BERLO CITY · FREE LESSONS 1–10

BERLO City Lessons

Ten lessons on how money, business and the system around us work. Each one takes about 20 minutes: read, walk the city, check yourself, try it in real life.

Print edition · Answer key at the back

learn.berlocity.com

A BERLO Brand Company

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How to use this booklet. Read each lesson, then answer the questions in pencil. The city stops can be visited at berlocity.com. Answers to every quiz are in the answer key at the back. Education only, not financial advice.

LESSON 1 · BUSINESS · FREE

Behind Every Building Is a Business Model

By the end of this lesson, you can look at any business and name its four parts: who it serves, what it sells, how the money comes in and what it costs to run.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The four parts of every business

Every shop, studio and tower you pass is answering one question: how do we keep the lights on? The answer is called a **business model**. It sounds fancy, but every business model has just four parts.

1. **The customer.** Who is this for? A business can't serve everybody. A nail salon serves people who want their nails done. A music label serves artists and fans.

2. **The offer.** What are they selling? A thing you hold (a T-shirt), a service someone does for you (a manicure), an experience (a jet ski ride) or attention (a spot on a billboard).

3. **How the money comes in.** This is the part most people never think about. See the five ways below.

4. **The costs.** What does it take to run? Materials, rent, gas, equipment, people's time, the website. Money in minus costs is what's left over. That leftover is **profit**.

The five main ways money comes in:



One-time sale
You pay once and take it home. Example: a hoodie.



Booking or service
You pay each time someone does something for you. Example: a nail appointment.

Rental
You pay to use something for a while, then give it back. Example: a jet ski for 30 minutes.

Subscription
You pay every month to keep getting something. Example: a streaming app or a gym.

Advertising or sponsorship
A business pays to be seen by other people's customers. Example: a billboard on the highway.

Here's the twist: two businesses can sell almost the same thing with totally different models. One person sells T-shirts one at a time. Another prints them for a whole team on one order. Same shirt, different customer, different money.

> **Carry this question into the city: when something is free, who is paying for it?**

PART 2 · WALK THE CITY (10 MIN)

5 stops, 5 business models

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. Custom Merch 813

One-time sale

Offer	Custom shirts, hoodies and merch, also sold on eBay
Customer	People and brands who want custom gear

Why would a shop sell on eBay too, not just in its own store?

2. Flex Up Records

More than one money stream

Offer A dancehall and shatta music label

Customer Artists who want to be heard, and fans who listen

Why is it safer for a business to have more than one way to make money?

3. JetRush SLU at the pier

Rental

Offer Jet ski rides

Customer Visitors and tourists looking for fun

What costs does a jet ski business pay even on a day with no customers?

4. Polished By Zoe

Booking or service

Offer Nails, booked on WhatsApp

Customer People in her town who want their nails done

If she's booked every day, how could she make more money without working more hours?

5. The billboards and sponsor towers

Advertising and sponsorship

Offer A spot where people will see your name

Customer Businesses that want attention

BERLO City is free to explore. So who is paying for it?

Stop 5 is the point of the whole walk. The city you just explored for free is a business too. Sponsors pay to be seen by visitors like you. Once you spot that, you'll see it everywhere: free apps, free TV, free websites.

PART 3 · CHECK YOURSELF

3 quick questions

1. A jet ski shop charges $60 for 30 minutes on the water. What kind of money model is that?

- ○ Subscription
- ○ Rental
- ○ Advertising

2. A business brings in $1,000 this month. Rent, supplies and gas cost $700. What is its profit?

- ○ $1,000
- ○ $1,700
- ○ $300

3. BERLO City is free for you to explore. Who pays to keep it running?

- ○ Nobody, it's free
- ○ Sponsors who pay to be seen by visitors
- ○ The bots

PART 4 · TRY IT THIS WEEK

Map a real business

Pick one place you spend money this week: a gas station, a barbershop, a food spot, an app on your phone. Fill in these lines. You can guess. The point is to start asking the questions.

Business name	
Who is the customer?	
What are they selling?	
How does the money come in?	
Their two biggest costs	

Bonus: find one thing you use for free. Who do you think is paying for it? Post your answer and tag **@berlocity**.

LESSON 2 · SAVING · FREE

Where Does Your Money Actually Go?

By the end of this lesson, you can sort your spending into fixed costs, flexible costs and savings, and see how small leaks add up.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Most people know how much they make. Very few know where it goes. Money leaves in three ways:

- **Fixed costs** are the same every month: rent, a phone bill, insurance, a car note.
- **Flexible costs** change: food, gas, going out, shopping.
- **Savings** is what you keep. If you only save what's left at the end of the month, there's usually nothing left.

The trick most people miss is the small stuff. A $6 drink every workday is about $130 a month, or around $1,500 a year. None of it feels big in the moment. That's why it's called a leak, not a crash.

The fix isn't "never spend." It's **pay yourself first**: move a set amount to savings the day money comes in, then live on the rest.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. West End homes and the plaza

Look for Today's apartment rent in the West End Times on the plaza

If rent is your biggest fixed cost, what happens when it goes up?

2. The Port and the freight road

Look for What the residents' jobs pay per day

How many days of work does one month of rent take?

3. Corner Market

Look for Where residents buy everyday things

Which of your costs are like the market: small, often, easy to forget?

PART 3 · CHECK YOURSELF

3 quick questions

1. Which is a fixed cost?

- ○ Eating out
- ○ Rent
- ○ Concert tickets

2. $5 a day for 30 days is about:

- ○ $50
- ○ $150
- ○ $500

3. "Pay yourself first" means:

- ○ Buy what you want first
- ○ Save before you spend
- ○ Pay off friends first

PART 4 · TRY IT THIS WEEK

Your real-life task

Write down every dollar you spend for 7 days. At the end, circle your three biggest leaks.

LESSON 3 · SAVING · FREE

The Emergency Fund: Your Shock Absorber

By the end of this lesson, you understand why money set aside for surprises comes before almost everything else, and how to start one small.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

A truck has shock absorbers so one pothole doesn't wreck the whole ride. An **emergency fund** does the same thing for your money. It's cash you keep only for surprises: a car repair, a hospital bill, a slow month at work.

Without one, a surprise becomes debt. A $1,200 repair on a credit card can turn into much more once interest piles on, and that debt then eats next month's money too. One pothole becomes ten.

A common target is three to six months of basic costs. That sounds huge, so start smaller: the first $500, then one month. Keep it somewhere boring and easy to reach, separate from your spending money so you don't dip into it.

If you run a business, it matters even more. Equipment breaks, customers pay late and slow seasons come. The businesses that survive usually aren't the ones that never get hit. They're the ones that can take a hit.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. The truck stop and its two red Peterbilts

Look for The trucks that move the city's freight

If a truck breaks down for two weeks, what bills still come in?

2. The Port

Look for Whether today is a busy or slow day

How does an emergency fund help when income goes up and down?

3. The Treasury

Look for The city's vault

Why would a city keep money in reserve instead of spending it all?

PART 3 · CHECK YOURSELF

3 quick questions

1. An emergency fund is for:

- ○ A vacation
- ○ Surprises like repairs or a slow month
- ○ Buying stocks

2. A good first goal is:

- ○ $500
- ○ $50,000
- ○ Nothing until you earn more

3. Without an emergency fund, a surprise often turns into:

- ○ Profit
- ○ Debt
- ○ Savings

PART 4 · TRY IT THIS WEEK

Your real-life task

Add up one month of your basic costs (housing, food, transport, phone). Multiply by three. That's your long-term target. Then name the first $100 you can set aside.

LESSON 4 · BUSINESS · FREE

Your First $100 Business

By the end of this lesson, you can sketch a tiny business you could start with skills you already have and very little money.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Most businesses don't start with a building. They start with one person, one skill and one customer. Look at the shops in BERLO City: a nail tech, a merch printer, a jet ski rental. Each one sells something someone already wanted.

To start small, answer four questions:

1. **What can I already do** that someone would pay for? Cutting hair, cleaning cars, editing videos, baking, tutoring.
2. **Who needs it** and where are they? Neighbors, coworkers, people in a local Facebook group.
3. **What's the least I need** to start? Often it's a phone, a few supplies and a free social media page.
4. **What's my price?** Cover your costs and your time, then check what others charge.

Then run a test. Sell to three real people before you spend more money. If nobody buys, you've lost a little and learned a lot. If they do buy, you've got a business.

Never borrow big money for an idea nobody has paid for yet.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. Polished By Zoe

Look for A one-person shop booked on WhatsApp

What did she need to start: a building, or a skill and a phone?

2. The Gaming District

Look for The Arcade and ProPain's Alley

How could a free game bring customers to a business?

3. Custom Merch 813

Look for Custom work sold on eBay too

How does selling online let a small shop reach more people?

PART 3 · CHECK YOURSELF

3 quick questions

1. The best first step for a new business is:

- ○ Rent an office
- ○ Sell to a few real customers
- ○ Take out a loan

2. Your price should cover:

- ○ Only materials
- ○ Costs and your time
- ○ Whatever a friend says

3. If nobody buys during your test, you should:

- ○ Quit forever
- ○ Learn why and adjust
- ○ Spend more on ads right away

PART 4 · TRY IT THIS WEEK

Your real-life task

Write down three skills you have, one person who might pay for each, and a starting price. Ask one of them.

LESSON 5 · GOVERNMENT · FREE

Where Taxes Go

By the end of this lesson, you can name the main kinds of taxes and the shared things they pay for, and see why a city's budget has limits.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Roads, streetlights, fire trucks, schools, parks and trash pickup all cost money. Nobody pays for them alone. A city, state or country pools money from everyone through **taxes**, then a government decides how to spend it. That plan is called a **budget**.

The main kinds you'll run into:

- **Income tax:** a share of what you earn.
- **Sales tax:** added when you buy things.
- **Property tax:** paid by people who own homes and land, and it often pays for local schools.

A budget works like a family's money, only bigger. There's money in and money out. If a government spends more than it takes in, it has to cut something, raise taxes or borrow. People disagree about the right size of government and what it should pay for. That's a big part of what elections are about. This lesson isn't about who's right. It's about seeing how the system works so you can ask better questions.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. City Hall

Look for The West End runs on a fictional $5 billion budget and collects no city tax

With money going out and nothing coming in, how long can it last? What would a real city have to do?

2. The roads and trolleys

Look for Streets, lights and public transport

Who pays for a road that everyone uses?

3. The emergency vehicles

Look for Fire, ambulance and police in the West End (tap a 911 vehicle)

Why do most places pay for these together instead of each person paying when they need help?

PART 3 · CHECK YOURSELF

3 quick questions

1. A sales tax is paid:

- ○ When you earn money
- ○ When you buy something
- ○ Once a year on your car

2. A budget is:

- ○ A plan for money coming in and going out
- ○ A type of tax
- ○ A bank account

3. If a city spends more than it collects, it must:

- ○ Do nothing
- ○ Cut spending, raise money or borrow
- ○ Print its own money

PART 4 · TRY IT THIS WEEK

Your real-life task

Look at a pay stub or a store receipt. Find every tax line. Write down what you think that money pays for.

LESSON 6 · GOVERNMENT · FREE

Who Makes the Rules?

By the end of this lesson, you can tell local, state and national government apart, know who you elect, and name ways to have a say.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Every city runs on rules: speed limits, where a store can open, how loud a party can be, what a business needs a permit for. Someone writes those rules, and in most places, the people living there choose who that is.

There are usually three levels:

- **Local:** your city or county. A mayor and a council handle streets, zoning, police and parks. These choices touch your daily life the most, yet local elections often get the fewest voters.
- **State:** a governor and a legislature handle things like driver's licenses, state taxes and many school rules.
- **National:** a president or prime minister and a national legislature handle the military, money and trade.

You have more say than you think. You can vote, show up at a public meeting, call or email the people who represent you, or join a group that cares about the same issue. Rules are made by people, so people can change them.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. City Hall

Look for The West End mayor and three-seat council, chosen by residents

Why do elected officials serve terms instead of forever?

2. The City Hall card

Look for The mayor's and council's names (tap them to talk to them)

If you could ask the mayor one question about your own city, what would it be?

3. The West End lots

Look for New buildings going up on Civic Row and the avenue

Who decides what gets built where?

PART 3 · CHECK YOURSELF

3 quick questions

1. Street repairs and zoning are mostly decided by:

- ○ Local government
- ○ National government
- ○ Nobody

2. A term is:

- ○ A type of tax
- ○ How long an elected official serves
- ○ A law

3. One way to have a say besides voting:

- ○ Speak at a public meeting
- ○ Ignore it
- ○ Wait for someone else

PART 4 · TRY IT THIS WEEK

Your real-life task

Find the name of your mayor, or the person in that job where you live, and one decision they made this year.

LESSON 7 · INVESTING BASICS · FREE

Interest and Compounding: Money That Grows

By the end of this lesson, you understand interest from both sides, as something that can grow savings and something that makes debt grow, and why time matters most.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Interest is the price of using money. When you borrow, you pay it. When you save or lend, you can earn it.

Compounding means you earn interest on your interest too. Say $1,000 grows 5% a year:

After 1 year	**$1,050**
After 10 years	**$1,629**
After 20 years	**$2,653**
After 30 years	**$4,322**

No new money was added. Time did the work. That's why starting early matters more than starting big. (The 5% is only an example to show the math. Real growth goes up and down, and some years it's negative.)

Compounding works against you too. A credit card at 24% a year adds about $240 a year on a $1,000 balance you don't pay off, and next year you pay interest on that interest. The same force that builds savings can bury you in debt.

A shortcut called the **Rule of 72**: divide 72 by the yearly rate to get roughly how many years it takes money to double. At 6%, that's about 12 years.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. The Treasury

Look for The city's vault

Why do banks pay you interest to keep your money with them?

2. West End homes

Look for Residents buying homes with the city's down-payment help

Over a 30-year mortgage, who earns the interest?

3. The bot-built towers

Look for New towers grow only when the bots win

How is a tower that grows step by step like compounding?

PART 3 · CHECK YOURSELF

3 quick questions

1. Compounding means earning interest on:

- ○ Only your first deposit
- ○ Your money and the interest it already earned
- ○ Other people's money

2. Using the Rule of 72, money growing 8% a year doubles in about:

- ○ 9 years
- ○ 20 years
- ○ 72 years

3. Compounding on credit card debt:

- ○ Helps you
- ○ Makes the debt grow faster
- ○ Doesn't exist

PART 4 · TRY IT THIS WEEK

Your real-life task

Find the interest rate on one account or card you have. Is compounding working for you there, or against you?

LESSON 8 · INVESTING BASICS · FREE

What Is a Stock, and Why Our Bots Trade on Paper

By the end of this lesson, you know what a stock is, why prices move, what risk means, and why practicing with fake money comes first.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

A **stock** is a tiny piece of ownership in a company. If a company were a pizza cut into a million slices, one share would be one slice. When the company does well, people want slices more and the price tends to rise. When it struggles, or when people get nervous, the price can fall.

Prices move every day for many reasons: company results, news, interest rates and plain fear or excitement. Nobody knows for sure where a price goes next. That uncertainty is called **risk**. Anyone who promises you can't lose is selling something.

Three ideas careful investors keep in mind:

- **Don't put all your eggs in one basket.** Owning many companies spreads the risk. That's called diversification.
- **Losing trades are normal.** A good system can lose more often than it wins and still come out ahead, as long as its wins are bigger than its losses.
- **Practice before real money. Paper trading** means trading with pretend money, so mistakes cost lessons, not rent.

That's why BERLO City's bots trade on paper. They follow written rules, and every trade has to pass a council of checks, including risk, before it goes through. They're there to show how a system thinks, not to tell anyone what to buy.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. The bot towers

Look for Each tower is a paper-trading bot; tap "Tap for today's trades" in the top panel

How many trades won and how many lost today? Did the day still end up or down?

2. The Trading HQ

Look for The floor where the bots' council works

Why would a trading system need a "Risk" seat that can say no?

3. The Exchange

Look for Where buyers and sellers meet in the West End

What makes a price go up when more people want to buy?

PART 3 · CHECK YOURSELF

3 quick questions

1. Owning a share means you own:

- ○ A loan to the company
- ○ A small piece of the company
- ○ A coupon

2. Diversification means:

- ○ Putting everything in one company
- ○ Spreading money across many
- ○ Never investing

3. Paper trading is:

- ○ Trading with pretend money to practice
- ○ Trading newspaper stocks
- ○ A guaranteed way to win

PART 4 · TRY IT THIS WEEK

Your real-life task

Pick a company whose products you use. Look up its stock price on three different days and write down one piece of news from each day. Don't buy anything. Just watch how price and news move together.

Education only. Nothing in this lesson tells you what to buy or sell.

LESSON 9 · MINDSET · FREE

Attention Is Money

By the end of this lesson, you can see how your attention gets bought and sold, and how to spend it on purpose.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

In Lesson 1 you asked who pays for free things. Here's the bigger answer: **your attention is the product.** Free apps, videos and websites earn money by holding your eyes long enough to show you ads. The longer you stay, the more they earn.

That's why feeds never end, videos autoplay and notifications buzz. These designs aren't evil, but they aren't built around your goals. They're built around time on screen.

Attention works like money:

- **You only get so much each day.** Spend it on one thing and it's gone from everything else.
- **Others compete for it.** Ads, creators, apps and brands are all bidding.
- **You can invest it.** An hour learning a skill can pay you back for years. An hour scrolling usually doesn't.

The flip side matters if you run a business. Getting attention is the first step to getting customers, which is why businesses pay for billboards, ads and shout-outs. If you know how attention works, you can use it instead of just being used by it.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. The screens

Look for "Screens from $15 a month," and the Grand Screen

Why would a business pay just to be seen?

2. The Marketing HQ

Look for The team that plans the city's posts, inside the Trading HQ building

Which posts do you think get the most attention, and why?

3. The Radio

Look for BERLO City Radio and its stations (tap Radio)

How does free music keep people in the city longer?

PART 3 · CHECK YOURSELF

3 quick questions

1. Most free apps make money by:

- ○ Charity
- ○ Showing ads to your attention
- ○ Luck

2. Endless feeds and autoplay are designed to:

- ○ Save you time
- ○ Keep you on the screen longer
- ○ Make you smarter

3. A business pays for a billboard to buy:

- ○ Land
- ○ Attention
- ○ Taxes

PART 4 · TRY IT THIS WEEK

Your real-life task

Check your phone's screen-time report. Pick one app and decide how much time it deserves. Then try that limit for 7 days.

LESSON 10 · MINDSET · FREE

Zoom Out Before You Decide

By the end of this lesson, you have a simple habit for stepping back before money and life decisions, and it ties together everything from Lessons 1 to 9.

About 20 minutes | All ages | No account needed

PART 1 · READ (5 MIN)

The big idea

Up close, a bad day can feel like your whole life. A sale, a bill, a scary headline or a hot tip can feel urgent. Zooming out is what a camera does when it pulls back from a close-up: the emotion shrinks and the pattern shows.

Before a big decision, zoom out with three questions:

1. **10 / 10 / 10:** How will I feel about this in 10 minutes, 10 months and 10 years?
2. **Who's paying, and who's getting paid?** (Lessons 1 and 9.) If someone is rushing you, ask what they earn when you say yes.
3. **What happens if I'm wrong?** (Lessons 3 and 8.) Can I take the hit, or would it wreck me?

Look back at the whole series. A business is a model (Lesson 1). Money leaks and needs a cushion (Lessons 2 and 3). Small starts beat big loans (Lesson 4). Rules are made by people (Lessons 5 and 6). Time and risk drive money (Lessons 7 and 8). Your attention is worth protecting (Lesson 9). Zooming out is how you use all of it in the moment.

PART 2 · WALK THE CITY (10 MIN)

3 stops in BERLO City

Visit each stop in BERLO City at berlocity.com. Answer the question before you move on.

1. The Overview

Look for The whole city from above

What do you notice from up high that you missed on the street?

2. Zoom Out University

Look for The seven courses, starting with 101 · The Zoomed Out Perspective

Which course title speaks to a decision you're facing right now?

3. Dr. Elijah Stone

Look for The campus professor (tap "Talk to Dr. Stone" in the University card)

Ask him how he'd zoom out on something you're deciding.

PART 3 · CHECK YOURSELF

3 quick questions

1. Zooming out means:

- ○ Ignoring problems
- ○ Stepping back to see the bigger picture
- ○ Deciding fast

2. When someone rushes you to say yes, a good question is:

- ○ What do they earn if I agree?
- ○ How fast can I pay?
- ○ None

3. "What happens if I'm wrong?" helps you think about:

- ○ Risk
- ○ Taxes
- ○ Attention

PART 4 · TRY IT THIS WEEK

Your real-life task

Pick one decision you're facing. Write your answers to the three zoom-out questions before you decide.

Want to go deeper? The Zoom Out University intro ebook picks up where this lesson ends. Get the intro ebook.

Answer Key

Lesson 1: Behind Every Building Is a Business Model

1. Rental. You pay to use something for a while, then give it back.
2. $300. Profit is money in minus costs. Bringing in money and keeping money are not the same thing.
3. Sponsors. When something is free, someone is usually paying to get in front of you.

Lesson 2: Where Does Your Money Actually Go?

1. Rent. It's the same every month.
2. $150. $5 × 30 = $150.
3. Save before you spend. Move money to savings the day it comes in.

Lesson 3: The Emergency Fund: Your Shock Absorber

1. Surprises like repairs or a slow month. It's only for surprises.
2. $500. Small wins build the habit.
3. Debt. The bill goes on a card or a loan.

Lesson 4: Your First $100 Business

1. Sell to a few real customers. Prove someone will pay before you spend big.
2. Costs and your time. Your time is a cost too.
3. Learn why and adjust. A failed test is cheap information.

Lesson 5: Where Taxes Go

1. When you buy something. It's added at the register.
2. A plan for money coming in and going out. Money in, money out, written down.
3. Cut spending, raise money or borrow. The gap has to come from somewhere.

Lesson 6: Who Makes the Rules?

1. Local government. Your city or county handles them.
2. How long an elected official serves. Terms mean voters get to choose again.
3. Speak at a public meeting. Public meetings are open to everyone.

Lesson 7: Interest and Compounding: Money That Grows

1. Your money and the interest it already earned. Interest stacks on interest.
2. 9 years. 72 ÷ 8 = 9.
3. Makes the debt grow faster. Unpaid interest gets charged interest too.

Lesson 8: What Is a Stock, and Why Our Bots Trade on Paper

1. A small piece of the company. A share is a slice of ownership.
2. Spreading money across many. Many baskets, not one.
3. Trading with pretend money to practice. Mistakes cost lessons, not rent.

Lesson 9: Attention Is Money

1. Showing ads to your attention. Your time on screen is what they sell.
2. Keep you on the screen longer. More time means more ads.
3. Attention. Being seen is the first step to being chosen.

Lesson 10: Zoom Out Before You Decide

1. Stepping back to see the bigger picture. Pull back like a camera.
2. What do they earn if I agree? Follow the money.
3. Risk. Know the downside before you commit.

Keep learning

Every lesson in this booklet is free online, with interactive quizzes and a 3D city to explore.

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