

Sample  
Workbook  
Module



DISCOVERING MY  
**CGM**<sup>TM</sup>

COURAGEOUS GROWTH MINDSET

A JOURNEY IN ENTREPRENEURIAL THINKING FOR YOUTH  
**LISA L. HOWZE**

# DISCOVERING MY COURAGEOUS GROWTH MINDSET™



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-1-

## DISCOVERING MY COURAGEOUS GROWTH MINDSET

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## HOW TO USE THIS WORKBOOK

Welcome to *Discovering My Courageous Growth Mindset*™

This workbook is designed to help students, families, and educators explore the lessons of resilience, creativity, and confidence through real stories and reflective learning.

Each module follows the same format to make the journey simple and meaningful. Here's how to move through it:

### **Story Vignette —**

Begin with a short story that introduces a real-life situation. Each vignette shows how challenges can become opportunities to grow, think differently, and discover your own “Courageous Growth Mindset.”

### **Lesson / Author's Reflections —**

After the story, pause to learn from the author's perspective. These reflections highlight key lessons and turning points that connect the story to life, leadership, and personal growth.

### **Bridge Moment —**

This brief transition helps you shift from the story to your own experience. It's a moment to breathe, reflect, and prepare your heart and mind for the deeper work ahead.

### **Student Reflections —**

Using the OIA™ Framework (*Observation, Interpretation, Application*), you'll answer guided prompts that encourage critical thinking and self-discovery.

**Observe:** What happened?

**Interpret:** What does it mean?

**Apply:** How can this help me in my life?

### **Family Conversation Starters —**

End each module by connecting the lesson at home. These short prompts help families talk, share stories, and strengthen understanding together.

*Tip: Take your time. There's no right or wrong way to reflect — just your way. Every question and story is a chance to grow stronger, wiser, and more confident in who you are.*



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## **Meet Layla Hendricks**

Before we get started, let's meet Layla Hendricks. She's a curious, quiet girl who doesn't always know what to say or where she fits in—but she notices everything. This is one of her earliest memories, one that changed how she saw herself and the world around her.

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# THE EVICTION

Beads of sweat formed on Layla's forehead as she stood at a busy intersection on the city's west side, staring at her family's belongings scattered out in the open for everyone to see. Mattresses, bags, boxes, clothes—even her favorite stuffed animal—all of it tossed to the curb like it didn't matter. Like they didn't matter.

If this scene sounds familiar to you, then you probably know exactly what happened. It's got eviction written all over it. "Not again!" her tiny voice screamed inside. Unfortunately, this was not the first time that Layla and her family had been forced to move against their will. The last time was not even two years earlier. At least then, she and her four brothers and mother had time to neatly pack their things and load them into a moving truck with their dignity intact.

Not this time. This time, the mean old landlord, Mr. Jackson was his name; he put Layla, her mother, and her four brothers out on the streets like yesterday's newspaper. And to make matters worse, her grandmother, who had just started living with them, got the boot too. No amount of pleading with ole grumpy pants would make him change his mind.

As Layla stood there under the heat lamps of the afternoon sun, she was hot-mad, embarrassed, and confused—all at the same time. She trembled with fear as her heart beat so hard it felt like it wanted to jump out of her chest, as if that would give it any pain relief.

Cars continued to slow as drivers gawked, staring like she and her family were part of train wreck they couldn't look away from. As she stood there, sobbing uncontrollably, her brothers tried to calm her one by one, but nothing worked. It was almost as if she were all alone, even though they were standing right there. No one could understand her pain better than she could.

-4-

*Have you ever been in a crowded room but still felt all alone?*

*Sometimes that even happens in families—you can have a house full of people and still feel invisible. That's exactly how Layla felt in that moment.*

***“Where’s Mom?!”*** she exclaimed.

No one answered.

Truth is, her mother was somewhere trying to figure it out. Layla’s mind couldn’t process it all—it was just too much for a kid to carry.

Later that evening, the family ended up at Aunt Marilyn’s house. It wasn’t home, but at least the sidewalk and the stares were behind them. Layla sat on the couch, still sulking, still sniffing, still trying to make sense of what had just happened.

Aunt Marilyn looked at her tangled hair and shook her head.

***“Chile, when was the last time yo’ mama did something to yo’ head?”***

Her tone was a mix of love and disbelief. Layla’s hair was the last thing on her mind. Her whole world felt upside down. That night, she cried herself to sleep, hoping this nightmare would end.

By morning, Mama called with some good news: one of Layla’s uncles had agreed to take them in. Just like that, they had somewhere to go. For the next ten months, Layla, her mother, and her brothers lived in Uncle Lawson’s basement.

Now, this wasn’t the kind of basement you picture when you think of your adult cousin who never moved out. It wasn’t dark, musty, or full of cobwebs. Instead, it was bright and spacious with a smooth floor her little cousin used to rollerskate on. On top of that, it had a shuffleboard design painted right in the middle. To Layla, that felt like a whole new world.

And Grandma? She stayed with Aunt Marilyn. With her health the way it was, she didn’t need to be bounced around like the rest of them. Aunt Marilyn’s house gave her a chance to rest — and that meant a lot. Even though the family wasn’t all together, Layla was grateful. They were all safe. And that’s all that mattered.

## LESSON: MANAGING MEANTIME MOMENTS

Everyone—kids and adults—goes through what we call **Meantime Moments**. A meantime moment is when you're stuck in a situation you can't control, but you still have to find the strength to get through it.

It's that in-between space—after something hard has happened but before things start to get better. And even though it doesn't feel like it in the moment, those in-between times are where your strength starts to grow.

## BRIDGE SCENE — A QUIET IN-BETWEEN

By the time Layla moved into her uncle's house, things had settled — at least a little. There was laughter again, sometimes. The smell of dinner coming from upstairs. A place to rest that finally felt safe.

One Saturday afternoon, she sat on the porch, watching cars roll down the block. The sun felt warm on her skin, but her thoughts still wandered. Life had changed so fast she could barely keep up.

She didn't know it yet, but this “in-between” time — part calm, part confusion — would bring its own lessons.

Some days would feel lighter. Others, a little heavier.

And soon, the hardest part of all would show up where she least expected it:  
**in the classroom.**

## REFLECT & RESPOND — THE OIA™ FRAMEWORK

**Now it's your turn** to think, feel, and apply what you've learned using the OIA™ Framework — Observation, Interpretation, and Application.

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### OBSERVATION (WHAT DID YOU NOTICE?)

**What stood out to you in Layla's story?**

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**What did you notice about how she or others responded to what happened?**

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-7-

## INTERPRETATION (WHAT DOES IT MEAN?)

**What thoughts or feelings came up for you as you read this part of Layla's story?**

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## APPLICATION (WHAT WILL YOU DO NEXT?)

**Based on what you learned, what's one thing you want to do differently or pay more attention to in your own life?**

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-8-

## FAMILY CONVERSATION STARTER

**Share this story with someone at home.**

**Ask: “Have you ever gone through a meantime moment  
— a time when you had to wait for things to change or get better?”**

*Talk about what helped you get through it and what you learned along the way.*





## ABOUT THE AUTHOR

**Lisa Howze, CPA, MSF,  
Honorary Doctor of Laws (2025)**

Founder & CEO, The Lisa Howze Experience, LLC  
Author of *Candy Girl Mentality™* and  
*Discovering My Courageous Growth Mindset™*

Lisa Howze is an award-winning author, financial educator, and purpose-driven leader with a passion for helping the next generation rise above life's challenges. Through her flagship book, *Candy Girl Mentality™*, and its youth companion, *Discovering My Courageous Growth Mindset™*, Lisa turns her own story of

resilience into a movement that inspires students to see problems as possibilities and effort as the passport to a promising future. A Certified Public Accountant and former Michigan State Representative, Lisa has served in leadership roles that span government, business, and higher education — including as vice president of Detroit campuses and strategic partnerships at a nonprofit, private university. In 2025, she was awarded an Honorary Doctor of Laws degree for her exemplary leadership, public service, and commitment to empowering communities.

From the classroom to the boardroom, Lisa's programs combine financial literacy, entrepreneurship, and mindset development to help students, families, and schools build the confidence, character, and curiosity needed for lifelong success.

**Educators, administrators, and community leaders — are you ready to bring the Courageous Growth Mindset™ experience to your students?**

- Host a student reading or reflection session
- Integrate *Discovering My Courageous Growth Mindset™* into your school curriculum
- Invite Lisa to speak or facilitate professional development workshops

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**Scan the QR Code** to visit the booking page and explore how Lisa can partner with your school or organization.



-10-

**LET'S WORK  
TOGETHER**

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