

Trailmap For Life™ helps us...

- Identify
- Understand
- Navigate

...The 10 most important topics in life

www.Trailmap4Life.com



To Parents & Kids:

The relationship between a parent & child is truly remarkable and the impact it can have on each of us is **life-changing**. The middle school through college years are **critical** for our **kids** as they begin to <u>chart their course through life</u>.

Unfortunately, we're left to navigate many of the challenging areas in life with <u>little to no training or instruction</u> - this is what often leads to many of us **learning life's toughest lessons the hard way** - lessons that could have been avoided with the <u>proper training</u>.

It was this realization that led to the development of Trailmap for Life - a program to help parents & kids *identify, understand, & navigate the 10 most important topics in life*.

It can truly **change** the **lives** of all **participants** - we are excited that you are **joining us** for the **adventure** of a **lifetime!**

Sincerely,

The Trailmap Team

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Trailmap for Life Topics



- This program covers the "best of" segments from the 10 session Trailmap for Life video series (topics below).
- Importantly, you have FREE 24/7 access to <u>all</u> Trailmap sessions anytime, anywhere convenient via the Trailmap App.

Money

Money: This session teaches **critical aspects** of **managing money** to help you get the most out of your income. 76% of US households live paycheck to paycheck, and easy-credit financing can create a growing snowball of devastating debt if you don't follow key financial principles.



Health: This session covers **core aspects** of **nutrition** & helps us make better food choices that still taste good, but can make a difference in our overall health & weight. When it comes to **fitness**, consistency is more important than intensity, so we'll help you identify a fitness plan that is fun & sustainable.



Time is our most precious asset, so we have to spend it wisely. After accounting our weekly hours for things we have to do, there aren't many hours left over. This session helps us evaluate our use of time & how we might manage it differently in the future to live life to the fullest and accomplish the Purpose & Goals we identify for ourselves during the program.



For our **kids & single parents**, the 4th topic covers **Dating:** What to look for when dating someone & how to treat them while dating. For **married parents**, this session will give you **insights** into **your relationship** with your **Spouse** that can **transform your marriage** in an incredibly positive way.



Our Family is our team for life. Just like playing on a sports team – as a family we'll have wins & losses, teaching & training, and players who encourage and back each other up. It is critical to invest the time & effort to maintain strong relationships with these significant sources of love, friendship, wisdom, & enjoyment.



Our Friends rub off on us - for better or for worse. They have an incredible influence on what we do, how we think about things, & how we see the world. This session teaches us: 1) To choose our friends carefully, 2) How important close friendships are, & 3) How to build and maintain friendships.



Community describes additional relationships that help us & others make the most of our life's journey. These relationships include: a church, a small group of people who share your values, volunteering our time & talents for causes that are important, and mentorship.



Faith and our relationship with God creates a solid foundation that enables a life that is happy & fulfilled. We'll explore this topic in a way that will provide you with valuable insight, regardless of where you are on your personal journey with God.



Our Purpose is critical in both setting our direction & managing our daily decisions during each stage of our life. In this session, we'll talk through what we want to accomplish in life & how we might use our unique strengths & talents to make a positive impact in the world.



Our Character reflects who we are at our core (Are we honest, kind, loving, & humble?), and includes our attitude, the single-most important determinant of success in both our professional and personal relationships. Here we'll explore how our character & attitude affect everything that we do: our work, relationships, & overall happiness.

SESSION 1: Trailmap Overview



KEY BENEFITS:

$TRAILMAP^{\mathsf{TM}}$ is a life skills program that helps us:

• Successfully	lite's critical topics.
•	our time & maintain a healthy life balance.
Strengthen our	both in our family
& with others.	
 Develop a customized 	d
to implement what w	e learn.
KEY PRINCI	PLES:
•	is required for any challenging journey,
through tough terrain,	or life.
• Our choices have	
• The best way to navig	ate critical topics (on this journey or in life) is
to	them.

CRITICAL SIGNS ALONG THIS JOURNEY:





Fun activity: "You're Hired!" competition

Situation: Kids: You need a job to earn money for a big upcoming trip.

Parents: Are bosses at businesses with job openings.

Objective: It's a competition for each kid to <u>get as many job offers as possible in</u>

<u>5 minutes</u> by having bosses say "You're hired!" at the end of each interview.

How to receive a "You're Hired!"

- 1. Approach with confidence & good posture (standing tall)
- 2. Comfortable smile & eye contact (while extending your right hand & introducing yourself)







Notes:

- Groups: For parents & kids going through this as part of a group, kids rotate among as many parents as possible to maximize job offers. At the end of five minutes, identify & recognize the winner!
- 1 on 1: For parents & kids going through on your own, kids will have multiple interviews with their parent(s) and will have to ask a different ice breaker question each time they approach them...
- Goal for both: To see how many job offers our kids can get in 5 minutes!
- 1. Why are these skills so critical in both our personal & professional lives?
- 2. Parents: Share the impression it makes when someone does this well versus poorly.

Once you've completed your discussion, **press "PLAY"** to continue the rest of the session.

SESSION 1: (part 2)



Key Theme: Our FRIENDS rub off on us- for better or for worse- & the stains can be permanent...

How do you choose good friends?

You're looking for:

- Great character (morals, values, etc.)
 - Choices they make: in & out of school, home, & work.
- · Like-mindedness
 - In terms of: having similar interests/sports/ activities, or who they hang out with.
- Foundation & direction
 - Friends with similar goals who can help you grow in your faith - following God & his path for life.



When it comes to friends:

"Quality is more important than quantity."

When we hit hard times, we need at least <a>ONE CLOSE FRIEND & we can't build this overnight.

- That's why taking the time to <u>choose friends</u> carefully in MS, HS, & College is so important.





Adults & Kids:

If our friendships aren't **strong**, they don't do us much good...**make sure you have at least one "3 am" friend:**



Having even one "3 am friend" is better than several superficial friends.



Parents discuss with your kid(s): (10 minutes)

- 1. Are the **friends** you're hanging out with **good** for you?
- 2. Parents: Share the impact friends have on us in MS, HS, & college...

For those going through this as part of a group, parents will discuss this question first with their kid(s), then as a group (5 minutes)

Once you've completed your discussion, press **"PLAY"** to continue the session video.

HOW RELATIONSHIPS WORK

Every relationship in our life is built one conversation at a time.

Our Emotional Bank Account:

Every time we meet someone we open an 'emotional bank account' with them & it lasts for the rest of our life.

- Every time we have a good & positive
 interaction or conversation with someone:
 - They might deposit 1 or 2 credits into our "emotional bank account" with them...
- However, for every **negative interaction**:
 - We may withdraw 1, 2, 50, or even
 500 credits depending on the severity of the interaction...



5 Easy ways to be a good friend & make new ones

Reading recommendation: "How to Win Friends & Influence People" by Dale Carnegie.

Here are some **key themes** from it:

- 1. Smile often & easily... be warm & approachable.
- 2. When you meet someone for the first time, look them in the eye, smile & ask them about themselves, e.g. "What do you like to do in your free time? Or, "Did you grow up around here?"



- **3.** Be a **good listener**; encourage **others** to **talk about themselves**.
 - Talk about the things they are interested in & resist the temptation to talk too much about yourself, your accomplishments, possessions, etc.
 - Maintain a comfortable level of eye contact during conversations.
- **4.** Make the other person **feel important & treat them** with respect.
- 5. Never criticize others or complain about things.



What is one thing I am going to do differently in this area of my life?

(this could be a SHORT-TERM GOAL or something you want to do during your LIFETIME):



LIFE CHECK-UP

Take 4-5 minutes to rate yourself on a scale from 1-10, with 10 = 'Doing Great' and 1 = 'Needs Improvement' in each of the topic areas below. Then find a quiet place to get together, parents with your kid(s), to share each of your ratings & why you gave yourself that rating. Parents: this is a great opportunity to share your wisdom & life lessons.

			Rating
	Faith	How's my relationship with God? Are the people I'm spending time with strengthening or weakening my relationship with God?	
Y O U	Purpose	Are the people & things that are consuming my time truly important? Which things align (or don't align), with my goals & priorities in life? Examples?	
	Character	How are my friendships affecting my character? Do I like what's rubbing off on me from my friends?	
K E Y	Dating/Marriage	Kids/Single Parents: How are my friendships affecting my thoughts about dating? Married Parents: Are any of my friendships having a negative effect on my relationship with my spouse?	
R E L A	Family	How's our relationship as a family? Do I feel like we are all good friends? Discuss as parent & child: What could we do to strengthen our family?	
ATIONSHIPS	Friends	Do I have at least one "3 am friend"? Who's my "1" super-close friend I could <u>talk to about anything?</u> Am I being a good friend to others?	
	Community	Do I have a family memeber who can give me wise advice as I navigate life? Parent & child discussion: Why is this important? Who would I look to for wise advice?	
C O R E	Money	How are my friendships affecting my spending decisions? Am I buying things I don't need to impress them?	
L I F E	Health	How are my friendships affecting my food choices ? Do I have friends I exercise with regularly (doing very active things for 30 minutes or more each time)?	
O P I C S	Time	Am I managing my time wisely? Enough time with family? Enough or too much time with friends? Am I going out of my way on a regular basis to do things for my family, friends, & others?	

SESSION 2:

Before beginning today's session video, parent(s) & their kid(s) will take 3-5 minutes to share their Top 10 Award with each other.

Parents: Think of 1 thing your child has done recently that really impressed you. Then share with them what they did, why it made you proud, & how that kind of behavior will benefit them in life. Kids: When your parent has finished sharing their Top 10 Award to you, take a moment to thank your parent for 1 thing you really appreciate about them. Feel free to write these in the Top 10 Award boxes, then enjoy today's session video!					
Parents to complete: My Top 10 award to my Child is:	My Top 10 award to my Parent(s) is	5:			



Key Theme: Money can't buy happiness. Debt is destructive.

MYTH #1: Money is all we need to be happy...

- This isn't true... the problems simply change.
- Studies show that after meeting average thresholds for food, water, shelter, & safety, additional income doesn't bring additional happiness!





MYTH #2: Money & things indicate success.

- We often compare ourselves to others, inaccurately thinking that money & appearances indicate how successful we arebut we need to be happy with who we are...
- Our value & happiness does not come from 'stuff'... the things that bring the most satisfaction in life can't be bought (faith, family, friendship, love).







MYTH #3: Possessions are central in one's life.

- We often find ourselves chasing that next purchase or the status or happiness we think comes with it...this kind of happiness doesn't last.
- True contentment can't be 'bought'...it comes from knowing God loves us & has a plan for us...
 & it stays with us, regardless of our circumstances.



Money... Important things to understand

- ✓ Every time we buy something, we're trading hours of our life that we'll have to work to pay for it ...
 - ✓ Each time, we need to ask ourselves first, "Is it worth it?" & "Do I really need it?"
- Research shows that individuals are happier & more satisfied when they spend money on experiences with others, not things.



Money...

Important things to understand (continued)

- ✓ Small purchases can add up to big dollars look at the \$2 million example below!
 - If you have to eat out, drink water & never order appetizers or dessert... it's cheaper & healthier!



Cost of Eating Out	Annual Cost	Over 35 Years (@ 7% return)
Daily coffee or snack (\$6)	\$2,184	\$327,792
Daily lunch at local restaurant with drink (\$12)	\$4,368	\$655,584
Daily dinner at local restaurant with drink (\$20)	\$7,280	\$1,092,640
Daily soft drink or bottled water & snack (\$6)	\$2,184	\$327,792
Total Cost of Eating Out + Snacks =	\$16,016	\$2,403,807

- Live below your means don't try & keep up with friends, neighbors, or co-workers. Choose activities with friends where you don't need to spend money.
- Seeing what others have can make us *less satisfied with what we have*... instead, we need to be *grateful* for whatever we have.

Kids-Only Budgeting Activity: My first month on my own...



Budgeting Activity (kids only; parents observe):

In the chart below, take 2 minutes to outline the expenses that you will have in your first month of living on your own:

Monthly Expenses	Projected Cost

My First Month On My Own...

(15 minutes to complete & discuss as a family)



Monthly Take Home Income (estimated at 77% of salary) Sayings to Church (at 10%) Gifts and Charity Sayings or Investments Sayings or Inve	Monthly Salary	(\$40,000 annually / 12 months = \$3,333/month)		
Monthly Expenses Charitable giving to church (at 10%) Charity 2 Gifts and Charity Savings or Investments Savings Savings or Investments Savings Savings or Investments Savings Savings	Monthly Take Home Income	7		
Charitable giving to church (at 10%) Charity 2 Gifts and Charity Gifts and Charity Savings or Investments Savings	(estimated at 77% of salary)	17 /X	\$3,33	3 x .77= \$2,567
Charitable giving to church (at 10%) Charity 2 Gifts and Charity Gifts and Charity Savings or Investments Savings		71/6		
Charitable giving to church (at 10%) Charity 2 Gifts and Charity Gifts and Charity Savings or Investments Savings				
Charity 2 Retirement Savings (at 10% of take-home) Savings or Investments Savings or Invest	Monthly Expenses	Category		Projected Cost
Retirement Savings (at 10% of take-home) Short-term Savings/emergency fund Savings or Investments Soo Savings or Investments Soo Savings or Investments Soo Mortgage or Rent (\$1,120 is avg 1 bedroom rent; S1,300 for a 2 bedroom\$650 with a roommate) Property taxes Housing Hous	Charitable giving to church (at 10%)	Gifts and Charity	\$333	
Short-term Savings/emergency fund Loan Repayment(s) Mortgage or Rent (\$1,120 is avg 1 bedroom rent; \$1,300 for a 2 bedroom\$650 with a roommate) Property taxes Housing Hous	Charity 2	Gifts and Charity		
Loan Repayment(s) Mortgage or Rent (\$1,120 is avg 1 bedroom rent; \$1,300 for a 2 bedroom\$650 with a roommate) Housing \$650 Property taxes Housing \$0 Home/renter's insurance Insurance \$144 Electric Housing \$655 Water/Gas Housing \$25 Maintenance/repair Housing \$0 TV/cable/telephone Housing \$0 Purchasing TVs, other home electronics, etc. Housing \$0 Furniture and home décor Housing \$0 Euriture and home decor eurit	Retirement Savings (at 10% of take-home)	Savings or Investments	\$257	
Mortgage or Rent (\$1,120 is avg 1 bedroom rent; \$1,300 for a 2 bedroom\$650 with a roommate) Housing \$650	Short-term Savings/emergency fund	Savings or Investments	\$50	
S1,300 for a 2 bedroom\$650 with a roommate)	Loan Repayment(s)	Loans	50	
Property taxes	Mortgage or Rent (\$1,120 is avg 1 bedroom rent;			
Home/renter's Insurance Insurance \$14 Electric Housing \$65 Maintenance/repair Housing \$10 TV/cable/telephone Housing \$0 Purchasing TVs, other home electronics, etc. Housing \$0 Purchasing TVs, other home electronics and thousing \$0 Purchasing TVs, other home electronic purchase Transportation \$0 Purchasing TVs, other personal care \$0 Purchasing TVs, other personal care \$0 Purchasing Personal Care \$0 Purchasing TVs, other personal care \$0 Purchasing TV	\$1,300 for a 2 bedroom\$650 with a roommate)	Housing	\$650	
Electric Housing \$65 Water/Gas Housing \$25 Maintenance/repair Housing \$10 TV/cable/telephone Housing \$0 Purchasing TVs, other home electronics, etc. Housing \$0 Furniture and home décor Housing \$0 Security Housing \$0 Lawn care/Pest control/pool care Housing \$0 Car (payment) Transportation \$0 Car (gas) Transportation \$0 Car (gas) Transportation \$280 Car (maintenance) Transportation \$30 Bus/Taxi fare Transportation \$30 Bus/Taxi fare Transportation \$0 Restaurants & take-out Food \$40 Medicine, vitamins, etc. Personal Care \$10 Cell Phone Cell Phone \$65 Clothing, shoes, & accessories Clothing & Accessories \$40 Health & Dental Insurance Insurance \$30 Other health & dental expenses Personal Care \$0 Former Health & Dental Insurance Insurance \$20 Care for Elderly Parents \$20 Care for Elderly Pa	Property taxes	Housing	\$0	
Water/Gas Housing \$25	Home/renter's Insurance	Insurance	\$14	
Maintenance/repair Housing \$10	Electric	Housing	\$65	
TV/cable/telephone	Water/Gas	Housing	\$25	
Purchasing TVs, other home electronics, etc. Housing \$0	Maintenance/repair	Housing	\$10	
Furniture and home décor Security Housing So Lawn care/Pest control/pool care Housing So Other home-related expenses Housing So Car (payment) Transportation So Car (gas) Transportation Transportation Transportation So Car (maintenance) Transportation Transportation So Car (maintenance) Food Sego Car (reaintenance) Food Sego Car (reaintenance) Car (reaintenance) Food Sego Car (reaintenance) Car (reaintenance) Car (reaintenance) Car (reaintenance) Car (reaintenance) Car (reaintenance) So C	TV/cable/telephone	Housing	\$0	
Security Housing 50	Purchasing TVs, other home electronics, etc.	Housing	\$0	
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Other home-related expenses Housing \$0	Security	Housing	\$0	
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Bus/Taxi fare Transportation \$0	Car (insurance)	Transportation	\$280	
Restaurants & take-out Food \$40	Car (maintenance)	Transportation	\$30	
Restaurants & take-out Medicine, vitamins, etc. Cell Phone Cell Phone Clothing, shoes, & accessories Health & Dental Insurance Life & disability insurance Unsurance Insurance Insurance Insura	Bus/Taxi fare	Transportation	\$0	
Medicine, vitamins, etc. Cell Phone Cell Phone Cell Phone Clothing, shoes, & accessories Health & Dental Insurance Life & disability insurance Life & disability insurance Other health & dental expenses Financial support to parents Care for Elderly Parents Gym membership, running shoes, fitness equip Education Computers, phone, electronic purchases Travel expenses Entertainment: movies, events, etc. Hobbies, other Dry Cleaning Hair cuts, other personal care Cell Phone So Clothing & Accessories S40 Linsurance S20 Linsurance S20 Linsurance S20 Linsurance S20 Linsurance S20 Linsurance S20 Linsurance S21 Care for Elderly Parents S22 Linsurance S23 Linsurance S23 Linsurance S23 Linsurance S20 Linsurance S	Groceries	Food	\$290	
Cell Phone	Restaurants & take-out	Food	\$40	
Clothing, shoes, & accessories Health & Dental Insurance Life & disability insurance Other health & dental expenses Financial support to parents Gym membership, running shoes, fitness equip Education Computers, phone, electronic purchases Travel expenses Entertainment: movies, events, etc. Hobbies, other Dry Cleaning Hair cuts, other personal care Insurance S200 Insurance S	Medicine, vitamins, etc.	Personal Care	\$10	
Health & Dental Insurance	Cell Phone	Cell Phone	\$65	
Life & disability insurance	Clothing, shoes, & accessories	Clothing & Accessories	\$40	
Other health & dental expenses Financial support to parents Care for Elderly Parents Gym membership, running shoes, fitness equip Education Personal Care Computers, phone, electronic purchases Electronics Travel expenses Travel Entertainment: movies, events, etc. Entertainment Fitness S23 Entertainment S30 Entertainment: \$00 Entertainment Fitness Fitness Fitness Fitness S23 Electronics S30 Electronics Fitness	Health & Dental Insurance	Insurance	\$200	
Financial support to parents Gym membership, running shoes, fitness equip Education Personal Care Fitness S23 Computers, phone, electronic purchases Flectronics Travel expenses Entertainment: movies, events, etc. Entertainment Financial support to parents S0 S23 S30 S30 Travel expenses Fravel Entertainment S0 Fitness S30 Fravel Fitness S30 Fravel For Elderly Parents S0 S30 Fravel For Elderly Parents S0 S30 Fravel For Entertainment S0 Fitness For Elderly Parents S0 S30 Fravel For Entertainment S10 For Cleaning For Cleaning Fersonal Care Fersonal Care Fersonal Care Fersonal Care For Elderly Parents S0 For Elderly Parents For	Life & disability insurance	Insurance	\$30	
Gym membership, running shoes, fitness equip Fitness \$23	Other health & dental expenses	Personal Care	\$0	
Education Personal Care \$0 Computers, phone, electronic purchases Electronics \$30 Entertainment: movies, events, etc. Entertainment \$10 En	Financial support to parents	Care for Elderly Parents	\$0	
Computers, phone, electronic purchases Electronics \$30 Travel expenses Travel \$0 Entertainment: movies, events, etc. Entertainment \$20 Hobbies, other Entertainment \$10 Dry Cleaning Personal Care \$0 Hair cuts, other personal care Personal Care \$15	Gym membership, running shoes, fitness equip	Fitness	\$23	
Travel expenses Travel \$0 Entertainment: movies, events, etc. Entertainment \$20 Entertainment \$10 Ente	Education	Personal Care	\$0	
Entertainment: movies, events, etc. Entertainment \$20	Computers, phone, electronic purchases	Electronics	\$30	
Hobbies, other Entertainment \$10 Dry Cleaning Personal Care \$0 Hair cuts, other personal care Personal Care \$15	Travel expenses	Travel	\$0	
Dry Cleaning Personal Care \$0 Hair cuts, other personal care Personal Care \$15		Entertainment	\$20	
Hair cuts, other personal care Personal Care \$15	Hobbies, other	Entertainment	\$10	
AND COLUMN TO THE PROPERTY OF	Dry Cleaning	Personal Care	\$0	
Other Miscellaneous \$0		Personal Care	\$15	
	Other	Miscellaneous	\$0	

Parents: Get together with your kid(s) to discuss:

- "What did you find important in today's discussion & why?"
- Question for parents to answer with your kid(s): "In your experience, what are the most important things to understand about money?"

Total Expenses
Surplus/Shortfall

\$2,567

\$0

(For those going through this as part of a **group**, discuss this question **first as parent(s)/kid(s)**, then as a **group** (5-8 minutes).

Debt



- 1) Debt enslaves us...every time we buy something we're selling away hours of our life.
- 2) Debt hurts our relationships... Finances are the #1 cause of relationship stress & a top driver of divorce... they also cause significant issues in families & with friends.
- **3)** Debt **impacts our health**... It creates stress & pressure that produce significant emotional & physical problems (e.g. high blood pressure, heart attacks, insomnia, headaches, stomach ulcers, severe depression, & severe anxiety).

Planning

- Each of us needs an 'Emergency Fund' with at least 3-6 month's worth of living expenses, as well as key insurance coverages on our home & cars, as well as life & disability insurance, because each of these are critical if trouble occurs.
- Plan & save for education, large purchases, & retirement.
- Save at least 8-10% of your income for retirement & start now.
- Follow the simple 10/10/80 approach:
 - o Give 10%, Save 10%, & Live on the rest (or less).

The important people in our life want **relationships**, not **'rain checks'**... & **time** is the **currency** we have to spend with them...so look at your *bank statement* & your *calendar* to see what your **priorities** really are, and if you need to, make changes right away.



What is one thing I am going to do differently in this area of my life?

(this could be a SHORT-TERM GOAL or something you want to do during your LIFETIME):

When finished, parents get together with your kid(s) to discuss each of your answers; then discuss as a group (for those participating with others)... then move-on to the Life-Check Up (next page):







ı	Rate your	self on a scale from 1-10, with 10 = 'Doing Great' and 1 = 'Needs Improvement'	Rating
	Faith	How's my relationship with God? Am I recognizing that everything I have is a gift from him? Am I giving back a portion to thank him?	
Y O U	Purpose	Am I allowing my financial goals to have a higher priority than my goals relative to my family or my life purpose?	
	Character	How's my character & how does money affect it? Does money affect how I treat others ?	
	Dating/Marriage	<u>Kids/Single Parents:</u> Do I know what to look for when dating ? Do I know how to think about money & the impact it can have on dating/marriage? <u>Married Parents:</u> How is money affecting my relationship with my spouse ?	
KEY REL	Family	How's our relationship as a family ? Does my family know how to manage money well? Does money cause problems in my family ? Parents discuss with your kid(s): What could we do to improve this ?	
	Friends	How are your friends affecting your views on money ? How do your friends affect your spending habits?	
H H P S	Community	Do you have a family member or mentor who can give you wise advice about money matters?	
CORE	Money	How am I managing my finances? Am I <u>thoughtfully considering</u> everything I buy to ensure it's a wise purchase? Do I have a budget with %'s for: God, long & short-term savings, & an emergency fund? Parents: How's my work/life balance? Is work negatively affecting the <u>more important areas</u> of my life?	
L I F E	Health	How are my food choices ? Is eating out affecting my spending & my health negatively? Am I exercising at least 4-5 times/week? Parents: Is work causing negative health effects for me?	
T O P I	Time	Am I managing my time wisely? Enough time with family? Am I selling away too much of my time in exchange for money (or the hope of money)?	

SESSION 3:

Before beginning today's session video, parent(s) & their kid(s) will take 3-5 minutes to share their Top 10 Award with each other.

Parents: Think of 1 thing your child has done recently that really impressed you. Then share with them what they did, why it made you proud, & how that kind of behavior will benefit them in life. Kids: When your parent has finished sharing their Top 10 Award to you, take a moment to thank your parent for 1 thing you really appreciate about them. Feel free to write these in the Top 10 Award boxes, then enjoy today's session video! Parents to complete: My Top 10 award to my Child is: My Top 10 award to my Parent(s) is:



Key Theme: Choose Wisely Whom You Date - Your Spouse Should Be Your Best Friend.

When mature enough to date, look for someone with:

- **1. Same foundation:** Building their life with **God** as their **foundation**.
- 2. Solid character: Attitude, morals, honesty, loyalty.
- 3. Personal connection: Shared interests...

Go out with groups of guys & girls who are **like-minded** (until mature enough for a relationship that could lead to marriage).

What to avoid:

- Sex & sexual activity until marriage.
- Fishing with the wrong bait & in the wrong places...
- 3. Inappropriate images...





Parent(s) & Kid(s) Discussion: (7-10 minutes)

Parent(s) ask their kid(s):

What **qualities** should you look for in a person to date? Why are these so critical?

Kid(s) ask parent(s):

What's **1 thing** that you learned about dating that you wished someone had told you?

Please **PAUSE** the video now & complete the discussion, then press **PLAY** when you're ready to continue.



SESSION 3: (part 2)



Key Theme: Our family is our team for life.

Our family is like a sports team, we are a team for life...

- We can achieve more & have more fun together than as individuals!
- Like a sports team, we win together & lose together & help each other out.



Good coaches & players work to help each other become the best team they can be.

Questions for kids & their parent(s) to discuss

- Take **3 minutes** to fill-in **on your own**, then **discuss together** (10 minutes)
- For those participating as part of a **group**, follow your 'kids & parents' discussion with a **group discussion of the first 2 questions below**: (6-8 minutes)





- 1. What's your favorite thing to do (just the two of you)each child discusses this with their parent(s),
- 2. Name a favorite memory (or memories) as parent & child that pops in your head?
- 3. What are the things that my parent/child do that make me:



Happiest _____



Feel loved _____



Feel sad _____

Note: If you identify something that makes the other person sad, it is important to apologize... "I am sorry that I_______. I was wrong.

Will you please forgive me?

Name a favorite memory (as a family) that pops in your head?



What would you like for us to do more of as a family?

- Make a commitment (as parent & child) to spend one hour this week doing a favorite activity together.
- 2. Talk to your entire family at dinner one night this week to **identify a** favorite thing to do as a family:
 - Then spend at least <u>one hour</u> in the next 2 weeks doing that activity.





Ways to strengthen your team:

- 1) Be the best team member or coach you can be. When family members make a mistake, we have to forgive them & let it go, otherwise it affects the performance of the entire family...
- 2) Invest TIME in your team. In a family, you spell "LOVE" this way: "T I M E".
- **3)** Maintain a **positive attitude**, because each family member's attitude has a huge effect on the overall family dynamic.
- **4)** Strengthen our bonds between each other by **eating meals together**. Powerful research shows that having four family dinners a week has an impressive list of benefits.



What do our children REALLY NEED from us? They <u>need love</u>, *time*, & *training*, and to <u>know</u> three things:

- 1) That their parents love them...
- 2) To know that their parents are **proud** of them, for who they are, not for what they've accomplished...
- 3) They need to have their parents affirm what they are good at ...



Every parent needs to tell their kids: "I love you... I'm proud of you... & You're really good at ______ " (fill in the blank with whatever they truly excel at)...

4	Life
4	Plan

What is one thing I am going to do differently in this area of my life?

(this could be a SHORT-TERM GOAL or something you want to do during your LIFETIME):

Parents discuss with your kid(s):

• What did you find important in today's session & why is it important?

(For those going through this as part of a **group**, parents will discuss this question **first with their kid(s)**, then as a **group**)

<u>For Everyone:</u> Once you've completed your discussion, then continue on to the last activity- the Life-Check Up (next page)...





LIFE CHECK-UP

Rate yourself on a scale from 1-10, with 10 = 'Doing Great' and 1 = 'Needs Improvement' Rating How's my relationship with God? As a family, do we spend time talking about God & how our relationship with him helps us in life? Are the people & things that are consuming my time truly important? Υ 0 Which things align (or don't align), with my goals & priorities in life? Examples? How is my character overall? How is it affecting my family? Do I like what's rubbing off on them from me? **Kids/Single Parents:** Are my family members helping me make wise decisions about dating? **Married Parents:** Dating/Marriage If 75% of good parenting is a good marriage, how's my marriage? Κ Ε How's our relationship as a family? Are we functioning well as a team? Υ Are we having fun together as a family? R E L Discuss as parent & child: What do you like most about our family? **Family** If you could change 1-2 things to make our family better, what would it be? A T What can I do to be a **better parent** or **make our family better**? 1 0 N S How are my friendships overall? Am I being a good friend to my family members? Do I have at least one family member who will always be a "3 am friend"? **Friends** Н 1 Ρ Do you have a family member or mentor who can give you wise advice as you S navigate life? Parent & child discussion: Why is this important? Who would you look Community to for wise advice? How am I managing my money? Are my family members helping each other make С 0 wise **spending decisions**? Do we try & help each other **save money**? Money R Ε L As a family, are we making wise food choices? Are we helping each other make 1 better food choices throughout the day? Do we exercise together regularly? F If not, why not start now? Ε Τ 0 Am I managing my time wisely? As a family, are we scheduling time to spend together? Ρ 1 Am I going out of my way on a regular basis to do things for my family & others? C

SESSION 4:

Before beginning today's session video, parent(s) & their kid(s) will take 3-5 minutes to share their Top 10 Award with each other.



Parents: Think of 1 thing your child has done recently that really impressed you. Then share with them what they did, why it made you proud, & how that kind of behavior will benefit them in life.

Kids: When your parent has finished sharing their Top 10 Award to you, take a moment to thank your parent for 1 thing you really appreciate about them.

Feel free to write these in the Top 10 Award boxes, then enjoy today's session video!

Parents to complete:				
My Top 10 award to my Child is:				



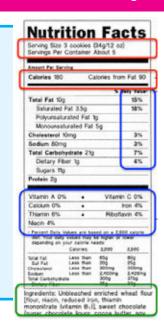


Key Theme: Nutrition: You are what you eat. Fitness: Consistency is more important than intensity.



- 1. Evaluate "Serving Size"..."Calories", "Calories from Fat", "% of Daily Values"
- **2.** Read the **ingredient** list & make wise choices (e.g. "whole grains" are better than refined grains).
- **3.** Choose a diet that provides no more than 30% of total calories from fat.²⁵

Note: %'s on these charts assume a 2,000 calorie diet (your needs may be higher or lower, e.g. active boys & men typically need 2,200 – 3,000 calories).



Every moving thing that lives shall be food for you. And as I gave you the green plants, I give you everything. Genesis 9:3

A competition between parents & their kids!

How well do you know the foods you are eating?

Instructions:

This is a **competition** between each **parent** & their **kid(s)** to see who can guess the **closest** to the **calorie count**, as well as the **fat** &/or **sugar** content²⁶ (in grams) of each food listed below...

- 1. Take 2 minutes to write-down your guesses in the column below.
- 2. When time's up... we'll give you the **answers** to write in the 'Actual' column.
- 3. Compare each answer & circle the guess that was closest, then add up each person's circled answers to see who won!!

Menu Item		Kid's <u>Guess</u>	<u>Actual</u>	Parent's <u>Guess</u>
Applebee's: 4 Cheese Mac & Cheese with Honey Pepper Chicken Tenders	Calories Fat (grams)			
Applebee's: Pepper Crusted Sirloin & Whole Grains	Calories Fat (grams)			
Baskin-Robbins: Reese's Peanut Butter Cup Ice Cream (two 2.5 oz scoops)	Calories Fat (grams) Sugar (grams)			
Baskin-Robbins: Reese's Peanut Butter Cup Sundae	Calories Fat (grams) Sugar (grams)			
Chick-fil-A: Chargrilled Chicken Sandwich	Calories Fat (grams)			
Cheesecake Factory: Grilled Chicken & Avocado Club Sandwich Add a side of fries and 2 drinks:	Calories Calories			

Easy ways to cut calories²⁷:

- **Swap high-calorie foods** for lower calorie options
- Reduce portion sizes & choose healthy foods
- Find a way to exercise for 30 minutes/day



Calories in our daily lives³¹

Calories = How much energy is in foods

- Carbohydrates & proteins contain 4 calories/gram
- Fats contain 9 calories/gram

When we eat, our body either <u>converts those calories to be used</u> <u>or stores them as fat:</u>



If we eat more calories than we burn, we add weight in the form of fat. If we burn more calories than we eat, we will lose weight.

- For every 3,500 extra calories we consume, we gain 1 LB of fat.
- For every 3,500 extra calories that we burn, we lose 1 LB of fat.

Stored calories stay in our body as fat until we use them up, by either:

- ✓ Reducing the number of calories we consume (below the number that we burn) so that our bodies must convert stored fat to energy, or
- ✓ Burning additional calories through physical activity above & beyond what we normally do.

Let's assume that you are eating well & exercising regularly & your weight is consistent...

- Then think about the impact of adding just one daily item below over the course of a year:

Daily Item:	Calories	Total Calories <u>After 1 Year</u>	(# Calories/3,500) = # lbs. of fat added/lost
Two soft drinks	400	146,000	42 lbs.
1 Milkshake	1,000	365,000	104 lbs.
Order of fries	500	182,500	52 lbs.

See the U.S. Department of Agriculture site www.ChooseMyPlate.gov to find out how many calories & servings per food group you should consume based on your age, weight, height, & activity level.

Don't skip breakfast!





MayoClinic.com says³³: Research suggests that **regularly eating a healthy breakfast** may help you *lose excess weight* & *maintain weight loss*:

- ✓ More energy. A healthy breakfast <u>refuels your body</u> & replenishes the glycogen stores that supply your muscles with <u>immediate energy</u>.
 - When the body detects lower glucose levels from skipping breakfast, <u>it goes into</u> <u>"conservation mode"</u>- the metabolism <u>slows & available</u> <u>energy decreases</u>.
- ✓ Skipping breakfast can increase your body's insulin response, which in turn increases fat storage & weight gain.

How well do you know the exercises you are doing?

This is a **competition** between each **parent & their kid(s)** to see who can guess the closest to the **calories burned during 1 hour of each activity** listed below...

- 1. Take 2 minutes to write-down your guesses in the column below.
- 2. When time's up... we'll give you the answers to write in the 'Actual' column.
- 3. Compare each answer & circle the guess that was closest, then add up each person's circled answers to see who won!!

Activity		Kid's <u>Guess</u>	<u>Actual</u>	Parent's <u>Guess</u>
Sleeping	Calories per hour			
Watching TV	Calories per hour			
Walking 3.5 mph (17 min/mile)	Calories per hour			
Running 5 mph (12 min/mile)	Calories per hour			
Running 8 mph (7.5 min/mile)	Calories per hour			
Football (touch or flag)	Calories per hour			
Basketball Game	Calories per hour			
Baseball	Calories per hour			



Parents & their kid(s) role play: How to handle difficult social situations



<u>Situation 1:</u> You are with a group of kids talking in the back yard at a birthday party on a Friday night. One (played by a parent) pulls out a marijuana cigarette & lights it, then offers it to you... **What would you do?**

<u>Important:</u> Your level of <u>confidence & firmness</u> is critical here, because <u>if you hesitate or appear uncertain</u>, they will pressure you even more.

The kid should simply & confidently says:

"No thanks, that's not my thing... See you guys later." (& then walks away.)

Situation 2: Same as Situation 1, but this time it's a six pack of beer...

✓ The kid simply & confidently says:
"No thanks, that's not my thing... See you guys later." (& then walks away.)

Parents & Kid(s) Discussion:

When finished, discuss how frequently we find ourselves (as kids & adults) facing these situations in life (could be alcohol, cigarettes, drugs, porn, vandalism, going to bad places, etc)... & an answer like this works for all of them! If our kids encounter situations like these, they need to know they can call their parents for a ride anytime, anywhere, no questions asked

Once you've completed your discussion, press "PLAY" to continue the session video.

Life Plan	Instructions: (this could be a SHORT-TERM GOAL or something you want to do during your LIFETIME):
	When finished, parents get together with your kid(s) to discuss your answers, then continue on to today's last activity, the Life Check-Up (next page).





LIFE CHECK-UP

Take 4-5 minutes to rate yourself on a scale from 1-10, with 10 = 'Doing Great' and 1 = 'Needs Improvement':

		Rating
Faith	How's my relationship with God? Am I talking with God often about what's going on in my life? Looking for his direction in the Bible?	
Purpose	Have I thought about how I could combine my strengths & talents with things I love to: 1) Make a difference in other's lives? 2) Earn a living?	
Character	How's my character & attitude? Am I honest, kind, loving? Am I grateful to God for all that I have?	
Dating/Marriage	Kids/Single Parents: Do I know what to look for when dating? Married Parents: How's my relationship with my spouse? Are we working together to help each other & our family to be healthier?	
Family	How's my relationship with my family? Are we making healthy food choices? Is everyone in my family exercising at least 4-5 days/week? Parents: Ask my child: "How I am doing as a parent? Where am I doing great? What could I do better?"	
Friends	Do I have at least 1-2 close friends whom I can exercise with at least 1-2 times/week? Am I being a good friend to others?	
Community	Am I actively involved with other Christians (church, small groups, mentorship)? Do I have a mentor ?	
S Money	How am I managing my money? Am I thoughtfully considering everything I buy to make sure it's a wise purchase? Am I cooking at home often enough (saving money & eating healthier)? Parents: Is work negatively affecting my health?	
Health	How's my overall health? Am I making healthy food choices? Exercising at least 4-5 days each week (doing very active things for 30 minutes or more each time)? Is weight an issue that needs attention in my family?	
Time	Am I managing my time wisely? Am I able to integrate other important things into my workouts (e.g. integrating time with family or friends? Reading? Work, etc.)? Am I doing things to help me relax & recharge?	

SESSION 5:

Before beginning today's session video, parent(s) & their kid(s) will take 3-5 minutes to share their Top 10 Award with each other.



Today's TOP 10 AWARDS will be a little different!

Parents: Take 3-5 minutes to share with your kids:

- The changes you've seen in them over the past year.
- How those changes will benefit them in the future.

Kids: Take 2-3 minutes to thank your parent(s) for everything they do for you

& for spending time to teach you about what's important in life.

Parents to complete: My Top 10 award to my Child is:				

ras to compi	CCC.			
Му Тор	10 award	to my	Parent(s)	is

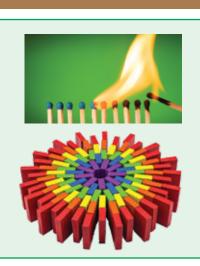


Key Theme: Time is our most precious asset - spend it wisely.

Vide to complete

All of life's critical topics are connected...

- Problems in one area <u>affect the others</u> (just like a lit match ignites the others next to it).
- Likewise, <u>improvements</u> in one area benefit the others...



Time management Key principles

- 1 Identify your priorities.
 - Use the <u>prioritization</u> of life's 10 most important
 topics as shown in the Life Check-Up at the end of
 each session as a great framework to <u>manage day-to-day life</u>.
 - Identifying Goals you'd like to accomplish helps you identify specific priorities for your life (we'll set goals later today).

to Do

- Make "To Do" lists.
- **3** Combine activities.
 - Do you have calls/homework that you could do while in the car?
 - Do your family members or friends like to do the same types of exercise/workouts as you? Do them together!
- 4. Learn to say 'no'.
 - Don't allow yourself to be overly-busy & overly-scheduled...say 'no' to non-priorities.
- Maintain healthy habits.
 - Eat right, exercise, & get plenty of sleep.
- 6. Don't procrastinate!
 - When it comes to work, chores, & things that you
 must do... don't procrastinate, just do them!
 - Give yourself **small rewards** (snack break, workout, etc).
- Be attentive to time wasters.
 - Social media, TV, gaming, surfing internet, etc.
 - Use the activities you really enjoy as a reward for completing significant tasks.



PRIORITIES











ACTIVITY: How are you spending your time?

- 1. Estimate & write-down the number of **HOURS EACH WEEK** you spend doing each activity below simply multiply the approximate number **hours each day x 7** to get the number of hours each week. (6 minutes to complete).
- 2. Identify any areas where you'd like to make changes & capture those in that column (5 minutes to complete).
- 3. When finished, parents get together with your kid(s) to discuss your answers; then discuss it as a group (for those participating with others)...

	Estimate the approximate # of HOURS EACH WEEK (spent doing each activity) Multiply the # hours each day x 7 days = hours each week.	AREAS TO CHANGE We each have 168 hours a week- after accounting for things we have to do, there aren't many left over. After filling in your answers, evaluate how you are using your time to identify areas where you'd like to make a change.
Prayer		
Reading Bible		
Spending time with spouse		
Spending time with kids		
Spending time with spouse & kids (as a family)		
Spending time with my siblings &/or parents		
Spending time with friends		
Church		
Small Group		
Accountability partner		
Spending time with mentor/mentee		
Working; school/homework		
Managing finances		
Paying bills		
Sleeping		
Eating		
Exercising &/or playing sports		
Housework, yardwork, cleaning, fixing things		
Bathing/dressing		
Shopping/errands		
Driving (commuting to/from work, store, school)		
Cooking		
Watching TV, pleasue reading, etc.		
Social media, gaming, surfing web		
Hobbies or other:		
Total =		

Best practices

✓ Be careful about making commitments outside the home (that don't involve your family), especially if you're already stretched with work or school. Your family needs to be a priority & you should not invest time outside of the home if you're not spending enough time with them already.



- ✓ Try to plan one **special activity** with your kids every weekend; every month or two, pick an afternoon & go on a 'destination bike ride' with your family or spouse.
- ✓ Our **faith** is the one item that we need to **keep in focus**, even when life gets busy. Our relationship with **God** is what's **critical** for our <u>life to work well</u>, because <u>all of the other topics are</u> connected to it.
- ✓ If our relationship with God is **strong**, <u>all of the other areas work</u> well; if our relationship is weak, <u>the other areas will unravel</u>.



- ✓ Try working out first thing in the morning it 'gets it out of the way' for the rest of the day plus you won't have to take a second shower.
- ✓ I was watching a lot of **TV** & not getting anything out of it I now use those hours with my **family, friends** or doing **activities**I enjoy or things that will **help other people**... *Try cutting TV for*2 weeks & see what you do with your time!



✓ We took our first family missions trip this year. It was a great investment that changed how we see everything.



- ✓ Develop hobbies the <u>whole family can enjoy</u>.
- ✓ A friend had a wristband made that says "TAKE TIME"... he wears it to serve as a reminder to 'take time' for what's important in his life: God, his family, spouse, friends, exercise, fun, etc.

Here's where it all comes together!

We only have 24 hours each day... So we have to make wise choices with our time.

✓ How we choose to spend those hours is a reflection
of the core priorities in our life...

Our choices have consequences...

✓ These can be good or bad...

All of life's topics are connected to each other:

- ✓ Problems in one area affect the others.
- ✓ We'll have trouble if we focus too much in some areas & not enough in others.

If we don't have a PLAN to focus on what's important, we'll never reach our GOALS.



Start developing your LIFE PLAN!



Here's how to do it:

1. Review & think about your answers to the Life Plan Boxes at the end of each session:

Life Plan Boxes



2. Write-down at least 3 SHORT-TERM GOALS

Write-down at least 3 LIFETIME GOALS

	SHORT-TERM GOALS (next 3-5 years): What do I want to accomplish in each area?	LIFETIME GOALS: At the end of my life, what do I want to have accomplished in each area?
f aith		
Purpose		
Character		
Dating/Marriage		
Family		
Friends		
Community Community		
S Money		
W Health		
Time		

