PREPARE • OWN • CONNECT • SUPPORT • PRESERVE

FIVE PILLARS

The complete community action workbook

FIVE PILLARS / FIVE PRACTICAL PATHWAYS

01 PREPARE

02 OWN

03 CONNECT

04 SUPPORT

05 PRESERVE

A practical guide to turning ideas into measurable action.

YOUR WORKBOOK MAP

Start with one pillar. Finish with one measurable outcome.

01 PREPARE — 3
Make your next opportunity possible

02 OWN — 10
Build financial and business readiness

03 CONNECT — 17
Turn relationships into opportunity

04 SUPPORT — 24
Find help. Make help possible.

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Protect what matters for tomorrow

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Every guide also works as a standalone resource.

CAREER • EDUCATION • SKILLS

PREPARE

Make your next opportunity possible

01 LEARN

02 PRACTICE

03 ACT

04 REVIEW

A practical guide to turning ideas into measurable action.

PREPARE

Build a 30-day opportunity plan

Leave with one defined career, education, or skill-building goal, three actions, and a date to review progress.

WORKED EXAMPLE

Example: Instead of “get a better job,” choose “identify three entry-level healthcare roles, compare training requirements, and submit two qualified applications within 30 days.”

YOUR FOUR-STEP METHOD

1 | Choose a specific destination

Write the job, credential, skill, or opportunity you want. Check what it actually requires, including cost, time, transportation, and eligibility.

2 | Compare two realistic routes

Compare a direct application route against a training route. Ask: which is affordable, accessible, and likely to lead to the desired outcome?

3 | Assemble proof of readiness

Update a resume or portfolio; gather references, identification, transcripts, and examples of completed work.

4 | Take action and follow up

Use Jobs4TN or an American Job Center to identify openings and training; track applications and follow-ups.

Official starting point

https://www.tn.gov/jobs4tn

PREPARE | Your action worksheet

Write your plan

My 30-day outcome and why it matters:

_____

Route A: cost, timeline, and requirements:

_____

Route B: cost, timeline, and requirements:

_____

Three actions, owners, and deadlines:

_____

How I will know the plan worked:

_____

PREPARE | 30-day progress tracker

■ Week 1: research requirements and shortlist options

Evidence / notes: _____

■ Week 2: complete resume, applications, or enrollment steps

Evidence / notes: _____

■ Week 3: contact two organizations or employers

Evidence / notes: _____

■ Week 4: review responses and adjust next steps

Evidence / notes: _____

Decision at day 30

Continue / revise / change direction (circle one). Why?

_____

Next action and date: _____

This guide is educational, not individualized legal, tax, financial, or professional advice. Confirm program requirements with the provider.

PREPARE | Deeper learning

Use this companion section after the core action worksheet. It turns your initial goal into an informed decision.

Decision tool: compare opportunities

Score each route from 1 (poor fit) to 5 (strong fit) for cost, time, access, interest and realistic job prospects. Add the five scores, then write why the highest score is—or is not—the best choice.

Practice: opportunity comparison

Route A: an entry-level position with employer training. Route B: a short certificate program. Route A may start earning sooner; Route B may open different positions but requires time and fees. Verify actual employer and program requirements.

Avoid a common mistake

Do not enroll or pay for training solely because an advertisement promises a high salary. Confirm accreditation, total cost, completion rates and the type of credential.

Evidence to keep

Job posting, training program details, completed application, updated resume, appointment confirmation and follow-up dates.

PREPARE | Apply what you learned

Use complete sentences and actual dates. Keep this page as your record of progress.

What are two realistic options and the tradeoffs of each?

_____

_____

What information do I still need to verify?

_____

_____

What could prevent success and what is my backup plan?

_____

_____

Who can help, and what exactly will I ask?

_____

_____

What evidence will show progress in 30 days?

_____

_____

Decision and next action

I will _____ by _____. I will review it on _____.

YOUR ACTION PLAN

Complete one row at a time. Use real dates and specific evidence.

ACTION / DECISION	NEXT STEP + OWNER	DEADLINE / EVIDENCE
01		
02		
03		
04		

30-DAY OUTCOME

REVIEW DATE: _____ **NEXT ACTION:** _____

MONEY • ENTERPRISE • ASSETS

OWN

Build financial and business readiness

01 LEARN

02 PRACTICE

03 ACT

04 REVIEW

A practical guide to turning ideas into measurable action.

OWN

From income to ownership

Leave with a monthly cash-flow snapshot and a first savings, debt, or business-readiness decision.

WORKED EXAMPLE

Example: Monthly take-home income $2,400 minus fixed expenses $1,450 and variable expenses $650 leaves $300. A possible plan is $150 toward emergency savings, $100 toward a priority debt, and $50 for a goal. Adjust for actual obligations.

YOUR FOUR-STEP METHOD

1 | Understand the numbers

List take-home income, fixed bills, variable expenses, minimum debt payments, and irregular costs. Avoid relying on gross income.

2 | Stabilize before expanding

Prioritize essentials, build a small emergency buffer, and review high-cost debt before taking on new obligations.

3 | Choose an ownership pathway

Consider education, tools, a small business, housing readiness, or retirement savings; define the cost and risks of each.

4 | Validate before investing

For a business idea, interview potential customers, estimate costs, and seek free counseling before borrowing or spending heavily.

Official starting point

https://tsbdc.org/centers

OWN | Your action worksheet

Write your plan

My actual monthly take-home income:

_____

Essential bills and irregular costs:

_____

One expense or risk I can reduce:

_____

My first ownership goal and estimated cost:

_____

First step and deadline:

_____

OWN | 30-day progress tracker

■ Week 1: record all expenses

Evidence / notes: _____

■ Week 2: create a realistic monthly plan

Evidence / notes: _____

■ Week 3: speak with a qualified resource or counselor

Evidence / notes: _____

■ Week 4: review savings, debt, and goal progress

Evidence / notes: _____

Decision at day 30

Continue / revise / change direction (circle one). Why?

_____

Next action and date: _____

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OWN | Deeper learning

Use this companion section after the core action worksheet. It turns your initial goal into an informed decision.

Decision tool: separate three money buckets

Essentials: housing, food, transport, utilities. Protection: emergency reserves and required insurance. Growth: debt reduction, tools, education, retirement or a business. Allocate based on real obligations, not an idealized budget.

Practice: test a small business idea

Suppose a service costs $35 in materials and travel and sells for $75. The $40 difference is not necessarily profit: time, taxes, equipment, marketing and overhead still matter. Test demand before buying inventory.

Avoid a common mistake

Do not assume business revenue is personal take-home pay. Keep records, plan for taxes and ask a qualified professional about legal structure or financing.

Evidence to keep

Cash-flow snapshot, cost estimates, customer interviews, savings transfers, and dates for reviewing goals.

OWN | Apply what you learned

Use complete sentences and actual dates. Keep this page as your record of progress.

What are two realistic options and the tradeoffs of each?

_____

_____

What information do I still need to verify?

_____

_____

What could prevent success and what is my backup plan?

_____

_____

Who can help, and what exactly will I ask?

_____

_____

What evidence will show progress in 30 days?

_____

_____

Decision and next action

I will _____ by _____. I will review it on _____.

YOUR ACTION PLAN

Complete one row at a time. Use real dates and specific evidence.

ACTION / DECISION	NEXT STEP + OWNER	DEADLINE / EVIDENCE
01		
02		
03		
04		

30-DAY OUTCOME

REVIEW DATE: _____ **NEXT ACTION:** _____

PEOPLE • PARTNERS • NETWORKS

CONNECT

Turn relationships into opportunity

01 LEARN

02 PRACTICE

03 ACT

04 REVIEW

A practical guide to turning ideas into measurable action.

CONNECT

Build your community network

Leave with a five-person relationship map, two outreach messages, and a follow-up routine.

WORKED EXAMPLE

Example: A student seeking a trade apprenticeship contacts a school counselor, an American Job Center, a local employer, a training provider, and a trusted community leader. Each contact has a specific question and next step.

YOUR FOUR-STEP METHOD

1 | Define the connection

Specify whether you need information, mentorship, partnership, training, or a referral.

2 | Map five relevant contacts

Include one organization, one experienced professional, one peer, one community connector, and one follow-up contact.

3 | Reach out with a clear request

Introduce yourself briefly, explain the shared interest, and ask for a realistic 15-minute conversation or referral.

4 | Close the loop

Record who responded, thank them, follow through on commitments, and offer useful help in return.

Official starting point

https://www.tn.gov/workforce/jobs-and-education/job-search1/find-local-american-job-center.html

CONNECT | Your action worksheet

Write your plan

My goal for building connections:

_____

Five contacts and why each is relevant:

_____

My outreach message (two to four sentences):

_____

My follow-up date and method:

_____

What value I can offer in return:

_____

CONNECT | 30-day progress tracker

■ Week 1: identify five contacts

Evidence / notes: _____

■ Week 2: send three thoughtful messages

Evidence / notes: _____

■ Week 3: hold or schedule two conversations

Evidence / notes: _____

■ Week 4: thank contacts and act on referrals

Evidence / notes: _____

Decision at day 30

Continue / revise / change direction (circle one). Why?

_____

Next action and date: _____

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CONNECT | Deeper learning

Use this companion section after the core action worksheet. It turns your initial goal into an informed decision.

Decision tool: choose contacts by purpose

For each contact, identify one clear reason to connect, the specific question to ask, what you can offer, and a reasonable follow-up date. Avoid mass messages with no shared context.

Practice: short outreach script

Hello, I am exploring [goal]. I saw your work with [specific program]. Could I ask two questions about getting started, or could you point me to the right person? Thank you for considering it.

Avoid a common mistake

A contact is not a commitment. Do not advertise a partnership or use someone’s name without permission. Track consent and agreed next steps.

Evidence to keep

Contact log, meeting notes, introductions made, agreed actions and a thank-you message.

CONNECT | Apply what you learned

Use complete sentences and actual dates. Keep this page as your record of progress.

What are two realistic options and the tradeoffs of each?

_____

_____

What information do I still need to verify?

_____

_____

What could prevent success and what is my backup plan?

_____

_____

Who can help, and what exactly will I ask?

_____

_____

What evidence will show progress in 30 days?

_____

_____

Decision and next action

I will _____ by _____. I will review it on _____.

YOUR ACTION PLAN

Complete one row at a time. Use real dates and specific evidence.

ACTION / DECISION	NEXT STEP + OWNER	DEADLINE / EVIDENCE
01		
02		
03		
04		

30-DAY OUTCOME

REVIEW DATE: _____ **NEXT ACTION:** _____

SERVICES • REFERRALS • COMMUNITY

SUPPORT

Find help. Make help possible.

01 LEARN

02 PRACTICE

03 ACT

04 REVIEW

A practical guide to turning ideas into measurable action.

SUPPORT

Find help and offer help

Leave with a verified referral plan and one safe, practical way to support others.

WORKED EXAMPLE

Example: A family needing utility assistance calls 211, describes its ZIP code and urgent need, asks about eligibility and documentation, and records the agency name and next appointment.

YOUR FOUR-STEP METHOD

1 | Name the need precisely

Distinguish urgent needs from longer-term goals; for emergencies use appropriate emergency services.

2 | Start with trusted referral channels

Use Tennessee 211 and official agency websites rather than social-media posts asking for sensitive information.

3 | Verify the provider

Confirm geographic coverage, eligibility, hours, application method, and whether any fees apply.

4 | Follow through safely

Track appointments and outcomes. Do not share Social Security numbers, banking information, or identification with unverified contacts.

Official starting point

https://www.uwtn.org/tn-211

SUPPORT | Your action worksheet

Write your plan

The assistance or community need:

_____

Official resource contacted and date:

_____

Eligibility, documents, and appointment requirements:

_____

Follow-up owner and deadline:

_____

One practical way I can support someone else:

_____

SUPPORT | 30-day progress tracker

■ Week 1: identify the exact need

Evidence / notes: _____

■ Week 2: contact two trusted sources

Evidence / notes: _____

■ Week 3: complete an application or referral

Evidence / notes: _____

■ Week 4: confirm outcome and next step

Evidence / notes: _____

Decision at day 30

Continue / revise / change direction (circle one). Why?

_____

Next action and date: _____

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SUPPORT | Deeper learning

Use this companion section after the core action worksheet. It turns your initial goal into an informed decision.

Decision tool: triage needs

Immediate danger: emergency services. Time-sensitive basic need: contact a verified local provider promptly. Longer-term support: schedule an intake, ask about eligibility and create a follow-up plan.

Practice: referral call script

I live in [county/ZIP]. I need help with [specific need]. Do you serve my area? What are the eligibility rules, documents, costs and next available steps? If you cannot help, who should I contact next?

Avoid a common mistake

Do not promise approval or share sensitive documents with an unverified intermediary. Keep information private and obtain permission before making referrals for someone else.

Evidence to keep

Agency name, official link, contact date, eligibility notes, appointment and outcome.

SUPPORT | Apply what you learned

Use complete sentences and actual dates. Keep this page as your record of progress.

What are two realistic options and the tradeoffs of each?

_____

_____

What information do I still need to verify?

_____

_____

What could prevent success and what is my backup plan?

_____

_____

Who can help, and what exactly will I ask?

_____

_____

What evidence will show progress in 30 days?

_____

_____

Decision and next action

I will _____ by _____. I will review it on _____.

YOUR ACTION PLAN

Complete one row at a time. Use real dates and specific evidence.

ACTION / DECISION	NEXT STEP + OWNER	DEADLINE / EVIDENCE
01		
02		
03		
04		

30-DAY OUTCOME

REVIEW DATE: _____ **NEXT ACTION:** _____

RECORDS • CONTINUITY • LEGACY

PRESERVE

Protect what matters for tomorrow

01 LEARN

02 PRACTICE

03 ACT

04 REVIEW

A practical guide to turning ideas into measurable action.

PRESERVE

Protect what you build

Leave with a basic records inventory, a backup plan, and one continuity conversation.

WORKED EXAMPLE

Example: A household creates an inventory of key documents, stores copies securely, tells a trusted person how to access emergency instructions, and reviews the list twice a year.

YOUR FOUR-STEP METHOD

1 | Inventory important records

Identify IDs, insurance, employment, education, property, business, and emergency contact records.

2 | Store copies securely

Use secure physical storage and protected digital backups. Avoid keeping sensitive information in an unprotected shared folder.

3 | Make a continuity plan

List key contacts, recurring obligations, and steps a trusted person should take during an emergency.

4 | Preserve stories and community knowledge

Record family stories, organizational history, or neighborhood milestones with consent and secure storage.

Official starting point

https://www.ready.gov/plan

PRESERVE | Your action worksheet

Write your plan

Documents I need to locate or update:

_____

Where secure copies will be stored:

_____

Trusted contact and what they should know:

_____

One story or record worth preserving:

_____

Next review date:

_____

PRESERVE | 30-day progress tracker

■ Week 1: inventory records

Evidence / notes: _____

■ Week 2: create secure copies

Evidence / notes: _____

■ Week 3: discuss continuity with a trusted person

Evidence / notes: _____

■ Week 4: test access and schedule a review

Evidence / notes: _____

Decision at day 30

Continue / revise / change direction (circle one). Why?

_____

Next action and date: _____

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PRESERVE | Deeper learning

Use this companion section after the core action worksheet. It turns your initial goal into an informed decision.

Decision tool: prioritize records

High priority: identification, insurance, emergency contacts and active obligations. Next: property, business and education records. Finally: photos, stories and other legacy materials. Choose secure storage appropriate to sensitivity.

Practice: emergency continuity

Imagine your phone is lost during a storm. How would you reach a trusted contact, access insurance information, and identify essential obligations? Write the first three actions and test the plan.

Avoid a common mistake

Do not place passwords, identity numbers and account details in a broadly shared folder. Use strong access controls and update permissions when circumstances change.

Evidence to keep

Document inventory, backup date, trusted contact confirmation and next review date.

PRESERVE | Apply what you learned

Use complete sentences and actual dates. Keep this page as your record of progress.

What are two realistic options and the tradeoffs of each?

_____

_____

What information do I still need to verify?

_____

_____

What could prevent success and what is my backup plan?

_____

_____

Who can help, and what exactly will I ask?

_____

_____

What evidence will show progress in 30 days?

_____

_____

Decision and next action

I will _____ by _____. I will review it on _____.

YOUR ACTION PLAN

Complete one row at a time. Use real dates and specific evidence.

ACTION / DECISION	NEXT STEP + OWNER	DEADLINE / EVIDENCE
01		
02		
03		
04		

30-DAY OUTCOME

REVIEW DATE: _____ **NEXT ACTION:** _____

EMPLOYMENT • BUSINESS • BASIC NEEDS

RESOURCE DIRECTORY

Official starting points and follow-up tools

FIVE PILLARS / FIVE PRACTICAL PATHWAYS

01 PREPARE

02 OWN

03 CONNECT

04 SUPPORT

05 PRESERVE

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COMMUNITY RESOURCE DIRECTORY

Find the right starting point

Use this directory to identify a trusted first contact. It is not a promise of eligibility, funding, or available appointments. Verify current hours and requirements directly with each provider.

How to use this directory

1. Identify your specific need. 2. Choose a relevant official source. 3. Confirm your county, eligibility and documents. 4. Record the contact and follow-up date.

West Tennessee starting points

Tennessee SBDC lists centers in Jackson, Dyersburg, Martin, and Memphis. American Job Centers serve all Tennessee counties. Use the official location finders for current locations and services.

Official resource links

Jobs4TN — Employment and skills

Job search, resume tools, training information

Coverage: Statewide

https://www.tn.gov/jobs4tn

American Job Centers — Employment and skills

In-person job search, workshops, referrals

Coverage: All 95 Tennessee counties

https://www.tn.gov/workforce/jobs-and-education/job-search1/find-local-american-job-center.html

Tennessee SBDC — Small business

Business counseling and training; appointments

Coverage: Jackson, Dyersburg, Martin, Memphis and statewide

https://tsbdc.org/centers

Tennessee SmartStart — Small business

Business startup guidance and community programs

Coverage: Tennessee

https://www.tn.gov/ecd/small-business/bero/smartstart-communities.html

Tennessee 211 — Basic needs

Referrals for food, housing, utilities, health and other services

Coverage: Tennessee; call 211

https://www.uwtn.org/tn-211

Tennessee Higher Education Commission — Education

State higher education and financial aid information

Coverage: Tennessee

https://www.tn.gov/thec.html

Tennessee Attorney General — Consumer protection

Consumer resources and complaint information

Coverage: Tennessee

https://www.tn.gov/attorneygeneral/working-for-tennessee/consumer-affairs.html

Ready.gov — Emergency preparedness

Household emergency planning and checklists

Coverage: Nationwide

https://www.ready.gov/plan

Tennessee Secretary of State — Business registration

Business filing information and entity records

Coverage: Tennessee

https://sos.tn.gov/businesses

U.S. Small Business Administration — Federal small business

Business planning, local assistance and lending education

Coverage: Nationwide

https://www.sba.gov/local-assistance

Resource contact and follow-up log

Record each referral

Need and county / ZIP code:

_____

Agency or program and website:

_____

Date contacted / contact method:

_____

Eligibility, documents, or fees to confirm:

_____

Next step and deadline:

_____

Safety note

Use official websites or trusted referrals. Do not send sensitive personal information through an unverified link. For immediate emergencies, contact local emergency services.

Sources reviewed November 2026. Programs and contact details can change.

Your 30-day implementation plan

Select one lead pillar. Use the other pillars as supporting actions only when relevant.

WEEK 1 | DEFINE

Choose a clear outcome, verify requirements, identify the first two steps.

My action and date: _____

Evidence: _____

WEEK 2 | ACT

Complete the first action and contact a relevant trusted resource.

My action and date: _____

Evidence: _____

WEEK 3 | FOLLOW THROUGH

Track responses, remove obstacles and complete the next action.

My action and date: _____

Evidence: _____

WEEK 4 | REVIEW

Record evidence, assess what worked and set the next 30-day target.

My action and date: _____

Evidence: _____

Final progress assessment

Score each statement 0 = not started, 1 = in progress, 2 = completed with evidence.

■ 0 ■ 1 ■ 2 I defined one specific, realistic outcome.

■ 0 ■ 1 ■ 2 I compared options or verified eligibility and requirements.

■ 0 ■ 1 ■ 2 I completed at least one concrete action.

■ 0 ■ 1 ■ 2 I documented a contact, application, record or other evidence.

■ 0 ■ 1 ■ 2 I reviewed progress and set a next action.

Total score (out of 10): _____

What changed during the month?

_____

What will I do differently next month?

_____

One person or organization I will update about my progress:

_____

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