

Manage Resources, Time, and Stress

Section 12.1

Manage Resources

■ **Main Idea** Learn how to use personal resources and how to apply management skills to all areas of your life.

Section 12.2

Manage Time and Handle Stress

■ **Main Idea** Learn and use time-management skills to have more time for things you want to do, and to help you reduce the stress that can happen when you try to do too much.



Explore the Photo

You need to organize and manage your time and resources to be successful. *How do you organize your commitments and your time?*



Writing Activity

Dialogue

Make Conversation A dialogue is a conversation between two or more people. Write a dialogue between a teen and a parent about how to find time throughout the week for studying, meeting deadlines, and being with friends and family.

Writing Tips Follow these steps to write a dialogue:

1. Use real but appropriate language that you would hear between a parent and teen.
2. Give each person his or her own speech characteristics.
3. Read the dialogue aloud to see if it sounds sincere, or realistic.

Section 12.1 Manage Resources

Reading Guide

Before You Read

Use Diagrams As you are reading through this section, write down the main idea. Write down any facts, explanations, or examples you find in the text. Start at the main idea and draw arrows to the information that directly supports it. Then draw arrows from these examples to any information that supports them.

Read to Learn

Key Concepts

- ✓ **Describe** each of the four steps you can take to be a good manager.
- ✓ **Identify** resources that can help you manage your life.

Main Idea

Learn how to use personal resources and how to apply management skills to all areas of your life.

Content Vocabulary

- management
- energy
- resource


Academic Vocabulary

- potent
- material

Graphic Organizer

As you read, list the four steps you can take to be a good manager. Use a graphic organizer like the one shown to help you organize your information.

Steps to be a Good Manager	
Step 1	
Step 2	
Step 3	
Step 4	

 **Graphic Organizer** Go to this book's Online Learning Center at glencoe.com to print this graphic organizer.

Academic Standards



English Language Arts

NCTE 5 Use different writing process elements to communicate effectively.



Mathematics

NCTM Number and Operations Understand numbers, ways of representing numbers, relationships among numbers, and number systems.



Social Studies

NCSS I E Culture Demonstrate the value of cultural diversity, as well as cohesion, within and across groups.

NCTE National Council of Teachers of English

NCTM National Council of Teachers of Mathematics

NSES National Science Education Standards

NCSS National Council for the Social Studies

You probably have a friend who is your opposite. She always has her homework done on time, while you are often working on yours until the last minute, or maybe it is the other way around. Perhaps you have another friend with a schedule full of activities, but he still has time to spend with you. Being organized and planning ahead can help you manage your resources.

The Management Process

People who manage well accomplish more with greater ease. They use their time and energy wisely. You may hear the word management and think of the workplace. However, you can apply management skills to all areas of your life.

Management is the skillful use of resources to accomplish a task. Katie and Hassan are good managers. For example, Katie uses the time in her mom's car on the way to school to study. Hassan catches an early bus so he can get to school in time to spend 30 minutes in the computer lab.

You can be a good manager if you learn to follow the steps in the How To feature on page 260. These steps work whether you are writing a report or organizing a fundraiser for the school band. Tasks, assignments, goals, and even unexpected events can be more manageable when you make a plan. Writing out your plan is useful for several reasons. Having a written list gives you a visual reminder of what you need to do. It helps you organize your ideas. The physical act of writing something down can help you remember it better than just thinking about it. What goals do you have for which the four-step management plan would be helpful?



Explain How can management skills help you get more accomplished?



As You Read

Connect Name a goal you achieved recently. What did you do to meet that goal?

Vocabulary

You can find definitions in the glossary at the back of this book.

Write It Down

The key to management, whether in class, at home, or at work, is planning. **Why does writing down goals make planning easier?**

Make a Management Plan

It may seem like more work to take the time to write down a plan for your goals. However, if you take that extra time in the beginning, you can save time later. Creating a plan can help you focus and organize your thoughts. Use these four steps to help you map out the path to whatever you want to achieve.

Step 1

Decide on Your Goal Do you need to finish your science project by a certain date? Write down your goal to help you commit to it.



← **What is Your Goal?**

Write it down in a notebook or keep a file in your computer.

Step 2

Make a Plan Decide how you want to achieve the goal. Maybe the goal can be broken into smaller, short-term goals that are easier to reach. For example, if you want to finish the project in two weeks, you could work on research this week and a rough draft next week.



← **Break It Down**

Break your goal down into smaller, easy-to-manage goals.

Step 3

Put the Plan into Action Begin working on your plan. If you are going to try out for the soccer team, do not just talk about it. Start practicing now!



← **Just Do It** Do not put it off. Get started on your plan today.

Step 4

Evaluate the Results When you evaluate the outcome of your plan, you determine the value of what you accomplished. Are you satisfied with the way your plan worked? If not, what would you do differently the next time?



← **Evaluate Your Plan** Think about what you accomplished and what you would do differently next time.

Resource Management

Management is a word often applied to supervisors and their tasks in a work environment. While this is true, management also applies to just about any task you do. For example, did you know that when you organize your school papers or arrange music on a portable music player, you are using management skills? To be a good manager you must make full use of your resources. A **resource** is something or someone that is a source of help or information. Learn how to manage personal resources, material resources, and community resources to help you reach goals and get things accomplished.

Personal Resources

Personal resources are time, energy, knowledge and education, skills and talents, and people. How well you use your personal resources can make a difference in how much you accomplish.

Time

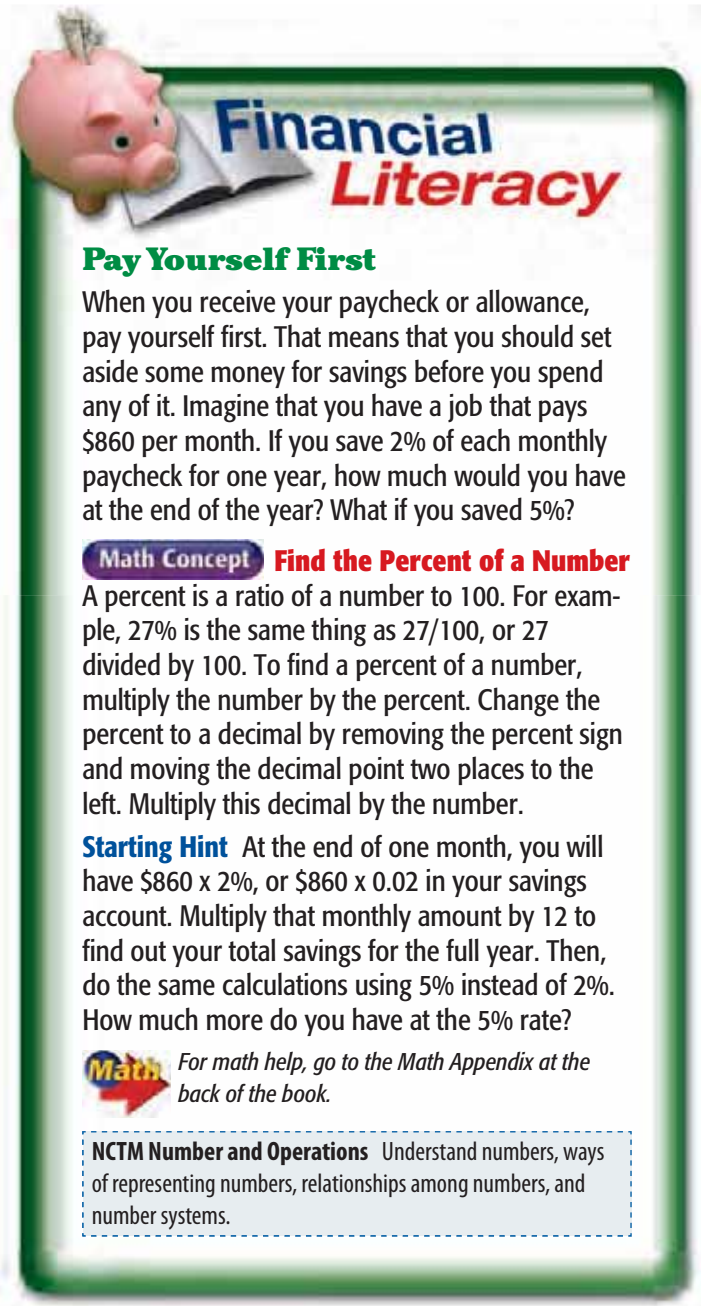
Everyone has 24 hours each day. Much of this time is spent sleeping, eating, grooming, studying, working, and socializing. Learn to use your time wisely. Section 12.2 will provide more information to help you manage your time effectively.

Energy

Energy is the power or ability to be active. It has to do with the strength of the body and mind to work and to enjoy your free time. You can keep your energy level up when you get enough sleep, eat nutritious foods, and participate in physical activities. Keep a positive attitude toward what has to be done to help improve your energy level.

Knowledge and Education

Knowledge is information and understanding. Education does not stop when you finish school. There will always be something new to learn. Keep yourself open to new ideas and other opinions. Knowledge and education are **potent**, or powerful, personal resources. You can continue to strengthen them for the rest of your life.



Financial Literacy

Pay Yourself First

When you receive your paycheck or allowance, pay yourself first. That means that you should set aside some money for savings before you spend any of it. Imagine that you have a job that pays \$860 per month. If you save 2% of each monthly paycheck for one year, how much would you have at the end of the year? What if you saved 5%?

Math Concept Find the Percent of a Number

A percent is a ratio of a number to 100. For example, 27% is the same thing as $27/100$, or 27 divided by 100. To find a percent of a number, multiply the number by the percent. Change the percent to a decimal by removing the percent sign and moving the decimal point two places to the left. Multiply this decimal by the number.

Starting Hint At the end of one month, you will have $\$860 \times 2\%$, or $\$860 \times 0.02$ in your savings account. Multiply that monthly amount by 12 to find out your total savings for the full year. Then, do the same calculations using 5% instead of 2%. How much more do you have at the 5% rate?

Math For math help, go to the Math Appendix at the back of the book.

NCTM Number and Operations Understand numbers, ways of representing numbers, relationships among numbers, and number systems.



Character Counts

Commitment

Raquel was just offered a big part in the school's yearly musical production. If she accepts the part, rehearsals will be every Tuesday and Wednesday from 4:00 until 8:30 for the next three months. On Mondays she has her French club meetings after school, and on Thursday evenings she takes a dance class at the recreation center. Every other Friday after school, she works in her dad's office to help him file papers. Raquel decided to start a weekly planner to keep track of her busy schedule. She quickly realized that with the addition of the musical rehearsals, she would not have any free evenings for homework or studying. She also realized that her only free time would be on weekends, and that is when she does her chores and spends time with her friends.

You Make the Call

Raquel has over-committed herself. She wants to do it all, but there just is not enough time. Write a paragraph explaining what you think Raquel should do and why.

Skills and Talents

A skill is an ability that comes from training or practice. You have reading, writing, and computer skills. You may also have other skills, such as the ability to play tennis, which you learned by taking lessons. Talents are different from skills. A talent is a natural ability, such as being able to draw, sing, or dance. Both skills and talents can be improved. What are your talents and skills? It is important to explore these areas to find out what you like to do. Making time for fun activities is important for relieving stress and enjoying life.

People

People are valuable resources. Strong relationships with family and friends can provide support all your life. The encouragement of family and friends can help you gain confidence and strengthen your self-concept. Take

advantage of opportunities to meet new people. Even if you never see someone again, a brief conversation with a person can inspire you or give you an idea. For example, you might go to an art festival and meet someone from another country or culture. Perhaps her artwork inspires you to redecorate your room.

Material Resources

Material resources are possessions, objects, and money. **Material** things are not necessary for survival like food, shelter, and water, but they can make life easier and more enjoyable. Your personal possessions might include a bike, a stereo, or books. Objects might include a refrigerator, a table, or a microwave oven. How do these possessions and objects help you do what you want to do? What role does money play in reaching your goals?


Personal possessions give you enjoyment and satisfaction. Riding your bike and listening to your stereo are two ways that you gain enjoyment from your possessions. Objects make life easier. For example, using a washing machine to wash clothes is easier than washing them by hand. Buying a cake is quicker and easier than baking your own cake.

Community Resources

Every community provides a variety of resources for its citizens to use. These include schools, hospitals, and police and fire departments. Many communities have interesting places to visit, such as museums or important historic buildings. Among other community resources are youth programs, libraries, parks, and recreational facilities.

Communities also provide resources for people who have special kinds of problems. Most communities offer programs for the homeless, the elderly, people with low income, and people who have problems with alcohol and other drugs. There are also programs to protect battered spouses and abused children.



 **Local Activities** Community parks allow you to enjoy many outdoor activities. *What resources are provided by your community?*

Section 12.1 After You Read

Review What You Have Learned

1. **Define** management.
2. **Identify** what you can gain from material resources.

Practice Academic Skills

English Language Arts


3. Apply the four-step management plan to a goal that you recently achieved. What was the goal? How did you break it into smaller steps? What was your action plan? What were the results? What would you do differently next time? Share an outline of your achievement and evaluation with your class.

NCTE 5 Use different writing process elements to communicate effectively.

Social Studies

4. People can be a valuable resource. Write a scenario in which you meet a teen from another culture who inspires you to do or to think about something new. Explain how this encounter can be beneficial to both of you.

NCSS 1 E Demonstrate the value of cultural diversity, as well as cohesion, within and across groups.

 **Check Your Answers** Check your answers at this book's Online Learning Center at glencoe.com.

Reading Guide

Before You Read

Be Organized A messy environment can be distracting. To lesson distractions, organize an area where you can read this section comfortably.

Read to Learn

Key Concepts

- ✓ **Explain** the benefits of having good time-management skills.
- ✓ **Understand** techniques you can use to handle stress.

Main Idea

Learn and use time-management skills to have more time for things you want to do, and to help you reduce the stress that can happen when you try to do too much.

Content Vocabulary

- time management
- procrastinate
- multi-tasking
- stress


Academic Vocabulary

- alternate
- cope

Graphic Organizer

As you read, list five things you can do to make the best use of your study time. Add your own ideas to the list. Use a graphic organizer like the one shown to help you organize your information.

Study Skills
1.
2.
3.
4.
5.
My own ideas:

 **Graphic Organizer** Go to this book's Online Learning Center at glencoe.com to print this graphic organizer.

Academic Standards



English Language Arts

NCTE 4 Use written language to communicate effectively.



Science

NSES A Develop abilities necessary to do scientific inquiry, understanding about scientific inquiry.



Social Studies

NCSS IV C Individual Development and Identity Describe the ways family, religion, gender, ethnicity, nationality, socio-economic status, and other group and cultural influences contribute to the development of a sense of self.

NCTE National Council of Teachers of English

NCTM National Council of Teachers of Mathematics

NSES National Science Education Standards

NCSS National Council for the Social Studies


Do you sometimes feel that with school responsibilities, homework, extracurricular activities, and family commitments, you do not have time left over for yourself? It is easy to get involved in so many things that you feel like you cannot get anything done. Learn how to manage your time so that you can make the best use of the 24 hours you get every day.

Time Management

Use good time-management skills to help you in all areas of your life. **Time management** is the development of practices and skills that increase how quickly and effectively you can do something. Learn and use these skills so that you will have more time for the things you want to do. You can finish your homework and studying and still have time left for basketball, dance lessons, or for relaxing with a good book. Good time-management skills can help you meet deadlines and stay on schedule. Here are some ways to save time:

- Divide big jobs into small tasks.
- Do more than one task at the same time. This is called **multi-tasking**.
- Try to avoid interruptions.
- Tell your family members about your plans so they know when you are available, and when you need time for yourself.
- Stick with a task until it is done.
- Establish routines for daily tasks.
- Evaluate your activities on a regular basis so that you do not over-commit yourself.



 **To-Do List** Making a to-do list can help you organize and prioritize your goals. *How can you prioritize your study time to make it count?*

As You Read

Connect What can lead to a feeling of not having enough time in the day to finish what you need to do?

Vocabulary

You can find definitions in the glossary at the back of this book.



Time Management

Update Your Schedule

Look at your schedule each morning. Add any tasks you did not complete the day before, and add new tasks.





The Stress Factor

Stress triggers the release of adrenaline, which increases your heart rate and blood pressure. Too much stress over time can affect the body's immune system. Follow these tips to keep yourself healthy during stressful times:


- Get plenty of rest.
- Eat healthful foods.
- Enjoy physical activities.

Time management also includes dealing with problems that may arise. You may find that two activities occur at the same time. You may have to make a choice between two things you really want to do. Try making a list of pros and cons. Pros are the good things about an activity or event. Cons are the negative things. For example, one of your choices may be going to the movies with your friend. A “pro” would be spending time with your friend. A “con” might be that it will take away from the time you need to practice for your piano recital. When you have a pros and cons list written down for each option, it will probably become clear which choice to make.

Sometimes you have several things you want to accomplish during a day. It may be difficult to know where to begin. When you prioritize, you rank tasks in order of importance. For example, if you use a to-do list, put a 1, 2, 3 and so on next to each task. As you complete each task, cross it off the list. It can motivate you to continue when you see how much you have accomplished.

Another challenge is dealing with unexpected changes. Sometimes schedules and plans do not work out exactly as planned. You may need to rearrange your priority list. A friend may have to cancel a shopping trip to the mall. The rain may prevent you from raking leaves. Whatever the case, stay flexible. Make the most of your time by having ideas for **alternate**, or different, activities.



 **Organize Supplies** Organizing the tools or supplies you need before beginning a task helps you save time. *What are some other ways to save time?*

Make Time Count

Have you ever turned on the television to watch one 30-minute show, and then several hours later you were still watching television? Perhaps you spent a lot of time looking for your math book, only to find that it was on your desk all along, hidden under a pile of papers. Here are some ways to help you avoid wasting time:

- **Do not put things off for later.** If you **procrastinate** (prō-'kras-tə-nāt,) by waiting until the last minute to do something, you can waste a lot of time thinking and worrying about the task. Often you will find that the task itself does not take as long as the time you spent worrying about it.
- **Get organized.** Almost any task goes faster when you are organized. Before you begin the task, gather the tools or equipment you need and find out how to do the task. When you are finished, clean up or put things away. It may seem like it takes too much time to tidy up. However, think about the math book example above. Neatness and organization will save you time when you can find your book right away next time you need it.
- **Get Your Sleep.** You may think that you can give yourself more time by sleeping less. It does not work that way. You will accomplish less instead of more, because you are tired and unfocused.
- **Schedule Breaks.** Another mistake people can make is working nonstop on a task. You may think a job will be finished quicker if you plow through it. However, it is better to allow yourself a break or two while you work. A break, even if it is only for 5 or 10 minutes to get a snack or play with a pet, can help refresh your mind and body before getting back to your task.

Study Skills

As a student, you will find that much of your time is spent studying. Effective study skills include reading, note-taking, test-taking, listening, computer skills, and time-management skills. Make sure your study time is well spent by organizing and prioritizing your homework assignments, projects, and test preparation time.

SCIENCE YOU CAN USE



The Buddy System

Studies show that having a support system in place can help ease the stress of certain situations. Support from others can help take the stress out of a situation and have a calming effect on the person or people experiencing stress.

Procedure Study your classmates during a stressful time, such as waiting to be chosen for a team, or during the last few minutes of a ball game. Record the reactions of those who have support from peers and those who do not.

Analysis Using your results, determine whether or not the Buddy System relieves stress.

NSES A Develop abilities necessary to do scientific inquiry, understanding about scientific inquiry.



Time Management

Make a Checklist

Write down all of your assignments and tasks for the next week. Draw a small box next to each item. As you finish each task, put a check in the box. You can see your progress and feel a sense of accomplishment with each check.





Time Management

Time for Tasks

Estimate how much time each of your assignments will take. Make a daily schedule. Write down due dates and the time you think each assignment will take. This can help you meet deadlines.



Keep track of the areas where you need to improve your study skills. Ask for help when you need it. Parents, teachers, siblings, and friends are resources you can use for help. Ask a parent to quiz you before a test, or ask your brother to help you with your vocabulary assignment. Teachers can suggest extra resources such as tutoring if you need it. It is important that you continue to improve your study skills. You will use them at home, at school, on the job, and in the community. See **Figure 12.1** for some more suggestions to help improve your study skills.



Evaluate How can you decide between doing two things that you really want to do?

The Stress Connection

When you try to do too much, you may experience stress. **Stress** is the body's reaction to feeling overwhelmed by responsibilities, demands, or events. Both pleasant and unpleasant events can cause stress. For example, performing a solo in a school concert may be stressful even though you enjoy singing. A fight with your parents causes a different kind of stress. Whatever the situation, remember that stress is a natural part of life. You have the power to learn how to control the way you handle stress.

Figure 12.1 Improve Your Study Skills

Organize and Prioritize Create a plan to organize and arrange your tasks to make the most of your study time. *How do you plan for your study time?*



- **Make a to-do list.** Write down what you want to accomplish.
- **Set the time.** Decide how much time you are going to spend studying. Prioritize your tasks to fit that block of time. Try to study at the same time every day.
- **Set the atmosphere.** Choose a quiet place to study. Make sure the space has enough light, and enough space to spread out. If it helps to have music, keep the volume low.
- **Remove distractions.** Turn off the television, and do not use the telephone while you study. If you have a cell phone, let your calls go to voicemail. When using a computer, disable instant messaging. Keep your e-mail closed until you are finished studying.
- **Gather supplies.** Collect all of your pens, pencils, papers, and books before you begin.

How much stress you feel depends on how much is going on in your life and how you react to events. For example, adjusting to a new class and making new friends can be stressful. If you are experiencing another major life change at the same time, such as starting a new job or attending a new school, the stress may be even greater.

Stress and Your Health

Stress can motivate and challenge you. It can help you accomplish your goals. The stress of wanting to make the soccer team, for example, can motivate you to exercise and practice. However, too much stress, especially when it is not managed well, can have a negative impact on your health. Symptoms of too much stress can include headaches, stomachaches, loss of appetite, fatigue, depression, and anxiety. People who are unable to **cope**, or adjust to difficult and stressful situations, may become seriously ill. Sometimes they try to run away from their problems by turning to alcohol or other drugs. When you manage your time and other resources in your life, you will be better equipped to handle stress when it occurs.

Stress and Nutrition

When you get busy with homework, studying, friends, hobbies, sports, and other activities, it is easy to forget about having a balanced diet. You may be tempted to skip meals or eat unhealthful foods out of convenience.




Time Management

Time for Tasks

Estimate how much time each of your assignments will take. Make a daily schedule. Write down due dates and the time you think each assignment will take. This can help you meet deadlines.



 **Relax** Take the time to unwind, relax, and enjoy a few moments alone. *What are some other ways you can cope with stress?*

Manage Stress

Stress can affect your life in many ways. Symptoms may include changes in appetite, headaches, stomachaches, mood swings, and the inability to concentrate. Use these techniques to help you manage activities and events that can cause stress.

Get Away from the Routine Remove yourself from stressful situations, even if it is just a short break. Take a walk, spend time with a pet, or listen to some music. Do something you enjoy. Deep-breathing exercises can slow a racing heart and help clear your mind.



Set Priorities Decide what tasks or activities are the most important and prioritize them. Make sure your goals are realistic. Plan ahead for events that you know will happen.

Seek Out Your Support System Go to the people in your life who can provide support, encouragement, and advice. Friends and family who care about you can help in times of stress.

Do Something for Others Volunteer to help someone else. When you do something that benefits another person, it can help you feel proud and satisfied, and it can give you a greater sense of self-worth. These feelings can go a long way toward decreasing your own stress level.

Take Care of Yourself Do not let your health suffer when you are feeling stressed. Participate in a physical activity to release endorphins (en-'dōr-fənz), your body's natural stress and pain reliever. Also, get plenty of sleep, eat balanced and nutritious meals, drink water, and take time to relax.

Adjust Your Attitude Be positive about your situation. Remind yourself that stress is a part of life and you can work through it. Do your best to maintain a positive and flexible attitude.

When your body does not get the nutrients it needs, you may end up trying to do more with less energy. This can lead to poor health and add even more stress to your busy life. Here are some easy ways to eat healthfully, even when you think you do not have the time:

Eat breakfast. When you skip breakfast, it is more difficult for your body to maintain stable blood sugar levels and energy during your busy morning. You can easily grab a hard-boiled egg and container of orange juice on your way out the door.

Carry a snack. Keep some protein-rich, healthful snacks in your backpack to help you avoid dips in your blood sugar levels and the mood swings and tiredness that can result. Trail mix, granola bars, and some energy bars all contain good nutrition.

Drink water. You should always have water handy. It is vital to health and proper physical functioning.

Get your family involved. It is easier to avoid sugary, fatty, and otherwise unhealthful foods if they are not in your home. Ask family members to stock the house with healthful foods and snacks, and to keep unhealthful foods to a minimum.

Section 12.2 After You Read

Review What You Have Learned

1. **Explain** how you can prioritize tasks you need to accomplish.
2. **Identify** five tips for managing stress.

Practice Academic Skills

English Language Arts

3. Write an e-mail to a friend who feels stressed because she cannot seem to find time to do her homework, rehearse for the play, prepare for exams, practice for softball tryouts, and hang out with her friends. Suggest things she can do to manage her time and help reduce her stress.

NCTE 4 Use written language to communicate effectively.

Social Studies

6. Interview family members about how they manage their time. How is the way you manage time similar or different? What influences do you see on your own time-management skills? Write a paragraph that describes your findings about how you and your family manage time.

NCSS IV C Describe the ways family, religion, gender, ethnicity, nationality, socio-economic status, and other group and cultural influences contribute to the development of a sense of self.

-  **Check Your Answers** Check your answers at this book's Online Learning Center at glencoe.com.

Discovering Careers

Focus on Careers in Management ▼



Are you a detail-oriented person? Do you like to be in charge of organizing people or events? If you answered yes to either of those questions, you might want to consider a future career in management. The following chart explores several careers in the management field.

Job Title	Job Description
Librarian	Maintains collections of books, magazines, documents, and other materials. Assists individuals in locating and obtaining materials.
Transportation Scheduler	Prepares schedules for transportation. Determines number of vehicles and trips. Arranges stops, length of routes, and runs per shift.
Production Manager	Trains and supervises employees in production of radio or television programs. Makes sure the program follows station policies and regulations.
Hotel Manager	Coordinates reservations and room assignments. Trains and directs hotel's front desk staff. Greets guests, resolves complaints and problems, handles special requests from guests.
School Principal	Works with administrators, students, parents, and local representatives to set school policies and goals and to raise funds. Prepares budgets and attendance reports.

Career Activities ▼

At School

1 Select three of the careers listed. Research the education, training, and work experience required for each career. Write a summary of your results.

At Home

2 Develop a master schedule for your family for a week. Use all the activities your family is involved at home, as well as commitments at work or in the community.

At Work

3 Make a list of your computer skills and the software you know how to use. How will these skills help you on the job?

In the Community

4 Contact and interview someone in your community who works in a management position. Ask this person to describe what his or her typical work day is like. Share what you learned with your class.

Learn More Online  glencoe.com

Career Investigations Go to this book's Online Learning Center for activities and worksheets to help you explore careers.



Chapter Summary

Section 12.1 Manage Resources

Management skills are not just for the workplace. Follow a plan for your goals, and make full use of your resources. Learn how to manage personal resources, material resources, and community resources to help you reach goals and get things accomplished. Personal resources are time, energy, knowledge, skills, and people. Material resources are possessions, objects, and money. Every community provides a variety of resources for its citizens to use.

Section 12.2 Manage Time and Handle Stress

Time management is the development of practices and skills that increase how quickly and effectively you can do something. Learn to organize and prioritize your time. When you try to do too much, you can experience stress. Stress can motivate and challenge you, but too much stress can have a negative effect on you. When you manage your time and other resources in your life, you will be better equipped to handle stress.

Words You Learned

1. Create a fill-in-the-blank sentence for each of these vocabulary words. The sentence should contain enough information to help determine the missing word.

Content Vocabulary

- management (p. 259)
- resource (p. 261)
- energy (p. 261)
- time management (p. 265)
- multi-tasking (p. 265)
- procrastinate (p. 267)
- stress (p. 268)

Academic Vocabulary

- potent (p. 261)
- material (p. 262)
- alternate (p. 267)
- cope (p. 269)

Review Key Concepts

2. **Describe** each of the four steps you can take to be a good manager.
3. **Identify** resources that can help you manage your life.
4. **Explain** the benefits of having good time-management skills.
5. **Understand** techniques you can use to handle stress.

Critical Thinking

6. **Evaluate** how your family manages the tasks and activities of everyday life.
7. **Compare and contrast** material resources and personal resources.
8. **Predict** what could happen if you allow day-to-day stress, such as studying for tests or getting to class on time, to upset you.
9. **Recognize** that stress can be a positive factor in your life.

Real-World Skills and Applications

Problem-Solving


10. Action Plan Your brother needs help managing his busy schedule. He has to find time for homework, studying, hockey practice, family obligations, and his scout troop. Write a list of suggestions to help him manage his time and resources.

Technology Applications

11. Weekly Planner Create a weekly planner using spreadsheet, word processing, or design software. Customize it to your personal schedule. Include school activities, assignments, tests, family activities, chores, special events, and personal time. What do you notice about your week's activities? Are they manageable, or can you make adjustments to better organize your time and resources?

Financial Literacy

12. Financial Document Organization



Andre's financial records are out of control. His receipts and bills are scattered all over his room. He does not know what is due, what is late, or how much he has spent. Andre also tends to forget about keeping track of his bank balance, so he never knows how much money he has available. Not only does this lack of organization cause Andre unneeded stress, but he also wastes about 15 minutes a week looking for his bills and paperwork. If Andre spent 20 minutes a month carefully organizing all of his financial documents to eliminate this stress and wasted time, how much time would he save over the course of a 52-week year?



13. Organize Your Study Area Collect an assortment of boxes, cartons, and jars in a variety of sizes. Use your imagination to decorate the containers. For example, cut the top off of a small milk carton and cover it with construction paper or left over gift wrap. Glue beads to the outside of a recycled pickle jar. Use the finished containers as pencil holders, paper trays, and storage for items like paperclips to organize your study area at home.

14. Successful Stress Management Interview someone you know, such as a teacher, a family member, or friend, about how they handle stress at work, at home, or in other areas of their lives. Ask such questions as, "What situations make you feel stressed?" and "What stress relief techniques work for you?" Ask him or her for tips and suggestions that you might be able to apply when you feel stressed. Prepare a list of tips and present them to your class.

15. Learn How to Study With permission from your parents or teacher, go online to search for tips on how to study. It may seem like something you already know how to do, but there are different methods for studying. You may find a method or idea that will help you improve the way you study. Make a list of at least five study tips. Explain how you can apply them to your homework and test preparation. Include the list in your Life Skills Binder.



Academic Skills



English Language Arts

16. **Design A Workspace** What does your ideal workspace look like? Create a sketch of workspace that would help you organize your personal resources and study tools. Look for ideas in magazines, furniture catalogs, interior decorating books, or online resources. Next to the sketch, list all of the supplies you would like to have in your ideal workspace. Present your sketch and list to the class and explain how your design and supplies will help you manage time and reduce stress.

NCTE 12 Use language to accomplish individual purposes.



Science

17. **Long-Term Stress** Chronic, or long-term, stress can affect physical health.
Procedure Conduct research to find out what people can do to help prevent long-term stress. What recommendations can you find for managing stress?
Analysis Prepare a short presentation to share with the class.

NSES F Develop understanding of personal and community health.



Mathematics

18. **Evaluate Your Time** Chiyoko has decided to evaluate how he uses his time so he can make adjustments that would allow for more study time. When he realized that he spends 3 hours a day watching television, and 45 minutes a day playing video games, he knew it was time for some changes. Figure out what percentage of the day Chiyoko spent watching television. What percentage of the day did he spend playing video games?

Math Concept Time Calculations When performing multiplication or division with time, make sure all numbers are in the same units. Since there are 60 minutes in an hour, you can convert hours to minutes by multiplying by 60. Similarly, convert days to hours by multiplying by 24.

Starting Hint To find the TV percentage, divide 3 hours by 24 hours, then write the result as a percentage (multiply by 100 and add the “%” symbol). To find the videogame percentage, first you will need to convert 24 hours into minutes by multiplying 24 by 60.

NCTM Number and Operations Understand the meanings of operations and how they relate to one another.



Standardized Test Practice

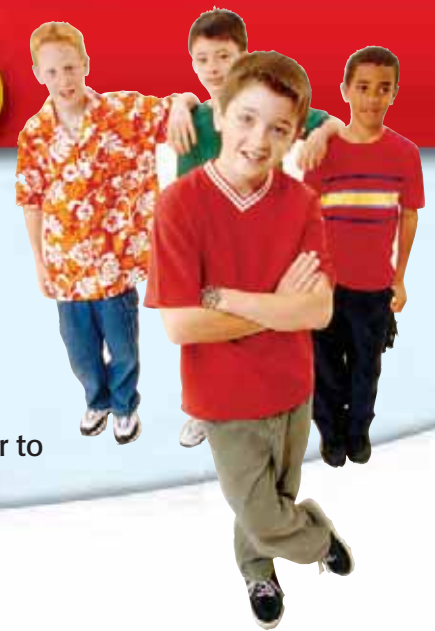
Analogies

Select the pair of words that best expresses a relationship similar to that expressed in the capitalized pair.

Test-Taking Tip Analogies are relationships between two words or concepts. Common relationships in analogy questions include cause and effect, part-to-whole, general classification and specific example, and synonym/antonym.

19. NUTRIENTS:HEALTH

- safety:injury
- stress:deep breathing
- sleep:alertness
- emergency:rescue breathing



Manage Your Grocery Budget

Knowing how to shop is a key life skill. Observing the choices your parents make at the grocery store can be useful. Clip coupons, compare prices in newspapers, buy in bulk, and read labels to help you save money and become a better consumer.



My Journal Complete the journal entry from page 231, and refer to it to complete your grocery list.

Project Assignment ▼

In this project, you will:

- Analyze the groceries your family usually buys.
- Make a grocery list and shop for your family.
- Describe your shopping experience.
- Interview someone who works in a grocery store.
- Create a chart to demonstrate cost-saving techniques.
- Present your findings to your class.
- Include this project in the fifth section of your personal Life Skills binder.

Step 1 Research the Best Buys and Make a List

Creating a shopping list is easier if you know what your family usually buys. While making your list, check newspapers for prices, sales, and coupons. Write a summary of your research, explaining how you plan to save money at the grocery store.

Step 2 Go Shopping

Finalize your grocery list. Go to a grocery store with a parent or trusted adult. Compare products before you buy, use coupons, and search for the best deals. Then write two or more paragraphs that answer these questions:

- ✓ Did you decide to cross any items off of your list?

- ✓ What coupons did you use?
- ✓ What generic items did you buy instead of brand-name products?
- ✓ Did you find items you could buy in bulk?
- ✓ What other ways did you find to save money?
- ✓ How much money did you save?

Step 3 Interview a Grocery Store Worker

Interview a person who works in a store where groceries are sold. Ask these questions:

- ✓ What tips or tricks can you share that would help families save money on groceries?
- ✓ Is there a time of day or week that is better for getting good deals?
- ✓ What are your own strategies for saving money at the market?

Use these interviewing skills when conducting your interview and these writing skills when writing the summary of notes from your interview.

Interviewing Skills

- Record interview responses and take notes.
- Listen attentively.

Writing Skills

- Use complete sentences.
- Use correct spelling and grammar.



Step 4 Create and Present Your Chart

Use the Life Skills Project Checklist on the right to plan and complete your chart. Use information from your observations, your personal shopping experience, and your interview with the grocery store worker to complete your chart and give an oral report on it.

Use these speaking skills when presenting your final report.


Speaking Skills

- Speak clearly and concisely.
- Be sensitive to the needs of your audience.
- Use standard English to communicate.

Step 5 Evaluate Your Presentation

Your project will be evaluated based on:

- ✓ Completeness and organization of your shopping list.
- ✓ Your chart of cost-saving techniques.
- ✓ The description of your shopping experience.
- ✓ The summary written from interview notes.
- ✓ Grammar and sentence structure.
- ✓ Presentation to the class.
- ✓ Creativity and neatness.

 **Evaluation Rubric** Go to this book's Online Learning Center through glencoe.com for a rubric you can use to evaluate your final project.

Life Skills Project Checklist

Research Research Cost-Saving Techniques

- ✓ Study your family's grocery receipts for ways to save money.
- ✓ Collect coupons for products your family would buy.
- ✓ Read newspapers to search for bargains.
- ✓ Read labels on products at the market.
- ✓ Interview a grocery store worker.
- ✓ Include your cost-saving techniques in a chart.

Writing Skills

- ✓ Describe some of the groceries your family typically buys.
- ✓ Describe your shopping experience.
- ✓ Write a summary from your interview with grocery store worker.

Present Your Findings

- ✓ Prepare a short presentation to explain what you did to save money.
- ✓ Invite the students of the class to ask any questions they may have. Answer these questions with responses that respect their perspectives.
- ✓ Add this project to your Life Skills binder.

Academic Skills

- ✓ Conduct research to gather information.
- ✓ Communicate effectively.
- ✓ Organize your presentation so the audience can follow along easily.
- ✓ Thoroughly express your ideas.

NCTE 7 Conduct research and gather, evaluate, and synthesize data to communicate discoveries.

NCTM Number and Operations Compute fluently and make reasonable estimates.