



**Money  
Smart**

**for Grades 6-8**



**Educator Guide**



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# WELCOME TO MONEY SMART

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Welcome to **Money Smart**, an exciting interactive exploration of the concepts of money. This standards-aligned, cross-curricular program is designed to promote financial understanding for middle school students in grades 6 through 8. You can use **Money Smart** to add engaging and enriching activities to financial literacy and economics instruction. Extension activities support English Language Arts, Math, Social Studies and Economics, and Technology, while also helping your students build the foundation to become financially responsible adults.

In **Money Smart** you will find:

- **Twelve Lessons** with hands-on, cross-curricular activities that engage sixth- through eighth-grade students in discussing and exploring key financial concepts
- **Teacher Presentation Slides**, which provide helpful visuals, as well as challenge exercises and reflective prompts to support the activities in each lesson
- **A Student Guide** with handouts, worksheets, and resources that let students explore the topics covered in each lesson and apply their new knowledge
- **A Parent/Caregiver Guide** with information about topics and terms being covered in class, conversation starters, online and literary sources, along with activities to try at home and around town

Developing positive financial habits equips students with 21<sup>st</sup>-century skills and tools that last a lifetime. We hope you and your students enjoy learning about money and its many uses.

We are eager to hear from you about how you use this curriculum. We would like to know what works well and what could be improved to make **Money Smart** even better. If you have any questions, we would like to help. Please contact us with your comments and questions via e-mail at [communityaffairs@fdic.gov](mailto:communityaffairs@fdic.gov).

# GETTING STARTED

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**Money Smart** provides a comprehensive, developmentally appropriate program for middle school students to build an understanding of key financial concepts.

There are many features that help make the **Money Smart** curriculum engaging, motivating, and easy to use. Each lesson includes learning objectives, essential questions, supplies needed, and preparation required, as well as the following features and components to support easy integration of **Money Smart** activities into your instructional day.

## STANDARDS

Each lesson promotes real-world connections through student-centered learning experiences and aligns to the following education standards and learning outcomes, including Common Core State Standards in mathematics and English Language Arts. The **Education Standards Chart** identifies which standards are met in each lesson.

- Financial Literacy JumpStart Standards
- English Language Arts Common Core State Standards
- Mathematics Common Core State Standards
- National Standards for Financial Literacy by the Council for Economic Education
- Partnership for 21<sup>st</sup> Century Skills

## GRADE-LEVEL MODIFICATIONS

Please note the modifications identified throughout lessons to differentiate learning experiences for beginner and advanced students. Modifications provide developmentally appropriate activity recommendations and extension opportunities.

## PRESENTATION TIME

Each lesson plan includes an estimated time needed to teach the lesson. Actual time required will vary from classroom to classroom. The estimation includes instructional time spent on the **Warm Up**, **Guided Exploration**, **Group Exploration**, **Independent Exploration**, and **Wrap Up**. Activities may also be taught as several short lessons over a period of days or weeks. **Extended Exploration** activities are included to extend financial literacy learning opportunities throughout the year and provide easy ways to integrate the topics into various content areas.

## ASSESSMENTS

A variety of assessments are integrated throughout each of the twelve lessons. Assessments are designed to build value, meaning, and context around a topic, while providing teachers with opportunities to evaluate prior student knowledge, and collect evidence their new understandings of lesson concepts and skills. Pre- (formative) and post- (summative) assessments are noted on the first page of each lesson. Assessments include discussions, reflections, questions and answers, reading, writing, and problem-solving exercises. Assessments are aligned to standards so that teachers may track students' mastery of standards. Student handouts are an especially useful form of written assessment.

## LESSON STRUCTURE

Each lesson is designed to include the following:

- **Warm Up** introduces students to the topic and sparks inquiry.
- **Guided Exploration** integrates cross-curricular and developmentally appropriate learning activities and assessments while focusing on the key financial literacy learning objectives of the lesson, with teacher guidance.
- **Money Smart Tips** are provided throughout lessons to offer additional guidance, interesting and relevant financial facts, and additional ideas to help make *Money Smart* a success in your classroom.
- **Group Exploration** allows students to work in small groups to explore concepts and solve problems together. Cooperative learning is considered a “best practice” in middle school instruction.
- **Independent Exploration** activities are designed to engage students in the process of learning through individual discovery, research, and interpretation. These activities are more independent than the Guided and Group Exploration activities and may also be used as homework assignments or independent study.
- **Wrap Up** provides a reflection question or activity to review lesson concepts and allow students to demonstrate their understanding.
- **Extended Exploration** provides teachers with additional opportunities to extend financial literacy concepts throughout the school year within core content areas including English Language Arts and Math. Activities can be completed as a class, in small groups, or by students individually. Useful resources (such as books, web links, games, or videos) are also included to promote even more student engagement. The books and online resources suggested in this guide are just a few of the many available resources that explore these topics, and are not endorsed by the FDIC.
- **Student Handouts** (found in the **Student Guide**), **Group Handouts** (found in this guide), and **Teacher Presentation Slides** provide dynamic instructional support. Student and group handouts create an opportunity for students to apply their knowledge and for teachers to assess their understanding. Teacher presentation slides offer visuals and interactive activities corresponding with lessons.
- The **Answer Key**, **Glossary**, and **Standards Chart** house all of the information needed to check for understanding, define key terms, and check which activities meet specific education standards. Vocabulary words are **bolded** in each lesson as they are introduced. It may be helpful to distribute copies of the entire glossary to students as a reference.

## MONEY SMART AT HOME

The *Money Smart* curriculum includes a helpful **Parent/Caregiver Guide** that corresponds to the classroom materials. Families may also use it independently of the curriculum. It contains resources, activities, games, and conversation starters on financial literacy topics covered in each lesson. Use the following ideas to encourage parents to use the guide at home:

- Introduce parents to the *Money Smart* program and share the **Parent/Caregiver Guide** at the start of the school year.
- Discuss the *Money Smart* program during parent-teacher conferences or in monthly parent newsletters home, and emphasize the importance of building healthy financial habits from an early age.
- Hold a *Money Smart* family night. Play games and have students share short skits about financial concepts they have learned.
- Send student handouts from each lesson home in homework folders for parents to review and sign.

## INTERDISCIPLINARY PROJECTS

Interdisciplinary project-based learning provides the connectedness that many middle school students need as they make the transition from single classroom instruction in elementary school to subject-specific classrooms at the secondary levels. This section provides a few ideas for connecting financial literacy across disciplines into single projects.

### 1. Financial Literacy Assembly or Community Awareness Campaign

Use arts-integration to allow students a creative outlet to demonstrate their learning from one, some, or all *Money Smart* lessons. Some options include:

- **Drama:** Write and perform a play, a video advertisement, or a news broadcast. For example: students could combine their learning from **Lesson 1: *The Path to Success*** and **Lesson 2: *Bread and Butter*** to write a play about how to select a career field, how to get a job, and what happens once you get a job.
- **Visual Art:** Study and develop public service announcement (PSA) posters for the school or the community. For example: students could use their learning from **Lesson 10: *Protecting Yourself*** to develop PSA posters on what identity theft looks like, how to avoid it, and what you should do if you suspect that you are a victim of it.
- **Music/Choir:** Write and perform a song or rap. For example: students can demonstrate their learning from **Lesson 12: *Spend, Save, or Give?*** by writing a song that helps other students identify the various ways that they can spend, save, or give their money. The song can be played on the school PA system, posted on the school website or performed at an assembly.
- **Technology:** Create PSAs using PowerPoint, Prezi, Microsoft Publisher, online cartoon creators like <http://www.abcya.com/animate.htm> or <http://scratch.mit.edu/>, or other design programs. For example: students could create an online cartoon to share with others that demonstrates their understanding of **Lesson 7: *How to Stash Your Cash***.

## 2. Managing a Budget

Planning a field trip, an assembly, or a school party? Develop an interdisciplinary project to allow students to create and manage the budget. Some options include:

- **Social Studies:** Assess the needs and wants of the event. Prioritize necessary items and then wanted items. Students can use their learning from **Lesson 4: *Being a Savvy Shopper*** to research to identify and evaluate costs.
- **Math:** Develop a suggested budget based on assessing needs and wants for the event. If and when the budget is accepted, manage the spending to ensure that the event does not go over budget. Students can use their learning from **Lesson 3: *Designing Dreams*** and **Lesson 5: *Go with the Flow***.
- **English:** Write a persuasive letter to the school administration explaining the needs and wants of the event, analyzing the suggested budget, and requesting the funds to execute the event. Students can use their learning from **Lesson 3: *Designing Dreams*** and **Lesson 5: *Go with the Flow***.

## 3. School Store

Whether your school has a school store, or it is something that the students might be interested in starting, consider developing a project to provide students with ownership, while allowing them to learn more about financial literacy. Some options include:

- **Social Studies:** In coordination with other students and staff in the building, develop an inventory of needs and wants that can be supplied in the school store. Use research to identify and evaluate costs. Students can use their learning from **Lesson 4: *Being a Savvy Shopper***.
- **Math:** Develop a budget for purchasing bulk items. Consider options for and create sale prices for each item. Create a cash flow statement to determine the amount of product that must be sold in order to turn a profit. Students can use their learning from **Lesson 3: *Designing Dreams*** and **Lesson 5: *Go with the Flow***.
- **Art/Design:** Use advertising techniques to advertise and sell the school store products. Students can use their learning from **Lesson 4: *Being a Savvy Shopper***.
- **English:** Write a persuasive argument to open a school savings account to keep school store profits in a safe place and earn interest. Alternately, write a persuasive argument to invest the profits in an investment vehicle like stocks or bonds. Students can use their learning from **Lesson 7: *How to Stash Your Cash*** and **Lesson 8: *Money Doesn't Grow on Trees***.

## 4. Create and Use Financial Literacy Games

Playing games is a great way to engage students in learning. Even better, is to allow students to create their own games to play. Students can demonstrate their learning from one, some, or all **Money Smart** lessons. These games can be created and played in several subject areas including Social Studies, English, Math, and Art. Some options include:

- **The Path to Success:** Create a game where you must make choices about your education, your career, the jobs you get and the associated income, the taxes you pay on your income, and the insurance purchases that you can make. **Money Smart** connections: **Lesson 1: *The Path to Success***, **Lesson 2: *Bread and Butter***, **Lesson 11: *Risky Business***.



- **Charge It!** Create a game where you can make choices about which credit card to apply for, make purchases with credit versus cash, and build credit. *Money Smart* connection: **Lesson 9: Credit and Debt.**
- **Money, Money, Money:** Create a game where you can make choices about how to earn and spend money, factoring in cash flow, saving, and charitable giving. *Money Smart* connections: **Lesson 5: Go with the Flow, Lesson 12: Spend, Save, or Give?**

## 5. Solve a Community Problem

The intersection of problem-solving and real-life application is important for middle school students. What better way to combine the two than to solve a community-wide problem? Start by considering problems in your community. Problems could be split along content lines, for example:

- **Science:** Does your community recycle? How “green” is your community? Investigate science career fields and discover how students might make a career of solving these community problems, using **Lesson 1: The Path to Success.**
- **Technology:** Who has access to technology in your community? Inform your community about online threats after covering **Lesson 10: Protecting Yourself.**
- **Arts:** Does any part of your community need beautifying? Determine a method to raise and spend money on community beautification using **Lesson 5: Go with the Flow.**
- **Foreign Language:** Do non-English speaking members of your community need access to resources? Consider developing a foreign-language PSA that ties to student learning from **Lesson 4: Being a Savvy Shopper.**

Encourage students to use the financial literacy topics learned in *Money Smart* lessons to identify a community problem and develop and maintain a budget for solving the problem.

## FINANCIAL LITERACY ALL YEARLONG

Highlight financial literacy at your school all year long, especially in April, during National Financial Literacy and School Library Month.

- Create bulletin boards or posters with students about financial literacy themes learned in *Money Smart.*
- Develop interdisciplinary projects that incorporate financial literacy topics.
- Create a class or school newsletter with students to distribute to the school community about money skills and financial concepts covered in class.
- Integrate real-world applications of financial literacy into content area classes.

The more students are exposed to financial literacy, and the more opportunity they have to practice applying their new knowledge and understanding of concepts, at school and at home, the more prepared they will be to live *Money Smart* lives.

# LESSON AT-A-GLANCE

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Lesson Title	Topic	Learning Objectives	Time Required
<b>1 The Path to Success</b>	<b>Career and Job Opportunities</b>	<p>Identify and assess the skills and experience needed for a variety of careers</p> <ul style="list-style-type: none"><li>• Examine the impact of education and other opportunities like internships on career trajectory</li><li>• Create a path for advancing in a career field</li></ul>	<p><b>50 min</b></p> <p><b>Session 1 (25 min)</b></p> <ul style="list-style-type: none"><li>• Career Pre-Assessment (10min)</li><li>• Understanding Important Vocabulary (5 min)</li><li>• The Path to a Successful Career (part 1)<ul style="list-style-type: none"><li>◦ Introduction (5 min)</li><li>◦ Job Cards (5 min)</li></ul></li></ul> <p><b>Session 2 (25 min)</b></p> <ul style="list-style-type: none"><li>• The Path to a Successful Career (part 2)<ul style="list-style-type: none"><li>◦ Opportunity Card (10min)</li><li>◦ Education Card (5min)</li></ul></li><li>• Creating My Career Plan (10min)</li></ul>



# LESSON 1: THE PATH TO SUCCESS

GRADES  
6 - 8

## 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

**TIME REQUIRED:** 50 minutes  
(excluding **Extended Exploration** 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**)

**PREPARATION:**

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

**STUDENT HANDOUTS:**

*(found in Student Guide)*

- **Career Pre-Assessment**
- **Career Pre-Assessment** answer key
- **Volunteering, Internships, and Job Shadowing** informational text

**GROUP HANDOUTS:**

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

**TEACHER PRESENTATION SLIDES:**

- **Degrees Matter**

**ESSENTIAL 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

Group Handouts .....	17
Answer Key .....	20
Glossary with key vocabulary .....	22



## INSTRUCTION STEPS

### WARM UP

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

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 2.2%, while the unemployment rate of someone who has a high school diploma is 7.5%. Additionally, someone with a doctoral degree will earn \$2.2 million more in his or her lifetime than someone with a high school degree. Hang this poster on unemployment rate and pay by educational attainment as a reminder to your students about the importance of education. <http://www.bls.gov/k12/content/teachers/posters/pdf/learning-and-earning.pdf>

### 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 his or her 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: a nurse, doctor, physician's assistant, hospital administrator, medical clerk)*
- *What career field do you think that you would be in if you had the job of teacher? (for example: education)*



## 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**?*



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, 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.



## EXTENDED EXPLORATION

**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 career. 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 career.
- **Additional Readings/Resources:**
  - *My Next Move* by U.S. Department of Labor: A searchable, browsable resource to help figure out dream careers and match interests to career options. <http://www.mynextmove.org/>
  - *Jobs in 2020: The Industries and Occupations to Watch* by U.S. News and World Report: A collection of informational texts about careers that are expected to grow in the future. <http://money.usnews.com/money/careers/jobs-in-2020>

### MATH

- **Activity/Project Ideas:**
  - Read the table 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. [http://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. <http://nces.ed.gov/fastfacts/display.asp?id=76>.



## 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

- **OnlineGames/Tools:**
  - *College Navigator* by the National Center for Education Statistics: A search tool for students to find colleges that fit with their interests. <http://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. <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. <http://www.themint.org/teens/be-you-own-boss-challenge.html>





# JOB CARDS

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

<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> \$72,000</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> \$67,000</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. Clean and disinfect cages and work areas.</p> <p><b>Annual Salary:</b> \$23,000</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> \$97,000</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> \$111,000</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.

<p><b>Volunteer</b></p>	<p><b>You want to help others by giving your time and skills free of charge.</b></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>
<p><b>“Shadow”</b></p>	<p><b>You want to explore your job or career field by observing or “shadowing” someone else doing his or her job.</b></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>
<p><b>Change Jobs (optional)</b></p>	<p><b>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.</b></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><b>You want to learn more about one particular skill.</b></p> <p><b>Discuss and decide:</b></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 careerfield?</i></li><li>• <i>What classes might offer that skill training?</i></li></ul>
<b>Get a Degree</b>	<p><b>You want to learn more about several different skills within your career field.</b></p> <p><b>Discuss and decide:</b></p> <ul style="list-style-type: none"><li>• <i>How does getting a degree help in your careerfield?</i></li></ul>
<b>Do Nothing</b>	<p><b>You do not want to make any commitments to education at the moment.</b></p> <p><b>Discuss and decide:</b></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>

# ANSWER KEY

## for Student Handouts

### LESSON 1: CAREERPRE-ASSESSMENT

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

**ANSWER KEY (continued)**

**LESSON 1: CAREER PRE-ASSESSMENT(continued)**

<p><b>MOST CHECKS IN D</b></p>	<p>You are interested in the “<b><u>Engineering, Manufacturing, and Technology</u></b>” career field!</p> <p><b>Jobs that might suit you include:</b> engineer, construction manager, statistician, architect, auto mechanic, pilot</p> <p><b>Be sure to study extra hard in:</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 “<b><u>Health Science Technology</u></b>” 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>Be sure to study extra hard in:</b> biology, health, anatomy/physiology</p> <p><b>Look for opportunities:</b> volunteering at a hospital or nursing home, attending health fairs, managing a sportsteam</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 “<b><u>Human Services</u></b>” 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>Be sure to study extra hard in:</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>Your have multiple career interests! Write down your top three as possible career fields and look into each in more detail.</p>

# GLOSSARY

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**Annual Percentage Rate (APR):** The cost of borrowing money on a yearly basis, expressed as a percentage rate.

**Bank:** A financial institution and business that accepts deposits, makes loans, and handles other financial transactions.

**Budget:** A plan that outlines what money you expect to earn or receive (your income) and how you will save it or spend it (your expenses) for a given period of time.

**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.

**Cash Flow:** Income and expenses over a given period of time.

**Credit:** The ability to borrow money and pay it back later.

**Credit Card:** A plastic card that can be used to obtain credit (such as to purchase goods and services).

**Debit:** An amount of money taken out of a deposit account to pay for something.

**Debit Card:** A plastic card that can be used to deposit or withdraw cash from a checking or other bank deposit account, such as at automated teller machines or at retail locations that accept cards.

**Debt:** Money that is owed.

**Discretionary Expenses:** Money that is not essential to spend; money spent on wants.

**Diversification:** The approach of spreading your money among various investments with the hope that if one investment loses money, the others will make up for those losses; also referred to by the phrase "don't put all your eggs in one basket".

**Earned Income:** Money you get from working, such as wages, commissions and tips.

**Expense:** The cost of goods and services; the amount of money that is spent.

**Federal Deposit Insurance Corporation (FDIC):** Preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least \$250,000. An independent agency of the federal government, the FDIC was created in 1933.

**Financial Institution:** A bank or credit union.

**Fixed Expense:** An expense that does not change from month to month.

**Goal:** Something you wish to achieve or accomplish in a specific amount of time.

**Identity Theft:** When someone steals another person's identity to commit fraud, such as by using his or her name or Social Security number to get something. Identity theft is a crime.

**Income:** Money that you receive from jobs, allowances, gifts, interest, dividends, and other sources.

**Income Tax:** Taxes on income, both earned (salaries, wages, tips, commissions) and unearned (interest, dividends). Income taxes can be levied on both individuals (personal income taxes) and businesses (business and corporate income taxes).

**Insurance:** A contractual relationship that exists when one party (the Insurer), for a fee (the

## GLOSSARY (continued)

premium) agrees to reimburse another party (the Insured or third party on behalf of the Insured) for a specific loss.

**Interest:** Money that a bank or other financial institution pays you for keeping money on deposit with them, or the amount of money you pay a bank as a fee when you borrow money.

**Invest:** To put money at risk with the goal of making a profit in the future.

**Investment Vehicles:** The methods that a person (or business) can use to invest money.

**Job:** A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.

**Mutual Fund:** An investment tool that pools the money of many investors and invests it in stocks, bonds, and money market assets, or other securities.

**Need:** Something you must have to survive, such as clothes, shelter, or food.

**Opportunity Cost:** The next best thing that you give up in order to do something else; a trade-off of a decision you make.

**Payroll Deduction:** Money that an employer withholds from earnings.

**Phishing:** When fraudsters impersonate a business or government agency to try to get you to give them personal information, such as through an email or text message. Can also be thought of as “fishing for confidential information”.

**Profit:** The money gained or left over after money spent (expense) is subtracted from money earned (income).

**Return:** Money made (profit) from an investment.

**Risk:** The possibility that something unplanned or unintended may happen (such as losing money). Uncertainty about outcomes that are not equally desirable. In finance, it refers to the degree of uncertainty about the rate of return and the potential harm that could arise when financial returns are not what the investor expected.

**Risk Management:** The process of calculating risk and choosing approaches to minimize or manage loss.

**Save:** Setting something, like money, aside to use in the future.

**Savings Account:** A bank account that you can use to set aside money, and that pays you interest.

**Savings Bond:** People lend money to the Government so it can pay its bills. Over time, the Government gives that money, plus a bit extra (interest), back to those people as payment for using the borrowed money.

**Stock:** An investment that represents a share of ownership in a company.

**Tax:** Money that has to be paid to a government to provide public goods and services.

**Variable Expense:** Money that a person spends or gives away that varies from month to month.

**Want:** Something that you would like to have but that you could live without, such as a TV or tickets to a baseball game.



Money  
Smart

## for Grades 6-8 Student Guide



A fun way to help kids  
get smart about money.







# 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,<br>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<br>Others | <input type="checkbox"/> Public Speaking | <input type="checkbox"/> Other Cultures    |



# VOLUNTEERING, INTERNSHIPS, AND JOB SHADOWING

## 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.

<http://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.

<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/>