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**ePortfolio Assignments**

**Assignment #1- Make Your Bed**

Lesson one that stood out to me was the first one, make your bed. Admiral McRaven told the story of basic camp that every single morning that everyone’s beds were inspected. Everything must be perfect. The corners squared, the sheets pulled tight, and the pillow right in the center, with the extra blanket folded perfectly at the end of the bed. Admiral McRaven said that when you start your day off with making your bed it helps you to get your day started to accomplish a task and then another and another. You go throughout your day and you have accomplished all that you needed to do. The lesson in making your bed, is doing the simple things in life well. And if we truly have a crappy day, we come home to a nice made bed.

I selected this lesson because I have always based my life on doing the simple things well. So many times, we get caught up in the big things of life and feel as though we need to do everything just right and perfect. How are we to do the big things with perfection when we can’t do the simple things right? Simplicity is the beauty of life and when we get caught up in the big things, we miss the small things of life that may be the biggest things in our lives that make the biggest influence. By small and simple things, we can do big things.

Being in school and having tuition to pay, bills, insurance, and all the many expenses of life, it can be hard to save up. My husband and I have talked many times about simply saving up a small amount each month. As we have looked at it, it has grown so much. In life, things can be overwhelming, but when we take the small things in life and do it one by one, as we look back, we can see that we have accomplished a lot.

The other lesson that stood out to me was don’t back down from the sharks. Admiral McRaven talks about a training where they are flown out to an island that is the breeding grown for sharks. They were to swim so many miles and come back. Before the swim they were taught about the different species of sharks. They were told that if the shark starts to circle their position, to stand their ground and not swim away. If a shark swam towards them, to stand their grown and punch it in the snout and the shark would swim away. Admiral McRaven said that in life there are sharks and we must stand our ground.

I selected this lesson because as I have gotten older, and with pursuing my career, I have noticed that there are many sharks in life that try to drag you down and to stop me from trying to achieve my dream or my future career. I have had many times when I have wanted to swim away and run as fast as I could way from those sharks, whether it be people or whether it be a tough situation, there have been times that I wanted to quite and not do it. I have also come to realize that when I stand my ground and look the shark in the eye, that I have grown and have learned so much from overcoming that obstacle.

Financially not backing down from the sharks to me, means working hard and saving. I know the generation today has this mind set of wanting to work less but for more money. At times, we just need to face work and to work hard to receive the money that we need and to invest that money into something that will be greater. Overall in life, not backing down from the sharks is to face our dreams, to be ourselves and not back down from what we believe and pursuing our dream career and working hard.

**Assignment #2- Compound Interest**

Compound interest gives you more power than simple interest would and adds more to your savings. It allows your investment to grow more throughout the years. The earlier you start to save, the more you will have by the time you retire. The key is to save early and to look for a higher compound rate. In simple terms it is “interest on your interest”.

Using the compound interest calculator was interesting to use to see the difference it makes with how much money I would put in. It also was interesting and good to see how my savings would grow if I put a little bit more each month and wait patiently for it to grow. In the calculator I simply put in $50 a month and within 20 years it says it would grow to be $20,715. In doing this, it motivated me to build my savings with compound interest and save that money for when I retire or to possibly help with my kid’s college education. At first when I looked at the 20 year I thought that would be a long time, but it really isn’t.

Learning about compound interest and reading so many examples, has been a big motivator for me to start saving and start investing. I have learned different tricks and ways that I can build my savings to better prepare for when I retire and how to build my savings for when I will need it. At times it can be hard to have a tighter budget and to put more money in savings because of things my family wants or think we may need. Seeing what our money could be at the end of saving it though, is helpful to look at and see.

**Assignment #3- Financial Frauds, Schemes, and Scams**

Identity Theft is a crime when a thief steals your personal information such as your name or your social security number and uses it to commit fraud. The damage caused by these thieves can damage your credit status and can cost you time and money to restore your good name. You may not know that you are a victim of identity theft until you have mystery bills, credit collections, or have denied loans down the road after the thief has done the damage.

An example of identity theft is using your name and social security number to apply for credit, file taxes, or receive medical services. There are several types of identity theft. There is child ID theft that can go undetected for years because they don’t use their ID until they are adults and when they grow up, the damage has been done. There is tax ID theft where the thief uses your social security number to falsely file tax returns with the government. Medical ID theft is when someone steals your health insurance number to receive medical services and it is billed to your health insurance. Senior ID theft targets seniors and they are more vulnerable to theft because they are always at the doctors and in a care home where their information is given to many people. Last is social ID theft where the thief uses your name, photos, and other personal information to create phony accounts.

To prevent identity theft there are several steps you can take to prevent it. Don’t carry your social security card in your wallet or write it on your checks. Give out your social security number only when necessary. Don’t respond to solicitors when they ask for personal information. Collect your mail promptly and when you go out of town, place a hold on your mail to prevent it from being stolen. Pay attention to your billing cycles and if bills are late, contact the sender. Review your credit report once a year to make sure that it doesn’t include accounts you have not opened.

Internet fraud happens to millions of people each year by using internet access to trick people into sending money or giving out personal information. Not only do they use the internet to trick people but software. There are many examples of internet fraud. There are data breaches, malware, phishing or spoofing, internet auction fraud, and credit card fraud. If you believe that you have been a victim, you should report it right away to make things right. When you file a complaint, it will be forwarded to federal, state, local or international law enforcement. If you believe your credit or debit card was stolen, you should report that to your bank immediately.

Some example of internet fraud is data breaches in which personal or financial information is leaked from a secure location to an untrusted environment. Malware is another example that involves software that is very dangerous and is designed to disable computers and computer systems. Phishing or spoofing is when a scammer uses a fake email, text message, or websites to steal your identity, personal information, bank account information, credit cards, and passwords to your accounts. Internet auction fraud is the misrepresentation of a product that is being advertised. Credit card fraud is when scammers obtain money or property through unauthorized use of your debit or credit card.

Some ways to protect yourself against internet fraud is to learn how to spot internet fraud and find out the warning signs. While buying things on the internet, make sure you know your buyer or seller and if you do buy something online from a company you don’t know, research into it. Always make sure you update your antivirus software and antispyware programs. Be careful about ads on the internet offering downloadable spyware and only install programs from a trusted source.

**Assignment #4- Big Hat, No Cattle**

   An example of Teddy in my life is the generation growing up now with me. I see ads and hear ads on the radio for taking out loans being quick and simple. I know of a couple of friends who are in debt for things that they don't need but wanted bad and couldn't wait to save up their money to buy it. I also feel like those who are just receiving the newest and greatest things never bring true happiness because they continue to look for the newest and greatest thing that will bring them happiness and fulfillment in life.

    An example of Tex in my life that I know is my grandpa. While my dad was growing up, my grandpa started his own business and worked hard for years to build it to what it is today. I always remember the stories my dad would tell me that he would eat spam and eggs for breakfast every morning because it was cheap, and they had no money. Now, my grandpa is fairly wealthy but still lives in moderation. My grandparents live in a smaller home in a family neighborhood. My grandpa is always out working with his workers and puts in just as much, if not more than they do. He fixes his tractors he has and his cars and by looking at him, you wouldn't think he was wealthy by any means. Growing up, I had no idea how much money my grandparents had because of the way the live their lives. My grandpa continues to work hard and that is what he has always taught me to do.

     Looking at both examples in my life, I have learned a lot of things to do and what not to do. Looking at the example of the generation now, everyone wants the newest and best things and they are taking loan after loan to get what they want but don't need. My husband came from a family that never had a lot of money and they struggled at times to make ends meet. Now that we are married he has really been sure to save and make sure we aren't spending our money on things that we don't need. I came from a family where my dad worked 7 days a week plus overtime and always taught me to save my money and to work hard. Seeing friends struggle with money and buying things has really helped me to continue to save my money and work hard and save for the things that we need or that we want in the future.

**Assignment #5- Find the Obstacles and Clear It**

While watching the TED talk about Russell Redenbaugh, I was amazed about his whole story that he told. During the whole thing, he talked positively about his experience and making the most of it. He never acted bitter or mad about the whole thing but instead sought-after opportunities to become better and to learn from being blind. The first thing that really stood out to me was when he received the news in the hospital that doctors could not do anything else for him and that he was going to be blind for the rest of his life. He said that it came as a relief to him and that his mother was distraught. During that time in the hospital while he was there, he made several declarations to himself that being blind would not stop him from succeeding. He says, “All action begins with declaration”. There is a power in declaring. While at school he noticed big boats that looked expensive, but they were empty, and he thought that there was no shortage of money but of skill and that he was going to learn the skills necessary to make money for himself. So many people at jobs and within universities never thought he would complete what he has completed today. He never let anyone discourage him and when he fell, he got right back up and proved that he could do anything he wanted if he put his mind to it. He had a motto of living in such a way for opportunities to come and when they came, to grab them and to take hold of them. He said, “Have the courage to act, have the courage to be larger than your fears, have the courage to be larger than your circumstances.”.

There are so many people in my life that are huge examples to me of overcoming obstacles and making the most of life. Someone in my life that has really overcome a lot of obstacles is my Grandpa Steve. He grew up in a not so ideal home where his father was abusive and extremely hard on him. If you talked to him, you would never know what he went through as a child and it wasn’t until he passed away that I learned so much about him. He was always happy, always willing to offer service and always the first to look at things positively. In high school he didn’t do so well, and it wasn’t until after he graduated that he really turned his life around. He went to college and earned his degree has a graphic designer. He worked for many years and then in his 60’s was laid off and soon my grandma and grandpa lost their home and were forced to move. My grandpa became a bus driver and he put his all into his work. He loved those kids like they were his own grandkids and protected them and made sure they had a safe place. He always had a positive attitude and never had a “poor me” attitude. He put his all into his work and made it a goal in life to make sure that everyone felt loved, appreciated, and welcomed in everything.

Watching the TED talk and seeing the many people in my life who have overcome so much have taught me so many lessons. One of the biggest lessons I have learned though is it is all about attitude. Life is full of trials and ups and downs, but it is how we act like towards those things that happen in life. With Russell, he was blind at the age of 16 because he was playing with a rocket and went throughout life making sure that being blind did not stop him. He sat in his hospital bed after hearing the news and made a list in his mind of the things he would do from then on instead of feeling sorry for himself. My grandpa never let his past define him and changed his attitude on how he treated his own family and his career. He treated others with kindness and made them feel like they were worth something and that they had a friend in him when at times he didn’t feel like he had a friend growing up. The biggest thing in life is how to act to the things that happen to us and not letting things get us down but instead motivate us to become better.