



# MONEY SMART 2.0 LESSON GUIDE

for Grades 6-8



The National Theatre for Children

NTC Financial Literacy  
K-12 Curriculum

# LESSON 1 *The Path to Success*

## LESSON OVERVIEW

The first lesson in the middle school series will engage students in income-earning research as they explore career opportunities and investigate how education and training increase their earning power.

**TOPIC:** Career and Job Opportunities

**CLASS TIME:** 50 minutes (excluding Expanded Information to Share activities)

### LEARNING OBJECTIVES:

Students will be able to:

- Identify and assess the skills and experience needed for a variety of careers
- Examine the impact of education and other opportunities like internships on career trajectory
- Create a path for advancing in a career field

### SUPPLIES:

- Projector (for teacher presentation slides)
- Loose-leaf paper
- Access to the internet (optional)

### PROCEDURE:

- Make copies of student handouts and group handouts
- Set up projector with presentation slides
- Cut out job cards for random selection
- Set up individual or group computers with access to the internet (optional)

### STUDENT HANDOUTS:

- Career Pre-Assessment
- Career Pre-Assessment Answer Key
- Volunteering, Internships and Job Shadowing

### GROUP HANDOUTS:

- Job Card (1 per group)
- Opportunity Card (1 per group)
- Degrees Matter (1 per group)

### TEACHER PRESENTATION SLIDES:

- Degrees Matter

### CRITICAL THINKING QUESTIONS:

- *What is the difference between a job and a career?*
- *What is the best path to take to succeed in my chosen career field?*

### ASSESSMENT ACTIVITIES:

#### PRE-ASSESSMENT:

- Career Pre-Assessment activity

#### POST-ASSESSMENT:

- The Path to a Successful Career activity
- Creating My Career Plan activity

### ANSWER KEY

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## INSTRUCTION STEPS

### WARM UP

#### CAREER PRE-ASSESSMENT [10 MINUTES]

Distribute the **Career Pre-Assessment** student handout and ask students to fill it out based on their interests and experiences.

Once students have completed their **Career Pre-Assessments**, provide them with the **Answer Key** to determine in which career field(s) they are most interested.

Ask them to hold on to **Career Pre-Assessments** for the group activity later in class.



### MONEY SMART TIP

The unemployment rate of someone with a doctoral degree is 2.5%, while the unemployment rate of someone who has a high school diploma is 9%. Additionally, someone with a doctoral degree will earn \$2.2 million more in their lifetime than someone with a high school degree.

[www.bls.gov/careeroutlook/2021/data-on-display/education-pays.htm](http://www.bls.gov/careeroutlook/2021/data-on-display/education-pays.htm)

### GUIDED EXPLORATION

#### UNDERSTANDING IMPORTANT VOCABULARY [5 MINUTES]

**Career** and **job** are two important vocabulary terms in this lesson. Explain to students the differences and similarities between the two:

- **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. For example: medical career field, education career field, business career field, law career field or engineering career field.
- **Job:** A specific duty, task or activity someone completes using their time, skills and energy to earn money. For example, (examples line up to career fields above): doctor, teacher, business owner/entrepreneur, lawyer or engineer.

Optional checks for understanding:

- *What is the difference between a career and a job?*
- *Give an example of a job you might have in the medical career field.* (for example: nurse, doctor, physician's assistant, hospital administrator, medical clerk)
- *What career field do you think you would be in if you had the job of teacher?* (for example: education)

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## INSTRUCTION STEPS

### GUIDED GROUP EXPLORATION

#### THE PATH TO A SUCCESSFUL CAREER [25 MINUTES]

Split students into small groups of three to five. Explain that, today, students will be following the path of one particular career field, understanding a job in that career field in more depth, and making decisions about education and opportunities as a way of advancing or exploring in the career field.

First, the groups will have to select their job. Distribute a set of the **Job Cards** (group handout) to each group, and have students randomly select one (without seeing the options). Once they have selected their job card, students should read the information about that job and then compare it to the results of their pre-assessment. Students should discuss:

- *What career field is this job in?*
- *Did anyone select this career field from their **Career Pre-Assessment** on the Warm Up? What new information do you know about this job?*
- *Is anyone interested in this job? Why or why not?*
- *What is one surprising fact about this job?*

Next, distribute one copy of the informational text **Volunteering, Internships and Job Shadowing** (group handout) per student group. Once students have completed the short reading, check for understanding with the following questions:

- *What is the difference between volunteering, interning and job shadowing?*
- *As a middle school student, can you volunteer, hold an internship or shadow different jobs? Explain your answer.*
- *Do you think you can volunteer, intern or shadow at any point in your career? Explain.*
- *How could volunteering, interning or job shadowing improve your career field opportunities?*

After discussing the reading, provide student groups with a copy of the **Opportunity Card** (group handout) options. Prompt students to select an **Opportunity Card** based on what they think will best advance/explore and help someone in the career field from the job that they selected earlier. (Note: provide the **"Change Jobs"** card as an option only if students will be able to research other jobs on the computer in order to make their job change decision.) In groups, students should discuss:

- *How does this opportunity help someone in the career field from the job that we selected?*
- *How would someone go about getting an opportunity like this?*
- *What connections are there between this job and opportunity and the career field I am interested in from my Career Pre-Assessment?*

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## INSTRUCTION STEPS

Next, students will examine the **Degrees Matter** slide and study how education impacts a career. Check for understanding by asking the following questions:

- *What does this graph show about the connection between education and a career?*
- *What are some reasons why people choose to further their education as they advance/explore their career field? (For example: It provides them with more training, it can help secure a promotion and it helps them get paid more money.)*
- *What do you think are some reasons that people choose not to further their education as they advance/explore their career field? (For example: It costs money to go to school and it takes time to go to school.)*
- *Are there any solutions to some of the problems you present? (For example: financial aid, scholarships, reimbursements and in-house classes that students can take on the job.)*

Finally, student groups should select an **Education Card** (group handout) from the options based on what they think will best advance/explore and help someone in the career field of the job that they selected earlier. In groups, students should discuss:

- *How does this educational opportunity help someone in the career field of the job that we selected?*
- *How would someone go about making this educational opportunity happen?*
- *What connections are there between this career and educational opportunity and the careers that I am interested in from my **Career Pre-Assessment**?*

## WRAP UP

### CREATING MY CAREER PLAN [10 MINUTES]

Ask students to pull out their **Career Pre-Assessments** and **Answer Keys** from the introductory activity and select their top career field. Ask students to consider what path they might need to take to break into their career. Ask students to use a sheet of loose-leaf paper to make a plan for going from where they are now to where they hope to be in their careers. Remind students to include their education, volunteering, internship opportunities and job shadowing. Students may draw up their career plans in a variety of ways, including:

- Write a description of your career plan from now until you achieve your career.
- Create a captioned illustration (like a game board or a path) to show the steps you will need to take to get from where you are now until you achieve your career.

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## EXPANDED INFORMATION TO SHARE

**NOTE:** Use the following ideas to extend financial literacy concepts throughout the school year within core content areas through English Language Arts, Math, Social Studies and Economics, and Technology activities, projects and discussions. Duration of activities will vary.

### ENGLISH/LANGUAGE ARTS

- **Writing Prompts**

- Describe your dream job. What are your responsibilities? What do you have to do to achieve your dream job? Who are your co-workers? Why is this job your dream job?
- Review the results of your **Career Pre-Assessment**. Do you agree or disagree with the results? Why?
- Write a narrative about your path from where you are now to your dream job. Your narrative should read like an interesting memoir or novel. Include characters, dialogue, plot and an interesting conflict.
- Develop a résumé to get your dream job. Using a model and/or résumé template, create a résumé where you include the education and experiences that will lead you to submit a résumé for your dream job.

- **Additional Readings/Resources**

- *My Next Move* by U.S. Department of Labor: A searchable, browsable resource to help figure out dream jobs and match interests to career options. [www.mynextmove.org/](http://www.mynextmove.org/)

### MATH

- **Activity/Project Ideas**

- Read the table at the link to determine the mean salary for two or three jobs of your dreams. Compare the salaries. Which job has a higher salary? By how much? Why do you think that is? Use the job salary statistics provided by the Bureau of Labor Statistics. [www.bls.gov/oes/current/oes\\_nat.htm#25-0000](http://www.bls.gov/oes/current/oes_nat.htm#25-0000)
- Analyze the costs of reaching a higher salary. Review the job cards and discuss the education requirements that align to the salaries. Use the National Center for Education Statistics data on the cost of a degree. [www.nces.ed.gov/fastfacts/display.asp?id=76](http://www.nces.ed.gov/fastfacts/display.asp?id=76)

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## EXPANDED INFORMATION TO SHARE

### SOCIAL STUDIES AND ECONOMICS

- **Activity/Project Ideas**

- Examine the change in career fields and the employment force in United States history. What career fields were more important in U.S. history and no longer hold the same weight today? Why? What did the U.S. workforce used to look like, and how has it changed? Why?

### TECHNOLOGY

- **Online Games/Tools**

- *College Navigator* by the National Center for Education Statistics: A search tool for students to find colleges that fit with their interests.  
[www.nces.ed.gov/collegenavigator/](http://www.nces.ed.gov/collegenavigator/)
- *Occupational Outlook Handbook* by the Bureau of Labor Statistics: A search tool for students to explore jobs and career fields based on pay, educational attainment, growth rate and on-the-job training. [www.bls.gov/ooh/](http://www.bls.gov/ooh/)
- *Be Your Own Boss Challenge* by The Mint: Students take a quiz to determine whether entrepreneurship is the right career path for them.  
[www.themint.org/teens/be-you-own-boss-challenge.html](http://www.themint.org/teens/be-you-own-boss-challenge.html)

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## ANSWER KEY FOR STUDENT HANDOUTS

### LESSON 1: CAREER PRE-ASSESSMENT

<p><b>MOST CHECKS IN A</b></p>	<p>You are interested in the “Agriculture, Food and Natural Resources” career field!</p> <p><b>Jobs that might suit you include:</b> raising and/or selling crops or livestock, helping farmers, processing food, protecting the environment</p> <p><b>Areas to focus on:</b> biology, environmental science, business, government</p> <p><b>Look for opportunities:</b> working with animals, protecting the environment, shadowing work with livestock or crops</p> <p><b>Student organizations that may interest you:</b> Future Farmers of America, Junior Achievement, 4-H, Business Professionals of America</p>
<p><b>MOST CHECKS IN B</b></p>	<p>You are interested in the “Business, Management and Administration” career field!</p> <p><b>Jobs that might suit you include:</b> banker, store/hotel manager or owner, advertiser, accountant, investment fund manager</p> <p><b>Areas to focus on:</b> math, government, psychology</p> <p><b>Look for opportunities:</b> starting a business, managing your own savings or checking account, planning events, serving as a leader of a club</p> <p><b>Student organizations that may interest you:</b> Junior Achievement, Business Professionals of America, Boy Scouts or Girl Scouts</p>
<p><b>MOST CHECKS IN C</b></p>	<p>You are interested in the “Communication and Information Systems” career field!</p> <p><b>Jobs that might suit you include:</b> computer game designer, website developer, performer, artist, journalist</p> <p><b>Areas to focus on:</b> technology, physics, math, performing arts, speech/public speaking</p> <p><b>Look for opportunities:</b> creating a webpage, using multimedia in school projects, joining the school play, working on the student newspaper</p> <p><b>Student organizations that may interest you:</b> Drama Club, Speech and Debate, Business Professionals of America, Computer Club</p>

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## ANSWER KEY FOR STUDENT HANDOUTS

### LESSON 1: CAREER PRE-ASSESSMENT - CONTINUED

<p><b>MOST CHECKS IN D</b></p>	<p>You are interested in the “Engineering, Manufacturing and Technology” career field!</p> <p><b>Jobs that might suit you include:</b> engineer, construction manager, statistician, architect, auto mechanic, pilot</p> <p><b>Areas to focus on:</b> math, physics, technology, art</p> <p><b>Look for opportunities:</b> entering science fairs, learning CAD, visiting a repair shop, apprenticing</p> <p><b>Student organizations that may interest you:</b> Math Club, Engineering Club, Science Club</p>
<p><b>MOST CHECKS IN E</b></p>	<p>You are interested in the “Health Science Technology” career field!</p> <p><b>Jobs that might suit you include:</b> physician, dentist, nurse, laboratory scientist, athletic trainer, medical assistant, midwife</p> <p><b>Areas to focus on:</b> biology, health, anatomy/physiology</p> <p><b>Look for opportunities:</b> volunteering at a hospital or nursing home, attending health fairs, managing a sports team</p> <p><b>Student organizations that may interest you:</b> Health Club, Science Club, Family, Career and Community Leaders of America</p>
<p><b>MOST CHECKS IN F</b></p>	<p>You are interested in the “Human Services” career field!</p> <p><b>Jobs that might suit you include:</b> educator, politician, foreign ambassador, day care owner, police officer, librarian</p> <p><b>Areas to focus on:</b> English, government, foreign languages</p> <p><b>Look for opportunities:</b> coaching a team, volunteering at a local politician’s office, providing child care, learning a language</p> <p><b>Student organizations that may interest you:</b> Future Teachers of America, Big Brothers/Big Sisters, Speech and Debate, ROTC, Mock Trial</p>
<p><b>EQUAL MIX OF MORE THAN ONE</b></p>	<p>You have multiple career interests! Write down your top three as possible career fields and look into each in more detail.</p>

# Job Cards

**Directions:** Use with *The Path to a Successful Career* activity. Make one set of copies per group of students, then cut out the cards.

<b>Food Scientist</b>	<b>Entrepreneur/ Business Owner</b>	<b>Website Developer</b>
<p>Food scientists use chemistry, microbiology, engineering and other sciences to analyze foods.</p> <p><b>Annual Salary:</b> \$80,000</p> <p><b>Minimum Level of Education:</b> Bachelor's degree</p>	<p>Entrepreneurs are people who conceive of, establish, operate and assume the risks of their own business.</p> <p><b>Annual Salary:</b> \$68,000</p> <p><b>Minimum Level of Education:</b> High School diploma</p>	<p>Website developers design, create and modify websites.</p> <p><b>Annual Salary:</b> \$85,000</p> <p><b>Minimum Level of Education:</b> Bachelor's degree</p>
<b>Veterinary Assistant</b>	<b>Nurse Practitioner</b>	<b>Lawyer</b>
<p>Veterinary assistants feed, water and examine animals under the direction of a veterinarian. They also clean and disinfect cages and work areas.</p> <p><b>Annual Salary:</b> \$31,000</p> <p><b>Minimum Level of Education:</b> High School diploma</p>	<p>Nurse practitioners diagnose and treat illness, either independently or as part of a health care team.</p> <p><b>Annual Salary:</b> \$114,000</p> <p><b>Minimum Level of Education:</b> Master's degree</p>	<p>Lawyers draw up legal documents and represent clients in legal proceedings.</p> <p><b>Annual Salary:</b> \$148,000</p> <p><b>Minimum Level of Education:</b> Doctoral or Professional degree</p>

# Opportunity Cards

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

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

# Education Cards

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

<b>Take a Class</b>	<p>You want to learn more about one particular skill.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none"><li>• <i>What is a skill that can help you in your job or can help you move to another job within your career field?</i></li><li>• <i>What classes might offer that skill training?</i></li></ul>
<b>Get a Degree</b>	<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"><li>• <i>How does getting a degree help in your career field?</i></li></ul>
<b>Do Nothing</b>	<p>You do not want to make any commitments to education at the moment.</p> <p>Discuss and decide:</p> <ul style="list-style-type: none"><li>• <i>Why did you choose not to further your education at the moment?</i></li><li>• <i>Is furthering your education an option for the future? Why or why not?</i></li></ul>

# 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    |

# Volunteering, Internships and Job Shadowing

## **VOLUNTEERING**

A volunteer is someone who donates their 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 living facility once a month. He learns more about how health care operations work, while developing his bedside manner and making elderly people feel good.

## **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.

[www.usajobs.gov/help/working-in-government/unique-hiring-paths/students](http://www.usajobs.gov/help/working-in-government/unique-hiring-paths/students)

## **JOB SHADOWING**

Job shadowing is the name given to the opportunity for you to observe or "shadow" someone doing their 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.

[www.thebalancecareers.com/job-shadowing-is-effective-on-the-job-training-1919285](http://www.thebalancecareers.com/job-shadowing-is-effective-on-the-job-training-1919285)