



What If? Just A.S.K.

The Magazine

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• *Winter 2021*

What If? Just A.S.K.

Winter [2021]

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The Philosophy

1

An understanding of the principles behind What If? Just A.S.K.

Key Skills

2

Skills needed during the COVID-19 Crisis

Occupational Spotlight

3

New section that will spotlight different occupations. This issue spotlights the occupation of Accountant and Auditor

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1 The Philosophy

Rodney D. Brooks
and Breanne Brooks



We believe the A.S.K. tool is essential in helping individuals to think of and look at alternatives. We believe that forward thinking drives ultimate success. We also believe that without a fundamental methodology that it is possible to stay focused.

What If?

What if you could change, improve, or become an influence in those things you desired to embark on? Would you do it? If someone asked you how would you do it, could you tell them how?

Ask the Question

We dare you to ask yourself the question: “What if I could be or do whatever I dreamed of or felt inspired to do?” Everything starts with a question. The question is what challenges, motivates, and inspires you to take action. If you are not inspired to action, then action will not be taken. Since the question is “What if?,” then you are automatically challenged to see other alternatives or a better way of doing or envisioning things. So ask yourself...

“What If I...?”

Seek the Answer within Yourself First, and Then Use Your Resources

Challenge yourself to answer the question.

The question is going to drive your passions and your beliefs, which mean the answer is going to come from within you. Seeking the answer from within also drives the “how.”

The how is what stimulates your mind. This is what helps you to understand yourself and your passion for wanting to be the best, improving the situations that you want to see improved, and inspiring others around you to do the same. Your resources become a validation of what you may already have discovered within yourself. Your resources may also challenge you to think of other questions and to dig deeper into your question and its solution.

Know and Believe In Your Abilities

If you do not know and understand your abilities, then no one else will. No one knows you better than you. No one knows what you are passionate about and your dreams better than you. You can ask the question and answer the question. However, if you don't believe that you can fulfill your dreams and do those things that you are passionate about or change those things that you would like to see changed, then it is time to start over and re-evaluate the question. Knowing and

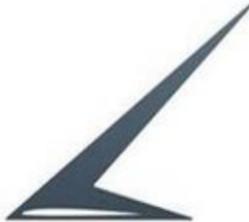
believing in your abilities also helps you to improve on those abilities. It pushes you to be the best that you can be and it drives honesty within yourself. No one automatically has all the skills to reach their dreams or make the changes that they desire. It takes work, hard work. That work starts with learning and then constantly improving on those things that you need to improve on or make better and stronger. A better you means a better person for society! Now that you know the recipe for your success, your change, and your dreams; just A.S.K. and dare to make a difference!



Founders Rodney D. Brooks and Breanne E. Brooks

If you *Believe*
In yourself
Anything Is possible

**The best
investment
that you can
make is in
yourself and
that starts by
believing in
yourself!!!**

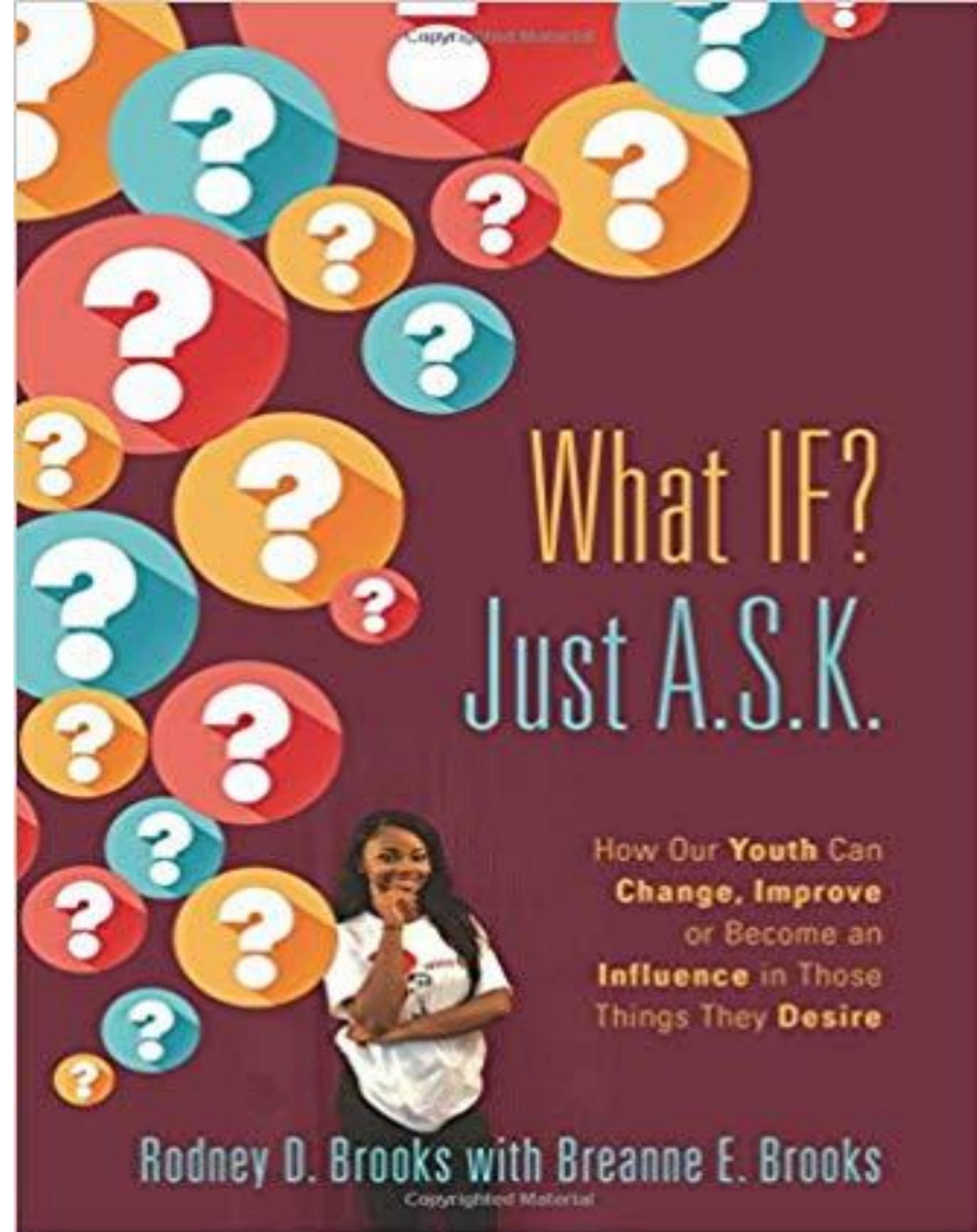


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2 These are the 6 skills college grads need to compete in the post-COVID-19 jobs market: LinkedIn

Emily Poague, vice president, LinkedIn Learning



The class of 2020, one of the largest graduating classes in U.S. history, is facing a far tougher job market than they expected due to the coronavirus pandemic's impact on the economy. Even so, there is some good news for career starters: 1.5 million entry-level jobs are open in the U.S. right now, according to LinkedIn data, which shows a real-time picture of the global job market based on insights from millions of members, jobs, companies and schools.

What's more, there are certain skills in demand across all industries that can help grads stand out from the crowd, start their careers on the right foot and position themselves for advancement as the economy recovers. Having the right skills can make all the difference, even in difficult times. According to LinkedIn's new "Grad's Guide to Getting Hired," many of the most in-demand competencies — the ones most requested in job postings across every industry — are soft skills, like communication and leadership. While colleges may not offer courses called "Leadership 101" or degrees in critical thinking, these are skills that can be learned. Maybe you've acquired them while volunteering or participating in school clubs and organizations. Like technical skills, all of them can be developed, polished and leveraged to make yourself stand out in a crowded post-COVID-19 market, no matter your original area of study.

Here are six of the most in-demand skills you should have in your career toolkit.

1. Customer service

As Covid-19 continues to impact the way companies do business, strong customer service skills remain vital. Employees who know how to ensure that customers feel valued, especially as many services are conducted online without that face-to-face element, are in high demand. In fact, we found the role of customer service specialist to be one of our top entry-level jobs right now.

Those that know how to innovate and foster customer loyalty are even more in demand. Whether you plan to go into this space or not, it doesn't hurt to learn the foundations, finer techniques and the power of creating customer value.

2. Leadership

Leadership is not just a skill for managers. It's a sign of self-awareness and authenticity and one that can take your career to new heights when honed.

Opportunities to lead present themselves every day, and that's never been more clear as employees lose the in-person mentorship they might have grown accustomed to and workers must make difficult decisions when confronted with situations that could

endanger the health and safety of their colleagues and customers.

Being able to project clarity, credibility and self-confidence — the characteristics of a well-developed executive presence — amid stressful and uncertain circumstances is quickly becoming table stakes in our new world of work.

3. Communication

Communication skills are even more important as Covid-19 has led to a dramatic increase in employees working remotely, a change that is likely to stick around after the pandemic fades.

Effective communication foundations will always be an asset in the workplace, no matter your function or industry. Start by learning how to better pitch yourself to employers, helping you stand out from the crowd at a time when so many will be applying for the same jobs. Also, brushing up on your body-language skills will help you more effectively communicate, and empathize, with your colleagues and managers in a newly digital workspace.

4. Problem-solving

Even before the pandemic, the pace of change and volume of information

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These are the 6 skills college grads need to compete in the post-COVID-19 jobs market: LinkedIn continued

employees encounter each day made it difficult to make the right decisions.

The result: People largely rely on biases and uninformed gut feelings that cloud their judgment and draw them to the wrong conclusions. The world is now more confusing and overwhelming than ever, and well-developed problem-solving skills — like critical thinking and rational analysis — will be vital in navigating the demands of a post-COVID-19 workplace.

Successful employees and leaders know to foster curiosity within themselves and their colleagues, and how and when to ask the right questions to better understand our increasingly complex world.

5. Operations and project management

Operations and project management form the backbone of any successful business, but few fully comprehend how to understand and apply the foundations of operational excellence to their workplace.

As companies struggle with the complexities brought on by Covid-19 — from team members working remotely to staff shortages brought on by furloughs or layoffs — mastering important operational and management concepts like scrum and Six Sigma will be key.

6. Marketing

How is it that some brands are able to stand the test of time, enduring fluctuating market and consumer demands?

Covid-19 has started to reveal which of today's brands have this staying power and which do not, which brands are so well-defined and executed they can outlast even a pandemic that has dramatically altered how customers view and interact with the products and services they use. Marketing plays a large role in this, and companies are looking for employees who understand how they can best connect with consumers even in challenging times.

Spending time learning these skills, which will be necessary to thrive in today's ever changing world of work, will help career starters get ahead as the economy recovers. And consider making it a habit. Lifelong learning can bolster your resilience in economic downturns as well as advance your career.

3 | What are Accountants and Auditors?

Accountants and auditors prepare and examine financial records.

Most accountants and auditors work full time. Overtime hours are typical at certain periods of the year, such as for quarterly audits or during tax season

How to Become an Accountant or Auditor

A bachelor's degree in accounting or a related field is typically required to become an accountant or auditor. Completing certification in a specific field of accounting, such as becoming a licensed Certified Public Accountant (CPA), may improve job prospects.

Pay

The median annual wage for accountants and auditors was \$71,550 in May 2019.

Job Outlook

Employment of accountants and auditors is projected to grow 4 percent from 2019 to 2029, about as fast as the average for all occupations. In general, employment growth of accountants and auditors is expected to be closely tied to the health of the overall economy. As the economy grows, more workers should be needed to prepare and examine financial records.



Occupational Spotlight continued

What Accountants and Auditors Do

Accountants and auditors examine financial statements for accuracy and conformance with laws. Accountants and auditors prepare and examine financial records, identify potential areas of opportunity and risk, and provide solutions for businesses and individuals. They ensure that financial records are accurate, that financial and data risks are evaluated, and that taxes are paid properly. They also assess financial operations and work to help ensure that organizations run efficiently. [Teachers](#)

Duties

Accountants and auditors typically do the following:

Examine financial statements to ensure that they are accurate and comply with laws and regulations

- Compute taxes owed, prepare tax returns, and ensure that taxes are paid properly and on time
- Inspect account books and accounting systems for efficiency and use of accepted accounting procedures and identify potential risks for fraud
- Organize, analyze, and maintain financial records
- Assess financial operations, identify risks and challenges, and make best-practices recommendations to management
- Suggest ways to reduce costs, enhance revenues, and improve profits

Accountants and auditors may use technology, such as artificial intelligence (AI) and robotics process automation, to increase their productivity. Automating some routine tasks makes these workers more efficient by allowing them to focus on analysis and other high-level responsibilities.

In addition to examining and preparing financial documents, accountants and auditors must explain their findings. This includes preparing written reports and meeting face-to-face with organization managers and individual clients.

Many accountants and auditors specialize, depending on their employer. Some work for organizations that specialize in assurance services (improving the quality or context of information for decision makers) or risk management (determining the probability of a misstatement on financial documents). Other organizations specialize in specific industries, such as finance, insurance, or healthcare.

Education

Most accountant and auditor positions require at least a bachelor's degree in accounting or a related field. Some employers prefer to hire applicants who have a master's degree, either in accounting or in business administration with a concentration in accounting.

Some universities and colleges offer specialized programs for a bachelor's or master's degree, such as in accounting, forensic accounting, internal auditing, or tax accounting. In some cases, those with an associate's degree, as well as bookkeepers, accounting, and auditing clerks who meet the education and experience requirements set by their employers, may get junior accounting positions and advance by showing their accounting skills on the job.

Students may gain practical experience through internships with public accounting or business firms.

Licenses, Certifications, and Registrations

Any accountant who files a report with the Securities and Exchange Commission (SEC) is required to be a licensed Certified Public Accountant (CPA). Other accountants choose to become a CPA to enhance their job prospects or to gain clients. Employers may pay the costs associated with the CPA exam.

Job Outlook

Employment of accountants and auditors is projected to grow 4 percent from 2019 to 2029, about as fast as the average for all occupations. Globalization, a growing economy, and a complex tax and regulatory environment are expected to continue to lead to strong demand for accountants and auditors.

In general, employment growth of accountants and auditors is expected to be closely tied to the health of the overall economy. As the economy grows, these workers will continue to be needed to prepare and examine financial records. In addition, as more companies go public, there will be greater need for public accountants to handle the legally required financial documentation.



4 11 Reasons Why It's Important to Follow Your Dreams

Everyone always says, "Follow your dreams!" But not everyone does it.

Life interjects, and sometimes you have to do jobs you don't want that you may not really be happy doing or you could be happy doing it but not truly fulfilled. However, there are a number of reasons to follow your dreams, to break the trend, and to live the dream and life you desire. This is not a fantasy but a self-determined fulfillment of reaching and achieving what you truly desire. Why follow your dreams? Here's what pursuing your dreams does:

1. They make life worth living.

Your dreams are what can get you through even the worst days. If you are struggling, your dreams are your reason to keep going.

They are why you wake up in the morning and try again. They are what makes your entire life worth living.

Without our dreams, we are nothing.

2. You'll meet other dream seekers.

When you are motivated and excited about pursuing your dreams, you'll attract other people who have the same values and interests.

The more you surround yourself with high achievers, the further you'll go. Then, when times get tough, and it's hard to keep going, your friends will motivate you to continue achieving.

3. You can be an inspiration to others.

If you decide to go and pursue your dreams, you will give hope to others who want to do the same.

You can serve as their example and their reason why they should give it a try. You can help them, coach them, and encourage them to keep going.

4. You can provide for your family when you have one.

When you are this motivated, it's very hard to fail.

If you are very set on your dreams, and you make sure that you can make an income along the way, you'll be able to provide for your family.

Some dreams take longer than others to achieve, but that's what makes the end goal so worth

5. Working in a job you hate makes the days go slowly.

Why should you work in a job you hate? You'll count the clock, you won't do as well, and you'll dread waking up in the morning.

Instead, pursue your dreams! Get excited about your day and enjoy the process of doing what you love.

6. Because no one is going to follow them for you.

Let's face it: no one else is going to pursue your dreams for you.

Everyone has their own dreams and their own goals for what they want to achieve in life. If you don't go for it, no one else will.

7. So that you can finally be happy.

Life without dreams is depressing. Nancy's story is a proof.

Search far and wide for yours and make a promise to yourself that you will start pursuing them.

Once you get on the path towards your goal, you will notice a distinct change in how you feel.

8. To prove them wrong.

All of us have been around people who told us our dreams weren't possible. Let that add fuel to your fire.

9. It will make your parents proud.

Sometimes parents don't always understand our dreams, or they try to sway us towards a particular one.

However, if you are adamant about your dreams, and you work hard to achieve them, your parents have no reason not to be proud of you.

10. It will make YOU proud.

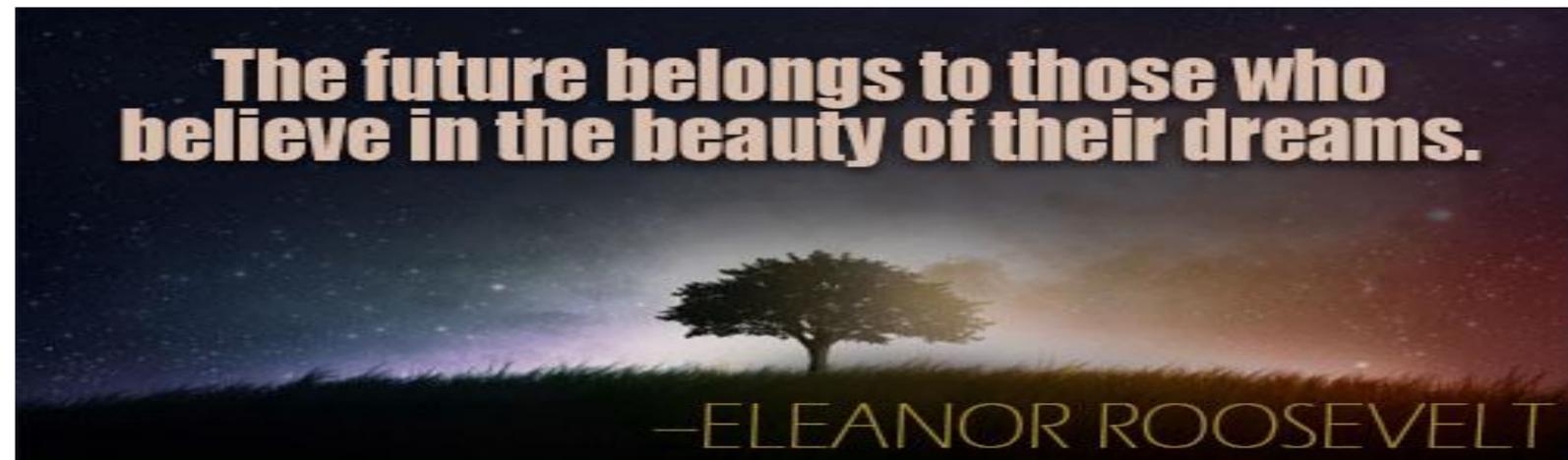
Even better than making your parents proud, you will be proud of yourself!

Your confidence will rise, and you'll enjoy the excitement and the adrenaline that comes with doing something you've always wanted to do.

11. You only live once.

Life is short. Our days are numbered, so why spend them doing something we don't love? It's time to make a decision to go for it.

Dream big. Focus on your dreams. Make your dreams happen.



5 Character – What Is It and Why Is It important? by Michael Josephson

What is character?

On its face, “character” is a morally neutral term. Every person, from iconic scoundrels like Hitler and saints like Mother Teresa, have a character. We use the term character to describe a person’s most prominent attributes, it is the COVID-19 sum total of the features and traits that form an individuals’ nature.

A person with “good character” when To say a person has a good character or even to admire a person’s character does not require that they are perfect, but it does mean we think this is a good person worthy of trust and admiration.

So when we say someone has good character, we are expressing the opinion that his or her nature is defined by worthy traits like integrity, courage, and compassion. People of good character are guided by ethical principles even when it’s physically dangerous or detrimental to their careers, social standing, or economic well-being. They do the right thing even when it costs more than they want to pay.

No one is born with good character; it’s not a hereditary trait. And it isn’t determined by a single noble act.

Character is established by conscientious adherence to moral values, not by lofty rhetoric or good intentions. Another way of saying that is, character is ethics in action.

Difference between character and reputation.

Of course, our assessment of a person’s character is an opinion, and it isn’t always right. Abraham Lincoln recognized an important difference between character and reputation. “Character,” he said “is like a tree and reputation like its shadow. The shadow is what we think of it; the tree is the real thing.”

Because the shape of a shadow is determined by the angle of light and the perspective of the observer, it’s not a perfect image of the tree. In the same way, reputation is not always an accurate reflection of character. Oscar Wilde once said, Sincerity is one of the most important qualities in a person. And once you can fake that you have it made.” This cynical quip explains why some people are able to create a much better reputation than they

By the same token, there are others who deserve better reputations than they have.

Though reputation is merely a perception it still has very significant real impact. Reputation is not only the result of what people think of us it often determines what people who don’t know us think about us, treat us and whether we are held in high or low esteem.

A good reputation for integrity, for instance, is a primary determinant of credibility and trust, two very marketable assets. Think of how the Tiger Woods “brand” crashed and his endorsement value disappeared after it was discovered that he constantly cheated on his wife. Similarly, the once highly respected accounting firm Arthur Anderson had to change its name (to Accenture) to try to recapture trust after its involvement in the Enron scandal.

Whether fair or not, the indisputable truth is that people, companies and institutions are likely to be judged by their last worst act. Thus, some unwisely became so preoccupied with protecting their image that they actually made things worse, undermining their character and destroying their reputations, by concealing or creating facts to make them look better.

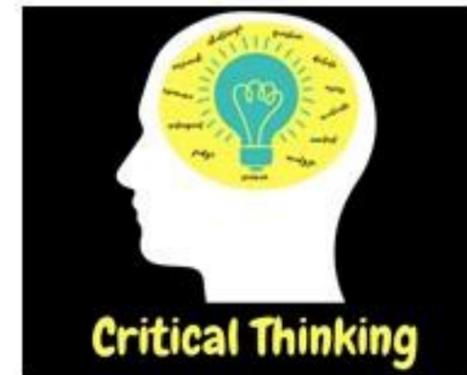
The importance of character is captured in the mantra: “hire for character, train for skills.”

But whether it’s in the workplace or at home, character counts — everywhere, all the time.

Respect
Compassion
Character
Responsibility
Honesty



Community Service



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6 7 Finance Books Every Teenager Should Read By MAYA DOLLARHIDE

The teenage years are often the time in young people's lives when the value of a dollar, and how to earn it, become very important. As of September 2020, the labor force participation rate of individuals aged 16-19 was 36.2%, a figure that has remained constant for the past decade.¹

Of course there is more to money than just earning it, although that seems an essential place to begin. Teens also need to learn how to use credit wisely, save for college, budget for an iPhone (not every parent can be so generous), or purchase their first car. Budding young entrepreneurs may be looking for help to give their business idea a go in the marketplace. Then there's learning to invest and manage one's savings.

The Motley Fool Investment Guide for Teens: 8 Steps to Having More Money Than Your Parents Ever Dreamed Of by David and Tom Gardner Since 1993, the creators of The Motley Fool have been educating the masses on finance. Best-selling authors, the Garner brothers offer teens their standard witty, edgy, and easy-to-read style. Right off the bat, the book provides a road map for forging a successful financial journey from investing, saving, budgeting, and spending and it does a great job reminding teens that "every dollar you spend is an investment."

O.M.G.: Official Money Guide for Teenagers by Susan Beacham and Michael Beacham Banker Susan Beacham and her husband, Michael, are founders of Money Savvy Generation, a financial education company geared toward youth. This personal finance book, the winner of the 2015 EIFLE (Excellence in Financial Literacy Education), includes tips for teens to avoid what the authors call "awkward money moments," how to protect themselves from identity theft (yes, it does happen to young people), and more. For those readers with short attention spans, this slim read is a mere 48 pages long and chock-full of tips, money charts, advice, and suggestions for making smart financial choices.

The Complete Guide to Personal Finance For Teenagers and College Students by Tamsen Butler

Recommended by Forbes magazine and the winner of the 2010 Next Generation Indie Book Awards, Butler's book is an entertaining and useful read. The chapter "Creditors and the Games They Play" is an especially good one for teens headed off to college, where they will be the target of credit card companies' vast offerings for student

The Wealthy Barber by David Chilton

Perfect for those who like their financial advice delivered with a narrative arc, Chilton's story is centered on three young protagonists and (yes, you guessed it) a fictional barber. In the story, the young people's parents send them to the local barber, who has turned a low-wage job into a successful financial future (complete with millions in the bank). The barber imparts his story, along with solid financial advice on everything from wills to taxes. It may be more homespun than hip, but it offers clear, concise, and down-to-earth lessons.

The Richest Kids in America: How They Earn It, How They Spend It, How You Can Too by Mark Victor Hansen

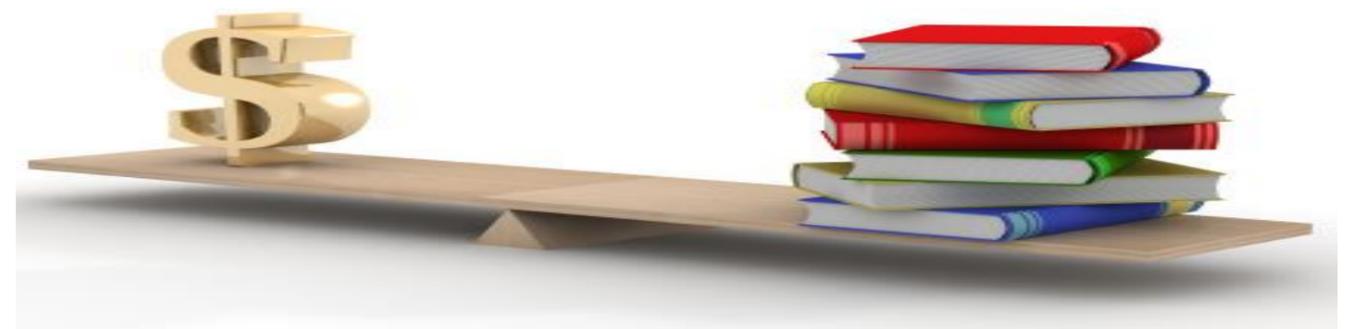
This book was written in 2009, so there may be more rich kids in America now than listed in this book, but it remains an engaging read for young adults. The kids (ages 9 to 23) are great role models for budding entrepreneurs, young investors, and those seeking a positive financial future. Hansen is also the creator of the bestselling "Chicken Soup for the Soul" series, but don't tell that to your teen; it may sound "uncool" and the smart kids in this book are anything but.

Financial Basics: A Money Management Guide for Students by Susan Knox

This book is geared toward college students, but the lessons imparted here (on debit and credit cards, student loans, emergency funds, and more) can be used by teens, too. Think of it as a college prep course in book form. Knox never patronizes her audience, and she includes helpful worksheets designed to get the reader started on a financial plan.

Why Didn't They Teach Me This in School? 99 Personal Money Management Principles to Live By by Cary Siegel

While this book is directed to graduates, it is appropriate for those in the upper grades in high school. Siegel's book is a crash course in money management, with his 99 principles divided into lessons that include debit and credit, investing, housing, spending, and budgeting, and even one titled "life," where he writes about the importance of handling the financial aspects of your personal relationships with friends, romantic prospects, colleagues, and others. An easy read with a good hook, it offers plenty of solid advice about money and adulthood.





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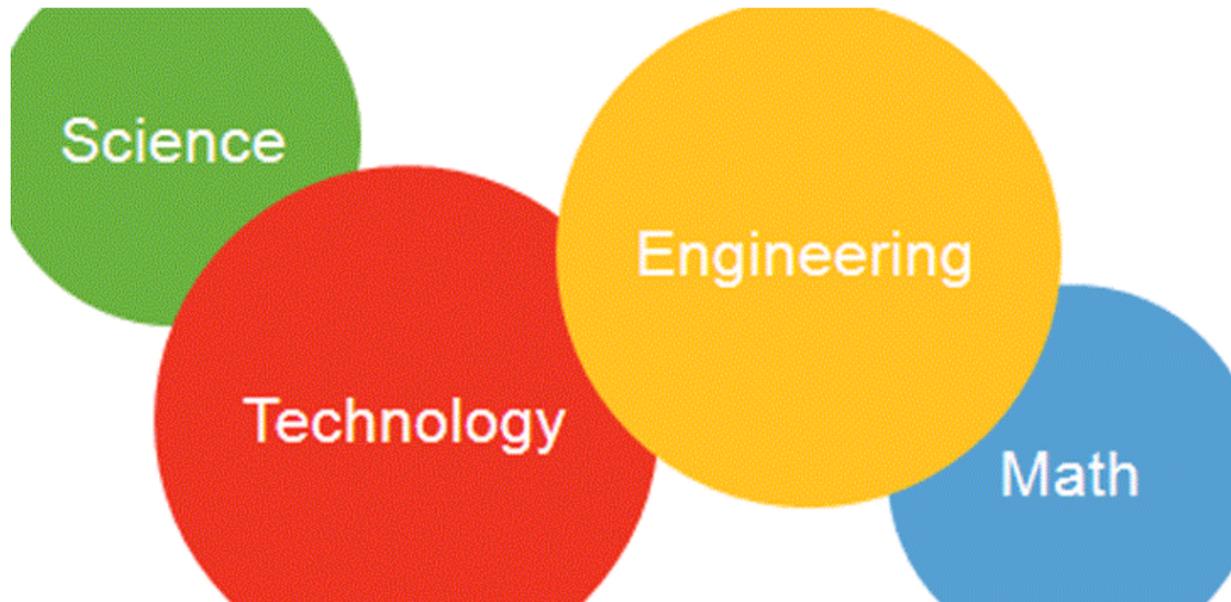
**Turbulence is to be
expected when you strive
for greatness!!!**



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7 | What is STEM Education?

Elaine J. Hom, LiveScience Contributor



STEM is a curriculum based on the idea of educating students in four specific disciplines — science, technology, engineering and mathematics — in an interdisciplinary and applied approach. Rather than teach the four disciplines as separate and discrete subjects, STEM integrates them into a cohesive learning paradigm based on real-world applications.

Though the United States has historically been a leader in these fields, fewer students have been focusing on these topics recently. According to the U.S. Department of Education, only 16 percent of high school students are interested in a STEM career and have proven a proficiency in mathematics. Currently, nearly 28 percent of high school freshmen declare an interest in a STEM-related field, a department website says, but 57 percent of these students will lose interest by the time they graduate from high school.

As a result, the Obama administration announced the 2009 "Educate to Innovate" campaign to motivate and inspire students to excel in STEM subjects.

This campaign also addresses the inadequate number of teachers skilled to educate in these subjects. The goal is to get American students from the middle of the pack in science and math to the top of the pack in the international arena.

STEM jobs do not all require higher education or even a college degree. Less than half of entry-level STEM jobs require a bachelor's degree or higher. However, a four-year degree is incredibly helpful with salary — the average advertised starting salary for entry-level STEM jobs with a bachelor's requirement was 26 percent higher than jobs in the non-STEM fields, according to the STEMconnect report. For every job posting for a bachelor's degree recipient in a non-STEM field, there were 2.5 entry-level job postings for a bachelor's degree recipient in a STEM field.

Much of the STEM curriculum is aimed toward

attracting underrepresented populations. Female students, for example, are significantly less likely to pursue a college major or career. Though this is nothing new, the gap is increasing at a significant rate. Male students are also more likely to pursue engineering and technology fields, while female students prefer science fields, like biology, chemistry, and marine biology. Overall, male students are three times more likely to be interested in pursuing a STEM career, the STEMconnect report said.



A person wearing a hard hat and a dark jacket is walking away from the camera down a long, narrow, dimly lit tunnel. The tunnel walls are dark and textured, and the floor is wet and reflective. At the end of the tunnel, there is a bright opening leading to an outdoor area with buildings and a clear sky. The overall mood is one of journey and transition.

REGROUP, RECALIBRATE, & RE-ENGAGE

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8 | 9 Types of Motivation That Make It Possible to Reach Your Dreams

What no one tells you when you first begin working towards your dreams is that motivation is the key to everything. Without at least one of the types of motivation, there will be no fuel to start the fire. You would have no drive to achieve anything, and there would be no reason to move forward.

If you're looking to achieve your goals and you need some help, learn how these 9 types of motivation can make it possible to reach your dreams:

The Two Main Types of Motivation

Different types of motivation generally fall into two main categories.

1. Intrinsic Motivation

Intrinsic motivation is a type of motivation in which an individual is motivated by internal desires and is satisfied when internally rewarded.

2. Extrinsic Motivation

Extrinsic motivation, on the other hand, is a type of motivation in which an individual is motivated by external desires or extrinsic rewards.

Minor Forms of Motivation

All types of motivation are going to fall into one of the two categories above. Now that we've covered these and provided you with some examples, here are minor types of motivation that are capable of making a big impact in your life.

3. Reward-Based Motivation or Incentive Motivation

Incentive motivation or reward-based motivation is a type of motivation that is utilized when you or others know that they will receive a reward once a certain goal is achieved

The better the reward, the stronger the motivation will be!

4. Fear-Based Motivation

The word "fear" carries a heavy negative connotation, but when it comes to motivation, this is not necessarily the case. Anyone who is big on goal-setting and achievement knows that accountability plays a huge role in following through on goals.

When you become accountable either to someone you care about or to the general public, you create a motivation for yourself that is rooted in the fear of failure or the fear of disappointing others. This fear helps you carry out your vision so that you do not fail in front of those who are aware of your goal.

5. Achievement-Based Motivation

Titles, positions, and roles in jobs and other areas of our lives are very important to us. Those who are constantly driven to acquire these positions and earn titles for themselves are typically dealing with achievement-based motivation.

Those who need a boost in their professional life will find achievement-based motivation extremely helpful.

6. Power-Based Motivation

Those who find happiness in becoming more powerful or creating massive change will definitely be fueled by power-based motivation.

Power-based motivation is a type of motivation

that energizes others to seek more control, typically through the use of positions in employment or organizations.

7. Affiliation Motivation

People often say that it's not what we do but who we know that dictates our success. For people driven by affiliation motivation, this is most certainly true.

8. Competence Motivation

Have you always sought to continuously improve your skills and talents? Is one of your goals to learn how to do your job better or improve at your hobby? If so, you may be in need of some competence motivation.

9. Attitude Motivation

A problem with our attitude, perspectives, and beliefs is an issue that many of us face. It can become a problem regarding how we move through life to the point that we begin to lose our happiness and miss out on our dreams.





What If? Just A.S.K. The Magazine

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