



# GRADES = MONEY

*A Proven System to Rapidly Improve High School Grades*

*Guy M. Kezirian, MD, FACS*

For more information, updates, and useful learning tools, visit

[www.GradesEqualMoney.com](http://www.GradesEqualMoney.com)

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*Dedicated to Robert M. Rochefort,  
an inspirational teacher and true friend.*

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*“You have to expect things of yourself before you can do them.”  
—Michael Jordan*

## INTRODUCTION

Money is important.

Money may not buy happiness but it does buy food, clothes, cars, and the many other necessities and comforts of life. Anyone who says money is not important is probably not paying the bills.

Because money is important, grades are important. Good grades will make it possible to earn good money. Your grades may not make you money today, during high school, but they will later on. Good grades result in college admission, scholarships, job offers, and other opportunities.

What kind of lifestyle will your grades purchase? Will they make it possible to buy nice cars, clothes, and good food? Will they support your hopes and dreams?

Not everyone can be a straight-A student, but most students are far more intelligent than their grades would indicate. Do your grades reflect your potential? If not, do you know why?

Grades measure *academic performance*, not intelligence. Grades are based on exam scores and whether the schoolwork matched the teacher’s expectations. They are not based on a student’s potential, desire, or intelligence.

In turn, the ability to perform academically relies on *skill*. Skills are based on techniques, which can be learned. Students who earn good grades are not necessarily smarter. They just have good learning skills.

This book will teach you the skills and techniques you need to earn good grades.

Even though grades do not measure intelligence, students are often labeled as “smart,” “not so smart,” or even “slow” based on their grades. These labels can have lasting and often damaging effects that can limit opportunities both during high school and after graduation.

The labels often become a self-fulfilling prophesy, too. Poor grades lead to low morale, which leads to disinterest and then to worse grades. On the other hand, good grades often inspire confidence and better achievement. [Figure 1](#) illustrates how grades impact a student’s self-image and affect future performance. This cycle is all too familiar to under-performing students.

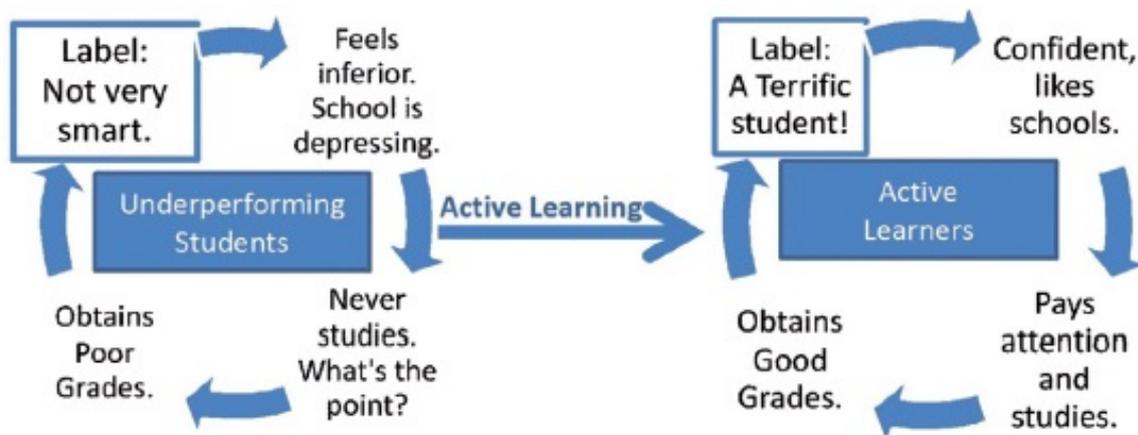


Figure 1: The cycle between grades, academic achievement and teacher feedback becomes a self-fulfilling prophesy in both positive and negative ways. Active Learning skills can make the difference.

The purpose of this book is to break the cycle of academic underperformance and move students to the right side of the diagram to bring grades in line with ability. The skills needed to perform well at school are developed through a process called “Active Learning.”

Active Learning gives students control over the learning process. It not only makes it possible to earn good grades; it develops skills that are useful throughout life.

The most difficult part of becoming an active learner is acknowledging the need to do so. This takes maturity, resolve, and confidence. So, congratulations! You have completed the hardest step and have overcome the emotional resistance to change. The rest of the process is straightforward.

I wish you every success.

*Guy M. Kezirian, MD, FACS*

## PART 1

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# THE WHY AND HOW OF ACTIVE LEARNING

*“Education is an ornament in prosperity and a refuge in adversity.”  
—Aristotle*

## CHAPTER 1

# GRADES = MONEY

Education is like a ladder. How high we climb determines our level in society and directly impacts how much money we will earn. It takes good grades to move up the ladder. Depending on the level, moving up might mean advancing to the next grade, being accepted into a university, winning a scholarship, or landing a job. Good grades are what make it possible to climb higher. Grades unlock doors and create opportunities.

The picture on the next page illustrates this concept with real numbers. Notice how income increases with each level of education. Society puts a dollar value on school achievement. On average, the higher you go, the more you earn.

### *SKILL DEVELOPMENT TIPS*

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*This book is written for students.*

*Parents, teachers, and friends can support students by reading it, too, but Active Learning requires students to engage.*

*Skill Development Tips and Chapter Summaries are provided throughout this book to guide students on how to proceed. Readers can use these tips to ease into the program and avoid feeling overwhelmed by excessive detail.*

Trying to compete in the workplace without a degree is difficult. If two people apply for a high-level job and one has a degree and the other does not, the one with the degree is usually going to win.

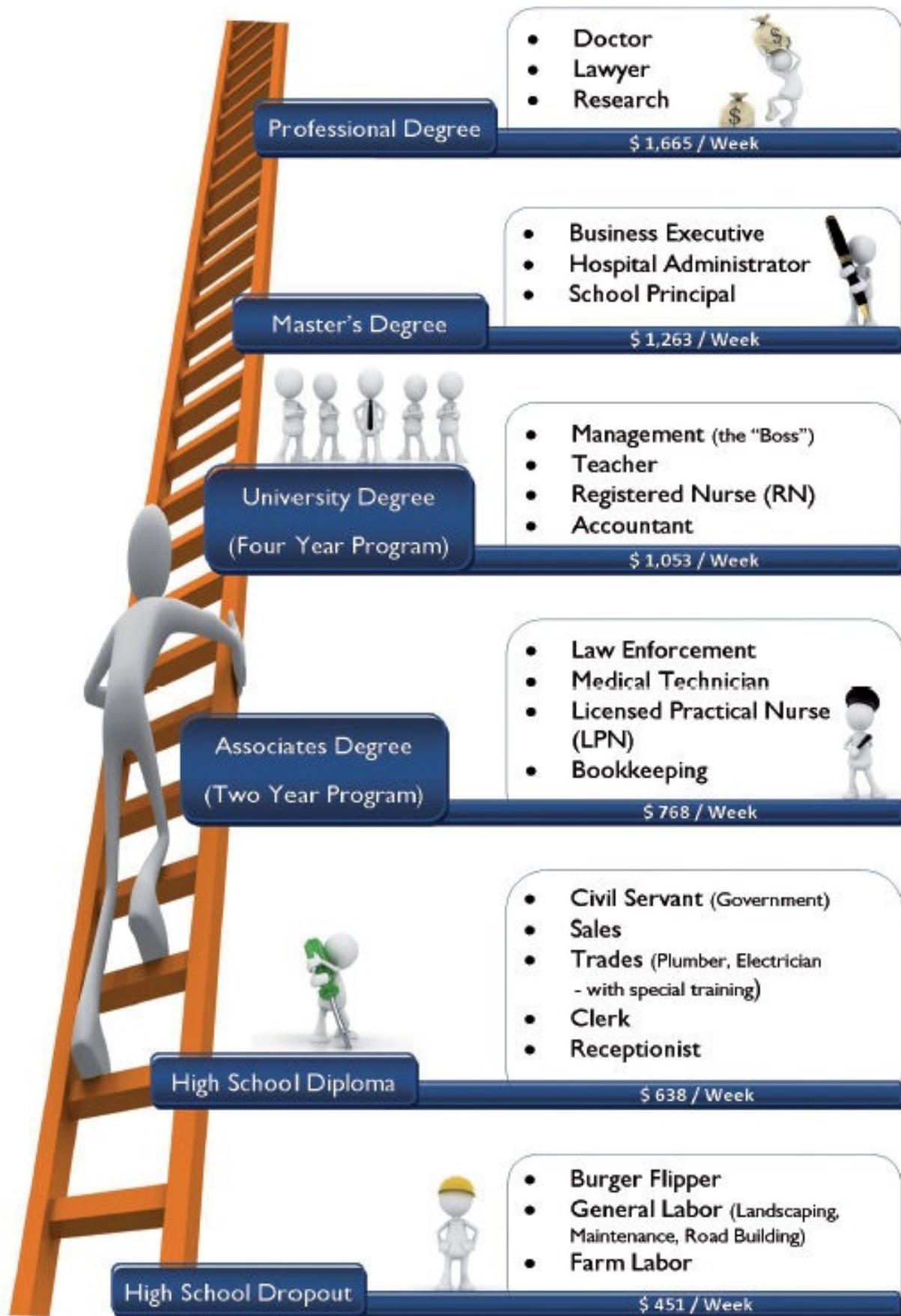
Of course, not everyone is suited for college. What about jobs that do not require a college education? In that case, technical training may be needed. The ladder metaphor applies equally well to those pursuits. Higher training brings more income.

### ***WHY BOTHER ?***

Money is important, and it becomes more important over time. This is especially true when there isn't enough money!

The fact that you are reading this book suggests that you understand—perhaps in the back of your mind—that doing well in school matters to your future. Good grades make it possible to advance through the educational system. Grades bring opportunities; opportunities bring income; so grades bring income. The title *Grades = Money* is not just a metaphor. It is a reality.

STEP OFF THE EDUCATION LADDER HERE... WORK HERE... DOING AND EARNING THIS!\*



MEAN SALARIES 2011, US BUREAU OF LABOR STATISTICS: [HTTP://WWW.BLS.GOV/EMP/EP\\_CHART\\_001.HTM](http://www.bls.gov/emp/ep_chart_001.htm)

Conversely, just as surely as good grades create opportunities, underperformance in school limits them. Underperforming students may not say, “I want to work in a boring job” or “I want to be the first one laid off when the economy goes sour.” They may not even understand the connection between grades and opportunity while they are in school. But the consequences eventually surface. College applications are rejected. Scholarship offers are non-existent. Job opportunities are few. Pay scales are low.

*Anyone who claims that money doesn't matter probably is not paying the bills, which describes most high school students.*

Waiting until after leaving school may be too late. It is common for people who did not do well in high school to find themselves wishing they could go back and change their approach. But of course, this isn't possible. After graduation, high school is over. There is no second chance.

By the same token, it can be difficult for high school students to grasp the long-term impact grades have on the future. Going to a movie is more appealing than doing homework, and spending time gaming is more fun than studying for a test. Movies and gaming are fun, homework and tests can be boring. Friends who are casual students can make it difficult to take school seriously, adding to the problem. Why bother?

Frankly, the immediate consequences for underperforming at school are few. Comments from teachers and parents that “you can do better” are easy to shrug off. But it is not a sign of weakness to agree with advice when the advice is correct. Doing well in school reflects maturity.

Earning good grades is worthwhile. With few exceptions, any student can earn good grades. It isn't difficult, it just takes skill. Once you know how to do it, earning good grades is easy. This book will show you how.

Understand the value of an education while you are still in school! Take a meaningful step toward self-reliance. Engage as an active learner and school will work for you, not against you.

The “education as a ladder” metaphor may seem obvious, but many students fail to understand it until it is too late. They may not realize how much education puts people ahead and how challenging life can be without one.

Are you ready to invest in your future? Do you have what it takes?

Take the quiz in the next chapter to find out.

## CHAPTER 1: KEY POINTS

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- *The real impact of school performance is not felt until after graduation.*
- *People with good grades and high academic achievement make more money.*
- *Education levels and academic performance determine a person's level in society.*
- *Understand the value of an education now, while you are still in school. Waiting until after leaving school may be too late.*

*“Unless a commitment is made, there are only promises and hopes; but no plans.”  
—Peter F. Drucker, business guru*

## CHAPTER 2

# ARE YOU READY? TAKE THIS QUIZ

This book is based on two assumptions:

1. Your grades are not as good as desired; and
2. You are willing to do something about it.

If both of these statements are true then this book can help.

The following quiz is designed to evaluate how your grades affect your self-image and how they affect the way others see you.

Some of the questions are quite personal and may be difficult to answer. Don't worry—it isn't necessary to share the results with anyone, and there are no “right” answers. Just think about each question and answer honestly. If the answer is in the middle

between true and false, choose the answer that fits most of the time.

Results are discussed on the next page.

<b>SELF-ASSESSMENT SURVEY: PUT AN X IN THE COLUMN THAT MOST CLOSELY MATCHES THE STATEMENT.</b>			
<b>#</b>	<b>Respond True or False</b>	<b>True</b>	<b>False</b>
1	My grades accurately reflect my intelligence.	___	___
2	I enjoy going to school and find most courses interesting.	___	___
3	My parents are happy with my grades.	___	___
4	My teachers believe in me and encourage me to set my ambitions high.	___	___
5	I keep up with school and still have plenty of time to relax.	___	___
6	I am taking the most challenging courses offered for my grade.	___	___
7	People respect me—my friends, teachers, and parents alike.	___	___
8	I am self-motivated.	___	___
9	I feel in control of my life and like the direction it is heading.	___	___
10	School work seems to be easier for other people than it is for me.	___	___
<b>Count of responses for each column</b>		___	___

### *INTERPRETING YOUR RESULTS*

“False” answers to any of the first nine questions suggest that this book can significantly benefit your academic performance. This book teaches the Active Learning skills, and once you are an active learner, the answers to these questions will all be “true.” Your confidence and self-worth will rise accordingly.

A “true” response to the last question—*School work seems to be easier for other people than it is for me*—is an indication of underdeveloped learning skills, which is what this book is all about. This is about to change for the better. Active Learning makes it easy to be a great student.

You may have noticed that the quiz does not ask, “Do you do your homework?” or “Do you study for tests?” Rather, it asks how your school performance impacts your self-worth and how others view you. School performance should not be the end goal but rather the means to the end. The end goals are confidence, self-worth, and

opportunity.

If some of the survey questions arouse strong emotions then you are definitely ready to change. Emotional responses are an indication of frustration, which is a valid reaction to challenging situations. The comments below explain why students are often frustrated and how this book will help.

### *LEARNING IS A SKILL*

Skills are different than talents and are *not* related to intelligence. Skills must be acquired. They are developed over time. You can be a great student regardless of your native “intelligence” (whatever that is).

Learning is often approached as a passive process. Come to class, listen to the teacher, and remember what sticks. But passive learning is not often effective. Most students need to engage in the material to really learn it.

Active Learning is a more effective approach to learning. Active Learning takes effort. It uses skills and techniques that make it easy to remember new information.

Learning is a skill, just like flying an airplane, playing an instrument, driving a car, or using technology are skills. Once you have the skills, it is easy to use them. If you want to see skills in action, contrast how an experienced driver maneuvers in heavy traffic compared to a new driver. The task is the same, but the execution can be very different.

Skills go beyond execution—they also affect learning. For example, young people generally adapt to new technology faster than their parents because they have better technical skills. People who understand computers have little difficulty learning to play new video games, but those who grew up without computers may never adapt.

Similarly, students who have developed good learning skills have little difficulty learning new course material. Their good techniques and competence as students make it easier to learn.

Most people assume that students will develop learning skills on their own. Unfortunately, this does not always occur. The result is that some students receive grades that are well below their potential. This can be frustrating for everyone—students, teachers, and parents alike.

It is especially frustrating for the student.

Skilled learners:

- Acquire new information quickly
- Retain new information permanently—not just for the test
- Do not struggle at school
- Do not allow challenging lessons to shake their self-confidence

Skilled learners are alert in class because they know how to make any subject interesting. They have a positive self-image because they see themselves as successful students and know that others regard them the same way.

### *HOW LEARNING HAPPENS*

Scientists used to believe that our brains were pre-wired, and that learning occurred through the use and reinforcement of existing brain pathways. Development of new nerves (or pathways) was believed to be impossible after childhood.

We now know better. Our brains make new connections all the time. Learning creates new connections between brain cells and even generates new brain cells. This process has a technical name—“neuroplasticity”—which means “changing nerves.”

Here is how it works: the first time we are introduced to something, the connections and pathways that processed the information are weak. The memory won’t last unless the connections are reinforced. This is the basis for the old proverb “repetition is the mother of learning.” Repetition creates long-term memory because it causes the connections between nerves to become stronger, making them permanent.

As with blazing a trail, new paths becomes easier to follow as they are used, and the more they are used, the more likely they are to remain accessible over long periods of time.

Learning is also reinforced by processing information using different parts of the brain. See it, hear it, say it, *and* write it down, then we are far more likely to learn something than if we just passively hear about it in a lecture. *Using multiple pathways promotes learning.*

Teaching is a particularly effective way to integrate new information. Being able to explain material requires understanding, retention, and description. Students who form study groups learn by teaching.

Active Learning exploits the science behind learning. That is why it is so effective.

### *CAUSES OF UNDERPERFORMANCE*

Before launching into the techniques of Active Learning, it is important to ask yourself: why am I underperforming at school?

The word “underperforming” means *not doing as well as possible*. Not everyone can be at the top of the class, but everyone can and should perform to their potential. If not, they are underperforming.

For most students, underperformance can be attributed to a lack of commitment and to underdeveloped learning skills, as described above. But not every underperforming student has a problem with learning skills—the problem may lie elsewhere. It is always worth considering whether there may be an underlying condition that should be addressed. Examples include medical conditions, vision problems, dyslexia<sup>i</sup> (difficulty reading words and a tendency to confuse letters), learning disabilities, and problems at home. If you feel any of these conditions might be affecting your performance, seek help immediately. You are not alone, and there are people who want to help.

Poor performance often leads to negative reinforcement in the form of poor grades, criticism, and low expectations, which can reinforce negative attitudes and foster a culture of failure. Active Learning helps build positive attitudes and can break this cycle. But some students live in abusive environments, and, for them, the negative cycle may not originate with grades but tragically may be a result of the abuse. There are people and resources to intervene in such cases, too. Please seek them out if needed.

Similarly, students who suffer illness, who have poor diets, or who do not exercise may also have a physical component to their underperformance. For these students, the physical issues must be addressed before academic performance can improve. Hunger and low energy make learning difficult.

### *THE TRANSITION TO ACTIVE LEARNING*

Active Learning improves grades and shows students how to study efficiently. Active learners are seldom bored. They experience less anxiety and feel better about themselves. Active learners have more opportunities offered to them, opportunities that underperforming students may not even know exist. Great students commonly live side by side with the underperformers but have very different experiences.

Most importantly, Active Learning gives students the confidence to take control of their futures. They create their own opportunities. Grades no longer limit opportunities. School is no longer a drag.

If you are underperforming at school, if you want to take control of your life, if you want to control how your life unfolds, if you want to stop being frustrated with your

performance—then this book is for you.

Let's begin!

## CHAPTER 2: KEY POINTS

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- *Grades do not measure intelligence, but people use grades to judge performance. Good grades open doors, and poor grades close them.*
- *Grades can affect self-esteem and how you are viewed by others. If this is frustrating then it is time to do something about it.*
- *Underperforming students should be screened for medical and other conditions that may be affecting their grades.*
- *Learning is a skill that can be developed.*