

Real World Ready™ — A No-Cost Life Skills Toolkit for High School Students (Grades 9–12)

Preparing Students for Life Beyond the Classroom
A Student-Informed Life Skills Program
By Art Over Destruction (AOD) — 501(c)(3)
www.artoverdestruction.org
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Used by Utah youth programs
15–20 minutes per module

What This Is

Real World Ready™ is a short, interactive life skills program that teaches how the real world works — money, jobs, housing, credit, safety, options after high school, and how to use modern tools (AI + smartphones) wisely.

This is not a class.
No tests. No grades. No heavy reading.

It's a clear, practical guide students can use right now — in school, at home, or on their own.

5 Outcomes for Students

By completing Real World Ready™, students will be able to:

Manage money and spending habits to reduce financial stress

Understand credit and protect their future opportunities

Navigate jobs, paychecks, and workplace expectations

Avoid common traps in housing, cars, and contracts

Use AI and smartphones responsibly for real-life decisions

How to Use This Program

Each module takes 15–20 minutes.

For each level:

Read the Shock Truth

Review the Real-World Basics

Do the Quick Challenge

Write one Real-Life Win

This can be done solo on a phone or with a group.
No tools. No physical risk. No liability for schools.

LEVEL 1 — MONEY = POWER

Shock Truth

A \$5 daily habit doesn't feel like much — until you realize it's about \$150/month and \$1,800/year.

Real-World Basics

Money has two flows:

- Income (money in)
- Expenses (money out)

If expenses grow faster than income, life feels stressful.

Three rules:

- Pay yourself first (save before spending)
- Small daily spending adds up fast
- Your future self is created by today's habits

Compound growth (simple):

Saving \$50/month at 16 grows more over time than saving \$100/month starting at 26.

Real Example

If you save \$25/week starting in high school, that's ~\$1,300/year.

That's a phone upgrade, emergency fund, or part of a car down payment.

Smart Tools

Use your phone notes app or a free budget app to track spending for 7 days.

Quick Challenge

One habit I spend on daily: _____

Monthly cost: _____

Yearly cost: _____

Real-Life Win

One money habit I will change this week: _____

LEVEL 2 — PAYCHECKS & TAXES (HOW MONEY ACTUALLY HITS YOUR BANK)

Shock Truth

Your paycheck is not what you keep.

Real-World Basics

Gross pay = before deductions

Take-home pay = what hits your bank

Common deductions:

- Federal & state taxes
- Social Security
- Medicare
- Sometimes insurance

Real Example

$\$16/\text{hour} \times 20 \text{ hours/week} = \320 gross

Take-home might be $\sim\$255\text{--}\275 .

Taxes help pay for roads, schools, emergency services, and public programs.

Free tax help exists:

- IRS Free File
- Volunteer Income Tax Assistance (VITA)
- Local libraries & community centers

Smart Tools

Use a paycheck calculator online to preview take-home pay before accepting a job.

Quick Challenge

Look up your state minimum wage.

Would 20 hours/week cover basic monthly expenses?

Real-Life Win

One thing I now understand about paychecks: _____

LEVEL 3 — CREDIT = ADULT TRUST

Shock Truth

Two people buy the same car. One pays thousands more just because of credit.

Real-World Basics

Credit = trust score.

Raises credit:

- On-time payments
- Low balances
- Long history of good behavior

Hurts credit:

- Late payments
- Missed payments
- Maxed-out cards
- Ignoring bills

Free official credit reports (no payment required):

- Experian — www.experian.com

- Equifax — www.equifax.com

- TransUnion — www.transunion.com

Only use official sites. Never pay to check your credit.

Smart Tools

Monitor credit through bank apps or official bureau apps.

Quick Challenge

What bill would hurt most if paid late? _____

Real-Life Win

One habit I will protect for future credit: _____

LEVEL 4 — WORK, JOBS, & PAY

Shock Truth

People who communicate well often earn more than people who only work hard.

Real-World Basics

Employers value:

- reliability
- communication
- showing up
- learning fast

Pay increases when:

- your skills grow
- your responsibility grows
- people trust you

Real Example

Two workers start at \$15/hr.

One shows initiative and communicates → promoted.

One stays silent → same pay.

Smart Tools

Use AI to help write:

- resumes
- cover messages
- interview practice

(Always review AI so it sounds like you.)

Quick Challenge

Write your 1-sentence job ask:

“Hi, my name is _____. I’m reliable and looking for work. How can I apply?”

Real-Life Win

One work habit I will practice: _____

LEVEL 5 — HOUSING, CARS, & CONTRACTS

Shock Truth

Most financial traps come from signing things without understanding them.

Real-World Basics

Housing: Rent is monthly. Leases are contracts. Breaking leases costs money.

Cars: Real cost = payment + insurance + gas + maintenance + repairs.

Contracts: If you sign it, you're responsible — even if you didn't read it.

Car emergencies (conceptual):

Know who to call, how to stay safe, and where to get help.

Smart Tools

Use your phone to:

- look up lease terms
- check insurance quotes
- read contract explanations

Quick Challenge

One thing I will always check before signing: _____

Real-Life Win

One trap I will avoid: _____

LEVEL 6 — RIGHTS, SAFETY, & COMMUNICATION

Shock Truth

Staying calm protects you more than winning arguments.

Real-World Basics

You have the right to:

- ask questions
- say no
- leave unsafe situations
- ask trusted adults for help

Calm communication:

- protects your reputation
- avoids escalation
- builds trust

Smart Tools

Use your phone to:

- record details
- save important contacts
- find support resources

Quick Challenge

Rewrite an angry text into a calm message.

Real-Life Win

One situation where I will stay calm: _____

LEVEL 7 — OPTIONS & RESOURCES

Shock Truth

There is no single “right path” after high school.

Real-World Basics

Options include:

- college
- trades
- work
- military
- certifications
- free learning

Free resources:

- Khan Academy
- Public libraries
- Workforce centers
- Community colleges
- Mental health hotlines
- Food & housing assistance

Asking for help is a strength.

Smart Tools

Use AI to explore career paths, training options, and scholarships.
Double-check important info with official sources.

Quick Challenge

One free resource I will use this month: _____

Real-Life Win

One option I want to explore: _____

FINAL CHALLENGE — REAL WORLD READY LIFE MAP

One job or path I want to explore: _____

Where I might live: _____

One monthly expense I need to plan for: _____

One long-term goal: _____

One mistake or trap I want to avoid: _____

One skill I want to build next: _____

By the End of This Program, Students Will Be Able To

- Understand how money, credit, work, and contracts actually function
- Use AI and smartphones responsibly for real-life decisions
- Avoid common financial traps
- Make informed choices
- Map a realistic next step

What This Program Is Not

Not political

Not therapy

Not graded

Not telling students what to think

It is a practical life guide.

“School teaches tests.

Real World Ready teaches life.”

About Art Over Destruction (AOD)

Art Over Destruction (AOD) is a nonprofit organization helping young people feel calmer, safer, and more focused.

Since 2012, AOD has worked with schools and communities to help students manage stress, think clearly, and make better choices before problems grow bigger.

Trusted by the Governor’s Office of Utah, Granite School District, Primary Children’s Hospital, and Ronald McDonald House.

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