

SALAMA EMPOWER

FWP FACILITATION GUIDE

FOSTERING ADOLESCENT WELLBEING

JULY 2022

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What is FORWARD with Peers?



BACKGROUND

Adolescence is a critical phase of development, during which experiences can have a profound effect on health and well-being that last through adulthood. While this period can be challenging for any individual, adolescents who have been – or whose parents have been – resettled from the Middle East and North Africa (MENA) region face a number of unique challenges, ranging from exposure to conflict in countries of origin to difficult migration experiences to daily stressors related to resettlement in the US.

Scholars, policymakers, and practitioners have increasingly recognized the central role that schools play in supporting these families through the challenges of adjustment. In addition to educating students, safe and inclusive schools can anchor young people in the community, introducing them to peer and adult role models and preparing them to excel in their professional, family, and civic lives. Schools have been shown to contribute not only to student integration, but to the integration of families as well, with parents becoming markedly more involved in their children's schools over time. However, despite the growing numbers of newcomer students from Arab-majority countries, not enough is known to develop programs and policies that enable schools and their partners to best serve this population.

The SALaMA EMPOWERment and rEsilience pROgram (EMPOWER) – FORWARD with Peers – aims to help youth and their families realize and utilize their power to make change within their communities and themselves. Building leadership among youth can be done through development, realization, and utilization of the power they have, and creating awareness for the resources and information available to help them achieve their goals.

FORWARD with Peers (FWP) is a 10-week program. Building on the success of a school-based behavioral health program designed to help students talk about their feelings and promote healthy living, the goal is to create a safe place to promote social and emotional learning (SEL) and build students' toolset to achieve their academic, professional, and personal goals.



The hope is that this program can complement students' existing SEL curriculum. Additionally, the program facilitator will provide a summary of each session's lesson and issues brought up by participants so that parents and students have a sense of the topics they'll navigate on a given week.

Through lessons and activities designed to build leadership among youth and help them realize and utilize their power to make change, we feel they will gain numerous benefits including building a stronger sense of identity, developing new friendships, gaining leadership skills, planning for college and careers, learning about available resources, and practicing self-care and coping strategies. In addition to the above benefits, FORWARD with Peers will help adolescents think through challenging experiences or problems and equip them with the skills necessary to successfully navigate difficult situations. The program proceeds throughout the ten weeks as follows:

Step 1: Gather participants together, introduce the project, and establish ground rules for discussion and conduct.

Step 2: Participants engage in facilitated discussions around topics of mental health, cultural awareness, and relationship building.

Step 3: Participants and facilitator(s) engage in a discussion and create an action plan to address bullying to be carried out by the group..

Step 4: Participants complete activities to learn leadership and computer skills to put together a multimedia project, such as a video, poster, or presentation.

Step 5: Participants and facilitator(s) engage in discussions and activities about financial literacy and randomly choose a profession to create and present a monthly budget based on their profession's income. Participants will create resumes with guidance and feedback from the facilitator.

Step 6: Participants will create individual goal posters, which they will share in both small and large groups. The session will end with their reflections on and take-aways from the program.

OVERVIEW



Session 1: Welcome Session

Introduction to the FORWARD with Peers program, review of the syllabus, establishment of group norms and expectations, and ice breaker activities to help participants get to know each other.

Session 2: Mental Health

Facilitated discussions around mental health, well-being, and stress management techniques in order to help participants develop an understanding of their emotions and how these emotions may impact their behavior, reduce mental health stigma, and overcome fear of seeking care.

Session 3: Cultural Awareness

Discussions on critical topics such as gender equality, discrimination and racism, stereotypes, and norms. An interactive presentation will be given on this subject and participants will be encouraged to share their opinions and experiences.

Session 4: Bullying & Relationship Building

Discussions will revolve around the various types of bullying, building supportive relationships, and using healthy coping mechanisms. Participants will be encouraged to share personal experiences and develop strategies to stop bullying. The session will end with participants creating initiatives to be carried out by the group.



Session 5: Leadership

Activities will teach participants team building and group process, effective communication, goal setting, problem solving, and decision making. The attributes and skills of a good leader will be identified by analyzing examples and then applying them in a real-life scenario.

Session 6: Computer Basics

Introduction to Microsoft Office Suite and Google Suite, online safety, and a facilitated discussion on how to use these tools to enhance their education and career development. Using a combination of the tools shared, participants will create a multimedia project, such as a video, poster, or presentation.

Session 7: Financial Literacy

Discussions and activities will cover numerous finance-related topics, including loans, credit and debit cards, credit scores, investments, options to fund college tuition, and budgeting.

Session 8: "Real Life" Project

After randomly selecting a profession, participants will have to create and present a monthly budget based on their profession's income.

Session 9: Career Exploration

Lesson on career planning, searching for colleges and jobs, the college application process, completing applications, and interview strategies and techniques. Participants will create resumes with guidance and feedback from the facilitator, which can be used by participants in their future endeavors.

Session 10: Goals

Participants will create individual goal posters, which they will share in both small and large groups. The session will end with their reflections on and take-aways from the program.

FWP Facilitator Training

FWP facilitators should ideally have a connection to the participants' community. In some cases, the facilitators may even be peers or near peers. If there is no connection to the community, the training should include topics to better acquaint facilitators with the norms of the community and how to be respectful in that setting. The following training guidelines assume the facilitators are from or well-acquainted with the community. The depth of each training session should be adapted to the skills and background of the facilitators.

General Organizational Tips and Considerations

TRAINING

- Usually, and depending on the group, sessions might start a little later as many participants tend to arrive 10-15 minutes late. Make sure to keep this in mind while planning your sessions.
- Develop and implement classroom norms with direct contribution from the participants. The norms can be written on a poster and hung on the wall for all students to see as a reminder during each session.
- The participants must come to every session, so facilitators need to utilize effective communication strategies to remind the participants to attend; alternatively, the sessions can be aligned with something in the participants' schedule that they are already accustomed to. This could look like multiple things, such as the program taking place during homeroom or during after school programming. The facilitators, when looking for effective communication strategies to remind the participants of the session, may ask for the participants' emails and phone numbers. If they feel comfortable, they can create a WhatsApp or GroupMe form of communication to keep reminding them to come to the sessions. This form of communication would need to be approved by the school, students, and parents beforehand.
- If the program is being implemented after school, snacks are everything. Participants are usually hungry and very appreciative of pastries or another snack that is fairly filling and easy to eat during each session with minimal mess.
- Develop a multi-point technology plan to avoid distractions. Discuss with the participants the importance of putting their phones out of sight because there will be important sessions over the next weeks and their attention matters. You may even find it necessary to put the phones in a box at the beginning of the session to avoid students' temptation to look at them.
- Observe the participants' behavior and emotional state. For example, notice if there are students who habitually come to the sessions in a depressed state; that is something facilitators should be aware of and feel prepared to address in a manner that is appropriate for their role, qualifications, and personal comfort.

Session Objectives

This session serves to orient the participants to the program's goals and process, and to begin building rapport between each of the participants and facilitators.

Activities

- **Introductions**
- **Reviewing the syllabus, norms, and expectations**
- **Ice breaker activity**
- **Pre-program survey**

Materials

- **Program flyer and outline** (See Appendix)
- **Expectations and norms form** (See Appendix)

1.1 Program Introduction

“ SAY:

- Hello! My name is [insert your name] and I am super excited to be here today! I was invited to talk to you all about a really important topic: how you and your families can realize and utilize your powers to make changes within your communities and yourselves. A quick background about myself, I attended the [insert university name here] where I obtained my [enter degree name(s) here]. I have been working as a [job title here] at [organization name here], where I [insert job responsibilities]. I am passionate about working with youth and directly making a difference in their lives. Programs like this one have transformed the lives of participants.
- Together we're running this FORWARD with Peers empowerment program. **Our goal is to help you all develop, realize, and utilize your power to help you achieve your goals.** Throughout the program, I will share different resources that are directly available for you to

use, whether they are in your school or community, and online resources to leverage your career exploration and motivate you throughout the program to continuously improve and reach your goals - whether they be academic, career, or personal goals.

- This is something that is really important to me, personally, because [optional: can self-disclose any shared identity or experience to build rapport, trust, and a sense of connectedness].

Note: You may rely on a slide deck to make this more engaging.

1.2 Introductions



DO:

- Center participants' attention and ask them all to sit in a circle for introductions. Go over the timeline and topics for each week, and review program expectations from the participants.



SAY:

- Thank you again for participating in the SALaMA EMPOWER: FORWARD with Peers program! While we'll be getting to know each other over the next 10 sessions, let's start off with a round of instructions.
- When it's your turn, please share your name, where you're from, and what you hope to gain from this program.



DO:

- One of the facilitators can volunteer to introduce themselves and provide an example for participants.

Facilitator Tips

The facilitators can consider disclosing personal background that might make them more relatable and trustworthy to the participants (i.e., shared experience, background, identity). In the past, participants reported feeling more comfortable opening up and describing issues in their community when they knew facilitators had some understanding of the issues themselves.



1.3 Group Guidelines



ASK:

- "What comes to mind when you hear the word 'ropes'?" Or "What are ropes used for?"



DO:

- Welcome both positive and negative associations.
- Common responses: jumping, exercise, tying something up, hanging, keeping something separated, creating boundaries (i.e. in a pool or at the beach).
- Review responses and summarize that ropes have a variety of positive and negative uses.



SAY:

- The concept of ropes can also be used in group work too. If we use ROPES to set our rules, we provide (1) boundaries for group members and (2) safety and support when group members are trying something new or talking about difficult subjects. However, if we make the ROPES rules too rigid, people may feel constrained, and it can limit the group sharing process.
- **The goal of this next activity is to create guidelines for our group.** Using the ROPES acronym, let's brainstorm words that begin with each letter.



DO:

- Write the acronym 'ROPES' on a large piece of paper and add participants' suggestions as they call them out.



ASK:

- What do you think of this list?
- Are there any changes we should make?

ROPES Example

- *R – respect, responsibility, reporting, keep it “real”*
- *O – open, opportunity, “oops” and “ouch” (i.e., Participants have the ability to say “oops” when they realize they said something that could be offensive and “ouch” as a respectful way to hold another member accountable for something that triggers an emotional reaction.)*
- *P – participate/pass, privacy, phones, personal questions, prepared*
- *E – escuchar (Spanish for “listen”), enthusiasm, empathy, education, empowered, excited, “ELMO” (i.e., “Enough! Let’s move on.” This is useful for establishing some decisions about what things might need to move to the parking lot during a group session.)*
- *S – safety (take care of yourself, privacy/confidentiality), silence (phones, technology), “said here, stays here,” safe space, self-awareness, share, sense of humor*





DO:

- **Facilitators should be sure to highlight the importance and value of hearing different perspectives that we may or may not agree with.** They should also emphasize avoiding distractions and showing classmates respect by listening with their full attention.
- Once participants agree that the list is complete, the facilitator may ask each participant to come up and sign the guidelines as a way to acknowledge that they will honor the ROPES, or they can simply ask the group whether they agree with the ROPES.

1.4 Ethics Reminder



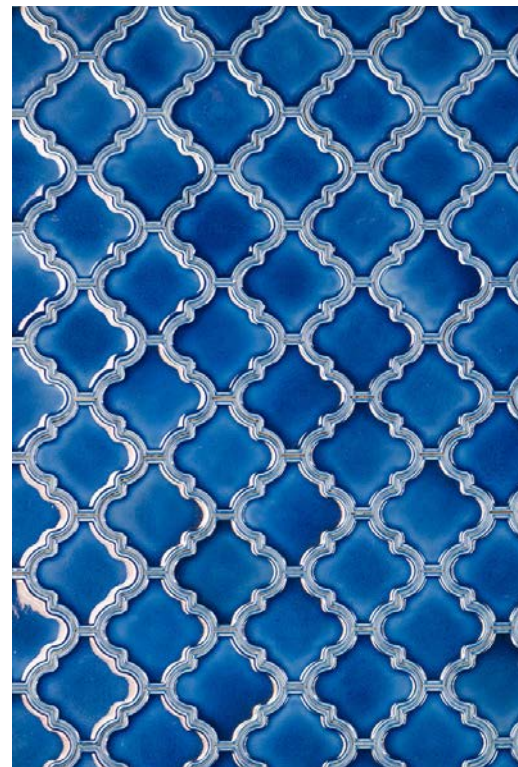
ASK:

- **Ask a couple of volunteers to summarize program guidelines again.**



SAY:

- Remember, everything we say and do here should stay in this room. It is important that we agree to keep things confidential so that everyone feels like it is a safe space to share their perspectives and life experiences. If you ever have any concerns about this, you can always reach out to us.



1.5 Closing Statements



DO:

- Consider using a slide deck to help emphasize the schedule and discuss the expectations and goals for the next session.
- Consider creating a calendar with the session dates marked on the calendar for additional clarity.
- Encourage the participants to take home the leftover snacks.

SESSION 2: MENTAL HEALTH

SESSION 2

Session Objectives

This session will include discussions around mental health, well-being, and stress management techniques in order to reduce mental health stigma and fear of seeking care.

Activities

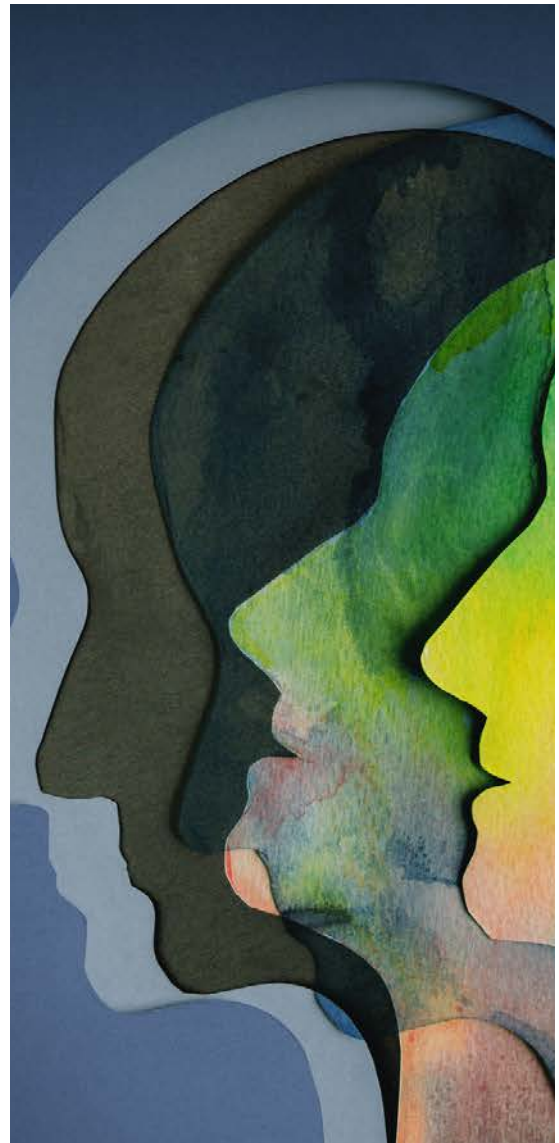
- Mental health discussion
- Small group activity
- Resources

Materials

- Projector and audio speakers in the classroom
- Session 2 Powerpoint Slides (See Appendix)
- Paper/writing utensils
- Video: *How childhood trauma affects health across a lifetime* - <https://www.youtube.com/watch?v=95ovlJ3dsNk>

Participants Will:

- Understand the meaning of mental health and its importance
- Learn and share healthy coping strategies
- Engage in a grounding meditation activity in session
- Receive resources and information on how to obtain support for mental/behavioral health



2.1 Introduction & Ground Rules

“ SAY:

- Welcome back! [insert encouraging comment about returning to the program].
- Before we discuss today's topic, I want to remind you all of the group guidelines we created and agreed to last week. Please remember that you should not discuss anything shared by your peers during these sessions outside of the program.



DO:

- Introduce the ice-breaker activity. Explain the rules and expectations of the "Two Truths and a Lie" activity.
- **Participants will split up into groups of four and each participant will have the space to share within the small group.**
- Give the groups five (5) minutes, so that each participant has time to share.
- After all participants have the chance to participate in small groups, the instructor will take the discussion/reflection to the large group.
- Participants will then share what they took away from the activity.



Facilitator Best Practice

This is a fun and safe way for participants to get to know each other and share a little about themselves in a safe way. Each participant gets to choose the "two truths" and "lie" they want to share. The other members of the group have to decide what is true and what is not for each person



2.2 Mental Health Discussion

“ SAY:

- Now let us transition into our presentation and discussion for the day! You all have paper and writing utensils on your desks if you want to take notes or write down comments to share.
- **To start, please write down or think quietly about how you define mental health in your own words.**
- Does anyone want to share their definitions with the larger group?

✓ DO:

- After giving space for participants to share their definitions, facilitator will share the formal definition of "mental health" and a "mental health disorder."
- Present the basic facts on mental health to set the tone going forward.

“ SAY:

- Here are some basic facts on mental health.
 - Many mental health conditions first begin in childhood and adolescence. Half of individuals living with mental illness experience the onset of the condition by the age of 14. This number jumps to 75% by the age of 24.
 - 1 out of 5 youth live with a mental health condition, but less than half of these individuals receive needed services. Undiagnosed, untreated, or inadequately treated mental health conditions can affect a student's ability to learn, grow, and develop.
- Mental health also affects physical well-being through the impacts of stress. Unhealthy coping methods can also have negative impacts on both physical and mental health.

✓ DO:

- Play a YouTube video from the time stamp 8:02 – 9:30 of Dr. Harris discussing the impact of stress on the body (this is the chased by a bear example).
- Ask the participants to share their takeaway on how stress can impact one's overall well-being.
- Ask if they have recognized the impact of stress on their own life.

Note: *If there is no access to audio or video streaming, then the facilitator can share/summarize contents with class.*



- Share repeated signs and symptoms of mental illness (severe examples as well).
 - Difficulty concentrating
 - Increased worrying
 - Trouble completing assignments on time
 - Not going to class (avoidance)
 - Short temper or tight muscles
 - Headaches
 - Changes in eating habits (e.g., “stress eating”)
 - Changes in sleeping habits
 - Violent mood swings, which lead to depressed and suicidal thoughts, lack of inspiration and motivation, irrational anxiety and fear, and a feeling of emptiness and lack of satisfaction
 - Thoughts of self-harm and other unhealthy coping methods
 - Strange and bizarre thinking, memory loss, difficulty understanding basic concepts, seeing/hearing things that aren’t real



ASK:

- What questions do you have?

2.3 Small Group Discussion



DO:

- Split participants into small groups for five minutes to share ways that they cope with stress.
- **Ask each small group to share their strategies with the whole class.**
- Instructor will then share common healthy coping strategies that were shared by other colleagues:
 - Talk to your parents, teachers, and social workers, they are here to help you!
 - Connect with friends
 - Write down your thoughts
 - Practice good sleeping habits
 - Take breaks and mental rests
 - Go outside
 - Move your body
 - Disconnect from social media
 - Do the things you love
 - Make something (art, music, etc.)
 - Listen to music
 - Find humor in life!





- Instructor will then transition to discussing components of self-care and what each comprises (Healthy body + healthy mind = Happy life).
 - Exercise
 - Going outside to play sports, walking, or even stretching and doing in-home exercise will help strengthen your muscles and keep your body healthy.
 - Nutrition
 - Eating healthy foods that are not high in fat/sugar/salt and limiting junk food consumption is essential for our bodies' growth and functioning.
 - Sleep
 - Our body needs time to refresh and rest, so when it comes time to sleep make sure that you are not using electronics before bedtime. Electronics like a cellphone, tablet, laptop, or TV will keep your brain alert and may cause you to have trouble sleeping.
 - Helping someone
 - Whether it is your family member, friend, or fellow colleague, offering a helping hand can increase your feelings of well-being and improve self-esteem.
 - Engaging in community
 - Participating in community service or events provides you with the opportunity to meet others and develop a sense of community and belonging where you live.



ASK:

- What questions do you have? Does anyone have anything else to add before we move on?



2.4 Resources



DO:

- Share additional resources that participants and their families can use.
- Explain what the resources are and how referrals work.
- Provide contact information and hours for services as needed.

2.5 Closing



DO:

- Recap the material presented during the session.
- **Give participants the space to give feedback and ask questions.**
- Give participants 5 minutes to write down on a piece of paper what their perceptions about mental health are with the prompt: "I used to think... But now, I think..."
- Encourage the participants to share their responses with the group.
- Quickly highlight next session expectations and goals before dismissal.

Mental Health Resources

Available resources will depend on your location and population. Facilitators can recap coping mechanisms/strategies for stress that were discussed earlier in the lesson and many examples shared.

Facilitators are encouraged to share local mental health resources, including any services offered by the site where FWP is being facilitated, local community mental health orgs, and more. Examples can include crisis and suicide hotlines, emergency hospitals, health networks, therapy networks, and more. resources for therapy

National resources include:

- [Inclusive Therapists](#)
- [Crisis Textline](#)
- [The Trevor Project](#)
- [Suicide Prevention Lifeline](#)



SESSION 3: CULTURAL AWARENESS

SESSIONS 3

Session Objectives

Discussions on critical topics such as gender equality and racism, discrimination, stereotypes, and norms. Interactive presentation will be given on this subject and participants will be encouraged to share opinions and experiences.

Activities

- Appearances opening activity
- Cultural diversity presentation
- Stereotypes activity
- Paper Storm wrap up activity

Materials

- Projector with speakers
- Paper and writing utensils
- PowerPoint slides
- Video: *Muhammad Ali* - <https://www.youtube.com/watch?v=7eXdt1eGgCA>

Participants Will:

- Gain a better understanding of the meanings of diversity, discrimination, and stereotyping
- Assess self-perceptions and learn how they can contribute to individual and community change
- Engage in group activities to learn about each other's different views/perspectives



3.1 Introduction



SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as not to interrupt your group members while we are doing our activity.



DO:

- Review the objectives for the day and the plan of the session with the participants.



3.2 Small Group Activity



SAY:

- **We are going to start with a small group activity today about appearances and stereotypes.** When we allow ourselves to judge someone based on their appearances, we miss out on getting to know the real person and learning important information about them. The activity “Just By Looking At Me” allows us to disclose a piece of our identity that is not “obvious” to others. You will also be asked to share why certain parts of your identity are important for you to disclose.



DO:

- Ask participants to form a circle with chairs or sitting on the floor if participants are able (in small group formation).
- Participants will be asked to say the following prompt: **“My name is ___ and I am from ___. One thing you cannot tell just by looking at me is ___. This is important for me to tell you because ___.”**
- Demonstrate the prompt by filling it in and reciting your own to model the exercise.
- Encourage students to share only about identities that feel safe to disclose.
- Allow participants to share their own after emphasizing listening skills and respect. Remind students that this is not an activity to discuss what has been shared, but to listen as each person takes their turn.

Note: Create groups of 3-5 depending on class size. For students with different learning and remembering capabilities, it will be useful to write this out on a sheet of paper to pass around as a “script.” Once the small group discussion is completed, participants will debrief with the large group.

3.3 Full Group Discussion

“ SAY:

- Thank you all for sharing in your small groups. Can you all share some reflections about what came up in the smaller groups?

? ASK:

Suggested Debriefing Questions:

- What are 1-2 words that describe what this activity was like for you?
- How did you feel when you said your statement?
- How did you decide what to share about yourself?
- Did any of your peers' responses surprise you? Why?
- How can you find out meaningful information about your peers in the future?
- What is the value in that?

3.4 Presentation

✓ DO:

- Transition into the content presentation.
- Begin by allowing a participant to read out loud a quote by Maya Angelou, "It is time for parents to teach young people early on that in diversity there is beauty and there is strength."
- **Ask participants to share their thoughts on what they believe the quote means to them regarding what cultural diversity looked like for their ancestors, now, and in future generations.**
- Transition into defining discrimination and allowing participants to define it in their own words.

Facilitator Best Practice

Things to Consider:

- Participants can choose to disclose high or low risk responses.
- Be open to anything that participants may want to share and encourage them to say what is important to them at the time of the activity.
- Depending on group size, instructor can have participants share 1-2-3 things.



Definitions

Discrimination: The unequal treatment of members of various groups based on race, gender, social class, sexual orientation, physical ability, religion and other categories.
(<https://www.racialequitytools.org/glossary>)

Stereotypes: Generalized belief about a category of people based on gender, race, ethnicity, religion, and other categories..



- **Ask participants, if they feel comfortable, to share their own experiences with discrimination (if any) and how they deal with these experience(s).** Once a participant is sharing, the facilitator should make sure the class is being respectful and listening. Once a participant is done sharing, the facilitator should thank them for contributing and highlight key points made. Depending on what is shared by the participant, the facilitator can share resources in support of the participant and reference Session 2 resources and coping strategies.
- Transition into defining “stereotypes.” **Ask participants to share what they believe the word means, and if they have any real-world examples.**
 - Facilitators may provide examples, such as: girls like dolls, the color pink, and drawing, while boys like blue, football, and sports cars.
- Begin activity utilizing Session 3 PowerPoint.
 - Participants will be presented with images of 3 cartoon individuals.
 - Participants will be asked to describe each using 1 word.
 - Instructor will then start with each individual and reveal the 1-word descriptors that accompany them. This will in turn demonstrate how stereotyping works and how it can impact an individual’s view of someone else.
 - Participants will then be asked to share any stereotypes that they face or know and dispel them.
 - Instructor will then show a diagram with two spheres: one sphere is blue and one sphere is pink. Instructor will tell participants that one sphere is bigger than the other and that they have to pick which one is bigger. Instructor will continuously insist that one is bigger to get full participation.
 - Then instructor will ask participants whoever thinks the blue sphere is bigger than the pink to raise their hand, and then to raise their hand if the pink sphere is bigger.
 - After everyone has participated, instructor will reveal that the spheres are the same, but because they were guided by a trusted authority figure, they were led to believe otherwise.
 - Instructor will then connect this to how norms, stereotypes, biases, and discriminatory beliefs are passed on from generation to generation and how it spreads in communities.

- Play a short video of an interview with boxer and activist Mohammad Ali (4 minutes) about how discriminatory ideas and beliefs are entailed in societal norms.
- Following the video, ask participants to share their takeaways and how they can relate it to current times and the media.
- Close the presentation by revisiting the quote of the day by Maya Angelou, "It is time for parents to teach young people early on that in diversity there is beauty and there is strength."
- **Ask participants to share their thoughts about the quote after they have gone through all the content for today's session.**

3.5 Closing



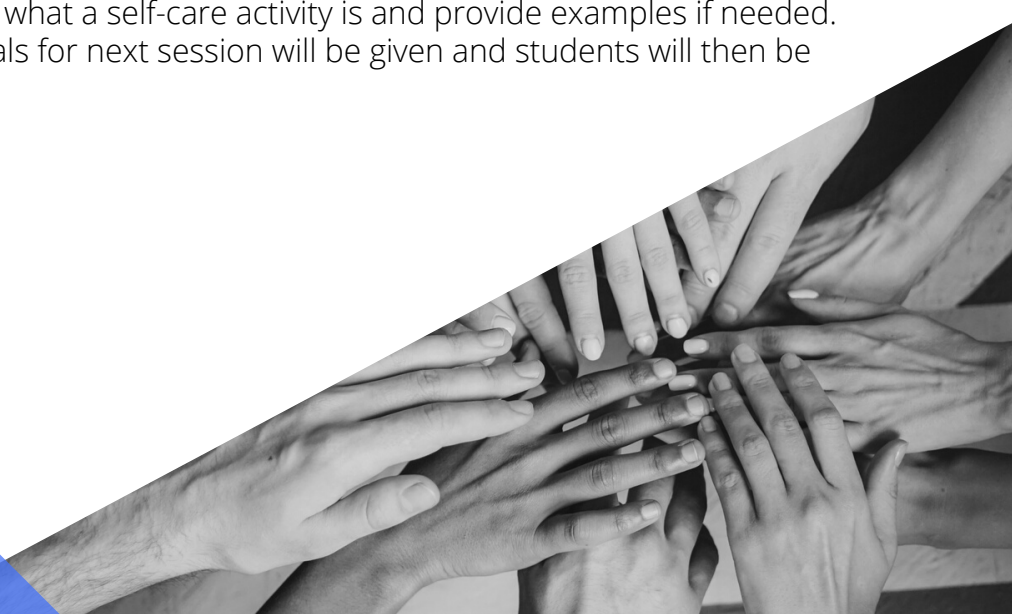
SAY:

- Thank you all for sharing and participating in the activity.



DO:

- Recap the material presented during the session.
- **Provide participants with space to give feedback or ask any questions they may have.**
- Before wrapping up the session, participants partake in the "Paper Storm" wrap-up activity. Explain the following activity.
 - Participants should write down what they have learned on a small piece of paper and crumple it into a ball. Once they are given the signal by the instructor, participants throw the paper balls in the air. They then pick up nearby paper balls and read them. The facilitator can pick a few participants to read statements aloud.
- Ask the participants to engage in a self-care activity before the next session. Remind participants what a self-care activity is and provide examples if needed.
- Expectations and goals for next session will be given and students will then be dismissed.



SESSION 4: BULLYING

SESSION 4

Session Objectives

Discussions will revolve around various types of bullying, building supportive relationships, and using healthy coping mechanisms. Participants will be encouraged to share personal experiences and develop strategies to stop bullying. The session will end with participants creating initiatives to be carried out by the group.

Activities

- Bullying presentation
- Bullying activity

Materials

- Session 4 PowerPoint slides (See Appendix)
- Projector and audio speakers in the classroom

Participants Will:

- Understand the impact that bullying has on health, relationships, and coping strategies
- Share personal experiences and apply new skills learned to mitigate bullying situations
- Create an initiative/goal to be carried out outside of lessons in the school



4.1 Introduction



DO:

- Check in with each student as they arrive and get settled.



SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.



DO:

- Ask participants to split up into groups of 4. Give the groups 5 minutes to share what self-care activity they practiced since the last session.
- Once participants are done sharing with each other, bring the discussion back to the large group.
- Ask students to share some of their self-care strategies.



SAY:

- Thank you all for sharing your self-care strategies!



4.2 Bullying Presentation



DO:

- Review the objectives for the day and the session plan.
- Transition into the content presentation that will introduce the objectives for the day and an overview of what will be discussed.
- Share the following four main points that will be addressed:
 - What is bullying and what are the state's laws around bullying?
 - Who is affected by bullying?
 - How to deal with a bullying situation.
 - How to be a safe online user?

“ SAY:

- Throughout the sessions, there will be moments for dialogue, discussion, and engagement through true/false questions.
- **I will ask you all a true or false question to begin. Students who believe the statement is true will raise their hands and students who believe it is false will keep their hands down.**
 - Students who are bullied in school are usually students with good attendance: true or false?
- Can a couple students share their reasoning for why they believe the answer is true or false? Thank you all for sharing!
 - The answer is False.

✓ DO:

- Briefly explain that the reason students who are bullied often have a decrease in attendance is to avoid the hostile environment.
- Transition into providing students with the definition for bullying and the three main components which they should keep in mind throughout the length of the session:
- Bullying is an aggressive behavior that:
 - Is intentional (not on accident).
 - Involves an imbalance of power or strength (physically stronger or difference in status).
 - Is typically repeated over time (not done only once).
- Share the definition of bullying under State Law (of your state) while highlighting and emphasizing the bolded points:
 - Reasonable fear of physical harm
 - Emotional distress
 - Effect on physical or mental health
 - Disruption of the orderly operations
- Share the four main types of bullying and their definitions:
 - Physical – Hitting, punching, and kicking
 - Verbal (emphasize that this is the most common form of bullying) – Teasing, name calling, and being the subject of rumors
 - Nonverbal or emotional – Intimidation using gestures or social exclusion
 - Cyberbullying – Sending or sharing insulting, harassing, or threatening messages online
- **Give participants the space to share any experiences they have had with bullying and how they dealt with it.** Facilitators should share available resources and what policies exist in their schools for anti-bullying.



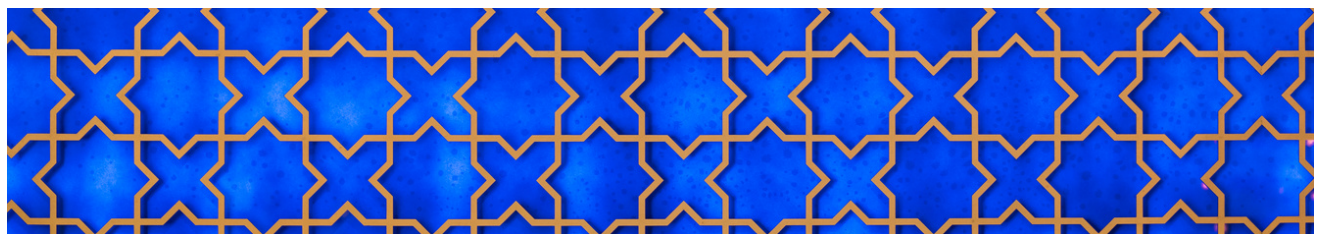
“ SAY:

Note: *The following penalties are part of the Michigan Cyberbullying Penalty Law. Please replace these pieces of information with the relevant law(s) from your state.*

- I now want to emphasize each piece of the cyberbullying penalty law and its impact on students' potential future careers or endeavors once your records are marked with such unlawful activities.
 - The law states cyberbullying is a crime punishable by 93 days in jail and a \$500 fine.
 - A "pattern of repeated harassment" is a felony punishable by up to five years in prison and a \$5,000 fine.
 - Meanwhile, cyberbullying that is found to cause a victim's death is punishable by up to 10 years in prison and a \$10,000 fine.
- Now for another true or false question. Students who believe the statement is true will raise their hands and students who believe it is false will keep their hands down.
 - Bullying only hurts the person being bullied: True or False?
 - Can a couple students share their reasoning for why they believe the answer is true or false? Thank you all for sharing!
 - The answer is False.
 - Bullying does not only hurt the person being bullied, but a collective group of people. Our next activity will get into how the collective is impacted by bullying.

Facilitator Best Practice

If your state has any laws on Cyberbullying (for example, please see the Cyberbullying Penalty Law in the State of Michigan), share these law(s) with the students.



4.3 Bullying Presentation and Activity



DO:

- Transition into the next section of the presentation: Who is affected by bullying?
- The first group of the bully circle that will be discussed are those who are bullied.
 - Instructor will share the different types of experiences bullied students may go through and detail the impacts on their health:
 - Increased feelings of sadness and loneliness
 - Mental health diagnoses of depression and/or anxiety
 - Changes in sleep and eating patterns
 - Loss of interest in activities they used to enjoy
 - Decreased academic achievement
- The second group discussed will be kids who bully others: "Bullies."
 - Instructor will emphasize that the difficulties experienced by those who are bullied may also be experienced by the bullies themselves. Instructor will also proceed to share other experiences bullies may have, both now and later in life.
 - Substance use
 - Fighting, vandalizing property, dropping out of school
 - Engage in early sexual activity
 - Abusive toward their romantic partners, spouses, or children as adults
- Instructor will then share the last group of individuals involved in bullying: Spectators, also called bystanders.
 - While sharing with the group, the facilitator will emphasize that the issues experienced by the spectators or bystanders are often similar to those experienced by others in the bullying circle. Describe how bystanders are individuals who are present during the bullying or happen to witness it but are not taking part in either bullying or intervening - who can be friends or strangers.
 - Have increased use of tobacco, alcohol, or other drugs
 - Mental health diagnoses of depression and/or anxiety
 - Missing or skipping school



- **Give students the space to share if they know of any other groups who may be impacted by a bullying situation.**
- Follow up with sharing that parents, friends, colleagues, school staff, and any other supports can be impacted by the bullying.
- Transition into sharing steps to dealing with a bullying situation:
 - If you are experiencing bullying and see bullying happen:
 - Tell Someone - Only 1 in 10 victims tells a trusted adult about bullying. There are a range of people that you can reach out to, whether it is your parents, siblings, school counselor, teacher, principal, or anyone you trust. Seeking support from someone you trust is essential to stopping a bully. Let's say you ask someone for help and they don't believe or don't do anything to stop the bullying, don't stop there - go tell another person until you get the support you need.
 - Keep all evidence of the bullying in case you need to report the incident to a trusted authority.
 - If you are being bullied, don't engage, but defend and reach for support.
 - Try to prevent false or harmful messages from spreading online or in person.
 - Stand together and hold bullies accountable.
 - Emphasis will be made on each section of dealing with a bullying situation and the importance of telling someone.





SAY:

- **If you or someone is getting bullied, it's important to reach out to someone you trust to get the support you need to improve your health and well-being.** It is not considered “snitching” when you are trying to do what’s best for your own health and overall well-being, because you are taking the steps to stop the distress you may be experiencing.
- Many students share that they don’t want to be a “snitch,” but telling someone to help you through your struggle is only for your own good and it will ultimately help others too.



DO:

- Transition to the last section of the session which focuses on being a safe online user.
- Share different examples of how students may be scammed, over the phone, in person, email, text, in video games, or in any situation where a stranger asks for personal information that can be used to cause harm.
- **Give participants the space to share moments where they have potentially faced a scam and what they did to handle the situation.**
- Share tips on how to avoid being scammed.
 - Looking for secured links
 - Not clicking on unfamiliar links
 - Not giving personal information over the phone or online (treating the online world like a real playground and avoiding strangers)
 - Use protective applications that monitor usage and provide user feedback



4.4 Closing

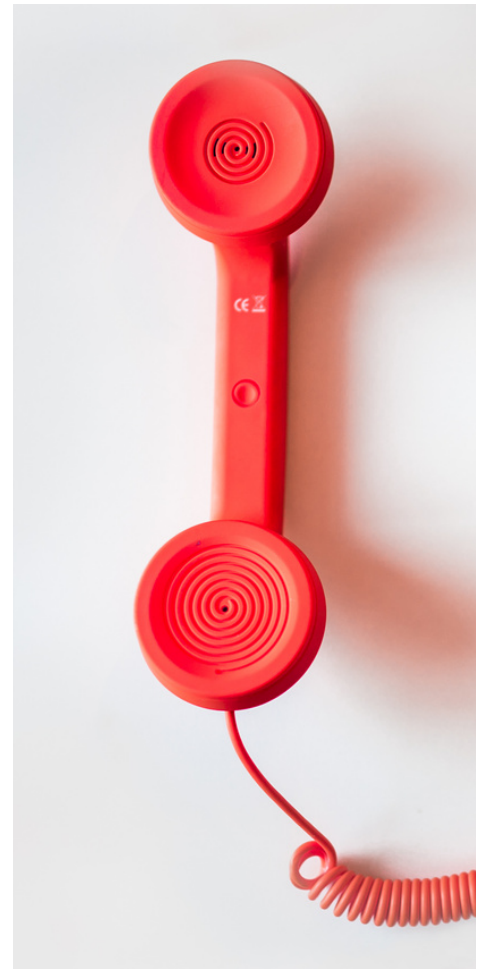
“ SAY:

- Great job with today's content, everyone. Thank you all for being attentive and sharing your thoughts and experiences.

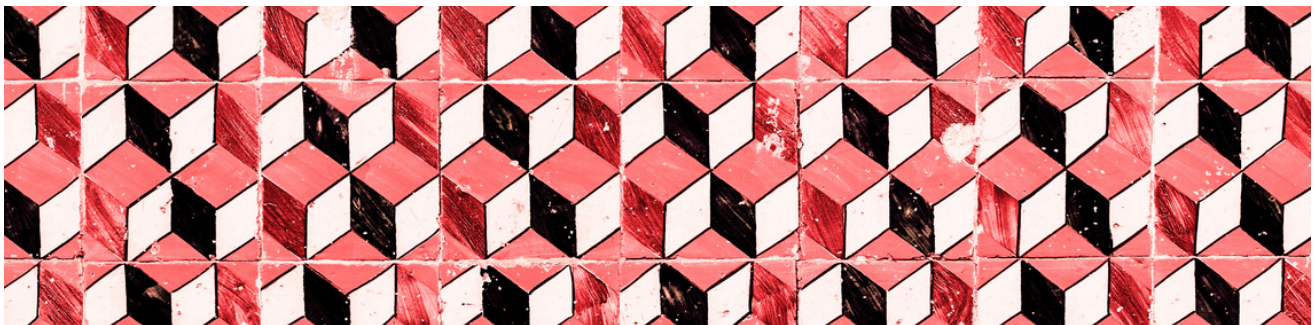


DO:

- Recap the material presented during the session
- **Provide participants with space to give feedback or ask any questions they may have.**
- Before wrapping up the session, give participants 10 minutes to think and share in small groups about what they learned and to create an initiative that they would like to take place in the school to prevent bullying. The initiative or plan can take the form of flyers that they create to spread around school, talks with parents/staff/students on the topic, or advocacy for rules to be set in place that reinforce anti-bullying. Encourage interested students to draft an initiative that they would like to be enforced in their school for the facilitator to pass along to their school administration for next steps.
- Ask participants to share their initiatives with the group.
- Give expectations and goals for the next session and dismiss students.



***Note:** Some examples of initiatives that previous participants shared were informative posters about bullying, sessions on bullying for students/staff/parents, a protocol to follow that prevents bullying from happening, and providing assistance for all individuals involved.*



SESSION 5: LEADERSHIP

SESSIONS

Session Objectives

Activities will teach participants about team building and group processes, effective communication, goal setting, problem solving, and decision making. The attributes and skills of a good leader will be identified by analyzing examples and then applying them in a real-life scenario.

Activities

- Leadership ice breaker activity
- Leadership discussion
- Career activity
- Scenario

Materials

- Projector with speakers
- Paper/writing utensil

Participants Will:

- Develop an understanding of the qualities of being a good leader
- Perform group activities and discussions around being a leader
- Complete a scenario while applying the characteristics of good leadership



5.1 Introduction



DO:

- Check in with each student as they enter and get settled.



SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.



DO:

- Ask participants about how they have practiced self-care over the past week or weekend.
- If participants are reluctant to share what they have practiced, share out loud some examples to get them started, such as spent time with family, exercised, played sports, and went out with friends.

5.2 Ice Breaker Leadership Activity: Hosts and Guests



DO:

- Ask everyone to take 5 minutes to meet 5 other people in the room. **Participants will go around and share a moment that they faced that was really challenging and how they overcame it.**
- After 5 minutes, ask the crowd a few questions:
 - How many people actually met 5 other people?
 - How many people have met more than 5 people?
 - How many went the extra mile and asked for name cards?
 - What is one interesting fact that you learned about one of the people you met?
- **Ask the participants to evaluate themselves on how they did in forming new relationships by asking the questions:**
 - Was initiative taken to pursue meeting people?
 - Were they passive?
 - Did they wait for other people to approach them?





5.3 Leadership Discussion



DO:

- Review the objectives for the day and session plan with the participants and transition into the content presentation.
- Begin by defining what leadership is and dispel the common misconception that individuals are naturally gifted with leadership skills. Rather, leadership traits, like other skills, can be acquired with time and practice.
- Give the literal definition and then breakdown:
 - **Leadership encompasses the ability of an individual, group, or organization to lead, influence, or guide other individuals, teams, or organizations.**
- Explain the components of leadership:
 - A. The ability to influence others to achieve common goals
 - B. Concern for people
 - C. Certain leadership skills
 - Effective communication
 - Long-term thinking
 - D. Personality traits
 - Self-motivation
 - Confidence
 - People oriented
 - E. Behaviors



ASK:

- **After the concept of leadership has been introduced to the participants, ask each to think of a person they would consider a good leader.**
- Ask participants to list the characteristics of that person that make them a good leader.
- Ask participants to reflect on whether they possess any of the characteristics listed.

5.3 Career Activity



DO:

- Provide a piece of paper to each participant. Have each participant divide the paper into four sections, or quadrants.
 - In the center of the poster, at the intersection of the four sections, will be a circle with a career in which the participant may have some interest.
 - In the top two corners or sections, the participant will put one leadership quality or attribute that they already possess.
 - On the bottom left quadrant, the participant will write one trait they would like to develop.
 - On the bottom right, they will write one skill that they will need for that career, and whether or not they already possess that skill.
- **Ask participants to take some time and explain to one other person how the information they already included in their quadrants will help them in the job or career in the center circle.**



DO:

- Describe Leadership traits
 - IQ versus EQ, both important for a manager
 - IQ – intelligence quotient
 - Measures mental ability
 - Knowledge-based
 - Decision making
 - EQ – emotional intelligence
 - Measures ability to control emotions
 - Ability to empathize with people
 - Social skills
- **Ask participants if they think it is fair to assume that a higher IQ or EQ determines an individual's level of leadership ability.**
- Have them discuss in pairs situations where this could be important when leaders must make decisions.



“ SAY:

- So, which is the best indicator of leadership potential – EQ or IQ?
- Both are crucial factors of leadership ability, but high-EQ individuals possess the soft skills that are essential to thrive in today's international economy – such as empathy, effective communication, negotiation skills, and an ability to work well on a team.
- While academic skills and technical knowledge are still important in determining an individual's ability to process information quickly and complete complex tasks, HR professionals are increasingly looking to emotional intelligence as a key indicator of leadership ability in an increasingly global business landscape.
- As remote work becomes the norm, this ability to effectively lead others will be essential to creating more engaged, motivated, and productive employees.
- Leadership skills are made up of people skills, time-management skills, analytical skills, problem-solving skills, and business skills.
- I will now provide you with a real-life scenario for which you will act as the leader and make the best possible decisions.

5.4 Scenario

“ SAY:

- You are a team leader at a company that produces products for consumers to purchase. You have an order to fill with a deadline of two weeks from now. Your client has decided to move up the deadline to one week. This will obviously require overtime. Employees may not be willing to work the amount of overtime that will be required, but this client does a great deal of business with your company and you want to do what it takes to fulfill the order.
- How will you navigate through this scenario and lead your team to completing the order on time?
- Share with your neighbor how you would lead such a scenario and ask to receive feedback from each other.
- **Then allow participants to share with the class: what have you learned from taking on the scenario and what challenges have you faced - if any?**

5.5 Conclusion



DO:

- Recap the material presented during the session.
- **Provide participants with space to give feedback or ask any questions they may have.**
- Emphasize the importance of being leaders and leading by example, especially on concepts learned in the program.
- Provide expectations and goals for the next session and participants will then be dismissed.

SESSION 6: COMPUTER BASICS

SESSION 6

Session Objectives

Introduction to Microsoft Office Suite and Google Suit, online safety, and a facilitated discussion on how to use these tools to enhance students' education and career development. Using a combination of the tools shared, participants will create a multimedia project, such as a video, poster, or presentation.

Activities

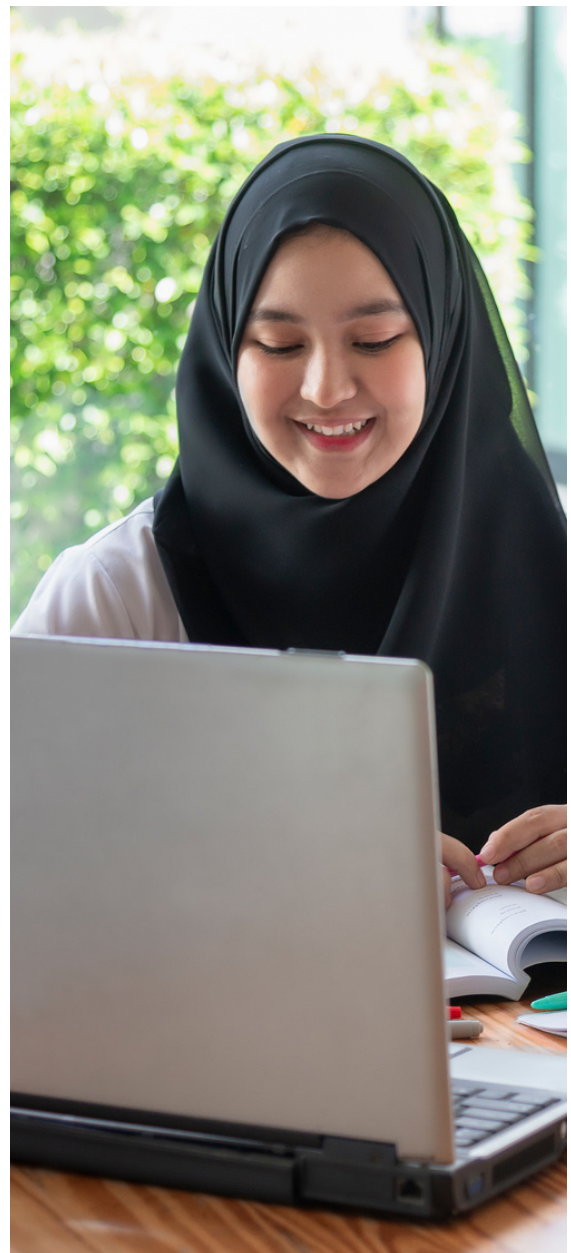
- Presentation
- Flier activity

Materials

- Projector with speakers
- Paper/writing utensil
- Participants need Chromebook/laptops
- Session 6 Presentation Slides (See Appendix)

Participants Will:

- Gain a better understanding of Microsoft Office and Google Tools
- Assess the skills they have learned and how to apply them
- Learn about applications of the tools in career or educational settings





6.1 Introduction

✓ DO:

- Check in with each student as they get settled.

“ SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.

✓ DO:

- Ask participants to share with the group how they have practiced self-care over the past week or weekend.
- If participants are reluctant in sharing what they have practiced, share out loud some examples to get them started, such as spent time with family, exercise, played sports, and went out with friends.

“ SAY:

- Thank you all for sharing your self-care strategies!



6.2 Presentation



DO:

- Review the objectives for the day and the session plan with the participants and transition into the content presentation.



ASK:

- Begin by asking a participant to read the following quote by Nicholas Negroponte aloud: "Computing is not about computers anymore. It is about living."
- **Ask participants to share their thoughts on what they believe the quote means to them and the role that technology has in their daily lives.**
- Point out that the quote will be revisited at the end of the session for reflection.



DO:

- After the quote has been read aloud and reflected on by the participants, transition into discussing the Microsoft Office Tools (MOT).
- Briefly introduce each common application within MOT: Word, Excel, Outlook, and PowerPoint.
 - Word: To type out papers and edit text documents primarily online.
 - Excel: A spreadsheet that features calculation or computation capabilities, graphing tools, pivot tables, and a macro programming language called Visual Basic for Applications.
 - Outlook: Email application that has unique integrated features, such as a calendar and an offline functionality.
 - PowerPoint: A presentation program with a wider range of tools than Google Slides.
- Ask participants to share examples of times that they have used the different programs.

Note: *Since most students have experience with Google Tools, the instructor will reference it while introducing MOT. It is important to explicitly point out the use of each application.*



DO:

- Share information about Google Tools (GT).
- While having the projector turned on, the instructor can share directly with the students how to locate the GT applications and what each is used for.
- Highlight the feature to work live/together, and that it is for free.
 - Google drive: online storage, like a virtual USB to store all types of files.
 - Google docs: similar to MS word but limited in functionality.
 - Slides: Used to create presentations/posters.
 - Gmail/calendar: view emails and scheduled events.
 - Sheets: Google's spreadsheet, with similar functionality to Excel.

- Once the live demonstrations of all the tools are complete, pose the following questions for the participants to discuss in small groups and then to share back to the large group:
 - What's the difference between GT and MOT?
 - What instance would make one better to use than the other?

6.3 Flier Activity



DO:

- Once the introduction and review of GT and MOT is complete, yield the remainder of the time for the participants to create a flier using any program of their choice: MS - Word, MS - PowerPoint, Google Slides, Google Docs, etc.



SAY:

- Make a flier about any event (such as sports), activity, occasion, or any topic of your choice.
- Use any application presented.
- You are permitted to work in groups.
- Include the date/time, event name, a picture, and 1 or 2 sentences about the event.
- Design it! Make it look nice!

6.4 Conclusion



DO:

- Share your email with students so that their deliverables can be sent to the facilitator.
- Give participants the opportunity to present to the whole class what they created and how they created it. This will give space for sharing and to learn about a new topic!
- Recap the material presented during the session and provide space for participants to share new insights into the quote presented at the beginning of session.
- Provide participants with space to give feedback or ask any questions they may have.



SESSION 7: FINANCIAL LITERACY

SESSION 7 ISSUES

Session Objectives

Discussions and activities will cover several finance-related topics, including loans, credit and debit cards, credit scores, investments, options to fund college tuition, and budgeting.

Activities

- Presentation

Materials

- Projector with speakers
- Video: *Credit Score* - <https://www.youtube.com/watch?v=-S91Pe-BjL8>
- Paper/writing utensil
- Session 7 Presentation Slides (See Appendix)

Participants Will:

- Discuss and understand different types of services offered at banks
- Develop an understanding of what credit scores are and how they are used
- Review investment options and strategies for saving money (50/30/20 rule)
- Gain a better understanding of insurance, taxes, and fraud



7.1 Introduction



DO:

- Check in with each student as they arrive and get settled.



SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.



DO:

- Ask participants to share to the group how they have practiced self-care over the past week or weekend.
- If participants are reluctant to share what they have practiced, share out loud some examples to get them started, such as spent time with family, exercise, played sports, and went out with friends.



SAY:

- Thank you all for sharing your self-care strategies!

7.2 Presentation



DO:

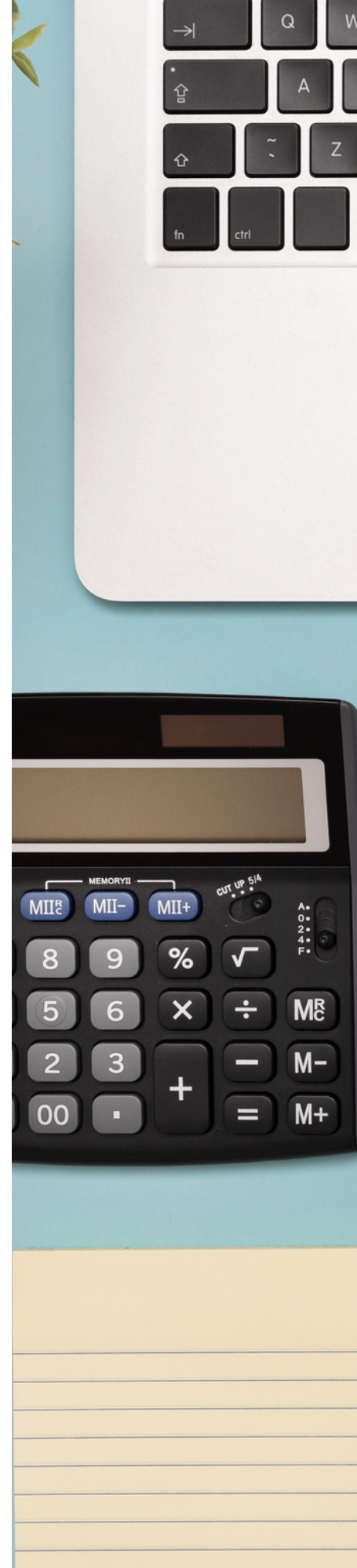
- Review the objectives for the day and the session plan with the participants and transition into the content presentation.
- Begin by allowing a participant to read aloud a quote by Robert Frost, "A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain."
- **Give participants the space to share their thoughts on what they believe the quote means to them and their experiences with banks.**
- Point out that the quote will be revisited at the end of the session for reflection.
- After the quote has been read aloud and reflected on by the participants, transition into discussing the three dominant credit card types.
 - Secured credit card: Requires a savings account with the set limit of the credit card already deposited in cash, in case the new applicant fails to pay their monthly payment. This is typically given to someone who does not have any credit history.



- Unsecured credit card: A credit card that does not require the deposit of cash into a separate account.
- Charge card: A type of credit that some banks like American Express offer that have no limit but are based on the expense trends of the customer.
- **Share that it is important to begin building a financial background and history as soon as possible with banks or creditors**, so that once the time comes to purchase a home/car or take out a loan for anything, the customer will be ready.

“ SAY:

- If you are going out shopping and you know that you have \$500 in cash or in your checking account at the bank, do not purchase that TV or item that costs more than \$500 on credit card, because once the time comes to pay the bank back, you won't have the full amount of money to pay the bill in full.
- So, what happens when the statement is not paid in full? Interest! Interest gets applied to the balance. Let's say you have a bank statement for \$100, if you don't pay the amount due or even the minimum payment, which is typically \$35, then you will begin to incur interest on top of that and owe more than \$100. The credit card can have an APR of 24%, so there will be 2% interest applied for that one month - making the new total due \$102 plus any late payment fees.
- Now let's say that you don't pay the bill at all, that's when your credit score – which we will learn about in a few minutes -- will take a hit and you will be impacted with a drop in your score, bank fees, and trying to play catch up.





DO:

- Discuss the different types of bank accounts and common services.
- **Engage the class on each one of the bank offers or cards and ask the participants to share what they think each is before defining them.**
 - Checking: Describe that this account is like an electronic wallet; it is the actual cash you have that you put onto a card to use when shopping online or paying bills. Once you get a job that does direct deposit, then the checks will be deposited into your bank checking account.
 - Savings: This type of account is where you put money that you won't touch and won't have easy access to like a checking account.
 - Loans: Banks also offer a wide variety of home, auto, or even business loans.



SAY:

- Students aged 14 to 17 can apply with a guardian/parent for a debit/checking/savings account. At age 18, you can legally apply for a credit card and build credit history.
- Credit scores are a shortcut or snapshot of how someone is performing financially. For example, assume that I am a bank or a loaning institution and you want to buy a home, car, appliance, or something that you need to finance. The fastest way for me to see how you are doing financially is to look at your credit score.
- I know that if you have a credit score of about 740-750, you are financially responsible and that I can give you a loan with lower interest rates than someone who has a score below 700.
- However, I can also pull your entire credit report history and see when you ever missed a payment, the types of loans you have, and your payment history.

Note: *The discussion on credit scores is critical, and students should understand the purpose of its use.*





✓ **DO:**

- Display this video for the participants to view: <https://www.youtube.com/watch?v=-S91Pe-BjL8>
- **Once the video is done playing, allow the participants to reflect on it by asking them to share their main take away.**
- Shift gears and transition to discussing investments and savings.
- Pick out a volunteer to read out the following quote by Warren Buffet, "Someone is sitting in the shade today because someone planted a tree a long time ago."
- Allow students to share their thoughts on the quote and what they think it means.

“ **SAY:**

- Can anyone share what they believe investing means and share different examples of investments?
- Investing involves spending money with the expectation of achieving a profit or material result by putting it into financial schemes, shares, property, or by using it to develop a commercial venture.
- Some examples of investing include stocks, college, property, gold, collectables, or cryptocurrency.

✓ **DO:**

- Transition into the saving portion.
- Introduce the concept of spending money only when you have to while following the 50/30/20 rule.

“ **SAY:**

- Let's assume that you are making \$1,000 a week. Out of that \$1,000, \$500 should be spent on necessities (rent, food, water, bills).
- \$300 on discretionary items (extracurricular tasks, gifts, movies, video games).
- \$200 goes straight into the savings.
- Therefore, before you even know it, by the end of the year you would have put \$10,400 into your savings account!



DO:

- Transition into the last portion of this session.
- Ask a volunteer to read the following quote by Bill Murray, “The best way to teach your kids about taxes is by eating 30% of their ice cream.”
- **Allow participants to share their thoughts on the quote to the whole class.**



SAY:

- What is *insurance*? Are there any examples that you have heard of before?
 - **Give students time to think for a response on this question.**
 - Insurance is the practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium.
 - For instance, let's say someone pays monthly for auto insurance to protect their car in case of an accident. You don't know when you will be in an accident or even if you will ever be in one, but you pay for insurance just in case such a mishap occurs so that you don't bear the cost of repairing the car all on your own. The insurance company will then cover some if not all of the cost.
- What are *taxes* and what are they used for?
 - **Give students time to think for a response on this question.**
 - Taxes are financial charges imposed by the government to support certain types of actions or work. For instance, taxes can be used for paying the salaries of government workers (public school teachers, firefighters, mailmen, etc.), helping to ensure the roads you travel on are safe and well-maintained, and funding public spaces like public libraries and parks.
- What is *fraud* and how would you define it?
 - **Give students time to think and to share with the large group.**
 - Fraud is a deliberate act (or failure to act) with the intention of obtaining an unauthorized benefit, either for oneself or for the institution, by using deception or false suggestions or suppression of truth or other unethical means, which are believed and relied upon by others. For instance, someone can spend money from someone else's credit card while acting to be the card holder. This is illegal and can be punished heavily.

7.2 Conclusion



DO:

- Recap the material and takeaways from the session.
- **Provide participants with space to give feedback or ask any questions they may have.**
- Before ending the session, remind students to attend the next session where they will apply what they have learned by performing the “Real Life” Project!

SESSION 8: REAL LIFE PROJECT

SESSION 8 ISSUES

Session Objectives

After randomly selecting a profession, participants will have to create and present a monthly budget based on their profession's income.

Activities

- Calendar Activity

Materials

- Projector
- Paper/writing utensil
- A 1-month calendar template for each participant
- Materials for writing out job options. Job options should be written out on small strips of paper for students to randomly pick from.

Participants Will:

- Demonstrate their understanding of financial literacy and create a budget calendar based on their predicted sample income



8.1 Introduction



DO:

- Check in with each student.



SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.



DO:

- Ask participants to share to the group how they have practiced self-care over the past week or weekend.
- If participants are reluctant in sharing what they have practiced, share out loud some examples to get them started, such as spent time with family, exercise, played sports, and went out with friends.



SAY:

- Thank you all for sharing your self-care strategies!

8.2 In-Class Calendar Activity



SAY:

- In our lesson last week, we covered important topics involving bank offers, credit scores, savings, budgeting, taxes, and insurance.
- **Your assignment today is to apply what you learned last week to a monthly budget as if you were living that lifestyle today.**
- I will go around the room with a cup that has random jobs and their associated salaries in it.
- Each participant will pick a random piece of paper from the cup that will have their assigned job and monthly income. Once you see your job role and average yearly income for that role, you will divide it by 12 to obtain the average monthly income.
- Then you will use that money and label days in that month (not necessary to label every single day) to indicate what your expenses will be.
- **By the end of the month, your goal is to make sure that you spent money on your necessities, any extra expenses, and have some left over for savings.**
- Feel free to use Google or any website to find the cost of things that you may not know off the top of your head. For example, look up how much rent would be in the neighborhood you want to live. Look up cost of Wi-Fi every month, and how much a phone bill is.

- These are the questions that I want you to keep in mind while filling out your calendar.
 - Are you living alone or with a family?
 - Home: rent, lease, own?
 - Car: rent, lease, own?
 - Bills: electricity, gas, water, phone, health insurance, car insurance, internet...?
 - Food (grocery shopping, eating out...)?
 - Activities (movie theater, haircut, salon, recreation activity, movie theater...)?
 - Savings?
 - Fuel cost?
 - Add anything else that you will spend money on.
- Make sure to write on the calendar the days that you will be spending money, and what you are spending on. For example, I go grocery shopping every Saturday and spend about \$150 - so I will write in the Saturday boxes on the calendar (\$150 - Groceries). My rent may be \$1000 and due at the end of the month, so I will write "\$1000 - Rent" on the last day of the month that appears on the calendar.
- Once you finish labeling all your expenses, add them all up and subtract it from your monthly income to see how much you have left over for your savings. It is up to you to do what you want with your income, but keep in mind that you are trying to live a life on your own without the support of anyone else, and so be mindful of where you put your money.



DO:

- You may choose to print out the careers and salaries used for this activity and crumble each career/salary into a cup and let the students hand pick, or randomly assign each student using a generator or by number assigning each student to the order of the careers.



- Careers provided:
 - Chef - \$41,500
 - Mechanic - \$37,822
 - High School Teacher - \$43,000
 - Big Box Sales Associate - \$20,500
 - Police Officer - \$60,270
 - Software Developer - \$104,300
 - Store Manager - \$44,874
 - Sanitation Engineer - \$51,000
 - Truck Driver - \$40,260
 - Factory Worker - \$45,000
 - Professor - \$73,000
 - Electrical Engineer - \$ 67,000
 - Primary Care Doctor - \$195,000
 - Actor - \$55,000
 - Fire Fighter - \$47,000
 - High School Principal - \$90,410
 - Gas Station Owner - \$69,764
 - Soccer Player - \$72,823
 - Commercial Pilot - \$121,432
 - Taxi/Uber Driver - \$23,021

- **Once participants complete their calendar, give them space to openly share with the classroom their takeaways from doing the project.**



ASK:

- If needed to prompt conversation, ask some of the following questions:
 - What difficulty did you face with budgeting your monthly salary for your daily living?
 - Keeping in mind that there are families of 10 who may not have the income that you had, but are still able to meet their living needs, what do you feel is important about budgeting?
 - There may also be families who are NOT able to meet all of their living needs with the salaries they have! There are programs that the federal government and some state governments have to help families meet their needs. For example, SNAP, disability, food stamps, and unemployment. These are also important to consider when budgeting! Have you heard of these programs before, and how do you think of them now considering your experience with budgeting?
 - How did it feel when you found out that you can't just spend money on anything you want?
 - Was it surprising when you really saw the cost of living and items that you really never considered before, because another adult was taking care of it?

Facilitator Best Practice

Facilitators should note that these salaries may differ depending on your location! Cost of living (including rent, utilities, gas) can vary significantly and may be much higher in some cities/states than others. When preparing for this activity, check ___ for typical salaries in your state.





DO:

- Highlight the shocking reality of realizing that many people have to sacrifice their “wants” to obtain their “needs,” and that some families live their lives with very little income but are still happy.



8.2 Conclusion



DO:

- Recap the material and takeaways from the session.
- **Provide participants with space to give feedback or ask any questions they may have.**
- Before ending the session, remind students to attend the next session where they will be introduced to career exploration!
- Remind students to bring their laptops next week to build their resumes.

SESSION 9: CAREER EXPLORATION

SESSION 9 NOISES

Session Objectives

Lesson on career planning, searching for colleges and jobs, the college application process, completing applications, and interview strategies and techniques. Participants will create resumes with guidance and feedback from the facilitator that can be used in their future endeavors.

Activities

- Presentation

Materials

- Participants will need their laptops to complete resumes
- Projector and audio speakers in the classroom
- Share job search websites and how they are used as an example with participants
- **Session 9 PowerPoint Slides** *(See Appendix)*

Participants Will:

- Recognize that career planning is a journey
- Understand that career planning includes self-reflection, exploration, and educational planning
- Build resumes and understand how participants' own characteristics (ex: Arabic Language) and achievements will help them in their future



9.1 Introduction

“ SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.



DO:

- Check in with each student.
- Ask participants to share with the group how they have practiced self-care over the past week or weekend.
- If participants are reluctant to share what they have practiced, share out loud some examples to get them started, such as spent time with family, exercise, played sports, and went out with friends.

“ SAY:

- Thank you all for sharing your self-care strategies!



DO:

- Split up participants into groups of four.
- **Each participant will have the space to share within the small group, as part of the icebreaker.**
 - Give the groups 5 minutes, so that each participant has time to share a Rose/Thorn/Bloom:
 - Rose – Something good that has happened
 - Thorn – Something challenging that the participant is experiencing
 - Bloom – Something that the participant is looking forward to
- Once all groups are ready, open it up to the large group and allow volunteers from each group to share with the large group their input and reflection on activity.

9.2 Presentation



DO:

- Review the objectives for the day and the session plan with the participants and transition into the content presentation that will introduce the key components of career planning, resources to search for colleges and jobs, the college application process for high school students, and interview strategies.
- Discuss the four components of career planning explored during the lesson.
 - Self-assessment: The use of tools to help learn more about one's interests, values, personality, aptitudes, skill sets, developmental needs, and preferred work environments.

- Career exploration: Researching different occupations and industries that are of interest and appear to be a good match.
- Career identification: Selecting an occupation that you are most interested in and going to pursue.
- Creating an action plan: Creating an action plan to achieve goals (i.e., identifying education requirements for career, developing a job search strategy, creating a resume, and preparing for interviews)
- Share and describe how to use job search resources like Indeed, Monster, LinkedIn, or USA jobs.
- **Provide students with a walkthrough on how to use the resources.**
- After searching for example jobs and showing the education requirements, transition into showing students how to navigate different college websites to locate admission requirements.
- Move into a discussion of what the application process will look like for participants starting Junior/Senior year of high school.
- Share interview strategies: preparation, identify important job characteristics, understand needs of employer/school, know yourself, and prepare or update your resume.
- Share samples of resume styles and assign participants to draft a resume.
- **Participants will be guided through the drafting process during the session and are expected to have a first draft completed by the end of the session and saved on their google drive.**
- Emphasize that the resumes are living documents and will be edited throughout time to be current and ready to use for job/school applications.

9.3 Conclusion



DO:

- Recap the material presented during the session and provide participants with space to give feedback or ask any questions they may have.
- **Before wrapping up the session, give participants 5 minutes to think and share in small groups about where they will see themselves in 5 years and what will help them get there.**
- Then ask participants from each group to share with the larger group.
- Expectations and outlook for next session will be given and students will then be dismissed.



SESSION 10

Session Objectives

Participants will create individual goal posters, which they will share in both small and large groups. The session will end with their reflections on and takeaways from the program.

Activities

- Goal Poster Activity

Materials

- Projector with speakers
- Posters / arts and crafts materials
- Markers / Glue / Scrapped Magazines
- Printer
- Chromebooks

Participants Will:

- Create goal posters



10.1 Introduction

“ SAY:

- Thank you all for joining us today. Remember to grab snacks now if you want them so as to not interrupt your group members while we are doing our activity.

✓ DO:

- Check in with each student.
- Ask participants to share to the group how they have practiced self-care over the past week or weekend.
- If participants are reluctant in sharing what they have practiced, share out loud some examples to get them started, such as spent time with family, exercise, played sports, and went out with friends.

“ SAY:

- Thank you all for sharing your self-care strategies! We will now start promptly to give you time to work on the in-class activity and post program survey.

10.2 Goal Poster

✓ DO:

- Review the objectives for the day and the session plan with the participants.
- **Give participants the space to create their own goal posters.**

“ SAY:

- **This is where you will have the opportunity to put your dreams and thoughts on paper, so that it becomes a physical representation and reminder of what you want to accomplish in life.**
- Write, draw, print, cut out from magazines anything that you feel represents you and what you want to accomplish in your near future.
- As you create your goal poster collage, make sure to design it and make it look nice. Feel free to use the markers and crafts available to make it look unique to yourself.
- Once you have completed your goal posters, you will be able to hang them up at home so that every time you walk past it, you are reminded of what you want to accomplish and what you need to do to get there.

✓ DO:

- **Allow all participants to have enough time to complete their goal posters (typically the entire session time).**

10.3 Conclusion



DO:

- Recap the program and takeaways from FWP.
- **Congratulate students for completing the program, and make sure to distribute any awards or gifts for completing the program.**

***Note:** Facilitators in the past have distributed certificates for completion, community or extracurricular hours, celebratory potluck, and gift bags upon program completion.*



ACKNOWLEDGMENTS

We would like to thank Ali Ali for his immense work on the full development and manualization of the Forward with Peers program. We would also like to acknowledge all those who helped support the initial implementation of the program, including Wafa Hassan, Global Education Excellence (GEE), and ACCESS, as we could not have developed this manual without them. Please direct any questions to Principal Investigator Lindsay Stark at lindsaystark@wustl.edu.

This manual was made possible through support and funding from Qatar Foundation International (QFI). QFI is an educational organization based in Washington, DC, committed to advancing Arabic language teaching and learning. QFI supports innovative, research-based Arabic language programs and works to increase access to Arabic instruction for educators and students around the world. To learn more about QFI visit: www.qfi.org.



APPENDIX



Note: Appendix resources are meant to be used as a guide based on how this program was originally implemented. This manual does not provide example slides for every session. Information and slides should be edited to meet the facilitator's specific needs for the session. For instance, the original facilitator kept slides minimal and tended to speak more, while another facilitator may want to have material dense slides.

Session 1: Expectations and Norms Form

I Expect

Thinking about what you are willing to contribute to the FORWARD With Peers program and what you expect to receive, please complete the following statements.

1. From the leaders of this program, I expect _____
_____.

2. From the other class mates in this program, I expect _____
_____.

3. To the leaders of this program, I am willing to give _____
_____.

4. To my class mates of this program I am willing to give _____
_____.

5. From the program, I expect _____
_____.

Draft some classroom norms (rules) that you and your classmates will follow:

Session 1: Program Flyer and Outline

BE HEARD. SHAPE YOUR FUTURE. THRIVE IN THE U.S.

The Study of Adolescent Lives after Migration to America (SALaMA)

During the Fall 2021 semester, we will be implementing one of SALaMA's empowerment and resilience interventions: ***FOstering Resilience and Wellbeing among Resettled aDolescents (FORWARD) with Peers – Empowering the Leaders of Tomorrow***. Over the course of 10 weeks, you'll gain the skills, knowledge, and resources to realize your power to make change within yourself and your community and reach your academic, professional, and personal goals.

The Details

- Designed in collaboration with the SALaMA study and school- and community-based partners in the Detroit Metropolitan Area
- Integrated into GEE's Arabic curriculum
- Participate in fun discussions, activities and projects with your friends and fellow classmates
- Talk about the issues that are important to you

The Benefits

- Build a stronger sense of identity
- Make new friendships
- Gain leadership skills
- Plan for college and careers





Goals

The SALAMA EMPOWER adolescent resilience program – *FORWARD with Peers* – aims to help youth and their families realize and utilize their power to make change within their communities and themselves. Building leadership among youth can be done through development, realization, and utilization of the power they have, and creating awareness for the resources and information available to help them achieve their goals.

Weekly Schedule

Week #1 - Welcome Session: Introduction to the *FORWARD with Peers* program, review of the syllabus, establishment of group norms and expectations, and ice breaker activities to help participants get to know each other.

Week #2 - Mental Health: Facilitated discussions around mental health, well-being, stress management techniques in order to help participants develop an understanding of their emotions and relation to their behavior, reduce mental health stigma, and overcome fear of seeking care.

Week #3 - Cultural Awareness: Discussions on critical topics such as gender equality, discrimination/racism, stereotypes, and norms. An interactive presentation will be given on this subject and participants will be encouraged to share their opinions and experiences.

Week #4 - Bullying, Relationship Building, and Substance Use: Discussions will revolve around the various types of bullying, building supportive relationships, and using healthy coping mechanisms. Participants will be encouraged to share personal experiences and develop strategies to stop bullying. Substance use will be addressed as an unhealthy coping mechanism, healthy alternatives will be shared, and strategies for change will be discussed. The session will end with participants creating initiatives to be carried out by the group.

Week #5 - Leadership: Activities will teach participants team building and group process, effective communication, goal setting, problem solving, and decision making. The attributes and skills of a good leader will be identified by analyzing examples and then applying them in a real-life scenario.

Week #6 - Computer Basics: Introduction to Microsoft Office Suite and Google Suite, online safety, and a facilitated discussion on how to use these tools to enhance their education and career development. Using and combination of the tools shared, participants will create a multimedia project, such as a video, poster, or presentation.

Week #7 - Financial Literacy: Discussions and activities will cover numerous finance-related topics, including loans, credit and debit cards, credit scores, investments, options to fund college tuition, and budgeting.

Week #8 - "Real Life" Project: After randomly selecting a profession, participants will have to create and present a monthly budget based on their profession's income.

Week #9 - Career Exploration: Lesson on career planning, searching for colleges and jobs, the college application process, completing applications, and interview strategies and techniques. Participants will create resumes with guidance and feedback from the facilitator, which can be used by participants in their future endeavors.

Week #10 - Goals: Participants will create individual goal posters, which they will share in both small and large groups. The session will end with their reflections on and take-aways from the program.

2021 - 2022



FORWARD with Peers

Session 2: Mental Health Presentation

Mental Health and Self-Care

PRESENTER: Ali Ali



What is Mental Health?

Mental Health: Includes our social, emotional, and psychological well being. It Affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood

- Biological Factors
- Life Experiences
- Family History

Mental Disorder: illness that affects a person's thinking, emotional state, and behavior, and disrupts the person's ability to work or carry out other daily activities and engage in satisfying personal relationships.

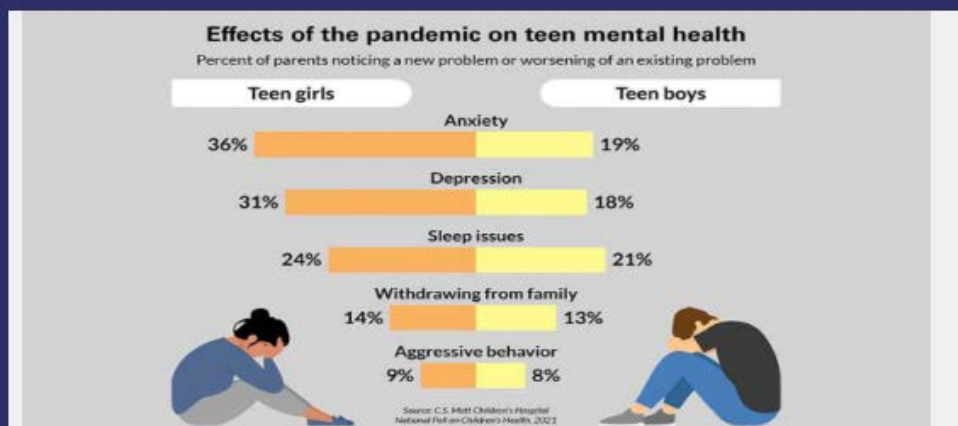


Understand the Facts

- The start of many mental health conditions most often occurs in childhood and adolescence. Half of individuals living with mental illness experience onset by the age of 14. This number jumps to 75% by the age of 24
- 1/5 youth live with a mental health condition, but less than half of these individuals receive needed services. Undiagnosed, untreated or inadequately treated mental health conditions can affect a student's ability to learn, grow and develop

Understand the Facts Cont'd

- The COVID-19 pandemic has served as a catastrophic stressor



How your mental health affects your physical well being

- **Stress:** Despite having a negative connotation, it is a key component necessary in our physiology. However, research has shown that excessive stress can weaken our immune system, cause high blood pressure, fatigue, depression, anxiety, and can heavily affect the heart while exacerbating heart disease
- Unhealthy amounts of emotional stress can also lead to equally as unhealthy coping methods. This includes, but is not limited to, self-harm, alcoholism, smoking, and other forms of drugs

Signs and Symptoms of Mental Illness

- Difficulty concentrating
- Increased worrying
- Trouble completing assignments on time
- Not going to class (avoidance)
- Short temper or tight muscles
- Headaches
- Changes in eating habits (e.g., “stress eating”)
- Changes in sleeping habits



Signs and Symptoms of Mental Illness Cont'd

- Violent mood swings, which lead to depressed and suicidal thoughts, lack of inspiration and motivation, irrational anxiety and fear, and a feeling of emptiness and lack of satisfaction
- Thoughts of self-harm and suicide
- Strange and bizarre thinking, memory loss, difficult to understand, seeing/hearing things that are not real



How do you Cope With Stress?

MANAGING STRESS

HOW TO REDUCE STRESS

- Talk to your parents, teachers, and social workers, they are here to help you!
- Write down your thoughts
- Practice good sleeping habits
- Take breaks and mental rests. Go outside
- Disconnect from social media
- Do the things you love
- Make something (art, music, etc)
- Listen to music
- Find humor in life! 😊



What is Self-Care?



- Taking care of our mind, body and how we feel.



Nutrition

- Eat 5 small meals per day
- Don't skip breakfast
- Limit junk food
- Drink more water



Exercise

- Improved memory
- Increased energy
- Improved sleep
- Improved focus
- Helps manage stress
- Distracts you from negative thinking



How are you Going to Take Care of Yourself?

Sleep

- Stop using all technology at least 30 minutes before bed
- Try to go to sleep at the same time and wake up at the same time every day
- Try not to oversleep
- Use the bed for only sleeping (don't do HW or play games in bed)



Help Someone

- Open a door for someone
- Smile at strangers
- Help a student with an assignment
- Help your parents and teachers
- When you help someone, it makes you feel good!



**Reach out if you are
Suffering From any Mental
Illness--you are not Alone!**

Resources

01

DWIHN Crisis Hotline

- If you or someone you know is having an emergency and would like to talk to someone: (313) 224-7000

02

Suicide Hotline

- National suicide lifeline: Call 1-800-273-8255

03

Emergency

Always call 911 for emergencies

Referrals

- **Detroit Wayne Integrated Health Network**
- Anyone wishing to receive services in Wayne County should contact a Customer Service Representative by calling **1-800-241-4949**.
- Complete a confidential telephonic intake screening to receive a referral and a scheduled appointment to the appropriate treatment provider.
- Arabic and Spanish-speaking interpreters available 24 hours a day, 7 days a week.



Thanks!



Session 4: Bullying, Relationship Building, and Substance Abuse Presentation

Bullying, Relationship Building, and Substance Use

ALI ALI

Overview

- 1 What is bullying and Michigan Laws?
- 2 Who is affected by bullying?
- 3 How to deal with a bullying situation?
- 4 How to be a safe online user?

True or False



Students who are bullied in school are usually students with good attendance.



True or False

FALSE

Students who are bullied in school are usually students with good attendance.



Bullying

Bullying: aggressive behavior that

- is intentional
- involves an imbalance of power or strength
- is typically repeated over time

Bullying

Michigan State Law Definition: Section 380.1310b

"Bullying" means any written, verbal, or physical act, or any electronic communication, including, but not limited to, cyberbullying, that is intended or that a reasonable person would know is likely to harm 1 or more pupils either directly or indirectly by doing any of the following:

- (i) Substantially interfering with educational opportunities, benefits, or programs of 1 or more pupils.
 - (ii) Adversely affecting the ability of a pupil to participate in or benefit from the school district's or public school's educational programs or activities by placing the pupil in **reasonable fear of physical harm** or by causing substantial **emotional distress**.
 - (iii) Having an actual and substantial detrimental effect on a pupil's **physical or mental health**.
 - (iv) Causing substantial disruption in, or substantial interference with, the **orderly operation** of the school.
- (c) "Cyberbullying" means any electronic communication that is intended or that a reasonable person would know is likely to harm 1 or more pupils either directly or indirectly by doing any of the following:
- (i) Substantially interfering with educational opportunities, benefits, or programs of 1 or more pupils.
 - (ii) Adversely affecting the ability of a pupil to participate in or benefit from the school district's or public school's educational programs or activities by placing the pupil in reasonable fear of physical harm or by causing substantial emotional distress.
 - (iii) Having an actual and substantial detrimental effect on a pupil's physical or mental health.
 - (iv) Causing substantial disruption in, or substantial interference with, the orderly operation of the school.

Definition:

Pupil: A student in school.

Types of Bullying

- **Physical** – Hitting, punching, and kicking
- **Verbal** – Most common form of bullying – Teasing, name calling, and being the subject of rumors
- **Nonverbal or emotional** – Intimidation using gestures or social exclusion
- **Cyberbullying** – Sending insulting messages by phone or computer e-mail

Cyberbullying Penalty Law

- ▶ Gov. Rick Snyder signed into law a bill that formally defines cyberbullying as a misdemeanor in Michigan. Public Act 457
- ▶ The law states cyberbullying is a crime punishable by 93 days in jail and a \$500 fine.
- ▶ A "pattern of repeated harassment" is a felony punishable by up to five years in prison and a \$5,000 fine.
- ▶ Meanwhile, cyberbullying that is found to cause a victim's death is punishable by up to 10 years in prison and a \$10,000 fine.

Online Bullying



Bullying only hurts the person being bullied.



Online Bullying

FALSE

Bullying only hurts the person being bullied.



Overview

- 1** What is bullying and Michigan Laws?
- 2** Who is affected by bullying?
- 3** How to deal with a bullying situation?
- 4** How to be a safe online user?

Kids Who are Bullied Experience:

- ▶ Depression
- ▶ Anxiety
- ▶ Increased feelings of sadness and loneliness
- ▶ Changes in sleep and eating patterns
- ▶ Loss of interest in activities they used to enjoy
- ▶ Decreased academic achievement



Kids Who Bully Others:

- ▶ Abuse alcohol and other drugs in adolescence and as adults
- ▶ Get into fights, vandalize property, and drop out of school
- ▶ Engage in early sexual activity
- ▶ Abusive toward their romantic partners, spouses, or children as adults



(Bystanders) Kids who witness bullying are more likely to:

- ▶ Have increased use of tobacco, alcohol, or other drugs
- ▶ Have increased mental health problems
 - ▶ Depression
 - ▶ Anxiety
- ▶ Miss or skip school



The Bully, the Bullied & the Bystander

Overview

- 1** What is bullying and Michigan Laws?
- 2** Who is affected by bullying?
- 3** How to deal with a bullying situation?
- 4** How to be a safe online user?

How can we stop it? Be an Upstander

1. Tell Someone
 - a. Only 1 in 10 victims tells a trusted adult about online bullying.
2. Keep everything
3. Don't engage/stop untrue or harmful messages from spreading online or in person.
4. Stand together and hold bullies accountable



Overview

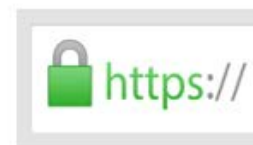
1	What is bullying and Michigan Laws?
2	Who is affected by bullying?
3	How to deal with a bullying situation?
4	How to be a safe online user?

SCAM



Avoid it!

- ▶ How do you avoid being scammed / hacked?
 - ▶ Look for green secured lock
 - ▶ Don't click on unfamiliar links
 - ▶ Don't give personal information over the phone or online



Staying Safe on the Internet

- ▶ Teach your kids or family members to protect their privacy
 - ▶ Not to click on spam email
 - ▶ Not to respond to disturbing messages
 - ▶ Not to get together with any they "meet" online
- ▶ Apps to use on phone
 - ▶ Kaspersky Safe Kids Family GPS
 - ▶ Kidgy – Parental Control App
- ▶ Monitor and give feedback



Online Safety

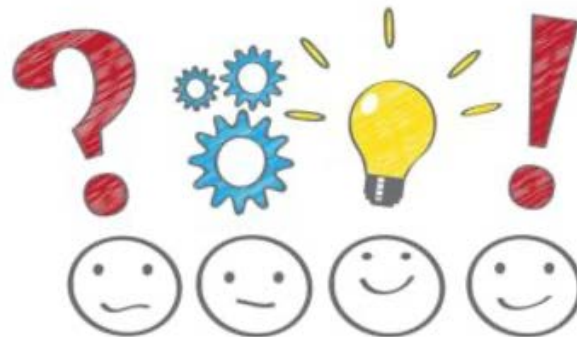
- ▶ Be careful on social media outlets and putting personal information online
- ▶ <https://www.youtube.com/watch?v=6jMhMVEIEQg>



Overview

- 1 What is bullying and Michigan Laws?
- 2 Who is affected by bullying?
- 3 How to deal with a bullying situation?
- 4 How to be a safe online user?

Questions



Session 6: Microsoft Office and Google Tools

Microsoft Office and Google Tools

FWP – ALI ALI

In this session you will:

- ▶ Gain a better understanding of Microsoft Office and Google Tools
- ▶ Create a graph using Excel
- ▶ Assess what you have learned and how to apply it

Quote of the Day

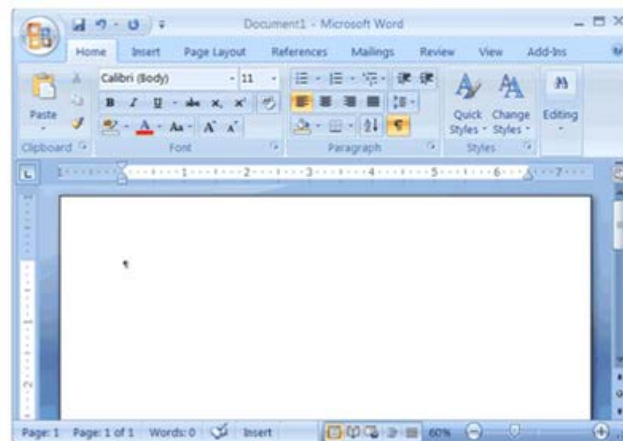
“Computing is not about computers any more. It is about living.”

- Nicholas Negroponte

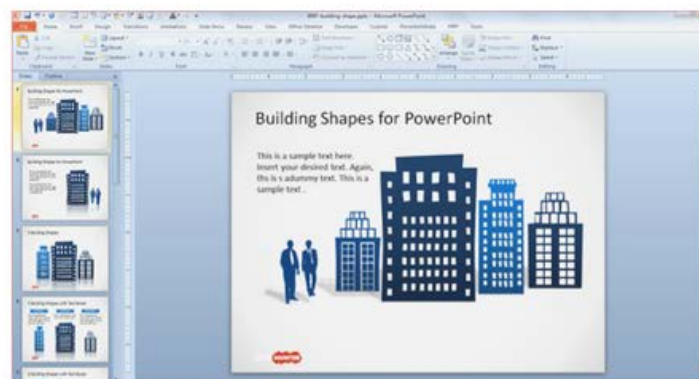
Microsoft Office



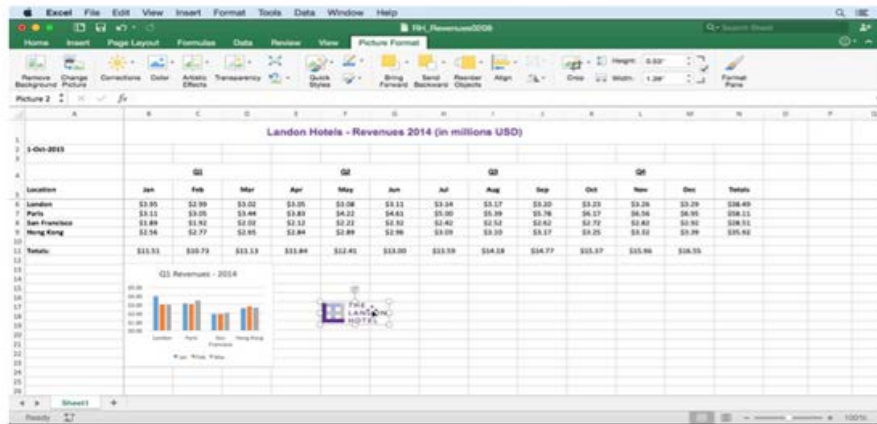
Office Word



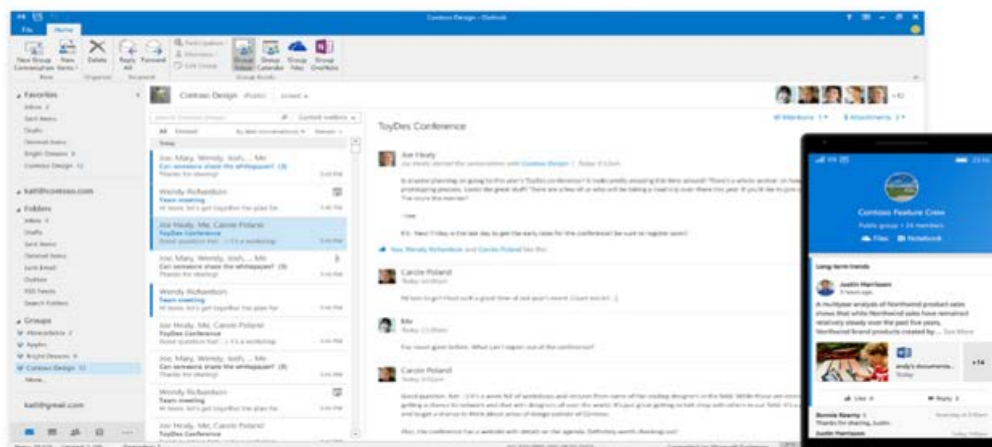
Microsoft Office PowerPoint



Microsoft Excel



Microsoft Outlook



Google Tools



What's the Difference?

- ▶ What's the difference between Google tools and Microsoft Office suite?
- ▶ What instance would make one better to use than the other?

Can you make a flyer?

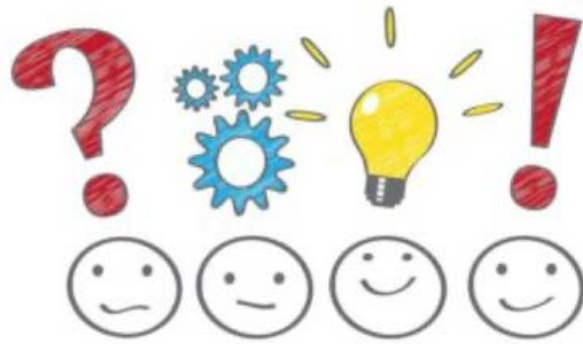
- ▶ Make a flyer about any sports event, activity, or occasion.
 - ▶ Use any software program presented.
 - ▶ Include:
 - ▶ Date/Time
 - ▶ Event Name
 - ▶ Picture
 - ▶ 1 or 2 sentences about event
 - ▶ Design it! Make it look nice!

Quote of the Day

“Computing is not about computers any more. It is about living.”

- Nicholas Negroponte

Questions



Session 7: Banking

Banking

FWP—Ali Ali




Session Outline

Discuss different types of bank offers

How to apply for offers

Credit Score discussion



Quote of the Day

A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain.

-- Robert Frost

Bank Offers

Secured / Unsecured / Charge Cards



Bank Offers

Checking / Saving / Loans

Debit



Applying for Bank Offers

- Ages 14-17 you have to apply with a guardian/parent for a Debit/Checking/ Savings account
- Age 18 to legally apply for a credit card

Credit Score

Credit score: helps in getting loans






Videos

<https://www.youtube.com/watch?v=oJtecS-DVkc>

<https://www.youtube.com/watch?v=-S91Pe-BjL8>

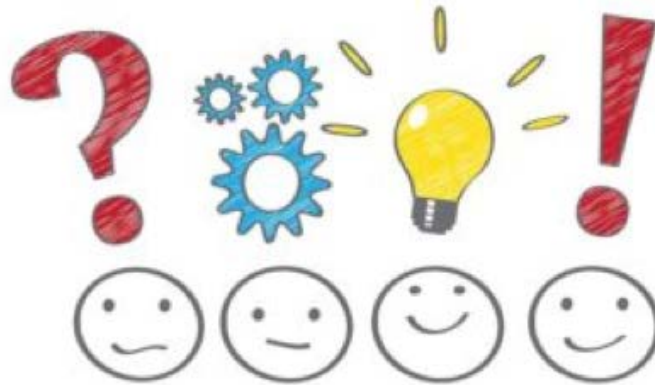


Quote of the Day

A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain.

-- Robert Frost

Questions



Session 7: Investing

Investing

FWP - Ali Ali

Session Outline

Introduce students to concept of investment

Discuss ways on saving money

Watch Video

Quote of the Day

“Someone is sitting in the shade today
because someone planted a tree a long
time ago”

Warren Buffet

Investing

What does invest mean?

expend money with the expectation of achieving a profit or material result by putting it into financial schemes, shares, or property, or by using it to develop a commercial venture.



Investing

Different types of things to invest in:

- Stocks
- College
- Property
- Gold
- Collectables



Saving

Spend money only when you
Have to

50/30/20

Save 20% of income, 50% for
necessities, and 30% for other
discretionary items.



Video

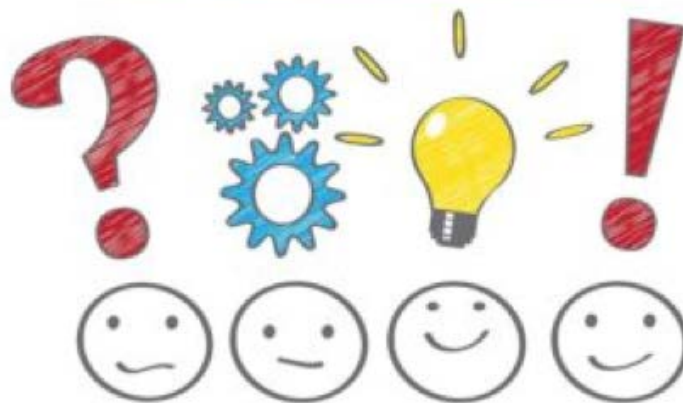
<https://www.youtube.com/watch?v=Oi9cq7tXkmg>

Quote of the Day

“Someone is sitting in the shade today because someone planted a tree a long time ago”

Warren Buffet

Questions



Session 7: Insurance, Taxes, and Fraud

Insurance, Taxes, and Fraud

FWP — Ali Ali

In this session you will:

- ▶ Gain a better understanding of:
 - ▶ insurance
 - ▶ taxes
 - ▶ fraud

Quote of the Day

“ The best way to teach your kids about taxes is by eating 30% of their ice cream. ”

Bill Murray

Insurance

What is insurance?

a practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium



Taxes

What are taxes?

Michigan has a single sales tax rate of 6%.



Taxes

► What is the purpose of taxes?

Paying the salaries of government workers, police and firefighters.

Tax money helps to ensure the roads you travel on are safe and well-maintained.

Taxes fund public libraries and parks.

Fraud

What is Fraud?



Fraud



Fraud

https://www.youtube.com/watch?v=G_aH50Tn8Fo

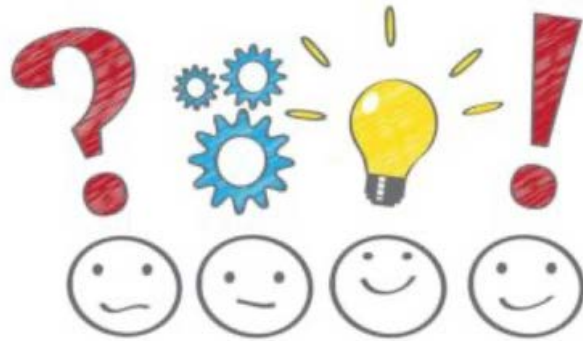
Quote of the Day

“ The best way to teach your kids about taxes is by eating 30% of their ice cream.

”

Bill Murray

Questions



Session 9: Career Exploration

Career Exploration

Ali Ali



Ice Breaker

- Rose/Thorn/Bloom:
 - Rose – Something good that has happened
 - Thorn – Something challenging that the participant is experiencing
 - Bloom – Something that participant is looking forward to

Objectives

1

Recognize that career planning is a journey

2

Understand that career planning includes self-reflection, exploration, and educational planning

3

Build resumes and understand how their characteristics (ex: Arabic Language) and achievements will help them in their future

Components of Career Planning



Self-assessment

The use of tools to help learn more about interests, values, personality, aptitudes, skill sets, developmental needs, and preferred work environments.



Career exploration

Researching different occupations and industries that are of interest and appear to be a good match.



Career identification

Selecting an occupation that you are most interested in and going to pursue.



Creating an action plan

Creating an action plan to achieve goals (i.e. identifying education requirements for career, developing a job search strategy, creating a resume, and preparing for interviews)



Job Searching Resources

- [Indeed.com](https://www.indeed.com)
- [Monster.com](https://www.monster.com)
- [Usajobs.gov](https://www.usajobs.gov)

Health Fairs

Referrals

Company Websites

College Websites / Application

- [Apply for Admission as a First-Year Student \(umdearborn.edu\)](http://umdearborn.edu)
- [Wayne State University](http://wayne.edu)
- [University of Michigan \(umich.edu\)](http://umich.edu)
- [Henry Ford College \(hfcc.edu\)](http://hfcc.edu)



Interviewing

Preparation

Identify important job characteristics

Understand needs of employer/school

Know yourself

Prepare/tune up resume



Resume Drafting

- Resume Template
- Student Sample
- My Resume

Draft your own resume!



Wrap up!

Where do you see yourself in 5 years and what will help you get there?



*The Brown School at Washington University in St. Louis
1 Brookings Drive
St. Louis, MO 63130
314-935-1061 • seff@wustl.edu*

www.sites.wustl.edu/salama



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