

Time: 60 min

Supplies:

- Paper, markers, tape, and a box or hat (for the game)
- Whiteboard or chart paper, markers
- Projector (for teacher presentation slides)
- Access to the Internet (optional)

Preparation:

- Make copies of student handout
- Set up projector with presentation slides
- Pre-write different careers on individual pieces of paper, one for each student (that you will later tape to students' foreheads) and put in a box or hat

Glossary with key vocabulary 11

Lesson 8: Career Choices

TOPIC: Exploring Careers and Income

OVERVIEW:

Using student-centered activities, this lesson will not only teach learners about different job sectors and reinforce how **income** is earned (either by working or through investments) but will also engage them in assessing their personal interests as they relate to potential **careers**. Students will learn how education is a proven strategy to improve their lifelong earnings potential. They will also extend their working knowledge of income by recognizing that earned income is **taxed**.

OBJECTIVES:

- 1. Identify and explore different types of jobs
- 2. Evaluate personal interests related to careers
- 3. Explain how money is earned and why it is taxed
- 4. Explain what an entrepreneur is

HANDOUTS:

- Different Jobs
- Interest Survey
- Salary and Education
- Money Smart Book (template from Lesson 1)

TEACHER PRESENTATION SLIDES:

- Interests and Jobs
- Education Levels and Income
- Bureau of Labor Statistics
- How Is Income Tax Spent?

ESSENTIAL QUESTIONS:

- What is income, and how is it earned?
- What are different types of jobs that you can have?
- What is an entrepreneur?
- What is tax and why is income taxed?

ASSESSMENT ACTIVITIES:

Pre-Assessment:

- Class discussions
- Slide: Education Levels and Income

Post-Assessment:

Handout: Salary and EducationHandout: Money Smart Book

Instruction Steps

WARM UP

Exploring Different Job Sectors

25 MINUTES

Tap prior knowledge by asking students:

- What is a job? (A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.)
- What are the different types of jobs that you can have? (You can choose between hundreds of different types of jobs in many fields, including science, technology, engineering, math, art, and music.)
- What is a career? (The type of work a person pursues for the majority of their life that may involve formal education, special training, or be within a specific industry, such as a career in medicine, advertising, or food services.)

Ask students:

- How have careers changed over time?
- Are there jobs today that were not around when your parents were kids?
- Which careers and jobs are you most interested in?

Provide students with the *Different Jobs* handout, which includes a list of jobs and their definitions. Discuss the handout and explain that the class will play a game using the handout.

Ask students to sit in a circle and pick one paper from the box to tape to each student's forehead (job title facing out). Explain the rules: Each player will be able to see the job titles of all players except his or her own. Using their student handouts as a guide, students will try to guess their own jobs by asking "yes" or "no" questions of the other players.

The student who begins will ask one question, such as: *Do I work in a science job?* If the answer is yes, the student can ask another question, such as: *Do I work directly with patients?* If the answer is yes, the student asks another question until either A) he or she guesses the job title correctly, or B) the answer to his or her question is no. If the answer is no, play passes to the next student until each student has had a chance to guess. To speed up the game, students can play in smaller groups after a practice round with the class.

Grade-Level Modifications:

Beginner: If students are having trouble guessing their jobs, you or the other students can give them clues instead of having them ask "yes" or "no" questions. For example: if a student is a geologist, you can say, "You like the outdoors." If student guesses incorrectly, give another clue: "You are a scientist." If student still hasn't guessed, give an easier clue, such as "You study rocks."

Advanced: In addition to asking "yes" or "no" questions, students may silently act out clues for the student guessing. After the game is over, have students try to group themselves into job sectors (for example: science, health, engineering, computers).

End the game with a discussion about the jobs.

- Have you heard of the job you received?
- Do you know anyone who has that job?
- What does that person do?

Ask: What is an entrepreneur? (An entrepreneur is someone who creates and runs a business.) People who own a successful business can earn a profit, which is a source of income.

MONEY SMART TIP!

Explain to students: Going to college can be expensive because colleges charge students money to attend. Ask: Why might it be worth it to spend the money? (Paying for college is an investment in your future.) On average, people with a college degree earn more money than people who do not attend college.

If you don't go to college, other ways to get more education are through apprenticeships, internships, or training programs.

GUIDED EXPLORATION

Examining Personal Interests and Skills

10 MINUTES

Interests and Jobs

u can choose from hundreds of different jobs. Here are just a few jobs you might want to arm more about based on your Interest Survey answers:

I care about people and their problems. (physician, psychologist, social worker, pharmacies! pushed.

- pharmacist, lawyer)

 l enlyy taking ozer of animals. (veterinarian, blologist, wildlife rehabilitator)

 l like to design and build things, (architect, engineer)

 l like to design and build things, (architect, engineer)

 l like to take things part to figure on thor whey work. (engineer, chemist)

 l am interested in taking care of the environment, (environmental scientist, concervations).

- ☐ I am good at math and like to solve math problems. (financial analyst, statistician)
- I like figuring out the answers to complex problems. (initancial analyst, statt
 I like figuring out the answers to complex problems. (scientist, engineer)
 I am good at drawing and am interested in art. (architect, graphic designer, art museum curator)

ev Smart for Young People Grades 3 - 5

Have students complete an interest survey to discover how their strengths might align with potential careers. Students may use online assessments such as the Edutopia Multiple Intelligence Survey at www.edutopia.org/multiple-intelligences-assessment_or the Interest Survey handout.

After completing it, display the *Interests and Jobs* slide to show them some possible jobs based on their interests.

As an extension activity, have students research more about those jobs, along with others they may want to learn more about. See the links below for websites with career information.

Ask:

- What type of work do you want to do when you grow up?
- How can you get prepared for the work that interests you?
- Would you want to start your own business? Please explain why or why not.

Exploring Income and Education Levels

10 MINUTES

Education Levels and Income

Study the cartoon to the right. What do you think it means?

Example show 5 students at different age/education levels with descriptor under students

"Elementary, Middle School, High School, Higher Education and Career Training" Include line at the bottom "Learning grows income opportunities."

Money Smart for Young People Grades 3 - 5

Bureau of Labor Statistics

The Bureau of Labor Statistics (BLS) is a government agency. It is part of the U.S. Department of Labor. The agency was created in 1884.

The BLS publishes the Occupational Outlook Handbook. It is a guide with career information about hundreds of different jobs. The guide also gives salary and education level information. Here is an explanation of some higher-education levels:

Higher-Education Level	Average Years of School	
Non-degree award	A few weeks to 2 years	
Associate's degree	iate's degree 2 years	
Bachelor's degree	4 years	
Master's degree	ster's degree 1 to 2 years after Bachelor's degree	
Doctoral degree 5 to 6 years after Bachelor's or Master's degree		

Money Smart for Young People Grades 3 - 5

Understanding That Income is Taxed

5 MINUTES

Prompt students with the following questions:

- What is income? (money earned)
- How is it earned? (by either working for a period of time, owning a business, or through investments)
- Why might income levels differ? (Answers may include: Different people get paid different salaries depending on their field, education level, where they live, who they work for.)
- How might an increase in skills and education lead to increased income? (Higher-paying careers often require that people have more skills and a higher education.) Share the Education Levels and Income slide and discuss the cartoon.

Display the Bureau of Labor Statistics slide, which explains what the agency does and some different levels of education. After students review the slide, distribute the Salary and Education handout, which includes salary estimates and levels of required education for various jobs from the U.S. Bureau of Labor Statistics. After students answer the questions, reviewand discuss.

Grade-Level Modifications:

Beginner: Leave the Bureau of Labor Statistics slide open while students are working on the Salary and Education handout so they can refer to the levels of higher education.

Advanced: Students can research more careers by going to www.bls.gov/ooh. There, they can find careers listed by occupational groups, highest paying, fastest growing, and so on.

Lead a class discussion by asking:

- What is tax? (a government fee on things, including income, sales, and property)
- What kinds of things are taxed? (Students may give examples, such as clothes, school supplies, food at a restaurant, and toys.)

Explain that the government collects taxes on the income people earn.

Ask: Why is income taxed? (The government uses the money to pay for things people need.)

How is Income Tax Spent?

Income is taxed. Here are some ways the government uses that money:

Public education

- Libraries
 Science and medical research
- Transportation
 Road and bridge repairs
- National security and safety
- · Benefits for U.S. veterans
- Programs to help low-income families buy food
- Health care for seniors and people with low incomes

Then ask: How might the government use that money? (public education, libraries, road and bridge repairs, health care for seniors and people with low incomes, national defense spending, and so on). Share the How Is Income Tax Spent? slide with students and discuss.



WRAP UP Class Reflection

10 MINUTES

Ask students:

- Based on what you learned today, what jobs are you interested in, and why?
- What kinds of skills and education do you need to be able to do this job? Why is it important to think about a job or career early? The prompts above may be responded to within the Money Smart Book page, a writing journal or completed as a think-pair-share discussion with a peer or small group. Students may keep their Money Smart Book for reflection and discussion throughout the lessons. The summary and final product will provide a measurable assessment. Students can also share the book with their parents as a discussion starter about what they have learned.

Extended Exploration

Note: Use the following activities to extend the lesson topic throughout the year. Activities can be completed as a class, in small groups, or during center time. Duration of activities will vary.

Games and Online Activities: Invite students to visit the following websites to further explore career options:

- Career Exploration! Access information on dozens of careers in various industries to learn about specific skills and duties, education or training requirements, work environments, earning potential, and job outlook.
 - www.bls.gov/k12/content/students/careers/career-exploration.htm
- Kidspiration Videos: Discover more about the wide world of careers, in these short interviews led by kids. Meet bloggers, business leaders, engineers, and much more!
 www.kidspiration.tv/watch/
- Encourage students to explore the day in the life of different careers as a way to think about a variety of ways to earn money and use their personal strengths.
 Visit www.connectedstudios.org/life_videos
- Careers: Explore, Learn, Grow: Print out a fill-in-the-blank quiz for students to match careers with the right job descriptions. http://virginiacareerview.com/k5/careers/computer-careergames/3-5/careers- explore-learn-grow
- Jobs: Information and videos about different careers from Kids.gov. www.usa.gov/jobs-careers?source=kids

• Lesson Plans on Jobs: More classroom resources for teachers aboutcareers.

www.usa.gov/government-jobs-lesson-plan?source=kids

Invite members (or parents) of the community to visit the classroom as guest speakers to tell students about their jobs and answer questions. Ask students to prepare interview questions in advance. Make sure to include speakers from a variety of careers, especially those in the STEM (science, technology, engineering, and math) fields. To do so, you may want to post ads at the local library, send out requests with the school newsletter, and ask people from local businesses (including entrepreneurs) to come and speak (for example, someone from a: dental office, gift shop, landscaping company, city employee, school administration).

Ask students to think about business ideas and write an essay using the following questions to help them get started: *Do you know someone who has started his or her own business? If you started your own business, what would you do? Would you sell a product or a service? Would it be something people would need orwant?*

Make a social studies connection by asking students to research career options for people who lived in colonial days (or another historical time period), compare and contrast totoday's career options, and discuss why those career options have changed overtime.

Answer Key

Student Handout 1: Different Jobs

Answers will vary.

Student Handout 2: Interest Survey

Answers will vary.

Student Handout 2: Salary and Education

1. C (Master's), 2. \$124,170 - \$67,990 = \$56,180), 3. Answers may include: They all require a higher education degree and pay more

than \$60,000 a year.



Lesson 8: Career Choices DIFFERENT JOBS

Name:	

Directions : Below is a list of 12 different jobs and a description of each.
Read about each job. Check the box for each job that interests you. What other jobs can you name? List them below.
Artist: creates visual or performance art
Architect: plan and design houses, factories, buildings, and other structures.
☐ Biologist: studies living things in their natural habitats
☐ Chef: oversee the daily food preparation at restaurants and other places
☐ Environmental Scientist: conduct research to protect the environment
☐ Entrepreneur: starts and runs a business providing a product or service
☐ Fashion Designer: create original clothing, accessories, and footwear
☐ Financial Analyst: make recommendations about investments
☐ Lawyer: help people who need legal advice
☐ Mechanical Engineer: designs, builds, and tests machines
☐ Nurse: care for patients and administer medicine.
☐ Pharmacist: dispense prescription medications to patients
☐ Social Worker: help people solve and cope with problems in their lives
☐ Social Media Marketer: designs marketing communications for businesses
☐ Veterinarian: diagnose, treat, and research medical conditions of animals
☐ Web Developer: design and create websites



Lesson 8: Career Choices INTEREST SURVEY

Name:	

Directions: Put a check in the box next to statements that describe you. Then write down any other interests and skills (things you are good at) on the lines below. When you are done, use the information to research different career choices based on your interests.

☐ I care about people and their problems.
☐ I enjoy taking care of animals.
☐ I like to design and build things.
☐ I enjoy being outdoors and studying nature.
☐ I like to take things apart to figure out how they work.
☐ I am interested in taking care of the environment.
☐ I enjoy using computers and learning new programs.
☐ I am good at math and like to solve problems.
☐ I like figuring out the answers to complex problems.
☐ I am good at drawing, and interested in art.

What other interests and skills do you have that are not on the list?



Lesson 8: Career Choices **SALARY AND EDUCATION**

Name:	

Directions: Read the information below about the salary and college education.

Career	Average Salary	Level of Higher Education
Pharmacist	\$124,170	Doctoral or professional degree
Mechanical Engineer	\$85,880	Bachelor's degree
Statistician	\$84,760	Master's degree
Architect	\$78,470	Bachelor's degree
Web Developer	\$67,990	Associate's degree

Source: U.S. Bureau of Labor Statistics

- 1. What kind of degree does a statistician need?
 - a. Associate's
- b. Bachelor's
- c. Master's
- 2. On average, how much more does a pharmacist make than a web developer?

3. What do the jobs listed above have in common?