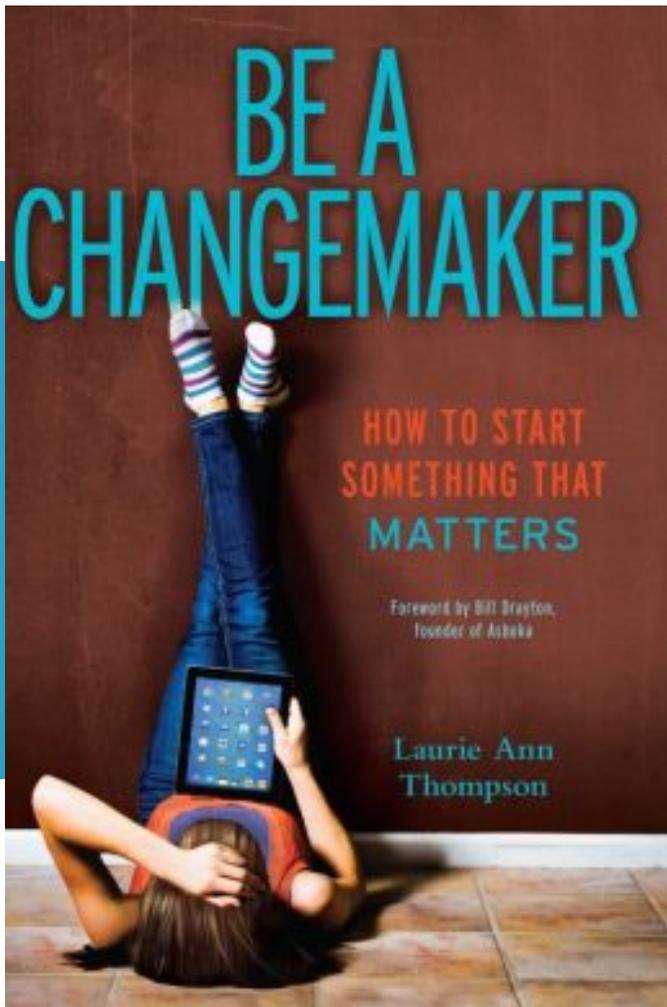


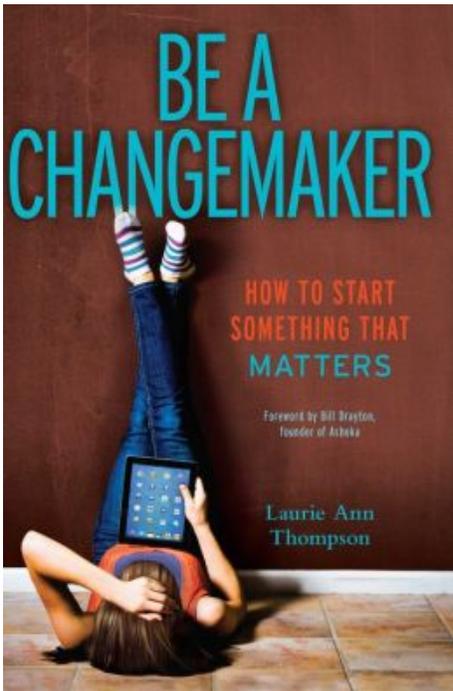
“How many times have you complained about something but done nothing to fix it? Or noticed something and thought, Someone should do something about that? We all have those thoughts sometimes. And it’s okay, because none of us can solve every problem we encounter. But guess what...you’re someone. And when you set your mind to it, you absolutely can do something that matters.”

—Laurie Ann Thompson, **Be a Changemaker: How to Start Something that Matters**



WORKSHOPS:
Helping Teens
Create Change in
Their Communities
and Beyond

ABOUT THE BOOK:



Be a Changemaker: How to Start Something that Matters

By Laurie Ann Thompson

Foreword by Bill Drayton

Published by Beyond Words/Simon Pulse

For Ages: 12 and up

Hardcover ISBN: 9781582704654, \$19.99

Paperback ISBN: 9781582704647, \$12.99

"Teens looking to make a difference will find inspiration as well as real-world strategies for realizing their dreams of being the change they want to see in the world." —*Kirkus Reviews*

"This book is packed with practical advice and inspiration for anyone who has a yearning to build a better world." —David Bornstein, author of *How to Change the World*

Empower yourself in today's highly connected, socially conscious world as you learn how to wield your passions, digital tools, and the principles of social entrepreneurship to effect real change in your schools, communities, and beyond.

At age eleven, Jessica Markowitz learned that girls in Rwanda are often not allowed to attend school, so she founded Richard's Rwanda.

During his sophomore year of high school, Zach Steinfeld put his love of baking to good use and started the Baking for Breast Cancer Club.

Do you wish you could make a difference in your community or even the world? Are you one of the millions of high school teens with a service-learning requirement? Either way, **Be a Changemaker** will empower you with the confidence and knowledge you need to effect real change. You'll find all the tools you need right here—through engaging youth profiles, step-by-step exercises, and practical tips, you can start making a difference today.

This inspiring guide will teach you how to research ideas, build a team, recruit supportive adults, fundraise, host events, work the media, and, most importantly, create lasting positive change. Apply lessons from the business world to problems that need solving and become a savvy activist with valuable skills that will benefit you for a lifetime!

ABOUT THE AUTHOR:

Laurie Ann Thompson comes from a family of entrepreneurs and small business owners. She has worked for major corporations and co-founded a successful internet start-up. In addition, she has led a regional nonprofit professional organization and volunteered with Ashoka's Youth Venture, which supports teens with big ideas. These days, she's trying to change the world one word at a time. Visit her at LaurieThompson.com.

ABOUT THE WORKSHOPS:

Social change only happens when somebody decides to make it happen. They start a movement. They invent a product or a better way of doing something. They see a problem and work to find a way to fix it. Those people are changemakers, and anyone can be one. Teens can be and often are changemakers.

This is a resource guide for putting together a series of workshops to help the teens in your community become changemakers. In a series of six sessions, we pull out pieces from **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse) to get teens actively thinking about what they can do to be changemakers in their schools and communities.

The sessions are as follows:

SESSION 1: Getting Started – helping teens identify the need for change around them and brainstorm ways they can act to solve those problems.

SESSION 2: Research – helping teens investigate the problem while learning the basics of research and discovering what their libraries have to offer.

SESSION 3: Interviews – helping teens discover what they still need to know, present what they've learned, and prepare for an interview with an expert.

SESSION 4-6: Business Plans – helping teens create a name, description, set of goals, team, and budget for a draft and final business plan for their venture.

Once individual problem-solving ventures start to emerge from your sessions, we encourage you to use **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse) to plan additional sessions. Bring in experts from the community to work with teens on individual and group issues.

You can ask for assistance from author Laurie Ann Thompson and other young changemakers through the website www.be-a-changemaker.com. They are there to help!

This guide was created by Laurie Ann Thompson, Karen Jensen of Teen Librarian's Toolbox, and Kirsten Cappy of Curious City.

GOALS:

Sessions 1-6 (included in this kit):

- Define what a changemaker is and share examples of changemakers of all ages
- Brainstorm perceived needs and ways to address them
- Empower young people to work individually or in groups to improve their communities
- Increase media and information literacy and enhance research and communication skills
- Develop a basic understanding of leadership skills and business planning and organization

Additional Sessions (on your own, using **Be a Changemaker** and local experts):

- Discuss topics in financial literacy and money management
- Discuss the basics of marketing and promotion and investigate ways to promote the ventures
- Plan and carry out an event in the community
- Think about and plan for the long-term success and sustainability of the ventures

BOOKS FOR PARTICIPANTS:

These workshops can be more effective when participants have their own copies of **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse). Can you work book purchases into your budget or get a donation or grant?

To order the books, reach out to the publisher, Beyond Words, at 503-531-8700 and let them know what you are doing. Copies of the book can be ordered from Beyond Words at a 40% discount. The more you purchase, the bigger the discount: 25-99 copies is a 43% discount, 100-299 is a 44% discount, and 300+ is a 45% discount. The Beyond Words staff are good people who love books; we think you will like them!

PROMOTING THE WORKSHOPS VERBALLY:

When promoting your workshop series, be sure to let teens know why they should participate. Here are some examples:

- To positively influence the world they live in, in the ways they care about most.
- To develop skills for college and employment, including problem solving, creative thinking, collaboration, communication, organization, leadership, and community service.
- Friends and, of course, FUN!

PROMOTIONAL POSTER:

We have mocked up a poster you can use to advertise the event. Look for it in this package.

PROMOTIONAL COPY:

You know best how to pitch this to your community, but if it helps, here is a pitch we wrote:

Do you want to make a difference in this community? Do you want to change the world? Do you have a service-learning requirement? **Be a Changemaker** Meetups will empower you with the confidence and knowledge you need to effect real change. Bring your passion, skills, and a list of problems, and together we will turn them into a venture to make this world of ours a better place! Best for ages 12-18.

SETTING UP YOUR ROOM:

For each seminar session, pull out some of the inspirational quotes from the beginning and end of every chapter in **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse) to hang throughout the room for inspiration.

Each session is designed to be roughly one hour in length. You'll want to have tables and chairs set up. You may also want to have some water and light snacks available.

ITEMS NEEDED FOR EACH SESSION:

- Whiteboard, flip pads or some other way to engage teens in brainstorming
- Writing instruments
- Paper
- Craft supplies (as outlined in each session)
- Binders, journals, or notebooks

Note: Your teens will be encouraged to journal, fill out worksheets, collect materials, and so on. Consider getting slim 3-ring binders for each participant and lined hole-punched paper. We like the binders with the clear pockets on the front and back, which allow teens to collage or otherwise decorate 8.5 x 11" sheets of paper to personalize their binders.

OPENING EACH SESSION:

At the beginning of each session, choose one of the various icebreakers provided on pages 71-76 of **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse). This is a good way to break down barriers and get the teens interacting. You'll also want to remind them that these are activities they can do in their own meetings as their ventures move forward.

SESSION 1: GETTING STARTED, CREATING CHANGEMAKER VISION

WORKSHOP COVERS:

Chapters 2-4 in **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse)

GOALS:

- Define what a changemaker is
- Share examples of changemakers of all ages
- Brainstorm passions and skills
- Brainstorm perceived needs
- Brainstorm ways to address perceived needs

ITEMS NEEDED:

- Whiteboard, flip pads or some other way to engage teens in brainstorming
- Writing instruments
- 3-ring binders with paper, journals, or notebooks
- Copies of five worksheets: What's Your Passion?, What Are You Good At?, What Needs to Be Done?, and Find Your Vision and Venture (included in this kit)
- Collage or other art supplies like markers, glue sticks, Washi Tape, duct tape, etc.
- Hand-out about future sessions

INTRODUCTION:

Consider a paraphrase of:

“How many times have you complained about something but done nothing to fix it? Or noticed something and thought, *Someone should do something about that?* We all have those thoughts sometimes. And it's okay, because none of us can solve every problem we encounter. But guess what... you're someone. And when you set your mind to it, you absolutely can do something that matters.” —**Be a Changemaker**, page 1

ACTIVITY 1: DEFINE CHANGEMAKER

Brainstorm and help teens define “changemaker.”

“...Changemakers can and will take the initiative to create positive social change in their communities...” —**Be a Changemaker**, page 9

ACTIVITY 2: WHO ARE THE CHANGEMAKERS?

Brainstorm changemakers the group may know including:

- Famous people who changed the world.
- People in your community who started something that matters.

- Friends or classmates at school who have made their mark.
- Family members who run their own businesses or other organizations.

Call attention to the diversity of people who are changemakers. Point out that anyone can be a changemaker!

ACTIVITY 3: DO YOU WANT TO BE A CHANGEMAKER?

Introduce and hand out the book. Discuss how the workshops will lead participants through a series of activities to help them become changemakers. Explore why teens might want to participate and commit to the upcoming sessions. Answers could include:

- To positively influence the world they live in, in the ways they care about most.
- To develop skills for college and employment, including problem solving, creative thinking, collaboration, communication, organization, leadership and community service.
- Friends and, of course, FUN!

ACTIVITY 4: WHAT'S YOUR PASSION?

Drawing on the text from pages 19-21, lead teens through exploring their passions. You can use the worksheet, "What's Your Passion?" or simply offer a journal prompt.

ACTIVITY 5: WHAT ARE YOU GOOD AT?

Drawing on the text from pages 21-22, lead teens through exploring their skills. You can use the worksheet, "What Are You Good At?" or simply offer a journal prompt.

ACTIVITY 6: WHAT NEEDS TO BE DONE?

Drawing on the text from pages 22-24, lead teens through exploring perceived problems in their world. You can use the worksheet, "What Needs to Be Done?" or simply offer a journal prompt. Bring the teens together to share some of these perceived needs.

ACTIVITY 7: FIND YOUR VENTURE!

Explain that being a changemaker is like a three-legged stool with the legs being a passion, a skill, and a problem. No matter how much teens want to solve a problem, they may not stick to it if they are doing something they do not enjoy or are not good at. Remove one leg and the stool topples. You could also draw the Venn diagram on page 27 to show how Passion + Skill + Problem = Venture.

Drawing on text from pages 26-29, have teens pick items from each of their lists/worksheets to make different combinations of passion, skill, and problem. For each combination, come up with a specific venture idea that touches on all three of the parts.

This can be done in their journal or using the “You Can Be a Changemaker!” worksheet.

ACTIVITY 8: PERSONALIZE JOURNALS

It might be time to have teens do a hands-on activity. Bring out the craft supplies and let them personalize their journals or binders.

Will you send them home to work on their vision and venture for the next session or have the group share now? It’s up to you!

End the session by inviting them to the remaining sessions to further define their ideas and make a plan of action. Hand out a list of upcoming sessions for them to take home.

SESSION 2: RESEARCH

WORKSHOP COVERS:

Chapter 4 in **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse)

GOALS:

- Narrow down their list of potential venture ideas
- Learn the basics of research
- Discover what their libraries have to offer
- Learn more about the problem
- Discover what others might be doing to solve the problem
- Find local partners that can help them solve the problem

ITEMS NEEDED:

- Whiteboard, flip pads or some other way to engage teens in brainstorming
- Writing instruments
- 3-ring binders with paper, journals, or notebooks
- Copies of the two worksheets: “Getting Started” and “So Many Questions.”
- Extra staff member to help with research

INTRODUCTION:

Consider a paraphrase of:

“Odds are, you need to find out a bit more about the problems you’ve identified or the groups you hope to serve before you can decide which of your big ideas to pursue. You should understand the history behind each issue and be able to identify all of the major players, and that requires research. Let’s take a closer look at your big ideas and try to identify what you still need to investigate.” —**Be a Changemaker**, page 34

ACTIVITY 1: SHARE YOUR VISION

Have teens share some of their passion + skills + problem = venture/vision combinations. Where are they in their decisions? Help undecided teens collectively. Are any visions close enough to be merged? Remind them that it doesn't have to be perfect now. Things will evolve and change as they learn more.

ACTIVITY 2: EXPLORE PROBLEMS

Drawing on the text from pages 34-35, lead teens through exploring the problems more deeply. You can use the "Getting Started" worksheet or simply offer the questions as a journal prompt.

Teens are not necessarily supposed to know the answers to all or any of these questions! Use these questions as a kick-off to researching their topics further.

ACTIVITY 3: UNANSWERED QUESTIONS & INTERVIEWS

Ongoing, teens should keep a list of the questions that are unanswered or that crop up in their research. Encourage them strongly to journal those questions or use the worksheet, "What Do I Still Need to Know?"

Drawing on the text from pages 37-38, explain that not all research can be done in books or online. Introduce the idea that individuals can be the best resource! Have them identify people to approach in their community or online to help answer their questions.

ACTIVITY 4: GROUP DISCUSSION

Gather the group to go over unanswered questions. Are there similar questions that can be answered in your future sessions? What community member(s) can you bring into the next session to answer some general questions?

SESSION 3: INTERVIEWS

WORKSHOP COVERS:

Chapters 4-5 in **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse)

GOALS:

- Describe and present draft venture idea
- Be able to connect research to venture idea
- Present venture idea concisely to a visiting community member
- Prepare a list of questions for an interview specific to the venture idea
- Identify, contact, and schedule a person to interview

ITEMS NEEDED:

- Guest(s) from the community to attend the workshop
- Whiteboard, flip pads, or some other way to engage teens in brainstorming
- Writing instruments
- 3-ring binders with paper or journals
- Hand-out about future sessions

INTRODUCTION:

Congratulate the teens who have made it to the third session. This shows deep commitment to their venture and vision. Explain that they are going to talk about their venture idea outside the group for the first time. Tell them you have invited a guest who once went through the very process they are going through. The guest will talk about their journey, and then you will invite the teens to share their venture ideas.

ACTIVITY 1: PRESENT DRAFT IDEA

Introduce the guest and ask him or her to talk a few minutes about how their passion, skills, and identification of a problem led to the organization or business they now run.

Ask your teens to tell the guest what their ideas are and what questions they have. Encourage questions and conversation.

ACTIVITY 2: PREPARE FOR INTERVIEWS

After the guest leaves, have teens look over the “Conducting Interviews” section of the book from pages 37-40. Encourage teens to write a script for a planned or yet-to-be-scheduled interview.

They can also do mock interviews to hone their skills and get more comfortable with the process. If time has run out, ask them to do these tasks for the next session.

SESSIONS 4-6: BUSINESS PLAN

WORKSHOP COVERS:

Chapters 4-5 in **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse)

GOALS:

- Brainstorm and draft names for the venture
- Draft a description of the venture
- Set short-term and long-term goals
- Outline roles and responsibilities of people involved
- Outline budget and financial plans

ITEMS NEEDED:

- Guest(s) from the community to look over business plans
- Whiteboard, flip pads, or some other way to engage teens in brainstorming
- Writing instruments
- 3-ring binders with paper, journals, or notebooks
- Copies of the seven worksheets: “Business Plan 101: The Name,” “Business Plan 101: The Description,” “Business Plan 101: Goals,” “Business Plan 101: People,” “Business Plan 101: Expenses,” and “Business Plan 101: Income.”
- Hand-out about future sessions

INTRODUCTION:

Again, congratulate the teens who have made it to this session. They are about to take an important step—a step taken by every business and non-profit organization—creating a business plan.

Consider a paraphrase of:

“You’ve found your passion, you have an idea you’re excited about, and you may even have a team of people ready to go...why wait, right? Well, if you want to be successful, not waste other people’s time and money (not to mention your own!), and actually solve that problem you identified, you’d better have a solid plan for how you’re going to go about it before you make the next leap. Taking the time to draft a business plan will help you get your thoughts organized, maximize your team’s efforts and impact, and show others that you’re serious and capable.” —**Be a Changemaker**, page 83

ACTIVITY 1: NAME AND DESCRIPTION

Drawing on the text from pages 87-88, lead teens through brainstorming and choosing a name and drafting a description. Use the “Business Plan 101: The Name” and “Business Plan 101: The Description” worksheets or prompt teens to record a name and description in their journals.

ACTIVITY 2: SHORT AND LONG-TERM GOALS

Drawing on the text from pages 89-91, lead teens through drafting their venture’s goals. Use the “Business Plan 101: Goals” worksheet or prompt teens to record goals in their journals.

ACTIVITY 3: PEOPLE

Drawing on the text from pages 91-92, lead teens through recording their dream team and each person’s responsibilities. Use the “Business Plan 101: People” worksheet or prompt teens to record roles in their journals.

Note that Chapters 5 and 6 work specifically with teens on team building and enlisting an adult to help. Consider “assigning” those chapters to your changemakers and/or using those chapters to create a separate session before moving forward with this activity.

ACTIVITY 4: MONEY

Drawing on the text from pages 92-93, lead teens through recording their expenses and income. Use the “Business Plan 101: Expenses” and “Business Plan 101: Income” worksheets or prompt teens to outline their budgets in their journals.

Note that Chapter 10 covers funding a venture. Consider “assigning” that chapter to your changemakers and/or using that chapter to create a separate session if desired.

ACTIVITY 5-6: PUTTING IT ALL TOGETHER

Drawing on the text and examples from pages 93-97, lead teens through combining their drafted pieces into a comprehensive plan. Invite members of the local business and non-profit communities to look over the plans and suggests improvements and connections, either offline or in person.

FUTURE SESSIONS

By now your crowd of teens may have decreased and the teens that remain should be developing a more solid plan. You truly have a group of changemakers now. Congratulations!

What are their needs now? Use the remainder of **Be a Changemaker: How to Start Something that Matters** by Laurie Ann Thompson (Beyond Words/Simon Pulse) to guide individual and group projects.

Author Laurie Ann Thompson has created a Q&A website at www.be-a-changemaker.com. Young changemakers can ask - and answer - any questions they wish.

Also, know that teens who just attended the first session, received a book, and brainstormed their passions, skills, and problem lists may follow their own paths towards change, regardless of whether they continued on with the workshop series.

CHANGEMAKER SPACE AND/OR CLUB

Envision establishing an ongoing time and location for your changemakers to meet and collaborate. Already have a makerspace? Why not expand it into a changemaker-space? Don't worry though, once the changemaker bug has bitten them, your newly empowered teens will tell you what else they need and when!

RESOURCES

Visit author Laurie Ann Thompson's website (www.lauriethompson.com) and navigate to the **Be a Changemaker** page to see a growing list of resources including links to:

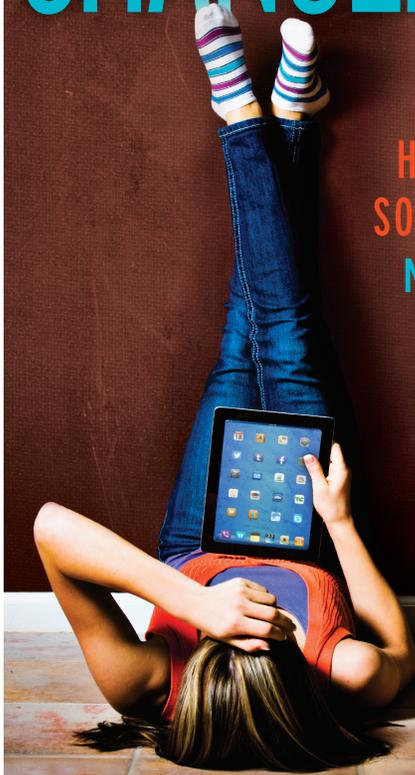
- **Be a Changemaker** Q&A website
- **Be a Changemaker** intro video
- **Be a Changemaker** video webinar
- Common Core State Standards English Language Arts Literacy strands
- Copies of this guide

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Foreword by Bill Drayton,
founder of Ashoka

Laurie Ann
Thompson



TEEN MEET-UP

YOU...
CAN BE A CHANGEMAKER

LEARN...
HOW TO TACKLE THE PROBLEMS
YOU CARE ABOUT MOST



BRING YOUR PASSION, SKILLS AND PROBLEMS



BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

What's Your Passion?

On the left, make a list of all the things you enjoy doing—everything that gets you excited or makes you happy. Be honest, even if it seems silly! On the right, ask yourself, “Why do I love doing that? What about it is fun for me?”

What Do Enjoy Doing?

Why?

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

What Are You Good At?

Write down all the things you're good at. Be sure to consider...

<p>Skills That Involve People (Like babysitting, networking or giving presentations)</p>	<p>Skills That Involve Things (Like playing basketball, scrap-booking or caring for animals)</p>
<p>Skills That Involve Information (Like working with spreadsheets, writing or making videos)</p>	<p>Physical Skills (Like running, horseback riding or dancing)</p>
<p>Mental Skills (Like memorization, math or songwriting)</p>	<p>Interpersonal Skills (Like mingling, interviewing, small talk or giving speeches)</p>

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

What Needs to Be Done?

Make a list of problems in your world. When you are finished, put a star next to those issues that make you feel something intensely.

IN YOUR LIFE: What do you need? What do you and your friends complain about? What would you like to change?

IN YOUR COMMUNITY: What do your neighbors worry about? What do people need?

IN THE WIDER WORLD: Keep widening your geographic scope and adding to your list of problems to solve.

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Find Your Vision & Venture

Pick an item from each of your lists to make a combination of passion, skill, and problem. For each combination, imagine a specific solution or venture idea. Don't worry about how far out or challenging these ideas may be! Sometimes the most creative ideas are the best.

Passion	Skill	Problem	Vision & Venture

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Getting Started

Narrow down your list of passion-skill-problem combinations to a few visions/ventures that sound the most exciting and promising. Answer the following questions here or in your journal.

You are not supposed to know the answers to all or any of these questions! Use these questions to guide your research about your possible venture ideas. Ask your librarian for help.

Who might support your cause and why?

Who might oppose your cause and why?

Who is making the decisions now? Why are they making those choices?

Who are they affecting, and what do those affected really need?

Do they know they need help? Do they even want help?

What resources are already available to those affected by this problem and to you as you try to solve it?

What's the best way to help?

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

What Do You Still Need to Know?

Keep researching your topic and maintain a list of things you still need to know. Save everything—you never know what will be helpful to you in the future!

Remember that not everything can be found in books or online. People who have started or run projects or organizations related to your vision or venture can be incredible resources. Can they answer some of your remaining questions? Conduct some interviews and find out!

People to Interview

(with contact information)

Questions to Ask

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Business Plan 101: The Name

Names are important—often they're the first impression your venture will make on someone. Take your time to brainstorm lots of ideas. Open your book to page 87 for questions to keep in mind when deciding on a name.

Brainstorm Names:

Business Plan 101: The Description

Your description will act as the introduction to your venture. It is as a broad overview of the passion, research, background and reasoning behind your plan.

Answer these questions and then compose a paragraph that starts with the why you're launching this particular venture and ends with the what your venture is going to do.

What is your idea?

What problem is your venture trying to solve?

Who will be your venture's customers or clients?

What difference will your venture make?

Why is your venture necessary?

Business Plan 101: Goals

Your business plan should have 3-4 clear, attainable **short-term goals** that will drive your venture's immediate next steps. Think of these as the big items on your current to-do list.

Think about what big goals or **long-term goals** you are building up to. What do you hope your venture will be doing one year from now? How about five years from now? Don't be afraid to go big here. If you have a grand vision, this is the perfect place to capture and share it.

Make your goals meaningful by following the "SMART" guide on page 89.

List Short-Term Goals:

Envision Long-Term Goals:

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Business Plan 101: People

List everyone on your team—including yourself—and the role or roles that each person is currently responsible for. Briefly mention why each team member was chosen for each role and what skills make him or her suitable for the role. Still thinking about your team? Refer to Chapter 5!

Name	Role	Responsibilities
	Adult Ally/Mentor	

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Business Plan 101: Expenses

Outline your start-up costs (one-time expenses or supplies necessary to just to get your venture off the ground) and operating expenses (expenses that you'll have to pay regularly in order to keep your venture humming along.)

A. Expense	B. Cost of One	C. No. Needed	D. Total Cost (BxC)	E. Month Needed	F. Goal, Event to Projected Needed For

BE A CHANGEMAKER

HOW TO START
SOMETHING THAT
MATTERS

Business Plan 101: Income

Try to predict your venture's expected income from all available sources like donations, grants, product or ticket sales, or other payments received. You need to make sure your income will be at least as high as your expenses.

A. Source of Income	B. Amount	C. Month Expected	D. Comments