

**COMPLEMENTARY SKILLS**

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### Pretest

1. Define the term: "Complementary Skills."
2. Name four Community Agencies that you may use to assist your students with a problem.
3. Name the three basic solutions for good "Money Management."
4. How can you help your students to get a Credit Report?
5. Who would be the best person to contact for "job expectations" other than technical skills?
6. Name four aspects of "ATTITUDE."
7. We should discuss health issues with our students. True or False?
8. We can relate "Complementary Skills" to our basic skills training. True or False?
9. Students may experience a sense of loss when they complete their training. True or False?
10. Sexism is a term designated for women only. True or False?
11. Government applies to local, state, and federal agencies only. True or False?
12. Ignorance of specific laws is generally accepted as an excuse if a violation occurs. True or False?

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### INTRODUCTION

According to the Florida Department of Education "Student Performance Standards;" Occupational Area: Instructional Support Services: Program Title – Vocational Preparatory Instruction (VPI) July 2006: Under Basic Skills, Section 07.0, the following items were identified in the curriculum guidelines as "complementary skills."

Demonstrate awareness of complementary skills – the instruction in complementary skills is based on individual need and may include, but is not limited to the following. The student will be able to:

- 1.1 Identify sources of community service agencies
- 1.2 Demonstrate consumer awareness
- 1.3 Identify principles of business organization and management
- 1.4 Practice health maintenance skills
- 1.5 Demonstrate knowledge of responsible citizenship
- 1.6 Demonstrate a basic understanding of governmental structure
- 1.7 Recognize fraudulent practices
- 1.8 Demonstrate cultural and environmental awareness

The complementary skills component of Vocational Preparatory Instruction comprises those skills that an adult must have to function in today's society. This program may include, but is not limited to: reading materials and exercises in the areas of community resources, money management, consumer credit, occupational information, consumer education, personal and social skills, mental and physical health, personal interactions, environmental events, and government and law. Information that builds complementary skills is vital to many special needs students who may be denied opportunities for upward job mobility because of their lack of skills. Complementary skills' materials should be available in several reading levels and languages to accommodate all students. Many complementary skills materials are available from local community agencies.

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### COMPLEMENTARY SKILLS DEFINED

The following chart is a list of the SCANS workplace skills developed by the Secretary's Commission on Achieving Necessary Skills. This includes not only technical/vocational skills, but basic skills, people skills, personal qualities, and thinking skills. Any skills – other than the technical skills needed for a job - are considered Complementary Skills.

These are broad academic and workplace skills developed by the Secretary's Commission on Achieving Necessary Skills (SCANS).

#### Basic Skills

1. **Reading**  
Identify relevant facts; locate information in books/manuals; find meanings of unknown words; judge accuracy of reports; use computers to find information.
2. **Writing**  
Write ideas completely and accurately in letters and reports with proper grammar, spelling, and punctuation, use computers to communicate information.
3. **Mathematics**  
Use numbers, fractions, and percentages to solve problems; use tables, graphs, and charts; use computers to enter, retrieve, change, and communicate numerical information.
4. **Speaking**  
Speak clearly; select language, tone of voice, and gestures appropriate to an audience.
5. **Listening**  
Listen carefully to what a person says, noting tone of voice and body language; respond in a way that shows understanding of what is said.

#### People Skills

1. **Social**  
Show understanding, friendliness, and respect for feelings of others; assert oneself when appropriate; take an interest in what people say and why they think and act as they do.
2. **Negotiation**  
Identify common goals among different parties; clearly present one's position; understand party's position; examine possible options; make reasonable compromises.
3. **Leadership**  
Communicate thoughts and feelings to justify a position; encourage or convince; make positive use of rules or values; demonstrate ability to have others believe in and trust you because of competence and honesty.
4. **Teamwork**  
Contribute to group with ideas and effort; do own share of

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work; encourage team members; resolve differences for the benefit of the team; responsibly challenge existing procedures, policies, or authorities.

### 5. **Cultural Diversity**

Work well with people having different ethnic, social, or educational backgrounds; understand the cultural differences of different groups; help the people in these groups make cultural adjustments when necessary.

## Personal Qualities

### 1. **Self-Esteem**

Understand how beliefs affect how a person feels and acts; listen and identify irrational or harmful beliefs you may have; and understand how to change them when they occur.

### 2. **Self-Management**

Assess one's own knowledge and skills accurately; set specific, realistic, personal goals; monitor progress toward goal.

### 3. **Responsibility**

Work hard to reach goals, even if task is unpleasant; do quality work; display high standard of attendance, honesty, energy, and optimism.

## Thinking Skills

### 1. **Creative Thinking**

Use imagination freely, combining ideas or information in new ways; make connections between ideas that seem unrelated.

### 2. **Problem-Solving**

Recognize problem; identify why it is a problem; create and implement a solution; watch to see how well solution works; revise as needed.

### 3. **Decision Making**

Identify goals; generate alternatives and gather information about them; weigh pros and cons; choose best alternative; plan how to carry out choice.

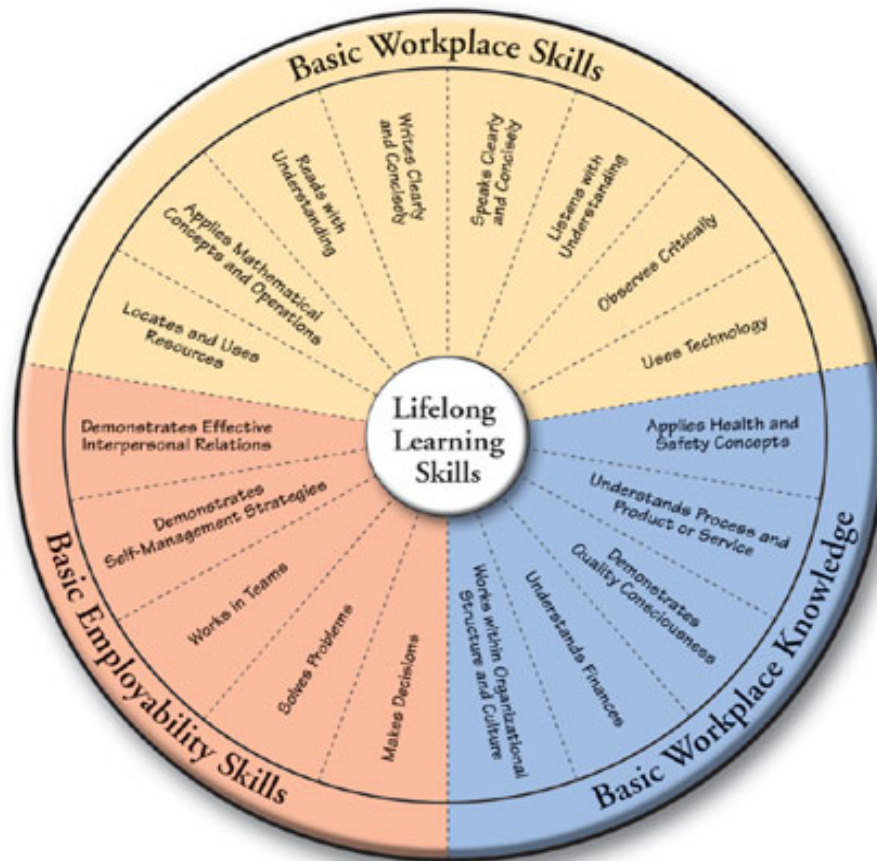
### 4. **Visualization**

Imagine building, object or system by looking at a blueprint or drawing.

The Foundation Skills Framework provides a common language and understanding of the basic skills, knowledge, and competencies adults need to obtain or maintain jobs and advance to higher paying jobs. It has been a very effective tool for developing work-based foundation skills programs within Pennsylvania's Adult Basic and Literacy Education (ABLE) system and promoting their importance within the continuum of workforce development system

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activities. In January of 2003, the Bureau of ABL's [Focus Bulletin](#) Review Panel chose the project's Resource Guide and Instructional Activities Guide as exemplary projects. You may want to explore this website and learn more about the development of the framework and the many tools that have been developed to help you in your program.



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[HTTP://www.pawerc.org/foundation](http://www.pawerc.org/foundation)

Complementary skills are inclusive of all skills needed for our students to be successful. The technical skills provided by vocational/technical programs are a base for doing the job. Complementary skills are all of those other skills needed: how to get that job, how to keep that job, and how to make a job a career.

### Personal Management Skills

Consider how the following areas enhance any student's chance of success in the world of work.

#### Self Esteem

Understand how one's self esteem affects performance

Learn from one's mistakes  
Accept appropriate criticism and praise  
State personal needs clearly and assertively  
Channel emotional reactions constructively  
Take appropriate risks

### **Goal Setting-Motivation**

Identify personal and work values  
Identify attainable and realistic long-term needs that motivate personal growth

### **Personal Development**

Use employment-related forms, i.e., applications for social security, W-4s, I-9s  
Prepare job applications, resumes, and letters of application  
Identify and use appropriate sources of information about job opportunities  
Prepare for and participate in a job interview  
Understand and use general work-related vocabulary, i.e., experience, swing shift  
Identify appropriate behavior and attitudes for keeping a job, i.e., punctuality, respect for others, good grooming, self-control  
Understand the need to handle multiple responsibilities, including the need to balance family and work lives  
Deal with change, i.e., flexibility, adaptability, updating skills, positive attitude toward growth  
Assume responsibility for personal performance  
Organize resources, i.e., money, time, personnel  
Skills for Today's Workforce – Vocational Information Center - [www.khake.com/html](http://www.khake.com/html)

### **Job Requirements Checklist**

The following checklist allows us to look at “what is needed” for a particular job. It includes physical, mental, and personal needs. All three are needed for success on any job.

These checklists analyze the demands of particular jobs in relation to the qualifications of job applicants. Considering those vocational/technical programs that our educational institutions are providing – have students consider how these “demands” relate to their chosen field of study. In order to measure the extent to which an activity is required in a job, place an A,B,C or N/A in each designated blank as follows:

- A:** (Minor) Activity or condition exists less than 20% of work time.
- B:** (Moderate) Activity or condition exists between 20-60% of work time.
- C:** (Major) Activity or condition exists 60% or more of work time.
- N/A:** Not applicable

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**Physical Demand**

**Strength**

Standing \_\_\_\_\_ %  
 Walking \_\_\_\_\_ %  
 Sitting \_\_\_\_\_ %

Lifting \_\_\_\_\_ lb. \_\_\_\_\_  
 Carrying \_\_\_\_\_ lb. \_\_\_\_\_  
 Pushing \_\_\_\_\_ lb. \_\_\_\_\_

**Climbing**

Stairs \_\_\_\_\_  
 Ladders \_\_\_\_\_

Other \_\_\_\_\_  
 Balancing \_\_\_\_\_

**Stooping**

Kneeling \_\_\_\_\_  
 Crouching \_\_\_\_\_  
 Crawling \_\_\_\_\_  
 Turning/Twisting \_\_\_\_\_  
 Bending at Waist \_\_\_\_\_  
 Other \_\_\_\_\_

**Reaching**

Handling \_\_\_\_\_  
 Fingering \_\_\_\_\_  
 Feeling \_\_\_\_\_  
 Throwing \_\_\_\_\_  
 Eye-Hand Coordination \_\_\_\_\_  
 Foot-Hand-Eye Coordin. \_\_\_\_\_  
 Other \_\_\_\_\_

**Communicating**

Ordinary \_\_\_\_\_  
 Other \_\_\_\_\_

**Hearing**

Ordinary \_\_\_\_\_  
 Other \_\_\_\_\_

**Seeing**

Acuity - Near \_\_\_\_\_  
 Acuity - Far \_\_\_\_\_  
 Depth Perception \_\_\_\_\_  
 Accommodation \_\_\_\_\_  
 Color Vision \_\_\_\_\_  
 Field of Vision \_\_\_\_\_

*Code*

**Physical Condition**

**Working Area**

Inside \_\_\_\_\_ %  
 Outside \_\_\_\_\_ %

**Temperature**

Constant cold \_\_\_\_\_  
 Constant heat \_\_\_\_\_  
 Changing temperatures \_\_\_\_\_

**Humidity or Damp**

\_\_\_\_\_

**Noise**

Noise level (dB) \_\_\_\_\_  
 Exposure (hours/day) \_\_\_\_\_

**Protective Clothing or Personal Devices**

\_\_\_\_\_

**Atmospheric Conditions**

Oil/Grease \_\_\_\_\_  
 Dirt \_\_\_\_\_  
 Gases \_\_\_\_\_  
 Ventilation \_\_\_\_\_  
 Lighting \_\_\_\_\_  
 Dusts \_\_\_\_\_  
 Fumes \_\_\_\_\_  
 Odors \_\_\_\_\_  
 Mists \_\_\_\_\_  
 Other \_\_\_\_\_

*Code*

**Unavoidable Hazards**

Mechanical \_\_\_\_\_  
 Electrical \_\_\_\_\_  
 Burns \_\_\_\_\_  
 Moving objects \_\_\_\_\_  
 Heights \_\_\_\_\_  
 Cramped quarters \_\_\_\_\_  
 Other \_\_\_\_\_

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**Mental Requirements**

	<i>Code</i>
Understand and carry out oral instructions.	_____
Read and carry out simple written instructions.	_____
Read work orders, scrap tickets, job lot tickets, graphs, logs, schedules.	_____
Read and verify car numbers, alloy identities, etc.	_____
Read and carry out complicated instructions.	_____
Observe and read instruments, gauges, dials, etc. to determine operating conditions.	_____
Read and interpret detailed prints, sketches, layouts, specifications, etc.	_____
Identify and list production data such as quantities, pressures, alloys, operating conditions.	_____
Prepare detailed records or reports such as inventory records, receiving reports, operating logs, lab analyses, quantities, etc.	_____
Estimate size, form, quality or quantity of objects.	_____
Estimate speed of moving objects.	_____
Inspect, examine and observe for obvious product or equipment defects.	_____
Inspect, examine and observe for product or equipment defects not easily identified.	_____
Count, make simple arithmetic additions and subtractions.	_____
Compute and calculate amounts of additives, results of tests, etc.	_____
Use measuring devices such as tapes, gauges, rules, weight scales, where reading is direct and obvious.	_____
Use measuring devices such as micrometers, calibrated steel tapes, calipers, etc. where precision and interpretation are required.	_____
Make routine lab tests, such as titrations, specify gravity, etc.	_____
Plan and schedule movement or flow of materials or products.	_____
Operate automotive equipment such as autos and trucks.	_____
Operate industrial trucks such as forklifts, flat beds, tractors.	_____
Operate overhead cranes and hoists.	_____

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Use non-power head tools such as hammers, wrenches, etc.	_____
Use hand power tools.	_____
Set up and operate machine tools such as lathes, milling machines, saws, etc.	_____
Assemble or disassemble objects.	_____
Determine malfunctioning of units by observing.	_____
Determine nature and location of malfunction.	_____
Perform repair and maintenance of equipment.	_____
Perform a journeyman craft activity.	_____
Make adjustments to obtain specified operating conditions such as turning valves; switches; moving and setting controls; adjusting furnaces, pumps; etc.	_____
Control activities of a single processing unit.	_____
Control activities of several processing units.	_____
Operate equipment requiring specialized knowledge of process.	_____
Plan own work activities.	_____
<i>Plan work activities of others.</i>	_____
<i>Direct work activities of others.</i>	_____
<i>Coordinate work activities of others.</i>	_____
<i>Train other workers.</i>	_____
<i>Work alone.</i>	_____
<i>Work as a member of a team.</i>	_____
<i>Work without supervision.</i>	_____
<i>Work with minimum amount of supervision.</i>	_____
<i>Work under pressure.</i>	_____
<i>Work rapidly for long periods.</i>	_____

Those italicized activities (the last ten) relate to people skills. These are complementary skills!

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## STRATEGIES FOR DEVELOPING COMPLEMENTARY SKILLS

The terms “may include” and “is not limited to” provide VPI staff with a wide range of opportunities to provide students with the “complementary skills” that they may need to be successful outside of the educational arena. These complementary skills can include “life skills” for making the adjustment from school to work. Since VPI is designed to meet academic skills (those basic skills for reading, mathematics, and language), complementary skills may be included in the materials used for basic skills remediation. For example, reading materials directed toward the educational concept of understanding the main idea may include pamphlets from your local/community health clinic dealing with topics such as HIV, AIDS, and sexually transmitted diseases or information on public health clinic services, stating locations, types of services available, and hours of service. For math, helping a student understand that if he/she can place \$1000 in a savings account and somehow manage to leave it there for a year, using a mathematical process to figure interest, that student will have more than \$1000 at the end of that year – and understand why! Or, if a student needs to purchase a vehicle listed at a certain price, has to finance that vehicle, and is shocked to find that a \$6000 car may end up costing him/her over \$8000 – the explanation and understanding of why is a complementary skill. In the area of language, having a student write a letter to a prospective employer, using correct grammar and punctuation, is an example of the practical application of complementary skills.

In designing a format for the complementary skills that you intend to offer, keep in mind that business owners, vocational instructors, VPI instructional staff, and students often refer to complementary skills as “Common Sense” skills that one must have to succeed in the real world. Your format for preparation of materials for complementary skills may be nothing more than having printed materials available: on display in your lab, or a file cabinet holding only materials that may be utilized for these skills. Having a supply of videotapes of local news programs, community service announcements, or informational programs may also be a valuable resource.

We often take for granted that because we work with adults, our students already have the skills necessary to exist in the everyday world. After all, the majority of our students may already be (or have been) employed (may be working part-time or even full-time) as they receive their training for their vocational program choice. Many are parents (raising children in today’s society is no simple task); and the majority of our students are already actively involved in the communities in which they live (attend churches, participate in school activities for their children, or participate in community, social, political, or cultural activities). Our students are generally “unemployed or under-employed” which may be the primary reason why they are in school. What we must consider is that some students (all based on individual need) may need to become more aware of acceptable and/or available services, information, agencies

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and organizations in the society in which they live in order to feel successful and productive. For example, if a special needs student (economically disadvantaged) has been raised in an environment where his/her family has lived "from paycheck to paycheck," that student may not have ever been exposed to the need for banking services, except perhaps to get a check cashed. By exposing the student to a banking facility and the financial services offered by that institution, that student will have more knowledge of choices available. This knowledge might benefit that student by allowing more control of his/her money. It may be nothing more than learning that bank services may make one's life more convenient. Some businesses that hire our students utilize direct deposit for their employees' salaries. Sharing how that procedure works allows that student to know and understand just what is happening with his/her money and how to access that money.

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## COMMUNITY RESOURCES

Perhaps the best way to introduce this section is to define the term "community resources." What are they? What purpose do they serve? How do we find out what services are out there? Which services do we need to have available for our students? How can our students access these services? In the Northwest Florida area, a publication offered through Children's Services Center provides a Directory of Community Services for Escambia County (Pensacola area) and two adjoining counties (Santa Rosa & Okaloosa). First Call for Help is a comprehensive listing of health and human service organizations and agencies in the area. It offers free telephone assistance to finding the proper agency or program that can help you solve a problem. In addition, a weekly electronic Bulletin Board of community services and events is also available. Because of the demand and the wonderful world of electronic technology, the complete directory is also offered in disk form called the "Directory on Disk." For a copy of this resource: e-mail: cscintnt@gulf.net

In the text, agencies are listed alphabetically and programs are listed under the agency that provides the service. Perhaps the area that you serve (generally done on a countywide basis) also has this available. You may want to contact your local Chamber of Commerce or directly contact Children's Services. Often, social workers associated with local hospitals, mental health facilities, or family and children services will have this resource book available. Examples of this Directory of Community Services include:

- Toll Free Social Service Resource List (800 numbers for assistance)
- Alcoholics Anonymous (AA)
- American Red Cross
- Association of Retarded Citizens (ARC)
- Better Business Bureau
- Big Brother/Big Sister
- Boy Scouts of America/Regional Council
- Catholic Social Services
- Children's Medical Services
- Community Drug and Alcohol Commission
- Deaf Service Center
- Division of Blind Services
- Department of Environmental Resources
- Epilepsy Society
- Educational Opportunity Center
- Energy Services
- Florida Department of Children & Families/Adult Services Program Offices
- Florida Division of Vocational Rehabilitation
- Food Source

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- Goodwill Stores
- Grant-A-Wish Foundation
- Girl Scout Council, Inc.
- Hospice (Northwest Florida region)
- Helping Hand Mission
- Home Health Agency
- Internal Revenue Service (IRS)
- Job Corps
- Leukemia Society of America
- Life Crisis Center
- Lion's Sight Program – Help Us Save Sight
- March of Dimes Birth Defects Foundation
- Mental Health Association
- Narcotics Anonymous
- Neighborhood Enterprise Foundation – housing rehabilitation
- Parents, Family, and Friends of Gays and Lesbians
- Postal Services
- Public Defender Office
- Salvation Army
- Social Security Administration
- Special Olympics
- United Way Organizations
- United States Customs Services
- University listings
- Veteran's Center & Services
- Women's Intervention Services and Education (WISE)
- YMCA locations and numbers

These community services and organizations are designed to help meet the needs of the population residing in the area. Often students need basic information in order to get assistance for a specific problem area. The term "Knowledge is Power" certainly pertains to our students. We empower our students by assisting them to accomplish their goals. One way to do this is to have information available for them. (It is also important to remember that with correct and up-to-date information, frustration levels are less likely to interfere with accomplishing one's goals!)

Utilization of these community services can also be tied to the basic skills remediation offered through Vocational Preparatory Instruction (VPI). Again, relating the subject areas of math, reading, and language to community service organizations may be as simple as having pamphlets available for students to read. Exercises in writing to agencies for additional information, or conversational telephone techniques can be accomplished with a specific basic remediation goal in mind. These techniques are especially helpful for ESOL students. If some of the agencies have a fee for the services they

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deliver, having a student work that fee into a monthly budget could accomplish a mathematical connection; again developing complementary skills.

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## MONEY MANAGEMENT

According to the College Survival textbook (Becoming a Master Student, 2006 – 11<sup>th</sup> edition; Ellis) used by several community colleges in the state of Florida, money management is a simple concept. That concept is “Money problems result from spending more than is available. The solution... Don’t spend more money than you have!” Unfortunately, as VPI staff, we often do not hear questions about money until a problem arises. Money issues to our students are real. Having the complementary skills available for students to utilize to deal with money effectively may provide students with choices for dealing with financial issues. Information about money management can be found in several “survival skills” texts used in both secondary and postsecondary educational institutions, as well as information from Credit Unions, Banking Institutions, and Financial Services Organizations.

The following information comes from the College Survival textbook used for incoming college freshmen. (Ellis 2006)

Telling the truth about your present financial circumstances is essential – know what you actually have coming in and what you spend. Spend no more than you have! Sounds simple, doesn’t it? However, for a problem to exist – the preceding has somehow failed. Looking at options available takes some skill - complementary skill!!!

The base for money management is so that you can control your money – NOT for your money to control you! Generally solutions fall into one of three categories: increase money coming in; decrease money going out; or, a combination of the previous two.

To increase money coming in:

- Consider a part-time job. Earn the extra money rather than living on hopes that money coming in will miraculously appear.
- Seek a promotion within your current employment.
- Look for a better job.

By continually monitoring your expenses, you can determine how to decrease what you spend. Here are some ways of decreasing what you actually spend.

1. Look at the big-ticket items. The items that cost the most, like housing and automobiles, can make the greatest impact on your spending.
2. Use the telephone. You can save time, gas, and money shopping if you call ahead to see who has the best prices and the most convenient locations.
3. Comparison Shop. Prices vary – sales take place at different stores at different times. Do your homework before you head out to purchase. This is also one way to control impulse buying. Shop at second-hand stores, thrift shops, or garage sales.
4. Be aware of quality. Often the cheapest product is not always the least expensive over the long run.

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5. Keep receipts. Complaints carry more weight when you have proof of purchase.
6. Complain. If you feel that you did not get your money's worth, start with the salesperson and work your way up until you are satisfied.
7. Use coupons. More often than not, you can use coupons to decrease the prices of items that you use continually. Also some stores recognize coupons from other stores.
8. Cook for yourself. Eating out is really expensive... and habit forming!!
9. Plan your wardrobe in advance. Purchase clothes at the "end of the season" sales and purchase clothing that you can "mix and match."
10. Conserve energy. Turn off lights; cut a 15 minutes shower to 10 minutes; keep doors and windows closed to conserve heating and air conditioning.
11. Keep housing costs reasonable. Consider location, utilities included in rent, size of what you need versus what you want.
12. Pay CASH. Avoid interest charges.
13. Fix things yourself. Often it is cheaper to buy a friend lunch to help you than to pay a repairperson.
14. Notice what you spend on "fun." Seek what entertainment is available for free! You need a list of FREE or almost free fun:
 

Exercise	Work a puzzle
Climb a tree	Fly a kite
Play cards	Moon watch
Window shop	Visit a museum
People watch	Sing out loud
Draw	Bicycle ride
Go fishing	Watch a movie on TV
Star gaze	Call a friend (local)
Visit a library	Go swimming
Visit a store	Go visit someone
Write a poem	Look at old photos
Play a game	Listen to music
Hike	Walk on the beach
Go to a public park	Attend a school's theater production
Swing	
15. Use public transportation or car pools. Consider the expense associated with cars: insurance, parking, gas, oil, repairs, and maintenance.
16. Postpone purchases. Put purchases on "hold" for a week – is it still important?

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17. Shop for groceries with a full stomach. This also decreases impulse spending.
18. Budget. This is a first step process; it should begin with what you have "coming in" versus what you have "going out."

Relating money management to the basic skills remediation areas can be multi-faceted. Basic budgeting is pure and simple – a mathematical process of addition and subtraction.

However, connecting financial information to the areas of reading and language can also be accomplished by providing your students with pamphlets from banking institutions, consumer service organizations, or credit unions. Having your student preview the information and share it with other students is both informative and educational. You could have students research, then compare and contrast different financial institutions in the area. Requesting that your student write a letter of complaint to a store where a purchase was made, expressing dissatisfaction with the service, product, or price is also an appropriate exercise for checking writing skills. A video-taped session where a student rehearses a complaint should reveal appropriate behaviors including eye contact, assertive behavioral approaches, language and conduct, and expressing the complaint with the goal of positive results. These videotaped sessions provide immediate feedback for our students to observe. Students are often unaware of how they appear to others; videotaping allows students to see and hear exactly how they react to these situations.

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## CONSUMER EDUCATION

The Consumer Credit Counseling Service (CCCS) provided the following information, offices throughout the District of Florida. (The National Foundation for Consumer Credit)

Consumer education involves various aspects of consumer credit services, including education, financial counseling, and debt reduction services to consumers. Their mission is to provide education on the wise use of credit, preventive and rehabilitative financial counseling, and debt reduction. CCCS offers information on budgeting, credit and life's changing situations, money management, home buying, car buying, holiday spending, smart shopping, and more. The consumer Credit Counseling Service provides one-on-one sessions and group presentations.

- Financial counseling is to help you establish or repair a credit rating, or re-establish credit, or counsel on money management issues. A trained counselor will assist in the development of a realistic spending plan.
- Debt reduction attempts to develop a realistic repayment plan schedule acceptable to both you and your creditors.

How Can I Get a Copy of my Credit Report? (Debt Counseling Service) <http://www.freecreditreport.com>

You can get a copy of your credit report from three major credit reporting agencies, for a small charge per copy. The three listed are:

Equifax  
P. O. Box 740241  
Atlanta, Georgia 30374-0241  
<http://econsumer.equifax.com>

TransUnion  
P.O. Box 2000  
Chester, Pennsylvania 19022  
<http://www.FreeCreditReportService.com>

Experian  
475 Anton Blvd.  
Costa Mesa, CA 92626

Online – resource for credit report:  
<http://www.Freecreditreport.com>  
<http://www.FreeCreditReportService.com>

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The following questionnaire could be used to assist students in making good decisions about "credit."

### The Advantages and Disadvantages of Credit

Read each statement. Put an "A" in the blank if it's an advantage of using credit. Put a "D" in the blank if it's a disadvantage of using credit.

- \_\_\_\_\_ Having a poor credit rating can make it hard to get additional credit.
- \_\_\_\_\_ Using credit means you can have what you want right away, rather than waiting for later.
- \_\_\_\_\_ Having a credit card may lead to impulse buying.
- \_\_\_\_\_ Credit is a convenience.
- \_\_\_\_\_ Having a credit card ties up your future income.
- \_\_\_\_\_ Credit cards allow you to travel without being afraid of having your cash stolen.
- \_\_\_\_\_ Credit cards can supply you with cash whenever needed.
- \_\_\_\_\_ The more you buy on credit, the more interest you may pay to the credit card company.
- \_\_\_\_\_ Credit helps you to buy expensive items and pay for them over a long period of time.
- \_\_\_\_\_ Having a good credit rating can help you buy a house.

### The Cost of Credit

To find out how much you pay your creditor each month for the luxury of using credit go through these steps:

- Subtract your payment from the balance:  $\$100 - \$25 = \$75$ .
- Look up the annual interest rate for your card, then figure what the monthly rate would be. Yearly rate, 18% (.18) divided by 12 months = .015
- Multiply your answer by the monthly interest rate:  $\$75 \times .015 = \$1.125$
- Add the answers of steps 1 & 2:  $\$75.00$  (payment) +  $1.13$  (interest) =  $\$76.13$  Your new balance is  $\$76.13$ . You paid your creditor  $\$1.13$  this month for the luxury of owning a credit card.

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### PERSONAL AND SOCIAL SKILLS

When business owners were asked what their expectations of future employees were, other than having the technical skills, general responses included some of the following:

Someone...

- Who will show up for work
- Who likes what they are doing
- Who will approach their work with a positive attitude
- Who interacts well with others & works well by him or herself
- Who is comfortable with change... accepts change
- Who is pleasant
- Who is on time
- Who is willing to do "extra" if necessary – go the extra mile
- Who leaves their personal problems at home
- Who can provide input for the purpose of improvement
- Who does not make "waves"
- Who you can depend on
- Who wants to get ahead
- Who knows when to "back off"
- Who can adapt to different situations
- Who respects themselves and others
- Who takes pride in their work
- Who knows what is expected of them

Sounds like the ideal employee, doesn't it? Perhaps what our business leaders are saying is that not only do our students need to know the technical aspects of their chosen vocation, but that they must also possess certain personal & social skills in order to be successful. We know that in order to provide employers with students that meet their demands, that we must somehow make sure that our students have access to these extra skills. VPI can provide, on an individual basis, both personal and social skills training for those students who need them. In addition, referrals to community agencies, schools, and local service organizations may provide your students with an opportunity to brush up on some needed skills. For example, if your VPI lab has the appropriate equipment, a video camera and TV monitor, students may be able to see themselves as they interact with others.

Complementary Skills include topics like: giving and receiving Feedback; verbal communication between employee to employee and/or employee to employer.

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**Asking for Feedback:**

- 1. Tell the person what you've done, and how you feel about it.**  
"I've just completed a report for my boss. I think I covered all of the points that she wanted me to, but I'm not sure."
- 2. Ask the person if they would have time to look it over.**  
"Would you have time to look this over?"  
"Would you have time to proofread this?"  
"I was wondering if you would have the time to look this over for me?"  
"I was wondering if you would have the time to proofread this for me?"
- 3. Tell the person what kind of feedback you want.**  
"I'd like you to read this for grammar mistakes/content/spelling mistakes/style/word choice".  
"I'd like your general reactions to this."
- 4. Let the person know by when you'd like it back.**  
"Would it be possible to go over this again in an hour?"  
"Do you think you could possibly meet with me tomorrow to go over this?"  
"When would it be convenient for you to go over this again?"
- 5. Thank the person.**  
"I really appreciate you doing this for me."  
"Thank you very much. I'm really glad that I'll be able to get a second opinion on this before having to turn it in."

**Giving Feedback:**

- 1. Start off with what you like about the paper you read.**  
"I really liked the way you talked about our department's financial goals."  
"Your spelling and grammar were really great. Your paper was easy to read."  
"Your ideas flowed very well."
- 2. Get to the specifics of what you were asked to look at.**  
"You asked me to look at your spelling. Let me show you the kind of mistakes I found."  
"You wanted me to look at your word choice. Over all you used appropriate vocabulary, but in a few instances I think you could have used different words."

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Pre-determined scenes may include: interviews with prospective employers; how to appropriately approach other workers or employers with work concerns; interactions with the boss, or simply view oneself for appearance, posture, personal hygiene, use of slang language, eye contact, body language, etc.

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Again, these personal and social skills can easily be incorporated to the three basic skills areas: For reading include materials that actually state what employers want. In addition, materials may be available that show the consequences of bad attitudes, poor work ethics, teamwork, information on how to get and keep a job, and tips for being successful on the job. (Scriptographic Booklet – Channing L. Bete Co., Inc.) For language – utilize opportunities for students to express how they feel and what they think about company policies and procedures. Perhaps having students write letters to their bosses about something with which they disagree or writing a suggestion for a suggestion box at work – something about which the student feels strongly.

Emphasize that correct grammar, punctuation, style, and form can impress the boss and draw attention to the subject. For math – have a student that traditionally arrives late to figure how that tardiness can affect his/her paycheck. Actually have them figure hourly wages and deduct for time not on the job.

Example: If an employee is forty (40) minutes late for work and the hourly rate is based on 15 minute increments then the student would have to round off the time, figure the hourly wage, break it down into quarter-hour increments, and determine how much money would be deducted from his/her paycheck. Generally, if the situation concerns money you should definitely have their attention!

### Attitude

Why is attitude so important? It is the way you present yourself to other. What could be more important? This includes: how you look, what you say, how you say it, and, what you do. A positive attitude reflects who you are!!

- Are you willing to learn to recognize that no one has all the answers?
- Do you do your best on the job and suggest better ways of doing your work?
- Do you demonstrate enthusiasm in whatever you say or do?
- Are you willing to grow to prepare yourself for a better job?
- Do you welcome changes, like to experiment, and try new ideas?
- Do you cultivate a sense of humor by not taking yourself too seriously and getting some fun out of your work?
- Are you seriously interested in others needs and problems?
- Do you look at others' point of view and consider how they feel, think, and why they act as they do?
- Are you a good listener, willing to learn something from others?
- Are you able to work with others to achieve common goals through cooperation?

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### Keys for The Development Of A Positive Attitude

- Keep others informed. Communication is the key to good relations
- Be punctual, the “Golden Rule” of time
- Be cheerful, smile even when you do not feel like it
- Use polite words like please, thank you, may I, do you mind?
- Be helpful and build trust with others
- Be patient. Some things just take time to do correctly

### Positive Attitude on the Job

Your success depends on your attitude!

- Dependability: get to work and do the job
- Pride: satisfaction with what you have accomplished
- Respect the rights of others; give credit to others for what they do
- Consideration for self and others
- Knowledge the more the better (school, people, books, experience)
- Enthusiasm fuels progress!

Our attitude comes through in each interaction that we have with other individuals, whether co-workers, friends, family, and prospective employers. The following is a list of interview questions that one might be asked on any interview. Consider how your attitude can affect your answers to these questions – and your prospective employer’s attitude toward you.

### Interview Questions:

1. What interests you most about this position?
2. Why did you choose this company (or agency)?
3. Why do you feel you're qualified for this position?
4. What interests you least about this position?
5. What do you think you can do for us?
6. What are your goals for the next five years?
7. Have you ever worked as a (name of job) before?
8. Give me an example of a time you had to work under a deadline or in a pressure situation. Tell me what happened, who was involved, and what you did to solve the problem.
9. Tell me about yourself.
10. Have you ever had an experience when you did something that inspired or motivated others? Tell me about it.
11. What do you consider to be 3 of your greatest strengths?
12. What is your greatest weakness?
13. Tell me about the jobs you have had.

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14. What are your long-range career goals?
15. How would your fellow workers describe you?
16. Name 3 accomplishments you're most proud of.
17. What do you enjoy doing in your free time?
18. Tell me about your favorite supervisor, what did you like about him/her?
19. What kind of people do you like to work with the most?
20. Have you had any experience working on teams?

### Difficult Questions

How should you respond to difficult questions? Read the following pointers and see if you can use any of the information to help you on your next interview.

1. The person who is interviewing you will likely ask you questions to determine if you have any of the following negative traits. If s/he senses that you do, you most likely will not get hired for the job.

- Dishonesty
- Irresponsibility
- Arrogance
- Tardiness, poor attendance
- Disobedience, disrespect
- Complaining
- Laziness, no motivation
- Instability

Sentences to use during your interview include:

- I am honest.
- I am responsible.
- I am a team-player.
- I am punctual.
- I am respectful of others.
- I take direction easily from others.
- I am task oriented.
- I have a good attitude.
- I am a hard worker.
- I get along well with others.
- I am motivated.
- I am stable.
- I do consistently good work.
- I have goals.

2. Here are some potentially negative interview questions:

- "Have you ever been fired from a job?"
- "What did you think of your previous employer?"
- "Why did you drop out of school?"

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- "Do you have a criminal record?"

When you answer these questions:

- Be truthful
- Emphasize what you learned from that experience.
- Let the interviewer know that you will be a valuable worker and will meet or exceed job expectations
- Share what your future goals are.

Example: "Yes, I was fired from my last job. Since that time I've realized how important it is to be on time to work. I can assure you that I will be on time every day to this job. My future goal is to become a secretary and working at this company as a receptionist will definitely be a step in the right direction for me."

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## MENTAL AND PHYSICAL HEALTH

What areas of this are YOU comfortable discussing with your students? Is there a need for discussing subjects like personal hygiene, alcohol and substance abuse or addiction, sexually transmitted diseases or AIDS, pregnancy, emotional or psychological illnesses, or appropriate diet and sleep with our students? The answer is YES – where else are they going to discuss these issues? With their vocational instructors? The answer is probably not yes. Students often turn to VPI instructors because our role is multi-faceted. Because our students elect to enter the world of work through vocational/technical training, often the subject areas of mental and physical health seem to be overlooked. Unfortunately, some students – and instructors – tend to give their physical and mental health less attention than they would give their automobiles. The direct connection between these subject areas and work is that without good physical and mental health work may not be a realistic goal. When these areas directly affect our lives in a negative manner our jobs may be on the line. As learning managers, knowing what agencies can provide needs in these areas, and sharing that information with our students is tremendously important. Often our students are so busy with their education, raising families, working part-time or full-time, and struggling to meet the needs of others, that they leave themselves out. Providing information in the form of pamphlets, referral directories, individual counseling sessions, etc., may allow students to make good choices in the areas of health related issues.

### Health Issues

Having your students make an honest assessment of their present health status may be a starting point for dealing with physical health issues. Having information available for students to access health related facilities may be an important key to helping them to be successful in dealing with health related problems. Health issues are personal and sensitive areas for all people. Without appearing that you are intruding in the student's personal space, sense a comfort level for discussion; if any area appears to be in need make available the information in pamphlet or directory form so that the student can make the appropriate contact. Often, general areas like vision, hearing, and overall status of health are comfortable for most to discuss. Becoming a Master Student (Ellis) views health issues in terms of "taking care of your machine," comparing the human body to machinery. In the text, Ellis states that taking care of your machine includes:

*Fuel It* – Use the appropriate nutritional guidelines for your body

*Move It* – Exercise improves your performance level

*Rest It* – Our bodies need rest, without it the results can be devastating

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*Observe It* – We are the experts when it comes to knowing our bodies. Pay attention to changes – often this is a first clue to need for repairs.

- Weight loss or gain
- Sores or ulcers that do not heal in three weeks
- Skin changes – color, bleeding
- Headaches
- Sudden vomiting
- Persistent pain in specific areas
- Vision problems
- Cough – persistent
- Breathing changes – shortness of breath
- Persistent indigestion – stomach upsets
- Change in bowel movements – habits
- Urination discomfort
- Lumps or thickening in breast areas (male & female)

*Protect It* – Choices about sex, use of drugs, risky behaviors, etc., can be hazardous to both physiological and psychological health.

Safety consciousness is a big part of any job – students need to be aware of safety issues involved in their vocation. General safety knowledge is a plus – on the job or at home. This can be discussed in general terms on most subject areas from appropriate clothing to specific issues dealing with the vocational area (chemicals, electricity, safety equipment, etc.).

Again, relating these issues to the basic skills areas for remediation is most appropriate. Having materials available that discuss health topics/issues (STDs, childhood immunizations, allergy problems, vision and hearing assessments, etc.) may enhance your student's knowledge and increase an awareness of possible existing problems.

Contacting the appropriate agency for assistance may be a first step toward problem solving and social skills practice.

Inquiring about the fees for these services and having the student work that into his/her budget is utilizing math processing. Decision-making skills are also taken into consideration as each student recognizes "need" and chooses the route most appropriate for him/her. Although we know our students are resourceful, having options for them encourages value clarification and decision-making.

Consider the following as you rate yourself on these health habits found on the next page:

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	Always	Sometimes	Never
1. I get enough rest.			
2. I eat a balanced diet.			
3. I avoid smoking and drinking.			
4. I get plenty of exercise.			
5. I pay attention to health related information.			
6. I have good posture.			
7. I go in for a check-up every year.			
8. I get my teeth cleaned every year.			
9. I treat minor injuries and illnesses promptly.			

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10. I make sure to relax during the day.			
11. I strive to have happy relationships.			
12. I feel good about myself.			
13. I enjoy being my age.			
14. I am happy with the choices I make.			
15. I avoid gossiping about others.			
16. I avoid cutting myself down.			
17. I strive to be clean and look my best.			
18. I am optimistic about the future.			
19. I like to see others do well.			

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How would you evaluate yourself, from your responses to these health habits?

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## PERSONAL INTERACTIONS

This area, closely related to personal and social skills, is unique because it deals specifically with the transition from school to work. It emphasizes the fact that both “people and relationships” change. Our students often experience stressors related to their present situations: the combination of home, school, work, family, and life in general. The transition from the educational area to the professional world of work can be a stressful one. Several concepts will be presented that deal with this transition. As we work with VPI students, again, our individualized approach should determine the necessity of choosing the areas of need. (About Life Skills # 49544A-6-93)

Consider why our students need to have people skills. We communicate on a daily basis with all of those around us. Our choices for interactions are important.

Suggestions for interacting with difficult people:

### The Aggressor

*Why do they act that way?*

- They have a strong sense of what is right and wrong.
- They have a strong need to prove that they are right.

*How to Handle:*

- Stand up for yourself.
- Give them time to relax.
- Remain calm.

### The Complainer

*Why do they act that way?*

- They see themselves as perfect.
- They want to be better than everyone.

*How to Handle:*

- Acknowledge their point of view.
- Don't agree unless you really agree.
- State your point of view.

### The Really Nice Person

*Why do they act that way?*

- They have a strong need to be liked.
- They are uncomfortable with conflict.

*How to Handle:*

- Be non-threatening.
- Don't allow them to make commitments they can't keep.

### The Wet Blanket

*Why do they act that way?*

- They feel powerless over the direction of their own lives.

*How to Handle:*

- Avoid getting involved with their pessimism.
- State your own realistic optimism.

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- Discuss the worst consequences.

### **The Know-It-All**

*Why do they act that way?*

- They need to feel in total control of their lives.
- They have a strong desire to control their environment.

*How to Handle:*

- Know what you are talking about; be sure of yourself.
- Question their ideas and assumptions.

### **The Staller**

*Why do they act that way?*

- They don't want to hurt anyone.
- They fear being disliked.

*How to Handle:*

- Bring up the issues and how they affect you.
- Help them to come up with options and problem solve.
- Support them after a decision is made.

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### **Making New Friends**

As our students embark on the next phase of their lives, it is often as stressful to make new friends, as to loose old ones. Development of skills for encouraging new relationships is as unique as the individual student. A new environment, the work environment, provides opportunities for our students to meet new people, develop new friendships, and even maintain old ones. As VPI instructors, we need to encourage our students to establish friendships. Because we often fill the counselor role as well, students may turn to us for advice about friendships. Many students find it much more difficult to make friends as adults, than when they were children.

### **Handling Intimate Relationships**

Once our students complete their vocational training, dealing with work schedules, responsibilities, financial issues, etc. can place a strain on personal relationships. In dealing with partners, significant others, this change from school to work may present a new set of problem areas:

- Are you willing to change your plans to accommodate a partner?
- Is career advancement your main priority?
- What compromises are you (or your partner) willing to make?

Remember that open communication is the key to working out important issues with couples. Encourage students to openly discuss upcoming changes that their new jobs may present – location, hours, shift work, salaries, benefits, etc.

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## ENVIRONMENTAL EVENTS AND CULTURAL AWARENESS

These two units are combined because, like all aspects of complementary skills, they are closely interwoven. This section deals with assisting our students to become aware of those events, social and cultural changes, their home, work, and school environments, and the constant transitions that they must make in order to be successful in each arena.

Bob Abramms-Mezoff and Diane Johns said "Acceptance, goodwill, and respect are the cornerstones of successful communication and exchange – ones that cross all barriers of class, gender, race, and ability..."

Those of us who can study, work, and live with people from other cultures and races will enjoy more success in school, on the job, and in our neighborhoods. Learning about diversity opens up possibilities of benefiting from change, instead of just reacting to it.

We have always lived with people of different races and cultures. Multiculturalism refers to racial and ethnic diversity. Culture is simply one society's solutions to on-going problems, such as how to dress, eat, worship, work, think, and learn. Therefore, this culturalism can relate to business, residence, work, school, and social environments. The basis for multiculturalism is simple: people differ.

The key to multiculturalism is also simple... "Culture is different from, not better than, or worse than... one's own culture." (Ellis, *The Master Student*, 2006)

Learning to live with diversity is a process of returning to step one... where we must question our biases and assumptions. It takes courage to go outside of the confines of one's own culture, where one feels safe and secure, and experience the culture of others. By accepting human diversity, we gain access to alternative viewpoints on every issue. Several concepts will be presented in this section; each is unique to help our students become more comfortable in a diversified world.

- Have a genuine desire to understand (communicate) across cultures
- Back up your desire with knowledge
- Gain skill in communicating with other cultures
- Look for common ground
- Assume differences in meaning
- Look for individuals – not group representatives
- Get inside a different culture
- Find a translator, mediator, or role model
- Celebrate your own culture
- Ask for help – to understand differences
- Point out discrimination – in work, in policy, in business practices

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Information in the form of pamphlets, news articles, or television documentaries are available that deal with this issue. In relating this to basic skills, again, reading the information is important; discussion with other students may lead to a better understanding of the subject matter. Having our students write a paper about previous experiences with others from different cultures or with disabilities may be enlightening – not only for the information, but also in how the material is presented in written form. Math skills may include calculating the percentage of students or employees that presently have to deal with these issues. (Ratio & Proportion)

How does it relate to the student's present situation, or future employment situation? What is the present minority classification? What numbers represent this segment of the population?

### Dealing With Sexism

Sexism and sexual harassment are real. In the environment in which our students live, work, educate, or even shop people experience sexual harassment. This bias can take many forms. Although men can be subjects of sexism and sexual harassment, women are more likely to experience this form of discrimination. Even the most well-intentioned people may behave in ways that hurt or discount women.

Sexism takes place when:

- Businessmen and women use only masculine pronouns: he/his/him when referring to both men and women.
- Career counselors label a career an inappropriate choice for either gender.
- Women are expected to carry out only traditionally "female roles" such as child care or nursing.
- Men are expected to carry out only traditionally "male roles" such as construction or truck driving.

Many kinds of behavior – both verbal and physical – fall under the title of sexual harassment. Become aware of the strategies stated below in dealing with this area of discrimination. (Ellis, 1994)

- Point out sexist language and behavior
- Observe your own language and behavior
- Encourage support for others that have experienced harassment
- Set limits; value yourself; decide what kind of comments and actions make you uncomfortable and refuse to tolerate them!
- If you are sexually harassed – take action! There is legislation that protects your rights.

### Harassment Defined

Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when:

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- Submission to this conduct becomes a condition of employment
- Women's response to such conduct is used as a basis for employment decisions
- This conduct interferes with work performance or creates an offensive work environment.

### **Title VII Civil Rights Act of 1964**

If your students are faced with sexism and sexual harassment issues, inform them that Federal government agencies such as the Office for Civil Rights and the Equal Employment Opportunity Commission may provide assistance if needed.

On the local level, public interest law firms, legal aid societies, and unions that employ lawyers may also be of assistance to represent students when faced with these issues. (*The Master Student*, Ellis, 2006)

### **Employees With Disabilities**

Equal opportunity for people with disabilities is the law. Both the Civil Rights Act of 1964 and the Rehabilitation Act of 1973 offer legal protection. In addition, the Americans with Disabilities Act of 1990 extends earlier legislation. Job discrimination cannot be based on disability. The term disability includes chronic illness, physical challenges, and learning disabilities. The Job Accommodation Network (1-800- 526-7234) offers help in placing employees with learning or physical disabilities. The following guidelines are appropriate for dealing with environmental conditions in this section.

1. Use available resources – inquire about other services that might be available.
  - Permits that allow you to park a car closer to place of employment
  - Note-taking services
  - Meeting transcriptions
  - Manuals/Policies & Procedures on tape
  - Signing interpreters
  - Assistance for physical limitations
  - Transportation – public or private
  - Closed captioning for televised instruction
  - TTY/TTD devices for those with hearing impairments
  - Screen enhancers for visual impairments (computer)
2. Speak assertively – let your needs be known so that you can perform the job you were hired to do.
3. Plan ahead – map out your needs prior to employment, taking your disability or needs into consideration.

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4. Choose terminology carefully – not special treatment. Use adjustment and alternative options.
5. Ask for appropriate treatment – not favoritism.
6. Take care of yourself – If you require periodic rest breaks, work that into your work schedule.
7. You can choose your attitude toward these conditions – openly discuss this with prospective employers. They should know the law. However, your students are the ones dealing with the need for accommodations to perform the job for which they were hired. (Ellis, 1994)

Consider the following rights in reference to our students as they enter the world of work. This information may be a foundation for our students to establish a value system in reference to work.

### Employees' Rights

Employees have rights and expectations:

1. The right to a safe workplace
2. The right to be free from sexual harassment
3. The right to a job regardless of race, national origin, sex, age, handicaps, or religious or political beliefs
4. The right to privacy
5. The expectation to be recognized and paid fairly for a job well done

### Employers' Rights

An employer also has rights and expectations:

1. The right to have a full day's work, for a full day's pay
2. The right to have workers who arrive on time, keep track of their breaks, and work right up until quitting time
3. The expectation to have employees who are self-motivated
4. The expectation to have employees who are cooperative, loyal, and polite
5. The right to have employees who are honest and dependable

[www.khake.com/html](http://www.khake.com/html)

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## GOVERNMENT AND LAW

As students in a Vocational Preparatory Course, the need for information about how the government works (local, state, and federal) may seem unrelated. However, as our students become active members of the society in which we live, that information may provide them with the necessary elements for problem solving, a better understanding of how and why things work as they do, and also assist them in their attempt to be productive citizens. Understanding governmental structure (whether local, state, federal or company) is no simple task, but understanding how government and laws affect our lives on a daily basis is information that our students need to know.

For example, assisting our students to understand how their place of employment is structured may be no more than reviewing the chain of command – from our students (as new employees) to the top ranking official. Knowing whom to approach if problems arise at the work place is as important as knowing what to say and how to say it. This is an excellent opportunity for business to interact with the educational process in sharing this type of information. Students have a need to know where and to whom they can turn for help. How their place of employment is “governed” may be a key factor in their job satisfaction. Local, state and federal governments also play a tremendous part in our daily lives and the lives of our students. Having knowledge available about government agencies and organizations provides students with information they can use.

Access to up-to-date information on the Internet will provide knowledge of recent legislative changes and how those changes apply to the individual.

### Social Security

Publications are available that provide good information about the Social Security Administration. (SSA Publication No. 05- 10080 March 1998) ICN 468350

Students may get an estimate of their Social Security Benefits by requesting a PEBES (Personal Earnings and Benefit Statement) form. This is accomplished by calling a toll free number 1-800-772-1213 or accessing the Internet address <http://www.ssa.gov>. This information is based on your own earnings record. Social Security Tax Dollars are generally distributed in the following manner. Out of every dollar paid in Social Security and Medicare taxes: (SSA Publication # 05-10080)

- Seventy cents goes to a trust fund that pays retirement and survivor benefits
- Nineteen cents goes to a trust fund that pays Medicare benefits
- Eleven cents goes to a trust fund that pays disability benefits

The Social Security System provides a minimum “floor of protection” for retired workers, and for workers and their families who face a

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loss of income due to disability or the death of a family wage earner. Social Security payments are based on two underlying philosophies: The system is designed so that there is a clear link between how much a worker pays into the system and how much he or she will get in benefits. The Social Security program is a way of providing a base of economic security to workers in today's society. Worker's Compensation is another governmental organization that provides care for employees who may become hurt or disabled while on the job. Most employers have this information available through their Human Resources or Personnel Department. The Worker's Compensation Guidelines are designated in the Florida Statutes 440, Chapter 38F. Students may access this information through a toll free number: 1-800-342-1741 to the Department of Labor and Employment Security.

### Laws

Federal Legislation includes the following.

1. The National Labor Relations Act of 1935 forbids discrimination against employees because of union activity.
2. The Civil Rights Act of 1964 says that employers can't make hiring decisions based on gender, race, religion, nationality or handicaps.
3. The Equal Pay Act of 1964 says that employers must pay the some wages to male and female employees who do the same work.
4. The Age Discrimination Employment Act of 1967 protects workers, especially those between the ages of 40 and 70, against age discrimination
5. The Pregnancy Discrimination Act of 1968 says that pregnant workers cannot be forced to leave a job early because of their pregnancy unless their job involves a safety or health hazard. Skills for Today's Workforce; Vocational Information Center [www.khake.com.html](http://www.khake.com.html)

Whether local, state, federal, school, or company based, laws affect how our students react to their surrounding environments. The key to understand laws is to emphasize to our students that with laws come consequences. Our basic understanding of laws is that they are "rules established by authority, society, or custom that specify a code of ethics or behavior that is acceptable." Laws apply in all layers of society authorizing what is and what is not acceptable. The simplest explanation of this would be that speed limits are designed to provide a safer environment in which to drive a vehicle. When a violation of that law occurs, consequences are eminent. Assisting our students to understand that some laws are carved in stone and some are implied may be of great service. Ignorance of the law is not an excuse for violating the law. By relating the "cause and effect" philosophy to students, perhaps they will have a better understanding of how laws affect their daily lives. In addition, having available information on how violations of local, state, or federal laws

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might affect one's employment is important. Often a discussion with students emphasizing this concept helps them to realize practical applications like: If you're in jail then you can't go to work! Or, if you have to pay a fine for violating the law then that cost comes directly from the money you earn.

Relating the importance of laws and how they affect our students can be correlated to the basic skills areas of Vocational Preparatory Instruction. Using informational pamphlet for reading, and using the Internet for researching state statutes provides students with reading experience as well as using reference materials. Requiring students to write a paper on the consequences of violating laws can provide you with insight into your students' understanding of the process of law and the justice system. Having students figure the amount of tax or Social Security that comes out of a paycheck provides them with mathematical exercises in calculating percents and deductions. Figuring weekly, monthly, and yearly incomes helps provide realistic expectations. Having a student calculate a monthly budget and including an unexpected expense – like a traffic ticket - may also help make them aware of the need for including unexpected expenses as a budget category or even emphasize the need for a savings account for emergencies.

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### Post-test

1. What are Complementary Skills?
2. Name at least two community agencies that you may use in your school area.
3. Money Management: name one site where you can acquire a credit report.
4. How can budgeting – as a section of complementary skills – be worked into basic skills remediation in a VPI Lab?
5. Name five expectations (other than technical skills) that employers desire from students.
6. Attitude includes which of the following: (Circle the correct choices) How you look What you say How you say it What you do
7. Your student's success depends on his/her attitude. True or false?
8. Complementary Skills and Basic Skills Remediation should remain separate from each other. True or false?
9. Without good physical and mental health, work may NOT be realistic goal for our students. True or false?
10. An example of sexism would be when an instructor uses only masculine pronouns when referring to people in general. True or false?
11. When a student feels that he/she has been sexually harassed, it is important to encourage that student to speak up and address the problem. True or false?
12. Worker's Compensation deals specifically with employees that are hurt or disabled while on the job. True or false?

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**REFERENCES**

First Call for Help - Directory  
A Service of Children’s Services Center About Life Skills (pamphlet)  
Channing L. Bete Co., Inc. #49544A-6-93  
200 State Road  
South Deerfield, MA 01373  
To order: Call (800) 628-7733

Time Management Skills  
1998 Channing L. Bete Co., Inc.  
#73180A-7-98

Writing a Winning Resume  
Channing L. Bete Co., Inc.  
#72616A-4-98

Decision Making Skills  
Channing L. Bete Co., Inc.  
#15867A-10-87

Attitude  
Channing L. Bete Co., Inc.  
#18101G-5-90

Lifelong Learning Skills  
<http://www.pawerc.org/foundation>

Going for Your Goals  
Channing L. Bete Co., Inc  
#73221A-7-98

Balancing Work & Family  
Channing L. Bete Co., Inc.  
#40667A-10-93

Job Interview Skills  
Channing L. Bete Co., Inc.  
#72583A-4-98

Helping You Become Money Wise  
Consumer Credit Counseling Services of NW Florida

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Individual & Family Counseling  
Catholic Charities USA

Emergency Assistance  
Catholic Charities

Health Insurance for Uninsured Children  
Florida KidCare  
Internet Address: [www.floridakidcare.org](http://www.floridakidcare.org)  
1-888-540-KIDS

Shelter – Domestic Violence  
Favor House of Northwest Florida, INC.

Children’s Advocacy & Child Abuse Prevention Center  
Gulf Coast Kid’s House  
4400 Bayou Blvd., Suite 30 B  
Pensacola, FL 32503  
(850) 433-5437

Children’s Services Center  
Florida Dept. of Children & Families

Health Clinics  
Escambia Community Clinics  
Baptist Health Care & Sacred Heart Hospital

Big Brother/Big Sister  
Volunteering Community Services  
(850) 433-5437

WIC Women/Infants/Children  
WIC – National Number 1-800-342-3556  
Pamphlet available from: The Learning Curve/Weingart Design  
4614 Prospect Ave. Suite 421  
Cleveland, Ohio 44103  
1-800- 795-9295 FAX 215-881-7177

Becoming a Master Student. Ellis, 1991 / 1994  
Sixth and Eighth Edition – textbook

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SOCIAL SECURITY Deaf or Hard of Hearing TTY 1-800-325-0778

Internet Address: <http://www.ssa.gov>

Publications: Understanding the Benefits #05-10024

Retirement Benefits #05-10035

Survivors Benefits # 05-10084

Disability Benefits # 05-10029

Medicare # 05-10043

Your Taxes – What They're Paying For... Where the Money Goes  
#05-10010

Social Security – Your Number  
#05-10002

What you need to know when you get retirement or survivor's  
benefits  
#05-10077

Skills for Today's Workforce; Vocational Information Center  
[www.khake.com.html](http://www.khake.com.html)

Michigan Teacher Network  
<http://mtn.merit.edu/>

SCANS  
<http://wdr.doleta.gov/SCANS/>

Equifax Credit  
<http://econsumer.equifax.com>

Experian Credit Services  
<http://experiandirect.com>

TransUnion Credit  
<http://www.truecredit.com>

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**APPENDIX A**

**Answers to Pretest**

1. Skills other than “technical” skills that our students need in order to successfully function on the job and in life.
2. Any of the following: AA, Big Brother/Big Sister, Goodwill, Salvation Army, Catholic Charities, Fl. Dept of Children’s Services, YMCAs, Public Defender, etc.
3. Bring more money in; decrease money going out; combination of the two
4. Credit Counseling Services: Mail a request (for a fee) to any of the three addresses listed.
5. The employer
6. How you look... What you say... How you say it... What you do...
7. True
8. True
9. True
10. False
11. False
12. False

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**APPENDIX B**

**Answers to Post-test**

1. Those skills other than technical skills needed to be successful on the job.
2. Any agencies: Library, Public Health, Mental Health Center, Chamber of Commerce, YMCA, Banks, Schools, Children’s Services, HRS, Catholic Charity
3. Any one of these three: TransUnion, Equifax, Experian, or FreeCreditReport.com
4. Example: Deducting expenses for health care, etc.
5. Any of these: Be on time, Like what you are doing, Leave personal problems at home, Respect self and others, Know what is expected, Go the extra mile, etc.
6. Circle all four
7. True
8. False
9. True
10. True
11. True
12. True

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