

Applications of Resource Management



Workbook for Students

by Mary Bold



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First Edition

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How do you spell Belief?

— Explicit and Implicit —

Use the survey form in the packet facing this page to examine the beliefs you have about money, work, health, and other issues. You may use the A through E scale printed at the top of the form or invent your own.

The Belief form was created for use in parent support groups. How can a family life educator put it to good use?

What problems might arise from its use?

Do you think that such a survey is more or less valuable to people of different ages? Explain.

Other comments you would like to make about the Belief form:



Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

values	value orientation	absolute/relative values	implicit/explicit
attitudes	beliefs	family socialization	cultural influence



This page was ☐ pretty hard ☐ pretty easy.

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This information was helpful on a ☐ personal level ☐ professional level.



Risk-taking and Goal-setting

— a case study —

James has completed a B.S. in Computer Science at a large research university. He would like to pursue graduate study but is concerned that his application to a top school will not be competitive. His undergraduate GPA is 3.3 and he has not yet taken the GRE. His dream school is Cal Tech, but he has heard that CMU and MIT have the top CS programs. His girlfriend of two years has three more semesters of work on her B.S. in

Biology. They have not discussed marriage but James thinks they soon will. James describes himself as an easy-going person who likes to *watch* football a lot more than play it (or any other team sport). He says he is “moderately” competitive in school, but only in CS classes. James’s parents are encouraging him to stay in his college town (just about an hour from their home) and work as a computer programmer.

Comments:



Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

goals
risk

goal setting
McClelland's n Ach

goal attainment
opportunity cost

priority
motivation



Compared to the first page, this was ☐ harder ☐ easier.

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Risk-taking and Goal-setting

— a family case study —

Mark and Lisa have been married for 12 years and have three children, ages 11, 8, and 4. They live in Cincinnati, Ohio.

Lisa has worked part-time throughout the marriage as a licensed vocational nurse. Her annual income ranges from about \$9,000 to about \$12,000. She is currently a receptionist and patient advisor in a large medical practice of ten OB-GYNs. Mark has been the primary breadwinner, currently making \$32,000 as a supervisor in a manufacturing plant.

His company has offered him an opportunity to work in the Dallas, Texas, plant as a trainee for higher management posts. For the two years of work in Dallas, Mark's salary would drop to

\$28,000 per year but all of his benefits would remain the same. At the end of two years, Mark would have the opportunity to return to Ohio or, depending on openings at the time, remain in Dallas. A job in Ohio, however, would be guaranteed.

If Mark elected to return to the Ohio plant, his first year's salary would be about \$35,000. There is no guarantee what future salary might be, but the Human Resources Department has told Mark that upon his return, he would be eligible to "climb the corporate ladder." If Mark remains in Ohio at his present job, he will not be eligible for promotion to higher management positions.

Comments:



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— create a scenario —

a public school
a university campus
a high tech company
a dress shop

[illegible]

expectations	performance	high achievement	reputation
Peter Principle (named by Peter & Hall)			



This information was helpful on a ☐ personal level ☐ professional level.

Comment on how this colloquialism is interpreted by different people, either by individuals who you know (use pseudonyms) or by American society.

Comments:

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on its right side, suggesting it's resting on a surface.

Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

locus of control	fatalism	proactive	reactive
definition of the situation	ABC-X theory	internal	external



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This information was helpful on a ☐ personal level ☐ professional level.

— newsletters —

Comment:

[illegible]

financial management	expert	information overload	information anxiety
information gathering	reference group	critical thinking	evaluation



This information was helpful on a ☐ personal level ☐ professional level.



Time Diaries

— finding a typical day —

A routine comment by subjects in time studies is, “but that’s not a typical day for me at all,” or “this was not a normal week for us, though.”

Use forms on the next two pages to record your activity on two days of the same month. Afterward, summarize your

use of time. In this space, comment on those aspects of time/activity that are most meaningful to you. [Note about calculations: there are 1440 minutes in a day. Average = (Day #1 minutes + Day #2 minutes) divided by 2. Percentage of time = Average divided by 1440.]

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Summary of Two Days' Time

12

Activity	Estimate of the number of minutes I devote to:	Total Minutes for Day #1:	Total Minutes for Day #2:	Average:	% of Time:
Sleeping					
Eating					
Paid Work					
Non-paid Work					
Family Recreation					
Personal Recreation					
Personal Care					
Food Preparation					
Food Clean-up					
Housecleaning					
House Maintenance					
Car Maintenance					
Banking, Management					
Miscellaneous Errands					
Clothing Care					
Physical Care					
of other people					
Non-physical Care					
of other people					
Care of Pet(s)					
Food Shopping					
Other Shopping					

Activity

Sleeping

Eating

Paid Work

Non-paid Work

Family Recreation

Personal Recreation

Personal Care

Food Preparation

Food Clean-up

Housecleaning

House Maintenance

Car Maintenance

Banking, Management

Miscellaneous Errands

Clothing Care

Physical Care

of other people

Non-physical Care

of other people

Care of Pet(s)

Food Shopping

Other Shopping

Activity

Sleeping

Eating

Paid Work

Non-paid Work

Family Recreation

Personal Recreation

Personal Care

Food Preparation

Food Clean-up

Housecleaning

House Maintenance

Car Maintenance

Banking, Management

Miscellaneous Errands

Clothing Care

Physical Care

of other people

Non-physical Care

of other people

Care of Pet(s)

Food Shopping

Other Shopping



Parkinson's Law

— create a scenario —

Use one of the settings listed here and create a scenario that illustrates how Parkinson's Law operates.

a college student preparing for final exams

a sales associate for an insurance company

a writer of novels

an architect

Scenario:

[illegible]

Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

elasticity

productivity

time availability

expansion



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A Tale of Two Incomes

— a family case study —

Leslee and Saul are unable to decide what priority to place on home ownership. Friends and relatives routinely offer to “fix them up” with a good realtor, hinting that it’s time for the couple to move from their apartment of six years to suburbia.

The couple have definitely decided to have children, just as soon as Leslee establishes herself in the advertising firm where she is a copywriter. Saul also has a plan for readying for parenthood. He is on the road most of the days of the month (for his job as a manufacturer’s rep) now, so that in a couple of years he can claim seniority and work a “local territory.”

Saul is a self-confessed “gadget geek,” regularly spending about \$500 a month on electronics. Leslee has a similar spending pattern in clothing, justifying designer labels as necessary for her career image. With a combined annual income of \$65,000, the two have not been concerned with their spending habits, although both admit that with some discipline they could have saved more than the \$12,000 they currently have in savings.

Outline some “ballpark figures” this couple should be aware of as they toy with the idea of buying a house. (You can invent some house prices and down payments to use as examples.)

Comments:



Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

dual income	dual earner	dual career	budget
savings	long-term/short-term	owning vs renting	down payment



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Approximate Priorities

— and some armchair psychology —

Create a legend in the box and then evaluate what priority each person should place on the items listed below.

LEGEND

25-year-old
management trainee

45-year-old
mid-career manager

65-year-old
retiree

tax deduction for home
aggressive growth stocks
term life insurance
reversible mortgage
liquid savings
psychic income
impact of regressive taxes
credit life insurance
“free and clear” house
maximum 401K contribution
maximum IRA contribution
Roth IRA contribution
portfolio diversification
speculation
preneed contract
impact of inflation
budgeting
gender gap



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Net Worth

— for a college student —

Use your own judgment in creating a financial profile of a college student. Identify each line as representing either a liability or an asset. Use annual amounts. Then, calculate the student's net worth.

	Asset	Liability
house lease/mortgage		
auto lease/loan		
credit card debt		
personal debt (family/friends)		
other loans/obligations		
savings account balance		
checking account balance		
money market balance		
stocks/bonds (market value)		
mutual fund value		
CDs (value w/o penalty)		
IRA, 401K, Keogh value		
other investments		
vested retirement/benefits		
house/real estate (market val.)		
personal/household property		
automobile (market val.)		
debts owed (to you)		
Other: _____		
Other: _____		
TOTALS		
NET WORTH		
[show formula]		



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Net Worth

— for a single parent of two children —

Use your own judgment in creating a financial profile of a single parent. Identify each line as representing either a liability or an asset. Use annual amounts. Then, calculate the person's net worth.

	Asset	Liability
house lease/mortgage		
auto lease/loan		
credit card debt		
personal debt (family/friends)		
other loans/obligations		
savings account balance		
checking account balance		
money market balance		
stocks/bonds (market value)		
mutual fund value		
CDs (value w/o penalty)		
IRA, 401K, Keogh value		
other investments		
vested retirement/benefits		
house/real estate (market val.)		
personal/household property		
automobile (market val.)		
debts owed (to you)		
Other: _____		
Other: _____		
TOTALS		
NET WORTH		
[show formula]		



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Net Worth

— for a dual income middle-aged couple —

Use your own judgment in creating a financial profile of a dual income couple. Identify each line as representing either a liability or an asset. Use annual amounts. Then, calculate the couple's net worth.

	Asset	Liability
house lease/mortgage		
auto lease/loan		
credit card debt		
personal debt (family/friends)		
other loans/obligations		
savings account balance		
checking account balance		
money market balance		
stocks/bonds (market value)		
mutual fund value		
CDs (value w/o penalty)		
IRA, 401K, Keogh value		
other investments		
vested retirement/benefits		
house/real estate (market val.)		
personal/household property		
automobile (market val.)		
debts owed (to you)		
Other: _____		
Other: _____		
TOTALS		
NET WORTH		
[show formula]		



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Net Worth

— for a single retired person —

Use your own judgment in creating a financial profile of a single retired person. Identify each line as representing either a liability or an asset. Use annual amounts. Then, calculate the person's net worth.

	Asset	Liability
house lease/mortgage		
auto lease/loan		
credit card debt		
personal debt (family/friends)		
other loans/obligations		
savings account balance		
checking account balance		
money market balance		
stocks/bonds (market value)		
mutual fund value		
CDs (value w/o penalty)		
IRA, 401K, Keogh value		
other investments		
vested retirement/benefits		
house/real estate (market val.)		
personal/household property		
automobile (market val.)		
debts owed (to you)		
Other: _____		
Other: _____		
TOTALS		
NET WORTH		
[show formula]		



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Income and Net Worth

— impact —

On the previous four pages, you created financial/net worth profiles that did not reflect income.

What sources—and amounts—of income might each person have? How would that impact net worth over time?

Comments:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

anticipated income

fixed income

child support

Social Security

anticipated expenditures

long-term plan

investment income

retirement income



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Top Ten
— your insights —

Drawing on your insights into net worth based on the previous five pages' work, what advice would you give a college

student about financial planning?
Create a 10-item list of **Do's** and **Don't's**. Be specific.

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Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

assets

liabilities

net worth

debt/credit

anticipated income

long-term plan

consumption

standard of living



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Mutual Funds

— true or false —

- T F Some investors like mutual funds simply because they are managed by an expert.
- T F Most advisors consider 5 years in a mutual fund a long-term investment.
- T F A 12b-1 fee is paid by the fund to the investor.
- T F “Pure no-load” means you will never pay a fee for buying or selling shares.
- T F “Redeem” shares means “buy” shares.
- T F Initial investment requirements can range anywhere from \$50 to \$50,000.
- T F Money invested in a mutual fund is federally insured just as in your savings account.
- T F Mutual funds vary in risk level.
- T F Long-term growth funds are considered riskier than aggressive growth funds.
- T F Sector funds are the most diversified type of mutual funds.
- T F Bond funds are riskier than stock funds, but the potential gain is larger.
- T F Index funds buy stocks in the companies listed in market indexes like the Standard and Poor’s 500.
- T F Funds exist for just about anything you can buy singly. For example, some funds buy corporate bonds. Some buy municipal bonds.
- T F Gains from a municipal bond fund are typically tax-free (at least in terms of state and federal taxes).



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Nodal Events

— as stressors —

In this column, make a list of **normative** events that a family may experience. Code as **S** for stress, or **E** for eustress.

In this column, list **non-normative** events that a family may experience. Code as **S** for stress, or **E** for eustress.

[illegible][illegible]

Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

normative

stress

eustress

stressor

non-normative

expectation

anticipated

unanticipated



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Hierarchy of Needs

— Maslow, 1954 —

Reproduce the typical drawing used for Maslow's Hierarchy. Add icons or images to represent the 5 levels.



Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

safety
esteem

love
community

physiological needs
self-actualization



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Decision Making

— a case study —

Lori has an opportunity to move from a Grade 8 job to a Grade 10 job in her company. Her hours will improve (to most people's thinking) and so will her pay. Lori's problem: she doesn't want to make the change but knows everyone expects her to.

The new hours will permit her to be at home by 3:00 every afternoon, before her 14-year-old daughter gets home from school. But they fight almost daily and Lori feels certain that more time together will mean more fighting.

The increase in pay creates another problem. Lori's husband directs all expenditures in the household and he feels entitled to spend Lori's income on his own recreation. He has already told Lori that her increase in pay will permit him to add an elk hunting trip to his fall calendar.

Lori likes her current position and considers her time spent at work her happiest hours of the day. She doesn't dread going home at 7:00 p.m., but would dread going home at 3:00 p.m.

Comments:



Vocabulary that may be helpful in thinking about, researching, and writing on this issue:

goals
values

consensual, syncretic
opportunity cost

alternatives
egalitarianism

reference group
Elbing Model



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Market Segmentation

— direct mail —

Examine the direct mail item in the packet facing this page. Analyze it in terms of intended market.

Comment:

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice. There are no margins, text, or other markings on the page.

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Market Segmentation

— direct mail —

Examine the direct mail item in the packet facing this page. Analyze it in terms of intended market.

Comment:

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Evaluating Information on the Internet

— www.marybold.com —

Go to the above URL and click on “Evaluating Information on the Internet.” Follow at least one link. Comment on how you think most Internet users evaluate what they find at web sites.

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice or general note-taking. There are no margins, text, or other markings on the page.

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Values and Lifestyles

— Psychographic Segmentation —

Go to <http://future.sri.com/vals/valsindex.shtml> and take the VALS survey. Comment on whether you agree with the evaluation.

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American Demographics

— online periodical —

Go to www.americandemographics.com and peruse the current issue of the magazine or an issue within the past two years. Select an article of personal interest to you. Summarize the main points.

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This information was helpful on a ☐ personal level ☐ professional level.



Website Quick Analysis

— comments may be made on back —

1. URL	www.fool.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.strong-funds.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.financenter.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.quotesmith.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.hsh.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.smartmoney.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up



Website Quick Analysis

— comments may be made on back —

1. URL	www.monster.com
2. Main title	
3. Publisher	
4. Copyrights noted	
5. Currency (dates posted)	
6. Advertising/Sponsorship	
7. Direct/Indirect/No Sales	
8. Log-in Requirements	
9. Speed of loading	
10. Ease of using	
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	11. Appearance suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	12. Content suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	13. Vocabulary suitable to intended audience
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	14. Clear identification of publisher (or sponsor)
Poor.....Excellent 1 2 3 4 5 6 7 8 9 10	15. Opportunity for interactivity or follow-up