

# LEARNING TO LEARN

## learning objectives

1. To understand what learning is and how to apply how you perceive and understand information.
2. Identify and analyze your own learning style.
3. Apply multiple intelligences to your everyday learning and way of living.
4. Understand how emotional intelligence can assist in a long and successful career.

## What is Learning?

In order to get the most out your career, work with others effectively and maximize your education, you need to know how learning takes place and how to use what you learn to your advantage. **Learning** is often referred to as: *a relatively permanent change in knowledge or behavior that comes about as a result of your experiences.*

Experience is necessary for you to speak, read, write, add and subtract, ride a bicycle, complete tasks, and so on. Regardless of your career path, any career requires you to learn.

What we learn can make us happier, healthier, and more successful. A benefit of learning is that it can help you to become more **flexible** and **adaptable**, especially when combined with your previous experiences. This means that you can learn to behave in ways that are beneficial, rather than harming others and yourself. This also means that each of us **perceives** and **processes** information differently.



We all have different **learning styles** and **multiple intelligences**. We are also **motivated** in a variety of ways that help us to achieve our goals. In other words, if you take a bit of time to understand **HOW** you learn, you can develop a strong foundation for success. This can help you to obtain anything you wish to achieve!

## How do you perceive and understand information?

What is your current perception of work or school? Knowing how your brain initially understands the world, what and how you learn, and how you interact with others, begins with how you perceive and understand information.

Do you draw conclusions about what a person is saying long before they finish telling you? Of course you do! We all do. But what some of the most successful people in world do before drawing conclusions, is **ask questions!** This helps to deepen their understanding of what is being said. In fact, we all have many perceptions that come from our life experiences that can interfere with our perception of what is really going on around us. Essentially, your own **perceptions** or “**reality**” can hinder or bias the judgments you make.

When you're learning new information in class or in the workplace, especially when you don't possess any relatable experiences, you can easily draw erroneous conclusions. For example, making a very complex situation too simple or applying an inappropriate solution to a certain situation, can have disastrous outcomes.



**PERCEPTION**

## How does your own reality get in the way of your learning?

This is not an easy question to answer. Often **your perception is your reality**. You make decisions based on your perceptions every day. From deciding which clothes you will wear, what types of things you will buy in a store, whether you or not you trust someone, and so on, are all premises based on your perceptions. To illustrate how your perception can easily change your outlook or misguide you, take a look at the visual examples that follow. As you do, you will also notice that there are some rules known as **perceptual cues** that guide your understanding of how you view the world.

By having a basic understanding of these cues, you will become more aware of your own reality, and consequently gain a deeper level of understanding of how you perceive the world.

**But that is just the beginning!** You can also learn how others see the world and make decisions, which will be helpful in understanding difficult tasks or important situations that require effective solutions.

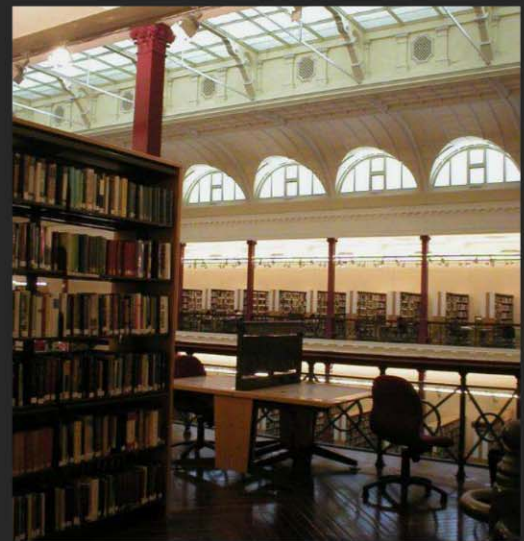
**Shape constancy** allows us to recognize people and objects from many different angles.

**Brightness constancy** is when the relative brightness of objects remains the same under different conditions of illumination, such as in full sunlight or shade.

**Size constancy** is the perception that the size of an object remains relatively constant even though images on our retina change in size with variations in distance.

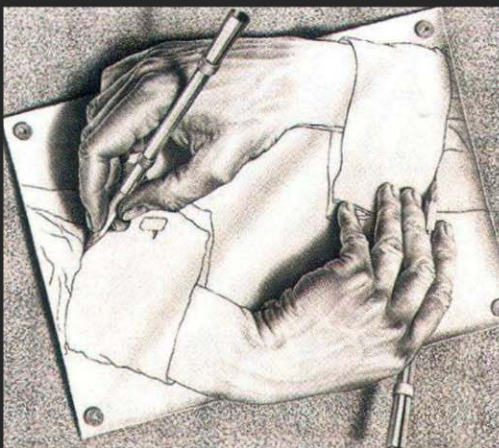
Take a look at this picture and decide if all of the bookshelves look to be about the same size. Be sure to focus on the bookshelves that are closest and those furthest away.

Did you notice how the bookshelves that are further away appear to be smaller? They are actually the same size; our perception of depth makes them appear smaller than they actually are.



There is also a **linear perspective**, which is the perception that parallel lines converge as they recede into the distance.

**Interposition** is the perception that objects closer to us may cut off part of our view of more distant objects.



Look at this example of *Drawing Hands*, by M.C. Escher. This example requires only one eye (otherwise known as a **monocular depth cue**) to see the patterns of light and shadow, which is typically used by artists to create perceptions of depth in their pictures.

# My Perception

As you might have noticed, what you think you are seeing may not be an accurate representation of reality. This means that you may need to be open to different interpretations. These different interpretations can increase your understanding of information or of a certain task that you need to complete. In doing so, allowing room for other interpretations, may necessitate just how flexible your decisions need to be.

Identify a time in which you misjudged a situation or perception cue and made a decision(s) accordingly.

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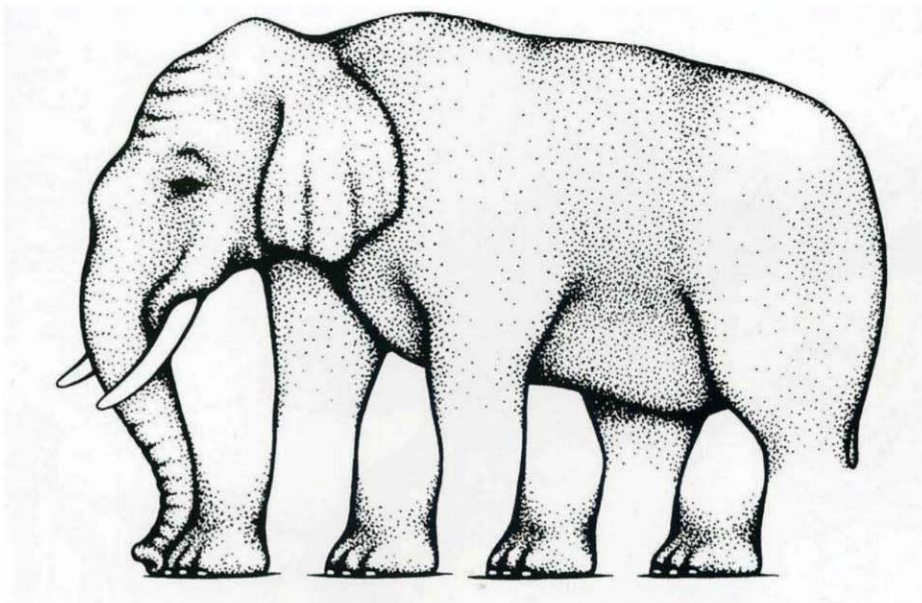
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Understanding how perceptual cues work, what would you have done differently in that same situation?

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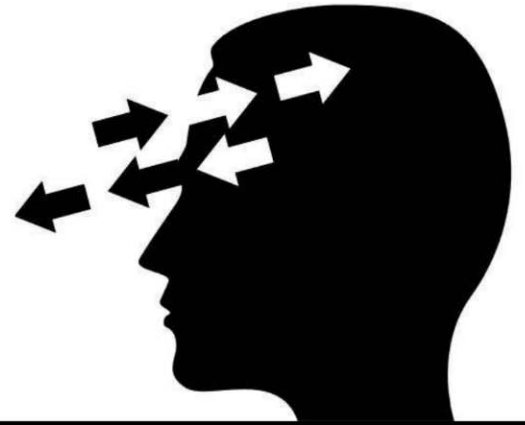
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**How many legs  
does this elephant  
have?**

# Processing How You Learn



## Top-down Processing

To illustrate top-down processing, read this paragraph:

Accordng to rscheearch at Cmabrigde Univervsity, it deosn't mttar in waht oredr the ltters in a wrod appear, the olny iprmoetnt tihng is taht the frist and lsat lttter be in the rghit pclae. The rset can be a toatl mses and you can stll raed it wouthit porbelm. Tihis is bcuseae the huamn mnid deos not raed ervey lteter by istlef, rather the wrod as a wlohe.

## Bottom-up Processing




This Lego house is a good example of **bottom-up** design, because the parts are first created and then assembled without taking into consideration how the parts will work in the assembly.

To help you remember the difference between top-down and bottom-up processing, look closely at the direction of processing. Top-down processing means from the cortex down. Bottom-up processing means from the senses up to your brain.

# Different Learning Styles

To further help you understand how learning takes place; you should understand the four learning styles. All of us learn by one or even a combination of the four types of learning styles listed below.

	LEARNING STYLE	STUDY TIP
	Using pictures, images and spatial understanding is often referred to as <b>visual or spatial learning style</b> .	Use a dry erase board to draw pictures, doodle or graphs of the information you need to understand
	Using sounds and music is commonly known as <b>aural or auditory learning style</b> .	Listen to up beat music while you study. Be careful to not choose music that you'll mouth the words too. This will take away from your focus.
	Using words in writing and speech is usually referred to as <b>verbal or linguistic learning style</b> .	Read aloud or talk to yourself about the chapters. Note: If you try this in public, note how many strange looks you get from people.
	Using your body, hands and senses is commonly known as <b>physical or kinesthetic learning style</b> .	Be active and take several short breaks (5-10 min). Baking cookies while you study with a timer works well. You will have to check on the cookies several times which offers the needed short breaks to reenergize your studying. Bring the cookies to class and you'll be loved by all!

# Multiple Intelligences

Understanding which learning style best helps you to retain and understand information is one of the first steps in understanding how your brain works. Gardner's Theory of Multiple Intelligences suggests that you can increase your chances for success by understanding each type of intelligence and learning how to use it to your benefit. We each have our own unique blend of intelligences that help us to understand the world we live in, while fine-tuning our approach to quickly learn information and effectively use it. The theory also suggests that we all have the potential to acquire each type of intelligence and by doing so, can increase our chances for success when confronting various challenges in our personal and professional lives.

- 1) **Linguistic Intelligence:** the ability to use language well, as writers do.  
Study Tip: Record yourself reading aloud and play the recording back as you study.
- 2) **Logical-Mathematical Intelligence:** the ability to reason mathematically and logically.  
Study Tip: Organize the chapter and your notes into a logical flow that makes sense to you.
- 3) **Visuospatial Intelligence:** the ability to solve spatial problems or to succeed in a field such as architecture.  
Study Tip: Drawing or doodling works great here. Create a picture that represents the information that needs to be understood.
- 4) **Musical Intelligence:** the ability to perceive pitch and rhythm and to understand and produce music.  
Study Tip: Listen to music as you study. Create musical jingles of key concepts.
- 5) **Bodily-Kinesthetic Intelligence:** the ability to control body movements and skillfully manipulate objects, as demonstrated by a highly skilled dancer, athlete, or surgeon.  
Study Tip: Study while doing a physical activity that you enjoy.
- 6) **Interpersonal Intelligence:** the ability to understand and relate well to others.  
Study Tip: Do you love coffee or tea? Meet with a classmate at your favorite café for a beverage and class discussion.
- 7) **Intrapersonal Intelligence:** the ability to understand oneself.  
Study Tip: Try keeping a brief journal of your reactions (thoughts and feelings) to the information you are studying.
- 8) **Naturalistic Intelligence:** the ability to detect and understand a phenomenon of the natural world, as a zoologist or meteorologist might do.  
Study Tip: Study in physical locations that are representative of the course material.
- 9) **Existential Intelligence** (also commonly known as spiritual or moral intelligence): pose and ponder questions about life, death, and ultimate realities.  
Study Tip: Pose questions of content that explore what lies beyond life and death, such as why are people born, how they get here, and why they die.

\* Gardner, Howard (1983), *Frames of Mind: The Theory of Multiple Intelligences*, Basic Books



# Emotional Intelligence

## (Book Smart vs. Street Smart)

High Emotional Intelligence = Higher employability and increased longevity in your career!

Emotional Intelligence is a set of skills that makes up one's ability to accurately assess, evaluate express, and regulate emotions.

Emotional intelligence involves the abilities to:

- Read others' emotions accurately
- Respond to others' emotions appropriately
- Motivate oneself
- Be aware of one's own emotions
- Regulate and control one's own emotional responses

### Self Evaluation: Emotional Intelligence

Here's a brief self-report rating scale that may help you to understand how emotional intelligence is measured.

Write **Yes** or **NO** by each statement. The + and – signs indicate whether they are positive or negative indications of emotional intelligence.

- + 1. I am aware of subtle feelings as I have them.
- + 2. I find myself using feelings to help me make decisions in my life.
- 3. Bad moods overwhelm me.
- 4. When I'm angry, I blow my top or fume in silence.
- + 5. I can delay gratification in pursuit of my goals rather than getting carried away by impulses.
- 6. When I'm anxious about a challenge, such as a test or speaking in public, I find it difficult to be well prepared.
- + 7. When faced with setbacks or disappointments, rather than giving up, I stay hopeful and optimistic.
- + 8. People don't have to tell me what they feel — I can sense it.
- + 9. My keen sense of others' feelings makes me compassionate to their plight.
- 10. I have troubling handling conflict and emotional upsets in relationships.
- + 11. I can sense the dynamic of a group or a relationship and articulate unspoken feelings.
- + 12. I can contain distressing feelings so that they don't keep me from accomplishing the things I need to do.

“When you fail you learn from the mistakes you made and it motivates you to work even harder.”

--Natalie Gulbis

# What motivates you to learn?

## Intrinsic versus extrinsic motivation

Do you learn because you are curious about a subject or want to know more about it? If so, you are **intrinsically** motivated. Conversely, do you learn because you are motivated to get a good grade or receive praise from others? If so, you are **extrinsically** motivated. Once you learn how to motivate yourself, you will find that tackling even the toughest of challenges will become a bit easier to manage.

## My Story

Think about and discuss your personal history—your story—in relation to **intrinsic** and **extrinsic** motivators.

Think about some of your personal goals and then answer the following questions:

- 1) What motivators (intrinsic or extrinsic) influenced you to make those goals in the first place?
- 2) If you have modified certain goal, what motivators influenced you to modify certain goals?
- 3) How do you anticipate your goals changing in the future? Explain why.

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# PERFORMANCE & STUDY SKILLS

## Learning objectives

1. Evaluate and understand how anxiety can be managed to enhance your test performance.
2. Critique the many different study skills and apply those that will work best for you to improve your study habits.
3. Learn how to recall information quickly and effectively.

**“By failing to prepare, you are preparing to fail.”**

-- Benjamin Franklin

Anxiety is something that every one of us experiences in any stressful situation. All of us feel some effects of anxiety associated with exams, projects, deadlines, interviewing, and so on. One of the most stressful and anxiety-provoking experiences is taking a test. Feelings of angst can occur before a test, while reviewing for a test, during a test, or even after a test. The experience can produce a nervous feeling in your stomach, sweating, nausea, blanking out, or even becoming physically ill. While all of these are symptoms of anxiety, most people don't experience anything more than a nervous feeling. In fact, a slight amount of anxiety can result in improved test performance!

Athletes, actors, singers, public speakers and other performers count on having some anxiety to be able to perform to the best of their ability. And so should you! Anxiety can become a problem when it begins to adversely affect your performance on an exam. Some of these effects can interfere with every aspect of your life, BUT most can be managed with preparation! Preparation is the key to your success!

## **Anxiety Triggers**

Take a moment to think about the last time you felt anxious about an exam.. List the thoughts, concerns, images, and feelings you experienced below.

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Now take a moment to ask yourself how preparation could have alleviated most of what you listed. You may be surprised to learn just how much preparation matters.

**It's all about preparation!**

## **Tips for Managing Test Anxiety**

When anxiety begins to interfere with test performance, there are three main areas you can work on to reduce it.

**Mental preparation** is of primary concern when dealing with test anxiety. Before the exam, you can do several things:

- **Be thoroughly prepared.** Having confidence that you know the course material is the first step in reducing test anxiety.
- **Review the material.** Review is fine, but trying to cover two months of material in two hours is not an effective way to prepare for an exam. Begin your review process early. This also reduces last minute anxiety.
- **Arrive to the exam location early.** Tardiness only causes more stress! Relax and don't talk about the test with friends or other students – frantic review is often more confusing than helpful. Also, do not sit near anyone who seems anxious, as it will only make you more anxious.

**During the exam you should be “test-wise” and plan for taking a test.**

- Remember some initial anxiety is normal. Generally, when you receive an exam, stop for a moment, take several deep breaths, relax, and then begin reviewing the directions and the test items.
- **READ THE DIRECTIONS** for each section. Students typically lose points on exams because they do not follow the directions, not because they don't know the material.
- On a timed test, allow more time for questions with a higher point value. Pace yourself to answer as many questions as possible.
- Don't spend too much time on any one question. If you can't come up with the answer, move on. You can always come back if you have time.
- Learn from the test! Often times, some questions on an exam reveal answers to other questions. Be mindful when reading the questions and look for clues to help you.
- Take your time! Read each question slowly; don't rush through the exam. This is how mistakes are made.
- Most importantly, try to remain calm. If you feel your anxiety level rising, take a deep breath, close your eyes, and remind yourself that you can do this!

**Physical preparation** is a second important area to consider when attempting to reduce test anxiety.

- **Develop good study habits and techniques.** Adequate food and rest are important to any part of your study regimen, especially before an exam. When you are tired, you can easily become frustrated and experience more anxiety.
- **Location, location, location!** During the exam, find a place in the room where you feel comfortable. Avoid sitting near the door or in other high distraction places.

- **Come Prepared.** Bring all necessary supplies for the exam such as a calculator, pens, pencils, scratch paper, etc.

**Relaxation** is a third way you can reduce anxiety.

In connection with mental and physical preparation, relaxation before and during the exam can improve test performance. When your body becomes physically tense, relaxation removes tension and consequently reduces anxiety – the deeper the relaxation, the greater the reduction in anxiety. There are several things you can do to achieve a state of relaxation prior to an exam:

- **Go for a walk.** Allow adequate time prior to the exam to go for walk. Clear your mind as you walk and enjoy the sense of relaxation.
- **Avoid discussing the test.** Don't discuss the test with anyone, especially fellow classmates as that only serves to fuel anxiety.
- **Breath.** Take a series of 10 deep breaths, holding each breath for 10 seconds. Slowly release your breath.
- **Tense your muscles to relax them.** While sitting, (not laying down unless you want others to look at you strangely) tense all the muscles in your body beginning with your toes and ending at your head. Hold the tension for about 20 seconds. Release and let your muscles relax completely. Repeat, as needed, until you feeling feel less anxious and a deeper sense of relaxation.
- **Stretch.** Stretching your muscles invigorates the body and is a great pick me up, especially if you're groggy.

\*\*Adapted from Academic Success Center, Oregon State University, 2011

**"It is good to have an end to your journey; but it is the journey that matters, in the end."**

-- Ursula K. Le Gui

## Study Skills

### What tasks do you do well?

You have many skills that you use in everyday life such as writing, listening, drawing, talking, and so on. But often, when asked what good study skills you have, the most common answer is, "I don't know!" What most people don't understand is how to take those everyday skills and turn them into effective study habits.

The reality is that academic studying is often considered boring and many don't have the slightest idea where to begin. Do you believe this? What's worse is that some of the everyday "content" you learn is constantly changing. What you learn today may be null and void tomorrow. So what's the real deal about study habits? **Learning how to learn!** If

you learn how to learn, it will be beneficial to you throughout your **entire lifetime**. As you have already discovered, there's much more to learning than meets the eye. In order to better understand what study skills will work for you, let's take a brief look at what you already do.

## **Self-Evaluation: My Study Habits**

Answer yes or no to the following questions. Be sure to answer every question as accurately as possible.

### **Focus & Motivation**

1. I can stay focused while I am studying.
2. I find it hard to get started on a project.
3. I get easily distracted and find it hard to break away from family, friends, extracurricular activities, and/or social media to start or finish a project.
4. I find it hard to stay on task when completing a project.
5. I ask questions as I engage in a project or complete any reading assignments.
6. I have a long-term goal of what I'd like to do after college or an idea of the area I'd like to work in (e.g., major/vocation).

### **Time Management & Procrastination**

1. I use a project planner or digital calendar such as Google calendar to track assignments, tests, quizzes, and projects.
2. I use my school or any tutoring services (e.g., Learning Resource Center) to strategize how to handle busier times of the course term (e.g., midterms).
3. I typically finish assignments and projects the day they are due or the night before.
4. I create a "to do" list for the current day or week.
5. I frequently put off projects/tasks.
6. I have a good balance between work, school, and rest.

### **Test-Taking**

1. I study several days in advance of tests and quizzes.
2. I self-assess or give myself mock tests as I study (e.g., answer 200 practice multiple-choice questions for a 50 multiple-choice test or write out essay questions in a timed format).
3. I am aware of basic test-taking strategies for multiple-choice questions.
4. I complete all projects and assignments.
5. I can easily identify what I know and don't know before an exam.
6. I review returned exams to prepare for the next exam.

### **Note-Taking**

1. If PowerPoint's or note outlines are available, I have either a paper or digital copy that I bring to class.
2. I identify and write down main concepts and examples.

3. I know what words to look for when listening to a lecture or a large group discussion.
4. I take notes on other student's presentations.
5. I use digital audio recording options with the professor's permission.
6. I check my notes against other student's notes to make sure I don't miss any important details.

## **Reading Skills**

1. I summarize the reading in my own words and take notes.
2. I preview the target questions/objectives and review the summary questions at the end of the chapter when reading from a textbook.
3. I break longer chapters into two to three manageable sections.
4. I engage and ask questions in response to the reading.
5. I turn headings in a chapter into questions and look for the answer to those questions as I read.
6. I use mapping to help remember content I've read.

## **Managing Test Anxiety**

1. I experience intense anxiety or stress.
2. I talk to myself in a supportive and calming way during an exam.
3. I use finger relaxation or whole body relaxation strategies when anxious during exams.
4. I forget previously studied material needed for an exam.
5. I am anxious in other areas of my life (e.g., relationships, family, work).
6. I calm down as I get further into the exam.

## **Study Strategies**

1. I study where it is quiet and there are few distractions.
2. I study for a length of time and then take a short break before returning.
3. I study at the best times of day (e.g. when I'm most awake).
4. I set attainable, realistic study goals, such as the number of problems I will complete or the number of pages I will read.
5. I study at least two hours for every hour I am in class each week.
6. I start studying with the most difficult subjects first.

If you answered "No" to two or more items in a section, you will need additional study-skill resources to build and hone your skills. If you do, this is okay. Many of us need to refine our skills. It's always better to have a good idea as to where you need to improve your skills, rather than not knowing at all.

List what section(s) you might need some fine-tuning. Identify potential resources that are available to help.



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\*\*Adapted from <https://www.bethel.edu/undergrad/academics/support/study-skills/self-assessment>

## Practical Tips for Different Types of Exams

### Multiple Choice

First, make sure you know the rules of the game. A good rule of thumb is to answer each question in your head before looking at the answers. If you think you know the answer before reading the options, it is probably correct; if you look at the answers first, you may get confused.

Another standard practice is to skip difficult questions and return to them later. Don't waste time on a question that is problematic. Simply mark it and move on. If time permits, return to the question when you have finished.

Finally, understand how the exam will be graded. Don't guess if you are penalized for incorrect responses. If there is no penalty, eliminate optional answers you believe to be incorrect, then take your best guess. A few other common sense suggestions:

- If two answers seem similar, except for one or two words, choose one of these answers.
- In general, if answers cover a wide range (10, 29, 160, 800), select a number near the middle.

### True-False

If any part of a true-false statement is false, the answer is false. Also, look for key qualifiers such as all, most, sometimes, never, or rarely.

### Short Answer

Typically, testing of this kind asks that you provide definitions or short descriptions, often amounting to a sentence or two. Using flash cards can help you to study key terms and phrases.

### Open Book

If you find yourself in this type of testing situation, the rules of the game should be clear. The trick here is to **HIGHLIGHT** all of the key information not worth remembering. The night before the Open-Book Exam, write down all the information you can fit into the margins of the book, all the information that IS worth remembering. Finally, the best practical strategy is to buy a couple packages of color-coded page tabs and post it notes and mark each section so that you can quickly flip to a section that you need during the test.

### Essay Exams

Studying for essay exams (and writing them under pressure) can be an important learning experience, not merely a form of testing and evaluation. Essays force a response (not necessarily an answer) that challenges assumptions while offering a variety of acceptable interpretations. The assumption of the essay is that organization, structure, and coherence add up to something more than the various parts, something more than the factoids that we associate with information.

- As a practical matter, when you respond to an essay question, it is important to understand what the question is asking.
- Take it apart. Understand each word and its possible meanings. Look for loaded or ambiguous terms that may carry hidden assumptions.
- A good essay question is designed to open the field to any number of complex possibilities. Your task is to provide an informed response that demonstrates the practical boundaries of the essay, to expose the intellectual traps that accompany any meaningful generalization.
- Create a brief outline that includes ideas for an introduction, thesis (main idea), supporting paragraphs, and a conclusion.
- If you are more visual, create a concept map with the main idea in the middle, branching your supporting ideas out from there.
- Another task is to bring generalizations into line with concrete particular evidence that flow nicely together.
- Your response will be assessed on substance, strength, subtlety, and skill.
- Aim to write with simplicity and sincerity.
- A well-written response usually involves taking a position on a meaningful issue and defending it in detail with appropriate argument, evidence, and examples.

Essay questions usually ask that you do one or more of the following: analyze, argue, compare, contrast, criticize, defend, define, describe, discuss, enumerate, evaluate, examine, explain, illustrate, interpret, list, outline, and summarize. It is good practice to have a strong thesis and clearly stated objectives. It is important to present a clear argument with carefully marshaled evidence. Don't forget, a well thought out essay has a beginning, middle, and end.

## **Memory**

To better understand what study skills will work most effectively for you, you need to understand how your memory stores information.

Memory is the process by which information is retained for later use. The basic process by which information is processed follows the following format:

Information is **acquired and encoded** ==> leads to **storage** in the brain ==> leads to the possibility of later **retrieval** (though as you know at test time, is not a guarantee), and the possibility of eventually forgetting the information.

Did you know that your memory is similar to a computer, smartphone, or even an iPad? Today, it's not uncommon to hear that our human mind can be compared to a computer and our memory, to an information-processing system. If you can take a moment to appreciate this analogy, you can better understand how you store information, how long you need the information (e.g., one hour, a day, five years), and how you can retrieve the information. Your computer **acquires (or receives)** input from a keyboard or a mouse; it converts the symbols into a special numeric code; it **stores (or saves)** the information on a hard drive, thumb drive, or cloud storage; it then **retrieves** the data from the drive to be displayed on a screen. If the computer crashes or the system is outdated, if there's not enough space on the hard drive, if the file gets deleted, or if you enter the wrong retrieval command, the information becomes inaccessible, or 'forgotten'.

The process by which your memory stores information, is also known as the **information-processing model** and works in a similar manner. Within this information-processing memory approach, three types of memory have been distinguished: sensory, short-term, and long-term memory.

## **Memory IS how you learn for a lifetime! And the KEY is Attention.**

### **Sensory memory** (1-3 seconds)

Stores all information that registers on the senses, holding literal copies for a brief moment ranging from a fraction of a second to three seconds.

### **Short-term memory** (about 7 items for 20 seconds)

Sensations that do not draw attention tend to vanish, but those we 'notice' are transferred to short-term memory, another temporary storage system that can hold seven or so items of information for about 20 seconds. Although short-term memory fades quickly, information can be held for a longer period of time through repetition and rehearsal. When people talk about attention span, especially in class, they are referring to short-term memory.

### **Long-term memory** (almost permanent)

Long-term memory is a somewhat permanent storage system that can hold vast quantities of information for many years. Science writer Isaac Asimov once estimated that long-term memory takes in a quadrillion separate bits of information in the course of a lifetime. Mathematician John Griffith estimated that, from birth to death, the average person stores five hundred times more information than the **Encyclopedia Britannica**. When people talk about memory, long-term memory is typically what they have in mind.

## Why do you need sensory memory?

Whether a sensory memory system stores information for one-third of a second or for three seconds, you might wonder, what's the point of having a 'memory' that is so quick to decay? To answer this question, try to imagine what your perceptions of the world would be like without sensory memories. Without the visual icon, for instance, you would lose track of what you see with every blink of the eye – as if you were viewing the world through a series of snapshots rather than on a continuous film. Similarly, it would be hard to understand spoken language without the persistent traces of echoic memory. Speech would be heard as a series of staccato sounds rather than as connected words and phrases. In fact, we have other sensory memories as well – for touch, smell, and taste stimuli.

**Take a moment to memorize the following list of numbers. This is part of a self-assessment that you will use shortly.**

1 8 1 2 1 9 4 1 1 7 7 6 1 4 9 2 2 0 0 1

## Short-term Memory

Think about what your environment is like as you walk from class to class on campus or to work. You're seeing people, trees, buildings, and so on. You're hearing multitudes of conversations, the sounds of cars, the sounds of leaves as they fall. You smell the car exhaust, the perfume or cologne of the person next to you, the flowers that are blooming, and a pungent trashcan that you walk by. More stimuli is probably reaching your sensors than you can think of or write about, but almost never reach your consciousness, and are immediately 'forgotten'. **The key is attention.** Sensations that do not capture your attention quickly tend to disappear, whereas those that we notice, are transferred to short-term memory – a somewhat more lasting but limited storage facility. As you already know, people are selective in their perceptions and can instantly direct their attention to stimuli that is interesting, adaptive, or important.

### Self-Evaluation: My Short-Term Memory

Write down the numbers in order that you memorized from the previous page.

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**How did you do? Did you remember all of the numbers? Now, try again but this time chunk the numbers into years like this...**

1812 1941 1776 1492 2001

## **Chunking**

Chunking enables you to improve your **short-term memory** span by using your capacity more efficiently. You may be limited to seven or so chunks, but you can learn to increase the size of those chunks. Without practice, some researchers find that people can only remember about four plus or minus two chunks. With practice, we're back to the magic seven plus or minus two. But with training, you can increase the size of the chunks you remember so that you can remember large quantities of material.

**Now, try the numbers again... Were you better able to recall the numbers this time?**

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## **Long-term Memory**

Once information passes from sensory to short-term memory, it can be encoded into long-term memory.

### **Self-Evaluation: My Long-Term Memory**

**What do you remember about your fourth birthday?**

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**What's the name of your first-grade teacher?**

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**What's the smell of floor wax in the corridors of your elementary school?**

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**Can you describe a dream that you had last night?**

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## Recite the words of your country's national anthem?

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To answer these questions, you would have to retrieve information from the mental warehouse of **long-term memory**. Like the hard drive, thumb drive or cloud storage of a computer, long-term memory is a relatively enduring storage system that has the capacity to retain vast amounts of information for long periods of time.

But to transfer anything into long-term memory, you would find it much more effective to use **elaborative rehearsal**, a strategy that involves thinking about the material in a more meaningful way and associating it with other knowledge that is already in long-term memory. Essentially, the more deeply you process something, the more likely you are to recall it at a later time.

Perhaps the most effective form of elaborative rehearsal is the linking of new information to yourself. Am I suggesting you become "selfish?" In a way, yes! By viewing new information as relevant to yourself, you will take that information into consideration and organize it around common themes. **The result is an improvement in recall**. So you need to try and personalize any course material or projects as much as possible, even if it is just coming up with examples of when these things have happened to you. This increases your likelihood of remembering it for an exam or even for your career!

Although the transfer of information to long-term memory often requires a great deal of thought and effort, certain types of information are encoded automatically and without conscious control. When you meet someone for the second or third time, you may have trouble remembering their name, but you can easily recall their face. Similarly, people encode information about time, spatial locations, and events without conscious effort.

With all that's stored in long-term memory – habits, skills, verbal information, and knowledge of words, names, dates, faces, pictures, personal experiences, and the like – it's amazing that anything can ever be retrieved from this vast warehouse. Surely our knowledge must be organized in memory; perhaps the way books are organized in a library. One popular view is that memories are stored in a complex web of associations, or **semantic networks**. According to proponents of this view, items in memory are linked together by semantic relationships. When one item is brought to mind, the pathways leading to meaningfully related items are **primed** – thus increasing the likelihood that they too will be retrieved.

## Remembering Names and Faces

There are a number of systems that help us to remember names and faces, which are useful skills for instructors who have difficulty remembering the names of their students! Here are some suggestions:

1. Associate the name with a part of the face, such as *Larry* and *lip*.
2. Pay attention when you first hear the name. Most people don't really listen when they meet someone for the first time.
3. Pronounce the name and see how it is spelled.
4. Link the person's name with that of a celebrity, such as a woman named Emma, who reminds you of Emma Watson.
5. Ask again if you forget, but try a different cue this time.

A good deal of research supports the notion that memories are stored in semantic networks. When research subjects are given a list of 60 words that fall into four categories (animals, professions, names, and fruits) – even if the words are presented in a mixed order – subjects later tend to recall them in clusters. In other words, retrieving tiger is more likely to trigger one's memory for baboon than for dentist, Jason, or banana.

## If You Don't Encode, You Can't Retrieve it!

**To show the importance of encoding, answer to the following questions:**

1. Which is the color on top of a traffic light?
2. How many rows of stars are on the U.S. flag?
3. Whose image is on a dime? Is he wearing a tie?
4. What five words besides *In God We Trust* appear on most U.S. coins?
5. When water goes down the drain, does it swirl clockwise or counterclockwise?

You most likely have seen these items thousands of times, but might not recall all of the details because you didn't think about the information.



Most books on improving memory recommend that verbal information be represented as visual images. One popular use of imagery is the **method of loci**, in which items to be recalled are mentally placed in familiar locations. It works like this: first you memorize a series of objects along a familiar route. For example, you might imagine your morning walk from the bedroom, to the bathroom, visualize the objects you pass: your bed, then the bathroom door, shower, stairs, and so on. These places become pigeonholes for items to be recalled. To memorize a shopping list, for example, you could picture a dozen eggs lined up on the bed, a bag of red apples hanging on the bathroom door, and butter in the soap dish of the shower. When you take a mental stroll through the house, the items on the list should come to mind. The trick is to link new items to other items already stored in your memory.

Because one learning experience can disrupt memory for another, you should be aware of the effects of **interference**. This problem is common among students, as material learned in one course can make it harder to retain that learned in another. To minimize interference, follow two simple suggestions: first, study right before sleeping and review all of the material right before the exam. Second, allocate an uninterrupted chunk of time to one course; then do the same for the others. If you study psychology, then move to biology, then go on to math and back to psychology, each course will disrupt your memory of the others – especially if the material is similar.

**Context reinstatement:** Information is easier to recall when people are in the physical setting in which it was acquired – and in the same frame of mind. The setting and the mood it evokes serve as cues that trigger the retrieval of to-be-remembered information. That's why actors like to rehearse on the stage where they will later perform. The next time you have an important exam to take, try to study in the room where you'll take the test.

## Quick Tips on Improving Your Memory

- Practice time:
  - To learn names, dates, vocabulary words, or the content in a textbook, you'll find that practice makes perfect. In general, the more time spent studying, the better. It also helps to distribute your studying over time rather than cramming all at once. You will retain more information from four two-hour sessions than from one eight-hour marathon.
- Depth of processing:
  - The sheer amount of practice is important, but only if it's 'quality time'. Mindless drills may help maintain information in short-term memory, but long-term retention

requires that you think actively and deeply about material – about what it means and how it is linked to what you already know. Skimming or speed-reading will not promote long-term retention. Spend 'quality' time studying.

- Verbal mnemonics:
  - Use rhyming or acronyms to reduce the amount of information to be stored.
  - Verbal mnemonics, or 'memory tricks' are sometimes the easiest way to remember a list of items that needs to be recalled. Chances are you have already used popular methods such as rhymes (I before E, except after C) and acronyms like IRS (Internal Revenue Service).

(Over the years, psychologists have stumbled upon a few rare individuals who seem equipped with extraordinary 'hardware' for memory. But often, the actors, waiters, and others who impress us with their extraordinary memories are ordinary people who use mnemonics very well!)

- Overlearn Information:
  - It pays to overlearn – that is, to review the material even after you think you have mastered it.
- Methods of Loci:
  - Make sure you mentally associate and place items to be recalled in familiar locations. This is also known as methods of loci (location).
- Study right before sleeping:
  - Review all the material right before the exam or allocate an uninterrupted chunk of time to one course. This is commonly known as interference.
- Try to study in the same environment & mood in which you will be taking the exam. This also known as **context reinstatement**.

## The Real Skinny!

What else might you need to know to improve your study skills?

### How much do I need to Study?

It's suggested that undergraduates study a minimum of three (3) hours for each one (1) hour of class time. The mathematics is simple. If you have a 3-credit hour class, you will spend a minimum of nine hours each week studying for that course. It's likely you will spend additional time preparing for the mid-term and final exams, not to mention research essays.

### Is studying hard work?

It doesn't have to be! You're only limited by your creativity. College courses are designed to focus on important key information through repetition: reading, re-reading, writing, re-writing, discussing, re-discussing, thinking, and re-thinking the course material. As you've already discovered, you need to push the same information past your brain in as many ways as possible to remember it:

see it, hear it, read it, write it, repeat it all again in as many different ways as possible. The trick is to help yourself learn as painlessly as possible.



## How do you A. S. P. I. R. E.?

A study system to succeed!

### **A: Approach/Attitude/Arrange**

**Arrange** your schedule to eliminate distractions; **approach** your studies with a positive **attitude**. Choose where you like to study:

Quiet place

Study hall

Public venue

Computer/desk

### **S: Select/survey/scan**

- **Select** a reasonable chunk of material to study.
- **Survey** the headings, graphics, pre- and post-questions to get an overview.

- **Scan** the text for keywords and vocabulary: mark what you don't understand.

Highlight keywords in the text:

### **Mixing with a color wheel**

Mixing colors with paints using a color wheel as a guide allows you to visualize color mixtures within a traditional color wheel. This method uses the distance and midpoint between two paints on the color wheel to estimate the saturation and hue of their mixture.

### **P: Piece together the parts:**

- Put aside your books and notes.
- **Piece** together what you've studied, either alone, with a study partner or group, and then summarize what you understand.

### **I: Investigate/inquire/inspect:**

- **Investigate** alternative sources of information you can refer to: other textbooks, websites, experts, tutors, etc.
- **Inquire** from support professionals (academic support, librarians, tutors, teachers, experts) and other resources for assistance.
- **Inspect** what you did not understand.

Now that you have processed the key words, you need to identify what you don't understand. If the text or your notes doesn't answer these questions, you need to investigate and inquire with other sources.

**Where will you go?** (e.g., professor/librarian, book/website)

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### **R: Reexamine/reflect/relay**

**Reexamine** the content | **Reflect** on the material | **Relay** understanding

- **Reexamine:**

What questions do I still have?

---

Is there something I am missing?

---

- **Reflect:**

How can I apply this to my project?

---

Is there a new application for it?

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- **Relay:**

Can I explain this to my fellow students?

---

Will they understand it better if I do?

---

**E: Evaluate/examine/explore:**

- **Evaluate** your grades on tests and tasks: look for a pattern.
- **Examine** your progress toward achieving your goals.
- **Explore** your options with a teacher, support professional, tutor, or parent.

## Explore more topics including these helpful guides:

### A: Finding the right study space

What area works best for you for effective studying?

- A coffee shop can provide a stimulating environment, background noise, relaxed atmosphere, wifi, and coffee! It can be convenient for small groups, studying with a partner, or alone. You can also be unknown and unbothered, and easily turn off your cell phone to avoid distractions!
- Your school's study lounge can also be convenient for studying alone or in small groups. However, if the noise, movement, or friends is too distracting, then relocate to where your studying will be more effective.
- Your bedroom/personal space can be a convenient location. Its comfort can be a mixed blessing if you take too many naps!
- Kitchens are conducive to studying, with good lighting and open space for all your materials. You also have nourishment at hand, but snack on fruit and vegetables and avoid heavy foods.
- If you focus better in your basement, great!
- Music can make for good background noise, but make sure it stays in the background; don't lose track of what you are studying.
- Your living room is a great place to study with comfortable seating and enough space, but avoid the distractions or projects around the house. If you love watching the television, it may not be the best option for a study space.
- The library offers professional services, a quiet environment, wifi, and even windows with a view! An empty classroom provides an even quieter, more secluded space.

### S. SQ3R reading method

#### **Survey! Question! Read! Recite! Review!**

SQ3R will help you to build a framework to better understand your reading assignment.

#### **Before you read, survey the chapter:**

- Title, headings, and subheadings
- Captions under pictures, charts, graphs, or maps
- Review questions or teacher-made study guides
- Introductory and concluding paragraphs
- Summary

### **Question while you are surveying:**

- Turn the title, headings, and/or subheadings into questions
- Read questions at the end of the chapters or after each subheading
- Ask yourself, "What did my instructor say about this chapter or subject when it was assigned?"
- Ask yourself, "What do I already know about this subject?"

**Note:** If it is helpful to you, write down these questions. This variation is called **SQW3R**.

### **When you begin to read:**

- Look for answers to the questions you first posed
- Answer questions at the beginning or end of chapters or from the study guides
- Reread captions under pictures, graphs, etc.
- Note all of the underlined, italicized, bold printed words or phrases
- Study graphic aids
- Reduce your speed when reading difficult passages
- Stop and reread parts that are not clear
- Read only a section at a time and recite after each section

### **Recite after you've read a section:**

- Orally ask yourself questions about what you have just read, or summarize, in your own words, what you read
- **Take notes** from the text but write the information in your **own words**
- Underline or highlight important points you've read
- Reciting: The more senses you use, the more likely you are to remember what you read. Triple strength learning: **seeing, saying, hearing**
- Quadruple strength learning: **seeing, saying, hearing, writing!**

### **Review: an ongoing process**

- **Day One Schedule**
  - After you have read and recited the entire chapter, write questions in the margins about the points you have highlighted or underlined.
  - If you took notes while reciting, write questions about the notes you have taken in the left hand margin of your notebook.
- **Day Two Schedule**
  - Page through the text and/or your notebook to re-acquaint yourself with the important points.
  - Cover the right hand column of your text/note-book, and orally ask yourself the questions in the left hand margin.
  - Orally recite or write the answers from memory.
  - Develop mnemonic devices for material that needs to be memorized.
  - Make flash cards for the questions that give you difficulty.

- **Days Three, Four and Five Schedule**
  - Alternate between your flash cards and notes and test yourself (orally or in writing) on the questions you formulated.
  - Make additional flash cards if necessary.
  
- **Weekend Schedule**
  - Using the text and your notebook, make a Table of Contents - list all the topics and sub-topics you need to know from the chapter.
  - From the Table of Contents, make a Study Sheet/ Spatial Map.
  - Recite the information orally and in your own words as you put the Study Sheet/Spatial Map together.
  - As you have consolidated all of the information you need for this chapter, periodically review the Sheet/Map so that at test time you will not have to cram.

### **P: Reading difficult material**

Reading difficult material can be a matter of concentration or of simply organizing the challenge into steps:

- To begin, choose a moderate amount of material.
- Get a grasp on how the material is organized: scan the section for titles, headings, sub-headings, and topic sentences to get the general idea; pay attention to graphs, charts, and diagrams.
- If there is a summary at the end of a chapter, read it.
- Check the beginning and the end for leading questions and exercises.
- Read first what you do understand.
- Mark what you do not understand to review later.

### **As you read, practice *the look-away method*:**

- Periodically look away from the text and ask yourself a stimulus question related to the text.
- Phrase the question positively!
- Respond or restate using your own words.

### **Make connections and associations**

Don't use this exercise to memorize--but rather to understand

#### **Look up words**

When there are important words that you don't understand, but that are essential to the subject at hand, look them up in a dictionary.



### **Read to the end**

Do not get discouraged and stop reading. The more you read, the clearer the ideas become. When you finish reading, review to see what you have learned, and re-read the concepts that are not clear.

### **Organize your notes by connecting ideas**

Place information in an outline or concept map and pay close attention to the relationships between ideas.

### **Do not confine yourself to words!**

Use representations, graphics, pictures, colors, even movement to visualize and connect ideas. Use whatever techniques work to help you understand.

### **At this point, if you do not understand your reading, do not panic!**

Set it aside, and read it again the next day. If necessary, repeat. This allows your brain to process the material, even while you sleep. This is referred to as ***distributed reading***.

**Re-read the section you have chosen with the framework** (outline or concept map) you have constructed in your mind and separate out what you understand from what you do not.

## **I: Researching on the Internet**

### **How do I search the Internet?**

- **Narrow your topic and its description;** identify and pull out key words, phrases, and categories.
- **Use a search engine: Does it contain a directory of topics?**
  - Find the best combination of key words to locate information that you need and enter them into the search engine.
- **Get assistance from your local research librarian**
- **Refer to known, recommended, expert, or reviewed web sites**

- **Refer to professional portals** that may have directories or collections by topic.
- **Review the number of options returned**
  - If there are too many web sites, add more keywords.
  - If there are too few options, narrow/delete some keywords, or substitute other key words.
- **Review the first pages returned**
  - If these are not helpful, review your key words for a better description.
- **Use *advanced search options in search engines*:** Search options include:
  - Key word combinations, including Boolean strings
  - Locations where key words are found
    - For example: in the title, 1st paragraphs, coded metadata
  - Languages to search in
  - Sites containing media files
    - Images, videos, MP3/music, ActiveX, JAVA, etc.
  - Dates web sites were created or updated
- **Research using several search engines**
  - Each search engine has a different database of web sites it searches
  - Some "Meta-Search" engines actually search other search engines; if one search engine returns few web sites, another may return many
- **Evaluate the content of the web sites you've found**
- **Track your search**
  - List resources you checked, including the date you checked them
  - Identify the resource, especially its location and the date you found it
- **When printing, set your options to print:**
  - Title of the page | the Web address | the date printed

## Thinking critically

Critical thinking reviews a topic or problem with open-mindedness. This exercise outlines the first stage of applying a critical thinking approach to developing and understanding a topic. You will:

- Develop a statement of the topic
- List what you understand, what you've been told, and what opinions you hold about it

- Identify resources available for research
- Define timelines and due dates and how they affect the development of your study

**Here is more on the first stage:**

**Define your destination, what you want to learn**

Talk with your teacher or an "expert" about your topic

**Topics can be simple phrases:**

"The role of gender in video game playing"

"Causes of the war before 1939"

"Mahogany trees in Central America"

"Plumbing regulations in the suburbs"

"Regions of the human brain"

- **Develop your frame of reference, your starting point**, by listing what you already know about the subject
- **What opinions and prejudices do you already have about this?**
  - What have you been told about this topic?
- **What resources** are available to you for research?
  - When gathering information, keep an open mind.
  - Look for chance resources that pop up.
  - Play the "reporter" and follow leads.
  - If you don't seem to find what you need, ask librarians or your teacher.
- **How does your timeline and due dates affect your research?**
  - Keep in mind that you need to follow a schedule.
  - Work back from the due date and define stages of development, not just with this first phase, but also when completing the whole project.

**Summary of critical thinking:**

- Determine the facts of a new situation or subject without prejudice.
- Place these facts and information in a pattern so that you can understand them.
- Accept or reject the source values and conclusions based upon your experience, judgment, and beliefs.

## **E: Study Guides**

Many courses or tutoring centers at your college provide study guides that will be helpful to highlight important areas of the course that you'll need to learn.

\*\*Adapted from:

Duke Academic Resource Center. (n.d.). How to form a successful study group: tips and strategies. Retrieved from: <http://duke.edu/arc/documents/How%20to%20Form%20a%20Successful%20Study%20Group.pdf>

Littlefield, J. (n.d.). 5 Internet savvy study tips for online learners. Retrieved from: <http://distancelearn.about.com/od/studyskills/a/StudyOnline.htm>

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# TIME MANAGEMENT

## learning objectives

1. Learn how to assess your time management skills.
2. Create an actual timetable that works for you.
3. Assess your priorities and understand how to get your priorities completed.
4. Analyze the different types of procrastination and learn how to manage them effectively

“Insanity is doing the same thing over and over again and expecting a different result.”

--Albert Einstein

If what you're doing professionally, academically, or personally isn't working, then assess your time management skills and **CHANGE YOUR STRATEGIES!**

Successful people know how they learn, what works for them, and when to make changes.

### **Assessing Your Time Management Skills**

By becoming aware of how you spend your time, you can tailor almost any project to fit your needs, preferences, and abilities, while also making time for **FUN!** This means that time management is literally focused on YOU! So if you want to complete projects on time, learn more effectively, and decrease your stress level, let's focus on becoming self-aware. Let's start with the basics!



# Making More Hours in the Day

Where does the time go?

7 days x 24 hours in a week	168 Hours
Approximately 56 hours sleeping	-56
35 hours a week for academics and studying	-35
Average 3 hours a day for eating and bathing	-21
About 8 hours every day for work, socializing, chores, exercise, family, and etc.	-56
Total hours remaining	0

## My Schedule

Create your own weekly timetable. Be as accurate as possible.

Activity	168 Hours per week
Sleeping	_____ hours
Bathing	_____ hours
Eating	_____ hours
Work	_____ hours
School	_____ hours
Studying	_____ hours
Family	_____ hours
Socializing	_____ hours
Chores	_____ hours
Travel	_____ hours

## My Ideal Schedule

Take a moment to create your IDEAL timetable below.

Activity	168 Hours per week
Sleeping	_____ hours
Bathing	_____ hours
Eating	_____ hours
Work	_____ hours
School	_____ hours
Studying	_____ hours
Family	_____ hours
Socializing	_____ hours
Chores	_____ hours
Travel	_____ hours

**Take a look at both tables.  
Are there any significant differences?**



Actual	Ideal	Potential Solutions

If you feel like you don't have enough time, then you may need to reevaluate how you spend your time. This means you may need to work more effectively, learn to prioritize, stop procrastinating, and learn to say no!

**My Actual Schedule vs. My Ideal Schedule**

Take a moment to list the significant differences between your actual and ideal timetables below. Try to think of potential solutions to problem areas.

## What are the TRUE benefits of time management?

1. Helps to get you started (no time wasted on deciding what to do).
2. Keeps you from forgetting to work on projects or study for subjects you dislike.
3. Provides you with more time to think about and enjoy what you need to accomplish.
4. Promotes effective preparation time and eliminates cramming.
5. Frees your mind (putting it on paper, means you don't have to remember it).
6. Helps you to prioritize.
7. Allows you to avoid time traps and control quick breaks.
8. Keeps you from overlooking opportunities to have **FUN**.
9. Helps you to learn smarter, NOT HARDER!

### Using Time Wisely

Take a moment to jot down all of the tasks, projects, and activities that you would accomplish if you were able to manage your time more effectively.

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### Learning to Prioritize

It is quite helpful to work out what your goals are and what you need to do to achieve them. Some of the tasks you think you have to do may turn out to be unnecessary, or at least less urgent than you think.

Using the template below:

- Make a list of the tasks you think you need to complete.
- Make a list of your goals for study (e.g. pass this course, finish a project, get high grades, get a degree, etc.).
- Compare the tasks to the goals. Do they align?

Mark each task as 'Do now', 'Do soon', 'Do later' or 'Don't do'. If you're still not sure how urgent something is, ask yourself, "What would happen if I didn't do it today? This week? At all?" You may find, that the things you put off until later, turn into things that someone else has already done, or that you don't need to do at all.

Tasks	Desired Goal(s)	Do now	Do Soon	Do Later	Don't do
Study every night	Pass this class		X		

### My Tasks

Make a list of the tasks that you think you need to do, the goal, and check each one as Do now, Do soon, Do later, or Don't do.

### Eliminate Distractions

It's hard to get any real work done when you are distracted by what's on television, family, friends, texts, or status updates on social media. Assign yourself a period of time during which you turn off all distractions – such as music, television, cell phone, and social networking sites – and use that time to focus all of your attention on the task at hand.

## My Distractions

Distraction	Potential Solution(s)

What distracts you the most when you're attempting to complete a task? List possible solutions to each major distraction.

## Do you procrastinate?

One of the best ways to take control of your time is to understand procrastination. We have all put off a project from time to time, but what happens if you are constantly procrastinating? Are you just an occasional procrastinator, or is putting things off a real problem for you at school or in the workplace? Let's find out!

## Am I a Procrastinator?

Write "true" or "false" next to the following questions, and see how your score adds up below.

1. When I am assigned a task, I rarely begin it immediately.
2. I like to think about all the angles of a situation before responding.
3. The excitement of "the last minute" makes me perform better.
4. Sometimes I delay starting a task because it might change and I don't want to waste time.
5. The best deals can often be found at the last minute.
6. I like to start and finish a task without stopping.
7. Sometimes "the last-minute" anxiety is more than I can handle.
8. I like to push things off, giving myself more time to reflect and strategize.
9. I often find myself turning things in at the very last minute.
10. My boss rarely knows if I have procrastinated.

**Number of True:** \_\_\_\_\_

**Number of False:** \_\_\_\_\_

**Mostly true:** If you answered true to seven or more statements, then you are definitely a procrastinator and need to take some steps toward making a change.

**Equally true and false:** If you answered true to four to six statements, you are a moderate procrastinator. You might not need to take immediate action, but should recognize patterns that might cause you to be less successful.

**Mostly false:** If you answered true to three or fewer statements, you definitely are not a procrastinator and likely take pride in turning work in early.

Adapted from: <http://www.businessnewsdaily.com/8571-work-procrastination-quiz.html#sthash.i4y3rQzz.dpuf>

## My Rationalizations for Procrastination

People that procrastinate, commonly use each of the rationalizations below to keep the cycle of procrastination going. The real trick is to have truthful rebuttals for each statement in order to stop the cycle and experience success. Write a rebuttal for each of the following.

1. I'm more productive when I work under pressure, therefore; I postpone all of my work until the pressure builds, then I'll get it done.

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2. I don't know how to do this problem, so I'll come back to it later.

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3. I'm not doing this because I really don't want to.

---

4. Relax! The world won't end if this doesn't get done.

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5. This job is easier to do when I'm in a good mood, and I'm simply not in a good mood right now.

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## My Rationalizations for Procrastination part 2

6. I waited until the last minute before and it worked out fine, so why not wait this time?

---

7. If I wait until the last minute, I won't spend as much time on it.

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8. If I do this work right now, I'll miss out on an once-in-a-lifetime social event.

---

9. Circumstances beyond my control prevented me from doing it.

---

10. I've worked on this for so long, I no longer have any interest or energy.

---

## Characteristics of a Procrastinator

If you want to understand why you procrastinate, you'll have to delve a bit deeper. First, let's start with the characteristics of a procrastinator. It's important for you to identify if you portray any of the characteristics listed on the next page:

# Characteristics of a Procrastinator

<p><b>Low Self-Confidence</b></p>	<p>You insist upon a high level of performance even though you may feel inadequate or incapable of actually achieving that level.</p>
<p><b>I'm Too Busy</b></p>	<p>Calling attention to how busy you are. "Obviously I can't do this because my life is so complicated and demanding. That is why I am late, etc." You may even spend considerable time justifying your reasons; time that could be spent doing the work.</p>
<p><b>Stubbornness or Pride</b></p>	<p>"Don't think you can push me around. I will do it when I'm good and ready."</p>
<p><b>Manipulation or Control</b></p>	<p>"They cannot start if I am not there." Let's face it: deliberate delay is maddening to others.</p>
<p><b>Coping with Pressures</b></p>	<p>Procrastination is often truly difficult to eradicate since the delay behavior has become a method of coping with day-to-day pressures and experiences. Obviously people will place new demands and expectations on you. It's easier to have an excuse to delay or put things off.</p>
<p><b>A Frustrated Victim</b></p>	<p>You often feel like a victim: you cannot understand this behavior or why you can't get work done like others. The whole thing is a frustrating mystery. Unfortunately, the reason(s) for this behavior is often hidden from you.</p>



## Are You a Chronic Procrastinator?

Take a moment to think about whether or not any of the aforementioned characteristics describe you. List any that do below:

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## Four Simple Reasons for Procrastination

1. **Difficult** - the task seems hard to do; we naturally tend to avoid difficult things in favor of those that seem easy to us.
2. **Time-consuming** - the task will take large blocks of time to complete, and large blocks of time are unavailable until the weekend.
3. **Lack of knowledge or skills** - no one wants to make mistakes, so wait until you learn how to do it before you begin.
4. **Fear** - everyone will know how you failed.

Is there a quick solution? Yes! It's truly a mental game. Create positive self-talk! Tell yourself: this isn't hard, it won't take long, and I am sure that I know how to do it, or that I can learn while I'm doing it. No one else really cares because they are all so busy with their own lives.

## Four Complex Reasons for Procrastination

**Perfectionism** - Unrealistically high expectations or standards. Everything must go perfectly as planned. It may be either imposed or self-imposed. The perfectionist is long on criticism and short on praise.

- It creates a high degree of dissatisfaction and frustration because seldom is anything accomplished that is completely acceptable the very first time. The perfectionist nitpicks everything to no avail.
- A perfectionist may delay in starting a project because he or she feels overwhelmed by the sheer amount of energy it will take to criticize and nitpick something, and all the frustration it will generate in the process.
- The words “should,” “ought,” “must,” occur frequently in the person's self-talk. (I should get straight A's; I must do everything right the first time, etc.) “If I can't do it right, I won't do it at all.”
- The desire to have everything absolutely perfect may mask problems of low self-esteem and self-confidence.

### How to resolve:

- Try self-reassurance, this effort or version will be “good enough.”
- Make an effort to praise what you have done.
- It's impossible to eradicate all mistakes.
- You have undoubtedly found all the fatal errors by now.
- Remind yourself that great business people, writers, poets, artists at one time or another, completed their work, therefore; it will be okay to say that yours is also done.

**Anger/Hostility** - If we are unhappy with someone, we'll often withhold our best efforts. For example, if you are upset with an instructor, you are likely to delay in starting a demanding project as a way of “getting even.” But you are the one who loses; you are the one who earns the low grade.

### How to resolve:

Determine that you are the one who is feeling upset and see how your actions will actually harm you in the long run. You are not going to let how you feel about a particular project or class stand in the way of your personal triumph, are you?

**Low Frustration Tolerance** - Circumstances overwhelm you easily; you find situations radically intolerable and terribly unfair. Frustration is commonly characterized by whining, complaining, and self-talk such as “it isn't fair,” “this is too hard,” and “no one else has to do this.” Feeling the way you do, it seems reasonable to “put it off” until you feel better about doing the work. The trouble is, you feel just as frustrated the next day.

**How to resolve:**

The more you want something and can't have it, the greater your level of frustration.

- Get help from someone who can show you how to solve the problem.
- Learn how to temporarily postpone your desires. Most of the time, you will eventually get what you want.

**Self-Downing** - This happens when you continually minimize your own skills and abilities and express doubt about your ability to succeed. A person that habitually puts him or herself down tends to disbelieve even when they ARE successful: it was “just dumb luck.” In addition, you may also find it hard to accept praise and compliments for work performed - false modesty. (“Wow, you did so well on that last project!” “Oh, I just lucked out; I really just threw it all together.”)

The trouble with self-downing is that, listening to these messages for long enough, will actually make you believe that you're incapable of certain levels of achievement. Self-downing also results in procrastination because you're uncomfortable with success and will subconsciously seek ways to be less successful. Turn in that important quarterly report late, and soon success will fade. (“Why did they fire you?” “I told them all along I couldn't sustain the pace, and see! I was right. I can't work at that level.”)

**How to resolve:**

- Practice accepting compliments about your work performance by simply saying, “Thank you.”

- Figure out why you feel uncomfortable with success. Did significant people in your life often make you feel that way? Were you taught to minimize your success? Why is success so scary? Will it make you stand out in the crowd? Do you feel as though others will not accept you if you are successful?
- Remember to compliment and praise yourself for work accomplished.

\*Adapted from: <http://sas.calpoly.edu/asc/ssl/procrastination.html>

## The Inner Workings of Procrastination (ABCs)

**A = Activating Event.** The activating event is whatever you are putting off, such as studying, tests, or unpleasant tasks.

**B = Belief System.** These are your "hidden" feelings about the task; your feelings govern your motivation. If you have negative feelings, you will tend to put off or delay. These feelings control your response.

**C = Consequence.** This is what we actually do. There are two approaches: rational and irrational. A rational response is "I don't like writing papers at all, but I had better get going on it anyway." An irrational approach is "I hate writing reports, and even though it's due next week, I'll start it later."

The fact is that all tasks are really neutral. Examine your belief system; understand why you dislike the task, only then will you be able to change your way of thinking.

### Solutions

- Realize you are unnecessarily delaying something.
- Discover the real reasons for your delay. List them.
- Dispute those real reasons and overcome them. Be vigorous. Begin the task.

## My Plan

Think of one thing you are currently procrastinating, and write it below. It might be personal, school, or work-related. Next, write all the reasons for your delay. This may take five or ten minutes because some of them are subconscious. These reasons are the controlling influences. Write down as many reasons as possible.

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In the "Arguments Against Delay," argue against all of the reasons for delay in a convincing manner. If you can argue against them successfully, you will be able to start the task.

I'm delaying \_\_\_\_\_ because...

Reasons **For** Delay:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Arguments **Against** Delay:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

## Quick tips:

- Make the tasks look small and easy in your mind. ("I've written a lot of excellent papers; this is just one more paper.")
- Do only a small part of the task each time. ("I'll just glance at the books tonight. Later on, I'll read them thoroughly.")
- Five-minute plan: Work on something for just five minutes. At the end of five minutes, switch to something else. Chances are, you'll get involved enough to keep going.
- Advertise your plans to accomplish something, and let peer pressure push you forward. ("I told everyone that I was going to finish this tonight.")
- Use a good friend as a positive role model. If you have trouble concentrating, study in the presence of someone who doesn't.
- Modify your environment - If you can't study at home, find a place where you can study, or, change your study situation at home.
- Plan tomorrow and establish priorities - Some students find that simply writing down reasonable starting and stopping times can help them to get started.
- Expect some backsliding. Don't expect to be perfect even when you're trying to get rid of perfectionism! Occasionally, your plans will not work. Accept setbacks and start again.

# MONEY MANAGEMENT & RESPONSIBLE BORROWING

Managing your money is an important part of being a responsible adult. Quite often people say, "I have no money to manage because I'm a broke college student!" When you start paying attention to your sources of income and where your money goes, you might just be surprised to find out that there is more financial complexity to manage than you think. To succeed as a college graduate, it is just as important to have a sound financial plan, as it is to have a sound academic plan.

By the end of this chapter you will be able to:

- Describe the differences between a loan, grant, and scholarship
- Understand your credit score
- Calculate your discretionary income
- Create a budget
- Evaluate financial options that include accrued interest
- Understand GAP Financing
- Prevent Identity Theft
- Assess strategies for minimizing debt
- Avoid the consequences of defaulting on loans

Choosing to go back to school is an exciting time. Once you select the perfect program, your emphasis needs to shift toward paying for your education. Hopefully, you have been saving for college and can afford the college of your choice. If you're like most students however, you need to find alternate options for covering your college education. There are several methods that are available for financing education, including:

- Self-financing
- Government loans
- Government grants
- State funding
- Private loans
- Scholarships

## Self-Financing

Self-financing includes money that you have saved or have available to pay for your education. This can include education savings accounts that have been set up by your parents or

grandparents, or money that you or your family has set aside for you to use for college. Self-financing is an excellent option that will enable you to graduate without debt.

### Government Loans

A loan is money that you borrow that needs to be paid back. The US government has a program called "Title IV" that manages the distribution of student loan funds. Unlike private loans, that use credit score and income requirements as factors for approval of the loan, the government loans are available to almost everybody at low interest rates. Interest begins accruing on the money you borrow after you graduate, if you meet low-income criteria. It may begin while you are in school, if you don't meet low-income criteria. To find out if you qualify for government sponsored student loans, you will need to complete the Free Application for Federal Student Aid (FAFSA).

### Government Grants

The US Department of Education awards over \$150 billion dollars every year in grants and work-study money to low-income students who qualify. A grant is money that does not need to be repaid and will not increase your debt. Work-study is a program that allows you to work at your college and receive a paycheck that you can use to help pay for school or other expenses. Not all colleges participate in work-study, so you should check with your college. To find out if you qualify for grant funds, you will need to complete the Free Application for Federal Student Aid (FAFSA). The government also has grants available for active military personnel, veterans, and their spouses.

### State Funds

State college funds are usually grants that do not need to be repaid. Even if you do not qualify for federal financial aid, you might still be eligible for a grant from your state. You should contact the state grant agency where you live, to determine if your state has a program to assist you in defraying your college expenses.

### Private Loans

Private loans are loans offered by agencies like banks and credit unions. These loans typically have higher interest rates than federal student loans. In order to qualify, there are certain income and credit score requirements. If you have not yet established credit, or have poor credit, you may want to try and obtain a co-borrower or co-signer to help you qualify or reduce your interest rate. Shopping around locally or online for a loan with the best interest rates is the sign of a smart borrower!



## Scholarships

Scholarships are funds that do not need to be repaid and are awarded on the basis of academic achievement or other merits, such as sports acumen, or community service. Scholarships are awarded by colleges and other organizations. Almost all students can find a scholarship with a little hard work. Sites like [fastweb.com](http://fastweb.com) and [scholarships.com](http://scholarships.com) have lists of scholarships for students like you. Perhaps you have a parent that works for a major corporation like General Electric or Microsoft that have scholarships for students of employees, or maybe they belong to a fraternal organization like the Knights of Columbus or Rotary Club. These organizations have money available and you can find it online.

Once you have exhausted your grant options, applied for scholarships, and submitted your FAFSA to determine the federal aid that you can receive, you may still need money to cover your education-funding gap. "Gap funding" is the amount of money needed to cover your educational expenses above what you have received. Your goal should be to minimize your gap, since gap financing typically comes with higher interest rates. Consider talking to your parents about obtaining a Parent+ loan, which is a government-financed program that allows parents to assist their children with their academic expenses. Some students are even setting up an account at a crowd-sourcing site, like [GoFundMe.com/education](http://GoFundMe.com/education), where friends, family, or strangers can contribute to their education.

## Budgeting IQ

It's time to get smart about managing your money! Regardless of your age or income level, creating a budget is an important first step in creating positive financial habits. Just as you study for an exam, you also need to study your income and expenditures in order to establish a workable financial plan.

A simple budget includes tracking your monthly income and monthly obligations. Income includes sources such as your take home pay from your job, tips, alimony, child support payments you receive, or unemployment benefits. Any money that you receive on a regular basis should be included as income in your budget. Monthly obligations or expenditures are the payments you are required to make each month. When determining your monthly payments, use the minimum amount due. For example, if you owe \$5,000 on a credit card and the monthly minimum payment is \$100, use \$100 for budgeting purposes even though you will be encouraged to pay more than the minimum if you have money left over.

The money that is left over after you subtract your expenses from your income is called “discretionary income.” Some people call discretionary income “fun money” since it is the money available for entertainment or to buy gifts. Smart students don’t use all their discretionary income for fun however; they establish a “rainy day fund” for emergencies, or to pay down debt, save for retirement, or cover educational expenses.

If your monthly expenses exceed your monthly income, don’t panic! You are going to school so that one day you can graduate and obtain a better paying career. In the meantime, get creative. Sell your unwanted items on eBay or host a garage sale with other students. Take a part-time job that works around your school schedule. Get a roommate or set up a babysitting coop to save on childcare expenses. Tightening your belt may be a bit uncomfortable in the beginning, but graduating with less debt will save you countless financial woes in the future.

## **Smart Borrowing**

Smart borrowers shop for the best deals, just like smart shoppers scour the Sunday ads and clip coupons. The cost of borrowing is expensive because of the interest that accrues and fees associated with obtaining a loan or using a credit card, so you never want to borrow or spend more than you absolutely need. Just because you qualify to borrow more, does not mean it is in your best financial interest to take more. Think of it another way – just because you *want* that third helping of chocolate cake, doesn’t mean you *need* it.

Americans often rely on credit cards to make ends meet. Credit cards have high interest rates and fees and should be used sparingly and as a last resort. Typically, the higher your credit score, the lower your interest rate will be. We will talk about credit scores later in this chapter, but for now, let’s explore interest rates.

Annual Percentage Rate (APR) is the annual interest rate you pay on all purchases when you use a credit card. APR is applied every month to the full amount you charged. APRs can be variable or fixed. Variable APRs adjust based on the interest rates that are being charged by the Federal Reserve, which is essentially the bank for the US government. Fixed APRs do not change unless you miss a payment or violate other payment terms, at which time the APR can be raised.

To find out how much interest you’re paying on your balance each day, you can convert your APR to a daily percentage rate. To do this, divide your APR by 365 (the number of days in a year). At the end of each day, you can multiply your current balance by the daily rate to come up with the daily interest charge. Let’s look at an example:

Let’s say you have an outstanding balance of \$2,000, with an 18.5% APR. If you made just the minimum monthly payment, it would take over 11 years to pay off the debt. In addition, you would pay an additional \$1,934 for interest charges. That added interest almost doubles the total cost of your original purchase. This is why credit card balances don’t seem to shrink and why you should always make more than the minimum payment. It is also a good idea to select a credit card that has a grace period. A grace period is the time between the date of a purchase and the date when interest begins. If your card has a standard grace period, you can avoid finance charges by

paying your current balance in full. If there is no grace period, the credit card company imposes a finance charge from the date you use your card to make the purchase.

Smart borrowers select cards with a low interest rate, minimal fees, and a generous grace period. It pays to read the fine print before applying for any credit card or loan.

## Credit Score

Having a good credit score is as important as acing your final exam! A high credit score means that you will be able to borrow money at lower interest rates, with fewer fees; and enable you to qualify for the loans you might need for a car, home, or education. The credit score was developed by an organization named the Fair Isaac and Company (FICO). Therefore, sometimes your credit score is also called your FICO score. Credit scores range from 300-850. Companies often use the following scale to determine your credit worthiness.

Score	Grade
720 and Above	Excellent
680-719	Good
620-679	Average
580-619	Poor
500-579	Very Poor
Less than 500	Not Credit Worthy

Several factors go into determining your credit worthiness. Some of the most important factors are as follows:

- History of paying your bills on time
- How much debt vs. income you have
- How much credit you have vs. how much you have used (high balances on loans and credit cards)
- How much credit you have applied for recently

It is important to know and manage your credit score. You can obtain your free credit at [freecreditscore.com](http://freecreditscore.com) or by contacting one of the three companies that rate your credit and provide your score to lenders.

- [EQUIFAX](http://EQUIFAX) – (800) 685-1111; [www.equifax.com](http://www.equifax.com)
- [EXPERIAN](http://EXPERIAN) – (888) EXPERIAN (397-3742); [www.experian.com](http://www.experian.com)
- [TRANS UNION](http://TRANS UNION) – (800) 916-8800; [www.transunion.com](http://www.transunion.com)

Consumers have rights when it comes to their credit. If you have been denied a loan, you are entitled to a free credit report from one of the three credit bureaus and they must provide you with the reasons for the denial. If you find errors on your credit report, you can work with the agencies to get the discrepancies removed from your report to improve your score.

Knowledge is power! Be sure to know your credit score prior to applying for any loan.

## **Identity Theft**

Identity theft is on the rise. Identity theft is a crime in which an imposter obtains key pieces of your personal information, such as your social security number, driver's license number, or date of birth, and uses that information to obtain access to your financial accounts or apply for accounts in your name. These thieves run up debt and can ruin your credit.

Although a criminal might access your personal information by hacking into the database of a bank or credit card company, experts agree that the most common way your information is stolen is through dumpster diving! Thieves sort through your trash and obtain information from your discarded bills and personal paperwork.

To prevent identity theft, it is important to shred all documents that contain ANY personal information. Destroy unsolicited credit applications and never give out your personal information over the phone or through email. It is also important to regularly check your credit report and FICO score in order to determine if accounts have been opened in your name. If you find that this has occurred, you will need to report such activities to the authorities immediately.

## Strategies of minimizing debt

Debt is an amount of money that you owe to a person, bank, or company. Debt is a way of life for almost every adult. Having a small amount of debt is important so that you can establish a credit score. Unfortunately, if you are not disciplined and do not stick to your budget, it is easy to let your debt get out of control. The smartest way to control your debt, is by not overextending yourself in the first place. Reevaluate your priorities and truly assess your *wants* versus your *needs*. Needs include debts that you must pay to live. They include items like:

- Rent
- Utilities
- Transportation
- Food
- Insurance
- Loan payments

You can get creative to reduce the impact of your needs on your monthly budget. Choose a roommate to share rent and utility expenses. Having a car requires gasoline, maintenance, and insurance. Consider selling your car, taking public transportation, and using the proceeds to pay down your debt. Consider carpooling to cut your fuel costs in half.

Food costs are a necessary expense that you can control. As the old saying goes, some people have “a champagne taste on a beer budget.” Why pay more for name brands groceries, when store brands can save you up to 60%? Instead of eating out, pack a lunch. You can also sign up to receive free coupons through email. Small changes in your eating habits can help you save big.

Reducing the interest rate on loans you already have is another strategy that can put some money back in your pocket. Call your credit card companies and ask for a reduction. If you have made timely payments, you will have leverage to get your rates reduced. You can be your biggest advocate by speaking up for yourself. You will never know until you ask!

Many times, your wants can feel like needs. Purchasing holiday gifts for your family, throwing a birthday party, or purchasing a new outfit may feel like needs. A key to financial stability is never to use credit cards to pay for your *wants*. Non-essential items should be paid for with discretionary funds or savings. If you don't have discretionary income to pay for the items you want, get creative! Give handmade gifts, scale back the party, or purchase an accessory to wear instead of buying a whole new outfit. Keep in mind that nothing feels as good as being debt free!

## Consequences of Financial Irresponsibility

Being a responsible borrower is just as important as being a responsible student or a responsible parent. It indicates to creditors that you pay your bills on time and you care about your good credit. Sometimes bad things happen to good people, such as a major emergency or a job layoff. If you can no longer afford to make your loan payments, there are right ways and wrong ways to handle the situation.

- Increase your income – Take a part-time job or sell some of your non-essential items on eBay.
- Ask for help – Everybody needs a helping hand now and then. Ask friends or family to borrow some money. This is preferable over obtaining a high interest-bearing loan. Many cities have emergency funds for families in crisis to pay for housing or utilities. Obtaining

assistance for those items may enable you to continue to pay your other debt obligations until your situation stabilizes.

- Communicate with creditors – Don't ignore the calls from creditors, as this will cause them to ratchet up the pressure to collect the debt. Instead, reach out to them. Explain your situation. Creditors will usually work with you to reduce your monthly payments temporarily.

### **Special considerations for student loans**

Unlike other debts that can be discharged through bankruptcy, federal student loans cannot. The consequences for defaulting on a student loan are severe. The Department of Education can garnish your tax refund without any type of court order. If you filed your taxes with a spouse, their portion of the refund will also be garnished, and put toward your defaulted student loan. Wage garnishment is another tool used to collect defaulted student loans. Up to 15% of your wages could be garnished to cover your student loan obligations.

Defaulting on a student loan ruins your credit, making it impossible to qualify for low-interest car loans or home loans. You also lose your eligibility for additional federal student aid in the future. If you are unable to make your student loan payment, there are options such as deferment, forbearance, or a repayment plan. Once you default, you lose your right to use those strategies. Let's look at each one.

### **Deferment**

A deferment allows you to temporarily postpone making your federal student loan payments or to temporarily reduce the amount you pay. If you are experiencing financial hardship, go back to school, are unemployed, or are on active duty military service, you may qualify to postpone your payments with a deferment. During a deferment, subsidized Stafford Loans do not accrue interest. Unsubsidized Stafford loans, PLUS loans, and consolidation loans, do accrue interest during the deferment that will be added to the principal of your loan and increase the amount you owe. Other types of deferments are available for students that qualify under the following categories:

- Armed Forces
- Domestic Volunteer
- Economic Hardship
- Full Time Teacher in a Teacher Shortage Area
- Graduate Fellowship
- Internship
- Military
- National Oceanic and Atmospheric Administration
- Parental Leave
- Peace Corps Volunteer
- Post Enrollment
- Public Health Services
- Rehabilitation Training
- School
- Tax Exempt Volunteer
- Temporary Total Disability
- Unemployment
- Working Mother

## Forbearance

Like a deferment, forbearance, allows you to temporarily stop making monthly loan payments. If you work an internship, perform certain types of community service, or find yourself experiencing financial hardship, you may be qualified to postpone payments with forbearance. All loans accrue interest during forbearance, so it's smart to pay at least the monthly interest so the total amount you owe will not increase. Special types of forbearances are available for students that qualify under the following categories

- Active Military
- Corporation for National and Community Service
- Department of Defense
- Hardship
- Internship/Residency
- Reduced Payment
- Student Loan Debt Burden
- Teacher Loan Forgiveness

To find out more information about these deferment and forbearance programs, visit [ed.gov](http://ed.gov) or [studentloans.gov](http://studentloans.gov).

## Payment Plans

Like other creditors, the federal government or your student loan servicer would prefer to get some payment in rather than no payment at all! They will work with you to select a repayment plan that meets your needs. Examples of repayment plans include:

- **Standard Repayment Plan:** Spreads out the payments equally over 10 years. Unless you change your payment option, you will be enrolled in a standard plan.
- **Graduated Repayment:** This plan takes assumes that you will make more money over the life of your career, so your payments start low and increase every two years. Keep in mind that you will pay more interest with this plan than with the standard plan.
- **Extended Payment:** If you have over \$430,000 in federal student loans, you may qualify for the extended plan that allows you to pay of your loan over 25 years instead of 10 years.
- **Income Sensitive Repayment Plan:** The payments on this loan are adjusted annually, based on your monthly gross income. You may choose this plan for up to five years, after which, your account will revert to either the Standard or Graduated Repayment Plan

Managing your debt is essential. There are options to help you remain in good standing and maintain your good credit if you do a little homework. Communication is the key.

## My Personal Budget

- Complete the budget template below for next month and then answer the three questions that follow.

<b>Month</b>	
<b>My monthly financial goal is:</b>	
<b>My financial goals for this year are:</b>	
<b>Monthly Income (include sources such as your take home pay, tips, unemployment compensation, child support or alimony, other sources)</b>	
<b>Income Source</b>	<b>Total</b>
<b>Income Grand Total</b>	
<b>Monthly Expenses (include items such as your rent/mortgage, utilities, gas/transportation, insurance, child care, food, credit cards, child support or alimony payments, other loans or obligations)</b>	
<b>Expense Source</b>	<b>Total</b>
<b>Expenses Grand Total</b>	
<b>Income Grand Total – Expenses Grand Total</b>	

- List two strategies for increasing your monthly income:
  - \_\_\_\_\_
  - \_\_\_\_\_
- List two strategies for decreasing you monthly expenses:
  - \_\_\_\_\_
  - \_\_\_\_\_
- List two strategies for ensuring that you can afford to repay your student loans:
  - \_\_\_\_\_
  - \_\_\_\_\_



## My Credit Card

- If you have a credit card, call the customer service number on the back of the card and ask the representative the questions that follow.
- You can also visit the card's website to obtain the information.
- If you don't own a credit card, look one up online. It can be a major credit card like a MasterCard or Visa, or a retail card, like Costco or Shell Oil.

## YOUR CARD

<b>Type of Card (MC, Visa, Discover, etc.)</b>	
<b>What is the APR?</b>	
<b>Is the APR fixed or variable?</b>	
<b>How much is the annual fee?</b>	
<b>How much is the late fee?</b>	
<b>Describe the grace period.</b>	
<b>Other card Benefits (cash back, airline mileage points, insurance on purchases)</b>	

## FICTIONAL CARD

<b>Type of Card (MC, Visa, Discover, etc.)</b>	Discover Card
<b>What is the APR?</b>	19.0%
<b>Is the APR fixed or variable?</b>	Variable
<b>How much is the annual fee?</b>	\$50
<b>How much is the late fee?</b>	Yes. \$35
<b>Describe the grace period.</b>	There is no grace period.
<b>Other card Benefits (cash back, airline mileage points, insurance on purchases)</b>	You earn one airline mile for every dollar you spend.

Compare the features of your credit card and the fictional credit card. Which credit card is preferable? Why?

## My Student Loan Payment

- The Internet is full of sites that enable you to estimate your monthly student loan payment. Select a site by searching "Student Loan Repayment Calculator" or use the calculator at [aie.org/pay-for-college](http://aie.org/pay-for-college).
- Enter the estimated amount of student loans you will have. Don't include grants or scholarships, since those are funds that don't need to be repaid.
- Next, assume a 6% interest rate and a loan term of 120 months.
- Once you know what the estimated monthly payment will be, answer the questions that follow.
  1. What is your estimated monthly payment?
  2. List two strategies to **increase your income** so that you can afford the monthly payment.
  3. List two strategies to **decrease your other expenses** so that you can afford the monthly payment.
  4. Besides increasing your income or decreasing your other expenses, what are some other strategies you can do to lower the monthly payment on your student loan? List at least three.

# CULTURAL DIVERSITY & CONFLICT RESOLUTION

## learning objectives

1. Describe how cultural differences directly affect communication.
2. Discuss the ways in which gender stereotypes define traditional roles.
3. Analyze how conflict arises by ineffective communication.
4. Improve communication by modifying modes of expression.

## Cultural Diversity & Conflict Resolution

Being aware of the many differences in any given culture and effectively managing conflict is directly related to communication. Communication can take place verbally, through body language, or can even be expressed by the clothes you wear.

Understanding one's culture and the various ethnic nuances will help you to communicate in an effective and respectful manner. This type of communication can eliminate distracting phrases or body language that can be offensive and can cost you or your organization time and money.

If you wish to get your message across in an email, text, social media, or a written report, it is crucial to express your ideas in a manner that is not offensive. The more diverse a community is, the more challenging it will be to communicate, listen, and understand the different ways of thinking. Most importantly, you don't have to be an expert communicator or even a cultural diversity specialist. You do, however; need to be aware of your own communication style! And that, you can do!



# Cultural Diversity

Different cultures have different behaviors, values, and often communicate in a variety of ways that may drastically differ from your own culture. **Ethnocentrism** is the belief that your culture is superior to other cultures. This commonly held belief could lead to devastating results in your career or even your relationships, if left unchecked. It's not uncommon to have this belief and not even be aware that you have it, until it is challenged!

Some of the most typical ethnocentric challenges can revolve around different religious views, politics, gender stereotypes, family values, sexual orientation, clothing, and so on. Your company or school's mission statement may explore, assess, review, and even make conclusions about these topics. If you are curious about certain topics that may be perceived as sensitive or controversial, think carefully about how you will pose questions to classmates or co-workers from different cultural backgrounds.

Some of the best places to work are known for their neutrality and judgment free zones on these topics. It's always best to ask questions about any differences that present themselves, rather than assuming what those differences might mean.

In both your professional and personal life, asking questions will increase your focus on your goals and objectives at hand. Being mindful of the way you ask a question is perhaps the most crucial part of this lesson.

Imagine that you are at school and a classmate comes to class wearing a headscarf. You are curious about it, but want to make sure that you ask questions in a respectful manner. Which would be the best way to address the topic?

1. "That is a beautiful headscarf! Would you be open to explaining why woman typically wear headscarves in your culture?"
2. "I like your headscarf, what do those things mean anyway?"
3. "What are you wearing on your head?!"

Which did you choose? If you chose #1, you are well on your way to asking questions in a respectful manner that shows you are truly interested in understanding more about different cultural values. You are opening the door to conversations that will allow you to not only learn about another culture, but will also give you the opportunity to share something about your own culture.

The other options, while may be seemingly appropriate, imply that you are not really interested in knowing about the cultural significance of the headscarf. In fact, they may imply disrespect, contempt, or ethnocentrism.

## **Assumptions**

Think of a time when you were working on the job or in school and a supervisor or faculty member assumed something about you that was not accurate.

**What was the topic of the conversation?**

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**What was your reaction(s)?**

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**What emotion(s) did you feel?**

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**Was it appropriate to address the subject with you? Why?**

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**If yes, what question(s) would have been more appropriate and less assuming to ask?**

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# Gender Stereotyping

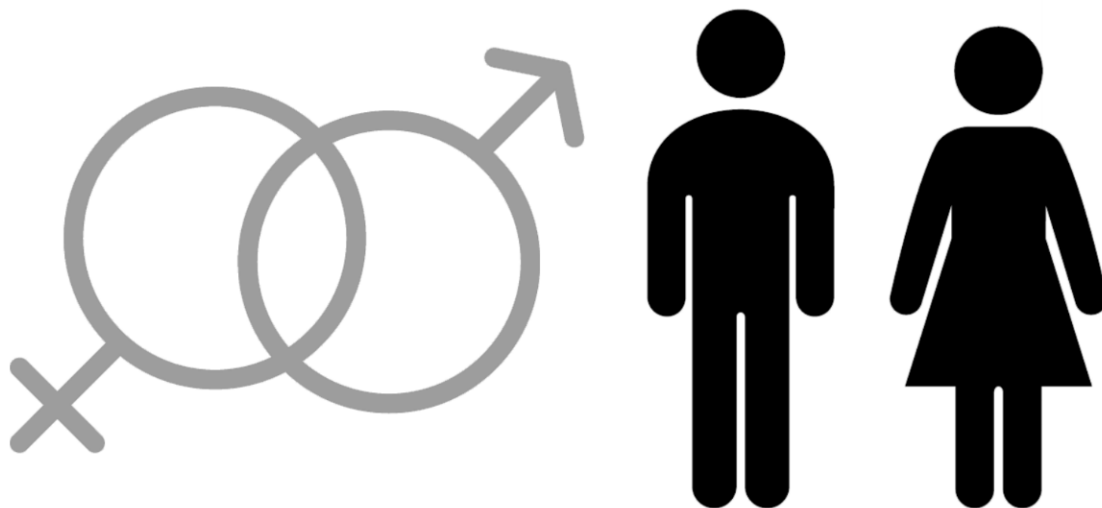
Did you know that your gender identity develops as a child and with that identity you acquire gender-role stereotypes? Gender-role stereotypes are beliefs about the characteristics and behaviors that are appropriate for boys and girls. Every group, including family and cultural groups, have norms for expected and accepted gender behavior. Parents, siblings, friends, the mass media, and other social influences convey these norms as we grow up. As we internalize these norms, they become part of our identity.

## Gender Stereotyping: Positive and Negative Aspects

Stereotyping can be either negative or positive, but in either case, stereotyping is inherently harmful for three reasons:

- Stereotypes reduce our ability to treat others as individuals based on gender.
- Stereotypes lead to narrow expectations for gender behavior.
- Stereotypes lead to faulty assumptions. Unfortunately, we tend to look for explanations for specific behavior based on gender stereotypes, which come from those faulty assumptions.

Gender stereotypes usually govern our relationships and attitudes between the sexes. These stereotypes greatly vary across cultures. Many cultures favor a male in a dominant position (a position of authority). The United States' culture is no different. In the 1950s the United States had some incredibly stringent gender stereotypes.



# Gender Roles

Some children's books today are eliminating gender bias by using the words "male" and "female" as opposed to "boys" and "girls." Many of us grew up with strict gender messages similar to those that follow. Review the statements below and discuss how they have affected your views on gender.

## Males

Play with trucks.

Join Cub/Boy Scouts

Strong

Handsome

Play Football

Builders

Wage-Earners

Doctors

Military

CEOs

Pilots

Presidents

## Females

Play with dolls.

Join Brownies/Girl Scouts

Graceful

Beautiful

Cheerleaders

Cleaners

Supporters

Nurses

Factory workers

Secretaries

Stewards

First Ladies

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## Body language and gestures for different cultures

It's difficult to know about all of the different cultural norms. Trying to abide by all of them is even tougher. Here are a few examples of cultural differences you can find around the world.

### Eye Contact

In the United States and Canada, **intermittent** eye contact is extremely important in conveying interest and attention.

In many Middle Eastern cultures, **intense** eye contact between the same genders is often a symbol of trust and sincerity.

However, between opposite genders, especially in Muslim cultures, anything more than **brief** eye contact is considered inappropriate.

In Asian, African, and Latin American cultures, **extended** eye contact is considered a "challenge."

The Japanese tend to consider even brief eye contact uncomfortable.

And, in some cultures, a woman should look down when talking to a man.

### Handshakes

In parts of Northern Europe a quick firm "one-pump" handshake is the norm.

In parts of Southern Europe and Central and South America, a handshake is longer and warmer – meaning the left hand usually touches the clasped hands, the elbow, or even the lapel of the shaker.

In Turkey, a firm handshake is considered rude and aggressive.

In certain African countries, a limp handshake is the standard.

Men in Islamic countries never shake the hands of women outside of the family.

## Greetings

In America, we have the standard greeting: "Hello, my name is..." with a handshake. At a networking event, chances are people from a different culture will most likely assimilate into the dominant culture, however; there are other multiple ways to greet people that you should be aware of.

Examples:

In Japan, people bow.

In Italy, people kiss cheeks.

## Personal Space

Personal space varies a great deal across cultures. Keep in mind that personal space will differ for everyone based on his or her upbringing.

In China, if someone is doing business, it is widely accepted to have no personal space at all. Strangers regularly touch when standing near each other.

Some cultures require much more space than in America.

Quick Tip: if you are unsure, start with your comfort zone, and let the other person move to where they feel comfortable.

## Touching

**Touching is usually NOT appropriate in the American work environment.**

In some sects of Judaism, the only woman that a man will touch in his lifetime is his wife.

In Japan, Scandinavia, and England, touching is less frequent.

In Latin cultures, touching is encouraged.

Quick Tip: If you're unsure, let the other person guide what is appropriate to them.

## Personal Dress and Hygiene

Some cultures don't shave (e.g., men's facial hair or women's legs or underarms). Some cultures never wear deodorant and others don't bathe as frequently. You must be careful to make sure you do not offend anyone. Sometimes, odors that are odd to you may be acceptable in another culture.

## Gestures

Gestures mean different things in different cultures. To be on the safe side, keep your gestures to yourself. In some cultures, the middle finger is used as a pointer. In other cultures, it might not have any effect at all. Conversely, the American “A-OK” sign has negative connotations in other countries. For example, by flashing the “A-OK” in Portugal or Spain, you are actually signifying to someone that they are worthless! The thumbs-up has different meanings in other cultures as well. Try searching on the Internet for, “Gestures in different countries.” You will be amazed at all the different meanings for common gestures!

## Time

Time differs for many countries. Polychronic cultures (many things at the same time) such as parts of Europe, the Middle East, and Latin America, believe that time cannot be controlled and that it is flexible. In Japan however, showing up on time for meetings, dinner, and work is a sign of respect. If you’re working for a Japanese boss and everyone is advancing but you, make sure you’re on time (early) for everything!

**Best Tip:** Let the other person lead the interaction if you are unsure. That way you will never be wrong! Additionally, you can always ask, “May I ask how this [\_\_\_\_\_] differs in this culture?”

## When in doubt, always ask!

### Different Dialects

Sometimes dialects can be amusing, especially our own. Here is a list of Boston- dialect phrases. You can probably find some from your own part of the country as well:

- bizah = odd
- flahwiz = roses, etc.
- hahpahst = 30 minutes after the hour
- Hahwahya? = How are you?
- khakis = what we staht the cah with
- shewah = of course
- popcahn = popular snack
- bubblah = water fountain
- haht dahgs = hot dogs

## Writing

When communicating with anyone, especially in writing, write (type) in complete sentences. Many people, whose second language is English, often learn proper English, which might not include colloquialisms, jargon, or cultural metaphors that are used for informal conversation.

Here are a few examples:

She needed a **fix** of chocolate.

Getting admitted to the college of your choice has become a **crapshoot**.

It was just **smoke and mirrors**.

Choose language that is appropriate to your demographic (audience) and review your message at least once to ensure it relays the information you intend. If you use examples, make sure the example is clear and concise. It can often help to have someone else review the information to clarify tone and message.

**Remember**, all emails, texts, and social media posts are often public. Keep this in mind at all times. Your work devices such as computers, emails, smart devices, and so on are not for personal use.

## Appropriate Language

Revise the sentences that follow without using jargon or slang.

**Example: He is totally trippin.**

He is being unrealistic.

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**She has all of that coin in her pocket.**

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**It takes time to learn the setup around here.**

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**He didn't have the guts to try it.**

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**I'm not down with that.**

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**There ain't nothing wrong with this.**

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# Managing Conflict

Now that you've learned about cultural diversity, you can better understand why **conflict** arises when there's a breakdown in communication. There are various reasons for this, and several have already been discussed (e.g., cultural differences, assumptions, stereotyping and so forth.) Let's focus on ways to improve your communication.

## Improving communication

### **Be more accepting**

We usually want others to be accepting of our ideas and thoughts, even when they might not be clear to the other person. Try to do the same.

### **Be attentive**

Most of us like to think that what we are talking about is important or at least meaningful. Paying attention to the person speaking "says" that you're listening.

### **Listen between the lines**

If you pay attention to the nonverbal signals as well as the words, you have a better opportunity of understanding the full message.

### **Share responsibility for connecting**

All parties participating in the conversation need to be involved and make sure they are clearly understanding each other.

## Using “I” Statements

It is usually better to state your own thoughts, emotions, and needs rather than telling others what they should do or how they should think.

### Inappropriate Statements

I can't believe you did that!

You're wrong!

No!

Uh huh.

### Appropriate Statements

Help me understand what happened.

I see your point, however; have you considered this information?

That's actually...

Yes, of course.

Example: Joe arrives late for work for the 2<sup>nd</sup> time this week. Without asking for an explanation, his boss, Rick says, “You are late! One more time, and you are FIRED.” Joe is upset by this and stomps off the job. What Rick doesn't realize is that the reason Joe is late is because he was asked by another manager to stop by a client's office on his way to work to make sure the HVAC system was installed correctly.

Joe quit over a **miscommunication**.

If Rick had said, “Joe, I noticed you were late again this morning. Can you help me understand why you were unable to arrive on-time?” Joe would have been able to explain that he was making sure the HVAC system was properly installed on a jobsite. Rick would likely have responded with, “I understand, thanks for doing that. Next time you are going to a job site before work, can you text me and let me know? I don't always know when you've been called off site, and it would really help me to better plan.”

## Analyzing Statements

Now it's time for you to try "owning" your own statements by using the phrases below. Think of a situation in which you were disappointed by a family member, friend, colleague, or classmate. Then complete the following statements

I think \_\_\_\_\_

I prefer \_\_\_\_\_

I have found  
\_\_\_\_\_

It appears to me that  
\_\_\_\_\_

What I'm feeling is  
\_\_\_\_\_

In my opinion  
\_\_\_\_\_

What I'm hearing is  
\_\_\_\_\_

Am I being clear about  
\_\_\_\_\_?



## What is normal behavior?

Distinguishing normal from abnormal behavior can be difficult and quite treacherous. Applying empathy (not sympathy) is always the best practice. Being sensitive to your own and other's needs and desires will help you in any situation, however; recognizing what is socially acceptable and what isn't can be difficult at times.

### Small group discussion: Case Scenarios

In small groups, discuss the questions that follow each scenario.

#### ***Case #1: Out of nowhere and for no foreseen reason, Joe stands up, yells at his boss and leaves the job site. Is Joe's behavior abnormal?***

Questions:

- How old is Joe? Is it "normal" for Joe to yell? Did he yell when he was growing up at home? Discuss developmental issues.
- What culture does Joe come from? Cultural contexts must always be considered when evaluating "abnormal" behavior.
- How does Joe manage his anger? What symptoms does he have?
- To what extent does Joe avoid outbursts? Do his outbursts significantly interfere with his life?
- At what point would the behavior be considered an abnormal outburst versus a normal one?

#### ***Case #2: You're eating lunch in the cafeteria and you see Rachel talking to herself. Is Rachel's behavior abnormal?***

Questions:

- How old is Rachel? The clinical picture is very different if Rachel were one year old rather than if she were 25 years old. Discuss the importance of understanding different parenting styles and how different cultures raise their children.
- Is Rachel listening to music or talking to someone using her ear buds?
- How many times has she engaged in the behavior? A pattern of behavior may be viewed differently rather than if it is a rare occurrence.
- Does Rachel have a medical condition? Is she on any medications? Rachel may have a medical condition that accounts for her behavior. If you find that Rachel has a medical condition, would that change your perception of her? Discuss the implication of assigning less social stigma to medical versus psychiatric patients.
- Has Rachel experienced a recent trauma or is she exposed to unusual stressors?
- How does Rachel feel about her behavior? How does she explain it?

