After studying this chapter, you will be able to

- identify your personal and material resources.
- describe the ways you can use your resources.
- apply the decision-making process in your daily life.

Management is using your resources to reach a goal. Your resources are whatever you use to help reach your goals. When you manage, you work to get something done in the best possible way. To be a good manager you must be aware of all your resources. You must also understand how you can use each resource.

Making decisions is an important part of management. Good managers understand the decision-making process. They know themselves well enough to make the decisions that are right for them.

You have already learned about your needs, wants, personal priorities, goals, and standards. The way you make decisions will be based on these concepts as well as your resources.

Your Resources

Anything that can help you reach a goal is a resource. For instance, your endurance and ability to run quickly are resources that can help you reach the goal of running a mile in less time. You may have never thought about all the resources available to you. These resources can be either personal or material.

Personal Resources

Many of your resources come from within yourself or from your relationships with other people. These are called personal resources. Your abilities and attitudes are personal resources. Other people, time, and energy are also valuable personal resources.

Your abilities are what you do well. For instance, you may be able to solve math equations quickly and easily. You can use this resource to learn algebra with little difficulty. Other abilities may not come so easily. You can develop these abilities through hard work. For instance, you can learn to play the trumpet by practicing each day.

Your attitudes are your ideas and opinions about life. Attitudes affect the way you think, feel, talk, act, and look. A positive attitude is a valuable resource. When you have a positive attitude, you see the good in situations, not just the bad. Positive people have fewer problems managing and making decisions. They know that all decisions are important. They try to manage their lives in the best possible way. A positive attitude helps you get more use from your resources.

Your family members are valuable resources. They love you, care for you, and help you when needed. They are there for you when you have a problem and when you need to talk to someone. They may help you fix your bike or pick you up after ball practice.

Friends, family, and other people are valuable personal resources. They can help you achieve goals and manage your life. These people can combine their own resources with yours to reach a goal.

Maybe math is a stronger subject for your friend than it is for you. Perhaps you could ask your friend to help you study for the next test. Your friend is a resource for knowledge about math.

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Your teachers are an important resource for you to use. They share their knowledge and skills with you each day, 8-2. Talking with them may help you solve problems.

Time is a personal resource that is limited to 24 hours each day. Everyone has an equal number of hours in a day. You must decide the best way to use those hours. Young people have the freedom to spend many of these hours as they wish. How do you use your free time? Do you develop new skills, or do you spend all your time watching television? Having fun is important, but you also need to spend time learning and growing.

Your energy is an important personal resource. The amount of energy you have varies throughout the day. Your age, what you eat, how long you sleep, and what you do each day affects your energy level. You probably have more energy at a certain time of the day. Some people do their best work in the morning while others do their best at night.

Material Resources

Material resources include money, community resources, and possessions. Although everyone has some of these resources, different people have different amounts. Making wise use of your material resources will help you reach your goals.

People use money to buy goods and services. You may need money to buy your friend a birthday gift or to go see a movie. This money may come from your allowance, a paper route, or a babysitting job. People your age usually have a small amount of money and limited ways of making money.

As you get older, you will have the chance to make more money. You will spend your money in different ways. You may begin to save money for special goals, such as your education or a car. Money is an important resource to people of all ages.

Community resources are all around you. Many people share them. Schools, libraries, stores, theaters, parks, zoos, and museums are all community resources, 8-3. Your school is a resource for knowledge. You can use the library to borrow books instead of buying them. Using your community resources can be both fun and educational.

Your possessions are another material resource. Possessions include anything you own. A radio and clothing are typical possessions. Many possessions belong to more than one person. Your home, TV, or computer may be shared with other family members.

Computers and the Internet

Computers are another type of material resource. They have become an important part of everyday life. Many people use them both at home and work, 8-4. Knowing how to use a computer is called being computer literate. So many jobs use computers that this skill is very important.

Computers are found in homes and workplaces everywhere. They help control the functions in household appliances such as dishwashers, sewing machines, and microwave ovens. Most retail stores use computers to read product codes and add up your total bill. Libraries use computers to track the books. Many teachers use computers to record students’ grades.

Personal computers are the type of computer you are likely to use at school or home. A computer is a resource that can help you manage your other resources, 8-5. Doing so will help you reach your goals.

Computers use software to run different programs. You can buy software on CD-ROMs. CD-ROM stands for Compact Disk—Read Only Memory. You cannot save information on a CD-ROM. However, you can now save files to CDs using a rewritable drive, or CD-RW.

You can buy computer programs to do almost anything for you. Some programs help you budget your income and expenses. There
How Can You Use a Computer?

- Keep a list of important dates. Include when class assignments are due, birthdays of friends and family, school events, and jobs to earn income.
- Use a computer program to help you develop a budget. You’ll need to know your income and sources of income. You’ll also need to know your expenses such as lunch, savings, transportation, gifts, and clothing.
- Keep a record of your babysitting jobs. For each job, list the family’s address and phone number and the names of the parents and children. List any other important facts about the family.
- Keep a weekly list of jobs to do. For each day of the week, list your jobs to do at home, at school, and to earn income.
- Use a computer program to analyze the food you eat and to help you plan nutritious meals. You can use a computer to store your favorite recipes.
- Use a computer program to rearrange your bedroom furniture on screen. You won’t have to physically move anything.
- Use a computer to create designs and banners to use for clubs and school projects.

8-5 Certain computer programs can be a great help with your schoolwork.  

- Word processing programs help you write your school reports and make charts. Using a computer to write makes it easier to see what changes you need to make. Then you can correct your work before it is printed. Usually a word processing program will include a dictionary, grammar check, and thesaurus.
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Natural Resources

Natural resources are material resources that include air, water, soil, petroleum products, plants, and minerals. Natural resources are shared by everyone. Because most natural resources are limited, federal laws have been passed to help keep our air and water clean. The Environmental Protection Agency (EPA) was created to enforce these laws.

Recycling is one way you can help conserve natural resources. Recycling means reprocessing resources to be used again. It involves reusing materials in order to conserve resources. Nearly 84 percent of all household waste is recyclable. Items that are often recycled include those listed in 8-6. Recycling centers are located in many communities. Some cities and counties require that trash be separated into paper products, bottles, and cans so that they can be recycled, 8-7.

What’s Recyclable?

- 84 percent of household waste including:
  - Aluminum, corrugated cardboard, glass, paper, plastics, tin cans. These can be taken to recycling centers and made into new items.
  - Clothing. Service and religious organizations will pick up used clothing.
  - Yard waste. Cut grass, leaves, and other yard waste is about 20 percent of all landfill waste. Check with your library to learn how to build a backyard compost.
  - Old oil, batteries, and tires. Most service stations will accept these items for safe disposal.

8-6 Pollution can be reduced by recycling household items.

8-7 By participating in your community’s recycling efforts, you are helping to conserve natural resources.

You will be able to manage your resources better when you understand all the ways you can use them. You may choose to use a resource alone or to combine it with another resource. Personal and material resources can often be combined to get better results. Combining the computer with your ability to write well will help you finish a book report quickly. You can share your resources with others or exchange them. You can substitute one resource for another. Some resources can also be used to produce other resources.

You may use the same resource for different purposes at different times. One day you might use your free time at school to complete your homework. Another day you might use that time to talk to friends.

Sharing Resources

Many of your resources are shared, especially with your family. 8-8 Family members take turns using cooking supplies and appliances. Other resources, such as living space and
In the Headlines

President Challenges Citizens to Volunteer

Why is helping others important?
What qualities do you have that could help others?
How could you volunteer or make a contribution to your school or community?

furniture, are shared by everyone in the family at all times. You also share your abilities and attitudes with each other every day.

A good example of shared personal resources is a band. Each person shares musical abilities with the group. Everyone enjoys this sharing. When band members share their resources, the band's sound improves and everyone feels satisfied.

Natural resources, such as air, water, and land, are shared by everyone in the world. Because these resources are limited, we must be careful not to waste them. Community resources are also shared. Many people use the banks, stores, zoos, and libraries in your community.

Exchanging Resources

One resource that is often exchanged is money. When you buy frozen yogurt, you are exchanging your money (one resource) for food (another resource). Consumers exchange their money for goods and services every day. If you have a lawn-mowing job, you are exchanging your time and skills for money.

Personal resources are also exchanged. You might agree to teach a friend to ice skate if she teaches you to play tennis. You would be exchanging your abilities as resources.

Substituting One Resource for Another

If you have very little of one resource, you may be able to use another resource in its place. If you don't have the money to buy a shirt, you might be able to use your sewing skills to make one. If you weren't born with a natural athletic ability, you can substitute time and energy. Being willing to learn and practice hard can help you develop athletic ability.

Using Resources to Produce Other Resources

You can use some of your resources to produce others. For instance, you may have the ability to play the piano. Having this musical resource might make it easier for you to learn to play other musical instruments, too. Your musical resource could help you get into a band. By playing at parties, your musical resource could produce the resource of money.

Maybe you have good personal qualities as a resource. You are friendly, trustworthy, and eager to help others. Resources like these could produce a new resource—friends.

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Maybe you have good personal qualities as a resource. You are friendly, trustworthy, and eager to help others. Resources like these could produce a new resource—friends.
A decision is a choice. It is making up your mind what you will do or say. Your values, goals, standards, needs, and wants all affect your decisions, 8-9. If honesty is one of your values, you will decide not to cheat on a test. If buying a pet is one of your goals, you may decide to mow lawns to earn the money to buy it. If your grade in science class does not meet your standards, you may decide to spend more time studying. If your body needs food, you will have to decide what foods to eat. If you want a telephone in your room, you will decide how to get money to afford it.

Managing your resources is an important part of decision making. Many decisions concerning your resources affect your daily life. They relate to your food, clothing, and relationships with family and friends. You decide whether to go to the mall with one friend or to a concert with another. You decide whether to use your time to decorate the gym for a pep rally or work on a term paper.

Whether your decisions are simple or complex, you can use the decision-making process to help you reach a goal or solve a problem, 8-10. The following step-by-step approach can help you make the best decisions.

**Step 1—State the decision to be made.** Some decisions involve just making a choice. Others also involve solving a problem. Be sure you understand what needs to be done. The best way to do this is to state your decision or problem as a goal. That is a positive approach to making decisions.

**Step 2—List all possible alternatives.** Your options are the possible ways you might reach your goal. For most decisions you will have more than one option. Always try to list at least two alternatives. Other people may be able to help you think of ideas.

**Step 3—Think about your alternatives.** Take a good look at each alternative. Think through the options and see what would happen if you chose each one. Think of the pros and cons of each alternative.

**Step 4—Choose the best alternative.** After you have thought through all the alternatives, you are ready to choose one or more. Sometimes you will only be able to use one. Other times you may be able to try a few at the same time.

**Step 5. Act on your decision.** You decide whether to quit the basketball team and then you would not have practice after school.

**Step 6. Evaluate your decision.** Do you think your decision helped you reach your goal? By the time you take your next science test, you will have been studying the new way for several weeks. Take a look at your test score and your homework. Are you scoring higher and understanding your work better? If so, you should be congratulated for moving toward your goal. If not, you may need to try some other alternatives. Maybe your friend could help you study or you could have an older student tutor you.

Using this process will help you make decisions that lead you toward your goal or solve your problem.
Step 5—Act on your decision. Now you are ready to take action. This can be the most difficult step in the decision-making process. You will need to do whatever is necessary to follow through on your decision.

Step 6—Evaluate your decision. To evaluate your decision means to decide whether you have made a good decision. You will decide whether that decision helped you reach your goal.

You can also use the decision-making process for problem solving. Suppose your aunt from out of state is coming to visit for the weekend, but you've already made plans to go camping with your friend. To use the problem-solving process, first consider your alternatives. You can go camping, but you will miss your aunt's visit and you might upset your family. If you stay home, you will get to see your aunt. However, it may not be as much fun as camping, and you may anger your friend by changing your plans. You must choose the best alternative. If you choose to visit with your aunt, evaluate whether it was a good decision. Are you glad you stayed, or are you sorry you missed the camping trip?

Accepting Responsibility for Your Decisions

The results of a decision are called consequences. Being a responsible person involves accepting the consequences of your decisions. When you carefully follow the decision-making process, you will be prepared to take responsibility for the consequences of those decisions, 8-11.

Sometimes your evaluation may tell you that you have made a wrong decision. This decision may have negative consequences. For instance, you may decide not to study for a test. A negative consequence of this decision might be a low grade on the test.

Whether your decisions are good or poor, you must be willing to accept the consequences. When the consequences are positive, you can enjoy the credit you deserve. When the consequences are negative, you can learn from them to help you make better decisions in the future.

Life View

It was Jonah's turn to make dinner for the family. He wanted to try a new recipe for meatloaf instead of preparing the family favorite. He thought about his alternatives. He followed the new recipe, the family might discover a delicious new dish. On the other hand, the family might not like the new recipe.

After weighing his options, Jonah decided to try something new.

8-11 Deciding to study and complete assignments brings the positive consequences of learning and doing well on tests.

Review It

1. True or false. You can be a good manager without being aware of your resources.
2. List four personal resources and four material resources.
3. A _________ attitude helps you get more out of your resources.
4. True or false. A resource can be used in only one way.
5. Match the following ways to use resources with the appropriate situations.
   - Sharing resources
   - Exchanging resources
   - Substituting one resource for another
   - Using one resource to produce another

   A. You agree to help your brother learn his spelling words if he will do the dishes for you.
   B. You let your younger sister borrow your favorite sweater.
   C. You use your sewing skills to make pillows and sell them at a craft show.
   D. Because you are out of brown sugar, you use white sugar in its place.

6. Resources that many people share are known as _________.
A. personal resources
B. community resources
C. transferable resources
D. renewable resources

Apply It

1. Computers are an important resource today. Invite someone familiar with practical applications of computers to speak to the class. Discuss how you can use computers to manage your other resources and your life.
2. Describe a big decision that you and your classmates will face in the next few years. Think of several alternatives and list the pros and cons of each. Choose the best alternative. Then share your decision with the rest of the class. Explain why you made that choice.

Think More About It

1. What can be done about recycling resources in your home? in your community? in the world?
2. What can you do to accept responsibility for a bad decision?
3. Should there be laws censoring information on the Internet?
4. If you could donate any resource to benefit your community, what would it be?

Get Involved

Research your community’s current recycling efforts. Using the decision-making process, plan a group recycling or cleanup project. Ideas might include painting over graffiti, cleaning road sides, collecting discarded paper and aluminum cans, or helping raise money for a local environmental improvement organization.