

Pathway to Financial Success



MIDDLE SCHOOL | UNIT 2 Getting Paid

Title Multiple Job Options

LEARNING OBJECTIVES

Students will:

- **consider** factors that influence career choices.
- **identify** multiple jobs in one industry or field.
- research careers, including education and training requirements and expected income.
- **synthesize** their research by creating an infographic.

Content Area

Financial Literacy: Family and Consumers Sciences and Business

Grades

6–8

Overview

What could you be when you grow up? Students will explore various jobs within an industry of interest with a special focus on jobs that have various education and training requirements. To demonstrate their knowledge, students will create an infographic to share with classmates.

Themes

Personal Finance: Careers

Family and Consumer Sciences: Consumer and Family Resources

Business: Career Development; Personal Finance

National Standards for Financial Literacy

Council for Economic Education, 2013

1. Careers are based on working at jobs in the same occupation or profession for many years. Different careers require different education and training.

1. People make many decisions over a lifetime about their education, jobs, and careers that affect their incomes and job opportunities.

1. Getting more education and learning new job skills can increase a person's human capital and productivity.

1. People with less education and fewer job skills tend to earn lower incomes than people with more education and greater job skills.

1. Education, training, and development of job skills have opportunity costs in the form of time, effort, and money.



National Standards for Family and Consumer Sciences Education

National Association of State Administrators of Family and Consumer Sciences, 2018

2.7.2. Analyze how education, income, career, and life choices relate to achieving financial goals.

National Standards for Business Education

National Business Education Association, 2013

CD.I.B.2 Describe how career development is a continuous process involving a series of choices.

CD.I.B.2 Determine how the expectations of others affect career goals.

CD.II.A.2 Use a variety of content-based research tools (e.g., computer-assisted programs, newspapers, books, professional and trade associations, and the Internet) in the career exploration process.

CD.II.A.2 Describe career pathways.

CD.II.A.2 Conduct personal research (e.g., informational interviews, job shadowing, and career fairs) in the career exploration process.

CD.II.A.2 Evaluate several occupational interests, based on various criteria (e.g., educational requirements, starting salaries, and career ladder opportunities and labor market information)

CD.II.A.2 Explain advantages of early career exploration and planning.

CD.II.A.2 Explain the concept of transferable skills within and between career clusters.

CD.IV.A.2 Participate in interactive research of career clusters through a variety of resources (e.g., field trips, speakers, online searches, case studies, job shadowing, explorer posts and community service).

PF.II.2 Discuss how personal choices concerning human capital (experiences, technology, education/training, and other factors) influence income.

PF.II.2 Analyze the characteristics and requirements of occupations of interest, including entrepreneurial opportunities.

Connect

How does this connect to the student?

Students often become fixated on a particular job without exploring variations. This can lead to disappointment if they discover the education/training requirements or income do not match their expectations. This activity encourages students to expand upon the idea of one job and look at multiple, related jobs in a specific field in hopes of expanding their thought processes.

How does this connect to careers?

School Counselor: Most schools employ counselors that, among other things, help students to prepare for their futures. They can help students consider their career and education options and point students and their families in the direction of additional information and resources.

How does this connect to technology?

Career information is much more readily available now than in the past. Technology impacts a person's ability to research careers, locate jobs, and find out information on specific companies. It can also impact a person's ability to be hired with more and more employers reviewing social media before making a job offer.





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Key Terms

Income, earnings, median pay, on-the-job training, job outlook

Prepare

Background: Middle school students can vary greatly in their understanding of and interest in *careers*. Some may have their hearts set on a specific dream job while others have given it little thought. Their families may have set expectations for them regarding higher education or future careers that may—or may not—match their own plans. Their career aspirations can also vary from the realistic to the unlikely. The purpose of this activity is to have students explore multiple, related jobs in order to expand their thoughts about careers and encourage them to consider the variations in education and training requirements and incomes.

Materials

- Career Research Handout—one copy per student
- What Do You Want to Be When You Grow Up? Unit 2 Student Video
- Internet access—one device per student or group of students

Engage

- Inform students that you are going to play a game of "Would You Rather?" You will pose a question to them and they will answer by moving to one side of the room or another. One at a time, ask students the questions below. Pause between questions to allow one or two students to explain their thoughts.
 - Would you rather work indoors or outdoors?
 - Would you rather have a job you love or one where you make lots of money?
 - Would you rather go to work straight out of high school or get more education/training?
 - Would you rather work a regular schedule or a flexible one?
- Let students know that there are many factors to consider when deciding what career they will pursue in the future. Ask students what other factors they might consider.

Teach

- Play the video, What Do You Want to Be When You Grow Up? (3:09).
- Let students know that you want them to explore jobs in a field that interests them. Rather than looking at just one job, you want them to identify and explore three to five related jobs. Let them know that, ideally, these jobs should have different education and training requirements.
- Use teaching as an example to explain what you expect. If a student thinks they might want a career in education, there are many options with different education requirements. Ask students for examples. Supplement their responses until you have a list of different jobs with varying levels of education. Examples include:
 - Childcare providers
 - Teaching assistants
 - Camp director
 - Tutor
 - Teachers (elementary, secondary)
 - Counselors
 - Principals
 - Superintendents
 - College professors





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- In School
- Distribute a copy of the Career Research Handout to each student.
- Direct students to select an industry or field from the list or use one of their choosing.¹ If they choose their own, make sure you review it before they proceed.
- Explain each of the columns found on the chart:
 - Entry-Level Education: how much education is required to start working in that occupation
 - **On-the-Job Training:** what training is expected while working in the occupation
 - **Median Pay:** the amount of income at the median or middle of all workers (half of the workers in the occupation earn more than that amount, and half earn less)
 - **Job Outlook:** the projected percent change in employment over ten years (a positive percent means demand for the job is projected to increase while a negative percent means fewer jobs are expected)
- Model the use of a tool such as the <u>Occupational Outlook Handbook</u> for researching career information. Remind students that they should look for reliable sources and to keep track of where they found their information.
- Allow time for students to complete the Career Research Handout.
- Share with students that they should create an infographic with information they discovered in their research. The goal of the infographic is to encourage students to consider jobs in that field.
- Describe what options are available for students to use as they create their infographics and what you expect in a final result. Students can produce the infographic on paper or use technology such as Microsoft PowerPoint, Google Slides, <u>Canva</u>, or <u>Piktochart</u>.

Conclude

- Invite students to share their infographics with the class.
- Ask students to reflect on their work with the following questions:
 - Why did you choose this career field?
 - What did you learn that surprised you?
 - If you were to create another infographic, what would you do differently?
- Direct students to submit an exit ticket answering the question: What did you learn about careers from this activity?

Extend

- Financial Literacy: Challenge students to create a budget based on the income from one of the jobs they researched.
- **Math:** Explore the relationship of income levels to education and calculate the percentages of the differences with the Learn More. Earn More? activity.
- Writing: Direct students to pretend they are going to email someone who has one of the jobs they researched. Ask them to draft the email and include at least four questions they would like the person to answer.
- Interview: Encourage students to interview an adult family member or loved one about their career path. Task students with writing their questions ahead of time. Examples might include what careers did the person consider, how did they get their first job, and what their dream job is.

¹The list of industries is adapted from the occupation groups found at the U.S. Bureaus of Labor Statistics' Occupational Outlook Handbook.



Career Research

Directions: Select an industry from the list below or choose one on your own. Complete the chart and answer the questions that follow.

Industry Options

Architecture and Engineering	Entertainment and Sports	Math
Arts and Design	Farming, Fishing, and Forestry	Media and Communication
Business and Financial	Food Preparation and Serving	Military
Community and Social Service	Healthcare	Protective Service
Computer and Information Technology	Installation and Repair	Sales
Construction	Legal	Science
Education	Management	Transportation

Industry						
Job Title/ Occupation	Entry-Level Education	On-the-Job Training	Median Pay	Job Outlook		

- 1. What made you choose this industry?
- 2. Which job requires the most education?
- 3. Which of the jobs has the highest median pay?
- 4. Circle the jobs you would consider having in the future.