

Course Syllabus

Character, Relationship Development & Mentor Training Program (12 hours)

Session 1

- You are Not Special
- Why Talent, Good Looks, and High IQs are Overrated
- Life in Transition
- Failing Well
- Decision-making Skills

Session 2

- Grit & What It's All About
- Emotional Intelligence

Session 3

- Fighting for Others
- Negotiating Skills

Session 4

- Thinking for Yourself
- Critical Thinking
- Social Media Management
- Resume Building

Session 5

- Sex, Drugs, and Rock-n-Roll
- Conversational Skills

Session 6

- Finding a Mentor
- Leadership

Session 7

- Life is not a Spectator Sport
- Marketing Yourself
- Financial Literacy

Session 8

- Living in the Moment (calming the chaos)
- Earning Everything
- Character Trait/Soft Skills
- Wrap-up

THE MARKETING OF YOU

A GUIDE TO CHARACTER DEVELOPMENT FOR TEENS (AND THEIR PARENTS AND MENTORS)



LOU GATTI



Life is NOT a Spectator Sport

The 5 P's of Marketing (Creating the want)

1. **Product** (Product Development/ Manufacturing)
2. **Promotion** (Advertising/Branding)
3. **People** (Board of Directors)
4. **Place** (Local, National, Global)
5. **Price** (Value Proposition)



Product

- **Self Assessment:** Identify your unique skills, talents, and interests that can be marketed. This could include academic strengths, extra curricular activities, creative talents, or life skills (The Marketing of You Program).
- **Value Proposition:** Define what makes your skills unique. Consider what they can offer others (e.g., tutoring services, artwork, unique perspectives) and how these qualities solve particular problems or meet specific needs.
- **Personal Development:** Invest time in enhancing skills that align with your aspirations (such as public speaking, debating, social media management). By enhancing what you're good at (10,000 hours), your “greatness” becomes more “marketable.”



Promotion

- **Personal Branding:** Create an authentic personal brand through consistent messaging across social media platforms. This includes maintaining professional profiles on LinkedIn, Instagram, and any other relevant platforms.
- **Online Presence:** Use social media to showcase abilities and interests. Share appropriate blog posts, videos, or artwork to engage your audience and demonstrate expertise.
- **Networking:** Attend workshops, events, and online webinars to promote yourself and build connections within your fields of interest. Additionally, consider participating in community events to gain visibility.
- **Portfolio Development:** Create a digital portfolio (website or social media page) that highlights your achievements, projects, testimonials from peers or MENTORS.



People

- **Board of Directors:** Consider people who are willing to give and expect nothing in return (e.g., parents, family members, MENTORS, professionals in your fields of interest).
- **MENTORSHIP and Networking:** Establish relationships with influential individuals within your chosen domain, such as teachers, local business leaders, family friends, or MENTORS who can provide guidance and potential opportunities.
- **Collaboration:** Engage with peers or groups that align with your goals. This could mean joining clubs, volunteer organizations, or online communities where you can collaborate and learn from others.

Place

- **Local, National and Global Considerations:** Think about where you want to establish yourself- this could be within the local community (teacher, fire/police department), national level (military, politics, large corporation), or globally (potentially remote work, outreach programs, global corporations).
- **Leveraging Local Resources:** Use local resources such as community centers, libraries and schools to access opportunities like workshops, networking events and internships.
- **Social Media Presence:** Enhance your reach by using platforms that align with your brand. For instance, creative talents might flourish on Instagram or TikTok, while more professional skills could find a home on LinkedIn.





Price

- **Value Proposition:** Consider how you want to position yourself in terms of value. This can relate to salaries for part-time jobs, fees for servicing (tutoring, babysitting/childcare), or how you present your worth to colleges and employers.
- **Pricing Strategy:** If providing services or products, set prices that reflect your skills and market standards, ensuring you communicate your worth effectively.
- **NEGOTIATING SKILLS:** Work on negotiating effectively for internships, job offers, or scholarships, understanding the value of your contribution and experiences.

S.W.O.T. Analysis



- A SWOT analysis is a strategic planning tool used to identify **Strengths**, **Weaknesses**, **Opportunities**, and **Threats** to understand a company's/project's competitive position.
- Strengths and weaknesses are internal factors, while opportunities and threats are external.
- It helps businesses make informed decisions, leverage advantages, address vulnerabilities, and create a plan to achieve goals.

A close-up photograph of a person's hands. One hand is holding a small, pink, smiling piggy bank. The other hand is holding a single coin above the piggy bank, ready to drop it in. The background is a warm, out-of-focus orange and yellow.

Financial Literacy

- A financially literate teenager/young adult takes an ACTIVE interest in managing their financial well-being, equipping themselves with skills and knowledge that foster responsible financial habits.
- Doing so will lay a solid foundation for future financial independence and security.



What Does Being Financially Literate Look Like?

1. Understanding Basic Financial Concepts
 - **Budgeting:** They know how to create and manage a budget, tracking income and expenses to ensure spending aligns with financial goals.
 - **Savings:** They understand the importance of saving for both short-term and long-term goals, including emergency funds.
 - **Interest and Loans:** They grasp how interest works, including the differences between simple and compound interest, as well as the implications of taking out loans.
2. Knowledge of Banking and Financial Institutions
 - **Accounts:** They are familiar with different types of bank accounts (savings, checking), including how to open and manage them.
 - **Credit:** They understand credit scores, credit reports, and the significance of building good credit history.



What Does Being Financially Literate Look Like?



3. Awareness of Financial Products

- **Investment Basics:** They have at least a foundational knowledge of various investment vehicles (stocks, bonds, mutual funds) and the risks associated with them.
- **Insurance:** They grasp the basics of insurance (health, auto, life) and its role in protecting their finances.

4. Skills in Setting Goals and Planning

- **Financial Goals:** They can set realistic financial goals, both short-term (saving for a phone) and long-term (college fund, travel).
- **Planning for Education:** They understand the cost associated with education and potential funding options.



What Does Being Financially Literate Look Like?

5. Financial Decision-Making

- **Evaluating Options:** They can assess financial options critically, such as comparing prices, evaluating the cost-benefit of purchases, and understanding the implications of financial commitments.
- **Impulse Control:** They exhibit the ability to resist IMPULSE purchases and prioritize spending based on NEEDS and WANTS.

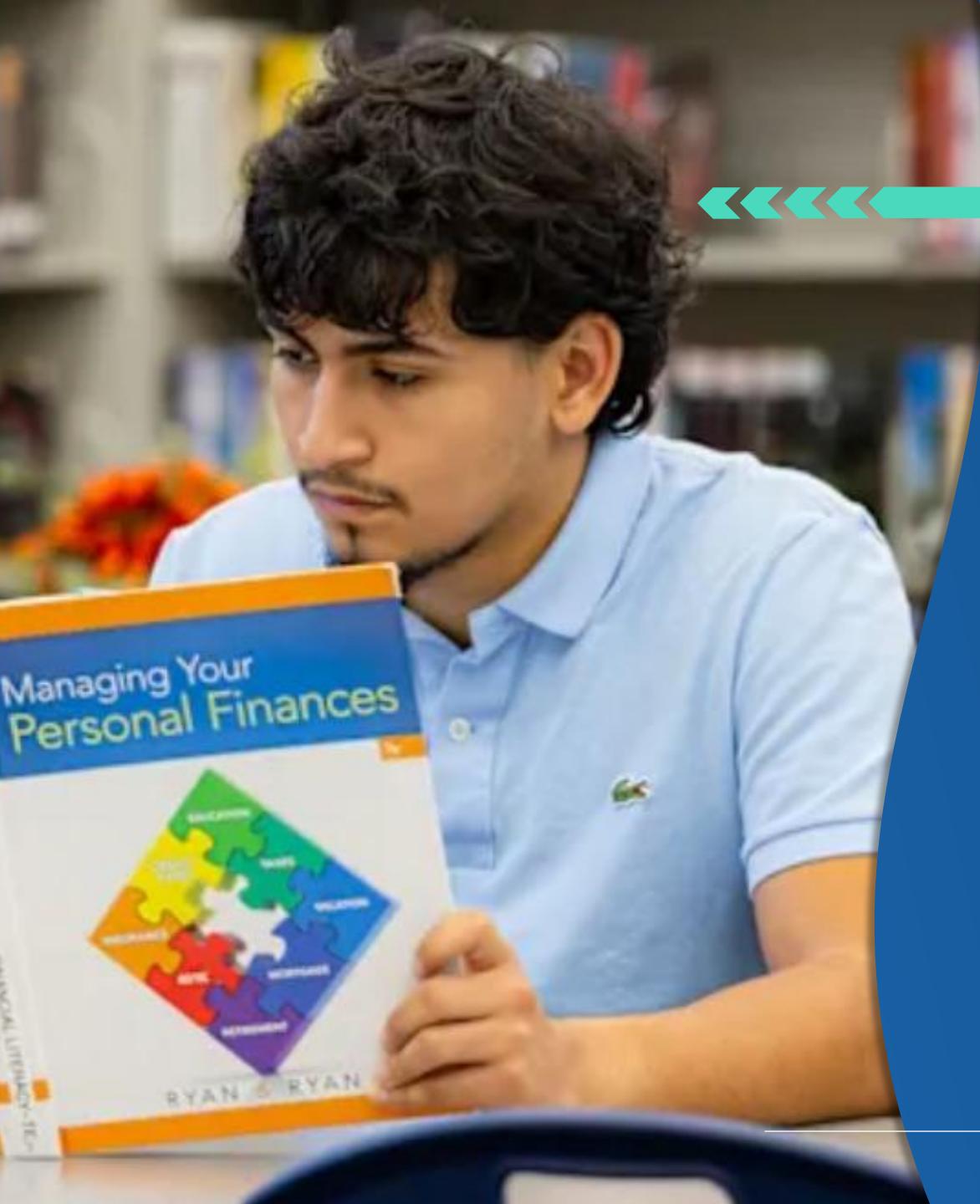
6. Understanding of Consumer Rights and Responsibilities

- **Consumer Protection:** They know their rights as consumers and understand the importance of privacy and security in financial transactions.
- **Avoiding Scams:** They are aware of common financial scams (like phishing) and understand how to protect themselves.



What Does Being Financially Literate Look Like?

7. Use of Financial Technology
 - **Apps and Tools:** They are comfortable using financial apps for budgeting, saving, and investing, understanding how to leverage technology for their financial management.
 - **Online Banking:** They can navigate online banking platforms, utilizing them for transactions and account management securely.
8. Attitudes Towards Money
 - **Mindfulness:** They approach money with a mindset of responsibility, viewing it as a tool to achieve goals rather than an end in itself.
 - **Lifelong Learning:** They express a willingness to learn and adapt to new financial information and changing circumstances.
9. Impact of Personal Finance on Life Choices
 - **Relationship with Money:** They recognize how financial choices impact their overall well-being, relationships and future opportunities.
 - **Sustainable Practices:** They may also have awareness of ethical spending habits, including the environmental and social implications of their purchases.

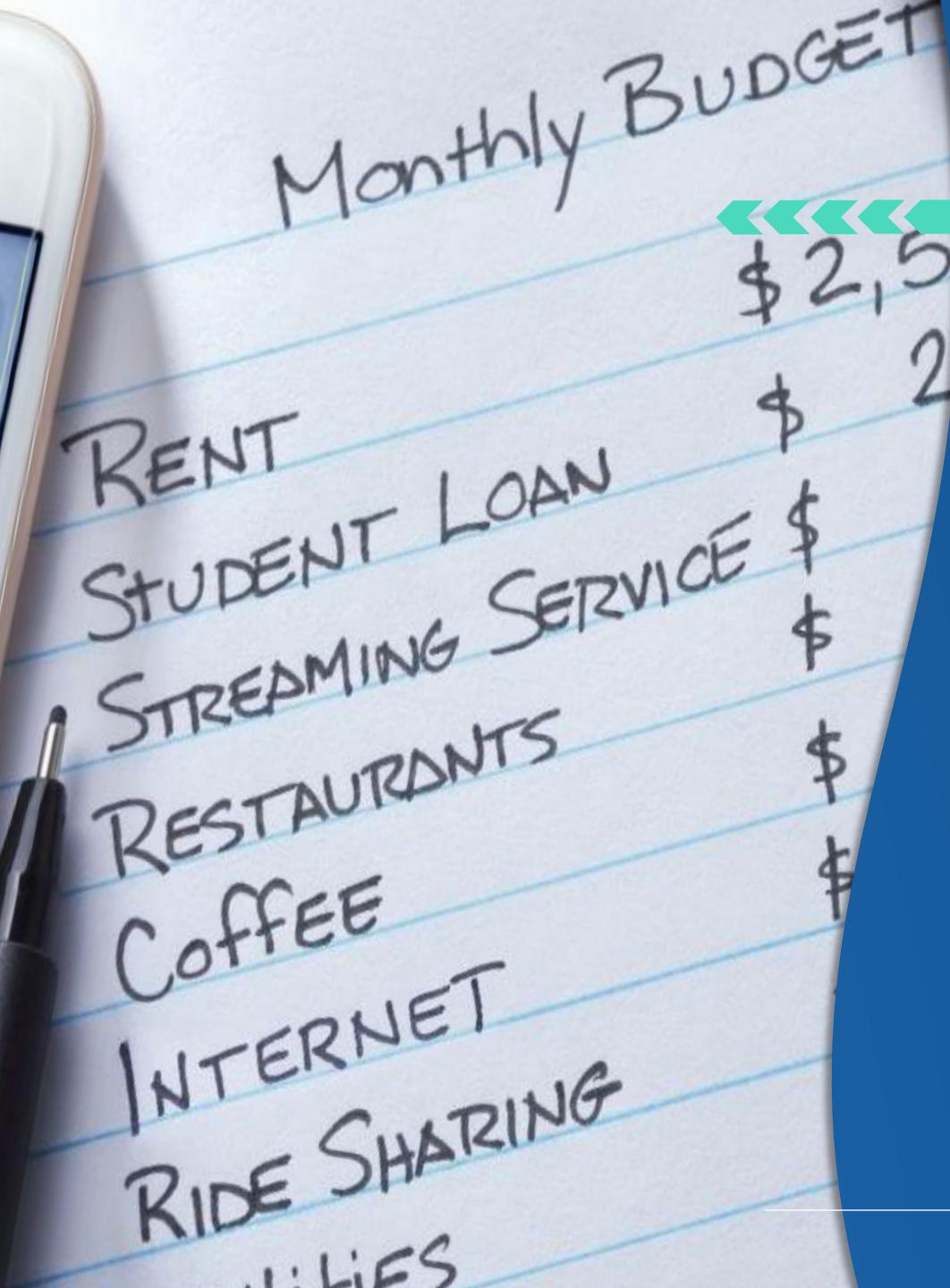


What Does Practicing Financial Literacy Look Like?

Becoming financially literate is an essential skill for teenagers and young adults, as it equips them to make informed decisions about money management for a secure future.

1. Educate Yourself

- **Read Books and Articles:** Start with age-appropriate personal finance books and blogs. Some recommended titles include “I Will Teach You to Be Rich” by Ramit Sethi and “The Psychology of Money” by Morgan Housel.
- **Online Courses and Webinars:** Many platforms offer free or low-cost courses on financial literacy. Websites like Khan Academy and Coursera have relevant courses.
- **Watch Educational Videos:** Platforms like YouTube have numerous channels dedicated to personal finance that explain concepts in an engaging way.



What Does Practicing Financial Literacy Look Like?

2. Use Budgeting Tools and Apps
 - **Budgeting Apps:** Explore apps like Mint, YNAB (You Need A Budget), or Pocketguard to help track spending and create budgets.
 - **Spreadsheet Templates:** Set up a simple budget using free templates available online, learning to categorize expenses and income manually.
3. Start Budgeting
 - **Create a Personal Budget:** Start by tracking income from allowances, part-time jobs, or gifts, and outline monthly expenses, categorizing needs versus wants.
 - **Analyze Spending:** Reflect on spending habits to identify areas where you can cut back or save more.
4. Open a Bank Account
 - **Savings Account:** Open one to learn about banking. A checking account can help with managing everyday expenses and deposits.
 - **Online Banking:** Familiarize yourself with online banking tools to check balances and manage transactions effectively.



What Does Practicing Financial Literacy Look Like?

5. Practice Saving
 - **Set Saving Goals:** Set specific saving goals (e.g., for a new phone, car, college fund) and develop a plan to reach them.
 - **Save Consistently:** Plan on saving a percentage of your earnings or allowance regularly to develop a habit of saving.
6. Learn About Credit
 - **Understand Credit Scores:** Research how credit scores work and why they are important. Discuss factors that influence credit scores like payment history and credit utilization.
 - **Use a Secured Credit Card:** If feasible, consider a secured credit card to start building credit responsibly.



What Does Practicing Financial Literacy Look Like?



7. Explore Investment Basics
 - **Simulate Investing:** Use stock market simulators or games to practice trading stocks without real money, helping to understand market dynamics.
 - **Research Investment Options:** Learn about different types of investments (stocks, bonds, mutual funds) and how they align with financial goals.
8. Discuss Money Matters with Family
 - **Family Conversations:** Engage family members in discussions about money, budgeting, and investments to learn from their experiences and insights.
 - **Financial Goals:** Understand family financial decisions and the reasoning behind them, such as saving for vacations or education.
9. Understand Consumer Rights
 - **Research Consumer Protection:** Learn about your rights as consumers, including what to do in case of fraud or poor service.
 - **Protecting Personal Information:** Understand the importance of safeguarding personal financial information and recognizing scams.

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10. Take Part in Financial Challenges

- **Savings Challenges:** Participate in challenges like the 52-week challenge, where money is saved incrementally each week.
- **No-Spend Challenges:** Try a month without unnecessary spending, honing awareness of spending habits.

11. Follow Financial News

- **Stay Updated:** Read about personal finance and economic topics in reputable newspapers, online articles, or through podcasts.
- **Use Social Media Wisely:** Follow financial experts and organizations on platforms like CNBC, Twitter (X) or Instagram for tips and updates.

12. Seek Guidance and MENTORSHIP

- **MENTORSHIP Programs** (The Marketing of You): Look for programs where mentors can provide guidance on financial planning and literacy.
- **Talk to Professionals:** If possible, consider meeting with a financial advisor to learn professional insights into money management.