

## LEARNING LIFE COURSES

The Learning Life syllabus will be updated and modified as our new company grows. The current course description is below. The duration and cost of each course varies from one course to the other, based on its complexity. Please read all the way through to see the variety and visit the syllabus outline for costs.

### Financial Factors

#### Mastering Personal Finances

6 Months

There are 4 Sessions Totaling 6 Months

- 1) Learning Life will create a fictitious character, a pretend job (income) and a pretend lifestyle (expenses) and assign these 'life scenarios' to each member. You will perform as if you are the character you were assigned and manage your mock finances. Session one's mock lifestyles will be based on a standard lifestyle, not wealthy or poor.  
1 month duration
- 2) You will act as the character you were assigned. In this session you will receive paychecks and invoices in ways that suggests you are someone very irresponsible. Credit cards are introduced.  
1 month duration
- 3) You will act as yourself, but you will get the lifestyle you are "planning" for after college or age 22. This scenario will be assigned based on what you've said in your profile.  
3 months duration
- 4) The last month will include a variety of activities regarding interest-bearing savings accounts and investment decisions to make, in addition to the basic checking and savings activities. It will build on the information learned previously.  
1 month duration

**Learning Life's Personalized Feedback:** Learning Life will continuously submit paychecks and invoices to all members of this course. As you submit your payments, budgets and check registers, the evaluators will give feedback about your submissions - giving tips and advice for thorough record keeping, proper balancing and timely payments. The workbook gives a general outline and

information to help you complete the requirements of this course. The website has numerous web and book resources to refer to after the course is complete.

## Stock Market Project

3 Months

You will choose 5 stocks to purchase in the real stock market, using a pretend \$100,000. Follow the stock market during the course and make decisions to buy and sell *based on the real stock market*. Knowledge for completing this project will be offered in the workbook and on the members' website.

**Learning Life's Personalized Feedback:** Learning Life Evaluators will discuss your results from this project. The Evaluators, workbook and online resources will give a wealth of information on being a wise investor in stocks, bonds and commodities.

## Leadership

### Charitable Contributions

2 Months

You will get to choose a charitable cause you'd like to be involved with. You will design your own project and decide how exactly you will be involved with the charity.

**Leadership Mission:** You must recruit at least 1 person to follow. And you should make a positive impact on at least 1 person (or animal) at the charity.

Note: The charity doesn't have to be a charitable organization; it can be a charitable act at a place like a fire department, police department, hospital, school, etc.

The project is executed at your own creative discretion.

The guidelines are as follows:

1. The cause must be positive and thoughtful in nature
2. The process must include multiple steps: contact; plan; perform; finalize; and follow-up. (Each step will have basic requirements assigned.)
3. The project must teach someone (or animal) or lead someone (or animal) toward a specific goal.

*Example: Maybe you'll find a cancer patient to visit or write letters to. From that, you could do something more extensive...can you teach him or her something? Draw for them? Try to think outside of the box and be creative! Some ideas, however, may be perfect in its simplicity.*

*A second example: you might coordinate a team to work one weekend for Habitat for Humanity and then commit to it for a future date with a friend or family member.*

*A third example: maybe you have always wanted to be a fire fighter so you contact your local firehouse and ask how you might assist a recent fire victim. Recruit a friend or family member to help you.*

**Learning Life's Personalized Feedback:** Learning Life Evaluators will be available throughout the project to help answer questions, brainstorm, and make connections to complete this project. After the project is complete, the Evaluators will educate you about other charitable contributions you can make throughout your life in areas that may interest you. These great acts will be showcased on the Learning Life website and submitted to your local newspaper (optional).

## Leadership to You

2 Months

After reading the leadership section of the workbook and members' website, we'll go over a series of questions and we'll discuss the meaning of these words as they pertain to leadership, your life, and your goals. Together we'll come up with activities in your life where we can apply your leadership qualities.

Beliefs  
Values

Skills  
Character  
Wisdom

Knowledge  
Teamwork

**Learning Life's Personalized Feedback:** The Evaluators will only guide the answers to this project by expanding your mind to really encompass the meaning of these words.

## Home Sweet Home

### Home Management

3 Months

Members will analyze the way their household is run - finding ways to conserve energy; save money; shop wisely; understand cooking basics; keep the house safe from fire and water hazards; use space efficiently; and exploring ways to use other skills of this nature. You will have mini projects for the 5 topics below. The following descriptions are samples from the projects:

1. **Utilities:** What are your monthly utility costs? Can you think of habits you (or your family) have that could be altered to help save money?
2. **Cleaning:** How harmful are the products you use? Could they be more environmentally friendly *and* still clean good?
3. **Grocery shopping:** Go with your parent (or alone) and see if you can't prove your savvy shopping skills, based on information in our workbook.
4. **Cooking:** Pick two recipes from the Learning Life website. Go shopping for the ingredients to cook those recipes. If you follow the shopping instructions for each recipe, you'll realize you have extra ingredients left over after you've cooked the recipes. Now, come up with ways to use that extra food without wasting it.
5. **Insurance:** The purpose is to be prepared for your insurance claims in the event your belongings suffer a disaster or theft. Take pictures (or notes if you do not have a camera) of everything you own. Using information from the workbook and members' website, follow the appropriate steps to categorize your belongings.

**Learning Life's Personalized Feedback:** Learning Life Evaluators will be available through each step of this project to answer questions and help give ideas and information. At the end of the project the Evaluators will explain how these steps can be used throughout your life and they will illustrate how your contributions affect society as a whole.

One main idea for this project is to help take this information from being "in theory" to "in real life." It's not as easy as it sounds to be green or to shop smart, only because it involves creating and changing habits. This lesson can be

extremely valuable in other areas of life too - changing exercise habits; avoiding bad habits like smoking; changing poor eating habits; etc.

The second main idea of this project is to help members truly understand renter's insurance, without being overwhelmed by it.

## Auto Care & Responsibilities

### Vehicle Ownership

#### 2 Months

You'll get to use your daydreaming skills and your shopping desires in this project! Find the mode of transportation you would like to buy if you had each of the following amounts to spend on a vehicle. Keep in mind alternative fuel cars, public transportation, bikes...anything goes. And consider where you want to live as well as the type of schedule you expect to lead.

\$ 500	\$1,000	\$3,000	\$5,000
\$15,000	\$20,000	\$30,000	\$40,000

1. Pick 3 of those 8 vehicles. Please explain what the vehicle is, where it can be purchased, and how much it costs. Beware of warranties and other offers that might attach to that vehicle.
2. Then provide the average price of the fuel those 3 vehicles require for a full tank. If it is a bike, bicycle, or public transportation - please provide the necessary information to understand the cost benefits of your decision.
3. Do you have auto insurance? If so, what is it and what does your policy cover? Do you understand what it covers? It's important you read it and try to understand the fine print.

If you do not have car insurance and you plan to drive *in your lifetime*, please research 3 companies and policies you could choose for your coverage. Explain what you do and do not understand about the policy.

**Learning Life's Personalized Feedback:** Learning Life Evaluators will be available through each step of this project to answer questions and provide guidance in research and understanding. The Evaluators will be especially keen on the fine print of automobile sales, the attached warranties and other sales tactics, and overall practical thinking. The workbook will give a step by step understanding to completing this project and the members' website has

numerous resources available. We offer interactive ideas to turn these projects into family fun!

Environmental concerns will be discussed, as will a *simplified* and *non-partisan* economic lesson on oil, fuel and their relation to politics.

## Road Trip!

2 Months

Let's take a road trip! Let's go wherever you want to go in whatever car you want to take! Okay, of course it will be imaginary but trust me; this project is still a lot of fun! Think of it as practice for the real road trip you'll take someday.

You'll fill out an information sheet that explains everything about the trip you want: where you're going; in what type of car; for how long; points of interests to stop and see along the way; and so forth. Most importantly, you'll have to create a budget and a timeline for this road trip (don't worry you'll have our help)!

For the duration of the 2 months, you'll fill out journal pages (based on specific guidelines) that explain each day of your trip. Your evaluator will communicate with you about your travels and they can assign "situations" to your trip that just might change the experience and alter your budget a little bit.

**Learning Life's Personalized Feedback:** Road Trip incorporates excellent lessons to help develop problem solving skills, forward thinking habits, time management and budgeting. Oh yes, and you'll learn a whole lot about how to properly care for your automobile!

## Street Smarts

### Safety Skills

2 Months

**PART 1. Physical Safety:** List 5 places or activities that are a part of your regular life and weekly schedule. Then list at least 10 potentially dangerous situations that can occur at each of these places or during these activities. Think in terms of accidents as well as criminal acts. At the same time, your evaluator will write down what they think might be potentially dangerous situations that can affect you.

Next, write down preventative measures that could be taken to prevent such accidents or crimes. Together you and your evaluator will discuss these prevention measures and put these plans into action!

**PART 2. Identity Theft:** Following the workbook and the Learning Life website resources. PUT INTO ACTION the necessary steps to take to prevent identity theft.

**Learning Life's Personalized Feedback:** Learning Life Evaluators will respond to each submission accordingly. Group discussions will be started on the interactive website regarding real life stories of accidents, crimes, and identity theft that could have been prevented.

## Wellness

### Your Personal Health

2 Months

You'll think of 5 health factors that concern you. Here are some questions to help you consider your factors:

*Do you engage in any behaviors that are unhealthy?*

*Do you have any diagnosed health problems?*

*Do you know of any hereditary health problems in your family?*

*Are you exposed to unhealthy fumes or other hazards at work, school or home?*

*Are you afraid of any health problems that you want to learn more about?*

HINT: Consider getting a questionnaire from your doctor's office and then filling it out with your parents.

**Following your workbook, you'll accomplish these objectives:**

1. Submit your list of health factors (with or without an explanation of your feelings on the issue). Learning Life will find resources for you to use so you can research, request and receive information about how to prevent or manage these current or potential health issues.
2. Based on number 1, use the resources given to you to do some research. Submit your solutions, plans, and results from this research. Utilize website resources to help you complete this project. Be sure to put this information into action with some kind of a plan - even if the plan is emotional or spiritual in nature.
3. Think of what you plan to do after high school or college - or think of what you plan to do when your parents' insurance will no longer cover you. Research health insurance options for when this time comes. Realize some employers offer health benefits and some do not. If you work for yourself, you'll need to find individual coverage. Submit your findings on what health insurance you plan to have at this time and why you chose this company. (Explaining your premium, deductible and overall policy).

**Learning Life's Personalized Feedback:** The workbook and members' website will give resources, information and education on the essence of health and health insurance. Evaluators will respond accordingly to each submission in this project.

## Stress Management

3 Months

### **PART 1. Balance**

First we'll discuss BALANCE by analyzing questions, such as,

*How would you design and BALANCE your life with the following list of categories?  
Write the activities you would like to engage in to achieve each of these goals:*

EDUCATION  
WORK  
HOBBY/PLEASURE  
PHYSICAL ACTIVITY  
SPIRITUAL ACTIVITY  
ALONE TIME/SOLITUDE  
FUN WITH FRIENDS  
FUN WITH FAMILY  
AN ACTIVITY TO CONTRIBUTE TO YOUR LONG-TERM WORK DREAM  
AN ACTIVITY TO CONTRIBUTE TO YOUR LONG-TERM PERSONAL DREAM

Next we'll study the life we lead; the life we plan to lead as young adults; and our plans to achieve balance. You'll list the activities that make up your life. Think in terms of a regular week. You may list the things you really look forward to that happen annually, like camping or skiing, but be sure to encompass a regular week. We'll discuss this through a series of questions, answers and communication with your evaluator.

**THE REMAINING DESCRIPTIONS ARE UNDER CONSTRUCTION AND WILL CONTINUOUSLY BE UPDATED THROUGH JULY 2008.**

## **PART 2. Peer Pressure**

**Learning Life's Personalized Feedback:** Learning Life Evaluators will be available to listen and advise through each step of this project. The success of this project relies on the members looking deep into their own life and their perceptions.

The Evaluators will mainly point out methods the members can use to incorporate happiness from within and into all aspects of their lives. Part 1 & 2 of this course is mostly about understanding how our perspectives can control the way we feel about things. Therefore, we can learn to understand our thinking patterns; identify the root of a good or bad situation; and learn how to control our outlook!

Reaching Goals & Deadlines

## My Role in Society

Basic Life Expectations

## Jobs, Careers & Success

Getting a Job that Makes Sense

Career Path

Be Your Own Boss

Believing in Success

Successful Habits