



PASSPORT

United States
of America



DISCOVERING MY

CGMTM

COURAGEOUS GROWTH MINDSET

A JOURNEY IN ENTREPRENEURIAL THINKING FOR YOUTH

LISA L. HOWZE

DISCOVERING MY

CGM™

COURAGEOUS GROWTH MINDSET™



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HOW TO USE THIS WORKBOOK

Discovering My CGM: Courageous Growth Mindset™ is designed to help students reflect on real-life situations, build confidence, and strengthen decision-making through stories, reflection, and conversation.

Each module follows the same structure.

MODULE FOCUS

Navigating Disruption

- Emotional awareness during change
- Resilience in uncertain moments
- Identity stability when circumstances shift

MODULE FLOW

Story Vignette

A short, real-life story that introduces a challenge or turning point.

Author's Reflection

Key insights that connect the story to mindset, growth, and life lessons.

Bridge Moment

A narrative transition that connects the lesson to what comes next in the story, preparing the reader for how the situation continues to unfold.

STUDENT REFLECTIONS

Guided prompts that help students:

- Observe what happened
 - Interpret meaning
 - Apply lessons to their own lives
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Tip: *Take your time. There's no right or wrong way to reflect—only honest growth.*

FAMILY CONVERSATION STARTERS

Simple prompts to encourage discussion, shared understanding, and deeper learning at home.

Meet Layla Hendricks

Layla is quiet and observant. She doesn't always know what to say, but she notices everything around her. When life changes suddenly, Layla processes those moments internally—watching, listening, and trying to make sense of what's happening.

In this story, Layla experiences a disruption that challenges her sense of stability and belonging. As you follow her journey, you'll begin to see how moments of uncertainty can shape thoughts, emotions, and choices—and how learning to navigate disruption can build resilience, confidence, and a stronger sense of self.

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.

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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 sniffling, 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.

OBSERVATION (WHAT DID YOU NOTICE?)

What stood out to you in Layla's story?

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

INTERPRETATION (WHAT DOES IT MEAN?)

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

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?

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 CGM: 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 CGM: 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 spanning government, business, and higher education—including as Vice President of a university focused on student growth, retention, and expanding access to affordable education. 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.

Bring the Courageous Growth Mindset™ to Your Students

Educators, administrators, and community leaders play a critical role in shaping how students see themselves, their future, and what's possible.

The *Discovering My CGM: Courageous Growth Mindset™* experience supports students through storytelling, reflection, and meaningful conversation—meeting them where they are and helping them grow with confidence and purpose.

Ways to engage include:

- **A 6-week small-group pilot** for selected students
- **After-school or summer enrichment programming** focused on belonging and resilience
- **Facilitated sessions** to assess impact before broader implementation

To request a proposal, please contact us at:

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