



Course: Self-Directed, Self-Help with Journaling 101

Syllabus & Pacing Guide

Last Updated: May 21, 2021

Proposed Course: Self-Directed, Self-Help with Journaling 101
Available for Delivery By: Within 30 days
Hours of Content: 100 hours

Course:

- Self-Directed, Self-Help with Journaling 101

Course / MCC Code:

DDR TV Channel:

Instructor: Michael Santos / Prison Professors

Quick Reference Links:

- Preliminary Info, Page 1
- [Self-Pacing Guide, Page 5](#)
- [Evaluation / Disclaimer, Page 11](#)
- [Sample Lesson: Preparing from Prison for Career in Real Estate](#)

Course Theme:

Prison Professors created this 10-module course to help people in prison develop self-directed, self-help programs through journaling. We teach strategies people may use to document a record of self-help. People that document their self-directed, self-help efforts, will be in a better position to overcome challenges upon release.

Each of the lessons in this 10-module course includes seven distinct parts that work in harmony. Lessons within the modules use video profiles and written lesson plans to share the story of

people that pursued self-directed pathways to success. Each of the people we profile conveys the importance of:

1. Developing better critical-thinking skills,
2. Improving vocabulary and writing skills,
3. Documenting daily progress,
4. Personal accountability.

Each lesson conveys a unifying theme:

- Regardless of what bad decisions a person has made in the past, a person can begin sowing seeds for a brighter future. Sowing seeds, however, only represents a first step. When we want seeds to grow into strong trees, we need to nurture those seeds every day.

This course helps people in prison understand their responsibility to prepare for the challenges ahead. If a person in prison wants to overcome challenges awaiting release, that person should learn how to document the journey.

This self-directed, self-help journaling course offers opportunities for participants to develop critical-thinking skills, communication skills, writing skills, and vocabulary building. By teaching participants how to create journal entries, participants restore confidence and self-esteem. They will learn how to leverage their work in ways that help them overcome obstacles ahead.

Prerequisite:

- Participants in this course should read at the ninth-grade level. Prison Professors will use CDCR's preferred tool to measure reading-comprehension levels. Currently we use Grammarly, which shows the following benchmarks:
 - Text is likely to be understood by a reader who has at least a 9th grade education and readable by 80% of English speakers.

Course Requirements

- Enroll in this course.
- Read each PDF lesson plan.
- Watch or listen to each video that accompanies each module.
- Complete and submit vocabulary assignments.
- Complete and submit critical-thinking writing assignments.
- Pass the formative quiz at the end of each lesson with a 70% score.
- Pass the final exam with a score of 70% or higher.
- Must earn an overall score of 70% or higher on all assignments, quizzes, final exam, and participant hours for CDCR to recommend participant for the respective milestone

Course Content:

Students would benefit by taking the Prison Professors previous course, “*Preparing for Success After Prison.*” Nevertheless, participants may complete *Self-Directed, Self-Help with Journaling 101* as a stand-alone course. The course includes 10 modules, with seven parts in each. The module requires ten hours of work to complete, and each hour results in 100 points. Students earn up to 1,000 points by completing each module; to complete the entire course, a student must earn 70% of the 10,000 points available for the entire course.

A participant that completes the course successfully will:

- build a stronger vocabulary,
- improve communication skills,
- develop better writing skills,
- develop better critical-thinking skills, and
- learn how to build a record of being self-directed.

This course helps participants advance prospects for success upon release.

Course Outcomes

Each module includes the following parts:

1. Two PDF lessons
2. Two profile videos, filmed in accordance with DRPTV video specifications:
 - a. 16:9 Aspect Ratio
 - b. 29.97 Frames Per Second
 - c. 1280 x 720 pixels
 - d. 2.5 Mbps Bitrate
 - e. Between 22-28 minutes in length, or 42-58 minutes in length
3. One vocabulary-building assignment
4. One critical-thinking skills assignment
5. One formative Quiz
6. One assessment video, with open captions
7. One journal assignment

Each lesson PDF Lesson includes following subheadings:

- Blurb
- Objective
- Lesson Requirements
- Lesson Outcome
- Learning Content and Course Outcome
- Takeaways
- Highlighted Vocabulary words
- Critical-thinking questions
 - Click to see sample lesson at end of this Pacing Schedule

Plagiarism:

The *Self-Directed, Self-Help with Journaling 101 Course* is a personal workshop. Participants will develop skills that contribute to more successful adjustments through prison. Those skills will help a person accelerate prospects for success upon release. Since it's a personal workshop, there is no need for plagiarism—which we define as copying the work of others. Responses to all questions should align with the way each participant defines success, and the incremental goals the participant has set to prepare for success.

To get the most benefit from the course, and to qualify for the Milestone credit, participants should maintain “academic integrity.” In other words, participants should not use another person’s work, in whole or in part. They should not copy, steal, cheat, or misrepresent the work of someone else as their own. Anyone that *plagiarizes* the work of another will not receive credit for the course.

LEARNING STRATEGIES OR TEACHING METHODS

- Distance Learning / Independent Study
- Discussion Groups* (optional: at discretion of the course instructor)
- Peer tutoring* (optional: at discretion of the course instructor)
- Reading
- Videos
- Writing Assignments

**Use of this method is at the discretion of the course instructor. Participants may also complete the course work independently*

REQUIRED COURSE MATERIALS

- Course Syllabus and Pacing Guide
- Prison Professors: Self-Directed, Self-Help with Journaling 101 Course PDF lessons with writing assignments
- Access to a dictionary
- Access to Course Videos
- Assignment PDF formative quizzes

SELF-PACING GUIDE:

Module 1: Visualizing Success, Part 1					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 1-1a: Visualizing Success Lesson Plan	Read PDF, Part 1-1a Lesson Plan	½ Hr.	Txt	50	
Part 1-1b: Visualizing Success Video Profile	Watch Video, Part 1-1b	1 Hr.	Video	100	
Part 1-2a: Visualizing Success Lesson Plan	Read PDF, Part 1-2a Lesson Plan	½ Hr.	Txt	50	
Part 1-2b: Visualizing Success Video Profile	Watch Video, Part 1-2b	1 Hr.	Video	100	
Part 1-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 1-3	2 Hrs.	Paper	200	
Part 1-4: Critical thinking questions	Write responses to critical-thinking questions, Part 1-4	2 Hrs.	Paper	200	
Part 1-5: Formative Quiz	Take Quiz, Part 1-5	½ Hr.	Paper	50	
Part 1-6: Assessment Video	Watch Video, Part 1-6	½ Hr.	Video	50	
Part 1-7: Journal Assignment	Respond to questions and write journal entry, Part 1-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 2: Visualizing Success, Part 2					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 2-1a: Visualizing Success Lesson Plan	Read PDF, Part 2-1a Lesson Plan	½ Hr.	Txt	50	
Part 2-2b: Visualizing Success Video Profile	Watch Video, Part 2-1b	1 Hr.	Video	100	
Part 2-2a: Visualizing Success Lesson Plan	Read PDF, Part 2-2a Lesson Plan	½ Hr.	Txt	50	
Part 2-2b: Visualizing Success Video Profile	Watch Video, Part 2-2b	1 Hr.	Video	100	
Part 2-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 2-3	2 Hrs.	Paper	200	
Part 2-4: Critical thinking questions	Write responses to critical-thinking questions, Part 2-4	2 Hrs.	Paper	200	
Part 2-5: Formative Quiz	Take Quiz, Part 2-5	½ Hr.	Paper	50	

Part 2-6: Assessment Video	Watch Video, Part 2-6	½ Hr.	Video	50	
Part 2-7: Journal Assignment	Respond to questions and write journal entry, Part 2-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 3: Documenting the Journey, Part 1

Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 3-1a: Visualizing Success Lesson Plan	Read PDF, Part 3-1a Lesson Plan	½ Hr.	Txt	50	
Part 3-1b: Visualizing Success Video Profile	Watch Video, Part 3-1b	1 Hr.	Video	100	
Part 3-2a: Visualizing Success Lesson Plan	Read PDF, Part 3-2a Lesson Plan	½ Hr.	Txt	50	
Part 3-2b: Visualizing Success Video Profile	Watch Video, Part 3-2b	1 Hr.	Video	100	
Part 3-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 3-3	2 Hrs.	Paper	200	
Part 3-4: Critical thinking questions	Write responses to critical-thinking questions, Part 3-4	2 Hrs.	Paper	200	
Part 3-5: Formative Quiz	Take Quiz, Part 3-5	½ Hr.	Paper	50	
Part 3-6: Assessment Video	Watch Video, Part 3-6	½ Hr.	Video	50	
Part 3-7: Journal Assignment	Respond to questions and write journal entry, Part 3-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 4: Documenting the Journey, Part 2

Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 4-1a: Visualizing Success Lesson Plan	Read PDF, Part 4-1a Lesson Plan	½ Hr.	Txt	50	
Part 4-1b: Visualizing Success Video Profile	Watch Video, Part 4-1b	1 Hr.	Video	100	
Part 4-2a: Visualizing Success Lesson Plan	Read PDF, Part 4-2a Lesson Plan	½ Hr.	Txt	50	
Part 4-2b: Visualizing Success Video Profile	Watch Video, Part 4-2b	1 Hr.	Video	100	

Part 4-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 4-3	2 Hrs.	Paper	200	
Part 4-4: Critical thinking questions	Write responses to critical-thinking questions, Part 4-4	2 Hrs.	Paper	200	
Part 4-5: Formative Quiz	Take Quiz, Part 4-5	½ Hr.	Paper	50	
Part 4-6: Assessment Video	Watch Video, Part 4-6	½ Hr.	Video	50	
Part 4-7: Journal Assignment	Respond to questions and write journal entry, Part 4-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 5: Setting Priorities, Part 1					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 5-1a: Visualizing Success Lesson Plan	Read PDF, Part 5-1a Lesson Plan	½ Hr.	Txt	50	
Part 5-1b: Visualizing Success Video Profile	Watch Video, Part 5-1b	1 Hr.	Video	100	
Part 5-2a: Visualizing Success Lesson Plan	Read PDF, Part 5-2a Lesson Plan	½ Hr.	Txt	50	
Part 5-2b: Visualizing Success Video Profile	Watch Video, Part 5-2b	1 Hr.	Video	100	
Part 5-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 5-3	2 Hrs.	Paper	200	
Part 5-4: Critical thinking questions	Write responses to critical-thinking questions, Part 5-4	2 Hrs.	Paper	200	
Part 5-5: Formative Quiz	Take Quiz, Part 5-5	½ Hr.	Paper	50	
Part 5-6: Assessment Video	Watch Video, Part 5-6	½ Hr.	Video	50	
Part 5-7: Journal Assignment	Respond to questions and write journal entry, Part 5-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 6: Setting Priorities, Part 2					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned

Part 6-1a: Visualizing Success Lesson Plan	Read PDF, Part 6-1a Lesson Plan	½ Hr.	Txt	50	
Part 6-1b: Visualizing Success Video Profile	Watch Video, Part 6-1b	1 Hr.	Video	100	
Part 6-2a: Visualizing Success Lesson Plan	Read PDF, Part 6-2a Lesson Plan	½ Hr.	Txt	50	
Part 6-2b: Visualizing Success Video Profile	Watch Video, Part 6-2b	1 Hr.	Video	100	
Part 6-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 6-3	2 Hrs.	Paper	200	
Part 6-4: Critical thinking questions	Write responses to critical-thinking questions, Part 6-4	2 Hrs.	Paper	200	
Part 6-5: Formative Quiz	Take Quiz, Part 6-5	½ Hr.	Paper	50	
Part 6-6: Assessment Video	Watch Video, Part 6-6	½ Hr.	Video	50	
Part 6-7: Journal Assignment	Respond to questions and write journal entry, Part 6-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 7: Creating Tools / Tactics / and Resources, Part 1					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 7-1a: Visualizing Success Lesson Plan	Read PDF, Part 7-1a Lesson Plan	½ Hr.	Txt	50	
Part 7-1b: Visualizing Success Video Profile	Watch Video, Part 7-1b	1 Hr.	Video	100	
Part 7-2a: Visualizing Success Lesson Plan	Read PDF, Part 7-2a Lesson Plan	½ Hr.	Txt	50	
Part 7-2b: Visualizing Success Video Profile	Watch Video, Part 7-2b	1 Hr.	Video	100	
Part 7-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 7-3	2 Hrs.	Paper	200	
Part 7-4: Critical thinking questions	Write responses to critical-thinking questions, Part 7-4	2 Hrs.	Paper	200	
Part 7-5: Formative Quiz	Take Quiz, Part 7-5	½ Hr.	Paper	50	
Part 7-6: Assessment Video	Watch Video, Part 7-6	½ Hr.	Video	50	

Part 7-7: Journal Assignment	Respond to questions and write journal entry, Part 7-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 8: Creating Tools / Tactics / and Resources, Part 2					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 8-1a: Visualizing Success Lesson Plan	Read PDF, Part 8-1a Lesson Plan	½ Hr.	Txt	50	
Part 8-1b: Visualizing Success Video Profile	Watch Video, Part 8-1b	1 Hr.	Video	100	
Part 8-2a: Visualizing Success Lesson Plan	Read PDF, Part 8-2a Lesson Plan	½ Hr.	Txt	50	
Part 8-2b: Visualizing Success Video Profile	Watch Video, Part 8-2b	1 Hr.	Video	100	
Part 8-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 8-3	2 Hrs.	Paper	200	
Part 8-4: Critical thinking questions	Write responses to critical-thinking questions, Part 8-4	2 Hrs.	Paper	200	
Part 8-5: Formative Quiz	Take Quiz, Part 8-5	½ Hr.	Paper	50	
Part 8-6: Assessment Video	Watch Video, Part 8-6	½ Hr.	Video	50	
Part 8-7: Journal Assignment	Respond to questions and write journal entry, Part 8-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 9: Accountability Metrics and Executing the Plan, Part 1					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 9-1a: Visualizing Success Lesson Plan	Read PDF, Part 9-1a Lesson Plan	½ Hr.	Txt	50	
Part 9-1b: Visualizing Success Video Profile	Watch Video, Part 9-1b	1 Hr.	Video	100	
Part 9-2a: Visualizing Success Lesson Plan	Read PDF, Part 9-2a Lesson Plan	½ Hr.	Txt	50	
Part 9-2b: Visualizing Success Video Profile	Watch Video, Part 9-2b	1 Hr.	Video	100	
Part 9-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and	2 Hrs.	Paper	200	

	use the word in a sentence, Part 9-3				
Part 9-4: Critical thinking questions	Write responses to critical-thinking questions, Part 9-4	2 Hrs.	Paper	200	
Part 9-5: Formative Quiz	Take Quiz, Part 9-5	½ Hr.	Paper	50	
Part 9-6: Assessment Video	Watch Video, Part 9-6	½ Hr.	Video	50	
Part 9-7: Journal Assignment	Respond to questions and write journal entry, Part 9-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	

Module 10: Accountability Metrics and Executing the Plan, Part 2					
Title	Activity	Avg. Time	Format	Possible Points	Point Earned
Part 10-1a: Visualizing Success Lesson Plan	Read PDF, Part 10-1a Lesson Plan	½ Hr.	Txt	50	
Part 10-1b: Visualizing Success Video Profile	Watch Video, Part 10-1b	1 Hr.	Video	100	
Part 10-2a: Visualizing Success Lesson Plan	Read PDF, Part 10-2a Lesson Plan	½ Hr.	Txt	50	
Part 10-2b: Visualizing Success Video Profile	Watch Video, Part 10-2b	1 Hr.	Video	100	
Part 10-3: Vocabulary Building Exercise	Identify 10 vocabulary words. Write definition and use the word in a sentence, Part 10-3	2 Hrs.	Paper	200	
Part 10-4: Critical thinking questions	Write responses to critical-thinking questions, Part 10-4	2 Hrs.	Paper	200	
Part 10-5: Formative Quiz	Take Quiz, Part 10-5	½ Hr.	Paper	50	
Part 10-6: Assessment Video	Watch Video, Part 10-6	½ Hr.	Video	50	
Part 10-7: Journal Assignment	Respond to questions and write journal entry, Part 10-7	2 Hrs.	Paper	200	
Totals		10 Hours		1,000	
Total Course		100 Hours		10,000 Points	
Need 70% Passing Score / 7,000 points to Complete Program Successfully					

Evaluation:

- Writing Assignments
- Module quizzes
- Multiple-choice final exam—administered by teacher

Disclaimer:

- *The California Department of Corrections awards Milestone-completion credits (MCC) when student passes with 70% accuracy or higher, demonstrated through completion of assignments, instructor evaluation and testing.*
- *The student must meet the minimum number of participation hours.*
- *Teachers may withhold MCC recommendation should any of the areas within the Education Progress Report not meet the ‘Satisfactory’ level.*
- *Participants must positively participate in and attend all required activities for the duration of the program to receive MCC.*
- *Passing an exam alone does not qualify an inmate-student for the award of any MCC.*

Course: Self-Directed, Self-Help with Journaling 101

Video URL: <https://youtu.be/MML4fhlB3Fg>

Title: Preparing from Prison for Career in Real Estate (05/06/2021)

Blurb:

- David built a successful career in real estate through his rigorous work ethic and strong morals. The son of a military man, David learned early on the value of going the extra mile to succeed in life. He excelled in academics, which prepared him for a financially rewarding career in business. Later, he transitioned to real estate investments. To date, David has overseen the acquisition of more than 2,000 properties; he estimates that he acquires between 70 and 90 properties every year.

Objective:

- Students will learn how David’s strict ***adherence*** to a strong work ethic and his faith- and family-oriented values led him to succeed in life. Participants will understand how David’s robust communication, critical thinking, and math skills helped him to build a successful career. In addition, the lesson outlines several business-related concepts and offers advice on strengthening leadership and relationship-building skills.

Lesson Requirements:

- Watch the video that accompanies the lesson
- Write a definition of each word highlighted in bold and written in italics

- Use ten of the vocabulary words in a sentence
- Respond to a minimum of three open-ended questions by following instructions at the end of the lesson.

Lesson Outcome:

- Participants will increase their vocabulary by at least ten words.
- Participants will improve writing skills and their ability to contemplate how their responses to open-ended questions relate to their prospects for success upon release.
- Participants will add to their journal, demonstrating a self-directed, self-improvement pathway to prepare for success upon release.

Learning Content and Course Outcome:

Our team at Prison Professors thanks David for **imparting** several life lessons. Anyone can grow by listening to the video lesson that accompanies this course. As David reflects on his path to becoming a successful real estate investor, we get inspired and learn steps we can take. His father, a dentist that once served in the Armed Forces, **instilled** in David the value of discipline, **resilience**, and setting goals. As a result of his father’s teaching, David **adhered** to strong **moral** principles and maintained a **voracious** work ethic throughout his life. These values have led David to **excel** academically and **boast** a successful career in business. Later, he **prospered** by investing in real estate, acquiring more than 2,000 properties over the **duration** of his career.

Background:

David **attributes** much of his success to the goal-oriented attitude he developed at a very young age. At 14 years old, David started writing down his goals and **reciting** them out loud every morning and before bed. He also learned to hold himself accountable to a set of principles that he **dubs** the six “Fs:”

1. Faith,
2. Family,
3. Friends,
4. Fitness,
5. Finance, and
6. Fun.

David **prioritized** those fundamental principles that characterized his life in the order listed and **consistently** considered them when making decisions.

David also developed an **entrepreneurial** spirit from a young age. He entered the workforce as an **adolescent**, working as a janitor at a golf course and engaging in his own **ventures** to **supplement** his income. While playing as a baseball umpire in high school, he sold gloves to

spectators in the winter. His early employment experiences led David to **enhance** his communication and critical thinking skills.

While at the golf course, David learned the importance of building **rappor**t by remembering other people's names, a habit he continues today. By recalling names, David demonstrates **courteousness** and **fosters** trust in his professional **network**.

David learned many of his success principles from his father. He recalls his father as a **martinet** who demanded that both David and his older brother earn straight "As" in school. His older brother received a "B" once, prompting his father to **chastise** him with a spanking and force David to observe.

David **arduously** studied to make perfect grades to meet his father's high standards, even though he felt less intelligent than his brother. Similarly, he demonstrated the same **tenacity** as a student-athlete, eventually going to college on a tennis scholarship.

David continued **excelling** academically after coming of age, and he graduated as **valedictorian** in his **cohort** at the University of Indianapolis. Later, he completed advanced studies that would lead to a graduate degree, with a Master of Business Administration.

As I served a 45-year sentence, I looked for leaders to understand how I could plan my life's course upon my release. Prison serves as a pathway to failure for people that do not prepare. Sadly, many children of people that spent time behind bars also suffer. Formerly incarcerated people too often face a **perpetuating** cycle of poverty, social **stigma**, and repeated imprisonment after their release. Leaders like David give examples of **feasible** ways to reenter society and **initiate** a successful career through hard work and commitment.

David benefited from his father's presence as a strong role model. Although many incarcerated people lacked similar mentors as youths, leaders like David offer guidance on how a productive mindset could lead individuals to **transform** their lives for the better. Even behind bars, people could adopt forward-thinking exercises, such as David's practice of writing down and reciting his goals twice a day.

Takeaways:

Our coursework at Prison Professors is geared toward **empowering** incarcerated individuals to become the "CEOs of their own lives." Consider our **tenant** of defining success - we encourage our students to identify their goals and make incremental progress towards their purpose. Adopting David's **routine** of writing down and reciting goals or his value system (the "six Fs") can help people **reinforce** their commitments towards self-improvement.

Incarcerated parents can also learn valuable lessons from David's childhood. By instilling a **robust** value system and work ethic in his son, David's father paved the way for his son's later success. Similarly, people in prison and jail can strive to serve as strong role models for their

children upon their release. Sound principles that parents should strive for include leadership by example, commitment to their family, and a positive outlook on their future.

Mass incarceration is one of the greatest social injustices in our nation today. Unfortunately, a negative mindset of helplessness and **despair** often **prevails** amongst the incarcerated. Many people that serve time in jails or prisons return to society with an **erroneous** belief that their future will **inevitably** involve **mediocre** career choices or social connections. Leaders like David offer insight into how adopting a different mentality can transform lives.

- Why do you think writing down goals is important?
- How does this practice reinforce what you intend to accomplish?
- How can writing down goals and creating a value system like David improve your current situation?
- How can these practices help you upon your release?
- Why is earning trust through good manners, like remembering others' names, essential for you to function in society?
- How can following a self-directed value system, like David's six Fs, help you in prison and as your transition back into the community?
- How do you think David's strong work ethic led him to balance multiple jobs, participation in sports, and school assignments as he grew up?

Career Success and Business Model

After graduating with his master's degree, David worked for several years as a profit recovery analyst for many of the nation's largest businesses. The career proved **remunerative**, but David felt dissatisfied with the long hours away from his family. Because of his **stalwart** commitment to being close to his loved ones, David began developing his **expertise** in real estate, wanting to transition to a less **time-consuming** career.

David began investing around 2006, right before the **subprime** mortgage crisis that led the nation into a severe **recession**. Against his father's advice, David resigned from his high-six-figure salary job in finance to pursue real estate full time.

- Quick takeaway: Note that David as a result of investing in his education, he earned a significant income as both a team leader in a commission-based role, and also as an entrepreneurial investor.
- How could self-directed learning improve your outcomes?

David offers insight into his business model as a possible career path for those leaving prison or jail. He **acquires** homes and sells them on contract as rent-to-own properties. He finds this work

gratifying as it allows people with bad credit histories a chance of becoming a homeowner. David outlined several other advantages of his career.

Under his business model, he **foregoes** having to make repairs or maintain the properties. Those responsibilities fall on the renter. I recall him saying that he did not even own a hammer. Furthermore consider the following:

- His position does not require him to hold a license.
- None of his associates in the industry have ever **inquired** about any encounters with law enforcement or his criminal record, leading us to believe that even people in jail or prison could prepare for such a career.
- He described an abundance of finance options that people could consider—provided the person first developed strong communication skills, basic math skills, and a strong work ethic.

David focuses on buying low-cost homes, such as:

- Foreclosed properties - A foreclosure occurs when a bank or other lender takes possession of a property of a borrower who continuously fails to make payments. The lender can then sell the property to an investor like David, who buys the property and sells it at a profit.
- Houses that require extensive repair - Often known as “fixer-uppers,” are properties that may need cleaning, redecoration, reconstruction, or related work. Buyers like David complete these repairs to raise the property's value to get a **return on their investment** when they sell the property. This process is commonly known as “flipping” in the real estate industry.

In the video, David also expressed the importance of finding the “sweet spot” for home prices in a given area. He focuses on properties that cost around \$50,000 or below so that his tenants could reasonably afford to pay one-fourth to one-third of their income in monthly rent.

David also taught us about **hard money lenders**. Investors would provide funds that other investors could use to build a portfolio of income properties. Such lenders were usually private individuals and companies rather than banks. Hard money lenders generally charged higher interest rates than banks, yet they offered a reasonable way to get quick access to funds; hard-money lenders did not concern themselves with a borrower’s credit score, as the **underlying** asset (the house) guaranteed the loan. David notes that an interest rate of nine percent or below would be a reasonable amount when working with this type of lender.

David’s inspiring story showed us how an investor could buy a property with the money borrowed from a hard money lender. After the investor made repairs and cleaned the property,

the investor could choose to sell the property. He could both repay the lender, and earn a profit for the time he invested in the project. Another option would be to get permanent financing for the project, based on a property's **after-repair value**—the estimated worth of the property after all **renovations** are completed. This option might allow an investor to keep the asset for rental income.

Other pieces of relevant advice included:

- Hiring a reliable accountant - David stresses that an investor should rely on a **savvy** accountant who mastered the science of writing off business expenses.
- Understanding **equity** - Equity is the difference between what a borrower owes on their mortgage and the property's worth.
- Creating **passive income** - The ability to **generate** revenue with little long-term time commitments. David earns passive income from his tenants, who pay him rent every month. If 10 of his tenants pay him \$300 per month, he earns \$3,000 in monthly passive income.
- Understanding **depreciation** - Depreciation is a reduction in the value of an **asset**, such as one of David's properties. David is obligated to pay less in taxes when a property's value depreciates.

At the **crux** of David's success is mastery of critical thinking, communication, and math skills. He commented in the video that every opportunity to earn income in his life stemmed from his "investment in improving [his] writing and communicating better with others." His statement is evident from his first deal - a \$10,000 property that he acquired through business contacts he knew from his job at the golf course. He stood out to these associates because of his habit of calling other people by their names and **articulately** expressing himself. David also emphasizes the importance of knowing how to read and write well. He advises listeners to adopt small changes to their habits, like double-checking emails, avoiding run-on sentences, and ensuring that messages are free of errors like misspellings. Lastly, he stresses the need for a basic mastery of math. His career requires him to use simple arithmetic, not more complex subjects like calculus or geometry.

As I served 9,500 days behind bars, I always sought inspiration from those with a will to advance themselves. People from all walks of life can apply the same principles that David outlines to prosper.

A person with a criminal conviction could **circumvent** many of the hurdles by working vigorously and finding creative ways to engage with the business community. David is not required to hold a license, and he said that people would not face questions about a criminal record in this line of work. He does not view a prior prison sentence as a significant **impediment** for someone hoping to begin their career in his industry. On the flip side, laziness would be a

major obstacle for many people. Successful investors must work **unremittingly** to find good deals.

David shares that the Lord blessed him with financial **acumen** and a **unique** talent for math. His comment reminded me of the Parable of the Talents, which describes the importance of actively engaging in life to take advantage of blessings given by God. David had to use his gifts by purposefully working towards his goals and lead by example. Had he instead remained **passive** by failing to act, he would have lost his blessings.

Takeaway:

Participants should understand the value of taking the initiative when listening to the story of David's success. David became a leader by always driving himself to accomplish goals, as evident in his self-directed study of the real estate industry as he transitioned his career. Similarly, people in prison and jails must **capitalize** on every opportunity to improve themselves even if structured rehabilitative programs were not available.

By following David's example, incarcerated people could immediately begin adopting an **ethical** value system and a habit of writing goals down as a self-improvement exercise.

People in jail or prison should also learn the importance of solid skills in math, communication, and critical thinking skills. The mastery of these concepts often **overlaps**:

- To be a good writer, an individual must be a good thinker.

In addition, David agreed that the "pen is mightier than the sword" because the most **influential** leaders communicate ideas and encourage others to **embrace** their knowledge. Lastly, David **posits** that mastering **rudimentary** math concepts "unlocks the world" for success in a career like his. A returning citizen with such skills could quickly learn to use database programs like Microsoft Excel or Google Sheets, becoming a more attractive candidate for employment in the process.

David benefited from his background as an educated professional with **extensive** business experience and a lack of criminal history. However, his ability to become wealthy on commission-based jobs still required a considerable degree of **tenacity**, confidence, and **adherence** to his value system and goal setting.

Similarly, returning citizens should be willing to work long hours and perfect their communication skills for similar success. Too often, people leaving incarceration believe that they will be restricted to jobs with **penurious** wages or limited hours. Careers like David's show that returning citizens can still forge a better path for themselves if they maintain a forward-thinking outlook on life and a willingness to work hard.

- How do you believe that David’s work ethic allowed him to prosper financially?
- Why is it important to use and continue refining your talents?
- Why do you risk losing talents if you don’t use them?
- How can improving your communication, math, and critical thinking skills enable you to succeed in a career like David’s?
- How do you think David uses basic math skills at his job on a day-to-day basis?
- David left a high-paying job in finance to pursue a career in real estate. How does this decision reflect on David’s self-confidence?

Leadership Skills and Recap

Beyond his strong value system and **diligence**, David has robust leadership skills. In the mortgage industry, David had often managed teams of workers, inspiring them with his work ethic. He always believed in “showing love” to his colleagues, even when they didn’t work to their capacity. Good communication skills have played a central role in his success as a leader. When dealing with associates in business, David emphasizes that it is better to be “interested” rather than “interesting” by showing genuine care about others’ concerns.

David has always remained *interested* in understanding the other person’s situation or point of view in his interactions with others. Having such a people-focused approach helps David **forge** and strengthen both his personal and professional relationships.

Similarly, David has shown compassion even in his role as a landlord. He had to evict two tenants in the **entirety** of his career but only did so as a final **recourse**. One of his evictees had severe mental health issues; David remained in contact with her family and attempted to treat this individual with kindness as eviction procedures progressed. Likewise, David advises that investors inform their lenders of any issues that could hinder payment at first notice. An open line of communication allows each **party** to arrange **alternate** payment options.

Throughout the interview, David shows how his life principles align with the lessons we teach at Prison Professors. He has consistently defined goals and identified incremental steps to fulfill his dreams, as seen in him following his set of principles known as the “six Fs.” Through his hard work, David consistently demonstrated total commitment to his success and always maintained clear aspirations regarding his future. In addition, he was always action-oriented and held himself accountable to achieve his purpose in life. He also demonstrates authenticity, celebrates his accomplishments, and expresses gratitude by giving back to others.

Critical Thinking Questions:

Write at least three paragraphs, with a minimum of three sentences each, for each of the following questions:

1. David writes down and recites his goals aloud twice a day. What are effective routines that you can adopt to remain focused on identifying and carrying out your goals?
2. How do you believe the presence of David's father as a role model led him to become successful as an investor later in life?
3. What key business concepts did you learn in this lesson? How can you apply these concepts in your career if you pursue a similar path to David?
4. How can you develop a value system similar to the six Fs that David follows?
5. How can acquiring strong communication, critical thinking, and math skills help you succeed upon your release?
6. How do you believe a strong work ethic and commitment to goal fulfillment can help you as you return to the community? How do you believe David's work ethic helped him reach success as an investor?
7. How can recalling people's names and treating them with courtesy help you succeed in professional settings upon your release?
8. How can a commission-based role in a career like real estate offer you a venue into a financially rewarding livelihood?
9. What resources do you have at your disposal now to enhance your communication skills? How can this help you become a better leader as you prepare for release?
10. How does David's story inspire you to live a law-abiding life after prison?