VENTURELAB

MINDSETS

A WORKBOOK FOR CAREGIVERS & YOUTH





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ABOUTTHIS WORKBOOK

WHO

- This workbook is for parents/caregivers/mentors and elementary-age children.
- You don't need a background in entrepreneurship or financial literacy!
- Your job is to **learn with** and guide the child.
- Parent Tips can be found throughout the workbook for extra guidance on activities.

WHAT

- The workbook contains 60 activities organized by mindset along with a section on financial literacy.
- Activities include hands-on, role-playing, games, conversations, writing, and reflections.
- There are no right or wrong answers (financial literacy questions involving calculations have an answer key).
- No special materials are needed.
- Activities can vary in length from 5-10 minutes up to an hour. Work at your own pace!



We at VentureLab want to say welcome to the VentureLab Entrepreneurial Mindsets workbook! We hope the activities show you that anyone can be an entrepreneur with the right mindsets.

At VentureLab, we're on a mission to create the next generation of innovators and changemakers through entrepreneurial learning and we're thrilled to have you be a part of our movement!

Visit venturelab.org/curriculum for more entrepreneurship lessons to use with elementary, middle school, and high school learners. And, check out venturelab.org for all that VentureLab has to offer, including entrepreneurial education trainings for educators, parents and community youth leaders.

Cirstel Mychai

Luz Cristal Glangchai, PhD

Founder of VentureLab

"Discovery is seeing what everybody sees and thinking what nobody has thought."

- Albert Szent-Györgyi





Say this **BIG** word as loud as you possibly can. Now say it as soft as you can. Say it in a funny alien voice, too.

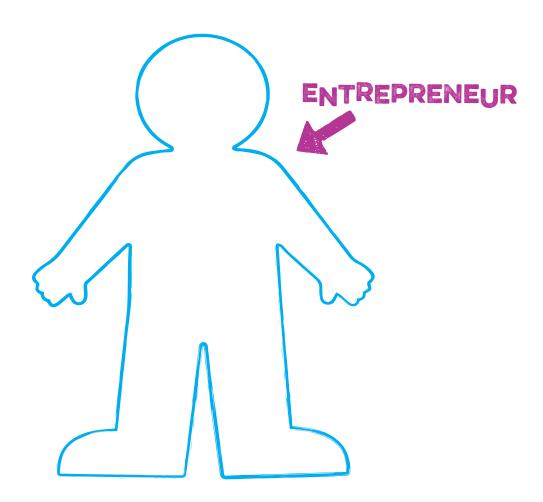
What is an entrepreneur? Are you one? Let's find out!

Entrepreneurs are people who seek new ways to solve problems and bring their creative ideas to life. Sometimes those ideas even turn into new products or businesses! Entrepreneurs make a difference in their community and the world by using the same mindsets you'll learn in this workbook.

ENTREPRENEURIAL MINDSETS



Now pick 2 of the mindsets above that you already know and practice. Write them inside the entrepreneur below (which is you!). Pick 2 that you don't know much about and write them outside the entrepreneur. Maybe you're creative and a problem-solver, so those would be inside you already. You might not know what persistence means. Write that word on the outside of you! Then add things to make the entrepreneur look like you... because you are an entrepreneur!



In this workbook, you'll also learn more about each of these mindsets.

Entrepreneurs need to have these mindsets to help them with business projects. You might already have an idea for a business project, like selling a new toy or jewelry that you make. Or maybe you want to provide a service for people, like walking dogs or raking leaves.

If you don't have an idea, this workbook might spark one. There are so many things you can do!



You'll also learn about financial literacy, which means understanding how money works. This will help you to be a better entrepreneur, since all entrepreneurs need to know about how to use money wisely.

With these mindsets and financial literacy, you will be an unstoppable entrepreneur.

-> READY? LET'S GET STARTED!

DDD CAREGIVER:

This activity book helps your child build entrepreneurial mindsets and financial literacy. These mindsets and skills aren't just about finding ways to make money. They're also about strength of mind, confidence, and helping others. The activities you complete with your children in this workbook will help them feel more confident about their ability to take action and make change in the world around them.

VISITA LOCAL COMPANY

ACTIVITY:

Directions: To get started on your entrepreneurial journey, go visit a local company! It could be anything from a local restaurant to a pet store, or a toy store or a bakery. Call or email first to set up a time to visit. Explain that you are interested in learning more about entrepreneurs and would like to see how a local business is run. You might get invited to speak with the owner or you might get a tour. Either way, you're sure to learn a lot.

If you do get to speak with an entrepreneur, prepare some questions. Here are a few to get you started:

- 1. How did you become an entrepreneur?
- 2. How did you think of your business idea?
- 3. How did you build your business from an idea to what it is now?
- 4. What is the most important thing a kid like me needs to know about being an entrepreneur?

Write other questions here:	

DAD CAREGIVER:

Reach out to people you know who run their own local businesses. Ask your them to discuss entrepreneurship with your child.

Remind your child that owning and running a business doesn't have to be their big goal. What's important is to work on building the right mindsets.

►►► ACTIVITY: <<

Your entrepreneurial self

Everyone is an entrepreneur in some way. We all have different and special strengths that make us unique and allow us to work together as part of a team. Think about what makes you special and different. Use these traits to help create a physical representation of yourself. You can even include some of the entrepreneurial mindsets on it! You can draw, create a collage by cutting and gluing lots of pictures together, or create a 3D model out of clay. Caregivers – you can make one too!

1	Directions: Put on some relaxing or fun music and write about: What do you want to be?
	What are you passionate about?
	What are your strengths and traits?
	What symbols describe who you really are?
2.	Come up with 4 words that represent yourself. Don't think too hard, just let the words come to you. Example: Your words might be adventurous, creative, helpful, and friendly.

► ACTIVITY: ◄

Your entrepreneurial self

3. Spend 10-15 minutes drawing or making a collage or clay model of yourself. Get creative! The model could be anything you want it to be - who you are or what you dream to be.

If you're stuck, sketch out your design below first. Your collage might be pictures of outdoors/hiking or people smiling and helping others. It can be anything that represents you.



4. When you are finished, share your creations.

DDD CAREGIVER:

Use what your child shares during this activity as inspiration for future activities. Plan activities that incorporate their passions and strengths.

YOUR LOGO

Most companies have brands - that's how you can recognize them. Part of their brand is a symbol called a logo. Logos use colors and shapes to signify things about the company.

Logos are very important for entrepreneurs because they help people make an immediate visual connection and recognize a product. For example: mostly everybody recognizes the Apple® logo that is on the back of every iPhone® and iPad®.

You can have your own brand! You have things you care about and want to communicate to the world.

Develop your logo below. Use whatever colors and symbols you want. After you've designed it, you might want to put it on a big poster and hang it up at home!



Example



VentureLab's logo is a rocket because we believe that entrepreneurial learning launches kids like you to a new level!

IDEA JOURNAL

Make and start an idea journal to collect and keep track of ideas, dreams, and goals. You can draw, write, and even cut and paste in your journal.

You can buy a notebook and decorate the cover or just staple pieces of paper together. Whatever your journal looks like or is made from doesn't matter. It's what you put in it that will inspire your entrepreneurial journey.

Here some topics you might want to make note of in your journal. You can add your own ideas too, of course!

 Business Products Problems I See Entrepreneurs to Learn About 	Topics to Learn AboutFavorite PhotosCreative Thoughts
"It's not about ideas. It's about	making ideas happen." - Scott Belsky
Reflection: What is an entrepreneur? W	Vhy are you interested in entrepreneurship?

These activities helped you learn about how to get started on your entrepreneurial journey. Next you'll get to know yourself better and then we will get to working on building those mindsets!

CONCLUSION: DD



I COMPLETED INTRO TO ENTREPRENEURSHIP

Your Name Here: 1

has successfully completed this entrepreneurial activity!

Cristel Dlenchei

Luz Cristal Glangchai, PhD

Founder of VentureLab





LEARING ABOUT

Because entrepreneurs often work for themselves, they can choose projects and create solutions that they are most passionate about. In order to do that, though, entrepreneurs have to really know themselves.

In this section, you'll work on defining who you are, what you love, and what skills you have.

DDD CAREGIVERS:

This section will help your child get to know themselves. They'll dive more into their strengths, interests, and passions. Make note of what they say because, In the future, they may need help making decisions and being reminded of their strengths and interests might help steer them in the right direction.

ACTIVITY

WHAT MATTERS MOST?

ist out the things that you care about. What are your values and priorities? For xample, is it important to spend time with your family? To have a lot of friends r a few close friends? Is it important for you to help others? Or to take care of nimals or the environment?	;
	•••
	••

What if I could...

Think about your wildest dreams and hopes. What do you want to be? What do you want to do? What if you could change things or make the world better?

What if you could start a ranch for homeless dogs?

Or start a company and a become a millionaire by the time you are in college?

What if you could invent a way to travel the world in the blink of an eye?

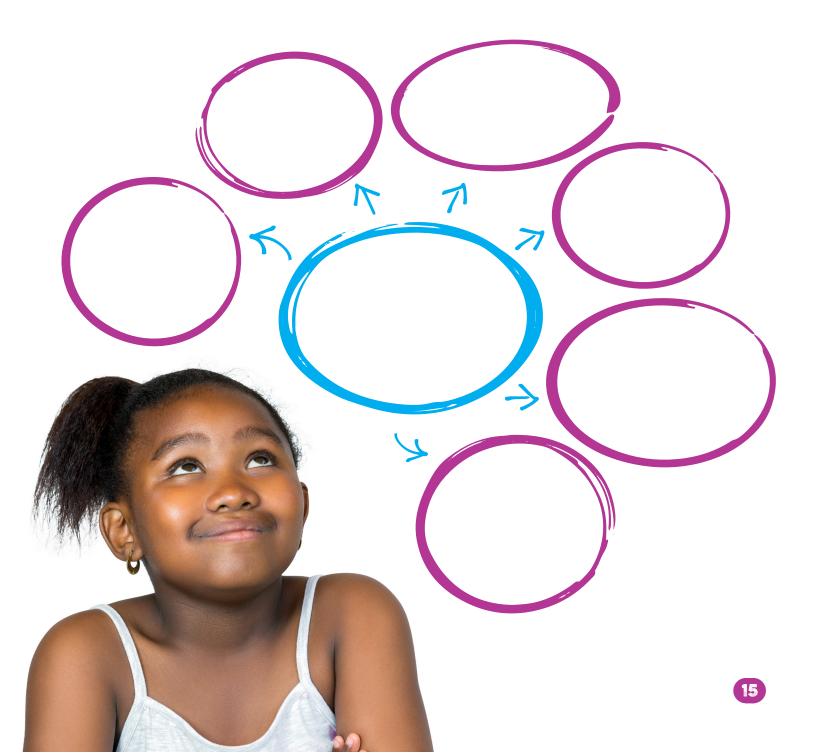
What if you could breathe underwater?

Write out as many of your dreams a self. Your dreams can be anything.	as possible and remember not to limit your-

CREATE A MIND MAP

Create a mind map of your dream list and think about what it might take to achieve some of them. A mind map is a graphical way to represent ideas and concepts.

Using colors and pictures, map out your dreams and how you can achieve them. You could draw a picture of your mind in the middle of the box and then all of your dreams around them (or make your mind map any way you like!).



GOAL SETTING

Creating goals and planning is how we bring our dreams to life. Goals help us know where we're heading. Then we make plans in order to know how to achieve them. Entrepreneurs need goals and a plan to start and run their companies.

Think about your hopes and dreams.

1	Write down one of your goals.
2.	Why you are passionate about that goal? How does it make you feel to think about achieving that goal?
3.	Brainstorm some ways that you can try to achieve the goal.
4.	What are some obstacles you might face along the way?
5.	Write out some real ways that you could overcome those obstacles.
6.	Picture yourself having accomplished your goal. Now, pretend you are a journalist writing a front-page story about your achievement for a newspaper. Write out a headline and a few sentences that describe how you achieved your goal.
•	
U	Think about where you want to be, what you want to be doing and how you want to be feeling 1 year, 5 years and 10 years from now.
	1 Year:
	5 Years:
	10 Years.

WHAT ARE

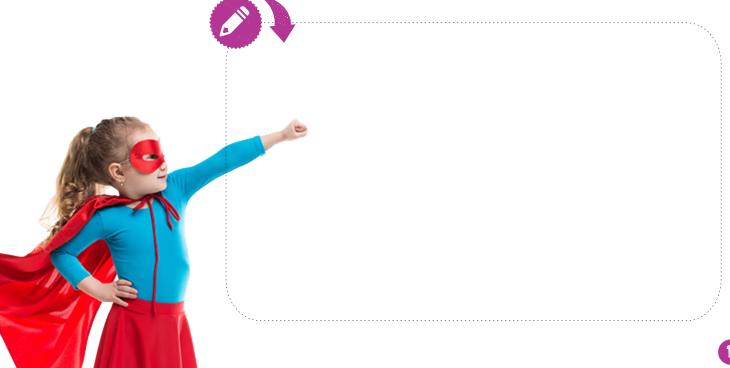
YOUR SUPERPOWERS?

Superheroes in the movies have super cool powers, like traveling lightning fast or being able to fly. While none of us may be the superheroes from the movies, we all have unique strengths, which are our own superpowers.

Strengths can be talents, knowledge, skills, and traits. Maybe you have a talent for singing, or know everything about dinosaurs or have wilderness survival skills! Often times our strengths are things that come naturally to us and don't feel like work.

, ,	ns. Think about how you car obs your strengths would be	, ,

Now create your own super strengths mind map! Use colors and pictures to map out your strengths and how you can use your them (look back at the sample mind map if you need a reminder of what they look like).



ACTIVITY: •

BRAG ABOUT YOURSELF

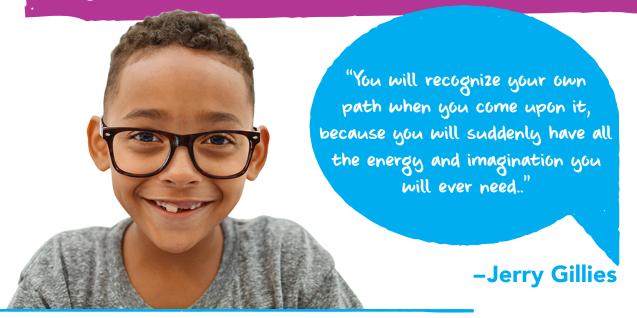
It's time to toot your own horn! You are a rockstar and people need to hear about you!

It can be hard for us to talk about ourselves and accomplishments. But when you tell others what you have done and hear yourself speaking about your accomplishments, your confidence grows. And entrepreneurs need lots of confidence!

List out your proudest accomplishments. Think of as many as possible, even if they are something small, like remembering to feed the dog in the morning.
Now stand up in front of classmates or relatives and take 2 minutes to brag about yourself. It may be uncomfortable at first, but you'll gain confidence the more you practice. Your family might even remind you of other accomplishments you hadn't thought of!
Make some notes about what you'd like to say during your brag session.
NOW LET THE BRAGGING BEGIN!
Afterwards, write about how it felt to brag about yourself:

DDD CAREGIVERS:

Entrepreneurs have to talk about themselves and their products all the time and feel comfortable sharing their successes with the world. Help your child feel comfortable and gain confidence by encouraging them during this bragging activity.



activities? How can this information help you on your entrepreneurial journ	iey?

CONCLUSION:

These activities helped you learn about yourself. Entrepreneurs must know about themselves so that they seek the best projects for their strengths and interests.

NOW LET'S GET TO LEARNING THOSE MINDSETS! >>>



LEARN ABOUT YOURSELF

Your Name Here:

has successfully completed this entrepreneurial activity!

Cristel Dleychai

Luz Cristal Glangchai, PhD

Founder of VentureLab

/ /



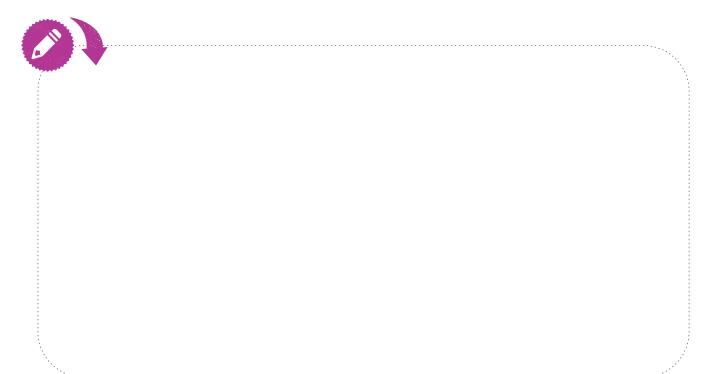


Entrepreneurs know they can do **ANYTHING** and **IMPROVE** at anything because their brains grow as they learn new things and practice new skills. We call this **GROWTH MINDSET**.

You show growth mindset when you:

- Practice a new instrument even when it's hard.
- Try to solve a math problem in a new way.
- Come up with new ideas when old ones don't work.

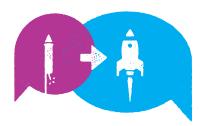
How do you show growth mindset at home, at school, or in your business project? Write or draw here.



DDD CAREGIVER:

The way you praise your child impacts growth mindset. They need to know that their brain can grow as they learn and practice new things. Instead of saying, "You're so smart!" try saying, "It's great that you worked so hard and improved your skills!"

I USED TO BE...



Directions: Fill in the following sentences. This will help you see how much you've learned and changed in your life so far. Example: I used to be afraid to swim, but now I'm on the swim team!

I used to be	but now I am
I used to be	but now I am
I used to be	but now I am

TIMELINE OF LEARNING

Directions: Think about something you can do now that you haven't always been able to do. Draw pictures of your progress on the timeline below. Describe each picture in words.







Beginning

Middle

Now

DDD CAREGIVERS:

Talk to your kids about the difference between a growth mindset and a fixed mindset. A fixed mindset tells us we either are or are not good at something, while a growth mindset tells us that, with effort, we can develop skills needed to improve and succeed. Research supports having a growth mindset—our brains are able to change with practice!



ACTIVITY: www.www.www

TEACH YOURSELF SOMETHING NEW

It's easy to feel like you'll never be any good at what you're learning. But with a growth mindset, you know that you just have to keep trying in order to improve. Every time you try, your brain changes and learns more about what you're doing.

To practice this brain-building, you're going to teach yourself something new.

First, think about 3 things you've always wanted to learn to do. They don't have to be big tasks. Maybe you've always wanted to knit a scarf, speak a new language, or do origami.

List the things you dlike to learn.
1
2.
3.
Now find a way to learn how to do one of those things. You can watch videos online, find a book at the library, or ask someone who knows how to do that thing already. Write down your plan for learning the task here:
If at first you don't succeed, keep trying! After one week of learning the new skill, write about what it's been like to teach yourself something new.



"Anyone who has never made a mistake has never tried anything new."

-Albert Einstein

—Eleanor Roosevelt

actually helps you learn. Think about some mistakes you've made and what you learned from them.

Peffection: A big part of growth mindest is knowing that making mistakes

CONCLUSION: BBBBBB

This activity helped you see that you have growth mindset. There was something you couldn't do and you kept trying until you could. That's just what entrepreneurs do, too.

THIS SECTION WAS DEVELOPED IN PARTNERSHIP WITH SAN ANTONIO HISPANIC CHAMBER OF COMMERCE AND THE HISPANIC LEADERSHIP DEVELOPMENT FOUNDATION.



IHAVEA GROWTH MINDSET

🐧 Your Name Here: 🌶

has successfully practiced this entrepreneurial mindset!

> Cristel Dleychai Luz Cristal Glangchai, PhD

Founder of VentureLab



OPIDA 13M



Entrepreneurs are hopeful about their ideas and making changes that help others. We call this **OPTIMISM.**

You show optimism when you:

- Think of a better way to exercise your dog.
- Decide to invent a new game to entertain your younger sibling.
- Come up with different ways you could help cheer up a sad friend.

low do you show optimism at home, school, or in your business project	?
	••••

DDD CAREGIVER:

It is important to model optimism. When you or someone you know faces a challenge, talk about how you can't always control what happens, but you are confident you'll find a way to make things better.



I AM OPTIMISTIC

Look at the questions below. How would you answer in an optimistic and encouraging way? Pretend a friend of yours got a math problem wrong for the third time in a row. He says,"I'm so dumb. I'll never get this right."

What would you tell him?	
	•••••
	•••••
What if you were the one having difficulty with a problem? What would you tell yourself?	ld
	•••••
	•••••
	•••••
	•••••
Write about a time you felt frustrated and like something was never going to get better. How did it end? What advice would you give to encourage yourself?	
	•••••
"Don't cry because it's over. Smile because it happened."	
– Dr. Seuss	

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YES, AND.

Think of a cool business idea. Write your idea in the first blank. Think optimistically and add to this idea using the phrase "Yes, and" until you love it so much, you'll want to make it come to life! You can have someone else help you fill in the "Yes, And..." blanks if you want.

HERE'S AN EXAMPLE:

My	business idea is decorating and selling dog collars.
	Yes, and
	the collars will have sparkles.
	Yes, and
	my grandma will give me birthday money to buy the collars.
	Yes, and
	I know my neighbor is looking for a new collar for her dog, so I'll sell to her
	Yes and

I'll buy a new scooter with the money I make.

My business id	ea IS		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	
Yes, and						
						 •••••
Yes, and						
						 •••••
Yes, and						
		•••••				 • • • • • • •
Yes, and						



One rainy afternoon Mr. Grumpy and Ms. Sunny are playing together when their favorite toy breaks! Mr. Grumpy thinks they will never be able to fix the toy. Ms. Sunny is very optimistic and wants to come up with a solution to their problem...

Finish the story using the comic strip be Grumpy and Ms. Sunny would be sayin	

Reflection: Notice that Mr. Grumpy's way of thinking leads to inaction because he can't see a way to make things better, but Ms. Sunny can move forward because she knows she'll find a way to solve the problem.

Think about a time you thought something wouldn't work but then you tried it and eventually figured it out.

Now that you learned about optimism, is there something going on where you could have an optimistic mindset? How could you make the situation better?

WRITE DOWN YOUR IDEAS HERE.	

S CONCLUSION:

How you look at things matters. Whether it's with your relatives, friends, school, or business, you know that if there's a problem, you are optimistic that you can tackle it. That's just what entrepreneurs believe, too.



THIS SECTION DEVELOPED IN PARTNERSHIP WITH SAN ANTONIO HISPANIC CHAMBER OF COMMERCE AND THE HISPANIC LEADERSHIP DEVELOPMENT FOUNDATION.





🐧 Your Name Here: 🌶

has successfully practiced this entrepreneurial mindset!

> Cristel Dleychai Luz Cristal Glangchai, PhD

> > Founder of VentureLab







Entrepreneurs observe, identify, and act to solve problems. They get a lot of ideas for new businesses by thinking about how they could change things and how they could make life better for people. We call this **OPPORTUNITY SEEKING.**

You show the opportunity seeking mindset when you:

- Find quicker ways to clean your room.
- Suggest another way to solve a problem to your science lab partners.
- Figure out a new way to improve your product to better help your customers.

business project?
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ACTIVITY:

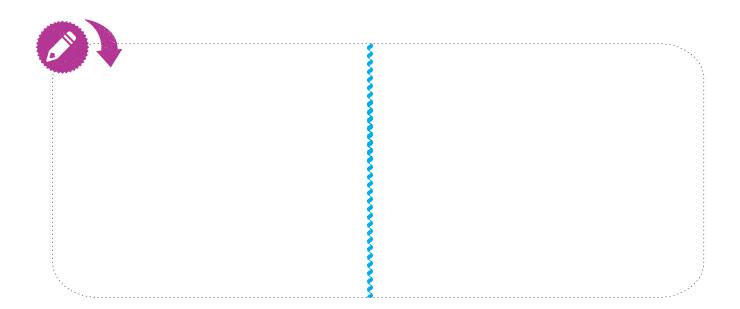
OBSERVATION WALK

Directions: Opportunity seeking is about observing the world around you, identifying problems, and coming up with ways to solve those problems.

Take a walk somewhere in your neighborhood. You could even walk around your school or the outside of your home. Use your senses to make observations about what you see, touch, hear, and smell. Write those things down.

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<u></u>		
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Find something on your walk that you think needs to be fixed. On one side of the box below, draw the space as it looks now. On the other side, draw how you would fix it up.



DDD CAREGIVER:

Remind your child that they can work to make things better by seeking opportunities to improve them.

ACTIVITY

SCAMPER

Directions: This activity is called **SCAMPER**. It stands for: **S**ubstitute, **C**ombine, **A**dapt, **M**odify, **P**ut to another use, **E**liminate, and **R**everse. When you **SCAMPER** something, you think about changing it in some way to come up with something new.

In the chart below, you'll **SCAMPER** a plain cheese pizza. Look at the list of questions next to each step to find out what part of the pizza you will change. We've also included an example of how we might **SCAMPER** a plain cheese pizza. Fill out the chart about how you would!

PROCESS	QUESTIONS	YOUR IDEA
Substitute	What materials or parts could you swap? Example: Change Marinara sauce to Alfredo.	
Combine	Can you combine this item with another? Example: Try new topping combinations you haven't had before.	
Adapt	How could you adjust or change this product to serve a new purpose? Example: Cook your pizza like a pie or a flat-bread.	
Modify	How could you change the shape, look, or feel of your product? Example: A personal pizza or large pizza.	
Put to another use	Can you use this product somewhere else or in another way? Example: Compost the pizza.	
Eliminate	What can make the item small, lighter, faster, or simpler? Example: Remove any ingredient.	
Reverse	What if you changed the order? Could you reverse the order? Example: <i>Adding a cheese crust</i> .	

Caregivers, brainstorming isn't about making decisions, yet. Even if the ideas they come up with are wild and seem impossible, encourage your children to keep going!

ACTIVITY



Now you'll **SCAMPER** something in real life. This one should be fun! Grab any cookie with filling and other snacks from the kitchen. Use **SCAMPER** to brainstorm how you could change up the cookie using the other things you find to create a new delicious snack! Then try making at least one of your ideas.

PROCESS	QUESTIONS	YOUR IDEA
Substitute	What matericals or parts could you swap?	
Combine	Can you combine this item with another?	
Adapt	How could you adjust or change this product to serve a new purpose?	
Modify	How could you change the shape, look, or feel of your product?	
Put to another use	Can you use this product somewhere else or in another way?	
Eliminate	What can make the item small, lighter, faster, or simpler?	
Reverse	What if you changed the order? Could you reverse the order?	

ACTIVITY:



You can follow the same **SCAMPER** steps for anything - a laptop, a sofa, or a watering can!

Think about a product or object you love. Write it here:	
	٠.
Now come up with new ideas for ways to improve the product using SCAMPER	2,

PROCESS	QUESTIONS	YOUR IDEA
Substitute	What matericals or parts could you swap?	
Combine	Can you combine this item with another?	
Adapt	How could you adjust or change this product to serve a new purpose?	
Modify	How could you change the shape, look, or feel of your product?	
Put to another use	Can you use this product somewhere else or in another way?	
Eliminate	What can make the item small, lighter, faster, or simpler?	
Reverse	What if you changed the order? Could you reverse the order?	

Caregivers, this activity asks children to think about a common object in a new way. Support them by asking them questions that help them brainstorm if they get stuck. Even a question like "What else could you change?" can help.



Why do entrepreneurs look for opportunities to identify and solve problems?
•••••••••••••••••••••••••••••••••••••••

CONCLUSION: BDD BDD BDD BDD BDD

These activities helped you see that opportunity seeking starts with thinking about things in new ways. You looked at items that exist and thought about ways to change and improve them. That's just what entrepreneurs do, too.



OPPORTUNITY SEEKING

Your Name Here:

has successfully practiced this entrepreneurial mindset!

Curstel Dlychai

Luz Cristal Glangchai, PhD

Founder of VentureLab

/ /







Entrepreneurs use their imaginations and try to think in new ways. We call this **CREATIVITY.**

You show creativity when you:

- Come up with a new recipe.
- Write a short story.
- Think of new ways to solve the problems in your community.

	me, at school, or in your bu	, ,

DDD CAREGIVER:

Creativity doesn't have to be related to arts and music. Any time your child is thinking about things in new ways, they are being creative. Encourage this type of thinking by giving your child unstructured "free time" and space to use their imaginations. If they ask you to play with them, join in!



LET'S MAKE PIGS FLY

Have you ever heard the saying, "I'll believe that when pigs fly"? Our mission today is to brainstorm ways to do just that!

What are some animals that you know can	ly? Write or draw them.
What else do you know that flies? Write tho	ose down tool
Now that you've thought of things that fly, Draw and write any ideas as they come to y	, , ,
What if your pig was a stuffed animal or ma	de of something else? No idea is
bad during a brainstorming session! Build of ideas you can come up with!	_



"Fantasy is a necessary ingredient in living, it's a way of looking at life through the wrong end of a telescope."

-Dr. Seuss

ACTIVITY:

THIS IS NOT.

Find 2 or 3 items around the house that seem interesting to you.

Now, think of new ways to use these objects.

Write down a description for each one starting with "This is not..." (For example, you might hang a hammer from a tree and write: This is not a hammer, it's a gym for squirrels). Activities like this help entrepreneurs imagine how items could be used in different ways.

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ACTIVITY:

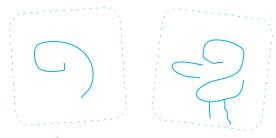
SQUIGGLE BIRDS

Creativity often means looking at things in a new way. Try this fun activity to see how many birds you can make from squiggly lines.

In the box below draw 10 different small squiggles. Then turn each squiggle into a bird. Think about how you could add a beak, legs, wings, or a head to make the squiggle look like a bird.

They don't need to be perfect or beautiful for you to turn them into something that looks like a bird!

See the example below and then get started with your own squiggle birds!





Reflection: What does it mean to be creative? What kinds of questions do you ask when you're creative? Why do entrepreneurs need to be creative?



CONCLUSION:

In these activities, you were creative by looking at the world around you in new ways. That's just what entrepreneurs do, too.







🐧 Your Name Here: 🌶

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Founder of VentureLab

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GURIOSITY



Entrepreneurs use their creativity to ask questions and seek new ways of learning and doing. We call this **CURIOSITY**.

You show curiosity when you:

- Experiment to find solutions to a question you have.
- Explore and observe things outside.
- Ask questions about the problems in your community.

How else do you sh	ow curiosity at hom	e, at school, or in y	your business project?

DDD CAREGIVERS:

Kids are naturally curious - sometimes it may feel like they never stop asking questions! Foster their curiosity by allowing your child to explore, get messy, experiment and research to find answers to those questions. By encouraging your child to ask questions and offering your support in finding answers, children can come up with creative solutions to problems, which is the key to being an entrepreneur!



ACTIVITY:

TAKE IT APART!

Have you ever wondered what something looks like on the inside? When you do, you're showing curiosity. Today, you're going to take apart an old toy or old piece of technology to find out what's going on inside. You'll need an adult to help you with this activity. With their help, find something that you don't need anymore (something that is broken - maybe an old phone or toy that was going to be thrown away – caregivers, check out thrift stores for great options on old technology or toys that can be taken apart).

Once you have 1 or 2 objects, grab some tools (a screwdriver should work well, and you might also want to wear protective eyewear and gloves, too) and start taking it apart.

How did it feel to take something apart?
What did you have to do to take this object apart?
Can you think of a new way to use the parts?

When you're finished taking it apart, try putting it back together, or even better, use the parts to make something new!

BUBBLE GUM EXPERIMENT!

Entrepreneurs are curious, so they ask questions all the time! They ask about how and why things work and problems they see and then think of ways to make things better.

In this activity you're first going to answer a few questions by experimenting. Then, you'll come up with your own questions to explore.

Question #1: How far can different brands of bubble gum stretch?

To answer this, you'll need 3 different packs of bubble gum.

Which b	rand do you	think will stre	etch the farthe	st and why?	

Chew a piece of gum from each pack. Use a ruler as you stretch each one out and measure how far each piece stretches.

Write down your results here. Circle the brand that stretched out the farthest:

Brand #1: in

Brand #2: in

Brand #3: in



WHICH SOAP CLEANS

OIL FROM A FEATHER BEST?

Why would an entrepreneur ask this question? Sometimes oil spills from boats and it's very dangerous to the wildlife in the oceans. An entrepreneur would want to solve this problem to help ocean creatures.

To answer this question, you'll need to get at least 2 different types of soan

Which soap do you think will clean the feather best and why?
You'll also need 2 bowls, oil (cooking oil is good) and 2 feathers. Fill your bowls with water, then add a little oil to each bowl. Put a feather in each bowl Use a different kind of soap to try to clean off each feather.
Bonus Tip:
If you add food coloring or cocoa powder to the water, it's easier to see the oil. Was it hard to clean the feathers? Which soap cleaned the feather best?
Can you think of any other questions or ways to help with the problem of oil spills?

are some other question ideas might be, "Wheisn't there a better words here: ion 1: will find the answer ion 2:	isn't there a y to clean up	faster way	y to fold l	aundry?" or
will find the answer				
ion 2:				• • • • • • • • • • • • • • • • • • • •
will find the answer				
ion 3:				
will find the answer				
			roblem yo	ou wrote ab
t	tion 3: will find the answer: ou think of a product	tion 3: will find the answer: ou think of a product that might so	tion 3: will find the answer:	tion 3: will find the answer: ou think of a product that might solve the problem ye

Reflection: \be curious?				·	•	
•••••	•	•••••	• • • • • • • • • • • • • • • • • • • •	••••••	• • • • • • • • • • • • • • • • • • • •	••••••

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CONCLUSION:

These activities helped you see that by being curious about the world around you helps you make new discoveries and come up with new ideas. That's what entrepreneurs do, too.



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Entrepreneurs think about people's feelings and needs and keep those in mind when solving problems. We call this **EMPATHY.**

You show empathy when you:

- Know someone has had a long day, and you offer to help clean up.
- Introduce yourself to a new student in your class and ask them to play.
- Hear about problems people have and think about ways you might be able to help solve them.

,	1 3	•	l, or in your business	, ,

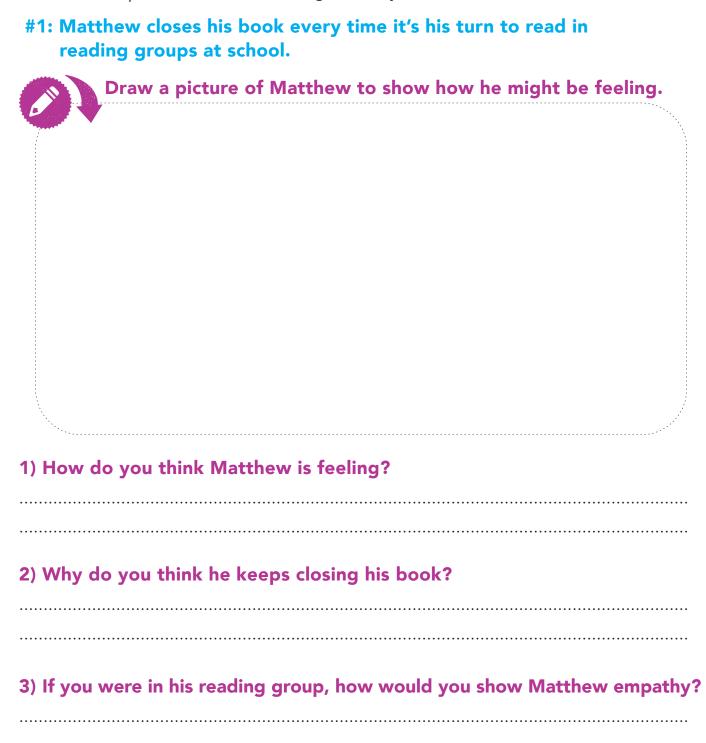
DDD CAREGIVER:

Empathy in children develops over time as they become more aware of how other people feel. It's not always easy for them to figure out the emotions of others. Talk to your kids about how people show their feelings and emotions. In books and movies, ask your child about how the character is feeling or why they're acting a certain way. The following activities help children start to learn how others are feeling, which will help them better understand people and the world around them.

--- ACTIVITY: --

What are they feeling?

Read about the problems a few kids are having below. Think about how they might be feeling and try to understand what might make them feel that way. Answer the questions on the lines given to you.



#2 Maya is new to school and doesn't talk in class.

TI I	Draw a picture of Maya to show how she might be feeling.	
		``.
		/
1) How (do you think Maya is feeling?	
2) Can y	ou think of some reasons Maya wouldn't talk in class?	
3) If you	were in Maya's class, how would you show her empathy?	
		• • •



Have everyone in your group take off their shoes and put someone else's on. Other people's shoes will probably not fit you! That's okay. By standing in their shoes, you're doing your best to imagine like what it feels to be them – that's being empathetic! Talk or write about:

1) What makes the person whose shoes you're wearing happy?
2) What makes them sad?
3) How can you show empathy to that person when they are feeling sad?



ACTIVITY:

EMPATHY COUPONS

Think about your relatives, your teachers, and your friends. Do you know what things make them happy? Maybe your sibling likes when you play games with them or your teacher likes when you help another student.

Make a list of the people you care about and create coupons to give them. These coupons will be actions you promise to do for them. These actions show that you understand the person, what they like or need help with.

PERSON	WHAT MAKES THEM HAPPY

Fill in each coupon, cut it out, and give it to the person.

Don't forget to follow through with the promise!

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REFLECTION: Entrepreneurs use empathy to learn to what people want and need. What did you learn about yourself and others while you were doing these activities?

CONCLUSION: DDD DDD

These activities helped you see that using empathy helps you make people's lives better. That's just what entrepreneurs do, too.

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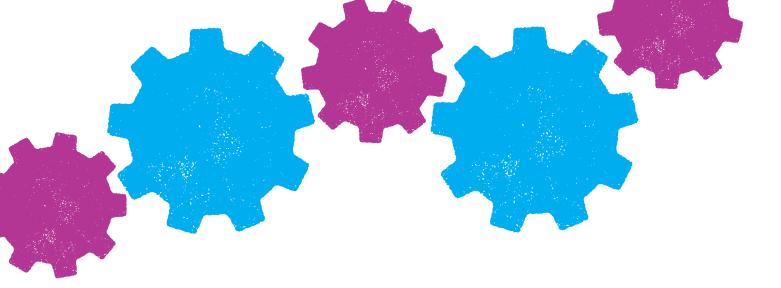
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Entrepreneurs spend a lot of time thinking about and coming up with creative solutions to problems. We call this **PROBLEM SOLVING.**

You problem solve when you:

- Figure out how to fix a broken toy.
- Sound out a new word while you're reading.
- Think up a new product that will help people.

How else do you problem solve at home, at school, or in your business project?

DDD CAREGIVER:

You have to let go a little in order to help your child develop problem-solving skills. Encourage your kids to find solutions to challenges they may have. You might offer guidance but allow your child to try, make mistakes, fail, and find success on their own. Learning these skills will help your child discover how to problem solve. The following activities encourage your child to think about creative ways to solve problems.

ACTIVITY:

SUPERHEROES

This activity is one you can do with a group! To start, choose a silly problem, like you can't get the toothpaste out of the tube. Then, have each person choose a household object like a shoe or a toothpick.

The first person acts out the scene with the problem ("Oh no! I can't get the toothpaste out because my hands are oily from building a car engine!") and calls a superhero to solve it. The superhero's strength should have to do with the object they chose (Super Shoe Boy and Toothpick Girl to the rescue!).

How could your superheroes solve the problem? (Super Shoe Boy stomps on the tube to get the toothpaste out; Toothpick Girl pokes a hole in the tube to get it out).

Draw a picture of your group as problem-solving superheroes in this box. Write down how each superhero tried to solve the problem in your game.



Tip: If you can't get a whole group involved, try writing a funny script about silly superheroes solving the problem, instead.

DDD CAREGIVER:

When possible, give your child choices. Ask, "Do you want to go to the park or the pool?" or "Should we have salad or pasta for dinner?" Ask them to explain their choices. Problem-solving skills develop as people learn that their choices make a difference.

EGG DROP CHALLENGE

Eggs are fragile and crack when dropped. What if you could build a device that would cushion an egg so that it stayed in one piece after a fall?

Talk to your caregiver about where you can do this challenge. You'll need a safe place to drop an egg where it won't hit anyone or hurt anything.

Figure out where this can happen and then get thinking about how to keep an egg from breaking.

Design the egg drop device.



- Decide what materials you need to build it and gather them.
- Build your egg drop device.
- Test your device.
- If it worked, try dropping it from a taller height. What changes will you need to make? If it didn't work, how can you redesign so that it does?

What were your results	? What kind of pr	oblem-solving di	d you have to d	o tor
the second drop?				
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				•••••
	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • • • • • • • • • • • • • • •	•••••



REFLECTION: Entrepreneurs use problem-solving skills to come up with ideas for things people want and need. What are some problems you have at home or school that need to be solved? **Write or draw your ideas!**

CONCLUSION:

These activities helped you see that there are many ways to solve problems. That's why entrepreneurs are so important – they solve all kinds of kinds of problems in creative ways—that's just what they do!



PROBLEM SOLVER

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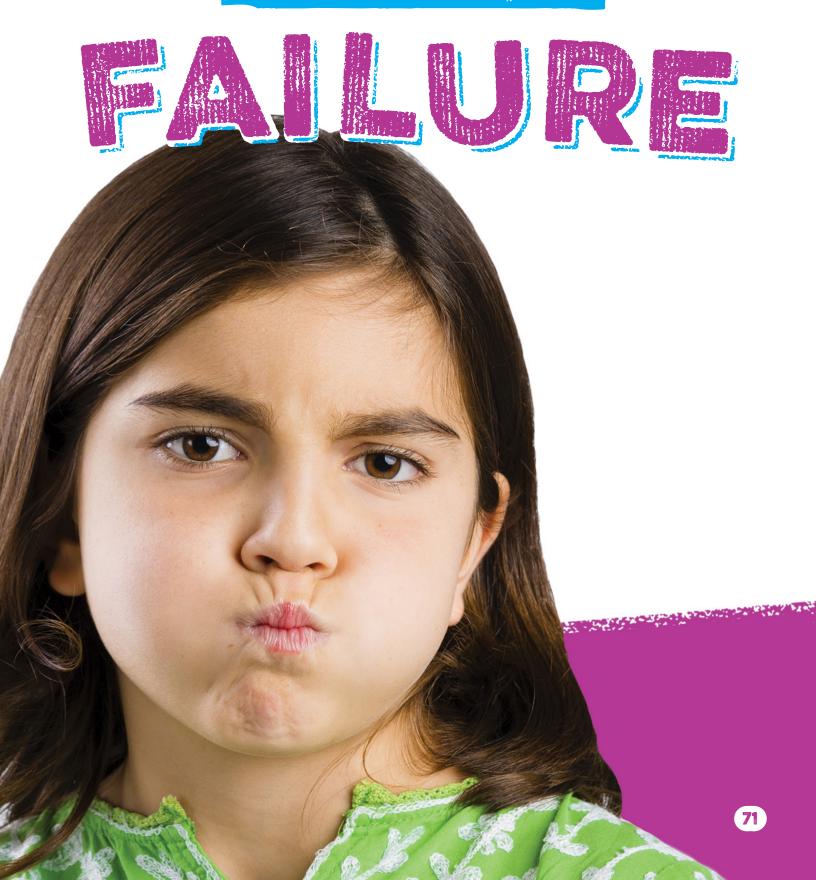
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Founder of VentureLab

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EMBRACING





Entrepreneurs see mistakes as ways to learn new things. They know that it's okay to not succeed every time you try something.

We call this **EMBRACING FAILURE**.

You embrace failure when you:

- Get back on your bike after you fall off.
- Try reading a book again after it seemed too hard the first time.
- Come up with a new business idea when the last one didn't work out.

business project?	embrace failure w	nen you re at no	me, at school,	or in your

BDD CAREGIVER:

It's normal to want your children to succeed. But in order for them to succeed, they often first have to fail. Failure isn't always about academics. It's about not succeeding at something you've tried. Embracing, rather than fearing, failure can build self-confidence. Children who've had practice failing often know to try again and solve problems rather than expect the right answers all the time. These next activities will help your child experience failure so that they understand how to seek new solutions.

TOWER CHALLENGE

THE CHALLENGE

Build a tower as tall as you can using only 2 sheets of $8-1/2 \times 11$ paper and 1 pair of scissors

THE RULES

The tower must be free standing. It can't be supported by a table or wall. The tower cannot be taped to the table or floor. The tower must stand on its own for 10 seconds!

Was that fun and challenging? What proble	ems did you have building your tower':
How did you overcome them?	Draw your tower here.

Failure is an important part of being successful. What approach do they think successful people/entrepreneurs have towards challenges and failures?

DAD CAREGIVER:

Kids can be really hard on themselves when they fail. If your child still needs help embracing failure, share stories of your own failures and what you learned from them. Acknowledge that it was hard and you were upset but that you learned something from it, too.

--- ACTIVITY:

BAKING WITHOUT A RECIPE

Baking can be tough. You have to mix the right amount of ingredients and then cook for the right amount of time. Today, you can push all those rules to the side. You're going to bake a cake or cookies without a recipe!

First, gather everything you think you need for your dessert. **Draw the ingredients here.**





Now, figure out how much of each ingredient you think you'll need and write those amounts under each ingredient in your picture.

Make your dessert and get it in the oven. Make sure to get help from an adult with this part!

When your dessert is done, carefully take it out of
the oven and let it cool. Then taste it. How did it
turn out?

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The treat that you baked might taste really great or it might be terrible! That's okay. See if you can figure out why it may not have turned out well. To do this, you can search for a recipe for the dessert (online or in a cookbook). How did what you did compare to the recipes you found?	,
If your recipe didn't turn out very well, what can you do differently next time?	

DDD CAREGIVER:

Your children will need help with the activity, but do your best to let them lead. Don't make suggestions about ingredients unless necessary for health reasons (for example, to make sure eggs are cooked through and that they don't add inedible items).

MACTIVITY: W

SLIME YOUR WAY

Do you love to make slime? You may even have a great recipe for it that works every time. Well, toss that recipe aside and prepare to experiment! Grab anything around your house that you think could work as a slime ingredient (make sure you have your caregiver's permission for whatever you choose). How about toothpaste? Glue? Whatever you think will make good slime!

Draw a picture of the ingredients you're using in slime.
Start making slime and see what you come up with!
How did the slime turn out? Was it gooey and "slimy" enough? Too runny? Too sticky? Which ingredients didn't work? How did it feel when the slime didn't turn out how you wanted?

You can try making it again by adjusting the type of ingredients or the amounts. Each time you try, you'll learn something new.

WHO FAILED TODAY?

At first, it might seem strange to celebrate failure. But entrepreneurs know that failure is a part of the learning process. Remember, failing means that you tried something new and hard.

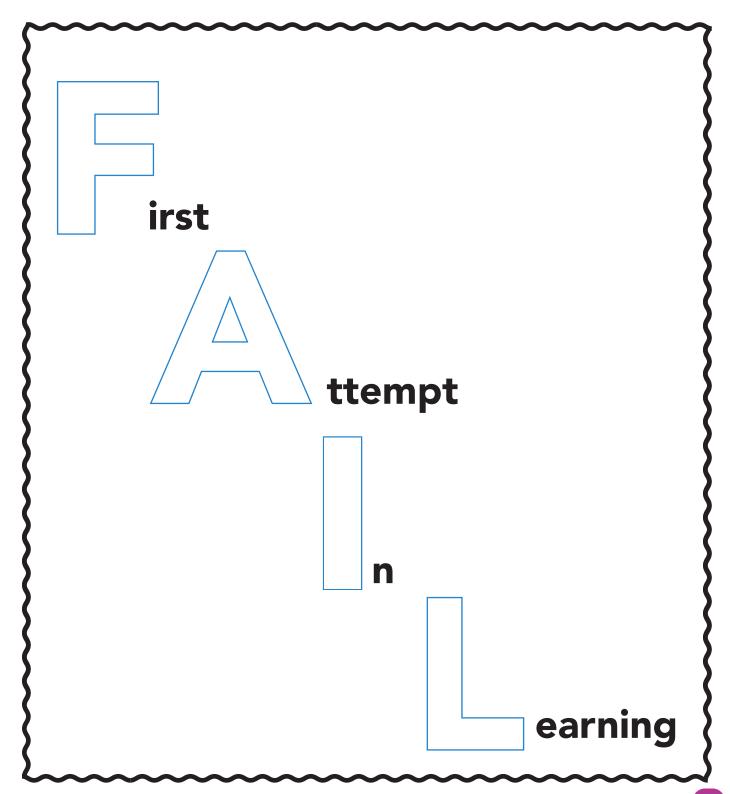
To help otherscelebrate failure with you, start a routine. Ask the question, "What did you fail at today?" and have everyone take turns answering.

What failure will you s	hare today?	
		•••••

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MOTIVATIONAL POSTER

Color this poster and hang it up to remind others about the importance of failure.





"Failure is another

-Oprah Winfrey

- Henry Ford

REFLECTION: What is something you've tried to do but have failed? Did you try again or give up? Why is it important to keep trying?

-	in the future if you	

CONCLUSION:

These activities helped you see that failure isn't so bad. In fact, it's an important way to learn new things. That's why entrepreneurs embrace failure - they know that great ideas and solutions can come from things that didn't work the first time.



CAN EMBRACE FAILURE

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Entrepreneurs keep trying to solve problems even when they face tough times. They do this because they are determined to create solutions to help people. We call trying over and over again **PERSISTENCE** and we call using determination **GRIT**.

You show persistence and grit when you:

- Practice learning a new song on your instrument even though it's really hard.
- Revise a story you wrote to make the ending better.
- Ask someone to test your product ideas each time you make a change.

How	else	do y	ou sh	ow	oersist	ence	and	grit	when	you're	at h	nome,	at s	chool,
or in	your	busi	ness	proje	ect?									

DDD CAREGIVER:

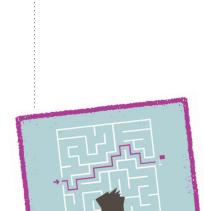
Being persistent and having grit helps your children become hard workers who are willing to tackle difficult problems. You can help your children develop persistence and grit by encouraging them to keep trying things they think are hard. These activities will help your children build persistence and grit.

PAPER PLATE MAZE

Having persistence and grit means you're willing to try over and over again to accomplish your goal. Sometimes that means you get a little frustrated. But keep trying to show persistence and grit. Here's one way to practice that.

- 1. Have someone in stand in a corner of the room. They should wear a blindfold to keep them from seeing.
- 2. Place a paper plate somewhere in the room.
- 3. You stand somewhere away from the plate.
- 4. Give the other person step-by-step directions to the plate. You might say things like "Take two giant steps to the left." Or "Move one foot forward."
- 5. The goal is to guide them to stand on top of the plate.
- 6. Once the person gets to the plate, switch places. Now you listen to directions and try to make your way to the plate (in a new spot, of course!)

Draw a picture of the map leading from the person to the plate. Don't forget to add yourself!



•	you feel while you were trying to get yourself or the Were there times you got frustrated? How did you	<u>}</u>
		••••



DDD CAREGIVER:

Your children are always looking to you to be a role model. Model persistence. Speak to yourself with encouragement. Let your children hear you tell yourself that you can do it.

MATCHING GAME

Games are really fun ways to practice persistence and grit. You play to the end even if you know you might lose. Grab a favorite game and play with your group. Keep going, even if you think you're not doing well.

If you don't have a game, it's easy to make one that requires persistence and grit.

Here's how:

- 1. Gather about 20 index cards (all the same color) and some markers.
- 2. Pick 2 index cards. Draw matching pictures on each. For example, draw a blue star on each.
- **3.** Pick 2 more cards. Draw a different matching picture on these two. For example, a green teddy bear.
- 4. Keep drawing matching cards until you've used all the index cards.
- 5. Shuffle the cards and place them face down.
- 6. Pick up one card and turn it over. Then pick up another card. If they match, you keep the pair. If they don't, you turn them back over and another player gets to try to make a match.
- 7. Keep going until all of the pairs have been picked up.

DDD NOTE:

You can play this by yourself, too. Just keep trying to make matching pairs by remembering what you turned over. You can make it more complicated by adding new pairs.

Do you think playing games helps you learn to show persistence and grit? What other games would you play to build these skills?

DDD CAREGIVER:

Tell your children stories of people who tried to solve problems for a long time before things worked out. These can be personal stories or stories of famous people who fought for justice.

SPELL P-E-R-S-J-S-T-E-N-C-E

It takes **persistence** to learn something new. Go to the library and find a book on sign language. Or, you can look online, on a site like YouTube. Practice making each of the letters of the alphabet in sign language. Then practice spelling the word persistence in sign language.

What letters will you have to know to be able to sign this word? P-E-R-S-I-S-T-E-N-C-E

After a few times, try to spell it without looking at the book or watching the video. Can you do it from memory?

how many times did you have to tr before you got it? How did you fee	ry to spell persistence in sign language el while you were trying?





REFLECTION: Why do you think entrepreneurs must have persistence and grit? Why is it important for someone who is making a new product or business to keep trying and to be determined?

CONCLUSION: DDD

These activities helped you see that persistence and grit help you overcome tough times. Entrepreneurs need persistence and grit because it's not easy coming up with new ideas, solutions or products, especially because they don't always work.

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Entrepreneurs come up with clever solutions to challenges. This sometimes means using unlikely materials or trying unique solutions. We call this **RESOURCEFULNESS.**

You show resourcefulness when you:

- Add an unusual ingredient in a sandwich because you're out of peanut butter.
- Figure out a way to play basketball without a ball.
- Replace materials in the product you're creating because the ones you wanted to use were too expensive.

How else do you show or in your business pro	oject?	,	·

BDD CAREGIVER:

Resourcefulness is all about finding and using resources to achieve a goal. To become resourceful, children need to problem-solve. Letting your children find and utilize resources on their own in order to achieve goals is an important skill. It allows them to become creators of their own future. The next few activities will help your children develop resourcefulness.

DIG THROUGH THE

RECYCLING

How often are you encouraged to go through the trash? Probably not often—but that's what we want you to do today! Take materials from the recycling bin, like empty boxes, egg cartons, and plastic bottles. Next gather materials like the following:

- 1. A pair of scissors
- 2. A roll of clear tape
- 3. One foot of duct tape
- 4. Yarn
- 5. A stapler
- 6. Different colored markers

That's it! Now create!

What can you build from what you found and gathered? Your creation can be anything - a toy, a game, a new invention, whatever you can think of!

Build something new and draw it here. Label the materials you used.



What did you make? How did you come up with the idea? How did the mater you used help you decide what to build?	als

DDD CAREGIVER:

Tell your children a story about a time when you had to be resourceful. Maybe you invented your own game with household items or fixed something that was broken using the materials you could find.

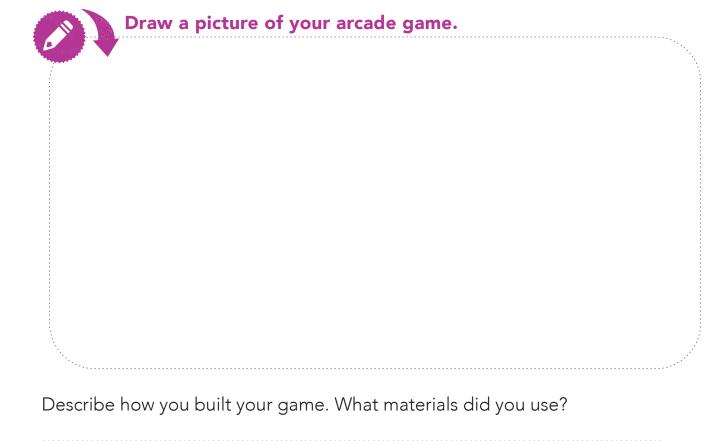
CARDBOARD ARCADE

There's a video online about a boy named Caine who built an entire arcade out of cardboard boxes. He built the games, made tickets, and even had a special membership card. You can check out his story at: cainesarcade.com.

Get inspired by Caine and build your own cardboard box arcade game. First decide what the game will be. Decide what materials you'll need. Then gather the materials you can find and get building!

You may not have everything you want to make your game exactly how you imagine it but being resourceful means finding a way to make what you have work!

When you've built your game, get other people to test it. Don't forget to make tickets for players to earn.





"Now is no time to think of what you do not have. Think of what you can do with what there is."

- Ernest Hemingway

REFLECTION: How does being resourceful help an entrepreneur?	

CONCLUSION: BAD BAD

These activities helped you see that you can solve problems with materials that are right in front of you. You were resourceful. Entrepreneurs need to be resourceful because sometimes they won't have exactly what they need. So, they have to experiment and develop new solutions with what they have.





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ADAPTABILITY





Entrepreneurs don't always know what challenges they will face. They have to make changes when problems come up and find new ways to make their ideas work. This is called **ADAPTABILITY**.

You show adaptability when you:

- Find a way to have fun on your own when your friends can't play.
- Play tag instead of soccer at recess when the soccer ball is missing.
- Keep trying new ways to build your product so it works how you want it to.

How else do you show adaptability when you're at home, at school,
or in your business project?

DDD CAREGIVER:

Being adaptable is about being flexible. Life rarely goes the way you plan, no matter how much work you put in. How do your kids react when there's a change of plans? If they get upset, they may need some practice with adaptability. The next few activities will help your children develop adaptability.

YES! LET'S!

To learn to be adaptable like an entrepreneur, you're going to play a game with a group. First, get everyone together.

Explain that you're going to call out a scenario and everyone has to follow those instructions. The only response they can give is, "Yes! Let's!"

Once everyone acts out the directions, someone else can call out a new set of directions. Once again, everyone should reply with "Yes! Let's!" and then follow the directions.

Some scenario ideas are:

- "Let's be baby birds."
- "Let's act like we don't understand gravity."
- "Let's jog in place."
- "Let's be hungry tigers at the zoo."
- "Let's drive a motorcycle."
- "Let's cook and flip a pancake."
- "Let's be superheroes."
- "Let's be pilots."
- "Let's be snakes."



Play the game for 5-10 minutes.

Draw a picture of your group playing "Yes! Let's!"

Make a list of the different scenarios that you acted out:			
How does following silly directions make you more adaptable?			

DDD CAREGIVER:

Model flexible thinking by saying things like, "I know we always make pancakes for breakfast on Saturday, but how about we make pancakes for dinner on Tuesday?" or "Too bad my important meeting got cancelled - but now I have more time to play outside with you."

101 USES FOR A...

Gather a group, some paper and a timer and get ready to think fast. Think of one everyday item. Set 2 minutes on the timer. Now, everyone has to try to think of 101 uses for that item.

At the end of the 2 minutes, everyone will read their lists and count their ideas. Now spend the next 2 minutes seeing how many more you can come up with together. How close did you get to 101? Now, try again with a different object and see how many new ideas you come up with!

Ideas for items:

- Cardboard
- Paperclip
- Plastic cup
- Piece of paper
- Water bottle
- Phone

Write your	full list or	n a piece of	f paper. \	ou can w	vrite your	favorite	ideas he	re:
•••••	•••••	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	
								•



Draw your favorite use for one of the objects here.

????? ACTIVITY: ???

WHAT WOULD YOU DO?

Being adaptable is about thinking quickly when there are challenges. Imagine the situations you and your friends may face and come up with possible solutions. What would you do:

- If your cell phone battery died and you had to reach your relatives from a friend's house?
- If you lost your glasses and couldn't see the board at school?
- If you were locked out of your house and no one was home?
- If the car stopped working and you were on your way to school?
- If you couldn't find your homework?

rnow make a list of your own - what would fou Do - questions. Try to think of
situations that might happen and how you would handle the problem.



Draw your reaction to one of the "What Would You Do" questions.

"Genius ... is the capacity to see ten things where the ordinary man sees one."

"When something goes wrong in your life, just yell 'Plot Twist' and move on.."

- Ezra Pound

- Anonymous

			e and challenges	without
••••••	•••••	••••••	••••••	•••••

CONCLUSION: >>>

These activities helped you see that being adaptable comes from thinking about things in a new way and being confident that you can handle new problems. Entrepreneurs are adaptable, too. They stay focused on their goals but make changes when problems come up.





Your Name Here: 1

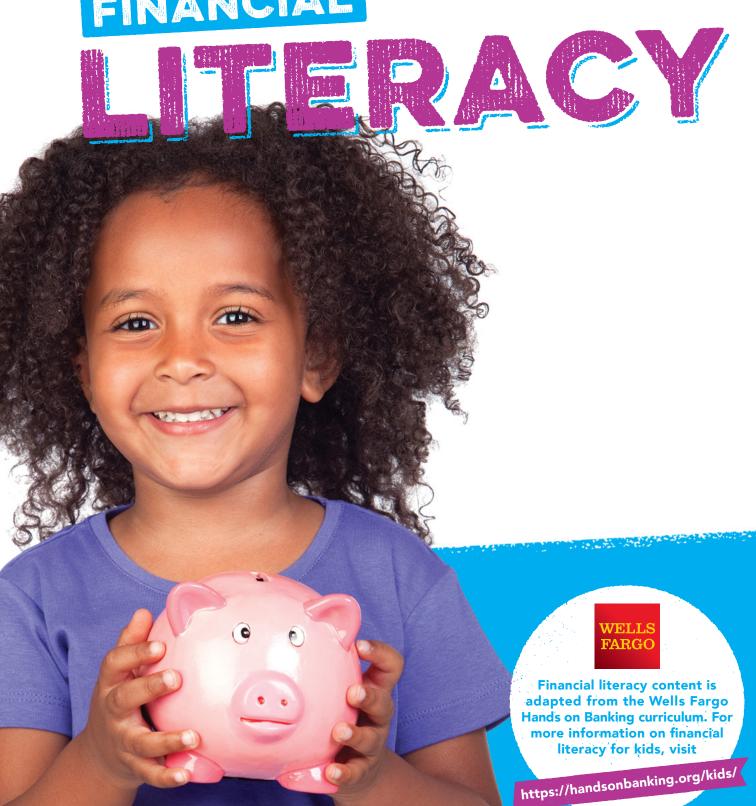
has successfully practiced this entrepreneurial mindset!

> Cristel Dleychai Luz Cristal Glangchai, PhD

> > Founder of VentureLab



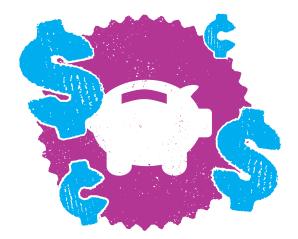




You've been practicing all the ways that entrepreneurs think – practicing these mindsets helps you develop into a strong entrepreneur. The other thing you need in order to be a successful entrepreneur is financial literacy, which means that you understand how money works - like how to make it, save it, and use it to help yourself, your relatives, and your community.

ENTREPRENEURS NEED TO KNOW ABOUT MONEY TO:

- Build their businesses
- Create their products
- Take out loans
- Avoid a lot of debt
- Find investors
- Buy their materials
- Pay for advertising
- Hire other people



Can you think of any	other reasons why	' entrepreneurs n	eed to
know about money?		•	
	•••••		

The next section of this activity book will help you learn more about money. There will be group activities and discussions. What you learn will help you bring your entrepreneurial ideas to life!

DAD CAREGIVER:

Financial literacy is a key part of learning to be a responsible person. It can be difficult to have conversations about money with your child, but it is necessary. Your child needs to know what money is and how to manage it. Knowing about money will not only help your child be an entrepreneur, it will help them to make smart financial decisions for their whole lives.

DOLLARS & CENTS

In the United States, we use coins and paper bills as money. The US Treasury makes and passes out the coins and bills. Money changes hands between people, businesses, and banks.

The next couple of activities will help you get more familiar with coins and dollar bills.

COIN RUBBING

Gather a quarter, dime, nickel, and penny. Place them in the circles below.

Now inspect each coin and describe what you see. Include details about color, weight, size, worth, and images.

QUARTER 25¢	DIME 10¢	NICKEL 5¢	PENNY 1¢

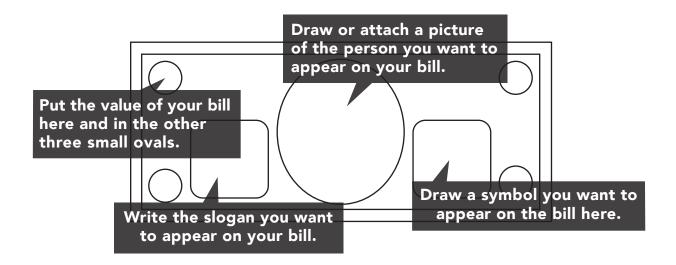
Now slide the coins under this sheet so you can do a coin rubbing in each of the circles above. Line up the coin behind the circle. On this side of the sheet, use a pencil or crayon and rub it over the circle. You should see an image of the coin appear on this page. Make a rubbing of each coin.

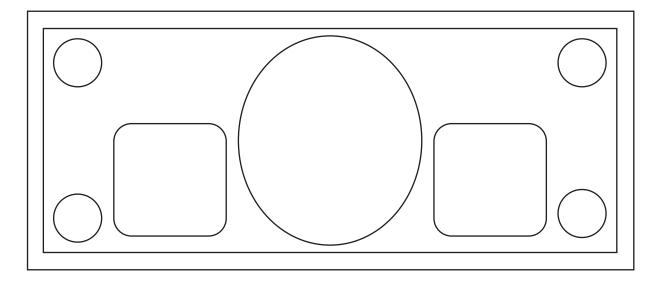
ACTIVITY:

NEW BILL DESIGN

Take a look at a dollar bill. Notice the pictures and symbols you see. There are words and numbers that represent how much the bill is worth. There are also numbers that tell when the bill was printed and words sharing important quotes. Check those out and then make your own bill!

Create a new design for a one-dollar bill and draw it in the space below. In designing the currency, decide which person or persons, symbols, slogans, and colors will appear.





THE MONEY CYCLE

Money moves around. People give each other money as gifts or to pay for work. People spend money at businesses, and businesses also spend money at other businesses. People and businesses also save their money.

ACTIVITY:

FOLLOW THE MONEY

Imagine you are opening a lemonade stand. You are given \$20 to start your business. You put the money in the bank until you are ready to get the business started.

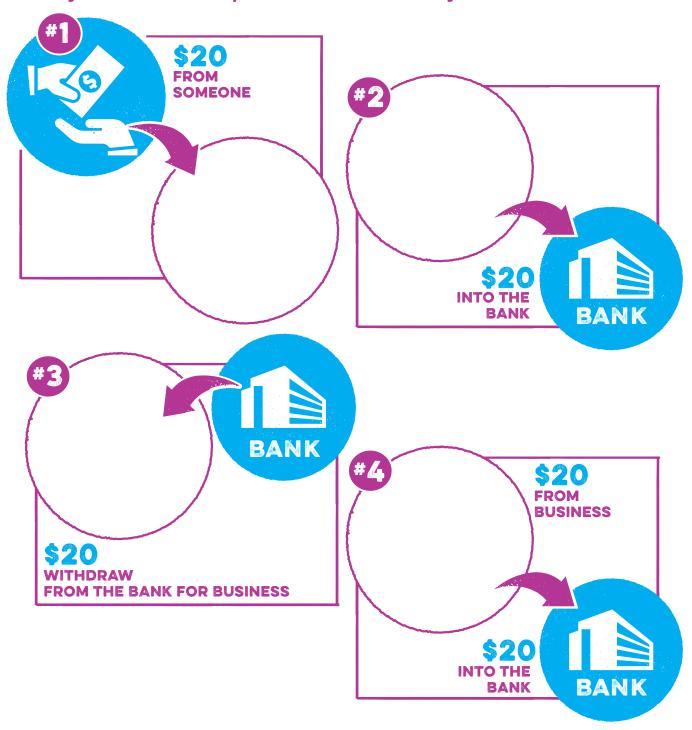
What supplies might you need to start your business? Estimate (guess) how much you think they would cost.

Draw each item in the boxes and write the cost on the lines below the boxes.

SUPPLIES NEEDED:	

Now imagine you are ready to start your business. You need to withdraw (take out) the money you put in the bank to buy your supplies. Then you have your first day of business and make \$20. Now you put the \$20 you made back in the bank. Look at the pictures below and see how the money went all the way from your hands to the bank and back again.

Add yourself to each picture to show what you did.





Write a thank you letter to the person who gave you money and tell them what you did with it.

DEAR	,			
				,
				,
		• • • • • • • • • • • • • • • • • • • •		
		• • • • • • • • • • • • • • • • • • • •		
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		•••••		
		S	NCERELY,	
		_		_

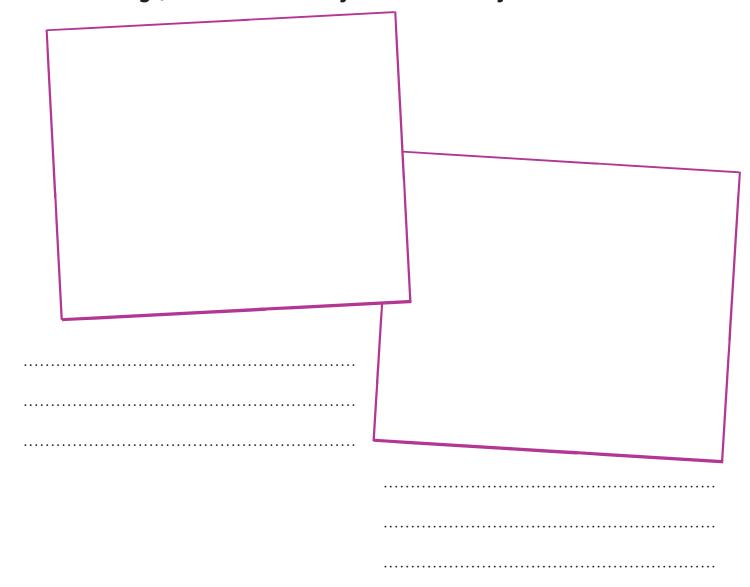
EARNING POWER

The money people make at work is called **income** or **earnings.** How much money you can earn is your **earning power.**

JOBS PEOPLE HAVE

M ACTIVITY: M

Draw two pictures of ways people can make money. Under the drawings, describe those ways to make money.



ACTIVITY: V

Let's talk money

Have a group conversation using the topics below. Talking about money, work, and businesses can inspire you with new ideas. Write your thoughts as you talk about earning power.



Talk/Write about a time you earned money from working. If you never have, think of how you might earn money in the future.
Talk/Write about a time you or someone you know received money as a gift and what you (or they) did with that money.
Talk/Write about the difference between earning money and getting money as a gift.
Talk/Write about what you could buy with the money you earned or got as a gift.
Do you know anyone who gets paid to work or someone who owns a business? Write about the work that person does. You can even ask them or think about how much money they make. That is their earning power.
How could this person get more earning power (remember, earning power is how much money you can earn)?

· · · ACTIVITY: · ·

EARNINGS ESTIMATES

Brainstorm ways you could earn money with your current knowledge and skills. What are you good at? These ideas could be about working for yourself or someone else. Write down the details of the work you could do.

Then guess how much money you could earn with each job.

	JOB	DESCRIPTION	ESTIMATED EARNINGS
1			
2			
3			
4			
5			
6			
7			

ACTIVITY:

EARNINGS WORKSHEET









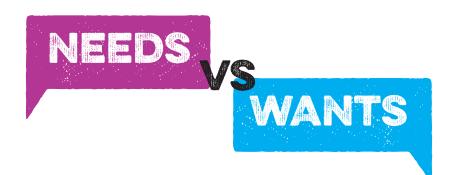
- If you wanted to earn some money, which of these job would you want to do? Why?
- If you wanted to start a small business doing this, when would you work?
- 3. What would your flyers look like?
- What other jobs could you do to earn money?
- If you want to wash cars to earn gas money, how many cars must you wash to make at least \$26? (Answer on next page)
- If you find a \$5.00 bill, and you wash a car and babysit 2 times, how much money will you now have? (Answer on next page)

EARNINGS WORKSHEET

5. If you want to wash cars to earn gas money, how many cars must you wash to make at least \$26?

HINTS:

- You can add, subtract, multiply or divide to solve this problem!
- If you add, add \$7.50 + \$7.50 + \$7.50 as many times as you need to until you reach \$26, or just exceed \$26. Keep track of how many times you add \$7.50 to reach \$26.
- If you subtract, subtract \$7.50 from \$26 until you can't subtract anymore, and count the number of times you subtracted.
- If you multiply, see what number times \$7.50 will equal or just exceed \$26.
- If you divide, divide \$26 by \$7.50.
- 6. If you find a \$5.00 bill, and you wash a car and babysit 2 times, how much money will you now have?
 - How much will you earn if you babysit 2 times? (\$5.00 + \$5.00)
 - Add that amount to the \$5.00 bill you found.
 - Now add \$7.50 to the new total, because you received \$7.50 for washing a car.



Now you're going to learn about needs and wants. It's important to think about what you need to buy so you can make smart choices with your money. If you have extra money or work hard to save money, it can be fun to buy things you want as well. Entrepreneurs have to think about what their customers need when they design solutions to problems, and it helps to consider what the customers will want so they buy the product.



DAD CAREGIVER:

Ask your children to share examples of a need and a want. Some examples of needs (things we have to have to survive) would be water, food and shelter. Examples of wants (things we would like to have, but that aren't necessary for survival) are technology, toys, and sports equipment. Children will likely disagree with some examples presented. Remind them that they don't have to agree, as there are no right or wrong answers. The discussion itself is an opportunity to talk about your money values and individual preferences.

ACTIVITY:

JUMP THE LINE

Gather together a goup to do this activity with you.

Set up: Place a long piece of tape or string on the floor in the middle of the room. Make two signs. One should say "WANTS" and the other should say "NEEDS." Place one sign on each side of the line.

Everyone stands on the tape or string. One person reads an item from the list of needs and wants below. Each person decides if what is read is a need or a want and then moves to that side of the line. If they're unsure, they can stay on the line. If people disagree about an item, have a group discussion about the choices. No one is right or wrong.

Keep playing until you've completed the list.

Food	Paper	Toothbrush	Ice Cream	Mountains
Sofa	Cable TV	Internet	Trash Cans	Popcorn
Movies	Pizza	Fresh Air	Green grass	Chocolate
Backpack	Rain	Money	Warm socks	Shelter
Light Source	Blankets	Bed	Transportation	Education
Coffee	Clothing	Boots	Snow	Piano
iPhone	Pencil	Computer	Hugs	Rivers
Vegetables	Music	Phone case	Love	Pet Food
Medicine	Eyeglasses	Soccer	Friendship	New Jeans
Home	Dog	Fish	Savings Account	College Savings

Discuss as a group what you agreed about and what you didn't. Notice that what is a "need" to one person might be a "want" to someone else.

ACTIVITY:

YOUR OWN

NEEDS & WANTS

Make lists of your own needs and wants. When you're done with the lists, read through each one. Put a checkmark next to the items you already have. Circle the items you can get for free. Underline the items you don't have and that you'd have to buy to get.

NEEDS	WANTS

ACTIVITY: BUSINESSES' NEEDS AND WANTS

Different businesses have different things they need and want. For example, a restaurant needs to have a kitchen and a space for customers eat. A jewelry designer who sells necklaces online may make the jewelry in a home office and wouldn't need a separate space. However, they would need to spend money to ship products to customers. The jewelry designer might want to use expensive materials to make jewelry but may not be able to afford it. The restaurant might want nicer furniture or fancy silverware but can't afford it. What are other needs and wants those two businesses might have?

RESTAURAN	т	JEWELRY DESIGNER	
NEEDS	WANTS	NEEDS	WANTS

BUILDING BUDGETS

A budget is a plan for how to save and spend money. Entrepreneurs need budgets to make sure they have enough money to do things like buy materials, advertise, and pay themselves and others. To make a budget, you plan how much money you have, how much you can spend, and how much you need to save. A budget helps you be sure you can pay for all your needs. It also helps you save for big purchases in the future.

ACTIVITY:

Shopping with a budget



going over \$	uple shopping lis S100. It's okay if y dgets are on the	ou need some h next page.	elp with the ma	ath! Some	

·ACTIVITY:

SHOPPING WITH A BUDGET

EXAMPLE



Shirt \$12



Scooter \$45



Headphones \$38



Sweatshirt \$16



Book \$7



Athletic Shoes \$45



Backpack \$19



Toys **\$17**



Video Game \$29

1. Create a couple shopping lists that will come close to \$100 without going over \$100.

Scooter and 2 shirts (\$45 + \$12 + \$12=\$69)

Scooter and 1 pair of athletic shoes (\$45 + \$50 = \$95)

Scooter and 1 pair of headphones (\$45 + \$50 = \$95)

1 pair of athletic shoes, 1 video game, 2 books (\$50 + \$29 + \$7 + \$7 = \$93)

ACTIVITY:

BUILD YOUR OWN

BUDGET WORKSHEET

Imagine you are starting your dream business. Once you have an idea, use the budget worksheet to make your own budget. The numbers you put on your budget can be fake. This activity is to practice so you'll know what to do when you have a real business!

INSTRUCTIONS:

- 1. Start by listing the money you have available on the first line in column "D."
- 2. On the next line, in column "B," enter your income. Income is money you receive, usually for doing the work or money your business makes.
- 3. Now, add your income to your available money in column "D."
- 4. On the next lines, in column "A," enter the names of the items you will spend your money on. Those are your expenses. Write the dollar amount of each expense in column "C."
- 5. Now, subtract the amount of each expense from the money you have available in column "D." The total is the new amount of money you now have available.

SAMPLE MONTHLY BUDGET FOR: LEMONADE STAND

DESCRIPTION	INCOME &	EXPENSE •	AVAILABLE ()
			\$20.00
LEMONADE MIX		\$5.00	\$15.00
PITCHER		\$5.00	\$10.00
WATER		\$0	\$10.00
POSTERBOARD (FOR SIGN)		\$1.00	\$9.00
SALES	\$20.00		
	\$29.00		

MONTHLY BUDGET FOR:

A	В	c	D			
DESCRIPTION	INCOME &	EXPENSE -	AVAILABLE ()			
TOTAL:						
What can you do	o with any extra m	noney you have	available after			
	_		avanable arter			
you have identili	ed all the expense	:5 :				
	•••••					
What can you do	o if you don't have	e enough mone	available for all			
		5	_			
the items you want or need?						

121

SAVING FOR

THE FUTURE

Saving means putting money aside for the future. People save, or set aside, money to make sure they have enough to pay their monthly expenses, to pay for something big in the future, and to have in case of an emergency. Entrepreneurs save so their businesses can be successful. Saving a little bit of money at a time can eventually add up. When it does, you can make a big purchase or you can keep saving.

LET'S TALK SAVINGS

Now it's time to come up with savings goals. Have a conversation about the importance of saving. Here are some questions that you can talk about together to get the conversation started:

- Are you saving money for something you want or need? How you are managing to save money?
- In your opinion, what's the best thing about saving your money?
- Why would you recommend saving money to someone who isn't yet?
- Let's say you have some money saved. Where would you keep it to make sure it's safe and where would you go to take it out when you need it?
- Even though the purpose of the account is to save money, when would it be important to take money from your savings?

Take	notes	from	your	conversation	in	the	box	below.	
	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • •	••••••	•••••	•••••	•••••	• • • • • • • • •	•••••	•••••
•••••	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • •	•••••		•••••	• • • • • • • • •	• • • • • • • • •	••••••	•••••
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ACTIVITY:

SAVINGS GOALS



Now it's time to figure out your savings goals!



Draw pictures of three things you want to save for.



Where do you save your money?
Draw a picture of where you save your money.

(piggy bank, drawer, bank account, etc.)



When it's time to make a big purchase, you have to think about money. Can you afford what you're going to spend your money on? Will you have to keep spending money on it in the future? Entrepreneurs have to think about these things, too. They want to make careful decisions about how they spend money. They think about all the costs they have to pay for.

MY IDEAL DOG

When we think about our pets, we think about the love we give them and the happiness they give us. Think about the pet you have or the pet you want and draw a picture. Be creative... use color, add details. Let your imagination run wild.

Be sure to include the items that your pet needs to survive and have a good quality of life.



ACTIVITY:

CAN I AFFORD A DOG?

Getting a dog is not a one-time expense. They need a lot of things. Some of these things you just have to buy one time (like a dog collar). Other things, like food and medicine, you have to buy many times. Now you're going to research how much it costs to have a dog. You can talk to people at pet stores, do research, question dog owners, and call shelters, trainers, and groomers.

CAN I AFFORD A DOG?	COST
Vaccines, Vitamins, Heartworm	
Spay/Neuter	
Bed	
Chew Bones	
Bowls	
Leash	
Flea control	
Fence/Crate	
Dental care	
Waste disposal tools	
Car restraint	
LOOKING GOOD	
Grooming	
Grooming Tools and Shampoo	
TRAINING	
Professional Training	
Training Aids	
TRAVELING	
Boarding	
In-home Pet Sitter	
Ask relatives or friends for help	* No Cost

PUTTING IT ALL TOGETHER

You know that entrepreneurs make budgets to track how much they make and how much they spend. You know they think about money a lot so they make the best decisions for their businesses. And you know they set goals for their businesses, and those include money goals. Entrepreneurs have to be good money managers.

ACTIVITY:

SPENDINGPLAN

Now that you have learned about how money works and why it is so important to entrepreneurs, think about a business goal that you have.

It doesn't have to be expensive or even big - you can make some items to sell to friends or relatives. Will you sell a product (making jewelry, baked goods, candy, creating drawings or other art to sell, creating trading cards, building action figures, etc.) or service (lemonade stand, dog walking, cleaning, etc.)?

Whatever your goal is, make sure it's a something you'll be able to meet. You're going to write a business plan and then make sure you are able to do it! If it helps, think about the business idea you wrote about in Build Your Own Budget activity earlier.

Write it down below as your goal.

PLAN:

What is the goal? How much money do you want to make from this business?

Fill in your goals: I want to	make or open a
to sell to	
I want to make	
$\bigcirc \rightarrow \rightarrow$	
Draw a picture of you working toward	

or achieving this goal.

You can look on the next page to see an example spending plan.
How much money do you have?
Write down any materials you don't already have and will need to get this business idea going.
01.
02.
03.
04.
05.
Have someone in your group help you look up how much these items will cost. My supplies will cost \$
How much money do you need to save to purchase or get this item to reach this goal? \$
How will you save for it?
How long will it take to save?
Where will you go to get your supplies?
Now that you have a plan, what's your first step? Look at the list of action steps below. Use this to help keep you on track to meet your goal. Check off the box when you have done that action step.
☐ 01. Get money
O2. Save money
Use money to buy supplies
☐ 04. Create product
☐ 05. Decide how much to charge for your product/service.
☐ 06. Sell product. I will sell to☐ 07. I made \$
07. I made \$

Now, create a spending plan to meet this business goal and stick to it!



Fill in your goals: I want to make or open a Jewelry Business
to sell to Jewelry for family & friends I want to make \$20 so I can buy more beads

Draw a picture of you working toward or achieving this goal.



How much money do you have? I have \$20
Write down any materials you don't already have and will need to get this business idea going.
o1. String
02. Beads
My supplies will cost \$30,00
How much money do you need to save to purchase or get this item to reach this goal? \$_10.00 more
How will you save for it? I get a \$5 allowance for doing chores every week. My birthday is
also coming up, so if I get any money for that, I will add it to my savings.
How long will it take to save? It will take me 2 weeks to save if I don't get any birthday gift money.
Where will you go to get your supplies? I am going to a craft store at the mall for supplies, because it's the cheapest.
Now that you have a plan, what's your first step? Look at the list of action steps below. Use this to help keep you on track to meet your goal. Check off the box when you have done that action step.
 ■ 01. Get money ■ 02. Save money ■ 03. Use money to buy supplies ■ 04. Create product ■ 05. Decide how much to charge for your product/service. ■ 06. Sell product. I will sell to a family & Friends ■ 07. I made \$



Writ	e 3 things you learned about money.
01.	
02.	•
03.	
	t questions do you still have about money?
	t do you think you need to work on when it comes to money? How can you ds, relatives, or caregiver help you with that?

BDD CAREGIVER:

Keep these conversations about money going. Help your child stick to their saving and spending goals. Understanding how money works will help them to meet their entrepreneurial goals and be financially successful for the rest of their lives.



I COMPLETED FINANCIAL LITERACY

Your Name Here: 1

has successfully practiced this entrepreneurial skill!

> Cristel Dleschei Luz Cristal Glangchai, PhD

Founder of VentureLab





Entrepreneurs have to be brave. They must try new things, talk to new people, take risks and solve problems that others are afraid to tackle.

You show courage when you:

- Tell the truth even though it might get you in trouble.
- Ask a question when you don't understand something.
- Talk about your creative ideas to new people.

How else do you show courage when you're at home, at school, or in your business project?

DDD CAREGIVER:

When a child develops courage, their inner strength will carry them through challenges their whole lives. Children with courage do what's right for themselves and don't give in to peer pressure. The next few activities will help your children develop courage.

DAD CAREGIVER:

Step out of your comfort zone to model courage for your children. When something scares you, talk about it and show how you are doing that thing anyway. Explain that even though it scares you, you know you'll be glad you did it.

PITCH YOUR PRODUCT

Entrepreneurs give pitches. That means they get in front of people to talk about their products and ideas. Speaking in front of others with confidence takes a lot of courage. But, if you start practicing now, you'll be ready when you need to pitch something.

In this activity, you are going to write and act out a new commercial for your favorite toy or game. First, brainstorm what product you want to advertise in your commercial.
Circle the one you want to use for this activity. Now write your script - be sure to name the toy or game, what it does and why it is so great. Highlight what makes the product special - make it fun and silly!
Practice your commercial until you feel comfortable with it. Then Invite your relatives, friends, neighbors, and classmates to watch and give your pitch a try! If you feel nervous, write the script on an index card. The more you practice, the easier it will be.
Reflect: How did you feel about speaking in front of others as you acted out the commercial? How did you feel afterwards?

ACTIVITY

NEW VENTURES

Pick something that you have **NEVER** done before, and do it! Maybe you have never gone off the diving board, or you have never played chess. Show courage by trying something new!

Write about what you tried, and how you felt while trying.				





When you're afraid of something, it can be tough to find courage. To help, write a bunch of positive statements about how brave you are on sticky notes, small pieces of paper, or index cards. Put the notes all over your room, on the mirrors in the bathroom, or anywhere you'll see them often (If you use index cards or pieces of paper, check with an adult about how best to attach them around the house!).

First, make a list of positive statements you can write to remind yourself to have courage:

You might write things like:

- You are brave!
- You've got this!
- You're amazing!
- You can do it!

• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	•••••	•••••
	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	

Then put your favorite ones onto sticky notes, paper or note cards. You can use markers or colored pencils—feel free to decorate them so they make you smile when you see them!



afraid? What do being brave and having courage have an entrepreneur?	to do with being

CONCLUSION: DDD DDD

These activities helped you step outside of your comfort zone. You put courage into action. Entrepreneurs have to be courageous because they never know if something is going to work or if they're going to fail or make changes. But they always keep trying.

THIS SECTION WAS DEVELOPED IN PARTNERSHIP WITH SAN ANTONIO HISPANIC CHAMBER OF COMMERCE AND THE HISPANIC LEADERSHIP DEVELOPMENT FOUNDATION.





🐧 Your Name Here: 🌶

has successfully practiced this entrepreneurial mindset!

> Cristel Dleychai Luz Cristal Glangchai, PhD

> > Founder of VentureLab



CERTIFIED ENTREPRENEUR

Your Name Here:

has successfully completed this Workbook and has the mindsets of an entrepreneur!

Cristel Dleychai

Luz Cristal Glangchai, PhD

Founder of VentureLab

/ /