Chapter 3

Lesson 4

Be Independent / Life Management Skills

<table>
<thead>
<tr>
<th>Theme: Independent Thinking</th>
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Lesson Objective:

Students will demonstrate ability to identify and evaluate personal life-management skills. Students will describe interrelationship among life management skills, independence and self-confidence. (See matrix for Arizona Academic/Adult Standards).

Steps to Follow:

“You see things and say, ‘Why?’ But I dream things and say, ‘Why not?’ ”
--George Bernard Shaw

1. Practice: Chapter 2 litany.
2. Discuss quotation.
3. Discuss links: life management skills (e.g. time management, money management, self assessment, flexibility to manage change), academic school-based skills (math, reading, writing) and independence.

Time Management

1. Remind: Chapter 2 noted connections such as: a person’s values and goals should influence how he spends his time, and how a person spends his time defines his lifestyle.

Money Management

1. Complete: Time Cards S5, Overtime S6, Deductions S7, Miles Per Gallon S8, Commission S9.
2. Complete: Planning a Budget S10, Especially for Special Education students*

Personal Skills

1. Create a web with Adjusting to Change in the center. Recommended ideas to include, see Lesson 4 Background.
2. Discuss why it's important to realistically know your values, goals, abilities and performance level (1. Helps answer important life questions such as, Who Am I? Where Am I Going? How Am I Going to Get There? How Will I Keep It Together? 2. Therefore, help you to become the person you want to be.)
Self-confidence

1. Point out: self confident people are confident because they know they have talents and skills. They know they can direct their own lives. For example, they know they’re good at certain tasks and strong enough to ask for help. They can identify “deposits” they’ve made in their “self confidence-I can do it” bank account.

2. Complete: Self Confidence: The Web S13. Recommended ideas to include, see Lesson 4 Background.

Make a Plan

- Have student look at GOALS IN MY LIFETIME in the Life Area “Financial.”
- Student completes Make a Plan sheet for each goal in “Financial” Life Area.
- On the back of one of the worksheets, have student list at least 6 ways people overcome obstacles. List as many people as they can (either that they know personally or have heard of) who have shown they can overcome.
- Complete and review Career Plan EN8.

Materials:

Make a Plan S15 GOALS IN MY LIFETIME in the Life Area “Financial
Time Management S1
Where Does the Time Go? S2
Pie of Life S3
Tips for Time Management S4
Time Cards S5
Miles / Gallon S8
Deductions S7
Overtime S6
Commission S9
Planning a Budget S10
Self-confidence: The Web S13

Evaluation:

Rubric

Enrichment:

Discuss quotation: “As long as you live, keep learning how to live.” Seneca
Discuss quotation: “Life is not your master. It is your child.” Rodegast & Stanton,
Emmanuel’s Book
Practical reading materials: e.g., bus schedule, telephone book, safety manual, job safety rules, driver’s education book, employment, health benefits
Open-ended Scenarios EN1 Have students use Chapter 2 litany and Make a Decision EN2 worksheets. After they’ve completed the worksheet and made a decision, have student explain the decision and identify skills used.

Cash box with fake cash to practice making change.
“If it weren’t for the last minute, nothing would get done.” – Unknown

Some people seem to have no sense of time. They pay very little attention to it. Others allow Time to manage them; their watches and clocks run them. People have their own definition of time. The word time is used in many different ways. Some of these ways are:

• Killing time
• At the same time
• Behind the times
• High time
• Good time
• In no time
• Keep time
• Lose time
• On time
• Make time
• Daylight savings time

Regardless of how you use it, time is a limited resource. Once it is gone, you can never get it back. Some people are better at having time to do what they want than others.

Time management is a skill that can be learned. Managing time is much like managing money. We need to know where the time is going and how much time is spent on daily activities. Steps can then be taken to get control of time expenditures.
WHERE DOES THE TIME GO?  

There are 168 hours in a week. Fill in the blank with the number of hours you spend each week on the following activities. Answer the discussion questions below.

___ 1. Paid work
___ 2. Housecleaning and maintenance
___ 3. Childcare
___ 4. Family activities
___ 5. Social contact including phone calls
___ 6. Sleeping
___ 7. Meals including preparation; eating; clean up
___ 8. Laundry
___ 9. Shopping including grocery and personal needs
___ 10. Errands
___ 11. Volunteer activities
___ 12. Meetings apart from work hours
___ 13. Classroom and studying
___ 14. Hobbies, crafts
___ 15. Church
___ 16. Entertainment and recreation
___ 17. Exercise
___ 18. Reading
___ 19. TV watching including videotapes
___ 20. Grooming hair, nails, other
___ 21. Commuting
___ 22. Driving
___ 23. Daydreaming
Think About It:

Decide if the time put into each activity is for career (C), self (S), or others (O). Write the letter after the activity.

Do you feel that your life is out of balance? Why? Why not?

Write at least three ideas about the statement "I don't have any spare time". Discuss your ideas with the group.

1.

2.

3.

Write at least three ideas about the importance of planning leisure time. Discuss your ideas with the group.

1.

2.

3.
**Materials Needed:**
Colored Pencils
Each student needs a copy of the PIE OF LIFE circle graph

**Steps**
- Each slice represents one hour of the day.
- Answer the eight questions below. Have each student color in the graph using a different color for each of the eight areas.

1. How many hours did you SLEEP?
2. How many hours did you spend at SCHOOL?
3. How many hours did you spend on HOMEWORK?
4. How many hours did you spend with FRIENDS? (Outside of school)
5. How many hours did you spend with your FAMILY? (Including meal times)
6. How many hours did you spend ALONE?
7. How many hours did you spend on CHORES?
8. How many hours did you spend watching T.V.?

Your total hours should equal 24 since there are 24 hours in a day

Break into groups of four and have students compare their individual Pie of Life graphs and totals.

1. What is the average time spent by the group members on each of the categories? (Total hours divided by four)

2. Were there other possible categories that might be considered? Name them.

Have each group report its average back to the class. Make a class Pie of Life graph. List at least six generalizations that can be drawn about how the members of the class use their time?
TIPS FOR TIME MANAGEMENT

Read and discuss the tips for time management

1. Make a list of things to do. Put the list in order of importance.

2. Update the "To Do List" once a day.

3. Do two jobs at the same time like exercising and watching TV.

4. Take advantage of your high-energy periods. Everyone has a "best" time of the day.

5. Plan ahead. Make a schedule allowing for more time than you think is needed.

6. Handle papers only once.

7. Write appointments down in a specific place.

8. Be organized. Have a place for everything and everything in its place.

9. Delegate jobs to other people.


11. Be flexible. This may be the key to survival.

12. Be assertive. Learn to say no. This could save more time than you think.

Think About It:

Identify the tips you already use.
Share your own time management ideas with the group.
How can time management better prepare you for going to work?
Thomas just got a new job at De Bee’s Pest Control. At other jobs, he’d “punch” a time clock. When he’d “punch,” the machine would stamp the card with the time he came to work and then he’d “punch” it again when he left work. He never had to add his hours.

At De Bee’s he has to fill out a time card every two weeks. He works a two-week pay period. Thomas works 40 regular hours per week. This pay period he took no sick time or vacation days. His regular pay is $7.00/hour. Thomas’s first day of work was the first Wednesday of the pay period.

Directions:
1. Fill out his time card.
2. Figure how many hours he worked each day and then each week.
3. Every line must be completed. If it doesn’t apply, mark ‘0’.
4. Then for his own records, Thomas wants to calculate how much he should be getting paid, so that when he gets his pay he’ll make sure it’s for the correct amount. Figure out how much Thomas’s gross pay will be.

<table>
<thead>
<tr>
<th>NAME ____________________ SSN: 123-45-6789</th>
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<tr>
<td>REGULAR HOURS  RATE  OVERTIME HOURS</td>
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<tr>
<td>____________________  ____________  ____________</td>
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<tr>
<td>VACATION HOURS  SICK TIME</td>
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### WEEK 1

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Thomas’s Gross pay:  $______________
This pay period Thomas worked overtime. He gets paid time and a half for every hour he works over his regular 40 hours/week. He took no sick time.

---

**NAME________________________________________________________________________________** SSN: 123-45-6789

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<th>REGULAR HOURS</th>
<th>RATE</th>
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<th>VACATION HOURS</th>
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Thomas’s Gross pay $________________
Thomas’s younger sister, Sammi, got her first job. She’s working as a part time aide at a day care center for $5.25/hour. Since she worked 28 hours her first week she figured she had earned $147.00. She was shocked when her paycheck was only $118.84. Thomas explained that four deductions had been taken from her paycheck. The amount of money for each was listed on her paycheck.

<table>
<thead>
<tr>
<th>Gross Wages</th>
<th>Federal Income Tax</th>
<th>State Income Tax</th>
<th>FICA</th>
<th>Medicare</th>
<th>Net Wages</th>
</tr>
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<tbody>
<tr>
<td>$147.00</td>
<td>$11.60</td>
<td>$5.42</td>
<td>$9.03</td>
<td>$2.11</td>
<td>$118.84</td>
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</table>

**Think About It:**
1. Look at the chart. Read the definitions below. Fill in the blanks.

**Gross wages:**

**Federal Income Tax:** This is money that everyone who works pays to run the federal government. The amount of money each worker pays depends how much he makes (his income).

**State Income Tax:** This deduction is used to help run the state government. Some states don’t have an income tax. The amount of money each worker pays depends how much he makes (his income).

**FICA:** *(Federal Insurance Contributions Act)* (Social Security) The federal government uses this money to pay Social Security benefits. A citizen is eligible to receive a Social Security benefits check if: 1) he retires after 62, 2) his spouse dies, 3) he meets certain medical requirements. The amount deducted is a percent of your total wages.

**Medicare:** The federal government uses this money to pay benefits to certain elderly or disabled people. The amount deducted is a percent of you total wages.

**Net wages:**

2. Ask your instructor or look in your math book to find out more about payroll skills.
Miles Per Gallon Math Needed In The Real World S8

A car drives 567 mi (miles) on 18 gal (gallons) of gasoline. How many miles does it travel per gallon?

Say: miles per gallon
Think: miles / gallon = \( \frac{\text{miles}}{\text{gallon}} \)
\[
\frac{567}{18} = 31.5 \text{ mpg}
\]
The car travels 31.5 mpg

Sometimes, the answer is rounded to the nearest whole number.
This car would then travel 32 mpg

Leon is a sales rep. He’s taking a look at his business expenses. Over the last few months his odometer has gone from 5,606 to 10,538.

How many miles has he traveled?

Yes, he’s traveled 4,932 miles to see customers, or go to meetings or trade shows. During this time he’s put 274 gallons of gas into his Chrysler Town and Country minivan. He wants to know how many miles per gallon his car gets.

Think:
\[
\text{Miles per gallon} = \frac{\text{miles}}{\text{gallon}}
\]

He paid $509.64 on gas for his trips. On average, how much did he pay per gallon of gas?

\[
\frac{\text{money}}{\text{gallons}}
\]

$$
\text{Now make up six good miles per gallon word problems and have another student figure them out. You may give them this chart to help them organize the information. Don’t forget to figure out the answers yourself so you know is he’s right or not!!}
$$
## Miles Per Gallon Math Needed In The Real World (Page 2) S8

<table>
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<tr>
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<th>C</th>
<th>A</th>
<th>B</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of miles</td>
<td>Number of gallons used</td>
<td>MPG</td>
<td>Number of miles</td>
<td>Number of gallons used</td>
<td>MPG</td>
</tr>
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<td>1.</td>
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</tbody>
</table>
Leon made $45,206.47 in total sales on his last business trip. He gets 10% commission on his total sales. How much money did Leon make?

Leon made $ ___________________

Leon gets a bonus. He gets a bonus for every dollar over $45,000. He makes an additional 15% on every dollar over $45,000. Now what’s his total wage?

Total $ _________________________

Landry owns a small used car lot. He makes 25% on each car he sells. When he sells a car, he marks it up 25% over the price he paid to buy it. Landry gets in 3 cars. He pays $4,700, $1,200 and $10,800. What are the prices he’ll sell them for?

Car # 1 $ ______________car #2 $ ______________car #3 $ ______________

$$$Now write three more commission word problems. Give them to another student to figure out. Don’t forget to calculate the answers, so you know that the other student is correct.
Why is it a sound idea to make a plan of how to spend your money?

When you have endorsed your paycheck and have cash in your hand, it’s easy to spend too much on clothing, fast food or entertainment and then not have enough left to pay your fixed expenses such as rent and utilities. Planning ahead can help you to avoid this spending trap.

Scenario #1

Luis is an assistant grounds keeper for a large landscaping firm. He’s making a budget. To be sure of his arithmetic, he’s using a calculator and rounding his numbers to the next highest bill.

Luis earns $300 a week. After all his deductions, he takes home $210.00. He gets paid weekly, so he multiplies his weekly pay by 4.3 to get his monthly income. (There’s an average of 4.3 weeks in a month.) His total monthly income is $903.00.

Luis’s fixed expenses are due at the end of the month. So he doesn’t get caught “short”, he has to save enough each week to meet his end-of-the-month bills. Luis shares an apartment; his part of the rent is $375.00. Utilities run another $50.00. Food averages $40.00 a week. He spends $50.00 a month on transportation. He divides all monthly expenses by 4.3 to see how much he must set aside each week to meet his monthly bills.

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
<th>Weekly Amount to set aside</th>
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<tbody>
<tr>
<td>Rent</td>
<td>$375.00</td>
<td>$88.00</td>
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<tr>
<td>Utilities</td>
<td>50.00</td>
<td>12.00</td>
</tr>
<tr>
<td>Food</td>
<td>172.00</td>
<td>40.00</td>
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<tr>
<td>Transportation</td>
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<tr>
<td>TOTAL FIXED EXPENSES</td>
<td>$647.00</td>
<td>$152.00</td>
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<tr>
<td>Entertainment</td>
<td>40.00</td>
<td>10.00</td>
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<tr>
<td>Laundry/toiletries</td>
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<tr>
<td>TOTAL EXPENSES</td>
<td>$717.00</td>
<td>$169.00</td>
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</table>

How much does Luis have left to spend on savings, emergencies or other needs?

Another use for budgets is to help you figure a way to save money. If Luis moved back home or got another roommate, he could save on the cost of housing. How much per month? For six months? A year?

_________________  __________________  __________________
1 month            6 months            1 year
Scenario #2

Amy takes home $407.00 weekly. Her rent is $500.00 a month. Her utilities are $50.00 monthly. Her car expenses run $90.00 per month. Food costs about $35.00 per week. She spends another $24.00 each week on items such as dry cleaning, laundry and medicine.

Use the figures to complete Amy’s budget.

<table>
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<tr>
<th>Expenses</th>
<th>Monthly</th>
<th>Weekly to set aside</th>
<th>Weekly Rounded $</th>
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<tbody>
<tr>
<td>Rent</td>
<td>$</td>
<td>(Divide by 4.3)</td>
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</tr>
<tr>
<td>Utilities</td>
<td>$</td>
<td>(Divide by 4.3)</td>
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</tr>
<tr>
<td>Car</td>
<td>$</td>
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<tr>
<td>Food</td>
<td>$</td>
<td>(Multiply by 4.3)</td>
<td>$35.00</td>
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</table>

1. Monthly fixed expenses.

2. How much will Amy have left at the end of the month to spend on other items?

3. List some items that Amy might add to her budget.

4. How much should Amy set aside each week for entertainment, savings, and clothing?
What Will I Do With My Money?

Being Independent Takes Money!
Someone has to pay for food, housing, clothing, health care and transportation.

I NEED A PLAN!
(This is called a budget.)

How much money will I need each month for:
- Rent $________
- Food _________
- Clothing _________
- Utilities _________
- Recreation _________
- Transportation _________
- Health Care _________
- Other _________
TOTAL _________

$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$
Where will I get the $money$ I need?
Job
Family
State or Federal support
SSI – Supplemental Security Income
SDI – Supplemental Security Disability Insurance
Other financial assistance ___________________

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

Do I know how to do these things? Make change____, Pay bills _____,
Budget money _____, Open a bank account_____, Write a check _____,
Balance a checkbook _____, Save money _____.

Merging Two Worlds 2003
Chapter 3 Lesson 4
Who Will Pay?

Will I need financial help to live on my own?

It’s possible to receive Social Security benefits and be employed!

Apply even if you think you may not be eligible – don’t miss out on an important benefit.

Social Security

Two important programs are funded by Social Security.

SSI – Supplemental Security Income
Pays monthly checks to people who do not own many things or have much income and have a physical or mental disability or blindness. Many students in special education are eligible for SSI.

Students can apply 1 month before their 18th birthday. The Social Security Administration or the local Department of Rehabilitation Services (DRS) can help families with the process of applying for SSI.

SSDI – Social Security Disability Insurance
This is paid to those who have worked long enough recently under Social Security to have paid into the program and are medically disabled.

Don’t get discouraged if the process seems complicated. The rewards to you as a young adult are worth the time and energy you may put into the application process. Don’t be afraid to ask questions if you come across something you don’t understand.
CALL AHEAD
FOR AN APPOINTMENT TO MAKE AN APPLICATION
BE SURE TO ASK WHAT YOU NEED TO BRING

RECORDS YOU WILL PROBABLY NEED

- Your Social Security card
- Birth certificate
- Names, addresses, phone #’s of:
  - Doctors
  - Hospitals
  - Clinics
  - Institutions & dates of treatment
- Names of medication & prescribed dosage
- Medical records from doctors, therapists, hospitals, clinics, & caseworkers, X rays, lab & test results.
- Summary of work history
- Information about home:
  - Where you live
  - Mortgage
  - Lease
  - Landlord
- Payroll slips, bankbook, insurance policies, car registration. And other information about things you own.

CALL SOCIAL SECURITY 1-800-772-1213
Or visit website: www.ssa.gov
SELF CONFIDENCE
#1
Roy is supervisor of a 4-man team in charge of maintenance of a small factory. Today he has planned to clean the largest storage room, a job that’s behind schedule by two weeks. The boss has noticed. Just as he starts to clean, he’s notified that a water pipe has broken in the factory employee’s main restroom. Use Make a Decision worksheet. What would you do? List at least 7 skills Roy may have to use.

#2
Suzanne and Tom are travel agents. They make travel arrangements for business travelers. Tom has called in sick today. Suzanne checks the agency’s computer to find out what Tom needs to do today. She finds he is supposed to mail out airline tickets. What should Suzanne do? Use Make a Decision worksheet. List at least 7 skills Suzanne may have to use.

#3
Dan is a receiving clerk at a factory. Sometimes he receives shipments of hazardous chemicals. When Dan was hired, he was trained in procedures to safely handle these dangerous materials. He’s been doing this job for 2 years. The company has never had an accident with toxic chemicals. He’s set up his own “procedure” to handle the chemicals, a “procedure” that requires less work on his part. He’s actually forgotten the company procedure since he’s been doing things his own way for so long. Next month, the EPA and OSHA are inspecting the factory for compliance with Federal Safety Laws. What should Dan do? Use your Make a Decision worksheet. List 7 skills Dan needs.

#4
Alex is a home health aid. He has six different patients and drives all over the city to see them each day. His patients each have a different medical condition. Alex values fairness and efficiency, so he treats all of them the same. For example, he allows one hour per day for each patient, he always speaks slowly and loudly and he shows up at each house at exactly the same time every day. Lately, he’s noticed his patients are cranky. What should he do? Use you Make a Decision worksheet. List 7 skills Alex needs to practice.
Make a Decision

V What are my values?
G What’s my goal?
C/C What consequences can I live?

Choices

Consequences (good and bad)

Important information:

Missing Information:

Priorities:

DECISION