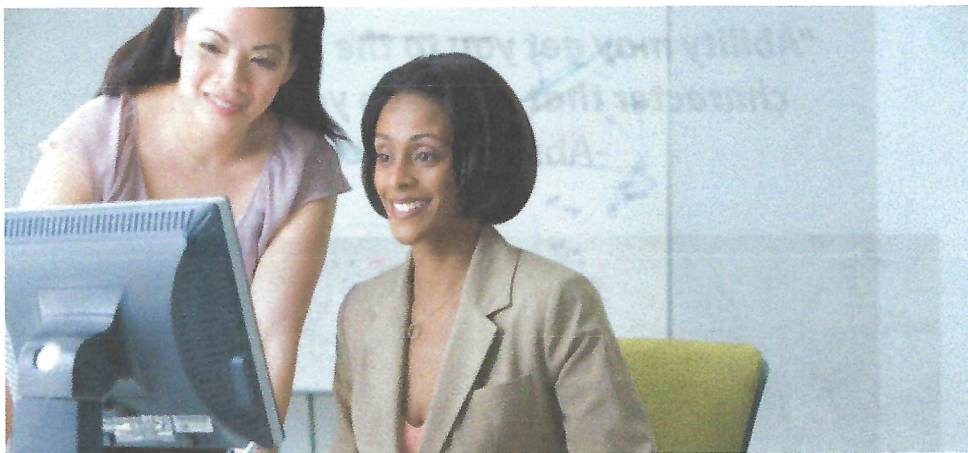
Following these tips will help you succeed at any job.

1. Understand your job completely

- ▶ Thoroughly understand your responsibilities and duties.
- ▶ Know the procedures you are to follow with regards to safety regulations, calling in sick, etc.

2. Do your job well

- ▶ Keep your organization's goals in mind, and do whatever you can to help them reach their goals.
- ▶ Treat each customer and client the way you would want to be treated.
- ▶ If you don't understand something, ask for help.
- ▶ If you make a mistake, take responsibility, and try to correct it.
- ▶ Be enthusiastic, have a good attitude, and be open to change.
- ▶ Keep your work space neat and clean.
- ▶ Perform your job to the best of your ability.



Look around your workplace. Find people who are good at their jobs and who may be willing to share their expertise with you.

Tips for Job Success

3. Be reliable

- ▶ Be at work on time every day. Attendance and punctuality are key success factors!
- ▶ Be honest and trustworthy.

4. Dress appropriately

- ▶ Wear clean clothes that fit properly. If there's no dress code, look for people who have similar jobs and dress like they do.
- ▶ Have good hygiene and clean, styled hair.
- ▶ Limit jewelry, makeup, perfume, and cologne.

5. Do more than is expected of you

- ▶ Come in a little early and stay a little late. During unusually busy times, perhaps offer to wait to take your break or eat lunch.
- ▶ Show initiative. If you see something that needs to be done, do it.
- ▶ Be willing to take on extra work. For example, if a co-worker has a family emergency, offer to help out by doing his/her job or working late.
- ▶ Do your job better than anyone expects you to.



"Excellence is doing ordinary things extraordinarily well." John Gardner

Tips for Job Success

6. Get along with your co-workers

- ▶ Be approachable and easy to talk to.
- ▶ Value the opinions of others.
- ▶ Show respect to all co-workers, regardless of gender, race, or age.
- ▶ Be friendly with everyone, and try to fit in with the group.

7. Get along with your supervisors

- ▶ Learn to adapt to your supervisor's style of leadership and supervision.
- ▶ Treat supervisors with respect and follow their instructions.
- ▶ Accept criticism without becoming defensive.
- ▶ Keep your supervisor informed of your progress and concerns.

8. Be a team player

- ▶ Take an interest in your co-workers.
- ▶ Recognize the accomplishments of others.
- ▶ Offer to help your co-workers if they need it.
- ▶ Thank others for any assistance they provide.



Do Your Best

How to Lose a Job

Most employees don't lose their job because they can't do the work. Generally it's because they do one or more of the following:

- ▶ miss too many days or are late too often
- ▶ argue with co-workers and supervisors
- ▶ are dishonest
- ▶ have an unacceptable appearance
- ▶ spend work time on personal matters
- ▶ have a negative attitude or outlook
- ▶ put less than their best effort into their work

Benefits of Job Success

- ▶ Higher pay
- ▶ Sense of accomplishment
- ▶ Promotions
- ▶ Job security
- ▶ Additional responsibilities
- ▶ Improved resume
- ▶ Respect from co-workers, family, and friends
- ▶ Self-respect

"Give the world the best that you have, and the best will come back to you." Madeline Bridges

Build a Budget

Many people today are unaware of how much they spend, what they can afford, and what they owe. Not being aware of these things often leads to overspending and debt. *This situation can be avoided by having a budget.*

Steps for Building a Budget

A budget is a plan that helps you decide how you're going to spend your money over a designated period of time. To create a budget, follow these steps.

- ▶ **Select a time period.** Choose a time period that works for you (such as one week or one month).
- ▶ **Enter your income.** Figure out your total income for that time period.
- ▶ **Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that makes sense to you (for example, Eating Out, Car Loan, Cell Phone, Clothes, Entertainment).
- ▶ **Determine if each expense is fixed or flexible.** Fixed expenses are the same every time period, such as a car loan. Flexible expenses, such as dining out, usually change each time period.
- ▶ **Take each category and budget a dollar amount for that time period.** Put your fixed expenses into your budget first. This will help you determine how much money you have for flexible expenses.
- ▶ **Keep track of your spending.** Enter all of your expenses into a spreadsheet or budgeting app.
- ▶ **Review and balance your budget.** At the end of your budget period, compare your income with your expenses. If your income exceeds your expenses, you have money to save. A "negative balance" reveals that you are spending more money than you're taking in.

Sample Budget Worksheet

Fixed Expenses	Estimated Monthly Income \$ _____		
	Expenses	\$ Budgeted	\$ Spent
	Car payment	\$145	\$145
Flexible Expenses	Clothes	\$50	\$110
	Total Expenses		
Balance _____			

To build a budget, you can use a pen and paper worksheet like the one above, or you can use a budgeting app. Budgeting apps are a popular and convenient option, and there are dozens of them, such as PocketGuard and YNAB. Every time you withdraw cash, make a purchase, or deposit a check, you just enter it in the app.

Of course, the best budget method is the one you'll actually use.

For tips on how to grow your money, watch this quick video!



VIDEO

Build Good Credit



Just like your GPA tells others how well you did in school, your credit record lets others know how well you manage your money.

Your credit history is important.

Would you be eager to loan money to a friend who hasn't paid you back for the money you loaned him in the past? Probably not. He has shown that he isn't reliable when it comes to paying his debts. He is a bad credit risk, and he's going to have a hard time getting anyone to loan him money.

Just like you, banks and businesses don't want to loan money or give credit to people who don't repay their debts. They would rather work with people whose past behavior has shown them to be financially responsible. *They want to work with people who have a good credit record.*

How do you build good credit?

- ▶ Make all payments (credit card, rent, utilities, cell phone, car loan) in full and on time.
- ▶ If you have a credit card, use it regularly, but use less than half of your available limit.
- ▶ Don't apply for numerous credit cards or loans.

The best way to build good credit is to *always* pay your bills on time. Being late with just one or two payments can adversely affect your credit report. While a number of things are taken into consideration when creating and updating your credit report, paying your bills on time is the most important.

Businesses report on you.

When you open a bank account, have a credit card, or take out a loan, lenders and creditors provide information on your accounts (and your performance) to one or more of the three major credit bureaus (Experian, Equifax, TransUnion). The credit bureaus then use this information to create, maintain, and update your credit report.

Your credit report contains information on the dates your accounts were opened, your credit limits, payment history, and account balances. Banks and lenders check your credit report to help them make decisions about you. *Having a good credit history is very important!*

People are given a credit score.

The “big three” credit bureaus use the information from a person’s credit report to create their credit score. Credit scores range from 300 to 850. *A score of 700 or above is generally considered good.*

Most young adults have low credit scores simply because they haven’t yet established a strong credit history. While a bad credit score can have negative consequences, a good score can help you lower your car insurance premiums, get a better cell phone plan, or qualify for an apartment rental.

Want to see your credit report?

Anyone can request a free credit report from annualcreditreport.com. Some banks and credit card companies also offer free credit reports, and sometimes free credit scores.



VIDEO

To review, watch this quick video!