Practical life skills are actually more important than a person’s intelligence quotient (IQ). They are those invaluable skills people use every day that, if used effectively, allow them to create the life they desire and to access their inner resources needed to succeed.* Life skills are necessary to help people take charge and manage their personal and professional lives in an increasingly complex society. Life skills also help people manage change and deal effectively with their environments and the people in those environments. All people possess life skills that dictate their level of effectiveness in meeting the demands of everyday life.

The most important reason why life skills intelligence is more important than traditional intelligence is that, unlike the knowledge measured by traditional Intelligence Quotient (IQ) tests, life skills can be learned or refined so that you can lead a successful, satisfying and productive life.* A person’s life skills IQ is comprised of many other types of intelligence including:

**Physical Intelligence** — focused on nutritional practices; interest in regular exercise; consistent and adequate sleep; practical and safe use of substances; optimism about one’s ability to take care of health problems; and respect for one’s own body.

**Mental Intelligence** — focused on the ability to engage in clear thinking and recall of information, with minimal interference from emotional baggage; ability to think independently and critically; possession of basic reasoning skills; open to new ideas; knowledge of one’s cultural heritage; and an interest in lifelong learning.

**Career Intelligence** — focused on maximizing one’s skills and abilities; the ability to maintain a sense of control over the occupational demands in the workplace; power to balance time and energy spent at work, with family and leisure; knowledge of one’s interests, values, and personality; and knowledge of workplace politics, policies, and procedures.

**Emotional Intelligence** — focused on awareness of one’s emotions; the ability to maintain an even emotional state with appropriate emotional responses in reaction to life events; the ability to maintain control over emotional states; the ability to experience happiness and positive emotional states; and the ability to understand one’s feelings.

**Social Intelligence** — focused on sharing intimacy, friendship, and membership in groups; the ability to practice active listening and empathy; interest in caring for others; and open to caring and showing commitment to the common good of people, community, and the world.

**Spiritual Intelligence** — focused on issues of meaning, values, and purpose; interest in the importance of and search for clarity; search for greater meaning in life; commitment to faith and optimism; interest in developing the inner self and identifying purpose to life; and an ability to see the whole picture, not just isolated events.

---

Using This Book  *(For the professional, continued)*

The Practical Life Skills Workbook contains five separate sections to help participants learn more about themselves and the competencies they possess in many life skills areas. Participants will learn about the importance of practical life skills in their daily lives. They will complete assessments and activities to make them better managers of life and to assist their development of greater life skills.

The sections of this book are:

**PROBLEM-SOLVING STYLE SCALE** helps individuals understand how they attempt to solve problems, and provides instruction to enhance their problem-solving ability.

**MONEY MANAGEMENT STYLE SCALE** helps individuals to identify their style in managing money, and provides instruction for effective money management.

**TIME MANAGEMENT SKILLS SCALE** helps individuals identify how effective they are at managing their time, and provides instruction for better time management.

**PERSONAL CHANGE SCALE** helps individuals identify the changes they are experiencing in their lives, and provides instruction for managing change.

**SELF-AWARENESS SCALE** helps individuals identify their level of self-awareness related to their emotions, self-confidence and self-assessment.

These sections serve as avenues for individual self-reflection, as well as for group experiences revolving around identified topics of importance. Each assessment includes directions for easy administration, scoring and interpretation. Each section includes exploratory activities, reflective journaling activities and educational handouts to help participants discover their habitual effective and ineffective life skills and provides instruction to enhance their life skills.

The art of self-reflection goes back many centuries and is rooted in many of the world's greatest spiritual and philosophical traditions. Socrates, the ancient Greek philosopher, was known to walk the streets engaging the people he met in philosophical reflection and dialogue. He felt that this type of activity was so important in life that he went so far as to proclaim, “The unexamined life is not worth living!” The unexamined life is one in which the same routine is continually repeated without ever thinking about its meaning to one's life and how this life really could be lived. However, a structured reflection and examination of beliefs, assumptions, characteristics, and patterns can provide a better understanding, which can lead to a more satisfying life. A greater level of self-understanding about important life skills is often necessary to make positive, self-directed changes in the negative patterns a person may keep repeating. The assessments and exercises in this book can help promote this self-understanding. Through involvement in the in-depth activities, the participant claims ownership in the development of positive patterns.
Using This Book  *(For the professional, continued)*

Journaling is an extremely powerful tool for enhancing self-discovery, learning, transcending traditional problems, breaking ineffective life habits, and helping the person to heal from psychological traumas of the past. From a physical point of view, writing reduces stress and lowers muscle tension, blood pressure and heart rate levels. Psychologically, writing reduces sadness, depression and general anxiety, and leads to a greater level of life satisfaction and optimism. Behaviorally, writing leads to enhanced social skills, emotional intelligence and creativity. It also leads to improved writing skills which then leads to more self-confidence in the workplace.

By combining reflective assessment and journaling, participants will be exposed to a powerful method of combining verbalizing and writing to reflect on and solve problems. Participants will become more aware of the strengths and weaknesses of their daily life skills.

**Preparation for using the assessments and activities in this book is important.** The authors suggest that prior to administering any of the assessments in this book, you complete them yourself. This will familiarize you with the format of the assessments, the scoring directions, the interpretation guides and the journaling activities. Although the assessments are designed to be self-administered, scored and interpreted, this familiarity will help prepare facilitators to answer questions about the assessments for participants.
The Assessments, Journaling Activities, and Educational Handouts

The Assessments, Journaling Activities, and Educational Handouts in *The Practical Life Skills Workbook* are reproducible and ready to be photocopied for participants’ use. Assessments contained in this book focus on self-reported data and can be used by psychologists, counselors, therapists and career consultants. Accuracy and usefulness of the information provided is dependent on the truthful information that each participant provides through self-examination. By being honest, participants help themselves to learn about unproductive and ineffective patterns, and to uncover information that might be keeping them from being as happy and/or as successful as they might be.

An assessment instrument can provide participants with valuable information about themselves; however, it cannot measure or identify everything about them. The purpose of an assessment is not to pigeon-hole certain characteristics, but rather to allow participants to explore all of their characteristics. This book contains self-assessments, not tests. Tests measure knowledge or whether something is right or wrong. For the assessments in this book, there are no right or wrong answers. These assessments ask for personal opinions or attitudes about a topic of importance in the participant’s career and life.

When administering assessments in this workbook, remember that the items are generically written so that they will be applicable to a wide variety of people but will not account for every possible variable for every person. Use them to help participants identify possible negative themes in their lives and find ways to break the hold that these patterns and their effects have.

Advise the participants taking the assessments that they should not spend too much time trying to analyze the content of the questions; their initial response will most likely be true. Regardless of individual scores, encourage participants to talk about their findings and their feelings pertaining to what they have discovered about themselves. Talking about health, wellness, and overall well-being can enhance the life of participants. These wellness exercises can be used by group facilitators working with any populations who want to strengthen their overall wellness.

A particular score on any assessment does not guarantee a participant’s level of life skills. Use discretion when using any of the information or feedback provided in this workbook. The use of these assessments should not be substituted for consultation and/or wellness planning with a health care professional.

*Thanks to the following professionals whose input in this book has been so valuable!*

Carol Butler, MS Ed, RN, C  Kathy Liptak, Ed.D.
Kathy Khalsa, OTR/L  Eileen Regen, M.Ed., CJE
Jay Leutenberg  Lucy Ritzic, OTR/L
Layout of the Book

This book includes:

- **Assessment Instruments** – Self-assessment inventories with scoring directions and interpretation materials. Group facilitators can choose one or more of the activities relevant to their participants.
- **Activity Handouts** – Practical questions and activities that prompt self-reflection and promote self-understanding. These questions and activities foster introspection and promote pro-social behaviors.
- **Journaling Activities** – Self-exploration activities and journaling exercises specific to each assessment to enhance self-discovery, learning and healing.
- **Educational Handouts** – Handouts designed to enhance instruction can be used individually or in groups. They can be distributed, converted into masters for overheads or transparencies, or written down on a board and discussed.

Who should use this program?

This book has been designed as a practical tool for helping professional therapists, counselors, psychologists, teachers, group leaders, etc. Depending on the role of the professional using *The Practical Life Skills Workbook* and the specific group's needs, these sections can be used individually, combined, or implemented as part of an integrated curriculum for a more comprehensive approach.

Why use self-assessments?

Self-assessments are important in teaching various health and wellness skills. Participants will:

- Become aware of the primary motivators that guide behavior.
- Explore and learn to identify potentially harmful situations.
- Explore the effects of messages received in childhood.
- Gain insight that will guide behavioral change.
- Focus thinking on behavioral goals for change.
- Uncover resources they possess that can help to cope with problems and difficulties.
- Explore personal characteristics without judgment.
- Develop full awareness of personal strengths and weaknesses.

Because the assessments are presented in a straightforward and easy-to-use format, individuals can self-administer, score, and interpret each assessment independently.
Introduction for the Participant

Have you ever been frustrated because you keep reliving negative events in your life? Do you feel like you are losing at the game we call life? Do you want to be living a more extraordinary and successful life? If you answered yes to any of these questions, this workbook is for you. Most of us have never learned the practical life skills we need to succeed. Because of this, many of us have had to learn our life skills in the real world through the "school of hard knocks."

We all go to school to learn the basics of math, reading, writing, and history. However, when we step out into the real world beyond school, we often find that the types of challenges and problems we encounter are very different from what we learned in school. We begin to learn that to be successful in life, we must learn more about social relationships, managing change in our lives, leading and following others, getting along with co-workers, managing money and time, and solving problems to name a few skills. These are called life skills, and some people are better at developing and using them than others. The good news is that these are skills you can learn and improve with practice.

Life skills practice allows you to develop skills needed for human development and skills that will enable you to deal effectively with the personal challenges and changes that occur in your life. Life skills, whether they are effective in helping you achieve your goals, or not, have a tendency to keep repeating themselves if they are left unexamined. That is the reason that many people go through life using ineffective life skills over and over again and expecting different results each time. Once you have identified your negative patterns and skills, you will have the power to alter them so that you begin to experience positive results as you build your repertoire of positive and strong life skills.

This book, The Practical Life Skills Workbook, is designed to help you learn more about yourself, identify your effective and ineffective life skills, and find better ways to use these skills to positively adapt to and deal with the unique challenges of life and career.
The Practical Life Skills Workbook

TABLE OF CONTENTS

Section I: Problem-Solving Style Scale

**Problem-Solving Style Scale**
- Problem-Solving Style Scale Directions .................. 15
- Problem-Solving Style Scale ............................. 16–17
- Problem-Solving Style Scale Scoring Directions ........... 18
- Problem-Solving Style Scale Profile Interpretations ...... 19–22

**Exercises**
- Becoming a Skillful Problem Solver ..................... 23
- The Problem-Solving Process Outline...................... 24–25
- Problem Solving Activity ................................. 26–29

**Journaling Activities**
- My Problems .............................................. 30
- Problem Solving .......................................... 31

**Educational Handouts**
- Logical Thinking Method .................................. 32
- Characteristics That Make Solving a Problem Difficult ... 33

Section II: Money Management Style Scale

**Money Management Style Scale**
- Money Management Style Scale Directions ............... 37
- Money Management Style Scale .......................... 38–40
- Money Management Style Scale Scoring ................... 41
- Money Management Style Scale Profile Interpretations ... 41–43

**Exercises**
- How You Spend Your Money .............................. 44–46
- Spending Habits ........................................... 47–48
- My Money History ......................................... 49–51

**Journaling Activities**
- Current Spending Behavior ................................ 52
- New Spending Behavior ................................... 53

**Educational Handouts**
- Ways to Prevent Shopping Binges ........................ 54
- Spending Related Behaviors .............................. 55
TABLE OF CONTENTS (continued)

Section III: Time Management Skills Scale

Time Management Skills Scale
- Time Management Skills Scale Directions .................. 59
- Time Management Skills Scale ......................... 60–61
- Time Management Skills Scale Scoring Directions .......... 62
- Time Management Skills Scale Profile Interpretation .... 62–63

Exercises
- Goal Setting .................................................. 64–69
- To-Do Lists ..................................................... 70
- Protect Your Time ........................................... 71
- Be More Assertive .......................................... 72
- Manage Perfectionistic Behaviors ....................... 73
- Delegate ......................................................... 74
- Maintain Balance in Life ................................. 75–76

Journaling Activities
- Time Management Background .............................. 77
- My Time Management ....................................... 78

Educational Handouts
- Benefits of Effective Time Management ............... 79
- Symptoms of Poor Time Management ..................... 80

Section IV: Self-Awareness Scale

Self-Awareness Scale
- Self-Awareness Scale Directions ....................... 83
- Self-Awareness Scale ........................................ 84–85
- Self-Awareness Scale Scoring Directions .............. 86
- Self-Awareness Scale Profile Interpretation .......... 86
- Self-Awareness Scale Profile Descriptions .......... 87

Exercises
- Emotional Awareness ........................................ 88
- My Feelings .................................................... 89–90
- Self-Assessment ............................................. 91–93
- I am Unique .................................................... 94
- Self-Confidence .............................................. 95
TABLE OF CONTENTS (continued)

Things I Can Do Well ........................................ 96
Things I Cannot Do Well .................................... 97

**Journaling Activities**
Self-Awareness ............................................... 98
My Dreams ...................................................... 99

**Educational Handouts**
Quotations ~ Self-Awareness ............................. 101–101

**Section V: Personal Change Scale**
Personal Change Scale Directions .................... 105
Personal Change Scale ....................................... 106–107
Personal Change Scale Scoring Directions .......... 108
Personal Change Scale Profile Interpretation ...... 108
Personal Change Scale Descriptions ................. 109

**Exercises**
How Do You Respond to Change .................... 109
How Can You Cope? ......................................... 110
Take Care of Yourself .................................... 110–111
Create a Positive Inner Self ............................ 112
Overcome Self-Defeating Prophecies ............... 113
Regain Control ............................................... 114
Create a Strategy to Take Action .................... 115
Aspects to Consider ........................................ 116–118
Change and Others in My Life ...................... 119

**Journaling Activities**
Change in My Life .......................................... 120
Change Management ......................................... 121

**Educational Handouts**
Change Results .............................................. 122
Self-Fulfilling Prophecy Beliefs ..................... 123
Quotations ~ Change ........................................ 124
SECTION I:
Problem-Solving Style Scale

Name____________________________________________

Date___________________________

Date___________________________
Problem-Solving Style Scale Directions

Problems occur in the lives of all people. The ability to solve problems determines how satisfied we are in the many aspects of our lives. By being able to solve problems effectively, we can live a healthier and less stressful life. We may choose different approaches to solving problems. The approach that one uses is largely based on one’s own personality. The Problem-Solving Style Scale is designed to help you understand how you attempt to solve problems in life and to give you additional skills in effective problem solving.

Read each of the statements and decide how descriptive the statement is of you. Circle the number of your response of each statement.

In the following example, the circled 1 indicates the statement is not at all descriptive of the person completing the inventory:

When I solve a problem . . .

I focus on what really happened to cause the problem 4 3 2 1

This is not a test and there are no right or wrong answers. Do not spend too much time thinking about your answers. Your initial response will likely be the most true for you. Be sure to respond to every statement.
SECTION I: PROBLEM-SOLVING STYLE SCALE

**Problem-Solving Style Scale**

<table>
<thead>
<tr>
<th>1. When I solve a problem . . .</th>
<th>A Lot Like Me</th>
<th>Somewhat Like Me</th>
<th>A Little Like Me</th>
<th>Not Like Me</th>
</tr>
</thead>
<tbody>
<tr>
<td>I focus on what really happened to cause the problem</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I am attentive to specifics and details</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I look for the immediate costs and benefits</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I look for a practical solution to the problem</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I look at the problem realistically</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I rely on experience and standard ways to solve them</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I like to gather as many facts as possible</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

**TOTAL #1 = __________**

<table>
<thead>
<tr>
<th>1. When I solve a problem . . .</th>
<th>A Lot Like Me</th>
<th>Somewhat Like Me</th>
<th>A Little Like Me</th>
<th>Not Like Me</th>
</tr>
</thead>
<tbody>
<tr>
<td>I try to solve the problem based on intuitive, “gut” feelings</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I look at the big picture, not small details</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I do what feels right</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I always look for new, creative ways to solve them</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I rely on internal signals about what feels good</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I focus on the meaning of the problem to all involved</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I value insights over facts</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

**TOTAL #2 = __________**

*Continued on the next page*
SECTION I: PROBLEM-SOLVING STYLE SCALE

(Problem-Solving Style Scale, continued)

3. When I solve a problem . . .

<table>
<thead>
<tr>
<th>Item</th>
<th>A Lot Like Me</th>
<th>Somewhat Like Me</th>
<th>A Little Like Me</th>
<th>Not Like Me</th>
</tr>
</thead>
<tbody>
<tr>
<td>I look at it logically</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I analyze the facts and put them in order</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I want to find the one right answer</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I analyze the problem objectively</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I pay attention to all details of the problem</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I hesitate to add emotions to the problem situation</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I concentrate on the problem, not personal/group harmony</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

TOTAL #3 = __________

4. When I solve a problem . . .

<table>
<thead>
<tr>
<th>Item</th>
<th>A Lot Like Me</th>
<th>Somewhat Like Me</th>
<th>A Little Like Me</th>
<th>Not Like Me</th>
</tr>
</thead>
<tbody>
<tr>
<td>I try to please others involved in the problem situation</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I think about the people involved as much as the task</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I try to sense how others feel about my solutions</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I want the best solution for everyone involved</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I use my emotions as part of the process</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I try to work out a solution in harmony with others</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I do not analyze the problem in a logical way</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

TOTAL #4 = __________

(Go to the Scoring Directions on the next page)
Problem-Solving Style Scale

Scoring Directions

The Problem-Solving Style Scale is designed to measure your approach to solving problems that occur in your life, relationships and career. For each of the four sections, add the scores you circled for each of the items. Put that total on the line marked “Total” at the end of each section.

Then, transfer your totals to the spaces below:

1. TOTAL = _______ Practical Thinking
2. TOTAL = _______ Intuitive Reaction Thinking
3. TOTAL = _______ Logical Thinking
4. TOTAL = _______ Social Sensitive Thinking

The area in which you scored the highest tends to be your problem-solving style. Similarly, the area in which you scored the lowest tends to be your least preferred problem-solving style. Now turn to the next page for a description of each of the four scales on the assessment.
Profile Interpretation

SCALE 1 — A PRACTICAL THINKING problem-solving style is one in which you take in information that is real and tangible. You want to know what really is happening in the problem situation. You are observant about the specifics of what is going on around you and are especially attuned to the practical realities of the problem situation. You tend to notice specifics and enjoy looking at the facts. You may overlook recurring themes, focusing instead on the factual and the concrete issues involved in the problem situation. You will rely on and trust your previous experience in dealing with similar problems.

If this is your style:

- You are oriented to the present
- You focus on the real and actual
- You trust your experience from previous problem situations
- You trust facts rather than other people
- You are very observant
- You are able to remember specifics about the problem
- You understand ideas through practical applications
- You build carefully toward conclusions

Write about a time when the Practical Thinking problem-solving style has worked well for you.

___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________

Write about a time when the Practical Thinking problem-solving style has NOT worked well.

___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________

(Continued on the next page)