SteveLear.org

*DRAFT

LIFE-O-NOMICS

ADVANCING PRACTICAL KNOWLEDGE

THE VISION

To **create a vision integrator entity** (V/I) that elevates life education—convening mission-aligned people and organizations committed to empowering citizens with the knowledge, skills, and values to contribute meaningfully to society.

We bring clarity, collaboration, and cohesion to the broader life education movement by mapping subjects to be taught and identifying lead organizations to advance each subject.

WHY THIS MATTERS

- Today, the administration of Minnesota's education system is fragmented because our democracy calls for local control of education. Life-O-Nomics aims to weave together the threads of practical knowledge essential for life beyond the classroom.
- From social and emotional intelligence, civic literacy, financial competence, to career and workforce education—we need a **systems-level view** and a collaborative model to transform how we prepare people for life truly.

DELIVERABLES

- **Mapping the Ecosystem:** Identify the full spectrum of existing resources that specialize in social and emotional intelligence, civic literacy, financial competence, and career and workforce education.
- **Convening Collaborators:** Gathering and appointing organizations and leaders to "own" each aspect of this work.
- **Streamlining the Process:** Align goals, reduce overlap, and amplify reach.
- **Measuring Impact by Creating Public Accountability:** Determining effectiveness by tracking accomplishments.

THE RESULT

- A more **productive, kind, and informed society**
- **Reduced competition** between organizations with shared missions
- **Eliminate duplication** of efforts and wasted resources
- **Clearer pathways for donors** to invest with confidence and clarity
- Less **organizational fatigue** and more collective momentum

A 30,000-FOOT VIEW OF EDUCATION FOR LIVING WELL

SteveLear.org

*DRAFT

LIFE-O-NOMICS

WHAT SUBJECTS ARE TO BE TAUGHT

SOCIAL & EMOTIONAL INTELLIGENCE

- Self awareness
- Self management
- Social awareness
- Relationship skills
- Responsible decision making

CIVIC LITERACY

- Government structure & processes
- Voting, rights & responsibilities
- Local involvement & community impact
- Media literacy & critical thinking

FINANCIAL COMPETENCE (FINOMICS)

- Credit, banking, & budgeting
- Investing & debt management
- Taxes
- Financial planning
- Financial ethics & sustainability
- Risk Management

CAREER & WORKFORCE EDUCATION

- Career exploration
- Skill building & sales
- Navigating post-high school education
- Entrepreneurism
- Coping with change management

TEACHERS; MINIMIZE SHARING PERSONAL EXPERIENCES ON THESE TOPICS AND INSTEAD USE A DIVERSE RANGE OF EXAMPLES TO GUIDE STUDENTS TOWARD THEIR OWN DISCOVERIES.

SteveLear.org

*DRAFT

LIFE-O-NOMICS

HOW SUBJECTS ARE TO BE TAUGHT

Programs within each Subject

SOCIAL & EMOTIONAL INTELLIGENCE

- **Curriculum Curator**
  - Promote resilience, critical thinking, and strong decision-making by moving away from overprotective approaches.
- **Certification & Professional Development**
- **Mentorship**
  - Educators
  - Students
- **Training Educators**
  - Formal Educators
  - Informal Educators
- **Educator Recruitment**

CIVIC LITERACY

- **Curriculum Curator**
  - Selects, organizes, & updates civic education content to align with Life-O-Nomics' mission.
- **Certification & Professional Development**
- **Mentorship**
  - Educators
  - Students
- **Training Educators**
  - Formal Educators
  - Informal Educators
- **Educator Recruitment**

FINANCIAL COMPETENCE (FINOMICS)

- **Curriculum Curator**
  - Sources, organizes, & refines financial literacy content to ensure quality, clarity, & real-world relevance.
- **Certification & Professional Development**
- **Mentorship**
  - Educators
  - Students
- **Training Educators**
  - Formal Educators
  - Informal Educators
- **Educator Recruitment**

CAREER & WORKFORCE EDUCATION

- **Curriculum Curator**
  - Guide students towards vocational strengths, paths, & readiness. Enhance decision-making in personal partnerships.
- **Certification & Professional Development**
- **Mentorship**
  - Educators
  - Students
- **Training Educators**
  - Formal Educators
  - Informal Educators
- **Educator Recruitment**

*DRAFT

SOCIAL & EMOTIONAL INTELLIGENCE
CURRICULUM GUIDELINES

#1 SELF-AWARENESS

- Demonstrate awareness and understanding of one's own emotions.
- Demonstrate awareness of personal strengths, challenges, aspirations, and cultural, linguistic, and community assets.

#2 SELF-MANAGEMENT

- Demonstrate skills to manage and express emotions, thoughts, impulses, and stress in effective ways.
- Demonstrate the ability to set, monitor, adapt, achieve, and evaluate goals.
- Demonstrate awareness of personal rights and responsibilities.

#3 SOCIAL AWARENESS

- Demonstrate awareness of and empathy for individuals, their emotions, experiences, and perspectives through a cross-cultural lens.
- Demonstrate awareness of and respect for groups and their cultures, languages, identities, traditions, values, and histories.

#4 RELATIONSHIP SKILLS

- Cultivate constructive relationships with others.
- Demonstrate a range of communication and social skills to interact effectively.
- Identify and demonstrate approaches to addressing interpersonal conflict.
- Demonstrate awareness of external supports and know when supports are needed.

#5 RESPONSIBLE DECISION-MAKING

- Consider ethical standards, social and community norms, and safety concerns when making decisions.
- Apply and evaluate decision-making skills in a variety of situations.

SteveLear.org

*DRAFT

CIVIC LITERACY
CURRICULUM GUIDELINES

#1 CIVIC SKILLS

- Demonstrate skills to stay informed on current issues and influence affairs at all levels—local, tribal, state, national, and international.
- Participate in the election process and evaluate how laws impact access to voting.
- Curate and evaluate information sources—especially digital—for validity, accuracy, bias, ideology, and emotional appeals.

#2 DEMOCRATIC VALUES & PRINCIPLES

- Analyze foundational ideas in U.S. founding documents: natural rights, social contract, civic virtue, popular sovereignty, constitutionalism, representative democracy, political factions, federalism, and individual rights.
- Explain why democratic values and principles matter to elections and democratic processes.
- Analyze tensions such as: individual rights vs. general welfare, majority rule vs. minority rights, and liberty vs. equality.

#3 RIGHTS & RESPONSIBILITIES

- Compare key rights in U.S., Minnesota, and international frameworks.
- Explain the scope and limits of individual rights (speech, arms, due process, fair trial, equal protection).
- Recognize how court cases and legislation shape these rights over time.
- Understand the responsibilities of citizens in a republic, including duties and pathways to citizenship.

#4 GOVT. INSTITUTIONS & POLITICAL PROCESSES

- Distinguish federal, state, local, and Tribal powers.
- Understand the roles of the legislative, executive, and judicial branches.
- Explain how elections, laws, and budgets shape government.
- Compare U.S. and Minnesota systems of governance.
- Recognize how groups, stakeholders, and international law influence policy.

#5 PUBLIC POLICY

- Analyze the impact of political parties on elections and policy formation.
- Analyze the role of interest groups, media, and public opinion in shaping policy.
- Examine a public policy issue: define the problem, explore alternatives, evaluate consequences, select an action, and design a plan.

#6 TRIBAL NATIONS

- Evaluate the unique political status of Tribal Nations in relation to the U.S. government.
- Compare trust relationships between Tribal Nations, Minnesota's state/local governments, the U.S. government, and other nations.
- Compare governing structures of Tribal Nations in Minnesota and across the U.S.
- Examine contemporary challenges and successes in Tribal–U.S. relations at all levels of government.

Based on the Minnesota Department of Education Civics Standards

SteveLear.org

*DRAFT

FINOMICS
CURRICULUM GUIDELINES

#1 FINANCIAL PSYCHOLOGY

- Recognize how unconscious beliefs influence financial choices.
- Choose financial info sources critically based on credibility and bias.
- Understand how information sources shape financial decisions.
- Examine how ads and promotions impact spending.
- Evaluate behavioral bias and emotional influences on financial decisions.
- Analyze social media's role in influencing financial behavior.
- Use a structured process to make financial decisions.
- Learn how to set financial goals.

#2 EARNING & INCOME

- Make informed decisions about post-high school plans.
- Evaluate multiple employment offers, including both tangible and intangible benefits based on personal goals and values.
- Understand and explain paystub components.
- Identify alternative types of income.

#3 FINANCIAL SYSTEMS

- Identify and describe various types of financial institutions.
- Compare and contrast financial products and services.
- Critically evaluate the offerings of alternative financial services
- Identify and explain types and purposes of taxes and their impact.
- Identify various financial professionals and their services.

#4 CREDIT & DEBT MANAGEMENT

- Analyze pros and cons of different types of credit.
- Evaluate the various sources and types of consumer debt.
- Summarize how credit history affects finances, including loan eligibility and terms.
- Summarize the reasons for filing for personal bankruptcy and evaluate the implications for self and others.

#5 RISK MANAGEMENT

- Describe how insurance and other risk-management strategies protect against financial loss.
- Compare and contrast how insurance needs vary between different seasons of life.
- Understand and analyze methods to prevent or reduce identity theft and fraud.
- Analyze how local, state, and federal laws and regulations affect consumers.
- Evaluate decisions to accept, reduce, or transfer risk.

#6 BUDGETING & INVESTING

- Identify short and long term financial goals and develop a spending plan/or budget.
- Analyze how taxes, inflation, and other external factors can affect personal budget.
- Apply decision-making models to financial decisions.
- Identify practices that support financial security for individuals and families.
- Compare savings options and interest rates.
- Match investment types to different financial goals (e.g. liquidity, income, growth, risk).

2024 Minnesota Personal Finance Education Statewide Guidance

CAREER & WORKFORCE EDUCATION

CURRICULUM GUIDELINES

#1 CAREER EXPLORATION & PLANNING

- Career interest assessments & exploration of career clusters.
- Awareness of high-demand jobs & labor market trends in Minnesota.
- Creation & updating of an Individualized Career & Academic Plan (ICAP).
- Job search skills, networking, mentorship.

#2 EMPLOYABILITY & PROFESSIONAL SKILLS

- Communication (oral, written, digital).
- Teamwork, leadership, collaboration.
- Problem-solving, adaptability, resilience.
- Professional etiquette, workplace ethics, and culture.
- Time & project management.

#3 TECHNICAL & INDUSTRY-SPECIFIC SKILLS

- Deep dive into career pathways (Health Science, Business, STEM/IT, Trades & Industry).
- Hands-on labs, applied learning, pre-apprenticeships.
- Industry compliance & safety standards (e.g., OSHA).
- Exposure to emerging technologies (automation, AI, renewable energy).

#4 WORK-BASED & EXPERIENTIAL LEARNING

- Job shadowing, internships, and clinical/work rotations.
- Service learning and community-based projects.
- Mentorship with industry partners.
- Portfolio building (resume, cover letter, work samples).
- Capstone presentation or senior defense to industry/community panel.

#5 POSTSECONDARY & CREDENTIAL READINESS

- Preparation for college, trade school, or apprenticeship.
- Mock interviews & professional branding (LinkedIn, portfolio).
- Industry-recognized credential opportunities (CNA, OSHA, IT, welding, etc.).
- Transition skills: self-advocacy, lifelong learning, adapting to workplace change.

SteveLear.org

*DRAFT

LIFE-O-NOMICS

EXECUTIVE LEADERSHIP ROLES

VISIONARIES	INTEGRATORS
RAISE MONEY	RAISE HUMAN CAPITAL & DISTRIBUTE MONEY
SPARKS IDEAS	ENSURING EXISTING SYSTEMS INTEGRATE
SHAPES THE BIG PICTURE	ALIGNS SUBJECTS & SERVICES
INSPIRES & MOTIVATES OTHERS	TRACKS PERFORMANCE & OUTCOMES
IDENTIFIES EMERGING NEEDS & GAPS	COORDINATES COMMUNICATION, EVENTS, & OPERATIONS

The Visionary role of LON is led by one or more of the following: MDE, Education Minnesota, State Legislature, State Executive Branch, Community Foundations, United Way, A Wealthy Philanthropist, University of MN.

The Integrator role of LON is led by SteveLear.org

SteveLear.org

*DRAFT

LIFE-O-NOMICS

EACH SUBJECT WILL UTILIZE THESE SHARED SERVICES

SHARED SERVICES

TECHNOLOGY

- Centralize IT, website, & data security systems.
- Build platforms for engagement & collaboration.

ALLOCATION OF FUNDS

- Oversee budgeting, disbursement, & reporting.
- Prioritize funding based on impact & need.

ACCOUNTING, ADMIN, & HR

- Manage payroll, bookkeeping, HR, & admin tasks.
- Standardize onboarding & internal processes.

COMPLIANCE & LEGAL

- Ensure legal, risk, and policy compliance.
- Provide ongoing legal support & guidance.

MARKETING, PR, & COMMUNICATION

- Lead branding, campaigns, & media relations.
- Manage social media, newsletters, & storytelling

RECRUITMENT OF EDUCATORS

- Vet, onboard, & support qualified educators.
- Lead training & retention initiatives.

FUNDRAISING

- Run donor campaigns, grants, & sponsorships.
- Build partnerships with aligned funders.

CONFERENCE/EVENT MANAGEMENT

- Plan & execute conferences & events.
- Manage logistics, speakers, & attendee experience.

SteveLear.org

*DRAFT

LIFE-O-NOMICS

SHARED SERVICES

CONTENT CURATION

- Source & curate resources from mission-aligned organizations.
- Highlight best-in-class educational content & tools.
- Transparent reviews and ratings for content and organizations.
- Support curriculum development, events, & presentation tools.

ACCOUNTING & ADMIN

- Budget management.
- Day-to-day operations & tracking.

TRAINING OF EDUCATORS

- Recruiters of Life-O-Nomic educators.
- Equitable resource distribution.

RAISING MONEY

- Grants, donors, partnerships (gifts of $50K plus).
- Revenue-generating services.

CERTIFICATION & PROFESSIONAL DEVELOPMENT

- Institutional participation badge.
- Standards for educational spaces.

MENTORSHIP PROGRAM

- Connecting students to real-world mentors.
- Structuring intentional learning journeys.

MARKETING, PR & COMMUNICATION

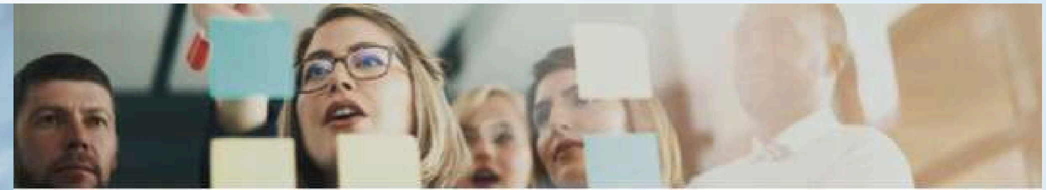
- Messaging strategy.
- Outreach to students, educators, parents.

SteveLear.org

*DRAFT

THE TOOL KIT

THE RESOLUTION & IMPLEMENTATION PROCESS



YOUR TRIP™ ROADMAP

DESTINATION: ACTION!

TRIP (The Resolution and Implementation Process) is a unique decision-making process that improves project management. It teaches participants ("Travelers") how to navigate roadblocks and achieve effective resolutions. TRIP gives each Traveler a voice, creating a roadmap to achieve your organizational goals.

WHY GO ON A TRIP?

TRIP streamlines project management decision-making, allowing your team to succeed quickly and with less frustration. What results can you expect?

- Save time! This process quickly identifies areas of agreement, allowing more time for discussions that focus on differences to resolve
- ALL Travelers—the Dreamers, Thinkers, and Doers—contribute to resolving the issues and enacting a plan
- Teams who utilize their collaborative strengths increase engagement, motivating Travelers to achieve their goals

WHEN TO GO ON A TRIP?

TRIP is valuable when

- An organization's leadership solicits input from others to make wise decisions.
- The leadership model is participatory vs. authoritative.
- There is a greater need for the *right* decision than for an *immediate* decision.
- You need support to implement a decision.
- The challenges are complex, include many people, take a long time to enact, and have a long-lasting impact.

DETOUR AHEAD

Taking a TRIP is not a straight line from start to finish. Expect delays and detours as you work toward your goal. These flexible tools and strategies can be used at the time that is best for each team.

PLANNING YOUR TRIP

Create Teams

- Identify the Right Vehicles (Types of Decision-Makers)
  - > Tesla (Dreamers)
  - > SUV (Thinkers)
  - > Snowplow (Doers)
- Identify the Right People (Desirable Attributes)
  - > Self-aware
  - > Have integrity
  - > Values align with project needs

Create Team Awareness

- Identify Introverts and Extroverts
- Share Team Builder Profile Results

Final Packing Instructions

- Voting (to streamline decision-making)
- Managing Expectations
- Measuring Success

TRIP PLANNING TOOLS

- **Voting** to create engagement and save time and frustration
- **S.M.A.R.T. Goals** (Specific, Measurable, Achievable, Relevant, and Time Bound)
- **Conation and Kolbe Wisdom™** created by Kathy Kolbe to help you select participants (Travelers)
- **Town Hall Meetings** such as those developed by the World Café™
- **A Tour Guide** to help with your journey
- **Team Health Tools** such as Values Cards Exercise, Communication Builder™, Team Builder Profile
- **Managing Expectations Tool** from *The Gap And The Gain* by Dan Sullivan

TAKING YOUR TRIP

The Entrance Ramp

1. Identify Travelers and assign seating on a vehicle.
2. Name the project and establish start and finish dates.
3. Document the S.M.A.R.T goal to be achieved.
4. Envision and document the destination. Your destination statement reminds the team *why* you're taking this TRIP.

Roadblocks

1. Identify potential roadblocks.
2. Prioritize which roadblocks to clear.

Road Repairs

1. Develop strategies the Snowplows will use to clear the roadblocks.
2. Determine which Traveler(s) and resources will drive the plows and maintain the cleared roads.

The Open Road

1. Enact your plan.
2. Re-focus at rest stops.

The Finish Line

Some TRIPS are more successful than others. If your journey brought you to your destination (goal), now is the time to take a victory lap. If you fell short of your goal, now is the time for reflection. Either way, your journey represents progress.

Your TRIP Journal

1. What worked? What could be improved?
2. What did you learn? What might you do differently next time?
3. Document strategies to take on your next TRIP.

SteveLear.org

*DRAFT

THE TOOL KIT

TEAM BUILDER PROFILE

TEAM BUILDER PROFILE™

STEVE LEAR

phone

(612) 636-8223

email

Steve@stevelear.org

Steve Lear is a visionary, a philanthropist, a community activist and a noted financial advisor based in the Twin Cities of Minneapolis and St. Paul, Minnesota.

In addition to his financial planning firm, Steve has founded or co-founded several small businesses and philanthropic organizations. These include: The Instinctive Advantage, which uses Kolbe Wisdom to help individuals and businesses succeed; Nechama, a volunteer disaster relief organization; BestPrep's Financial Matters Program, which helps students develop sound money management skills; and the Speakers' Bureau of the Jewish Community Relations Council of Minnesota and the Dakotas, where he helped create a presentation called, "The Challenge of Peace: Israel and the Middle East." In conjunction with The Smithsonian Institution, Steve also established The Bias Inside Us; a mobile educational experience designed to prevent discrimination, prejudice, and bigotry.

Steve devotes much of his time and energy to his community. He's an active volunteer – speaking, participating in workshops and sitting on the boards of local organizations. In recognition of his community service, Steve received BestPrep's Bunzel Volunteer of the Year Award in 2010, and Sabes JCC's Community Innovator of the Year Award in 2015.

His latest project is collaborating with the Minnesota Council of Economic Education (MCEE) to pass legislation requiring high school students to take a personal financial literacy class before graduation. The goal is to prepare all students to make good financial decisions as they enter college or the workforce.

VALUES CARDS EXERCISE: The Core Values That Anchor Me

The Values Cards Exercise was developed by Doug Lennick and is found at the following site: https://www.think2perform.com/our-approach/values

FRIENDSHIP: Strong ties with family, friends, co-workers or members of a certain community.

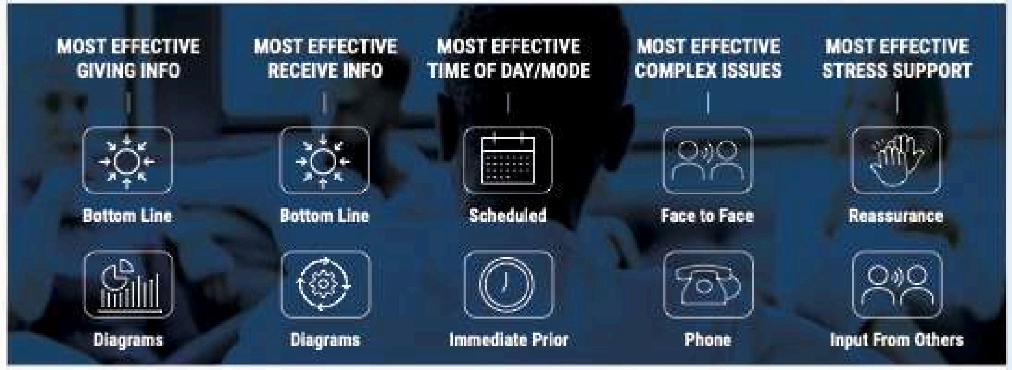
COOPERATION: Placing importance on working together to achieve results; go along with a role.

JOY: Feelings of contentment, satisfaction and/or fulfillment.

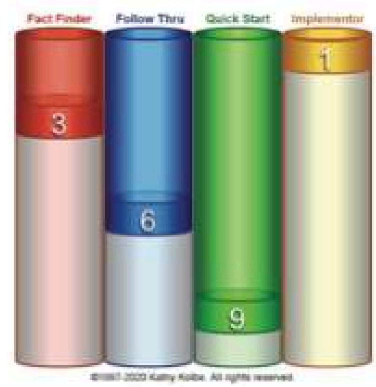
HELPING OTHERS: Placing importance on assisting other people.

MEANINGFUL WORK: Doing and providing work that has a purpose and/or significance.

COMMUNICATION BUILDER™: How I Like to Give and Receive Information



KOLBE A™ INDEX: The Instinctive Way I Take Action



• See the big picture • Simplify the solution • Condense the data	• Sustain systems • Identify inconsistencies • Adjust schedule/ program	• Try things or experiment • Deadline driven • Brainstorm ideas	• Deal with the intangible • Describe without having to demonstrate • Simulate situations

THE TOOL KIT

OTHER TOOLS

asana

Constant Contact

Doodle®

Microsoft 365

LIFE-O-NOMICS

SLO IS APPLYING FOR THE JOB AS THE COMMUNITY INTEGRATOR

OUR UNIQUE VALUE PROPOSITION

- **Proven Connector:** Decades of experience uniting educators, businesses, and community leaders.
- **Track Record:** Delivered statewide programs in financial literacy, leadership, and generosity education.
- **Neutral Ground:** Nonpartisan, mission-driven, and trusted by diverse stakeholders.

WHY SLO IS THE RIGHT FIT

- **Infrastructure Ready:** Staff, volunteer network, and digital systems in place for immediate rollout.
- **Statewide Reach:** Strong relationships in metro, suburban, and rural Minnesota.
- **Fundraising Capability:** History of securing corporate sponsorships, foundation grants, and individual donors.

WHAT WE'LL BRING TO LIFE-O-NOMICS

- **Leadership:** Organizing the launch summit & annual gatherings.
- **Coordination:** Aligning school districts, higher ed, workforce, and private sector efforts.
- **Quality Control:** Ensuring consistent program delivery across Minnesota.
- **Storytelling:** Publishing the annual "Life Skills Impact Report" to drive momentum & accountability.

BOTTOM LINE:

SLO is positioned to **hit the ground running** and ensure Life-O-Nomics becomes a **sustainable, statewide movement** that delivers measurable results.

SteveLear.org

*DRAFT

THE SLO TEAM

STEVE LEAR

Founder. Visionary. Changemaker.

STACEY LOONEY

Director of Getting Things Done

JULIE GOLDEN

Writer & Editor

DAVID GROSSMAN

Website Designer & Collaborator

BROOKLYN FORSTER

Marketing Director

KOU XIONG

Intern

MARSHALL O'MEARA

Intern

MUTHU MEENAKSHISUNDARAM

Intern

JOE NATHAN, KHALIQUE ROGERS, JEFF STAMP,JOHN SCHULTZ, RHONDA DEAN, DAN HEIBERT, JASON KLEY

LIFE-O-NOMICS

! DISCLAIMER !

OUR CURRENT FOCUS

We are temporarily suspending work on Life-O-Nomics (LON) to direct full energy toward building Finomics. This focused approach will allow us to:

- Test and refine the model through one pillar.
- Learn the pros and cons of operating Finomics at scale.
- Build a stronger foundation for the return of the broader LON framework.

We will return to LON after we evaluate outcomes from Finomics.

👉 **If you are interested in leading or supporting the other LON pillars, please reach out.**