

SOCIAL STUDIES 2.0 | A LIFESKILLS PROGRAM

# PREDICTIVE ANALYTICS

FINANCIAL LITERACY & OTHER LIFE LESSONS

from the life of

*Napoleons  
Burrharts*

STEPHEN CRONIN

# COVER PORTRAIT

*“The Emperor Napoleon in His Study at the Tuileries”* is an 1812 painting by Jacques-Louis David, one of the most famous portrait painters of late 18th and 19th centuries. This painting shows Napoleon I, Emperor of the French empire, in uniform in his study at the Tuileries Palace.

Despite the fascinating detail of  
the Emperor Napoleon captured in  
the painting,  
it was unlikely that  
Napoleon posed for the portrait.

2 The “*hand-in-waistcoat*” stance exhibited in this and many of his other portraits, wasn’t just style — it’s purpose was to project control and confidence. This pose also highlighted his hands. While obviously only showing one of them, Napoleon was especially proud of his hands because he believed they projected refinement and distinction.

Scottish nobleman and admirer of Napoleon, Alexander Hamilton, 10th Duke of Hamilton, commissioned or paid artist Jacques-Louis David to paint this portrait of Napoleon. **THIS Alexander Hamilton, 10th Duke of Hamilton, was NOT THE AMERICAN ALEXANDER HAMILTON** who served under President George Washington as Secretary of the Treasury and during the American Revolution, as General Washington’s top aide and brave battlefield commander.

Jacques-Louis David began the painting of Napoleon in 1811 and completed it in 1812. Originally shown at Hamilton Palace, it was sold to Archibald Primrose, 5th Earl of Rosebery in 1882, from whom it was bought by the Samuel H. Kress Foundation in 1954, which deposited it in **Washington D.C.’s National Gallery of Art**, where it now hangs. *(wikipedia)*



The signature on the cover is *the actual digitized signature* of Napoleon Bonaparte.

## ACKNOWLEDGMENT

This booklet— from the Napoleon narrative to the student activities—was created in 2025 through a week long collaboration between me, *Stephen Cronin*, and *ChatGPT (OpenAI)*, with daily working sessions.

My goal was to produce relevant, meaningful content that helps students build real-world competencies and habits for lifelong success in a dynamic, highly competitive, technology centric, global economy.

I felt the process with ChatGPT helped me do this. My ‘*AI*’ Collaborator reinforced the value of open, thought provoking dialogue—even between a human and ‘*AI*’. The collaboration improved my focus, surfaced fresh sources and perspectives, and sped up drafting—while I retained full judgment over accuracy, tone, and syllabus fit. Working with ChatGPT helped me fine tune my questioning skills to create relevant activities that connect history to the skills and behaviors students need for their lifelong success. ChatGPT often pushed me to be more specific in my prompts for responses more related to the class mission and the lessons Napoleon’s story would provide students. ‘*AI*’ also surprised me by providing useful angles I hadn’t considered.

If you’re thinking about engaging large language models (LLMs) for curriculum design, I’m happy to share what I learned:

**stevecronin1949@gmail.com**

class web site - **[www.hopeliveskills.com](http://www.hopeliveskills.com)**

# STUDENT Feedback Survey

**Please complete this survey at the completion of this activity.**

I value your honest feedback! Please take a few minutes to share your thoughts. Your **DATA** will help me improve future materials so I can fulfill the **MISSION OF THIS CLASS** - *introducing and developing skills and behaviors YOU can use THAT WILL help YOU successfully compete for the lifestyle and career / jobs you hope for in a very challenging, ever changing, technology driven, highly competitive, global economy.*

*I really want you to be the successful person you hope to be.*

**Thank you.**

1. How interesting did you find the Napoleon story? PLEASE, Circle one -

Very interesting -    Somewhat interesting -    Neutral -    Not very interesting -    Not interesting at all

4

2. Did the activities help you understand Napoleon's plan and its failure? - PLEASE ,Circle one-

Yes, definitely -    Somewhat -    Not really

3. Did the **predictive analysis** activity help you think about your own planning and goals? - PLEASE , Circle one

Yes, A little    No

4. What was the most useful or enjoyable part of this activity for you? \_\_\_\_\_

5. What would make this activity better for future students? \_\_\_\_\_

# INTRODUCTION for STUDENTS

**DATA** and **ANTICIPATION**. Two key elements of this *Social Studies 2.0 - Life Skills program* emphasized most recently in *'The Future'* textbook you were given.

**Now, imagine one of history's smartest, most powerful leaders making a plan without analyzing the **DATA** or **ANTICIPATING** the risks— and paying for it by losing almost everything.**

In 1812, Napoleon Bonaparte, Emperor of the French empire, marched on Russia with a plan he was convinced was bold, effective, unstoppable. It wasn't. Look closely and you see **what this course teaches**: success depends on gathering the right **DATA** and **ANTICIPATING** variables— distance, time, supplies, weather, morale—before they turn into failure. That's the core of **predictive analytics**, and it's the habit you'll practice here.

**This activity is more than history. It's a *predictive analytics* exercise— which is a way of asking, “*What could go wrong with my plan, and how can I prepare for things that might go wrong?*”**

Napoleon had an army of 600,000 men which he planned to march 600 miles, feeding troops and horses in a hostile land as well as fighting battles along the way, against a formidable Russian army for the ultimate victory in the city of Moscow.

Did his advisors give him honest feedback—or, because of the **NAPOLEON BRAND**, did he intimidate them from speaking up? Where were the warning signs he could and should have identified if he thought more realistically about time, distance, and available resources?

Here's an activity connected to your life: Napoleon's failure wasn't just about war; it was about planning without **DATA** and without **ANTICIPATING** the risks. That's a mistake any of us can make— whether we're choosing classes or a job, managing money, or deciding who to trust.

Your challenge in this exercise is to step into Napoleon's shoes. **Use the tools of predictive analytics** to see what he missed. **Then**, you will use **predictive analytics** for your plan for future success. Part of your **predictive analytic** process will ask questions like -

- What are your long-term goals?
- What problems / challenges might prevent you from achieving your goals?
- What's your plan for adjustments when things don't go as expected? Do YOU have **a PLAN B?**

By the end of this activity, my hope is

**you'll see that *predictive analytics* isn't just about history— it's about '*ensuring your future success*'.**

# PREFACE

In this **Social Studies 2.0 – Life Skills Program**, **HISTORY** is one of 3 instructional platforms used to introduce and develop critical “**competencies**” (President Paul Leblanc’s term from Southern New Hampshire University) recognized as essential for lifetime success in today’s ever-evolving, highly competitive, technology-driven, global economy.

Alongside **HISTORY**, this program emphasizes **anticipating FUTURE** events and trends as well as **learning** from **TODAY’S** successful, influential, and ethical **PEOPLE**. Together, **these 3 pillars provide students with practical tools to help them maximize their ‘inherent talent’ to successfully fulfill their career and lifestyle aspirations.**

The **value of HISTORY** in this program is NOT MEMORIZING names and dates, but using HISTORY as a tool for decision making. HISTORY **provides case studies** to learn from by offering examples of judgment, leadership, risk, adaptation, and resilience that translate directly into modern life.

6 Consider Napoleon Bonaparte: Emperor of France and ruler of its colonial empire, yet also the ultimate “**BRAND influencer**” over France’s European allies in the early 19th century. Historians, who have tried to estimate what **Napoleon’s IQ** could have been, speculate it was in the **145–155 range**, which would be considered “**genius level**” on today’s intelligence tests. This is speculation, but it’s reasonable with his early military brilliance, leadership creativity, and change management. For comparison: this IQ range is comparable (again speculatively) to **Leonardo da Vinci, Isaac Newton, and Winston Churchill**.

In 1803, Napoleon sold the **Louisiana** Territory to the United States during the presidency of Thomas Jefferson for \$15 million — a decision that, in today’s dollars, equals more than \$428 million. **Many respected historians and ‘AI’ LLM sources**, when examining the opportunities and challenges Napoleon faced as the Emperor of the French international empire, consider his decision to sell Louisiana as practical and wise at that moment in history.

By contrast, less than a decade later, in 1812, Napoleon led the powerful French army and the armies of his allies (Prussia, Austria, Italy, and Poland ) on a poorly planned, disastrous invasion of Russia as the following pages of this text will examine. How can someone so smart in 1803 make such catastrophic decisions soon after? We’ll examine the causes for this difference in this text.

These contrasting decisions and other episodes of **Napoleon’s leadership** of the French global empire offer our students far more than military history: they are **case studies in leadership, financial management, predictive analytics, wealth management, risk-versus-reward decision-making, the value and use of networks**, and the **need to adapt in a constantly changing, global environment**.

Napoleon’s life is a rich source of lessons to examine and learn from. By analyzing his story — and other historical episodes — students learn that history is not JUST a distant story from the past , but a guide for students for good choices in their academic, career, and personal life.



**Napoleone di Buonaparte, age 23**, as lieutenant-colonel of a battalion of **Corsican Republican** volunteers. Portrait made in 1835 by Henri Félix Emmanuel Philippoteaux.



7



**top** - a photograph of Napoleon's throne room at the Château de Fontainebleau, a royal palace used by French kings for centuries, from the medieval times to Napoleon Bonaparte.

**bottom painting** - Napoleon giving the Legion of Honour award to recipients on July 15, 1804, at the Saint-Louis des Invalides - the artist, **Jean-Baptiste Debret** (1812). Napoleon founded this award in 1802 given to military and civilians he wanted to recognize. The Legion of Honour is the highest award for merit in France. Saint-Louis des Invalides is the royal chapel at the Hôtel des Invalides in Paris, France. The Hôtel des Invalides is a huge complex built by King Louis XIV in the 1670s to care for wounded soldiers.

**Napoleon's name** at birth, on August 15th, 1769 on the Mediterranean island of Corsica to Italian parents, was

## **Napoleone di Buonaparte.**

Napoleon was baptized 'Catholic'. In his youth, his name was also spelled *Nabulione*, *Nabulio*, *Napolionne*, and *Napulione*.

Napoleon was about 5'6" in height. Too many historians, especially the British, characterize Napoleon as "*short*" but that wasn't the case. 5'6" - 5'7" was the average height of a man during that time in history. He did have a surprisingly high pitched voice.

He managed the **NAPOLEON BRAND** ferociously, much like American President, George Washington. Napoleon wanted to be perceived as better than most. He was a workaholic, needing very little sleep, often working 18 hour days. His stamina for work running the government and military affairs was legendary. Napoleon saw himself as a man of destiny.

**His motivation was not just 'success' but 'GREATNESS' ,  
causing him to overreach to achieve things often perceived as 'not possible' -  
like **Russia in 1812** and **Waterloo in 1815**.**

8 Over the course of his life, Napoleon held numerous titles that illustrate his rapid rise, achievements and vast influence. He first gained prominence as a brigadier general, then became First Consul of France (1799–1804) before

**proclaiming himself 'Emperor of the French' in 1804 —**

a position he held until 1814, and again, after his exile from France, the final Hundred Days of his rule of the French empire in 1815. He also had titles as *King of Italy* (1805–1814) and *Protector of the Confederation of the Rhine* (1806–1813).

Napoleon attended military schools in mainland France, where he

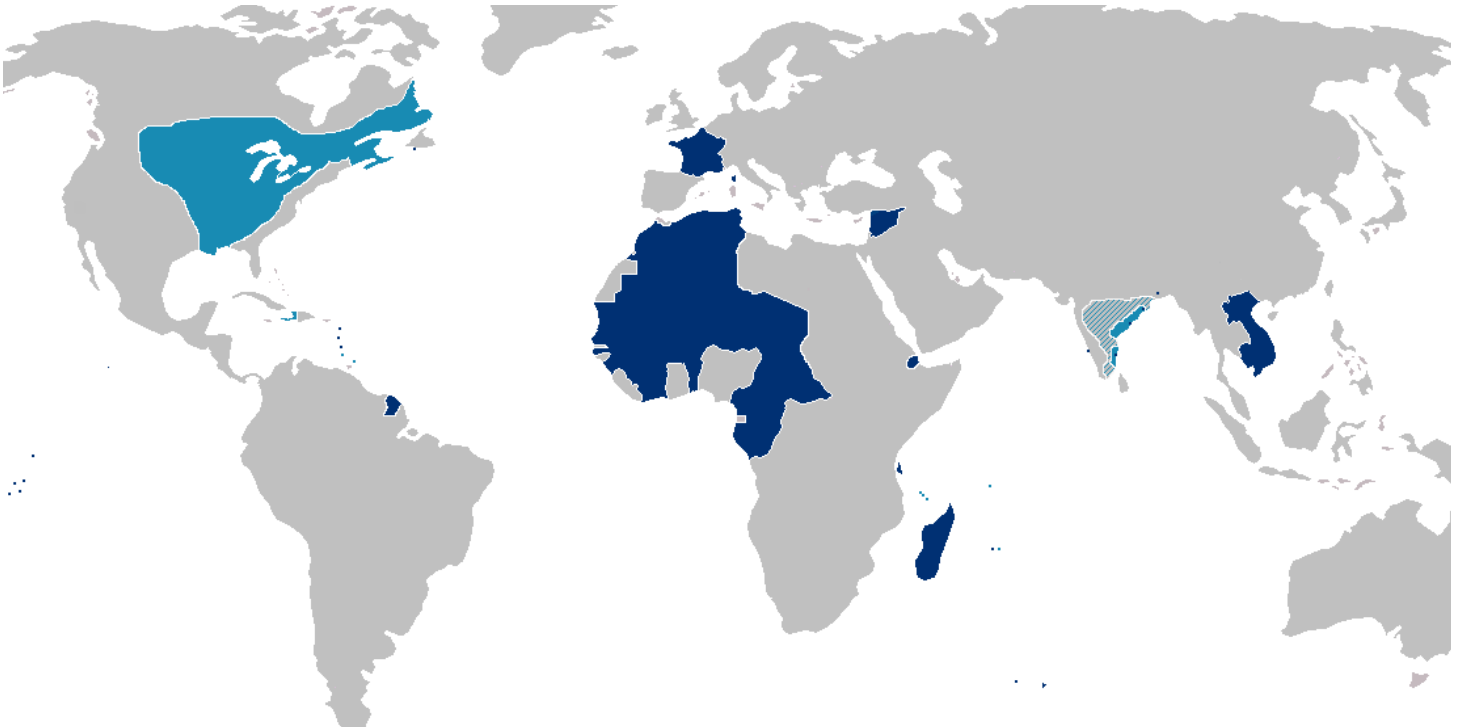
**excelled in mathematics and artillery (*cannons, missiles, etc*) .**

His big break came during the French Revolution (1789–1799), when talented officers could get promotions quickly for their bravery and '*courage under fire*'. In 1793, at age 24, he helped recapture the port of Toulon from the **British (England)**, earning promotion to brigadier general.

In 1796, at just 26 years old, Napoleon was given command of the French Army in Italy. Napoleon transformed a ragged and demoralized French army into a confident, disciplined force that crushed the Austrian allied army and forced them to sue for peace.

**His victories against Austria's armies established Napoleon as  
France's most brilliant young general  
and  
made the **NAPOLEON BRAND** famous across Europe.**

**France and England** were waging war for centuries -  
for colonial possessions - in different locations throughout the world  
for world supremacy (**POWER**).



Light and Dark **BLUE areas** on the map ABOVE - places in the world ONCE controlled by the French from the 16th century to today. France still has overseas colonies like **French Guiana** (South America), **Guadeloupe** (Caribbean), **Martinique** (Caribbean), and **Réunion** (Indian Ocean—Mascarenes).

**AT ONE TIME IN THE PAST, HAITI, CANADA, VIET NAM, COTE D'VOIRE (Africa) AND many other, now independent, countries were part of the French Empire.**



Napoleon attempted to make life difficult for Britain by complicating English companies very profitable trade with India and China for tea, silk and porcelain. He decided to do this by invading Egypt in 1798 to disrupt Britain's preferred trade route to India and China. Instead of allowing British ships to take the shorter route through the Mediterranean Sea to Egypt and then the Red Sea toward India and China, Napoleon wanted to force English traders to use the much longer route around Africa. Napoleon's Egypt campaign had mixed military results, but it boosted **his BRAND** back in France as a bold and visionary leader.

By 1799, there were problems in France: influential politicians were fighting and there were problems with the French economy.

**Napoleon returned from Egypt and collaborated with supporters to overthrow the existing government of France - a coup d'état (a take over) -**

to become France's leader, its *First Consul*.

**In 1804, he proclaimed himself 'Emperor of the French'**

***Napoleon placed the crown on his own head during the ceremony to emphasize the power he possessed!***

10



**The Coronation of Napoleon** is a painting completed in 1807 by Jacques-Louis David, the official painter of Napoleon, depicting the coronation of Napoleon at the Notre-Dame Cathedral in Paris. The longstanding tradition of crowning the new royal leader was traditionally done by the Catholic Pope of Rome placing the crown on the new leader. Most French citizens were Catholic and had strong fidelity to their Catholic Pope. **Not Napoleon!** Napoleon took the crown from the Pope's hands and placed it on his own head! This painting shows Napoleon placing a crown on his wife Josephine. After crowning himself, Napoleon placed a crown on his wife showing that his power extended not just over himself but over the entire government, his family and even the Pope of the Catholic Church in Rome. The oil painting is almost 33 ft wide by a little over 20 ft tall. The painting is on display at the **Louvre** Museum in Paris.

As Emperor, Napoleon made significant and arguably impressive changes to the French government and society. Historians have heralded **Napoleon's modernization of France** with the following:

- **Napoleonic Code** - the old French government system, birth and family reputation mattered more than talent. Rich people, the nobles, had special privileges like access to special jobs and the best schools. Under Napoleon, promotion in the army, government, and schools now **depended on a person's ability and achievement**, not family influence and wealth. Think of the **Napoleonic Code** (created in 1804) as a **giant rulebook for how society should work**. Napoleon wanted one clear, fair system of laws that **emphasized MERIT** not political favors or family influence and applied it to everyone.
- **Finance / Banking reforms** - France's money system was a mess after the 1789 Revolution that **deposed and decapitated** France's king, Louis XVI. The government was deep in debt. No one saw value in the French dollar (**franc**); the **FRANC's BRAND** was worthless. Napoleon knew that if he wanted a strong country, army and economy, he needed a strong, trusted banking system and a **French dollar (the franc)** people believed had value. **GOOD MONEY MANAGEMENT is the foundation for a country's and a person's success**. Napoleon couldn't build an empire without fixing the money system — just like in life, you can't build personal success without managing your money. Napoleon created a national bank, the Bank of France (1800) - like America's Federal Reserve - which controls the supply of money and its perceived value. Napoleon strengthened France's finances by increasing tax revenues his government collected by taxing luxury goods like tobacco, alcohol, and salt — what we would today recognize as **"sin taxes,"** similar to the taxes on tobacco, alcohol, soda, or candy in many countries.
- **Education reforms** - Napoleon understood if France wanted to compete globally with Britain and other powers, it needed not just soldiers but also educated citizens. French education now focused on **math, science, history**, and military training. Napoleon forced French **schools to focus on good grades and performance in school for advancement not family political favors, privilege or family influence**. Students could be successful in life by doing well in school and at their jobs (the **meritocracy** principle). Napoleon's schools were, unfortunately, mostly for boys. It's a reminder that values are shaped by the times in which people live. It was France's loss by not offering **EVERYONE the opportunity** to go to *a GREAT SCHOOL for a GREAT EDUCATION.*
- **infrastructure (construction) projects** - Napoleon engineers built over **9,000 miles of new roads** as well as widening existing ones as well as new **bridges and shipyards** for building and repairing French ships; he improved **sewer and water systems** to make Paris cleaner and healthier and installed **gas lights** on Paris streets, **making the city safer at night**. He also built monuments (e.g. **Arc de Triomphe** - honoring soldiers) to increase national pride.

Napoleon also had many impressive battlefield victories which increased the power of **his BRAND:**

- Austerlitz (1805): Defeated Austria and Russia.
- Jena (1806): Crushed Prussia.
- Wagram (1809): Defeated Austria again.



the **Arc de Triomphe** in Paris at the top of the famous street - **Champs-Élysées**





**top painting** - title - *Bonaparte Before the Sphinx* (c. 1886) by Jean-Léon Gérôme, located today at the Hearst Castle in California. Painting portrays Napoleon's attack on Egypt.  
**bottom painting** - *Bataille d'Iéna*, showing Napoleon reviewing the Imperial Guard before the Battle of Jena, October 14, 1806, by the artist Horace Vernet (1789–1863). Painting now resides in the *Versailles Palace* in Paris, France.

**Napoleon believed he was ‘*smarter*’ than every other leader;  
he felt ‘*invincible*’; he believed he could do nothing wrong.**

By 1810, Napoleon’s military power and the fact he **had his relatives marry royalty in the families of rulers in other countries** enabled him to control most other countries on the continent of Europe. He was officially the *Emperor of France*, *King of Italy*, and *Protector of the Confederation of the Rhine*. **He also had significant influence in Spain, Naples, and the Netherlands because he made his relatives KINGS of these countries.** At the height of his power with a string of military victories, popularity among his soldiers, and an ability to intimidate rival nations, Napoleon had a growing sense of *invincibility*!!!!

**Britain (England) remained France’s greatest threat.**

Napoleon tried to weaken England by orchestrating a

**an economic *blockade of England* (called the *Continental System*) -  
no imports of goods and materials from other countries into England  
and  
no exports of British made products to sell to other countries.**



famous painting of Napoleon by his favorite  
artist - **Jacques-Louis David** (1801)

13

The Continental System forbid other European nations under French influence from trading with Britain. Initially, the blockade hurt British trade, but it also hurt the economies and finances of other European countries and this caused resentment against Napoleon.

**By 1810, Russia was the first French ally to push back against the blockade;  
the Russians resumed trading with Britain.**

**When Napoleon found out, he knew he had to do something  
to protect the **NAPOLEON BRAND** and **FRENCH POWER** in Europe.**

If Russia could defy Napoleon, other countries might and the French empire could be damaged. By 1812, Napoleon’s empire was at its height geographically. But, the French empire was also under increasing pressure:

- Unrest in Spain exploded into rebellion after **Napoleon put his brother Joseph on the throne in 1808**. French troops were sent to restore order
- **resentment against Napoleon was growing** in many of countries it controlled (e.g Austria, Prussia).
- **Britain remained a big threat** and, thus a threat to France and the French empire.
- Russia’s defiance threatened the **credibility** of the Continental System and Napoleon’s leadership.

Napoleon believed quick action against Russia would force them to abide by his demand to block English trade. His response -

**attack Russia!**

**Napoleon was convinced he could defeat the Russians in ONE month.**

**Based upon Napoleon's sense of superiority,  
he anticipated one battle -  
Russian Tsar (king) Alexander would be so fearful,  
he would quickly accept peace and return the blockade against England.**

In **late 1811**, Napoleon began planning the invasion - best route to take; combination of adequate supplies for soldiers and horses from the French supply chain wagons AND taking food and supplies from Russian farms along the way; enough time AND good weather to defeat the Russians and return to France; enough men to win a war. A French-Prussia alliance signed in February 1812 forced Prussia to provide 20,000 troops for the invasion, and, in March, Austria agreed to provide 30,000 men - **most with questionable loyalty to France!!!** Poland promised 100,000 troops as well as tens of thousands from Bavaria and other German states. Napoleon's multinational "*grande armée*" totaled more than **600,000 troops, less than one half were French**. BUT, so many non-French soldiers, many drafted and forced to fight, made maintaining order and trust that every soldier in Napoleon's '*grande armée*' would fight like Frenchmen loyal to the Emperor, jeopardized the mission — "**a predictive planning error in itself**". (\*\* "I found this description by the AI bot after our extended back-and-forth collaboration 'profound' — this description of Napoleon's disastrous decision as '**a predictive planning error**' reinforced AI's collaborative value turning a history lesson into a relevant life skill lesson for my students)

14

Napoleon's troops gathered on the Nieman River, boundary between the Warsaw Duchy (Polish territory under French control) and Russia. Napoleon crossed the Nieman into Russian controlled Lithuania on **June 24th** trying to draw the Russians into battle.

**But the Russians rarely fought! They kept retreating -  
in the process, they burned every building and all food crops to the ground  
(i.e. a '*scorched earth*' tactic of war).**

**This created an UN**ANTICIPATED** problem for Napoleon.**

Napoleon thought he had a good **supply chain** strategy to keep his army fed and equip his troops throughout the invasion; he didn't. The Russian territory the French army entered was very rural with dense forests and no well-traveled roads. This created problems for Napoleon's **supply chain** wagons with food and military supplies to feed his troops and horses. Furthermore, with the Russian countryside burned out and the French **supply chain** interrupted by the rural terrain and bad roads for supply wagons to travel, the French army had no other food sources if Russian farms, crops and warehouses were burned out.

On **August 18**, the Russian and French armies did fight in the town of **Smolensk**; both sides lost around 10,000 men but still

**a large part of the Russian army retreated farther into Russia.**

Several battles followed. The French continued to prove they had the superior force but, the Russians kept retreating and avoiding total defeat. Napoleon approached the Russian city of Moscow in **mid September, 1812**. The following evening,

the Russian Governor, Feodor Rostopchin, ordered the Russian army  
to **set the Russian city of Moscow on fire**  
leaving little food or shelter in the burned out city for Napoleon's army.



Painting entitled "*Napoleon in burning Moscow*" by artist Adam Albrecht (1841).

15

The burning of Moscow began on the night of **September 14**, the same day Napoleon's army neared the city. The Russians evacuated the city.

**Napoleon and his superior army then waited - for 6 weeks!**  
**assuming Russian Tsar Alexander would soon surrender.**  
**But the Tsar never did.**

Supplies exhausted, no shelter nor food for Napoleon's troops and horses, and no peace offered by Tsar Alexander I<sup>st</sup>,

**Napoleon had no choice but leave Moscow and began his march back to France.**

Napoleon essentially won the battles but lost the war; a **Pyrrhic victory** — which means "*winning*" costs so much that it's really a loss.

**The legendary frigid, snow bound, Russian winter was now approaching.**

The burning of Moscow and the Russian *scorched earth* strategy left Napoleon few options. He began his 2,000 mile retreat back to French territory on **October 19, 1812** leading about 100,000 depressed, hungry, wounded and sick soldiers from the original 600,000 who began the invasion back in September. Napoleon had no supplies, unreliable roads and frequent attacks by Russians. And, of course, the weather - the typical freezing, snow filled, Russian winter further took its toll. **Horses died in droves, wagons were abandoned, soldiers froze to death or deserted.**

## **Napoleon's invasion turned into a humanitarian disaster.**

Napoleon's Grande Armée started its invasion of Russia with around **200,000 horses**, critical for cavalry, artillery, and supply wagons. By the time the **retreat from Moscow** began, **thousands of horses had already died** from exhaustion, starvation, or the cold. As food supplies disappeared and **soldiers** starved, many were forced to **eat their horses for meat just to survive**. Temperatures dropped as low as **-22°F below zero** during the Russian winter. Some **soldier memoirs** described cutting flesh from horses while they were still alive or frozen stiff. Historians estimate that **fewer than 10,000 horses made it back** to French territory (10%) — and many of those were so weak they were unusable. **Of the men who finally made it back** across the Niemen River into friendly, French occupied territory in **December 1812,**

**less than 100,000 returned**  
**from the original 600,000 soldiers who began the Russian invasion.**

16

Of these, maybe **10,000–30,000 were still fit for combat**; the rest were wounded or very sick. There was also a significant number of **POWs** (*prisoners of war - captured by the Russians*) - perhaps as many as 100,000; most never returned to France.



*Napoleon's withdrawal from Russia*, painting by the German painter Adolph Northen in the mid 1800s.

## ACTIVITY: The Napoleon Brand

#1. This class encourages students to ask question - ‘*questions are more important than answers*’. The subject of this textbook, **Napoleon Bonaparte, was a man of contradictions**. He sought to dominate Europe through warfare, intimidation, and by either installing relatives as **KINGS** of other countries or arranging the marriages of his relatives to foreign rulers. He crowned himself Emperor of France in 1804, arrogantly rejecting the tradition of letting the Pope place the crown on a new monarch's head. At the same time, Napoleon challenged the politicians running France by making many bold changes which shaped the modern world and improved the quality of life for his country, France, in surprising ways.

In France, despite his cruelty toward opponents, Napoleon improved the lives of many French citizens: installing gaslights on Paris streets to make the city safer at night (*thieves, pickpockets, and gangs often operated in alleys without a modern, honest police force*), upgrading water and sewer systems to improve Parisian's health (*when average life expectancy in Paris was only 30–35 years*), improving education curriculum, creating a national banking system to reduce and control debt, and building over 9,000 miles of new roads.

He also did America a big favor by selling the French controlled territory of **Louisiana** to the **vulnerable**, young country of the United States during the Presidency of Thomas Jefferson. **Louisiana** doubled the amount of land of the United States of America and put this new nation on a path to grow into what it eventually became - a global power.

So, given all his ambition, arrogance, and achievements — please **go to the board or easel in the classroom and write down ONE FACT** about Napoleon - the Emperor of France - you feel most people should know about this man **and ONE OPINION you have** of the Napoleon BRAND and finally, ONE QUESTION YOU WOULD LIKE TO ASK Napoleon. For example –

### FACT

*born on the island of Corsica  
to Italian parents in 1769*

### OPINION

*he was his own greatest  
enemy by doing so many  
reckless, dangerous things  
instead of enjoying the wealth,  
power, and popularity he once  
had*

### QUESTION(s)

*“After your defeat in Russia, **Sire**,  
did you ever stop to think that even though  
you were more intelligent (IQ) than most  
people and had the best scores in military  
school, being **intelligent** isn't the same as  
being **smart**? And in life, isn't being **smart**  
often **more important**? What do you  
think, **Your Majesty**?”*



portrait painting of Napoleon by the French artist  
Édouard Detaille (1846 - 1912)  
..Napoleon is often represented in his green colonel  
uniform of the Chasseur à Cheval of the Imperial  
Guard, the regiment that often served as his personal  
escort, with a large bicorne and a hand-in-waistcoat  
pose. (WIKIPEDIA)

# 'PREDICTIVE ANALYTIC' ACTIVITY -

*So why, you ask, are we doing an assignment on PREDICTIVE ANALYTICS?*

1. what does '*predictive analytics*' mean?
2. *What's the value* for me to know about '*predictive analytics*' ?
3. *Why read about Napoleon Bonaparte to know about predictive analytics?*
4. For that matter, *why do we spend any time reading history* - from the many people who shaped history like *Napoleon*, or the giant 7 foot Russian Czar *Peter the Great* (1681 - 1725), or the amazing Founder of the country of *Singapore* and its 1st Prime Minister *Lee Kuan Yew* (1923 - 2015) or *Apple's* prescient Founder *Steve Jobs* (1955 - 2011)? **WHAT'S THE VALUE FOR ME?**

## ANSWERS TO THE AFOREMENTIONED QUESTIONS -

**#1. Predictive analytics means** *using numbers, facts, and patterns from the past to make better decisions about future things which could affect your aspirations / plans for being successful.*

**Example:** If you notice that every time you only study 30 minutes for a test, you fail the quiz! *Predictive analytics* would tell you that studying only 30 minutes again will probably get you another F.

18 A logical conclusion would be study longer than 30 minutes if you want a passing grade. The next **predictive analysis** could be what grade you could get studying 60 minutes; or 90 minutes. **ANOTHER EXAMPLE** - you notice that you rarely get a job you're interviewing for when you don't follow Mr Cronin's instructions for preparing for a job interview! What if you spend 45 minutes preparing for the next job interview and see if you get the job? What lesson did you learn from the predictive analysis for your next interview for a job promotion and more money that comes with it?

**SUCCESSFUL BUSINESSES use PREDICTIVE ANALYTICS ALL THE TIME** to pick which shoes will sell next season. **SUCCESSFUL COACHES** use it to figure out which play is most likely to score. Even **WEATHER APPS** use it to predict if it'll rain tomorrow.

**#2. Learning predictive analytics is valuable because** it teaches you:

- **How to plan your future:** If you know what lifestyle you want, you can predict the money and choices you'll need to get there and be able to pay for this lifestyle.
- **How to boost your chances of success:** By shifting your attitude and building strong habits, you can significantly increase your odds of reaching your goals. Focus on promoting an authentic and impressive personal brand, surrounding yourself with a diverse network of smart, hardworking, creative, and ethical people who respect your brand, and develop strong time management skills. Learn to budget, understand credit scores, and invest wisely for the future. Commit to studying more, embracing lifelong learning, and adopting a growth mindset. Finally, never underestimate the power of gratitude—saying “thank you” strengthens relationships, adds value to your brand, and builds lasting loyalty within your network.
- **How to avoid risks:** by preparing realistically for all the things which could happen, you improve your chances for success



*Napoleon Bonaparte, First Consul, painted by Jean-Auguste-Dominique Ingres in 1806. The artist Jean-Auguste Dominique studied the studio of Jacques-Louis David. **BTW** - Placing the hand inside the waistcoat was often used in portraits of rulers to promote their **BRAND** of calm and stable leadership.*

**#3 and 4 - HERE'S WHY** - *Napoleon Bonaparte* thought he could defeat Russia in one month in 1812 — he didn't - he lost nearly everything. His failure shows *what happens when you don't have a realistic plan*. This is why we'll use *predictive analytics* to examine his plan — so you can learn how to spot danger / challenges in your own life before they happen. By building smarter strategies for success, you'll avoid the setbacks that could prevent you from reaching your goals.

***Predictive analytics won't guarantee success, but it helps you get better odds to be successful.***

**ACTIVITY** - **Let's begin** with a **SAMPLE** *predictive analysis* designed to prepare you for the *predictive analysis* of Napoleon's Russian invasion.

**Imagine** -

- you are invited to a New Year's Eve Wedding in **Denver, Colorado**.
- you'll be driving from your home in Providence, RI to Denver with your wife and your *pedantic* father-in-law, 80 years old, and his wife, your mother-in-law, 83 years old.
- Your father-in-law grew up in Denver, Colorado. *"I know mid western highways, especially Colorado highways better than anyone else on the planet. Trust me; I grew up there!!!"*



- **YOU**, the son-in-law, does your own *predictive analysis* before the trip. From your **thorough research** of asking people who have driven from Providence to Denver before, **AND knowing** you have to stop frequently for your **prostate-** problem **father-in-law** for **multiple bathroom stops** - you'll need at least 5 days, possibly longer, depending on the severity of your elderly father-in-law's needs **AND the weather** - it's usually a problem driving in Colorado starting in November.
- **HOWEVER**, your **'overbearing' father-in-law** tells you **"we'll get there in 3 days. Just to be sure, we'll leave on December 28th!!! PLENTY OF TIME, SONNY BOY!!"**. You accept your father-in-law's route, not because you believe it's correct, but because his *arrogant, bossy, and loud personality* intimidates **AND the fact he is your wife's beloved father**. *"Don't bother; he won't listen to anyone"* your wife tells you.
- Your skepticism / doubt about how realistic your father-in-law's plan to reach Denver in just 3+ days in late December, leads you to **ANTICIPATE** these predictive analysis **ISSUES**:
  1. what about Denver, Colorado **WEATHER** - the fact that Denver's elevation is 1 mile about sea level and Denver has significant snowfall, sometimes as early as late October
  2. what about the fact the car you'll be driving is **ELECTRIC** and your father-in-law has not researched the location of charging stations along the way
  3. what about the fact your **father-in-law** is always complaining about his **'prostate issues'** and the fact he has to go to the bathroom *"every 2 1/2 hours"*.
  4. what about the fact your **mother-in-law** has said she **needs "3 to 4 MEALS a day"** to maintain her fragile health; *"if I miss a meal, I get migraines"*.
  5. what about the fact your father-in-laws says they must bring **ROSCOE**, their beloved dog, who needs to eat, take walks and regular bathroom stops each day
  6. **fact - a non-stop drive** from Providence, RI to Denver, under good conditions, takes at least 32 hours.

## Here's your *predictive analytic exercise* -

You're driving from Providence, RI to Denver, CO for a New Year's Eve wedding with your family and elderly in-laws. You hope to arrive in 3 days starting Dec 28. It's winter, the car is electric, and you'll need frequent stops - this is what **your research reveals** -

1. After *checking with the national weather service*, **CHANCE OF** NO SNOW in late December in Denver: **1 out of 2 - 50%**
2. After *checking with AAA, the national automobile association*, **CHANCE OF** FINDING ENOUGH CHARGING STATIONS ON YOUR FATHER-IN-LAWS PREFERRED ROUTE BECAUSE EV BATTERIES CAN ONLY HOLD ENOUGH POWER FOR TRAVELING 400 MILES. **1 out of 3 = 33%**
3. After *checking with the Weather Channel customer service desk*, **CHANCES OF** roads staying good for travel in late December along your father-in-laws preferred route - **1 out of 2 - 50%**
4. After *checking with MacDonalds, TacoBell, and BurgerKing web sites for locations in each of the states you'll be traveling*, **CHANCE OF** FINDING PLACES FOR FOOD FOR MOTHER-IN-LAW and ROSCOE - **1 out of 2 - 50%**
- 20 5. After *checking with AAA, the national automobile association* **CHANCE OF** GETTING TO DENVER IN 3 DAYS WHEN YOUR FATHER-IN-LAW HAS PROSTATE PROBLEMS AND FAVORITE DOG, ROSCOE, NEEDS TO GO ON MULTIPLE DAILY WALKS FOR HIS BATHROOM NEEDS and POTENTIAL FOR SNOW IN DECEMBER - **1 out of 10 - 10%**



ROSCOE - the in-law's dog

## Your ScoreCard of the factors - (simple odds based on your research):

- A. possibility of NO major snow on the roads - **1 out of 2 (50%)**
- B. possibility of finding enough fast chargers for an EV - (EVs have a 400-mile range) - **1 out of 3 (33%)**
- C. Driving on roads that are open/clear enough for the best travel conditions in December - **1 out of 2 (50%)**
- D. Finding enough food stops for mother-in-law AND pet - **1 out of 2 (50%)**
- E. Finishing the trip in 3-days with extra bathroom/walk breaks for father-in-law and ROSCO - **1 out of 10 (10%)**

## ODDS making it in 3 days:

- As fractions -  $\frac{1}{2} \times \frac{1}{3} \times \frac{1}{2} \times \frac{1}{2} \times \frac{1}{10} = \frac{1}{240}$
- As decimals -  $0.50 \times 0.33 \times 0.50 \times 0.50 \times 0.10 \approx 0.0042$  or 0.42%. **That's less than 1%!** or 1 out of 240 chances for success.

**YOUR Conclusion:** *Little to no chance of getting from Providence to Denver in late December in 3 + days!!!*

## IF YOUR FATHER-IN-LAW WAS INTERESTED - YOUR RECOMMENDATIONS

for getting to Denver for the New Year's Eve Wedding:

- *leave earlier*
- *add more days to the trip*
- *use a hybrid or gasoline powered car, not a EV*
- *pick a southern route - fewer chances of snow*
- *leave Roscoe in Providence at a kennel*
- *fly Southwest Airlines - direct Providence to Denver*

# NOW - 'PREDICTIVE ANALYTICS' FOR NAPOLEON'S PLAN TO INVADE RUSSIA

to force the Russian Tsar to resume Russia's blockade of England.

Use the same steps for your predictive analysis of Napoleon's plan *that you used for the family trip to Denver* -

**LET'S BEGIN** by analyzing the issues that could affect Napoleon's plan (e.g. starting in late June and only allowing ONE MONTH to complete the mission and achieve Napoleon's goal - *defeat the Russian army of Tsar Alexander I, secure a peace treaty in Moscow, and push Russia back into the Continental System against Britain.*

## ASK YOURSELF:

- Was it realistic to win battles and reach Moscow in one month traveling over 600 miles starting in late June?
- With an average march of 15 miles/day (450 miles in 30 days), **was the time to travel this distance realistic with the kind of roads Napoleon's 600,000 army had to travel?**
- **How likely** was mild weather, passable roads, available food, and would the Russian army stand and fight or simply retreat?
- **Did Napoleon's advisors have the confidence** to disagree with Napoleon on his plan if they felt it was unrealistic?
- **Could Napoleon have reliable weather, good roads for supply wagon travel, get reliable food availability information to support his invasion plan?**

21

## Probability of STRATEGIC 'FACTORS' for Napoleon's campaign success -

You pick the odds -  $1/2 = 50\%$ ,  $1/3 = 33\%$ ,  $1/4 = 25\%$ ,  $1/10 = 10\%$ ,  $1/50 = 5\%$ ,  $1/100 = 1\%$ , No chance -  $0\%$

## GRADE THE PROBABILITY OF NAPOLEON'S PLAN :

1. **Mild weather holds** in Russia through October and November -  $1/5$  or  $1/10$  or  $1/50$  or  $1/100$  or  $1/$ \_\_\_\_\_
2. **Roads stay passable** during mud season in October and early November then snow and frigid temperatures throughout December ) -  $1/5$  or  $1/10$  or  $1/20$  or  $1/100$  or  $1/$ \_\_\_\_\_
3. **no scorched earth tactics** by the Russians during Napoleon's invasion which would allow French army access to local available Russian farm foods and livestock (cows, steers, sheep, pigs, etc) -  $1/3$  or  $1/5$  or  $1/10$  or  $1/$ \_\_\_\_\_
4. **Supply chain wagons keep up** with the Russian army to provide supplies / food for men & horses -  $1/2$  or  $1/4$  or  $1/10$  or  $1/$ \_\_\_\_\_
5. **Napoleon's army will be more successful than the Russian army** -  $1/2$  or  $1/3$  or  $1/4$  or  $1/$ \_\_\_\_\_

**NOW** - multiply your picks for the overall chance for a 1-month success. This % represents what you feel the probability of Napoleon accomplishing his goal of defeating the Russians in ONE MONTH and forcing them to redeploy their blockade of England

$F1 \times F2 \times F3 \times F4 \times F5 =$  \_\_\_\_\_ (fraction or %)

**NEXT-** What strategic 'FACTOR' changes would you suggest that COULD raise the odds for a successful mission for Napoleon in 1812? (e.g. more supply sources for troops and horses, earlier start of the invasion in the year, longer than 1 month to achieve objective, use diplomacy instead of war - for a win-win, find a different route to take to Moscow, etc ) ?

IF THERE ARE FACTORS YOU WOULD CHANGE FOR NAPOLEON TO IMPROVE THE ODDS FOR HIS SUCCESS, LIST THEM -

And, pick odds for each:- e.g.,  $1/2 = 50\%$ ,  $1/3 = 33\%$ ,  $1/4 = 25\%$ ,  $1/10 = 10\%$ ,  $1/50 = 5\%$ ,  $1/100 = 1\%$ , No chance = 0%

YOUR New Factors are :

Odds for success

- \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %

NOW - use your *factor changes* for your predictive analysis of Napoleon's invasion AND *recompute* the chance of a successful mission .

NEW Chance of Success for Napoleon's Mission with YOUR CHANGED FACTORS  
(multiply the factor chances you've established above )

$F1 \times F2 \times F3 \times F4 \times F5 =$  \_\_\_\_\_ (  $1/\text{fraction}$  or \_\_\_\_%)

Recomputed, new, overall chance (%) for success: \_\_\_\_\_%.

22

Explain why the changed FACTOR(S) could improve Napoleon's chances for success ? \_\_\_\_\_

## OTHER QUESTIONS

1. Where would Napoleon get information on weather, road conditions, and available food supplies in 1812 (check any):

- *SCOUTS*
- *LOCAL PEOPLE*
- *MERCHANTS*
- *PRIOR TRAVELERS*
- *MAPS*
- *OTHER* \_\_\_\_\_ ?

2. Could these sources be wrong or biased? YES or NO

3. IF YES, what could Napoleon have done to make sure the information from these sources was accurate as he started the invasion of Russia?

4. Would Napoleon's staff feel safe disagreeing with a Napoleon's plan? YES or NO Explain *why* you feel this way \_\_\_\_\_

5. Does having a high IQ automatically mean a person will be successful in life? YES or NO

6. List the things you think are most important for lifetime success:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



Napoleon's TOMB in Paris

# PREDICTIVE ANALYTICS FOR YOU

## Your Plan to Achieve the Future Success You Hope For

Napoleon's campaign shows us how even the most powerful person in the world can fail if they ignore warning signs, don't anticipate obstacles, or blindly assume things will work out. His downfall wasn't just about soldiers and battles — it was about poor planning, overconfidence, and failing to use realistic predictive analysis.

Now, let's bring this lesson to YOU. You may not be leading an army into Russia, but you are leading your own life into the future. **Just like Napoleon**, you have a goal: to become the successful person you aspire to be. **The questions** —

- *are you **using your time wisely** each day by focusing on priorities not the easier things to do,*
- *are you **anticipating the possible obstacles** ahead,*
- ***anticipating the resources you'll need, and***
- ***ready to make adjustments** to adapt to the changes along the way?*
- *have you **developed and kept in touch with a NETWORK** of successful, influential people for advice when you need advice*
- *how is your **PERSONAL BRAND** perceived by people who can help you the most*

23

By applying **predictive analysis** to your personal goals — school, jobs, finances, and relationships — you can avoid Napoleon's mistakes and dramatically increase your chances of success.

### Step 1: Describe Your Future Lifestyle - **SEE PAGE 26 FOR COST ESTIMATE IDEAS**

Think about the kind of life you want to live. Be as specific as possible — this will make your predictive analysis stronger.

**Fill in the blanks below with the things you hope to afford. Leave any blank that doesn't matter to you.**

Home: \_\_\_\_\_ (City/State: \_\_\_\_\_) - *\*the reason I ask 'location' because costs of things vary throughout America and the world - e.g. housing, food, health care, etc*

Monthly mortgage/rent: \$ \_\_\_\_\_

Car/Transportation: \_\_\_\_\_

Monthly cost: \$ \_\_\_\_\_ (include car payment, gas or EV charging, insurance, taxes, maintenance, etc)

Investments (stocks, bonds, crypto, real estate, gold, etc.):

Amount you want to invest each month: \$ \_\_\_\_\_

Type of investments: \_\_\_\_\_

Vacations/Trips: Where? \_\_\_\_\_

Yearly cost: \$ \_\_\_\_\_ Monthly: \$ \_\_\_\_\_

Emergency Savings / Helping Family & Friends:

Amount saved each month: \$ \_\_\_\_\_

Technology / Gadgets (phone, computer, gaming, etc.):

Cost: \$ \_\_\_\_\_

Monthly Lifestyle Costs (utilities, food, insurance, healthcare, phone, streaming, dates, clothes, gifts, donations, etc.):

Monthly total: \$ \_\_\_\_\_

Other Things You Want: \_\_\_\_\_

Monthly cost: \$ \_\_\_\_\_

**Your Total Monthly Cost for the Lifestyle You Want:** \$ \_\_\_\_\_

## Step 2: Your Plan to Afford This Lifestyle

Now that you know your target monthly cost, write down your plan to pay for it. Be realistic — think about:

What career or jobs you will have. \_\_\_\_\_

- how much you hope to earn each year \$ \_\_\_\_\_

24

**Planning Your Own Success** - **Napoleon had a plan:** to defeat the Russian army in one month, before winter came, with enough food and supplies to keep his troops strong. We know **his plan failed because he didn't test his assumptions NOR keep anticipating and adapting to the new circumstances** as they became apparent when they threatened his plan (for example - *bad roads which prevented supplies from reaching the troops or the Russian army not fighting all the time just kept retreating farther into Russian territory*).

**Now it's your turn.** You have a goal too — the career or job you want, and the lifestyle you hope to afford.

**Question:** What specific things will you do to make sure **YOUR PLAN** succeeds and you get the job/career that pays you the money you want? *Examples of things you might include in your plan that will impress colleges or companies:*

- Graduate from high school
- Build your personal **BRAND** by having a part-time job, internship, community service, sports, choir, etc
- Take a lead role in the school play or captain of a sport or club or manager at work
- Earn an A average in high school
- Add 2–3 influential adults (teachers, businesspeople, community leaders) to your **NETWORK**

**Start by writing the most important things you're doing right now to reach your goals:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

**List the things you'll do to anticipate and adapt** to changes in your personal life, technology, global economy, and your job so you can adjust YOUR PLAN if things don't go as expected.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### Step 3: Compare Income and Lifestyle

My predicted monthly income: \$ \_\_\_\_\_

My predicted monthly lifestyle cost: \$ \_\_\_\_\_

Difference between (Income – Lifestyle Cost) = \$ \_\_\_\_\_

#### Circle one:

**Surplus / Positive** (extra money left over each month)      **Deficit / Negative** (my plan costs more than I'll earn)

### Step 4: Test Your Assumptions

Napoleon assumed his army could march 600 miles and win battles in just one month — but his assumption was unrealistic. Now it's your turn:

What are two assumptions you made about achieving the lifestyle you desire that **might not** be realistic?

1. \_\_\_\_\_
2. \_\_\_\_\_

25

What obstacles do you **anticipate** could stop you from having the lifestyle you hope for? (Examples: *unexpected expenses, debt, lack of education, lack of job experience in the industry you hope to work in, personal issues, etc*)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Step 5: Make Adjustments

If your plan is in jeopardy (i.e. may not happen as you hope) — what adjustments can you make to your plan to increase your chances of success?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Reflection

What lesson from Napoleon's failure will you apply to your own future planning?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

How can **predictive analysis** help you stay realistic and flexible with your goals? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Sample **Lifestyle Cost Estimates** for High School Students Thinking Ahead

\* *geography, or where a person lives, can affect costs for all below. For example, the cost of living in Miami, Florida, or New York City, is much higher than Fort Mills, South Carolina.*

## Housing

- Rent for 1-bedroom apartment in a mid-sized city: \$1,200–\$1,800/month
- 
- Rent in a large city (NYC, LA, Boston): \$2,500+/month
- 
- Owning a modest home: \$1,600–\$2,200/month mortgage (not including property tax & insurance)

## Car/Transportation

- Car payment (used car): \$300–\$450/month
- 
- Car payment (new car): \$500–\$700/month
- 
- Insurance, gas, maintenance: \$200–\$400/month
- 
- Alternative: Public transportation pass: \$70–\$125/month

## Investments & Savings

26

- Good starter goal: 10% of monthly income toward savings/investments
- 
- Example: \$250/month if earning \$30,000/year

## Vacations/Trips

- Modest domestic trip: \$1,500/year (~\$125/month)
- 
- International trip: \$3,000/year (~\$250/month)

## Technology

- New phone: \$1,000 every 3 years (~\$30/month)
- 
- Laptop: \$1,200 every 5 years (~\$20/month)

## Monthly Lifestyle Costs (averages for a single adult)

- Food & groceries: \$400–\$600
- 
- Utilities (electricity, water, internet, phone): \$250–\$350
- 
- Health insurance: \$300–\$500
- 
- Streaming & entertainment: \$30–\$70
- 
- Misc. (clothes, gifts, church/charity, dates, etc.): \$200–\$300

**Total monthly costs for a **modest** lifestyle: \$2,500–\$3,500**

**Total monthly costs for a **more expensive lifestyle**: \$4,500–\$6,000+**

## Step 2: STARTING *Salary Sample for some Jobs* (Approximate U.S. Averages)

- Retail / Food Service (part-time, entry-level): \$22,000–\$28,000/year (~\$1,800–\$2,300/month before taxes)
- Skilled Trades (plumbing, electrician, mechanic): \$40,000–\$55,000/year (~\$3,300–\$4,500/month)
- Teaching (starting K–12 teacher): \$40,000–\$50,000/year (~\$3,300–\$4,200/month)
- Nursing (RN starting salary): \$55,000–\$65,000/year (~\$4,600–\$5,400/month)
- Computer Science / IT (entry-level): \$65,000–\$75,000/year (~\$5,400–\$6,200/month)
- Business / Finance (entry-level analyst): \$55,000–\$65,000/year (~\$4,600–\$5,400/month)

**Rule of Thumb: Take-home pay *AFTER TAXES* (NET) is about 75% of gross salary.**

***So, a \$60,000/year job pays closer to \$3,750/month in spendable money.***

## Step 3: Case Study - Student Lifestyle Goal - SAMPLE COSTS

- Apartment: \$1,500/month
- Car + insurance: \$600/month
- Food & utilities: \$800/month
- Vacation savings: \$125/month
- Tech + misc.: \$150/month
- Investments/savings: \$300/month
- Total = \$3,475/month (\$41,700/year)

27

Case Study - **Student's Career SAMPLE:** Teacher - starting salary = \$45,000/year

- Monthly take-home (after taxes): ~\$2,800/month
- Predictive Analysis
- Lifestyle costs: \$3,475
- Income: \$2,800

♦ **Deficit: –\$675/month !**

**ADJUSTMENTS NEED TO BE MADE when running a DEFICIT**

This Case Study PERSON is running a **DEFICIT** with their finances; this means they're spending more money each month than they earn in income! *Every month, more money goes out than comes in. That gap doesn't just disappear — it often gets worse and debt increases.*

## ***On a Personal Level, a financial deficit means:***

- *“Imagine you earn \$100 a week from your part-time job. But you spend \$120 on food, sneakers, and going out. You’re short \$20. Where does it come from? You either borrow from a friend, put it on a credit card, or skip paying something important. Next week, you’re already \$20 behind — plus whatever you owe. That’s how debt snowballs.”*

## **POTENTIAL DEFICIT CONSEQUENCES FOR THE PERSON**

- **Debt Piles Up:** If you spend more than you make every month, you end up borrowing — from friends, credit cards, or loans. That debt doesn’t go away; THE DEBT GET BIGGER WITH INTEREST CHARGES.
- **Stress & Worry:** Constantly being short on money causes anxiety AND STRESS. STRESS AFFECTS A PERSON’S MENTAL AND PHYSICAL HEALTH. It’s hard to focus on school, work, or health when you’re worrying about bills.
- **Lost Opportunities:** Instead of saving for college, a car, or a house, money goes to paying off debt. You get stuck in survival mode, not growth mode.
- **Damaged CREDIT SCORE:** For teens, this means when you grow up, lenders won’t trust you — making it harder to get a car loan, apartment, or even some jobs.

## **28 WHAT A PERSON CAN DO TO FIX THEIR DEFICIT**

- Choose a less expensive apartment or live with roommates
- Delay buying a new car (take public transit)
- Reduce vacation or investment contributions at the start
- Look for side income (tutoring, coaching, part-time work)

## ***On a Family Level:***

- *“Think of your household. If your family earns \$3,000 a month but bills add up to \$3,500, that \$500 doesn’t vanish. It means unpaid rent, late fees on bills, or borrowing money that has to be paid back with interest.”*

## **POTENTIAL DEFICIT CONSEQUENCES FOR THE FAMILY**

- **Late Bills & Evictions:** If the family runs a deficit, rent, utilities, and groceries become harder to cover. That can mean eviction, lights being shut off, or skipped meals.
- **Cycle of Borrowing:** Families often rely on payday loans or credit cards to cover deficits — but those come with huge interest rates that make the deficit worse.
- **Stress on Relationships:** Financial struggles cause fights and STRESS *inside the household. Parents may have to work extra jobs in order to pay their bills, leaving less time with kids.*
- **Fewer Choices for Kids:** Chronic deficits mean less money for education, activities, vacations, or even stable housing.

## **WHAT CAN A FAMILY DO TO FIX THEIR DEFICIT**



### ***On a Business Level:***

- “Even a store can fall into this trap. If a sneaker shop makes \$10,000 in sales but spends \$12,000 on rent, employees, and inventory, it's losing \$2,000. If that keeps happening, eventually the shop closes and goes out of business!! . “

## **POTENTIAL DEFICIT CONSEQUENCES FOR A BUSINESS**

- Operating at a BUSINESS COMPANY FINANCIAL Loss: If a store or company is losing money because it spends more each month than it earns, it can't survive long.
- Debt Spiral: To cover deficits, businesses borrow more money; by borrowing more money, the business has to pay interest charges on the money it borrow, this increasing the debt. If sales don't improve, loans pile up and interest charges increase.
- Layoffs & Cuts: To survive, businesses ELIMINATE PEOPLE'S JOBS, reduce wages, or cut quality — which can make things worse.
- Bankruptcy & Closure: In the end, chronic deficits **force many businesses to shut down** completely.

## **WHAT CAN A BUSINESS DO TO FIX THEIR BUSINESS SO THEY DON'T GO OUT OF BUSINESS**

•

---

### **Step 4: SUMMARY -**

29

- **Napoleon** didn't anticipate an early, harsh winter, bad roads creating supply chain problems and didn't have a BACK UP PLAN just in case — it cost him dearly. Hundreds of thousands of French soldiers died. Napoleon's BRAND was damaged. AND, French political leaders eventually evicted Napoleon from France to the island of Elba in the Mediterranean Sea for his first exile. After the battle of Waterloo in 1815, French political leaders sent Napoleon on a second and final exile from France to the small island of Saint Helena, in the remote area of the South Atlantic Ocean.
- **HOPEFULLY**, *predictive analytics* provides lessons for students to:
  - look past today and think about tomorrow, ANTICIPATE 'what could go wrong or surprise me,' AND have a PLAN B just in case.
  - be prepared to ADAPT to unforeseen, unexpected circumstances and PERSEVERE, with GRIT, to fulfill your wonderful aspirations for future success. FOR INSTANCE -
    - you don't get accepted at your first college choice and not enough aid to go to the other school - THINK **DINORAH de la CERDA**
    - you attend your college and feel you don't belong - THINK **MARTA APARICIO** or **RAYMOND PEREZ**
  - You apply for a job you really want, and you don't get the job. The company or organization tells you “you came in second; we found someone we thought was better for the job”. THINK **STEPHEN CRONIN**
- **PERSEVERE**. DON'T GIVE UP. ADAPT TO THE CIRCUMSTANCES - the SUCCESS YOU ASPIRE TO CAN STILL BE ACHIEVED. Just ask **DINORAH de la CERDA**, **MARTA APARICIO**, **RAYMOND PEREZ** or **STEPHEN CRONIN**.

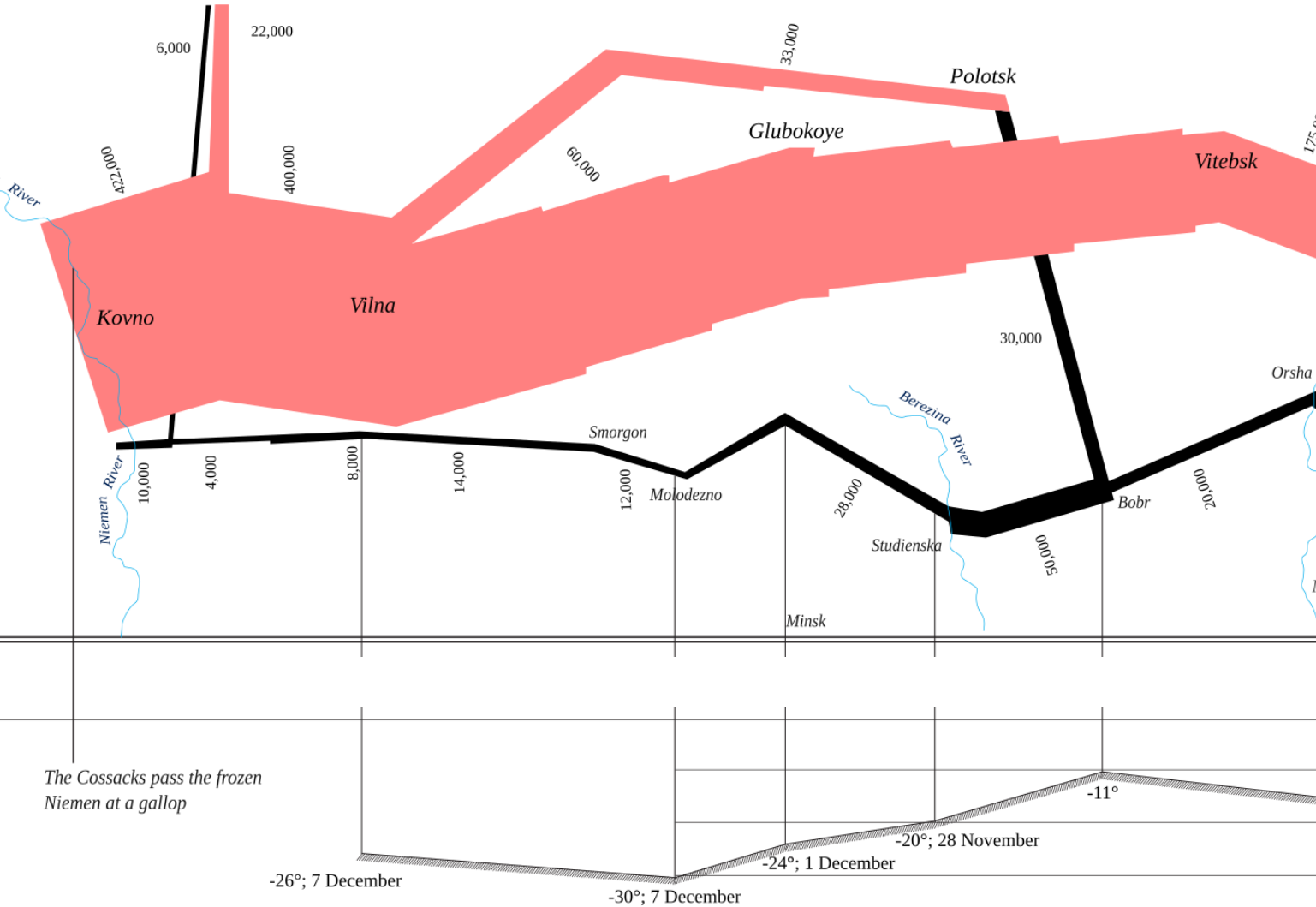
This map below is a modern redrawing of Charles Joseph Minard's map of the 1812

*“Modern figurative information scientists say the Charles Joseph Minard 1869 map of Napoleon’s Russian campaign may be the best statistical graphic ever drawn.”* (Information designer - Edward Tufte)

This map shows Napoleon’s army as it began the invasion of Russia from the Polish–Russian border on the upper left side of the map. The thickest part of the line represents the large size of his army at the start of the invasion. As the line moves eastward toward Moscow, it steadily narrows — shrinking from the loss of life with every battle and the devastation of Russia’s scorched-earth policy, which left little food or shelter for the cold and hungry soldiers.

Once the army reached a burned-out Moscow, the line turns back and gets thinner and thinner as the demoralized French army heads back toward the French border. As the French army retreats, the Russian Cossack cavalry attacks them constantly, striking the rear guard, cutting down stragglers, and destroying small units. Meanwhile, freezing winter weather and starvation — worsened by Russian forces burning food supplies and warehouses — kills tens of thousands more. The entire invasion becomes ‘a humanitarian disaster’.

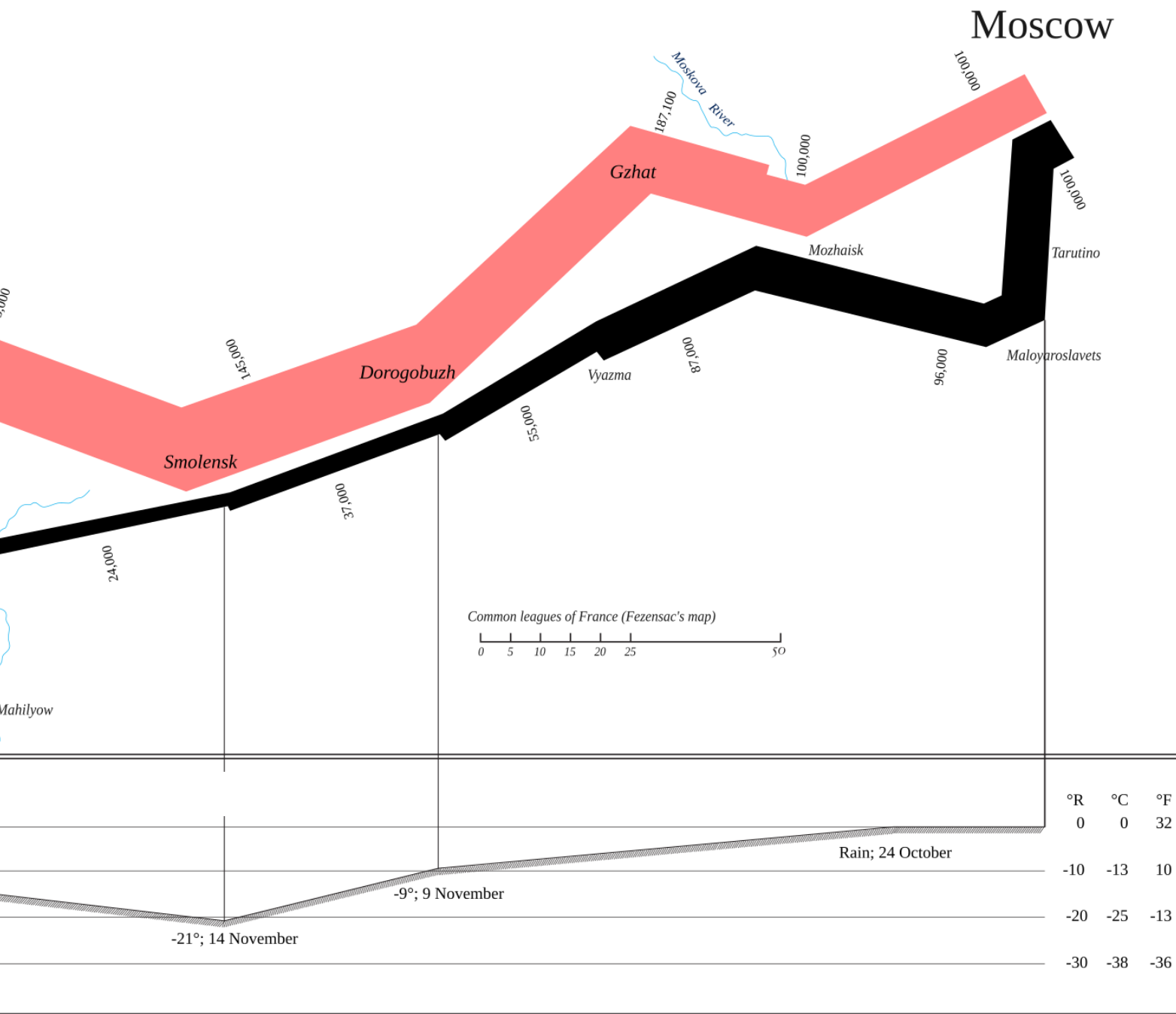
30



The Réaumur scale is a way of measuring temperature established in 1730 by René-Antoine Ferchault de Réaumur, a French physicist. It is no longer in use.

French invasion of Russia -land temperatures converted to Fahrenheit right corner below

The map shows multiple DATA points - #1. the number of troops during different times of the invasion and retreat; #2. distances traveled by the French army to and from Moscow; #3. temperature changes along the way #4. latitude and longitude #5. locations according to specific dates during the invasion.



See the table in the lower right part of the map to see the conversion of Reaumur temperature to Fahrenheit and Celsius.

## ONE MORE THING -

**DATA** and **ANTICIPATION**. Two important, recurring elements of this *Social Studies 2.0 - Life Skills* program. **They appear again** in the redrawing of *Charles Joseph Minard's map of Napoleon Bonaparte's 1812 French grand army invasion of Russia* ON THE PREVIOUS PAGES.

Minard's **INFOGRAPHIC** is arguably the most famous **INFOGRAPHIC** in history.

**Charles Joseph Minard**, born 1781 and died in 1870, was a French civil engineer known for his magnificent information graphics in civil engineering and statistics. Minard's interest in creating this *infographic* was to show what happened to Napoleon's soldiers during his ill fated invasion of Russia.

**Minard's graphic** tracks Napoleon's *Grand Armée* from when it left French controlled territory on the Polish–Russian frontier in late June 1812 to Moscow and then back to French territory. The thickness of the lines show the army's size at each point along the way; its path and color show direction (**red** - the advance to Moscow vs. **black** - the army's retreat back to French territory). Along the bottom, temperature and dates during the retreat are plotted. In one 2-D figure, it depicts multiple variables:

- number of troops
- geographic path (latitude/longitude)
- distance traveled
- direction of travel
- temperature (on retreat)
- key dates and locations

32

## Why DATA and ANTICIPATION matter for life skills:

An *Infographic* is another way to present **DATA**. Minard's *infographic message* is a powerful statement when you look at it: **without ANTICIPATING** distance, time, weather, supplies, morale, competition, and other variable **DATA**, even **the strongest PLAN can fail**.

### ACTIVITY

- Describe the location on the invasion path where you see NAPOLEON'S worst losses? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- What was the cause of these terrible losses at this location ? \_\_\_\_\_  
\_\_\_\_\_
- IMAGINE - **if YOU** had created this *infographic before* Napoleon's invasion campaign, what two changes would you have **TRIED to recommend to Napoleon?**
  1. \_\_\_\_\_
  2. \_\_\_\_\_
- **Identify a GOAL of your own** - (*college applications, sports or club season, saving money, prom, getting a part time job / internship, etc*). **THEN** - list **3 DATA points you'll track** (*like hours you have to prepare, # of days until the due date, app options for help, people in your NETWORK for feedback / advice, good time management, etc*) **AND 2 risks** (*like enough money, technology failure, your job or team conflict, family issues, don't understand the directions of the task, etc*) **you'll ANTICIPATE**— this is your **"Minard Plan."**  
**DATA POINTS** -

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### RISKS

1. \_\_\_\_\_
2. \_\_\_\_\_

**TEACHERS**  
**if you review this activity,**  
**I would greatly appreciate your feedback**  
**by completing this Feedback Survey.**

**THANK YOU** - I value your honest feedback! Please take a few minutes to share your thoughts. Your input will help me improve future materials so I can fulfill the **MISSION OF THIS CLASS** - *introducing and developing skills and behaviors students can use THAT WILL help them compete for the lifestyle and career / jobs they hope for in the very challenging, ever changing, technology driven, highly competitive global economy.*

1. Did the text and activities feel relevant to your syllabus? PLEASE , Circle one

Very relevant -      Somewhat relevant -      Neutral -      Not relevant

2. How interested were your students in this activity? PLEASE , Circle one

Highly engaged -      Moderately engaged -      Slightly engaged -      Not engaged

3. To what extent did the activity support *critical thinking, planning, or real-world applications*? PLEASE , Circle one

Strongly supported -      Somewhat supported -      Limited -      Not supported

4. Was the material easy to integrate into your class? PLEASE , Circle one

Very easy -      Somewhat easy -      Challenging =      Not easy at all

Any suggestions for improving the content or process? - \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What, if any, reservations or concerns do you have about using an AI assistant (such as ChatGPT) in curriculum development or classroom activities? \_\_\_\_\_

\_\_\_\_\_

**stevecronin1949@gmail.com**

web site - **www.hopeliveskills.com**



### Postscript: *Napoleon's Final Lesson*

After years of victories that made him the most powerful man in Europe, Napoleon's poor decisions caught up with him. His failed invasion of Russia in 1812 weakened his army and destroyed his reputation for being unbeatable. He was defeated **again in 1815** and captured just north of France at the **battle of Waterloo**, Belgium and sent into **exile, AGAIN**, this time to the island of **Saint Helena** in the middle of nowhere, the South Atlantic Ocean — far from anything especially the glory he once enjoyed.

#### Why did this happen?

Because Napoleon often ignored the very skills we've been practicing in this activity and this *Social Studies 2.0 - Life Skills class* :

- **Predictive analysis** — He assumed he could conquer Russia in one month without testing whether it was **REALISTIC**.
- **Listening to advice** — the arrogance perceived in his **BRAND** made it hard for his **NETWORK** to be honest with him.
- **Anticipating obstacles** — He ignored risks like long distances, harsh winters, weak supply lines and he had no **PLAN B**.

Napoleon's lack of these "**life skills**" didn't just cost him battles — it cost him his freedom and the future success he dreamed of.

**Lesson for Us:** Unlike Napoleon, you can use **PREDICTIVE ANALYTICS**, rely on a **NETWORK** of successful, influential, and ethical people for honest advice, and make **REALISTIC PLANS** supported by disciplined **WEEKLY TIME MANAGEMENT** focused on priorities and goals. Being realistic means **ANTICIPATING** future challenges and opportunities while building — and humbly promoting — a **PERSONAL BRAND** that others respect, both in-person and on social media. Practicing these **LIFE SKILLS** gives you the best chance to achieve the **SUCCESS** you aspire to.

**painting above** - *Napoleon on Saint Helena*, a watercolor by Franz Josef Sandmann, circa 1820, part of the collection of the Musée national des châteaux de Malmaison et de Bois-Préau **in France**.