

SEL Story 002

CHANGE THE GAME

Social-Emotional Learning: Self Awareness, Self Management Reading Strategy: Making Connections

SEOT: Effort (The Snowball Effect: Take constant and consistent action) version: v2022-10-09

START HERE



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INSTRUCTIONS:

- Print this PDF file. It has all of the handouts.
- Look at the bottom of the handouts to see which version it is.
- Grades below are estimated using <u>Hemingway Editor</u>.

WHAT'S IN THIS PDF:

- This title page and File Table of Contents (links to files)
- Handout A grade 5
- Handout B grade 7
- Handout C grade 9
- Handout D grade 11
- Answer key to questions in the handout
- BONUS Answer Key for teachers using the Making Connections reading strategy graphic organizer.
 (The graphic organizer is available in the Making Connections Reading Bundle)
- About Educircles, License, Copyright, Sources, Changelog

CONTENT WARNING:

The first line of this SEL Story 002 article mentions drug dealers sitting front-row at a basketball game.

- This line is paraphrased from a primary source of information used for research in writing this article. It comes from a conversation between Millings and Bilal with the hosts of the Guys Next Door podcast Episode #160:
- The host of the podcast says the following: "As a kid to see... Everybody knows, when you're in the hood and you go to these tournaments, courtside is where either the old basketballers came the old NBA dudes, or the rappers, or most of the time, all those rappers and NBA players can't come to all these games it's the drug dealers. Front row and center... but when you look around the court and you see rapper, rapper, drug dealer, drug dealer,... and then... [these guys]" (Guys Next Door Podcast #160 at 32:32 *language warning.)
- For more context with more quotes and links, please see the last page of this START HERE PDF.

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Instructions

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Click the links on the next page!

What's in this PDF

Content Warning



Print this PDF (it has all of the handouts)

File Table of Contents

What do I need	File Name	File type	Get the file
	Handout A - Grade 5	PDF	one-click copy
	Reading time: 7 min 20 sec Speaking time: 14 min 40 sec	Google Docs	one-click copy
	1834 words, 162 sentences, 28 paragraphs	Microsoft Word (1)	one-click copy
	virtual online handout:	Easel by TpT	one-click copy
SEL Story	Handout B - Grade 7	PDF	one-click copy
+	Reading time: 6 min 42 sec Speaking time: 13 min 24 sec	Google Docs	one-c of copy
SEOT Lesson	1677 words, 128 sentences, 28 paragraphs	Microsoft Word (1)	one- copy
The Snowball	virtual online handout:	Easel by TpT	one-click copy
Effect of EFFORT	(EFFORT) Handout C - Grade 9 Reading time: 6 min 16 sec Speaking time: 12 min 32 sec	PDF	one-click copy
(EFFORT)		Google Docs	one-click copy
Division	1569 words, 89 sentences, 28 paragraphs	Microsoft Word (1)	one-click copy
Discussion Questions	virtual online handout:	Easel by TpT	one-click copy
	Handout D - Grade 11 Reading time: 6 min 25 sec Speaking time: 12 min 50 sec 1607 words, 82 sentences, 28 paragraphs virtual online handout:	PDF	one-click copy
		Google Docs	one-click copy
		Microsoft Word (1)	one-click copy
		Easel by TpT	one-cl tk opy
	Answers Answers to discussion questions in handout (included)	PDF	one-click copy
Answers	BONUS Answers Sample answers for the MAKING CONNECTIONS reading strategy graphic organizer (not included) If you would like a copy of this graphic organizer, please upgrade to the Making Connections Bundle)	PDF	one-click copy

Google Docs

Word

Easel by TpT

If the fonts look messed up in Microsoft Word, please watch this video

If you can't edit the Microsoft Word file, it's because Microsoft Word automatically turns on "PROECTED VIEW" when opening files from the internet. Please <u>read this</u> if you're not sure how to "enable editing."

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Click the link to edit a file

Name Class Date

CHANGE THE GAME



SEL Story #002

. Clange The Game And Earn Your Leisure

- Tho can afford to sit courtside at a game? NBA players, rappers, drug dealers, and these two guys.
- Troy Millings and Rashad Bilal show people in their community another way to succeed.There are more ways to the top than just sports, entertainment, and crime.
- 4. If you check out their social media, you can see riches, glamour, and beautiful people. Their "Earn your Leisure" and "Assets over Liabilities" saying is everywhere. What you don't get at first glance is a sense of all the hard work it took to get there.
- 5. Millings and Bilal are co-founders of Earn Your Leisure. This is an educational platform that makes financial literacy cool. It also challenges what we think about money. Their podcast has over fifty million downloads. Their combined socials have over two million followers.
- 6. These two entrepreneurs definitely spend money on leisure and enjoy a good life. But that's only after they've earned their money. They control several assets. These assets generate multiple streams of income. How do they make money? One big way is by running live events. They also provide free education and monetize that content on YouTube and Spotify. (In other words, they make money from ads.) The guys also created a more hands-on learning experience. They call it EYL university. It makes money when users pay a monthly fee to subscribe. And, of course, they sell merchandise.
- 7. Millings talked on the Bigger Pockets Podcast about earning your leisure first. "People think that based on the things that they see from us we travel, we throw some pretty decent parties; they see us with beautiful women, and it's like, "These guys have it easy, they've had a silver spoon." They don't realize how hard we work... they never saw any of that, so we've pretty much earned our freedoms." Earning your leisure first is a game changer.
- 8. It all started in the classroom. Millings was a middle school teacher in New York City. He saw his students weren't getting the information they needed to succeed. Nobody was talking about how to handle money when you start working and earning a paycheck. So, he asked his friend Bilal to speak with these kids. Bilal was a financial investor at the time.

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Paragraphs match

Handout A page 1



Simple words
Simple sentence structure

- Millings and Bilal ran a six-week program during the summer for ten years. It was intense! It
 was for students who finished eighth grade. They gave these fourteen-year-olds a
 real-world financial lesson that no school can provide. They paid each student \$500 based
 on how well they completed their summer program.
- 10. Millings points out that if you give students money, they do what they know how to do. (Basically, they'll just spend it.) So Millings and Bilal taught students the value of money. This means how to spend, share, save, and invest. An asset is something that puts things in your account. A liability is something that takes things out. They taught students why it's better to make assets a priority. If you buy assets, you can use the cash flow earned from your money tree to pay for fun stuff. The fun leisure expenses are usually liabilities.
- 11. Each week, students spent two days in the classroom. They learned real-world financial literacy skills from Bilal. The kids learned about income tax, student loans, credit scores, and credit cards. They also talked about real estate, stock investments, entrepreneurship, and budgeting. The students spent two days at work. Millings and Bilal found local community businesses based on the careers students wanted to have one day. These businesses let the students do internships. The students got a chance to see what that job might look like. On Fridays, the group went on field trips like visiting a college campus.
- 12. After students finished the program, they wanted to know what was next. They didn't want the learning to end. So, Millings and Bilal posted clips of what they were doing on social media. They tried to keep the learning going year-round. Bilal knew they needed a hashtag, so Millings came up with Earn Your Leisure. The lessons might have started with 14-year-old teens, but it didn't stop there. The ideas quickly spread to adults in the family. In fact, the message spread worldwide through social media.
- 13. Millings and Bilal decided to start a podcast. Bilal had an idea so people would notice them. He decided to do a bunch of interviews. He asked every public access radio station he could find if they wanted to interview him. There were two reasons for doing this. First, Bilal got to practice doing interviews. Second, the guys needed content for their social media channels. So, they chopped up the long-form interviews into bite-sized snippets. This short-form content can be really popular on social media.
- 14. Bilal did an interview on the Guys Next Door podcast. He told them that "You can never get too full of yourself. There's somebody that's going to listen to this right now that's not aware of us and hopefully, now, they can potentially become somebody that's interested in what we have to say. For us, we gotta just keep expanding the base."
- 15. That doesn't mean that everyone wants to be on their show. Millings and Bilal made a bucket list of people they wanted to interview. They made this list before they even recorded their first podcast episode. Dame Dash was on that list.

Handout A page 2



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Simple words
Simple sentence structure

- 16. Dash is a big entrepreneur and record executive. He co-founded Roc-A-Fella Records with Jay-Z. At first, Dash hadn't even heard of Earn Your Leisure. But Millings and Bilal kept working on their podcast to make it better. They kept interviewing more people and getting more subscribers. Eventually, it became mutually beneficial for both Dash and Earn Your Leisure. At that point, the guys got to chat with Dash on the air. They interviewed the record exec and shared his views on building brands with the EYL audience. Millings explained what they did in an interview:
- 17. "The key is to be consistent. And, that's what most people won't be. They'll stop, and they'll be like "I ain't doing this..." [but] if we add enough value, we'll be able to get there... we're just going to keep going, and keep adding and staying consistent. We're not going to change the dynamic [and ask] alright, what should we do now to get that person? Nah, we're going to keep adding value until the point [where] they know who we are, and they see the value in being on the show."
- 18. Millings and Bilal make the influencer lifestyle look easy. That's because they're everywhere on social media. More and more people are buying into what these guys are selling. As that happens, the Earn Your Leisure movement continues to grow. In fact, even the culture in the community is changing. EYL is starting to shift how people think about money. All of this is getting bigger because of the snowball effect.
- 19. During the pandemic, people had time on their hands. They were worried about their financial future. So, it makes sense that Earn Your Leisure content went viral. People in their community could relate to these "cool dudes." Millings and Bilal were everyday people who showed you how to make money by building assets. If you do this first, you can earn your leisure expenses and liabilities. Most people spent a lot of time binge-watching content on Netflix during the lockdowns. But not Millings and Bilal. They spent their time creating content. They were making assets. They added new shows to their network. They also developed a habit of posting daily across different platforms.
- 20. People started to notice this rolling snowball of Earn Your Leisure content. At first, we only see the snowball once it's massive. But look past the number of downloads and followers. You'll be able to see the long journey these guys have been on. You start to appreciate how much work they've put in.

Handout A

page 3



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Simple words
Simple sentence structure

21. Change the Game from an SEOT perspective

22. Let's take a moment to break apart how Millings and Bilal became so influential in a wide area. They can reach lots of people in their community. The two guys had to put in a lot of effort to get to where they are today. Let's see what we can learn about effort and success.



Strategies, Effort, Optimize, Tinker,

- 23. The Snowball Effect of EFFORT: Take constant and consistent steps
- 24. Achieving goals need you to put in the effort. When we look at successful people, we usually only see the end result. We don't always see the daily grind. It's easy to think they were lucky or born with many things. Maybe it worked for them because they're just smarter, prettier, or stronger.
- 25. But the Earn Your Leisure story shows us the secret to success. Take consistent action. If we keep doing this, we can start with something small and one day grow it into something epic. It's just like rolling a snowball across a field. If you keep moving the snowball, it picks up more and more snow. If you stop pushing the snowball, it doesn't get bigger; however, if you keep taking steps, the snowball grows.
- 26. Once you have a big enough snowball, someone else might want to work with you. Maybe you can combine snowballs and create a giant snowman. When Millings and Bilal started their EYL podcast, people already knew who they were. They had followers. But their snowball wasn't big enough to get noticed by Dash. The record executive had had a much larger snowball of influence. The guys could have tried something different to get Dash's attention. They could have started over with another flashier snowball. Instead, the two friends kept doing what they were doing. They continued to interview guests at their level. They created more content. The content helped gain more followers. Eventually, when their snowball was impressive enough, it made sense for Dash and Earn Your Leisure to work together. This was because they both had something to gain.
- 27. We often only notice the enormous snowballs. After all, something has to be interesting to go viral on social media. Traditional news outlets try to cover important stories. At that point, we are impressed by the sheer size of what people were able to do. We might even be inspired to start our own snowball. It's natural for people to give up after we roll the snowball around for a bit. After all, it's tough if we don't get fast or impressive results.
- 28. As Millings points out, the key is to be consistent and not stop. This means keep rolling the snowball around. Eventually, your snowball will grow in size. It will get big enough to start picking up the success you're working for.

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Social Emotional Learning

Handout

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Name	Class	Date	

CHANGE THE GAME

1. What is the Snowball Effect of EFFORT? [RECALL]



SEL Story #002

Questions

- The article gives the example of the two guys interviewing Dame Dash as an example of the Snowball Effect of EFFORT. Give another example of something Millings and Bilal did that shows the Snowball Effect of EFFORT in action and explain your thinking. [UNDERSTAND]

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 What is something you want out of life? What would it look like if you were applying the Snowball Effect of EFFORT to achieve your goal? [APPLY]

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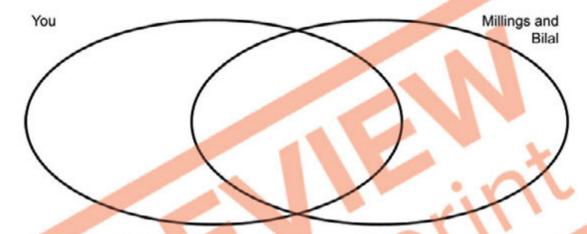
Handout A page 5



Questions

4. Based on the information we can infer from the article, how do you think you are similar to Millings and Bilal? How might you be different from Millings and Bilal?

Use a Venn diagram to compare and contrast Millings and Bilal with yourself. Think about things you want, things you have, and things you do (i.e. your mindset.) [ANALYZE]



Why might Millings and Bilal have achieved a level of success that most people have only dreamed of accomplishing? [EVALUATE]

Create a self-talk script to help you apply the Snowball Effect of EFFORT towards the goal
you described in Question #3. Make sure to incorporate ideas from Questions #4 and #5 in
your script. [CREATE]

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Handout A page 6



Name Class Date

CHANGE THE GAME



SEL Story #002

Clange The Game And Earn Your Leisure

who can afford to sit courtside at a game? NBA players, rappers, drug dealers, and these two guys.

- 3. Troy Millings and Rashad Bilal give people in their community an alternate path to success. There are more ways to the top than just sports, entertainment, and crime.
- If you check out their social media, you can see riches, glamour, and beautiful people. Their "Earn your Leisure" and "Assets over Liabilities" saying is everywhere. What you don't get at first glance is a sense of all the hard work it took to get there.
- Millings and Bilal are co-founders of Earn Your Leisure. This educational platform makes financial literacy cool and challenges the current story we hear about money. Their podcast has over fifty million downloads. Their combined socials have over two million followers.
- These two entrepreneurs definitely spend money on leisure and enjoy a good life. But that's only after they've earned their money by controlling several assets. Their assets generate multiple streams of income. How do they make money? One significant source is from running live events. They also provide free education and monetize that content on YouTube and Spotify. (In other words, they make money from ads.) The guys also created a more hands-on learning experience. They call it EYL university, and it makes money from a monthly subscription. And, of course, they sell merchandise.
- Millings talked on the Bigger Pockets Podcast about earning your leisure first. "People think that based on the things that they see from us we travel, we throw some pretty decent parties; they see us with beautiful women, and it's like, "These guys have it easy, they've had a silver spoon." They don't realize how hard we work... they never saw any of that, so we've pretty much earned our freedoms."
- 8 It all started in the classroom. Millings was a middle school teacher in New York City. He saw his students weren't getting the information they needed to succeed once they started working and earning money. So, he asked his friend Bilal to speak with these kids. Bilal was a financial investor at the time.

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B - Page 1 of 6

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Paragraphs match

Handout B page 1



Simple words
Simple sentence structure

- 9 For ten years, Millings and Bilal ran a six-week summer intensive program. It was for students who had just finished eighth grade. They gave these fourteen-year-olds a real-world financial lesson that no school can provide. They paid each student \$500 based on how well they completed their summer program.
- Millings points out that if you just give students money, they do what they know how to do-which is spend money. So Millings and Bilal taught students the value of money; how to spend, share, save, and invest. An asset is something that puts things in your account. A liability is something that takes things out. They taught students why it's better to prioritize assets. If you do this, you can use the cash flow generated from your assets to pay for fun stuff. The fun leisure expenses are usually liabilities.
- 11. Each week, students were in the classroom for two days learning real-world financial literacy from Bilal. They learned about income tax, student loans, credit scores, and credit cards. The lessons explored real estate, stock investments, entrepreneurship, and budgeting. The students also spent two days at work. Millings and Bilal found local community businesses related to individual student career interests. They convinced these businesses to let their students do internships. On Fridays, the group went on field trips like visiting a college campus.
- 12. After completing the program, students wanted to know what was next. So, the guys started posting clips of what they were doing on social media. They tried to keep the learning going year-round. Bilal knew they needed a hashtag, so Millings came up with Earn Your Leisure. The lessons might have started with 14-year-old teens, but it didn't stop there. The ideas quickly spread to adults in the family. In fact, the message spread worldwide through social networking.
- 13. When they started their podcast journey, Bilal did a bunch of interviews. He started with every public access radio station he could get on to gain exposure. He had two reasons for doing this. First, Bilal gained experience doing interviews. Second, the guys could create short-form content for social media. Basically, they chopped up the long-form interviews into bite-sized snippets.
- 14. Bilal points out during an interview on the Guys Next Door podcast that "You can never get too full of yourself. There's somebody that's going to listen to this right now that's not aware of us and hopefully, now, they can potentially become somebody that's interested in what we have to say. For us, we gotta just keep expanding the base."
- 15. That doesn't mean that everyone wants to be on their show. Millings and Bilal made a bucket list of people they wanted to interview. This was before the two guys even recorded their first podcast. Dame Dash was on that list.

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Handout B page 2



Simple words
Simple sentence structure

- 16. Dash is a prominent entrepreneur and record executive. He co-founded Roc-A-Fella Records with Jay-Z. Initially, Dash hadn't even heard of Earn Your Leisure. But, Millings and Bilal kept working on their podcast, interviewing more people, and growing their audience. Eventually, when it became mutually beneficial for both Dash and Earn Your Leisure, the guys got to chat with Dash. They interviewed the record exec and shared his views on building brands with the EYL audience. Millings explained what they did in an interview:
- 17. "The key is to be consistent. And, that's what most people won't be. They'll stop, and they'll be like "I ain't doing this..." [but] if we add enough value, we'll be able to get there... we're just going to keep going, and keep adding and staying consistent. We're not going to change the dynamic [and ask] alright, what should we do now to get that person? Nah, we're going to keep adding value until the point [where] they know who we are, and they see the value in being on the show."
- Millings and Bilal make the influencer lifestyle look easy because they're everywhere on social media. As more and more people buy into what these guys are selling, the Earn Your Leisure movement continues to grow. In fact, a cultural shift in how people view money is underway. All of this is increasing through a snowball effect.
- 19. During the pandemic, people had time on their hands and worried about their financial future. It makes sense that Earn Your Leisure content went viral. People in their community could relate to these "cool dudes" who showed how to make money by building assets first to earn leisure expenses and liabilities. Most people spent a lot of time binge-watching content on Netflix during the lockdowns. Millings and Bilal spent their time creating content. They added new shows to their network. They also developed a habit of posting daily across different platforms.
- 20. People are starting to notice this rolling snowball of Earn Your Leisure content. At first, we only see the snowball once it's massive. But once you look past the number of downloads and followers, you can see the long journey these guys have been on. You start to appreciate how much work they've put in.

Handout B page 3





Simple words
Simple sentence structure

21. Change the Game from an SEOT perspective

22 Let's take a moment to break apart how Millings and Bilal's widespread influence has grown. They can reach so many people in their community. The two guys had to put in enormous effort to get to where they are today. Let's see what we can learn about effort and success.



23. The Snowball Effect of EFFORT: Take constant and consistent steps

- Strategies, Effort, Optimize, Tinker,
- 24. Achieving goals requires effort. When we look at successful people, we usually only see the end result. We don't always get a sense of the daily grind. It's easy to think they were just lucky, born fortunate, or are naturally smarter, prettier, or stronger.
- 25 But the Earn Your Leisure story shows us the secret to success. If we take consistent action, eventually, we can turn something small into something epic. Just like rolling a snowball across a field, if you keep moving the snowball, it picks up more and more snow. If you stop pushing the snowball, it doesn't get bigger; however, if you keep taking steps, the snowball gains in mass.
- Once you have a big enough snowball, someone else might want to work with you. Maybe you can combine snowballs and create a giant snowman. By the time Millings and Bilal launched their EYL podcast, they already had attention and followers. But their snowball wasn't big enough to get noticed by Dash. The record executive had had a much larger sphere of influence. The guys could have tried something different to get Dash's attention like starting over with another snowball. Instead, the two friends kept doing what they were doing. They continued to interview guests at their level, create more content, and grow their following. Eventually, when their snowball was impressive enough, it made sense for Dash and Earn Your Leisure to collaborate. This was because they both had something to gain.
- 27 We often only notice the enormous snowballs. After all, something has to be interesting for it to go viral on social media or for traditional news outlets to pay attention. At that point, we marvel at the sheer size of what people were able to accomplish. We might even try to start our own snowball. It's natural for people to give up after we roll the snowball around for a bit. After all, it's tough if we don't get fast or impressive results.
- 28 As Millings points out, the key is to be consistent and not stop. This means keep rolling the snowball around. Eventually, you'll get big enough to start picking up the success you're chasing.

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Social Emotional Learning

Name	Class	Date	

CHANGE THE GAME

1. What is the Snowball Effect of EFFORT? [RECALL]



SEL Story #002

Questions

1

2.	The article gives the example of the two guys interviewing Dame Dash as an example of the
	Snowball Effect of EFFORT. Give another example of something Millings and Bilal did that
	shows the Snowball Effect of EFFORT in action and explain your thinking. [UNDERSTAND]

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3.	What is something you want out of life? What would it look like if you were applying the
	Snowball Effect of EFFORT to achieve your goal? [APPLY]

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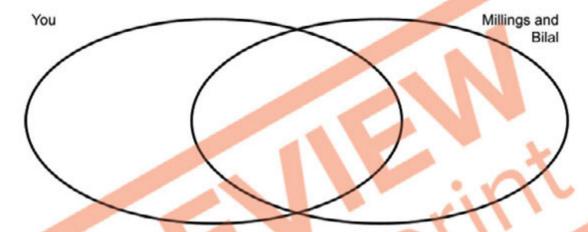
Handout B page 5



Questions

4. Based on the information we can infer from the article, how do you think you are similar to Millings and Bilal? How might you be different from Millings and Bilal?

Use a Venn diagram to compare and contrast Millings and Bilal with yourself. Think about things you want, things you have, and things you do (i.e. your mindset.) [ANALYZE]



Why might Millings and Bilal have achieved a level of success that most people have only dreamed of accomplishing? [EVALUATE]

Create a self-talk script to help you apply the Snowball Effect of EFFORT towards the goal
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Handout B page 6



Name Class Date

CHANGE THE GAME



SEL Story #002

Clange The Game And Earn Your Leisure

no can afford to sit courtside at a game? NBA players, rappers, drug dealers, and these two guys.

- 3 Troy Millings and Rashad Bilal give people in their community an alternate path to success outside of sports, entertainment, and crime.
- If you check out their social media, you can see riches, glamour, and beautiful people. Their "Earn your Leisure" and "Assets over Liabilities" mantra is everywhere. What you don't truly appreciate at first glance is all the hard work it took to get there.
- Millings and Bilal are co-founders of Earn Your Leisure, an educational platform that makes financial literacy cool and challenges the current narrative about money. Their podcast has over fifty million downloads, and their combined socials have over two million followers.
- 6. Certainly, these two entrepreneurs spend money on leisure and enjoy a good life, but only after they've earned their money by controlling several assets that generate multiple streams of income. How do they make money? One significant source is from running live events. They also provide free education and monetize that content on YouTube and Spotify through advertising. They created a more hands-on learning experience called EYL university which uses a subscription-based model. And, of course, they sell merchandise.
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- 8. It all started in the classroom. Millings was a middle school teacher in New York City and saw his students weren't getting the information they needed to succeed once they started working and earning money, so he asked his friend Bilal to speak with these kids. Bilal was a financial investor at the time.

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Paragraphs match

Handout C page 1



Simple words
Simple sentence structure

- For ten years, Millings and Bilal ran a six-week summer intensive program for students after they graduated from eighth grade. They gave these fourteen-year-olds a real-world financial lesson that no school can provide: they paid each student \$500 based on how well they completed their summer program.
- 10. Millings points out that if you just give students money, they do what they know how to do which is spend money. So Millings and Bilal taught students the value of money; how to spend, share, save, and invest. They explored how an asset is something that puts things in your account, and a liability is something that takes things out. They showed why it's better to prioritize assets because you can use the generated cash flow to pay for fun leisure expenses, typically liabilities.
- 11. Each week, students were in the classroom for two days learning real-world financial literacy from Bilal: income tax, student loans, credit scores, credit cards, real estate, stock investments, entrepreneurship, and budgeting. The students also spent two days at work. Millings and Bilal found local community businesses related to individual student career interests that would let these students do internships. On Fridays, the group went on field trips like visiting a college campus.
- 12. After completing the program, students wanted to know what was next. So, the guys started posting clips of what they were doing on social media to keep the learning going year-round. Bilal knew they needed a hashtag, so Millings came up with Earn Your Leisure. The lessons might have started with 14-year-old teens but quickly spread to adults in the family and worldwide through social networking.
- 13. When they started their podcast journey, Bilal did a bunch of interviews with every public access radio station he could get on to gain exposure. The objective was two-fold. First, Bilal gained experience doing interviews. Second, the guys could create short-form snippets of content for social media by chopping up the long-form interviews.
- 14. Bilal points out during an interview on the Guys Next Door podcast that "You can never get too full of yourself. There's somebody that's going to listen to this right now that's not aware of us and hopefully, now, they can potentially become somebody that's interested in what we have to say. For us, we gotta just keep expanding the base."
- 15. That doesn't mean that everyone wants to be on their show. Before the two guys even recorded their first podcast, Millings and Bilal made a bucket list of people they wanted to interview. Dame Dash was on that list.

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Simple words Simple sentence structure Handout page 2

- 16. Dash is a prominent entrepreneur and record executive. He co-founded Roc-A-Fella Records with Jay-Z. Initially, Dash hadn't even heard of Earn Your Leisure. But, Millings and Bilal kept working on their podcast, interviewing more people, and growing their audience. Eventually, when it became mutually beneficial for both Dash and Earn Your Leisure, the guys interviewed the record exec and shared his views on building brands with the EYL audience. Millings explained what they did in an interview:
- 17. "The key is to be consistent. And, that's what most people won't be. They'll stop, and they'll be like "I ain't doing this..." [but] if we add enough value, we'll be able to get there... we're just going to keep going, and keep adding and staying consistent. We're not going to change the dynamic [and ask] alright, what should we do now to get that person? Nah, we're going to keep adding value until the point [where] they know who we are, and they see the value in being on the show."
- Millings and Bilal make the influencer lifestyle look easy because they're everywhere on social media. As more and more people buy into what these guys are selling, the Earn Your Leisure movement continues to grow, and a cultural paradigm shift is underway through a snowball effect.
- During the pandemic, people had time on their hands and worried about their financial future. It makes sense that Earn Your Leisure content went viral. People in their community could relate to these "cool dudes" who showed how to make money by building assets first to earn leisure expenses and liabilities. Instead of binge-watching content on Netflix like most people, Millings and Bilal spent time during the lockdown creating content. They added new shows to their network and developed a habit of posting daily across different platforms.
- 20. As this rolling snowball of Earn Your Leisure content grows, heads are turning. At first, we only see the snowball once it's massive. But if you look beyond the number of downloads and followers and dive deep to see where they've come from, you can truly appreciate the journey these guys have been on.

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Simple words
Simple sentence structure

21. Change the Game from an SEOT perspective

22 Let's take a moment to analyze how Millings and Bilal's widespread influence has grown to reach so many people in their community. The two guys had to apply enormous effort to get to where they are today. Let's see what we can learn about effort and success.



Strategies, Effort, Optimize, Tinker,

- 23. The Snowball Effect of EFFORT: Take constant and consistent steps
- 24. Achieving goals requires effort. When we look at successful people, we usually only see the end result. We don't always get a sense of the daily grind, so it's easy to assume they were just lucky, born fortunate, or are naturally smarter, prettier, or stronger.
- 25 But the Earn Your Leisure story shows us how if we take consistent action, eventually, we can turn something small into something epic. Just like rolling a snowball across a field, if you keep moving the snowball, it picks up more and more snow. If you stop pushing the snowball, it doesn't get bigger, however, if you keep taking steps, the snowball gains in mass.
- Once you have a big enough snowball, someone else might want to work with you to combine snowballs and create a giant snowman. By the time Millings and Bilal launched their EYL podcast, they already had attention and followers. But their snowball wasn't big enough to get noticed by Dash, who essentially had a much larger sphere of influence. Rather than trying something different to get Dash's attention like starting over with another snowball the two friends kept doing what they were doing. They continued to interview guests at their level, create more content, and grow their following. Eventually, when their snowball was impressive enough, it made sense for Dash and Eam Your Leisure to collaborate because they both had something to gain.
- 27 We often only notice the enormous snowballs. After all, something has to be interesting for it to go viral on social media or for traditional news outlets to pay attention. At that point, we marvel at the sheer size of what people were able to accomplish. We might even try to start our own snowball, but it's natural to give up after we roll the snowball around for a bit without producing fast or impressive results.
- 28 As Millings points out, the key is to be consistent and not stop. This means if you keep pushing the snowball, eventually, you'll get big enough to start picking up the success you're chasing.

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Social Emotional Learning

Name	Class	Date	

CHANGE THE GAME

1. What is the Snowball Effect of EFFORT? [RECALL]



SEL Story #002

Questions

- 2. The article gives the example of the two guys interviewing Dame Dash as an example of the Snowball Effect of EFFORT. Give another example of something Millings and Bilal did that shows the Snowball Effect of EFFORT in action and explain your thinking. [UNDERSTAND]

3. What is something you want out of life? What would it look like if you were applying the Snowball Effect of EFFORT to achieve your goal? [APPLY]

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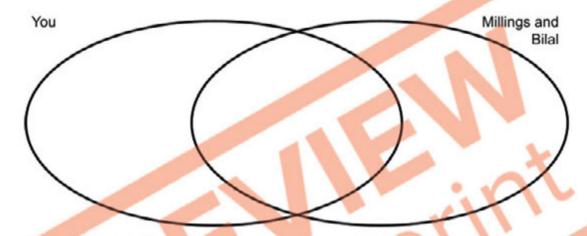
Handout page 5



Questions

4. Based on the information we can infer from the article, how do you think you are similar to Millings and Bilal? How might you be different from Millings and Bilal?

Use a Venn diagram to compare and contrast Millings and Bilal with yourself. Think about things you want, things you have, and things you do (i.e. your mindset.) [ANALYZE]



Why might Millings and Bilal have achieved a level of success that most people have only dreamed of accomplishing? [EVALUATE]

Create a self-talk script to help you apply the Snowball Effect of EFFORT towards the goal
you described in Question #3. Make sure to incorporate ideas from Questions #4 and #5 in
your script. [CREATE]

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Name Class Date

CHANGE THE GAME



SEL Story #002

Clange The Game And Earn Your Leisure

who can afford to sit courtside at a game? NBA players, rappers, drug dealers, and these two guys.

- 3 Troy Millings and Rashad Bilal are giving people in their community an alternate path to success outside of sports, entertainment, and crime.
- If you check out their social media, you can see riches, glamour, and beautiful people. Their "Earn your Leisure" and "Assets over Liabilities" mantra is everywhere. What you don't truly appreciate at first glance is all the hard work required to achieve this status.
- Millings and Bilal are co-founders of Earn Your Leisure, an educational platform that makes financial literacy cool and challenges the current narrative about money. Their podcast has over fifty million downloads, and their combined socials have over two million followers.
- Certainly, these two entrepreneurs spend money on leisure and enjoy a good life, but only after they've earned their fortunes by controlling several assets that generate multiple streams of income. How do they make money? One significant source is from running live events. They also provide free education and monetize that content on YouTube and Spotify through advertising. They created a more hands-on learning experience called EYL university which uses a subscription-based model. And, of course, they sell merchandise.
- Millings talked on the Bigger Pockets Podcast about earning your leisure first. "People think that based on the things that they see from us we travel, we throw some pretty decent parties; they see us with beautiful women, and it's like, "These guys have it easy, they've had a silver spoon." They don't realize how hard we work... they never saw any of that, so we've pretty much earned our freedoms." Earning your leisure first is a game changer.
- 8. It all started in the classroom. Millings was a middle school teacher in New York City and saw his students weren't getting the information they needed to succeed once they started working and earning money, so he asked his friend Bilal to speak with these kids. Bilal was a financial investor at the time.

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Paragraphs match

Handout D

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Simple words
Simple sentence structure

- 9. For ten years, Millings and Bilal ran a six-week summer intensive program for students after they graduated from eighth grade. They gave these fourteen-year-olds a real-world financial lesson that no school could ever provide: they paid each student \$500 based on how well they completed their summer program.
- Millings points out that if you just give students money, they do what they know how to do-which is spend money. So Millings and Bilal taught students the value of money; how to spend, share, save, and invest. They explored how an asset is something that puts things in your account, and a liability is something that takes things out. Their lessons focused on why it's better to prioritize assets because you can use the generated cash flow to pay for fun leisure expenses, typically liabilities.
- 11. Each week, students were in the classroom for two days learning real-world financial literacy skills from Bilal: income tax, student loans, credit scores, credit cards, real estate, stock investments, entrepreneurship, and budgeting. The students also spent two days at work. Millings and Bilal networked with local community businesses related to individual student career interests and collaborated with those businesses that saw the value of letting these students do internships. On Fridays, the group went on field trips like visiting a college campus.
- 12 After completing the program, students wanted to know what was next. So, the guys started posting clips of what they were doing on social media to keep the learning going year-round. Bilal knew they needed a hashtag, so Millings came up with "Earn Your Leisure." Although the lessons might have started with 14-year-old teens, things quickly spread to adults in the family and worldwide through social networking.
- 13. At the beginning of their podcast journey, Bilal did a bunch of interviews with every public access radio station he could get on to gain exposure. The objective was two-fold: Bilal gained experience doing interviews, and the guys could create short-form snippets to post on their social media channels by chopping up the long-form interviews.
- 14. Bilal points out on the Guys Next Door podcast that "You can never get too full of yourself. There's somebody that's going to listen to this right now that's not aware of us and hopefully, now, they can potentially become somebody that's interested in what we have to say. For us, we gotta just keep expanding the base."
- 15. That doesn't mean that everyone wants to be on their show. Before the two guys even recorded their first podcast, Millings and Bilal made a bucket list of high-profile people they wanted to interview. Dame Dash was on that list.

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Simple words
Simple sentence structure

Handout D

page 2



- 16. Dash is a prominent entrepreneur, record executive, and co-founder of Roc-A-Fella Records with Jay-Z. Initially, Dash hadn't even heard of Earn Your Leisure. But, Millings and Bilal kept working on their podcast, interviewing more people, and growing their audience; eventually, when it became mutually beneficial for both Dash and Earn Your Leisure, they were able to interview the record exec and share his views on building brands with the EYL audience. Millings explained what they did in the Guys Next Door interview:
- 17. "The key is to be consistent. And, that's what most people won't be. They'll stop, and they'll be like "I ain't doing this..." [but] if we add enough value, we'll be able to get there... we're just going to keep going, and keep adding and staying consistent. We're not going to change the dynamic [and ask] alright, what should we do now to get that person? Nah, we're going to keep adding value until the point [where] they know who we are, and they see the value in being on the show."
- Millings and Bilal make the influencer lifestyle look easy because they're everywhere on social media. As more and more people buy into what these guys are selling, the Earn Your Leisure movement continues to grow, and a cultural paradigm shift is underway through a snowball effect.
- During the pandemic, people had time on their hands and worried about their financial future. So, it makes sense that Earn Your Leisure content would go viral as people in their community could relate to these "cool dudes" who were showing how to make money by building assets first to earn cash flow to spend on leisure expenses and liabilities. Instead of binge-watching content on Netflix like most people, Millings and Bilal spent time during the lockdown creating digital content. They added shows to their podcast network and developed a habit of posting daily across different platforms.
- 20. As this rolling snowball of Earn Your Leisure content continues to grow, heads are turning. At first, we only see the snowball once it's massive. But if you look beyond the number of downloads and followers and dive deep to see where they've come from, you can truly appreciate the journey these guys have been on.

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Simple words
Simple sentence structure

21. Change the Game from an SEOT perspective

22 Let's take a moment to analyze how Millings and Bilal's ubiquitous influence has grown to reach an impressive number of people in their community. The two guys had to apply a herculean effort to get to where they currently are. Let's see what we can learn about effort and success.



23. The Snowball Effect of EFFORT: Take constant and consistent steps

- Strategies, Effort, Optimize, Tinker,
- 24. Achieving goals requires effort; however, when we look at successful people, we typically get distracted by the spectacular end result. We don't always get a sense of the daily grind, so it's easy to assume they were just lucky, born fortunate, or are naturally smarter, prettier, or stronger.
- 25 But the Earn Your Leisure story reminds us that if we take consistent action, eventually, we can turn something small into something epic. Similar to rolling a snowball across a winter field, if you move the snowball, it picks up more and more snow. If you stop pushing the snowball, it doesn't get bigger, however, if you keep taking steps, the snowball gains in mass.
- Once you have a big enough snowball, someone else might want to work with you to combine snowballs and create a giant snowman. By the time Millings and Bilal launched their EYL podcast, they already had attention and followers. But their snowball wasn't big enough to get noticed by Dash, who essentially had a much larger sphere of influence. Rather than trying something different to get Dash's attention like starting over with another snowball the two friends kept doing what they were doing: interviewing guests at their level, creating more content, and growing their following. Eventually, when their snowball was impressive enough, it made sense for Dash and Eam Your Leisure to collaborate because they both had something to gain.
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- 28. As Millings points out, the key is to be consistent and not stop. This means if you keep pushing the snowball, eventually, you'll get big enough to start picking up the success you're chasing.

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Social Emotional Learning

Name	Class	Date	

CHANGE THE GAME

1. What is the Snowball Effect of EFFORT? [RECALL]



SEL Story #002

Questions

- The article gives the example of the two guys interviewing Dame Dash as an example of the Snowball Effect of EFFORT. Give another example of something Millings and Bilal did that shows the Snowball Effect of EFFORT in action and explain your thinking. [UNDERSTAND]

90

3. What is something you want out of life? What would it look like if you were applying the Snowball Effect of EFFORT to achieve your goal? [APPLY]

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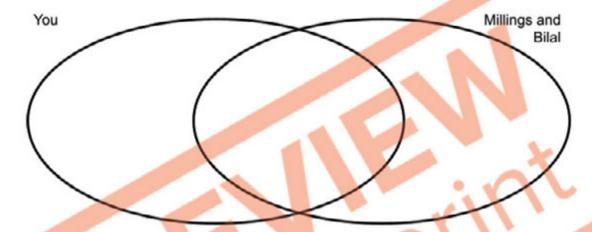
Handout D page 5



Questions

4. Based on the information we can infer from the article, how do you think you are similar to Millings and Bilal? How might you be different from Millings and Bilal?

Use a Venn diagram to compare and contrast Millings and Bilal with yourself. Think about things you want, things you have, and things you do (i.e. your mindset.) [ANALYZE]



Why might Millings and Bilal have achieved a level of success that most people have only dreamed of accomplishing? [EVALUATE]

Create a self-talk script to help you apply the Snowball Effect of EFFORT towards the goal
you described in Question #3. Make sure to incorporate ideas from Questions #4 and #5 in
your script. [CREATE]

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SEL Story 002

CHANGE THE GAME

Social-Emotional Learning: Self Awareness, Self Management
Reading Strategy: Making Connections
SEOT: Effort (The Snowball Effect: Take constant and consistent action)
version: v2022-10-09

ANSWERS / DISCUSSION GUIDE

NOTE: I came up with these answers based on my lived experiences and professional experiences as a Grade 8 Teacher in Ottawa, Canada. Like all question and answer keys, this document contains bias. Teaching resources and discussion guides normalize power inequities, single stories, and social norms.

I create content. I'm part of a system that needs a little help to amplify stories and perspectives that we don't often hear. I have unconscious bias. I don't know what I don't know.

If you think an answer in this resource is missing, biased, or incorrect, please email me at Mike@educircles.org with your perspective. This way, I can update this document to benefit from each other's perspectives, lived experiences, and teaching experiences. (If you like this note, you'll love this Who is Invisible slideshow.)

Questions

1. What is the Snowball Effect of EFFORT? [RECALL]



SEL Story 002 Change The Game - Answers - Page 1 of 7

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page 1



The article gives the example of the two guys interviewing Dame Dash as an example of the Snowball Effect of EFFORT. Give another example of something Millings and Bilal did that shows the Snowball Effect of EFFORT in action and explain your thinking. [UNDERSTAND]

The table below lists several possible answers. Students should provide

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 What is something you want out of life? What would it look like if you were applying the Snowball Effect of EFFORT to achieve your goal? [APPLY]

Answers will vary, but there are two things to look for.



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page 4



4. Based on the information we can infer from the article, how do you think you are similar to Millings and Bilal? How might you be different from Millings and Bilal?

Use a Venn diagram to compare and contrast Millings and Bilal with yourself. Think about things you want, things you have, and things you do (i.e., your mindset) [ANALYZE]

Answers will vary. Here are some possible things we can infer about Millings and Bilal based on information from the article.

- · Whether students identify this as a shared aspect or a difference will depend on the individual
- You may decide to grade this question based on.



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Why might Millings and Bilal have achieved a level of success that most people have only dreamed of accomplishing? [EVALUATE]



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Create a self-talk script to help you apply the Snowball Effect of EFFORT towards the goal
you described in Question #3. Make sure to incorporate ideas from Questions #4 and #5 in
your script. [CREATE]

Answers will vary. Here are some things to look for:



Here is a potential script for someone who



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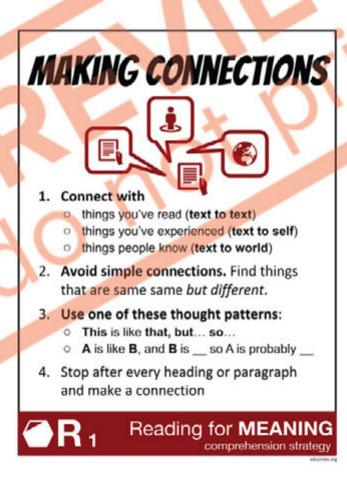
Name Bonus Answer Key SEL Story #002: Change The Game Class _____ Date _____

MAKING CONNECTIONS

Making Connections is a comprehension strategy we use to develop a deeper understanding of something we are reading. The goal is to try to create an AH-HA moment and figure out something new about the text we are reading by relating it to something we already know.

As you read, try comparing a character or event in the text with something that is similar but different. How does thinking about the similarities and differences in your connection help you better understand what is happening in the text you are reading?

Title of today's text: ___Change The Game And Earn Your Leisure _____



Making Connections - Handout - Before, During, After - Page 1 of 4

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BONUS Answers (Making Connections)

Name Bonus Answer Key SEL Story #002: Change The Game Class Date

Before Reading

Before you read the article, look at the title and any illustrations. Let's do some thinking to turn our minds on and activate any prior knowledge before we read. Try to make at least one of each of the different types of connections (text to text, text to self, and text to world connections.)

1. Write down the title of the article

Change The Game And Earn Your Leisure

2. Make a connection to the title using this thought pattern: This is like that, but... so...

This	is like that	but	so	
				1
			= (11	1
		9-		
		47		

3. Make a connection using this pattern: A is like B, and B is ___ so A is probably __

Α	is like B.	B is	So A is probably
	sac.		
			3

STOP and CHECK!

- ☐ I made 3 different types of connections:
 ☐ text to text
 ☐ text to self
 ☐ text to world
- I connected the text I am reading to things that are similar but different
- ☐ I used both patterns: ☐ this is like that but... so... ☐ A is like B. B is _ so A is probably

Making Connections - Handout - Before, During, After - Page 2 of 4

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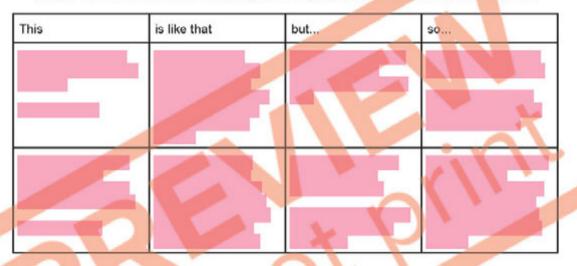
BONUS Answers (Making Connections)

Name Bonus Answer Key SEL Story #002: Change The Game Class Date

During Reading

Use the Making Connections strategy as you read. Try to find an ah-ha moment where you figure out something new about the text by Making Connections. Try to make all three different types of connections. (At least 1 text to text, 1 text to self, and 1 text to world connections.)

1. Make a connection to the text using this thought pattern: This is like that, but... so...



2. Make a connection using this pattern: A is like B, and B is ___ so A is probably __

Α	is like B.	B is	So A is probably

STOP and CHECK!

- ☐ I made 3 different types of connections: ☐ text to text ☐ text to self ☐ text to world
- I connected the text I am reading to things that are similar but different
- ☐ I used both patterns: ☐ this is like that but... so... ☐ A is like B. B is _ so A is probably _
- I stopped after every heading or paragraph to make a connection.

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BONUS Answers (Making Connections)

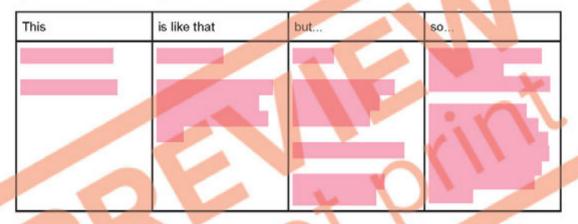
Name Bonus Answer Key SEL Story #002: Change The Game Class Date

After Reading

Now that you have read the entire article, let's look at the big picture. (It's like looking back at the entire forest, instead of individual trees in the forest.)

What is the main message of the text? What is this article trying to do? Try to make a connection to the big picture of this article and fill out one of the tables below.

Option 1: This is like that, but... so...



Option 2: A is like B, and B is ___ so A is probably _

A	is like B.	B is	So A is probably
			1

STOP and CHECK!

- □ What type of connection did you make? □ text to text □ text to self □ text to world
- I connected the text I am reading to things that are similar but different
- I connected to the big idea of text. (What is the point of this article?)

Making Connections - Handout - Before, During, After - Page 4 of 4

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BONUS Answers (Making Connections)

Name	Class	Date	

Rubric - Making Connections

Everyone will have different connections because everyone has different life experiences. A connection isn't "right" or "wrong" - what we're looking at here is how well you explain the connection and how it helped you to understand something about the text you are reading.

	Level 4	Level 3	Level 2	Level 1
R1. Reading for Meaning	You answered all of the guiding questions.	You answered all the guiding questions.	You tried to answer the guiding questions.	You answered few of the guiding questions.
Ideas	You very clearly explain your connection with strong support. It's a very insightful connection that shows you really get the article.	Your connection makes sense and you have good support.	Your connection is a little bit confusing because there's not enough support or there are irrelevant details.	I'm not sure how this connection helps you understand the text better. There's not enough support or there are too many irrelevant details.

	Level 4	Level 3	Level 2	Level 1
R4. REFLECTING on reading skills and strategies Ideas	You answered all of the guiding questions.	You answered all the guiding questions.	You tried to answer the guiding questions.	You answered few of the guiding questions.
	You very clearly explain how you used this strategy with strong support.	You explained how you used this strategy and you have good support.	How you used this strategy is a little bit confusing because there's not enough support or there are irrelevant details.	It doesn't seem like you used this strategy based on what is given here. There's not enough support or there are too many irrelevant details.

Making Connections - Handout - Rubric

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This is a BONUS discussion guide to help teach reading strategies

This reading strategy handout is **NOT** included

Please upgrade to the bundle if you also want this graphic organizer



BONUS Answers (Making Connections)

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- Research from Guys Next Door Podcast Episode 160: "A Different Image Of Success." Featuring Rashad Bilal & Troy Millings from Earn Your Leisure Podcast https://open.spotify.com/episode/7iXprraKitHn2wZ8AgtYs7
- Research from Bigger Pockets Episode from 516: Are You an Asset or Liability to Those in Your Life? w/ Earn Your Leisure https://youtu.be/-54C7VyvaKs

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Changelog

I occasionally update and improve these products over time. You know, add a new coat of paint, touch up a few words, fix any mistakes, etc.

Once you purchase this lesson package, you get future updates for free!

- Download the most recent version: <u>SEL Story 002 Change The Game.</u>
- How to update (or know if you need to update): HELP (SEL Story 002).

What's Changed?

Initial Release: Version 2022-10-08

- Differentiated text (four grades)
- Single PDF (with File Table of Contents and all handouts)
- Bonus answer key for reading strategy

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Content Warning

The first line of this SEL Story 002 article mentions drug dealers sitting front-row at a basketball game.

This line is paraphrased from a conversation between Millings and Bilal with the hosts of the Guys Next Door podcast Episode #160:

The host of the podcast says the following: "As a kid to see... Everybody knows, when you're in the hood and you go to these tournaments, courtside is where either the old basketballers came - the old NBA dudes, or the rappers, or - most of the time, all those rappers and NBA players can't come to all these games - it's the drug dealers. Front row and center... but when you look around the court and you see rapper, rapper, drug dealer, drug dealer,... and then... [these guys]" (Guys Next Door Podcast, episode #160 at 32:32 *language warning.)

Research source:

Guys Next Door Podcast Episode #160: "A Different Image of Success." Featuring Rashad Bilal & Troy Millings from Earn Your Leisure Podcast https://open.spotify.com/episode/7iXprraKjtHn2wZ8AgtYs7

Bilal (at timestamp 30:54):

"...people that look at drug dealers as role models. It's not necessarily they want to sell drugs, it's just that that's appealing - the life style is appealing - the glitz, the glamour, they getting the girls, they got the jewlery, they fly, so... you're willing to take risks, even though you probably know where that's going to end... but, it's just so appealing... I don't think anybody is like "I really want to sell drugs," it's just that level is so appealing, and it's some level of attainable. Where basketball, you got to have talent, you've got to be 6'8. So now, you can see... and that's why it's so important for us to paint these visuals..."

Bilal (31:54):

"We gotta reverse the narrative... that thing, what you like about that [lifestyle], the good parts, because there are good parts about it - but, let's take the negative part - you don't got to commit crime, you don't gotta risk your life..."

Host of Guys Next Door podcast (32:32):

"As a kid to see... Everybody knows, when you're in the hood and you go to these tournaments, courtside is where either the old basketballers came - the old NBA dudes, or the rappers, or - most of the time, all those rappers and NBA players can't come to all these games - it's the drug dealers. Front row and center... but when you look around the court and you see rapper, rapper, drug dealer, drug dealer,... and then... [these guys]"

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