Thank you.

to the powerful voices behind the Springfield Choose Your Future initiative.

Many thanks to our fellows participating in our inaugural Springfield Fellowship for Young Leaders.

And our community who has taken the long haul and supported this research with their whole hearts:

Design Thinking Initiative
Narratives Project
Springfield interviewees
Project SPARC

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Developed by the minds at Smith College’s Jordan Center for Community Engagement, Urban Education Initiative/Project Coach, and New North Citizens Council.

Designed by Zoe Zandbergen & Jake Zigler

This project was funded by the Corporation for National Community Service.

Scan the QR Code for more of our content.
This is the beginning of my story and I want to                      Springfield.

a. take back   c. go beyond
b. elevate    d. honor

You choose your destiny and we'll do everything we can to help you on your journey.

For one, this is no ordinary planner; it's a journal, a motivator, and a happiness maker.

As they say, a goal without a plan is just a wish. Stop wishing and get planning!

Origins are formative, be they happy or tragic. Honor yours below.

Once upon a time,
Sep. 15 is Ynes Mexia’s birthday. Ynes was a Mexican-American botanist and the most accomplished plant collector of her time.

Every hero is supported by a courageous team. Remember them in a time of need.

Add their name, phone, email, and what they can do for you.
Oct. 12 (the 2nd Monday of October) is Indigenous Peoples’ Day. This holiday celebrates and honors Native American peoples and commemorates their histories and cultures.

2 THINGS I’LL FINISH THIS MONTH:

- All successful journeys have waypoints. Break your plan into achievable checkpoints.
- Take the first step; it’s always the hardest.

Taking small steps can lead to big wins. If you have a goal you are trying to achieve, by breaking the task up into smaller pieces, it becomes much more approachable and doable. Take each small goal one step at a time and work up to the bigger goal at hand.
At the end of your junior year, take tests like the SAT or ACT, which can launch you towards merit scholarships.

If you’re undocumented, it may take some extra fishing, but you can still find aid.

Apply for the FAFSA on October 1. The deadline is May 1 for MA!

The early bird gets the worm. Look into early decision applications for your favorite school.

You’ve spent high school honing your skills. It’s time to make some updates to your resume to show it!

Thank the teachers or mentors who have helped you on your path.

Torn between paths? Choose wisely and don’t be afraid to go back to mentors for advice!
Nov. 9
Maria Ylagan Orosa's birthday. Maria was a Filipina food technologist, pharmaceutical chemist, humanitarian, and war heroine. Her food inventions saved thousands of POW lives during WW2.

### October
College is expensive. Ensure you apply for FAFSA and get all the help you can. The MA deadline is May 1st but the earlier you apply, the better. Visit [www.bit.ly/31K0iCR](https://www.bit.ly/31K0iCR) for a more detailed list of what you need.

### December-February
The early bird gets the worm. Research “early decision applications” for your favorite school. Not only are early admissions binding, they show colleges that you’re proactive and determined.

### May
You might not have graduated but you’ve been honing your skills for some time now. Show that experience on your resume. Add “high school graduate” to your achievements and include ALL internships and jobs you’ve had!

### June
You graduated high school! Don’t forget who helped you along your journey, as they may be helpful further down your path. Send your teachers and mentors heartfelt letters of thanks for their commitment to you.

### June-August
Choose your path wisely. Not all trial and tribulation has a worthy reward at the end. When choosing a school, consider things like cost, size, acceptance rate, and culture. You still have the ear of that wizard, right? Seek their advice!

### Undocumented students
You deserve to have access to the same resources as everyone else. If you are ineligible for federal and/or state aid, completing the CSS Profile can help you get college financial aid. There are also some scholarships for which undocumented students are eligible (i.e. Jack Kent Cooke Foundation College Scholarship, QuestBridge, etc.). Also, consider applying to colleges that treat undocumented applicants as U.S. citizens rather than international ones because this ups your chance of admission/financial aid. Read more at [www.bit.ly/33o0B7a](https://www.bit.ly/33o0B7a).
Dec. 28: Thanpuying Puangroi Apaiwong’s birthday. Thanpuying is Thailand’s first female composer. She is known for more than 100 compositions, most notably her work “Bua Kao” or “White Lotus.”

I would describe myself as 

________________, __________________, and __________________.

My family would describe me as 

________________, __________________, and __________________.

The best things about me are 

________________, __________________, and __________________.

At the end of this year, I want to be 

__________________________.
January 4

2 THINGS I’LL FINISH THIS MONTH:

1. Financial Literacy Cheat Sheet

The Rule of Thumb to Building Healthy Savings Habits

A common financial question that financial analysts hear often is, “how much should I save?” A good rule-of-thumb is 50/30/20.

- 50% for essentials like rent and food
- 30% for discretionary spending (like your Netflix subscription, or eating out)
- 20% for your savings, at the very least

Budgeting and saving are easier when you break it down into a simple routine. Just remember; 50/30/20!

Build an Emergency Fund

Emergency funds are for now, not later. After all, you never know what can happen. Your savings isn’t just for retirement—it’s for the near future as well.

- Start savings now, with an emphasis on an emergency fund
- Set this money aside in a savings account you can’t easily withdraw from
- A great emergency fund goal is twice your annual salary—start pecking away at it

Take Advantage of Retirement Savings

It’s entirely possible to build an emergency fund while simultaneously saving for retirement. At the very least, contribute the full amount that your company matches in your 401k.

- Saving for retirement can be a out-of-sight, out-of-mind process; just have it taken from your paycheck
- Contribute at least as much as your company matches; that’s free money
- Feeling generous? Contribute 15–20% and really build a nest egg; you’d be surprised how little you miss that money and you can always change your contribution

Don’t Be Afraid to Talk About Money

It might feel taboo to discuss money. A lot of us grow up thinking it’s rude to discuss things like how much a person makes or what your coworker’s salary is. However, there’s no rule saying you can’t ask these questions. The more informed you are, the more informed your decisions are.

Do what you can to earn an honest but ambitious living. Leave a legacy and good habits to the people that look up to you.

Take a look at March to fill out a financial goals checklist!
Feb. 8 is Maria Teresa Vera’s birthday. Maria was a Cuban singer, guitarist, and composer. She was most known for Trova, which is a style of music pioneered in Cuba known for expertly played guitar and poetic lyrics.

Mirror, mirror, on the wall. Who’s the fairest of them all? Draw an honest self-portrait.
March 8 - Seiichi Miyake’s birthday! Seiichi was a Japanese engineer most known for her invention of "tactile pavement," which paved the way to better helping the blind navigate crosswalks.

**THINGS I’LL FINISH THIS MONTH:**

- Take a course at www.cashcourse.org ASAP

Writing down financial goals makes them much easier to plan for. Are you saving up for a car? Whatever the case, plan ahead and you’ll find it much easier to succeed. BTW, check out our dedicated financial terms sheet next to January!
April

28. April 28 is Na Hye-Sok’s birthday. Na was a Korean feminist, poet, painter, educator, and journalist. She was the first female professional painter and the first feminist writer in Korea. She published both novels and short stories.

2 THINGS I’LL FINISH THIS MONTH:

I’m packing for ________ and I need:

- A fresh outlook

Whether you are packing for a short trip or a life-changing move, remember to bring with you more than just physical items, but also the hopes, dreams, and values that you wish to carry with you.

These are the things that make you who you are and will matter the most in a new environment.

August is a time for new experiences and a change of scenery. Ensure you have a proper inventory.
May 25 is Concha Michel’s birthday. Concha was a Mexican political activist as well as a singer-songwriter who dedicated her life to serving indigenous communities.

### 2 Things I’ll Finish This Month:

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#### You’re Still Growing

It might not seem like it, but your brain is still growing and developing in new ways, even if those ways are subtle. Many of us think we stopped developing long ago, but we develop new habits, let go of old ones, and can change drastically all the way into our 30s.

Change can be exciting, but it comes with bad feelings too. Anxiety and mental health are important things to be aware of in your 20s. Don’t neglect them in the name of your hustle or career—try and balance them all equally.

#### Take Advantage of Low-Cost or Free Health & Wellness Services

Whether you’re a college student or a low-income young adult, you more than likely have better access to mental health and wellness services than you think. Many local wellness services employ pay-what-you-can or free models.

For instance, there’s a free crisis line by the name of MHS that operates 24/7.

Simply text "MHS 741741" and you instantly speak to someone that can help.

Don’t forget that pay-what-you-can models aren’t unheard of, especially in the Valley.

Scan the QR code and visit our website for more resources like these. [www.bit.ly/2DAQ6Cg](http://www.bit.ly/2DAQ6Cg)
June 19 is known as "Juneteenth," which is a holiday celebrating the emancipation of those who had been enslaved in the United States. Unfortunately, the United States does not recognize this as a federal holiday.

**THINGS I’LL FINISH THIS MONTH:**

**SUN**

**MON**

**TUE**

**WED**

**THUR**

**FRI**

**SAT**

**DRAW TWO OF YOUR FEARS**

(people, places, or things)

- **Name:**
- **Plan of attack:**

**VISUALIZE WHAT SCARES YOU MOST**

so that you can stare fear in the face and conquer it.

- **Name:**
- **Plan of attack:**

**VISUALIZE WHAT SCARES YOU MOST**

so that you can stare fear in the face and conquer it.
Jul 21 is Buchi Emecheta’s birthday. Buchi was a Nigerian racial justice and women’s rights novelist. A few of her notable works are Second Class Citizen, The Bride Price, and Kehinde.

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2 THINGS I’LL FINISH THIS MONTH:

Who has lent you a hand on your journey?
Send them a letter of gratitude.
Aug. 15 is Ignacio Anaya Garcia’s birthday. Ignacio was a famous restaurateur from Mexico, most known as the inventor of the taco.

### 2 Things I’ll Finish This Month:

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- Craft a cool card from scratch
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How can you make your friends and family happy for free this year?

You’re at a pivotal point in your life. Saving money now will ensure you’re that much closer to financial success in the future. With that said, people will understand if you don’t spend money on gifts for your friends and family during the holiday season. Instead, think of heartfelt and free gifts you can give.
September

Sep. 14 marks the day in 1964 when Helen Keller received the Presidential Medal of Freedom along with four other women: Dr. Lena Edwards, Lynn Fontaine, Dr. Helen Taussig, and Leontyne Price.

\[ \text{2 THINGS I'LL FINISH THIS MONTH:} \]

Don't forget to take time out of your day to celebrate your successes, whether they were a year in the making or something you started and finished in a single day. Part of your personal growth is pausing to see how far you've traveled. If you truly take a second to see what you've accomplished in a year, you'll be guaranteed to be surprised.

You did it; an entire, uninterrupted year of journaling. List your greatest successes here.

Finished this planner and didn’t even complain

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