

Income and Careers

Career Exploration

PwC's *Earn Your Future*™ Curriculum

Table of contents

Introduction.....	3
Lesson description.....	3
Grade(s)	3
Lesson time	3
Pre-visit Prep	4
Student learning objectives.....	4
Teacher tips.....	4
Materials	5

5 minute prep.....	5
--------------------	---

Background.....	5
Vocabulary	5
Sources	6
Pre and Post Assessments.....	6
Lesson activities.....	7
Evaluation/assessment of student learning.....	11

Introduction

“The reality is that all children don’t know the basics of saving and investing. It’s a skill they need to be successful in our economy.”

-Education Secretary Arne Duncan, April 2011.

Recent history underscores the immediate need for youth to develop skills in math and financial literacy, and yet, current data shows there is a lack of access to curricula for students to learn:

- A 2011 survey conducted by American Express found that a majority of parents with children in high school or college gave schools below-average or failing grades in teaching responsible spending.
- A 2012 survey by Junior Achievement and Allstate Foundation showed 23 percent of teens are uncertain about their ability to budget successfully.
- Despite the fact that 13 states mandate personal finance coursework as a high school graduation requirement, there is no national legislation mandating that it be a requirement in schools.*

The enclosed lesson plan about financial literacy is designed to increase students’ proficiency in financial literacy. Your expert knowledge and real-life examples, coupled with this one- hour lesson plan aligned to national standards in personal finance education, will fill a critical gap in our current education system, and better prepare the next generation of leaders to make sound financial decisions and be productive citizens.

We applaud your efforts to bolster students’ understanding of concepts critical to the health of our economy and stability of our nation. Furthermore, we thank you for serving as an ambassador for PwC, reinforcing our commitment to helping students improve their skills in financial literacy and to youth education overall.

Lesson description

Students will compare personal skills and interests to various career options. Students will identify a career goal and develop a plan and timetable for achieving it, including educational and training requirements, costs, and possible debt. Students will analyze how economic, social, cultural, and political conditions can affect income and career potential.

Grade(s)

6-8

Lesson time

45-60 min

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Pre-visit Prep

- Review the 5-minute prep to familiarize yourself with the lesson topic, vocabulary and common misconceptions.
- Obtain the lesson materials listed under the “Materials” section below.

Student learning objectives

Students will:

- Complete a self-assessment to identify skills and interests
- Explore connections between individual interests and careers
- Identify a career goal and create a pathway for achieving it
- Explore factors that can affect income and career potential

Teacher tips

- Get the lay of the land: Talk to the regular facilitators for this class ahead of time. Understand the teaching conditions and physical layout of the classroom or other learning setting where you will teach. Are there tables and chairs? Can you arrange tables for activity stations ahead of time?
- Ask the students to help: Try to identify the class leaders and rely on them for assisting you to organize the kids.
- During discussions, allow a little time for responses to flow from the students.
- Acknowledge every response with eye contact and a positive word. Keep the conversation moving and try to summarize their responses briefly after every question.
- Keep the conversation and questions flowing during activity set up even if just to let the students know what you are doing.

Materials

For up to 30 students, obtain ahead of time-

Class/Group

- Chart paper and markers
- Scratch paper & pens/pencils

Student (one for each student)

- Handout Packet - Career Exploration Handouts A, AA, B, & C: contains Handout A: Thinking about Your Future, Handout AA: College and Careers, Handout B: Career Plan Matrix, and Handout C: Career Goal Timeline
- Handout AAA: College Self-Assessment
- Handout D: Supplemental glossary of career-related terms

5 minute prep

Background

The U.S. Bureau of Labor lists 840 job categories, grouped into 461 broad occupations, 97 minor groups, and 23 major groups. For millions of the workers who fill those positions, figuring out which one is the best fit can be a challenge.

Career counselors and coaches use many tools (like psychological and psychometric assessments, self-evaluations, observations, interviews, and other metrics) to help people connect innate skills and talents to careers that celebrate and reward those qualities, and workers themselves constantly evaluate career and compensation satisfaction. The process of finding a good career fit often begins with a self-assessment to highlight personal qualities and traits. Then, those are matched to prospective careers based on the skills, knowledge, preparation, and temperament required to fulfill specific duties.

Every year, many workers change jobs or change careers entirely— often after a commensurate addition of knowledge, skills, or educational degree. Career planning is usually an iterative, lifelong process, and research has suggested that a satisfying, rewarding career is intimately linked with overall happiness and contentment.

Vocabulary

- **Job:** Position of employment with specific duties and compensation
- **Career:** Profession or field of employment for which one trains, such as financial services or medicine
- **Occupation:** The name for a unique set of tasks, skills and abilities that a worker performs
- **Employer:** The person or company who pays a worker for doing a job
- **Industry:** A business or group of businesses making similar types of goods or services

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

-
- **Career Planning:** A process (can be formal or informal) by which a person attempts to align his or her interests, skills, and ambitions with possible career pathways and options
 - **Career Counselor:** A person specifically trained to be a coach and advisor for those exploring their career options
 - **Self-assessment:** A process by which a person reflects on his or her own skills, talents, capacities, and ambitions
 - **Human Resources:** The people that companies and organizations rely on to fulfil their productivity or service goals
 - **Mentor:** A person, usually more experienced and often older, who provides personalized career advice, work/life advice, personal support, and professional networking

Sources

- *Council for Economic Education 2011 Survey of the States
- US Bureau of Labor Statistics: www.bls.gov
- US Bureau of Labor Statistics, Kids: <http://www.bls.gov/k12>
- Jump\$tart Financial Literacy Standards
- What Color is Your Parachute? By Richard Bolles

Pre and Post Assessments

Before beginning the lesson, facilitators should introduce themselves and **distribute** the Pre-Assessment to the students. If time allows, consider conducting a mini icebreaker before the Pre-Assessment.

Note: It is highly recommended that facilitators read the questions aloud to the students and encourage students to select answers as they move through the questions. Reassure the students that the assessments are not graded tests or quizzes, and they do **not** need to put their names on the assessments. The assessments are a tool to measure classroom comprehension of a given module and gauge effectiveness of instructor delivery.

Collect the Pre-Assessments once completed.

Facilitators should teach the lesson to the students and administer and collect the Post-Assessment at the end of class, **keeping in mind the same considerations outlined above**. Again, students do **not** need to put their names on Post-Assessments.

Lesson activities

Greeting

Say: Hi everyone! My name is _____. Thanks for letting me join your program today. We're going to talk about the things you like to do and how those interests can help shape what you might do for a living when you grow up. So, today, it's all about you. How does that sound?

Activity A – Who are you? (15 minutes)

Materials

Class/Group

- Chart paper and markers

Student (one for each student)

- Handout Packet: Career Exploration Handouts A, AA, B, & C (includes Handout A: Thinking about Your Future)
- Pen/pencil

Ask: Have you ever imagined your own future? Right now, your job is to go to school, but in the future, you'll have a different job. What is a job– and how is a job different from a career? What do you think?

Allow a few students to answer the question. Then read or summarize the definitions for both, along with the definition for “occupation.”

Ask: What are some things you've thought about that you might want to do in the future?

Allow several students to respond.

Do: As students answer, pick out words that reflect jobs, careers, or professional skills, and write these on the chart paper. If needed, use some prompts like: What kinds of problems do you think you'll want to solve? How do you think you might want to contribute to society? Do you think you'll want to be part of a big team or a small group – or maybe even work on your own? Does anyone think they'll want to start their own company or organization?

Say: These are great ideas. Now, we're going to develop these a bit further. We'll start with a self-assessment.

Ask: Does anyone know what “self-assessment” means?

Discuss briefly and share the definition. **Self-assessment** is a process by which a person reflects on his or her own skills, talents, capacities, and ambitions.

Say: I'm going to give everyone a handout with some questions on it. You'll have about ten minutes or so to fill out the questionnaire. Think of this like it is an interview for yourself.

Do: Distribute the Handout packet titled “Career Exploration Handouts A, AA, B, & C” and have students focus on **Handout A: Thinking about Your Future**

Say: Now take a few minutes to read the questionnaire and fill in the answers. All set? Ok, go.

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

After about eight minutes,

Say: Time is almost up. You have a few more minutes.

After 10 minutes,

Say: Ok, time's up.

Ask: How did that go? Was it fun? Was it hard to do or was it easy?

Allow a few students to reflect on the process. Guide the conversation so students don't list out their answers or go into too much detail.

Say: Great job, everyone. Keep this handout handy, because you're about to use those questionnaires to think about some careers that might be right for you.

Activity B – Career Match (35 minutes)

Note: If running short on time, consider skipping handout C and instructions to complete it at their leisure after the lesson.

Materials:

Student (one for each student)

- Completed Handout from Activity A
- The following handouts are included in the packet already distributed during Activity A:
 - Handout AA: College and Careers
 - Handout B: Career Plan Matrix
 - Handout C: Career Goal Timeline
- Scratch paper & pen/pencil, if needed

Say: Now let's see what careers may be a good fit for you based on the questionnaire you just filled out.

Ask students to turn to **Handout AA: College and Careers** in their packet. Instruct students to read through the handout and look for the careers that match their highest-ranked categories in Handout A.

Allow: 3 minutes for students to read through Handout AA.

Say: Are you surprised by the types of careers that you just read might be good for you? Let's talk about ways to prepare and work toward careers in these fields.

Say: For this next activity, find a partner to work with.

Do: Help students form teams of two. If there's an odd number, then either create a group with three students or become a partner for one student.

After groups are formed,

Say: Please choose who is going to be Partner A and who's going to be Partner B. They're both the same, but you'll be trading jobs.

Ask: All set?

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Say: In the packet there are two more handouts. Turn to **Handout B:** Career Plan Matrix and **Handout C:** Career Goal Timeline.

Say: Here's what you're going to do: First you're going to take turns sharing your responses from Handout A with your partner. Then you're going to pick two possible careers for each person from Handout AA (indicating Handout AA). With each other's help, you'll then fill out the Career Matrix (indicating Handout B) and map a timeline to help you reach your career goals (indicate Handout C). Then, finally, you'll have the chance to tell everyone what you found out.

Say: I'll be telling you when to move on to the next part of the activity, so you don't have to worry about what to do next. For now, everyone who's an A, get ready to share your answers from the worksheet. And if you're a B, get ready to really listen. After you hear your partner's answers, I want you to think of a new question to help your partner think about careers that could be good for him or her. Then ask that question and listen to your partner's response.

Say: You'll have a few minutes for this first phase and then we'll switch. Then the B's will share their answers, and the A's will listen and ask a new question. All right – go!

After about 2-3 minutes,

Say: You have about another minute, so if you haven't asked a new question yet, now is a good time to think of one.

After another minute,

Say: Now switch... so the B's are going to share their answers and the A's are going to listen and ask a new question.

After another few minutes,

Say: Now, pick up Handout B and Handout C. We're going to do this in two phases, just like before. If you're an A, think about and choose two career options that would fit you based on your assessment and self-assessment. Write those careers down in the top row. Look at the left column. Here's where you'll think about some ways to reach those career goals - education, skills, and a place you could go to learn more. Person B, your job is to help your partner think about the careers they've chosen. You have a very important job– you're like a career counselor for your partner. Help your partner fill out both worksheets. Then, we'll switch again so everyone has a chance to fill out his or her worksheets.

Say: Before we move on, there's one piece of the career puzzle I wanted to bring up now so you could think about it while you build your career worksheets. For a lot of people, a mentor can have a big impact on your life and choices.

Ask: What is a mentor?

Allow a few students to answer. A **mentor** is a person, usually more experienced and often older, who provides personalized career advice, work/life advice, personal support, and professional networking.

Ask: As you think about your interests and possible careers, think about people who could be a mentor for you. There's a question about that on one of the worksheets, but I wanted to bring it up now so you could be thinking about it.

Ask: Are you ready to continue? (If there are any questions, clarify the process and then move forward.)

Say: Let's move on to the next step. Everyone should now be working on the career matrix for Partner A. Go!

After a few minutes,

Say: We're going to switch soon, so it's time to start wrapping up the worksheet for Partner A.

After another minute,

Say: Great job. Now switch and fill out the matrix for Partner B. Go!

After a few minutes,

Say: Time's almost up, so you should be wrapping up soon.

After another minute,

Say: Ok, that's it.

Allow a few moments for students to settle down and for conversations to wrap up.

Ask: Did you learn something new about your classmate?

Allow a few brief responses.

Say: Raise your hand if you learned something new about yourself. (Pause) Wow, great.

Say: Now you're going to tell us what you found out.

Say: Before we do that, though, please turn to your partner and say "thank you" for listening to you and helping you think about your career options. (Pause for students to do that.)

Ask: Who would like to share your career list and the things you'll need to do to reach those career goals?

Allow: As time permits, allow as many students as possible to talk about the careers in their matrix worksheets and the skills, education, timeline, and other factors they'll need to consider for each. If time is short, another way to share results would be to ask students to line up their worksheets on a table and let the class walk around to view all the worksheets together. Facilitator could then pose a few questions about patterns in the class or solicit other overall observations. Ideally, though, each student will have a chance to talk.

Say: You did a great job today. Congratulations everyone! It sounds like we have some interesting careers taking shape in this class.

Say: Your career isn't just up to you. People might have plans, ideas and ambitions, but then there are a lot of real-world factors that can change people's career pathways. For example, the recent economic crisis we've been in has made it harder for people to find jobs in the career they want. So, economic conditions can impact people's career goals and career options. Also, sometimes social or cultural forces push people one way or another. Career planning isn't always a straight line; it's often a complex process.

Ask: Can you think of a time when outside circumstances affected your ability to achieve something you had in mind?

Pause to let students reflect on the question.

Allow several students to respond.

Say: So, things aren't always in our control. There are all sorts of factors that can affect people reaching their goals - financial, political, social, and cultural.

Say: Sometimes people choose careers based on what's "hot" and what they think they might earn a lot at later on. Earning potential and industry needs are examples of outside forces.

Say: Our society can be that outside force that pressures and shapes our options. Those outside forces can even change what we think we want! So, it's great that you're starting to get to know yourself and listen to yourself now. I hope that continues for all of you.

Closing reflections (5 minutes)

Materials:

Student (one for each student)

- Handout AAA: College Self-Assessment
- Handout D: Supplemental glossary of career-related terms

Say: Well, I'm really impressed with all the thinking you did today and you really helped each other think about some important life questions, too. Great work!

Do: Distribute **Handout AAA: College Self-Assessment**

Say: I also want you to begin thinking about what type of college environment best suits your needs (i.e., study habits, student body size, geographic area). Be sure you take time to research colleges. Think of what subject areas interest you for a possible major and/or career, and put some thought into what characteristics your ideal college would have. Take time on your own to complete this handout to help get you thinking about your college selection.

Ask: What's one thing that you're most excited about from what you did today?

Allow a few responses.

Say: Our time is up but, as you can see, career planning is fluid and ongoing. Use your questions on your matrix as a guide for some follow-up research. Also, think of something you want to ask one of your classmates after class – and keep the conversation going! Here's an extra vocabulary list for you to use when you talk to each other or for you to use for your research.

Do: Distribute **Handout D** - the supplemental vocabulary list.
If appropriate, lead the class in a round of applause for a great effort.

Evaluation/assessment of student learning

During lesson/in-class

- Students fill out self-assessment handout
- Students fill out career matrix handout
- Students serve as "career counselors" for one another

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.

Ideas for post-lesson assessments

- Students add two more columns to their matrix handouts and fill those out.
- Students research one or more of their career options in-depth and share their findings with the class.
- Students identify a person they can interview about each career choice, create a set of questions, and then conduct interviews.
- Students research colleges that have majors related to their career of interest, and complete Handout AAA - College Self-Assessment to sort out which colleges and universities have the curriculum, facilities and atmosphere that will be best for them.

Extensions/enrichment

- Students aged 13 and older can download PwC and JA's free app titled JA Build Your Future from Apple App or Google Play stores on their tablets or smartphones. The app is a tool that assists teens in making more informed financial decisions when evaluating future career paths.
- Students participate in an online "career game" activity to assess their skills and find matching careers:
 - My Next Move: www.mynextmove.org
- Students explore a Work Map to see and map careers and how they relate to one another:
 - World of Work Map: www.act.org/wwm/index.html
- Students enter the U.S. Bureau of Labor Statistics kids' site to research workplace and labor statistics presented in kid-friendly ways and see what is required in preparation for a variety of careers:
 - Bureau of Labor Statistics/Kids: www.bls.gov/k12/