

Lesson 1: The Path to Success

JOB CARDS

Directions: Use with **GUIDED GROUP EXPLORATION: The Path to a Successful Career.** Make one set of copies per group of students.

Game Designer	Entrepreneur/ Business Owner	Website Developer
<p>Game Designers use computer science, visual design, and programming sciences to build games.</p> <p>Annual Salary: \$102,000</p> <p>Minimum Level of Education: Bachelor's degree</p>	<p>Entrepreneurs are people who conceive of, establish, operate, and assume the risks of their own business.</p> <p>Annual Salary: \$68,000</p> <p>Minimum Level of Education: High School diploma or equivalent</p>	<p>Website developers design, and create websites.</p> <p>Annual Salary: \$67,990</p> <p>Minimum Level of Education: Bachelor's degree</p>
Veterinary Assistant	Nurse Practitioner	Lawyer
<p>Veterinary assistants care for animals by performing routine tasks under supervision.</p> <p>Annual Salary: \$26,140</p> <p>Minimum Level of Education: High School diploma or equivalent</p>	<p>Nurse practitioners coordinate patient care and may provide primary and specialty healthcare.</p> <p>Annual Salary: \$110,930</p> <p>Minimum Level of Education: Master's degree</p>	<p>Lawyers advise and represent individuals, businesses, and government agencies on legal issues and disputes.</p> <p>Annual Salary: \$119,250</p> <p>Minimum Level of Education: Doctoral or Professional degree</p>

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OPPORTUNITY CARDS

Directions: Use with **GUIDED GROUP EXPLORATION: The Path to a Successful Career.** Make one set of copies per group of students.

Volunteer	<p>You want to help others by giving your time and skills free of charge.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ What volunteering activities or opportunities do you have the skills for?▪ What volunteering activities or opportunities will allow you to help others in a way that you want?▪ What volunteering activities or opportunities best help you explore or advance your career?
“Shadow”	<p>You want to explore your job or career field by observing or “shadowing” someone else doing his or her job.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ What career field skills would you like to explore or develop? Why?▪ What other jobs in this career field could you shadow to learn about these skills?
Change Jobs (optional)	<p>You want to explore or advance in your career field by changing jobs. Research which jobs you are qualified for within your career field, such as by visiting a library or using the internet.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ What skills do you already have? What skills are you looking to develop?▪ What jobs in your career field can help you develop those skills?

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EDUCATION CARDS

Directions: Use with **GUIDED GROUP EXPLORATION: The Path to a Successful Career**. Make one set of copies per group of students.

Take a Class	<p>You want to learn more about one particular skill.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ What is a skill that can help you in your job or can help you move to another job within your career field?▪ What classes might offer that skill training?
Get a Degree	<p>You want to learn more about several different skills within your career field.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ How does getting a degree help in your career field?
Attend a Workshop	<p>You do not want to make any commitments to education that require a lot of time at the moment.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none">▪ What is a skill you could learn in a single day?▪ How can a workshop now support furthering your education in the future?



Lesson 1: The Path to Success

CAREER PRE-ASSESSMENT

Name: _____

"I like," or "I am interested in" (check all that apply)

A

- | | | |
|------------------------------------|---|---|
| <input type="checkbox"/> Gardening | <input type="checkbox"/> Protecting the Environment | <input type="checkbox"/> Being Outdoors |
| <input type="checkbox"/> Animals | <input type="checkbox"/> Recycling | <input type="checkbox"/> Analyzing Food |
| <input type="checkbox"/> Science | <input type="checkbox"/> Preventing Pollution | <input type="checkbox"/> Nutrition |
-

B

- | | | |
|---|--|---|
| <input type="checkbox"/> Business | <input type="checkbox"/> Organizing Events | <input type="checkbox"/> Math |
| <input type="checkbox"/> Keeping Track of Money | <input type="checkbox"/> Selling Products | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Being the Boss | <input type="checkbox"/> Working with Others | <input type="checkbox"/> Being Friendly |
-

C

- | | | |
|--------------------------------------|--|--|
| <input type="checkbox"/> Computers | <input type="checkbox"/> Communicating | <input type="checkbox"/> Newspapers/ Magazines |
| <input type="checkbox"/> Video Games | <input type="checkbox"/> The Internet | <input type="checkbox"/> Television |
| <input type="checkbox"/> Art | <input type="checkbox"/> Multimedia | <input type="checkbox"/> Performing |
-

D

- | | | |
|--|--|---|
| <input type="checkbox"/> Building Things | <input type="checkbox"/> Working with My Hands | <input type="checkbox"/> Science Fairs |
| <input type="checkbox"/> Fixing Things | <input type="checkbox"/> Solving Problems | <input type="checkbox"/> Building & Architecture |
| <input type="checkbox"/> Transportation | <input type="checkbox"/> Scientific Research | <input type="checkbox"/> Science, Technology, Engineering, & Math |
-

E

- | | | |
|--|--|--|
| <input type="checkbox"/> Health | <input type="checkbox"/> The Human Body | <input type="checkbox"/> Solving Problems |
| <input type="checkbox"/> Working with People | <input type="checkbox"/> Taking Care of People | <input type="checkbox"/> Counseling Others |
| <input type="checkbox"/> Doing Lab Work | <input type="checkbox"/> Nutrition | <input type="checkbox"/> Science |
-

F

- | | | |
|--|--|--|
| <input type="checkbox"/> Working with People | <input type="checkbox"/> Books & Reading | <input type="checkbox"/> English |
| <input type="checkbox"/> Government | <input type="checkbox"/> Rules & Laws | <input type="checkbox"/> Caring for Others |
| <input type="checkbox"/> Positively Influencing Others | <input type="checkbox"/> Public Speaking | <input type="checkbox"/> Other Cultures |



Lesson 1: The Path to Success

VOLUNTEERING, INTERNSHIPS, AND JOB SHADOWING

Name: _____

VOLUNTEERING

A volunteer is someone who donates his or her time and skills without expecting payment in return. Volunteering can take place over a very short period of time, or can be a regular and frequent experience. Volunteering includes working on independent projects or with a group, organization, or business. Volunteers are people who have an interest in and desire to do good and don't expect payment in return. Many volunteers also use volunteer opportunities as a time to gain new skills, practice existing skills in new ways, and learn more about complex issues in the community.

Example: Chris is interested in health care. He joins a volunteer program to visit elderly people at an assisted-care facility home once a month. He learns more about how health-care operations work, while developing his bedside manner, and making elderly people feel good.

www.idealists.org/info/Volunteer/What

INTERNSHIPS

An internship is your opportunity to apply the knowledge you've gained from your academic studies in a practice, workplace setting. Internships may be part of a formal internship program, but many students create their own internships. Research and volunteer positions can both be a form of internship. All internship experiences should provide experiences related to a particular job or career field. Internships can be for pay, for academic credit determined by the school, or on a volunteer basis. Internships usually involve 10 to 12 hours per week, and last from a few weeks to 20 weeks

Example: Dominique interns once a week at her local congressman's office for one high school credit. Every Monday after school, Dominique answers phones, responds to letters, and sits in on meetings to learn more about the government.

<https://web.archive.org/web/20150714170951/http://pages.jh.edu/~careers/students/handouts/internships.pdf>

JOB SHADOWING

"Job shadowing" is the name given to the opportunity for you to observe or "shadow" someone doing his or her job. A job shadow can range from an hour-long visit with one person to a weeklong stay that allows interactions with numerous staff and observation of a variety of activities. The benefits of doing a job shadow are obvious: you get a chance to see someone actually doing a job that is of interest to you, and, because you are at someone's actual place of work, you also get to see inside the workplace.

Example: Maya is interested in engineering and technology, so she arranges a daylong shadowing of an engineer at a local firm. She puts on her hard hat and follows the engineer through her work site, then returns with her to the office to observe an office meeting.

<http://talentegg.ca/incubator/2011/02/03/what-is-job-shadowing/>



Lesson 1: The Path to Success

CAREER PRE-ASSESSMENT

Answer Key

Most checks in

A

You are interested in the **“Agriculture, Food, and Natural Resources”** career field!
Jobs that might suit you include: ecologist, farmer or livestock manager, botanist, environmental advocate, wildlife biologist, veterinarian

Be sure to study extra hard in: biology, environmental science, business, government

Look for opportunities: working with animals, protecting the environment, shadowing work with livestock or crops

Student organizations that may interest you: 4-H, Citizen Science Association, Future Farmers of America, Junior Achievement, Business Professionals of America

B

You are interested in the **“Business, Management, and Administration”** career field!

Jobs that might suit you include: banker, entrepreneur, store/hotel manager or owner, marketing manager, accountant, finance director, investment fund manager

Be sure to study extra hard in: math, government, psychology

Look for opportunities: starting a business, managing your own savings or checking account, planning events, serving as a leader of a club

Student organizations that may interest you: Junior Achievement, Business Professionals of America, Boy Scouts or Girl Scouts

C

You are interested in the **“Technology, Communications and Information Systems”** career field!

Jobs that might suit you include: game designer, website developer, performing artist, social media marketer, data systems designer

Be sure to study extra hard in: technology, physics, math, visual or performing arts, speech/public speaking

Look for opportunities: creating a webpage, using multimedia in school projects, joining the school play, working on the student newspaper

Student organizations that may interest you: Drama Club, Speech and Debate, Business Professionals of America, Computer Club



Lesson 1: The Path to Success

CAREER PRE-ASSESSMENT

Answer Key

Most checks in

D

You are interested in the “**Engineering, Manufacturing, and Technology**” career field!

Jobs that might suit you include: engineer, construction manager, statistician, architect, auto mechanic, pilot

Be sure to study extra hard in: math, physics, technology, art

Look for opportunities: entering science fairs, learning CAD, visiting a repair shop, apprenticeship

Student organizations that may interest you: Math Club, Engineering Club, Science Club

E

You are interested in the “**Health Science**” career field!

Jobs that might suit you include: physician, dentist, nurse, laboratory scientist, athletic trainer, medical assistant, midwife, physical therapist

Be sure to study extra hard in: biology, health, anatomy/physiology

Look for opportunities: volunteering at a hospital or nursing home, attending health fairs, managing a sportsteam

Student organizations that may interest you: Health Club; Science Club; Family, Career, and Community Leaders of America

F

You are interested in the “**Human Services**” career field!

Jobs that might suit you include: educator, politician, foreign ambassador, day-care owner, police officer, librarian, counselor, event specialist

Be sure to study extra hard in: English, social studies, psychology, government, foreign languages

Look for opportunities: coaching a team, volunteering at a local politician’s office, providing child care, learning a language

Student organizations that may interest you: Future Teachers of America, Big Brothers/Big Sisters, Speech and Debate, ROTC, Mock Trial

EQUAL MIX OF MORE THAN ONE?

You have multiple career interests! Write down your top three as possible career fields and look into each in more detail.



Lesson 2: Bread and Butter TAX IMPACT

Name: _____

My First / Second / Third Job (circle one)

EXAMPLE:

If my salary is \$35,000, then I am looking at the second row. The tax is: \$907.50 plus 15% of the excess over \$9,075.

Compute to determine how much you will pay in taxes:

$\$35,000 - \$9,075 =$
 $\$25,925 \times .15 =$
 $\$3,888.75 + \$907.50 =$
I will pay \$4,796.25 in taxes

Education: _____ Salary: _____

Locate your salary on the tax bracket.

The tax is: _____

Compute to determine how much you will pay in taxes:

Compute to determine how much income you will have after taxes:

$\$35,000 - \$4,796.25 =$
I will have \$30,203.75 left

Compute to determine how much income you will have after taxes:

Compute to determine the percentage of your salary that is federal income tax:

$\$4,796.23 / \$35,000 = .137 \times$
 $100 = 13.7\%$ of my earned income goes to federal income tax

Compute to determine the percentage of your salary that is federal income tax:



Lesson 2: Bread and Butter

SAMPLE PAY STUB

Name: _____

Job Company Inc. 1 Industrial Drive Citytown, MA 12345		Earnings Statement		
Employee No.	Employee Name	Period Beg.	Period End	Check Date
543210	John Doe	10/25/2019	11/07/2019	11/10/2019
Earnings	Current Amount	Withholdings/Deductions		Current Amount
Regular pay	2,923.08	Federal Income Tax	571.39	
		Stae Income Tax	117.00	
		Social Security	180.00	
		Medicare/Medicaid	45.00	
		Insurance	175.00	
		Retirement Savings Plan	200.00	
		Charity	25.00	
		Health-/Child-Care Flex Plan	75.00	
Current Amount		Current Deductions	Net Pay	Check No.
2,923.08		1,388.39	1,534.69	2756



Lesson 3: Designing a Dream FINANCIAL VALUES AND GOALS

Name: _____

MY #1 FINANCIAL VALUE:

because _____

Financial Goal:

Possible Cost:

Long-Term or **Short-Term?** (circle)

Possible Roadblock to My Goal:

Roadblock Solution:

MY #2 FINANCIAL VALUE:

because _____

Financial Goal:

Possible Cost:

Long-Term or **Short-Term?** (circle)

Possible Roadblock to My Goal:

Roadblock Solution:

MY #3 FINANCIAL VALUE:

because _____

Financial Goal:

Possible Cost:

Long-Term or **Short-Term?** (circle)

Possible Roadblock to My Goal:

Roadblock Solution:



Lesson 4: Being a Savvy Shopper

CELL PHONE #1: THE C1000

Use with *Becoming a Savvy Shopper* activity. One copy per group.

The C1000 offers the following features:

- 3 speakers
 - An 8-megapixel camera
 - Fingerprint sensors
 - 1,080p HD video recording
 - GPS with navigation
 - 12-hour battery life*
- *Maximum based on consumer trials**

LOOKING TO PURCHASE THE C1000?

Try these two stores:

The Cell Phone Warehouse

\$699.99*

***Does not include the cost of the cell phone battery, estimated at \$45.**

Electronics and More

\$649.99†**

****Does not include the cost of the cell phone battery, estimated at \$45.**

†Cost is only with the trade-in of another phone.





Lesson 4: Being a Savvy Shopper

CELL PHONE #2: THE PRIME

Use with *Becoming a Savvy Shopper* activity. One copy per group.

THE PRIME OFFERS THE FOLLOWING FEATURES:

- Button keyboard
- Calculator
- Bluetooth capability
- Text and picture messaging
- Alarm clock
- E-mail

LOOKING TO PURCHASE THE PRIME?

Try these two stores:

The Cell Phone Warehouse
\$49.99*

Electronics and More
\$49.99*

**Activation fee: \$12*



ONLY the Features you Need!

- Button Keyboard
- Text and picture messaging
- Calculator
- Alarm clock
- Bluetooth capability
- E-mail

ONLY \$49.99!



Lesson 4: Being a Savvy Shopper

CELL PHONE #3: BLAST

Use with *Becoming a Savvy Shopper* activity. One copy per group.

The BLAST offers the following features:

- A speaker
- An 5-megapixel camera
- GPS with navigation
- 10-hour battery life
- Audio jack to listen to your music anywhere
- Web-browsing capabilities

LOOKING TO PURCHASE THE BLAST?





Lesson 5: Go With the Flow

GO WITH THE FLOW

Name: _____

Go with the Flow—Round 1

Monthly Income:

(includes salary and interest earned from bank accounts)

Cash Flow Expenses: (Label your **Cash Flow Expenses** as: circle F - Fixed or V- Variable)

Monthly Housing Cost:

F or V

Type of Housing:

Monthly Transportation Cost:

F or V

Type of Transportation:

Monthly Bills:

(Gas, Electric, Phone, Cable)

F or V

Details:

Monthly Grocery Bill:

F or V

Details:

Monthly Income – Total Expenses: =

Is your Cash Flow statement positive, negative, or balanced? (circle answer)

Go with the Flow—Round 2

Monthly Income:

STAYSTHE SAME AS IN ROUND 1

(includes salary and interest earned from bank accounts)

Cash Flow Expenses: (Label your **Cash Flow Expenses** as: circle F - Fixed or V- Variable)

Monthly Housing Cost:

F or V

Type of Housing:

Monthly Transportation Cost:

F or V

Type of Transportation:

Monthly Bills:

(Gas, Electric, Phone, Cable)

F or V

Details:

Monthly Grocery Bill:

F or V

Details:

Monthly Income – Total Expenses: =

Is your Cash Flow statement positive, negative, or balanced? (circle answer)



Lesson 5: Go With the Flow

MONTHLY EXPENSES

	Income	Housing	Transportation	Bills	Groceries
1	\$1,500	\$500 Shared apartment	\$20 Walk mostly, bus occasionally	\$100 Shared basic utilities	\$50 Shared grocery expenses
2	\$2,000	\$600 Studio apartment	\$20 Bike with maintenance	\$200 Basic utilities	\$100 Basic groceries
3	\$2,500	\$700 One-bedroom apartment	\$75 Monthly bus pass	\$300 Basic utilities and phone	\$150 Basic groceries, plus groceries for hosting a party
4	\$3,000	\$800 Shared house	\$120 Mostly bus, sometimes taxi	\$450 Basic utilities, phone, cable, and internet	\$200 Basic groceries from expensive grocery store
5	\$3,500	\$1,500 Small house	\$200 Car with gas	\$650 Basic utilities, phone, cable, and high-speed Internet	\$250 Expensive groceries
6	\$4,000	\$2,500 Large house	\$350 Expensive gas-guzzling car	\$850 Basic utilities, phone, premium cable, and high-speed Internet	\$250 Expensive groceries from expensive grocery store



Lesson 7: How to Stash Your Cash

OPENING A SAVINGS ACCOUNT

Name: _____

Money to save:

Scenario:

OUR DECISION

Financial institution:

Account name:

Fees, terms, and other important information:

INTEREST/APY RATE TABLE

Year	Balance	Interest	Total
1			
2			
3			
4			
5			

Why did you choose this financial institution and this account over others?



Lesson 7: How to Stash Your Cash

COMMERCIAL BANK #1

Use with *Opening a Savings Account–Decision Making* activity. One copy per group.

ABOUT US:

Our bank seeks to help our customers improve their financial lives. We work with more than millions of people individually, in a business setting or in their communities. As experts in finance, we hope we can serve you, too.

Basic Savings Account First savings account?	Personal Money Market Savings Account Want to earn more interest as your balance grows?
<p>Fees:</p> <ul style="list-style-type: none">▪ \$25 minimum opening deposit▪ \$5 monthly fee if balance is less than \$300 <p>Interest Rate:</p> <ul style="list-style-type: none">▪ .01% compounded interest <p>Benefits:</p> <ul style="list-style-type: none">▪ Includes a debit card for ATM withdrawals and deposits▪ Debit card may be used for point of sale transactions <p>Terms and Conditions:</p> <ul style="list-style-type: none">▪ Limited to three withdrawals per month	<p>Fees:</p> <ul style="list-style-type: none">▪ \$25 minimum opening deposit▪ \$12 monthly fee if balance is less than \$2,500 <p>Interest Rate:</p> <ul style="list-style-type: none">▪ .02% with balance less than \$20,000▪ .03% with balance of \$20,000–\$250,000▪ .04% with balance over \$250,000 <p>Benefits:</p> <ul style="list-style-type: none">▪ Online and mobile phone banking available <p>Terms and Conditions:</p> <ul style="list-style-type: none">▪ Limited to six withdrawals per month

WHAT IF THE BANK FAILS? INSURING YOUR MONEY:

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government. The FDIC protects depositors against the loss of their insured deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government. The FDIC provides up to \$250,000 in deposit insurance per depositor, per bank, and per account category, in accordance with the FDIC's deposit insurance regulations. Insured deposits include funds deposited in checking accounts, savings accounts, money market savings accounts, and CDs.



Lesson 7: How to Stash Your Cash

COMMERCIAL BANK #2

Use with *Opening a Savings Account–Decision Making* activity. One copy per group.

ABOUT US:

We are neighbors meeting the banking needs of neighbors. Join us today!

Passbook Savings Account Need a basic savings account?	High-Yield Savings Account Want premium interest rates?
<p>Fees:</p> <ul style="list-style-type: none">▪ \$5 minimum opening deposit▪ \$20 monthly fee if balance is less than \$250 <p>Interest Rate:</p> <ul style="list-style-type: none">▪ .05% compounded interest <p>Benefits:</p> <ul style="list-style-type: none">▪ Includes an ATM card for ATM withdrawals and deposits only <p>Terms and Conditions:</p> <ul style="list-style-type: none">▪ Limited to one withdrawal per month▪ FDIC-insured up to \$250,000	<p>Fees:</p> <ul style="list-style-type: none">▪ \$1 minimum opening deposit▪ \$10 monthly fee if balance is less than \$3,500 <p>Interest Rate:</p> <ul style="list-style-type: none">▪ .03% with balance less than \$100,000▪ .05% with balance over \$100,000 <p>Benefits:</p> <ul style="list-style-type: none">▪ Set up monthly automatic transfers from your checking account to reach your savings goals <p>Terms and Conditions:</p> <ul style="list-style-type: none">▪ Limited to six withdrawals per month▪ FDIC-insured up to \$250,000

WHAT IF THE BANK FAILS? INSURING YOUR MONEY:

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government. The FDIC protects depositors against the loss of their insured deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government. The FDIC provides up to \$250,000 in deposit insurance per depositor, per bank, and per account category, in accordance with the FDIC's deposit insurance regulations. Insured deposits include funds deposited in checking accounts, savings accounts, money market savings accounts, and CDs.



Lesson 7: How to Stash Your Cash

CREDIT UNION

Use with *Opening a Savings Account–Decision Making* activity. One copy per group.

ABOUT US:

We are a member-owned, democratically controlled financial institution. That means that, if you open an account with us, you can help us make decisions. We work together to offer competitive rates for our members and to serve our community.

Young Savers Club Account Designed by students, for students	Share Savings Account Want premium interest rates?
Fees: <ul style="list-style-type: none">▪ \$10 minimum opening deposit	Fees: <ul style="list-style-type: none">▪ \$1 minimum opening deposit
Interest Rate: <ul style="list-style-type: none">▪ .03% compounded interest	Interest Rate: <ul style="list-style-type: none">▪ .03% compounded interest
Benefits: <ul style="list-style-type: none">▪ No monthly minimum fees	Benefits: <ul style="list-style-type: none">▪ No monthly minimum fees▪ Includes a debit card for ATM withdrawals and deposits only
Terms and Conditions: <ul style="list-style-type: none">▪ Withdrawals and deposits may only be made in person at the bank▪ Available only for students	Terms and Conditions: <ul style="list-style-type: none">▪ Limited to three withdrawals per month

WHAT IF THE CREDIT UNION FAILS? INSURING YOUR MONEY:

The National Credit Union Administration (NCUA) is an independent agency of the United States government. The NCUA protects credit union members against losses if an NCUA-insured credit union fails. NCUA insurance is backed by the full faith and credit of the United States government. The NCUA provides up to \$250,000 in insurance coverage to each shareowner, per insured credit union, for each account ownership category, in accordance with the NCUA's regulations. Funds that are insured by NCUA include regular shares (similar to savings), share drafts (similar to checking), money market accounts, and share certificates (similar to CDs).



Lesson 8: Money Doesn't Grow on Trees

STOCK MARKET TRACKING WEEK 1

Name: _____

Company:

Stock Symbol:

Purchase Price:

of Shares Purchased:

Total Cost:

WEEK 1	YUM	TGT	DIS
Monday	73.10	62.94	71.01
Tuesday	73.13▲	63.02▼	71.03▲
Wednesday	73.16▲	63.05▲	71.04▲
Thursday	73.15▼	63.13▲	71.05▲
Friday	73.18▲	63.04▼	71.05

TRACKING EXAMPLE: Purchase Price: \$101.25			
Date	Day	Close Price	% Change
3/9/2019	Monday	\$101.25	0.00%
3/20/2019	Tuesday	\$101.13	-0.12%

TRACKING WEEK 1:

Date	Day	Close Price	% Change
	Monday		
	Tuesday		
	Wednesday		
	Thursday		
	Friday		

After Week 1, if you were to sell your shares, would you make money or lose money?

Use the space below to calculate and explain your answer.



Lesson 8: Money Doesn't Grow on Trees

STOCK MARKET TRACKING WEEK 2

Name: _____

Company:

Stock Symbol:

Purchase Price:

of Shares Purchased:

Total Cost:

WEEK 2	YUM	TGT	DIS
Monday	73.21	63.00	71.04
Tuesday	73.23▲	63.02▲	71.06▲
Wednesday	73.22▼	63.01▼	71.07▲
Thursday	73.23▲	62.98▼	71.08▲
Friday	73.26▲	63.94▼	71.10▲

BUSINESS NEWS: Week In Review

Yum! Brands continues its rapid growth again this week following news about recent company growth. Target continues its up and down trend after struggling to make the financial gains the company predicted at the beginning of the year. Behind its most recent hit movie, Walt Disney is gaining slowly but surely.

TRACKING EXAMPLE: Purchase Price: \$101.25			
Date	Day	Close Price	% Change
3/9/2019	Monday	\$101.25	0.00%
3/20/2019	Tuesday	\$101.13	-0.12%

TRACKING WEEK 2:

Date	Day	Close Price	% Change
	Monday		
	Tuesday		
	Wednesday		
	Thursday		
	Friday		

After Week 2, if you were to sell your shares, would you make money or lose money?

Use the space below to calculate and explain your answer.



Lesson 9: Give Credit Where Credit is Due

CREDIT VOCABULARY

Use with *Understanding Credit Jigsaw* activity. One copy per group.

Credit: An agreement to provide goods, services, or money in exchange for future payments with interest by a specific date or according to a specific schedule. The use of someone else's money for a fee.

There are many types of credit, but the two most common types are:

- **Installment Loans:** A set amount of money lent to you for a specific purpose.
 - Student Loans
 - Auto Loans
 - Mortgage Loans
- **Revolving Credit:** A line of credit you can keep using after paying it off. You can make purchases with it as long as the balance stays under the credit limit, which can change over time. Credit cards are the most common type of revolving credit.

Credit Card: A plastic card that authorizes the purchase of goods and services in exchange for future payment with interest, according to a specific schedule.

Credit Report: A credit report contains information about your credit — and some bill repayment history — and the status of your credit accounts. This information includes how often you make your payments on time, how much credit you have, how much credit you have available, how much credit you are using, and whether a debt or bill collector is collecting on money you owe. Lenders use these reports to help them decide if they will loan you money and how much money it will cost you. The cost is usually reflected by the interest rates they will offer you. Credit reporting companies (also known as credit bureaus or consumer reporting agencies) compile these reports.

Debt: Something owed, usually measured in dollars.

Source: www.consumerfinance.gov/askcfpb/309/what-is-a-credit-report.html



Lesson 9: Give Credit Where Credit is Due

THE PROS & CONS OF CREDIT

Use with *Understanding Credit Jigsaw* activity. One copy per group.

Pros of Credit

▪ **Immediate Access to Money:**

Credit can help with an expensive, unexpected emergency and give you the flexibility to pay it off over time.

▪ **Security:** Lose cash, and it's gone. Lose a credit card and it can be cancelled. Also, if you report your stolen credit card promptly, you're protected against its unauthorized use.

▪ **Convenience:** Credit cards are accepted worldwide.

▪ **Rewards:** Many credit cards have rewards programs that earn you benefits such as free travel.

Cons of Credit

▪ **Interest:** Using credit means that you are borrowing money and you must return it with interest, if you don't repay by the due date.

▪ **Fees:** You may have to pay certain additional fees with some credit products, such as an annual fee.

▪ **Debt:** Often, as a result of late payments, many people find themselves sunk in credit card debt with no way out. Late fees, piling interest, and other charges make it harder and harder to get out of debt.

▪ **Overspending:** When you have credit, it is easy to overuse it. When you aren't exchanging actual money, it feels like you're not paying anything at all. Soon enough, the charges catch up and sink you in debt.



Lesson 9: Give Credit Where Credit is Due

HOW TO BUILD GOOD CREDIT

Use with *Understanding Credit Jigsaw* activity. One copy per group.

HOW TO BUILD GOOD CREDIT

Here are some tips to help you establish good credit:

- Pay your loans, bills, and other debts on time. This will show you are responsible for your finances.
- If you have a credit card, try to charge only what you can afford to pay off immediately or very soon.
- Review your credit report for errors.
- Think carefully before you take out new credit cards or loans. Multiple credit inquiries can lower your credit score.
- You can apply for a bank loan secured by the funds you have on deposit. You can also ask a friend or relative who has good enough credit to cosign a loan, which means that he or she shares the liability for the loan with you. Before you apply for credit, however, make sure you understand the terms.

Patience is important. It takes time to establish credit, to build a record of consistency in making payments that demonstrates your creditworthiness. And it is much better to go slowly and assemble a strong credit record than to apply for too many credit cards or a loan that is larger than you can handle. Remember that credit represents real money and has to be repaid with interest. Those are the keys to establishing good credit.

THE BENEFITS OF GOOD CREDIT

In general, the better your credit history and credit score:

- The better your chances are of getting a loan, including a credit card.
- The more likely you will be offered an attractive interest rate (this will save you money).

Credit reports and scores also can be considered when you apply for a job, an insurance policy or an apartment.

Sources: The FDIC, FTC, and the Federal Reserve Bank of Philadelphia



Lesson 9: Give Credit Where Credit is Due

PRACTICES THAT HURT CREDIT

Use with *Understanding Credit Jigsaw* activity. One copy per group.

PRACTICES THAT HURT CREDIT

When you borrow money, you will generally sign an agreement to repay the money you borrow (plus interest) according to a specific schedule.

Some of the ways that you can harm your credit include:

- Not repaying a loan on time as you agreed
- Not repaying other debts (such as phone or utility bills) on time
- Borrowing as much (or more) money on your credit card as your lender agreed to lend you (having an outstanding balance that is close the credit limit)
- Applying for a lot of credit over a short period of time

THE DRAWBACKS OF BAD CREDIT

If you have a poor credit history, you are more likely to:

- Not be approved for a loan or credit card
- If you are offered a loan, you will likely pay more money in interest
- Pay more money for insurance
- Have an application to rent an apartment be denied, or if it is approved, pay a larger security deposit

Sources: The FDIC, FTC, and the Federal Reserve Bank of Philadelphia



Lesson 9: Give Credit Where Credit is Due

UNDERSTANDING CREDIT ANTICIPATION GUIDE

Name: _____

Directions: Read the statement, then write T for TRUE or F for FALSE after each statement.

Credit Statement	Before	After
1. Credit cards are the only type of credit available.		
2. One reason why people use credit is to help pay for an unexpected emergency expense.		
3. One reason why people don't like using credit is that few businesses accept credit.		
4. One way to build credit is to request your credit report once a month.		
5. Credit reports include information on credit card accounts and student loans.		
6. Credit cards allow you to miss several payments without penalties.		
7. Negative credit information stays on your credit report for only two years.		
8. When credit is used, a portion of your future income is spent/committed.		



Lesson 10: Protecting Yourself

WHAT IS IDENTITY THEFT

Use with *Learning About Identity Theft Stations* activity. One copy per station.

WHAT IS IDENTITY THEFT?

Identity theft is the crime of using another person's name, credit or debit card number, Social Security number, or another piece of personal information to commit fraud, typically for economic gain.

Identity theft can take many forms. It's important to consider some common scams and take preventive action to protect yourself.



Beware of phishing scams.

Phishers send out text and email messages trying to get you to click on links and share personal information. These might look like they are from companies you recognize.



Protect your passwords.

Don't save your passwords on public computers or share passwords with friends.



Watch out for malware.

It's important not to download programs or open links in strange emails because they may contain computer viruses.

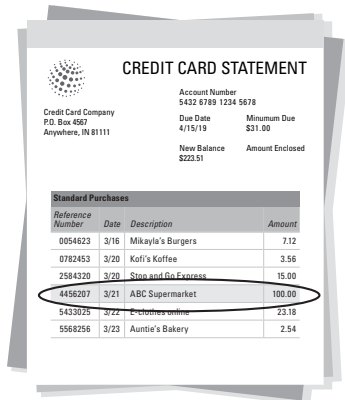
Source: www.common sense media.org/blog/the-bare-minimum-you-should-do-to-protect-your-familys-data



Lesson 10: Protecting Yourself YOU'VE BEEN SCAMMED!

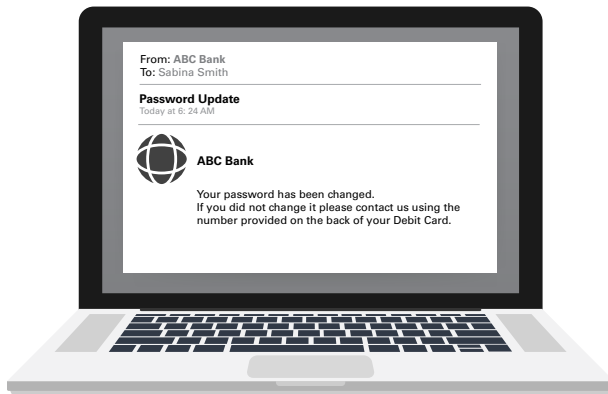
Use with *Learning About Identity Theft Stations* activity. One copy per station.

What Does it Look Like When You've Been Scammed?



Charges on your credit or debit account that you did not authorize:

Responding to online, text, or phone requests for personal information without being sure they are secure:



Receive an email letting you know your password has been changed when you did not change it.

Receive a text message saying your favorite store needs you to update your address



“Phishing” is an attempt to acquire personal information by pretending to be a trusted agency.



Lesson 10: Protecting Yourself

PREVENTING IDENTITY THEFT

Use with *Learning About Identity Theft Stations* activity. One copy per station.

STINGY!

Be stingy about giving out your personal information, both in person and online. If someone from a reputable financial institution or company calls to acquire personal data, ask him or her to send you a written application.

CHECK!

Check your financial information regularly. You should receive monthly statements on all bank and credit card accounts that list your most recent transactions. If you aren't receiving your monthly statements, call the bank right away. Check your statements thoroughly to make sure there are no unauthorized withdrawals or charges.

ASK!

Ask periodically for a copy of your credit report. Your credit report should list all bank and financial accounts under your name, and will provide other indications of whether someone has wrongfully opened or used any accounts in your name. You can obtain one free credit report from each of the credit bureaus once every 12 months. Get your free credit report from each of the three major nationwide credit bureaus at www.annualcreditreport.com.

MAINTAIN!

Maintain careful records of your banking and financial accounts. Financial institutions are required to maintain copies of your checks, debit transactions, and similar transactions for five years, but you should, too, for at least one year. If you need to dispute a transaction, your original records will be accessible and useful when you argue against it.



Lesson 10: Protecting Yourself

I'VE BEEN SCAMMED! NOW WHAT?

Use with *Learning About Identity Theft Stations* activity. One copy per station.

- **If you are receiving texts or emails asking for personal information or that seem fraudulent, tell your parents.**
- **If you notice your social media accounts have posts you did not make, change your password and ask your parent or guardian to help report it on the website.**
- **Contact the credit reporting companies and place a free fraud alert on your credit file.** This can make it harder for an identity thief to open more accounts in your name.
- **Check your bank and other account statements for unusual activity.** Look at your monthly statements to determine fraudulent transactions.
- **Get a free copy of your credit report.** Visit www.annualcreditreport.com.
- **Consider requesting a credit freeze.** This means that potential creditors cannot get your credit report and it makes it less likely that an identity thief can open a new account in your name. This does not affect your credit score.
- **Create an identity theft report.** This helps you get fraudulent information removed from your credit report and stop a company from collecting debts that are a result of identity theft.



Lesson 10: Protecting Yourself

IDENTITY THEFT ROLE-PLAY CARDS

Use with *Learning About Identity Theft Stations* activity. One copy per group.

Scenario #1, Role A	Scenario #1, Role B
You open up your latest bank statement to discover that there are several transactions on it that you did not authorize. You decide to make a call to the customer service branch of your bank.	You are a customer service representative at the bank. You regularly field calls from customers at your bank who believe that they have been the victims of identity theft.
Scenario #2, Role A	Scenario #2, Role B
You recently purchased several items from a store that has just suffered a security breach. This means that some identity thieves hacked into the store's credit and debit card readers and stole bank account information. You are unsure about what to do and you seek the advice of a trusted friend.	You are considered trusted and knowledgeable about finances by all of your friends. Offer your friend advice about what to do if he or she feels that she has been the victim of identity theft, and about protecting herself against identity theft in the future.
Scenario #3, Role A	Scenario #3, Role B
You've just learned about identity theft and how to protect yourself. When you get home from school, you realize that your parent or caretaker has thrown away unopened bills, responded to an unknown email address requesting personal information, and left computer passwords out on the table. Talk to your parent or caregiver about taking precautions against identity theft.	You are a busy parent or caretaker who doesn't have time to make sure that everything is perfect in life. Sometimes you forget to save your bills, or shred personal information before throwing it away. Nothing bad has ever happened in the past and you're not worried about anything bad happening in the future.
Scenario #4, Role A	Scenario #4, Role B
You are at the grocery store, shopping for some items for dinner, when another person strikes up a conversation with you about some financial trouble that he or she has been having. Give financial advice to this person.	This is a special role. Person A thinks that you are just a regular person looking for advice about some financial trouble that you've been having, but in reality, you are an identity thief trying to steal their personal information. See if you can talk Person A into giving you personal information, but be sneaky!



Lesson 11: Risky Business

INSURE YOURSELF

Name: _____

Directions: Fill in blanks.

My Group's Purchase:

Value of Purchase:

Brainstorm the risks associated with this purchase. What could happen to this purchase?

Consider the two insurance options. Which option will your group buy? Why?

PUT YOUR INSURANCE TO THE TEST:

Scenario Description:

Cost without insurance:

Cost with insurance:

Did your group make the right choice? Explain.



Lesson 11: Risky Business

PURCHASING A VEHICLE

Use with *Making Insurance Decisions* activity. One copy per group.

Our purchase: Doesn't everyone love the smell of a new vehicle? You've been driving for several years without a single accident, but your state requires that at the very least you buy liability insurance. That means that, if you get into an accident, your insurance will pay the costs of repair and injury for the other person if it was your fault. Now you have a choice: what else do you want to cover?



Vehicle Cost: \$18,000

Option 1: Collision Coverage

Buying collision coverage is protection for when your vehicle is involved in a crash with another vehicle or a stationary object.

Most accidents fall under this kind of insurance policy. Damage includes your vehicle crashing into another vehicle, another vehicle colliding with yours, or ramming into a streetlight, pole, or some other stationary object.

If you use collision coverage, you pay a \$750 deductible to repair your vehicle, and the insurance company pays the rest.

Monthly cost: \$100

Option 2: Collision and Comprehensive Coverage

Collision coverage offers the same protections as Option 1. Comprehensive coverage includes most damage other than collisions. Generally speaking, comprehensive coverage includes any accidents where you as the driver do not have control of your vehicle. This might include natural disasters, vandalism or theft, or falling objects.

If you use collision coverage, you pay a \$750 deductible to repair your vehicle, and the insurance company pays the rest.

If you use comprehensive coverage, you pay a \$750 deductible to repair your vehicle, and the insurance company pays the rest.

Monthly cost: \$120



Lesson 11: Risky Business

INSURANCE SCENARIOS

Use with *Making Insurance Decisions* activity. One copy per group.

Scenario 1

You open up your latest bank statement to discover that there are several transactions on it that you did not authorize.

You decide to make a call to the customer service branch of your bank.

Scenario 2

Oh no! You've been in an accident! Luckily, no one was hurt, but your vehicle is pretty messed up. You were in the busy grocery store parking lot trying to pull out so that you could head home and make a delicious dinner. You were thinking so much about dinner that you didn't even notice that another vehicle was pulling out at the same time. On impact, your bumper fell off the back of the vehicle.

The repair person quoted the cost of repairs at \$800.

Scenario 3

Oh no! Your vehicle window is smashed and there's glass everywhere! You'd heard about a recent spate of burglaries in the neighborhood, but you never thought it would happen to you. It probably didn't help that you left your electronic music player out on the vehicle seat. After you called the police to report the burglary, you took the vehicle to the repair shop.

The repair person quoted the cost of repairs at \$350.

Scenario 4

Ho hum. No big news here. No flooding, no accidents, no burglaries, nothing. You don't owe anything on anything! But you are wondering whether it's worth all that money to keep paying for your vehicle insurance.

What do you think?



Lesson 12: Spend, Save, or Give?

PERSONAL BUDGET

Name: _____

Directions: Fill in blanks.

MY EXPENSES

Expense	Amount per Month
Total	

Money remaining after expenses are deducted:

MY SAVINGS

**How much of the remaining money do you plan to save?
Explain your savings plan.**

MY GIVING

**How much of the remaining money do you plan to give?
Explain your giving plan.**



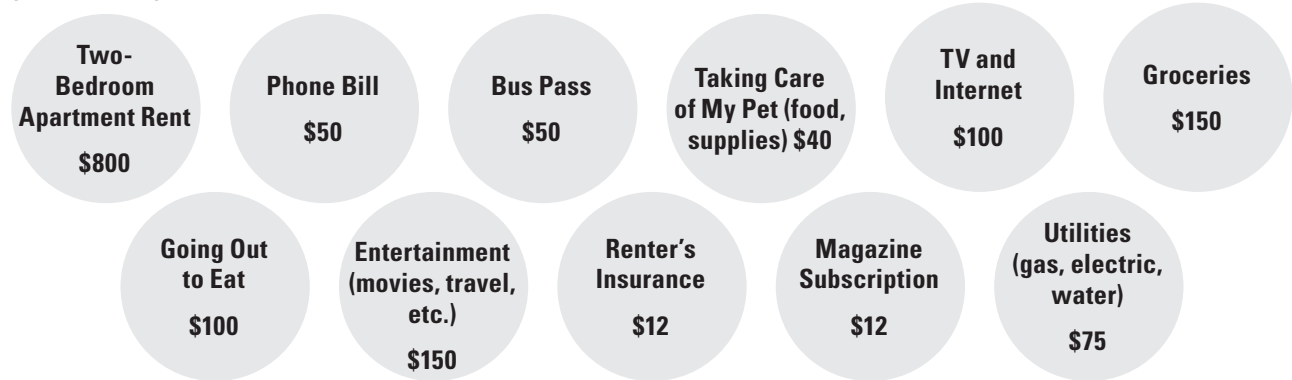
Lesson 12: Spend, Save, or Give?

SPEND

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.

One copy per group.

Consider that some expenses are **fixed**, or never change from month to month, and other expenses are **variable**, or may vary from month to month. Categorize the expenses below as either fixed or variable. Then prioritize expenses based on personal priorities



What other expenses might people have, aside from those listed above?
Are those expenses fixed or variable?

Of the variable expenses above, what could you do to decrease or increase your spending? What would your life be like if you increased or decreased spending?

Are fixed expenses fixed for the rest of your life?



Lesson 12: Spend, Save, or Give?

SAVE

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.

One copy per group.

What are different ways that you can give back? (Hint: think beyond money)

What causes, organizations, or parts of your community would you like to support or give back to?

How can you support one of the ideas you listed above?



Lesson 12: Spend, Save, or Give?

SAVE

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.

One copy per group.

What are your goals for saving money?

What are some things you could do to save money?

Are there certain methods for saving money that are better than others? Why?