

## OVERVIEW

What is most important to you when deciding where to work? Overall, the more closely your values match your career, the more satisfying your work will be—and the easier it will be to succeed on the job and move closer to reaching your financial goals.

Decisions you make in the next few years can either give you a jumpstart on living the life you want or create detours which may limit your choices. The course you take will impact your financial goals, both short-term and long-term. This lesson will help you discover strategies to start down the path to achieve the lifestyle and financial goals of your dreams.

## LEARNING OUTCOMES

In this lesson students examine factors that impact their decisions about career choices and where they might live. Along the way they will:

- ☒ Identify trends that can potentially impact options in the workplace.
- ☒ Explore how a person's values and preferences impact career and job choices.
- ☒ Discuss how the cost of living can impact cash flow and lifestyle.

Students will use what they learn to establish career and lifestyle goals.

## PREPARATION

- ☐ Order a Module 3 Student Guide for each student. (The Guide is also available online to download.)
- ☐ Preview the lesson PowerPoint presentation, learning tasks, and Module 3 Student Guide, particularly pages 30-36.
- ☐ Print or download the Student Learning Plan for this lesson so each student has a copy.
- ☐ Before class starts, determine which resource(s) or website(s) you will use to provide students with occupational data. Possible resources, [www.bls.gov](http://www.bls.gov), [www.onetonline.org](http://www.onetonline.org).

## WHAT YOU WILL NEED

- ☐ Module 3 Student Guide (pages 30-36)
- ☐ PowerPoint Presentation 3-4
- ☐ Student Learning Plan 3-4
- ☐ Task: Work Setting Preferences
- ☐ Task: My Future Life
- ☐ Task: Should I Stay or Go?
- ☐ Task: Tale of Two Cities
- ☐ Activity 3.11: My Values at Work
- ☐ Challenge 3-D: Planning for My Career
- ☐ Props for the Task 1: U.S. map, state map, colored dot stickers, career cluster posters
- ☐ Internet

## NOTES:

Approximate time: 45 minutes (minimum) - 90 minutes (with extension activities)

TEACHER LESSON PLAN  
**Lesson 3-4: Lifestyle**

Learning Tasks	Teaching Notes	Materials
1. Kevin and Gina think a lot about where they see themselves in ten years. Where do you see yourself in ten years?	<p>PROCEDURE <span style="float: right;">TIME ESTIMATE: 5 minutes</span></p> <p><input type="checkbox"/> [Advance Prep] Create 16 career cluster posters that describe various categories of careers. (You can find the list of career clusters, and a description of each at the National Association of State Directors of Career Technical Education Consortium website: <a href="http://www.careertech.org/career-clusters">www.careertech.org/career-clusters</a>) Before class starts, hang the maps and career cluster posters around the room.</p> <p><input type="checkbox"/> [Slide 2] Provide each student with two colored dot stickers. Review the directions with the students. Tell them to place one sticker on a map to indicate where they see themselves living in ten years and a dot on the career cluster that best represents the type of work they see themselves doing in ten years.</p> <p><input type="checkbox"/> If time allows, have students calculate the top responses and the class percentage for each response. (If you do this activity with more than one class, you can compare the preferences of each class.)</p> <p><input type="checkbox"/> [Slide 3] Transition into the lesson preview, noting the Learning Outcomes in the Student Learning Plan. By the end of this lesson, the students should be able to establish short-term and long-term career and lifestyle goals.</p>	<p>Module 3 Student Guide</p> <p>Student Learning Plan</p> <p>SLIDES 2 - Looking Ahead 3 - Preview</p> <p>PROPS U.S. map State map colored dot stickers career cluster posters</p>
2. The general characteristics of the population are always changing in subtle ways. Learn about these changes to gain insight on the types of businesses and careers that will be hot down the road.	<p>PROCEDURE <span style="float: right;">TIME: 10-15 minutes</span></p> <p><input type="checkbox"/> [Slide 4] Debrief from the opening activity by pointing out the value of investigating job options as students consider where they will live and look for work when they are on their own. By paying attention to population and workplace trends, an individual has the opportunity to increase odds in landing a job and earning income that will support their desired lifestyle. As an example, someone with a dream of working as a golf pro will need to consider not only the demand for workers in this position but also geographic factors. After all, a golf pro who lives in northern Minnesota won't work many hours on a golf course during the winter months.</p>	<p>SLIDES 4 - Know Before You Go 5 - Population and Work Trends</p>

Learning Tasks	Teaching Notes	Materials
	<p>□ [Slide 5] Divide the class into five groups and assign each group a demographic trend to study and predict the impact in the workforce.</p> <p>Source: <i>Six Disruptive Demographic Trends</i>, Frank Hawkins Kenan Institute (<a href="http://www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends">www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends</a>)</p> <ul style="list-style-type: none"> <li>■ Geographic population shift</li> <li>■ Shift in population change by race and ethnicity</li> <li>■ Aging population</li> <li>■ Shift in gender roles in the workplace</li> <li>■ Growing grandparent-headed households</li> </ul> <p>(optional for an additional group topic) Source: <i>2010 Census Brief: Population Distribution and Change: 2000 to 2010</i>, U.S. Census Bureau (<a href="http://www.census.gov/prod/cen2010/briefs/c2010br-01.pdf">www.census.gov/prod/cen2010/briefs/c2010br-01.pdf</a>)</p> <ul style="list-style-type: none"> <li>■ Regional and metropolitan population distribution and change</li> </ul> <p>Make sure there are enough copies of each assigned section (including the Discussion section of the Demographic Trends report) for several group members to refer to it at the same time as they discuss how the population trend impacts the workplace. Assign a group member to report the team's responses to the following questions:</p> <ul style="list-style-type: none"> <li>■ <i>List at least three different ways this population trend will impact the workplace.</i></li> <li>■ <i>What are the products and services that will be in higher demand because of this trend?</i></li> </ul> <p>Resources:</p> <ul style="list-style-type: none"> <li>■ <i>Six Disruptive Demographic Trends: What Census 2010 Will Reveal</i>, January 2011, Frank Hawkins Kenan Institute of Private Enterprise, University of North Carolina, <a href="http://www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends">www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends</a></li> <li>■ <i>2010 Census Briefs, Population Distribution and Change: 2000 to 2010</i>, March 2011, U.S. Department of Commerce, U.S. Census Bureau, <a href="http://www.census.gov/prod/cen2010/briefs/c2010br-01.pdf">www.census.gov/prod/cen2010/briefs/c2010br-01.pdf</a></li> </ul>	

TEACHER LESSON PLAN  
**Lesson 3-4: Lifestyle**

Learning Tasks	Teaching Notes	Materials
<p>3. Identify what is important to you when deciding where to work as you complete <b>Activity 3.11: My Values at Work</b>.</p>	<p>PROCEDURES <span style="float: right;">TIME: 10 minutes</span></p> <p><input type="checkbox"/> Poll students about two or three preferences they have related to work environment such as working indoors or outdoors, working a day or evening shift, or working with large equipment or at a desk. If students didn't complete the <b>Work Setting Preferences task</b> during Lesson 3-2, arrange for students to complete the task now. [Slide 6] Facilitate a discussion about taking into account personal work preferences to increase satisfaction with a job. Topic ideas can be found in the Student Guide, pages 30-32.</p> <p><input type="checkbox"/> Allow time for students to complete <b>Activity 3.11: My Values at Work</b>.</p>	<p>STUDENT GUIDE Pages 30-32</p> <p>SLIDE 6 - Living Your Dream</p> <p>ACTIVITIES Activity 3.11: My Values at Work Task: Work Setting Preferences</p>
<p>4. So, where DO you want to live? Complete the <b>Should I Stay or Go</b> task to compare two places where you might want to live.</p>	<p>PROCEDURE <span style="float: right;">TIME: 15 minutes</span></p> <p><input type="checkbox"/> [Slide 7] Reference student responses from the opening activity as a transition into a discussion about things to consider when thinking about moving for a job opportunity. Distribute the <b>Should I Stay or Go task</b> to introduce students to examples of factors to consider when thinking about relocating for work.</p>	<p>SLIDE 7 - Stay or Go?</p> <p>ACTIVITY Task: Should I Stay or Go?</p> <p>Internet</p>
<p>5. Daydream about your life ten years from now. Visualize all of the details: your family, your home, your career and your neighborhood. Complete the <b>My Future Life task</b>.</p>	<p>PROCEDURE <span style="float: right;">In-class or out-of-class</span></p> <p><input type="checkbox"/> [Slide 8] Preview the <b>My Future Life task</b> with the students. Arrange for students to work individually to gather information about their career choice and the job outlook. Either allow time in class or establish a deadline for the students to write down two steps they can take that will move them closer to that chosen career.</p> <p>NOTE: Consider inviting a guest speaker from the local One-Stop Career Center, workforce investment board, or Department of Labor to help direct students to local data sources and information about employment trends.</p> <p>RESOURCES: If needed, use the Occupational Outlook Handbook (<a href="http://www.bls.gov">www.bls.gov</a>) or O*Net Online (<a href="http://www.onetonline.org">www.onetonline.org</a>) to research salaries and educational requirements for students' selected occupations.</p> <p>EXTENSION: Have students create posters of their future lives using pictures they draw, cut out from magazines, or download from the Internet. Each poster should contain four categories of images: family, home, career and neighborhood.</p>	<p>SLIDE 8 - Your Future</p> <p>ACTIVITY Task: My Future Life</p> <p>Internet</p> <p>Occupational Outlook Handbook, <a href="http://www.bls.gov">www.bls.gov</a></p> <p>O-Net Online <a href="http://www.onetonline.org">www.onetonline.org</a></p>

TEACHER LESSON PLAN  
**Lesson 3-4: Lifestyle**

Learning Tasks	Teaching Notes	Materials
<p>6. Write goals to get started on achieving the career and lifestyle you want as you complete <b>Challenge 3-D: Planning for My Career.</b></p>	<p>PROCEDURE In-class or out-of-class assignment</p> <p><input type="checkbox"/> [Slide 9] Guide the students to reference their responses for the <b>My Future Life task</b> and <b>Activity 3.11</b> as they plan their goals for <b>Challenge 3-D: Planning for My Career.</b></p> <p>Resource: CashCourse Prep website, <a href="http://www.cashcourse.org">www.cashcourse.org</a>. Here students will find helpful resources such as a <b>Job Priorities</b> worksheet and a <b>Job Comparison</b> worksheet.</p>	<p>STUDENT GUIDE Page 39</p> <p>SLIDE 9 – Challenge</p> <p>ACTIVITY Challenge 3-D: Planning for My Career</p>
<p>TAKING IT HOME</p> <p>Ask an adult about their work and location preferences.</p>	<p>PROCEDURE Out-of-class assignment</p> <p>Encourage students to interview adults about their work and job location preferences.</p>	
<p>FURTHER STUDY</p> <p>Select two possible cities where you'd like to live in ten years. Ask your teacher for the <b>Tale of Two Cities task</b> to compare the benefits and costs about the cities.</p>	<p>PROCEDURE In-class or out-of-class assignment</p> <p><input type="checkbox"/> Distribute the <b>Tale of Two Cities task</b>. Have each student select two cities to compare. They can always start by comparing their own town or city to another.</p> <p><input type="checkbox"/> Instruct students to go to Bestplaces.net to compare cities (<a href="http://www.bestplaces.net/city/default.aspx">www.bestplaces.net/city/default.aspx</a>). Demonstrate how to enter information to prompt a comparison. Have students type in two cities in the boxes using the following format: City, ST. For example, "Denver, CO". If a town or city is not listed, tell students to use a larger city that is closest to them.</p> <p>EXTENSION: Have students expand their comparisons to include their current location, a dream location (within the US) and a location where they are seriously considering moving to after high school.</p> <p>EXTENSION: Have students try to persuade the class to live at their city of choice. Instruct students to create a marketing campaign that includes a media presentation (brochure, power point, poster, etc.) and a 30-second persuasive speech. (This is a typical length for a commercial ad on television.) Direct students to existing sources of information about their chosen city, such as the local chamber of commerce or bureau of tourism.</p>	<p>ACTIVITIES Task: Tale of Two Cities Internet</p>
<p>FURTHER STUDY</p> <p>Take the <b>Reality Check Challenge.</b></p>	<p>PROCEDURE In-class or out-of-class assignment</p> <p>Demonstrate how to access the Reality Check online budget tool at the Jump\$tart Coalition website, <a href="http://www.jumpstart.org/reality-check.html">www.jumpstart.org/reality-check.html</a>. The results will give students a general idea of how much income they will need to support the lifestyle they choose for the simulation.</p>	<p>Internet</p>

# TEACHER LESSON PLAN

## Lesson 3-4: Lifestyle

Learning Tasks	Teaching Notes	Materials
<p>EXTENSION</p> <p>Participate in a reality simulation event.</p>	<p>PROCEDURE</p> <p>Out-of-class assignment</p> <p>☐ Many teens don't understand complexities of living on their own and supporting themselves. Help them better understand through a simulation event. "Credit for Life Fairs" and "Reality Fairs" are simulation events that allow teens to get a sense of the lifestyle they can afford with their chosen profession when they are 25 years old. Consider planning reality simulation for your school. You need three to six months to plan an event as well as assistance from community volunteers. Teens who provided feedback after participating in one of these events said that the experience was "eye opening" and "the most informative event" they have even attended. Some also reported that it was a "wake-up call" for what it takes to live on your own.</p> <p>REALITY SIMULATION RESOURCES:</p> <p>Rather than create an event from scratch, find out if any of the following or similar events are available in your community. Contact your local Jump\$tart Coalition, credit union, cooperative extension, or Junior Achievement chapter for assistance in hosting and/or planning the event.</p> <ul style="list-style-type: none"> <li>▪ <i>Mad City Money Simulation</i>, Credit Union National Association, <a href="http://www.cuna.org/products-services/detail.php?sku=27732">www.cuna.org/products-services/detail.php?sku=27732</a>. Credit union representatives may be available to assist with this event.</li> <li>▪ <i>JA Finance Park</i>, Junior Achievement <a href="http://www.juniorachievement.org/web/ja-usa/ja-programs">www.juniorachievement.org/web/ja-usa/ja-programs</a>. Although targeted to middle grade students, this has been used with high school students. Contact your local JA Office to facilitate classroom activities that compliment this face-to-face or online simulation.</li> <li>▪ <i>Credit for Life Fair</i>, Massachusetts State Treasurer's Office, <a href="http://www.cautionwithcredit.com/creditfair.aspx">www.cautionwithcredit.com/creditfair.aspx</a>.</li> </ul>	<p>Reality simulation planning toolkit or guide</p> <p>Community volunteers</p>



### TAKING IT HOME

Interview a family member or close adult to ask the following questions:

1. What do you do for a living and why did you choose this career (or job)?
2. If you could do this same job somewhere else, where would you go? Why?
3. If you could stay here and do a different job, what would you do? Why?
4. What advice would you give someone just starting the path to a first career?



### FURTHER STUDY

Select two possible cities where you'd like to live in ten years. Ask your teacher for the handout to compare the benefits and costs about the cities.

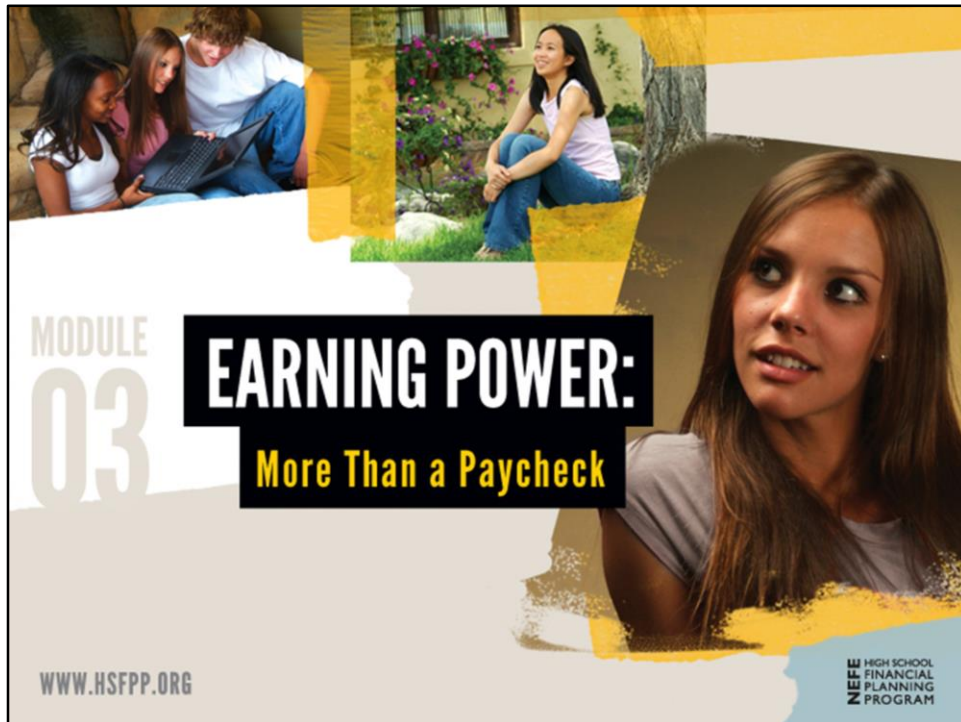


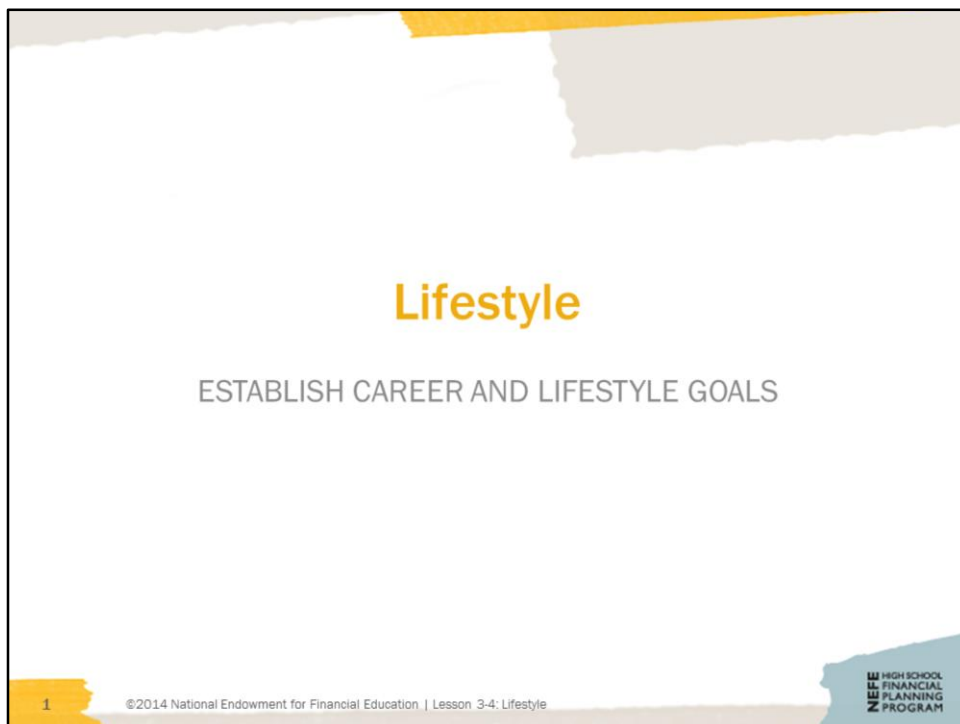
### FURTHER STUDY

Take the **Reality Check Challenge**, an online budget tool that gives you a quick look at what it costs to live on your own. Discover types of jobs support that lifestyle. Find the Reality Check at [www.jumpstart.org/reality-check.html](http://www.jumpstart.org/reality-check.html).



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- ❑ Display this slide as you begin today's lesson.



## Looking Ahead

Where do you see yourself in 10 years?

- Where will you live?
- What type of industry will you be working in?



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- ❑ [Advance Prep] Create 16 career cluster posters that describe various categories of careers. (You can find the list of career clusters, and a description of each at the National Association of State Directors of Career Technical Education Consortium website: [www.careertech.org/career-clusters](http://www.careertech.org/career-clusters).) Before class starts, hang the maps and career cluster posters around the room.
- ❑ Provide each student with two colored dot stickers. Review the directions with the students. Tell them to place one sticker on a map to indicate where they see themselves living in ten years and a dot on the career cluster that best represents the type of work they see themselves doing in ten years.
- ❑ If time allows, have students calculate the top responses and the class percentage for each response. (If you do this activity with more than one class, you can compare the preferences of each class.)

## Preview

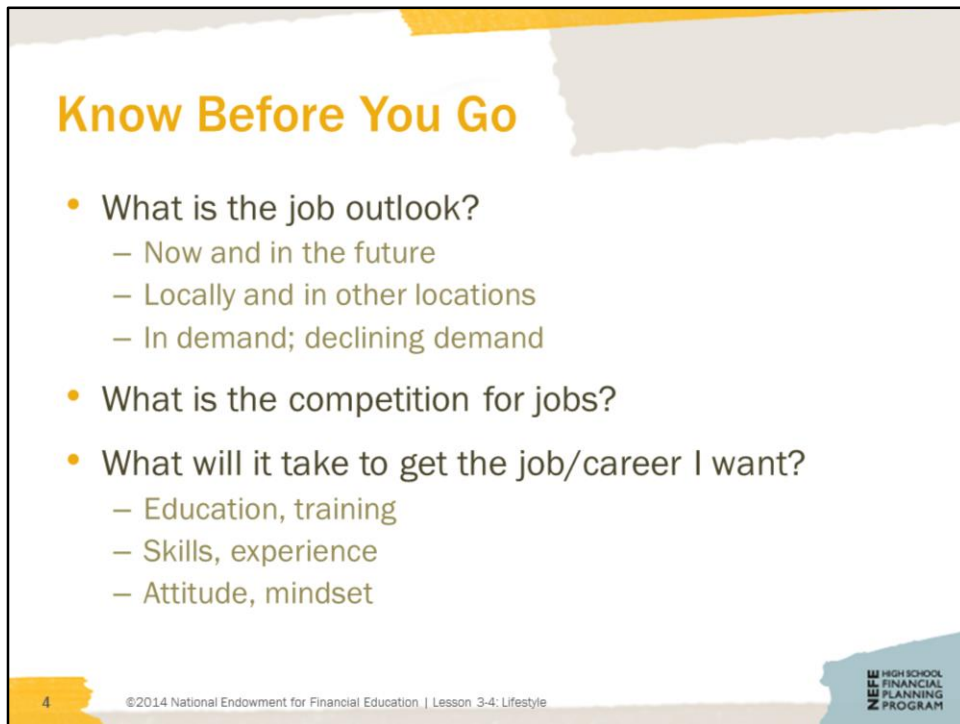
Today we will answer these questions:

- Why pay attention to population and workplace trends?
- What is important to me in a job or career?
- How does the cost of living impact my lifestyle?

Use what you learn today to  
start down the path to achieving your  
career and lifestyle goals.

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- ❑ Transition into the lesson preview, noting the Learning Outcomes in the Student Learning Plan. By the end of this lesson, the students should be able to establish short-term and long-term career and lifestyle goals.

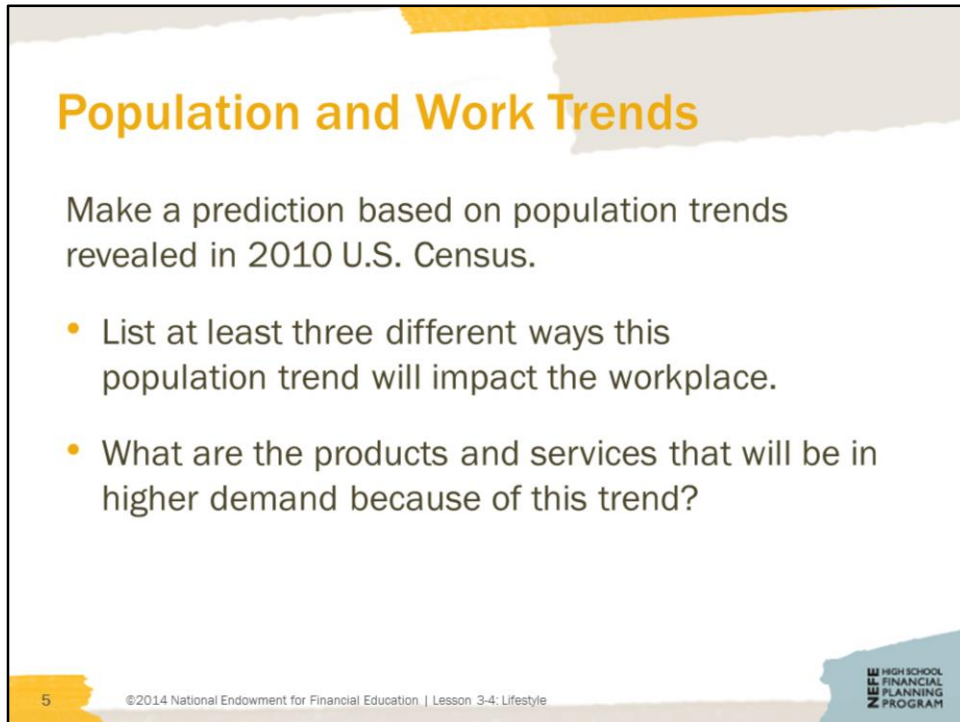


## Know Before You Go

- What is the job outlook?
  - Now and in the future
  - Locally and in other locations
  - In demand; declining demand
- What is the competition for jobs?
- What will it take to get the job/career I want?
  - Education, training
  - Skills, experience
  - Attitude, mindset

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- ❑ Debrief from the opening activity by pointing out the value of investigating job options as students consider where they will live and look for work when they are on their own. By paying attention to population and workplace trends, an individual has the opportunity to increase odds in landing a job and earning income that will support their desired lifestyle. As an example, someone with a dream of working as a golf pro will need to consider not only the demand for workers in this position but also geographic factors. After all, a golf pro who lives in northern Minnesota won't work many hours on a golf course during the winter months.



## Population and Work Trends

Make a prediction based on population trends revealed in 2010 U.S. Census.

- List at least three different ways this population trend will impact the workplace.
- What are the products and services that will be in higher demand because of this trend?

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- ❑ Divide the class into five groups and assign each group a demographic trend to study and predict the impact in the workforce.

Source: *Six Disruptive Demographic Trends*, Frank Hawkins Kenan Institute  
([www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends](http://www.kenan-flagler.unc.edu/kenan-institute/publications/census-2010-trends))

- Geographic population shift
- Shift in population change by race and ethnicity
- Aging population
- Shift in gender roles in the workplace
- Growing grandparent-headed households

(optional for an additional group topic) Source: *2010 Census Brief: Population Distribution and Change: 2000 to 2010*, U.S. Census Bureau  
([www.census.gov/prod/cen2010/briefs/c2010br-01.pdf](http://www.census.gov/prod/cen2010/briefs/c2010br-01.pdf))

- Regional and metropolitan population distribution and change

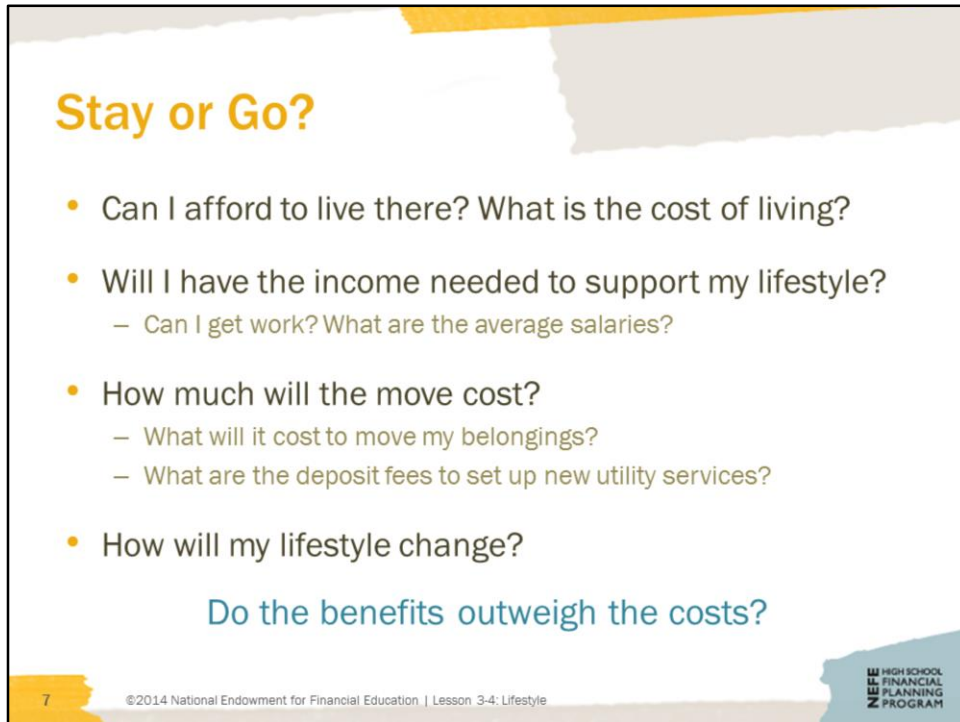
- ❑ Make sure there are enough copies of each assigned section (including the Discussion section of the Demographic Trends report) for several group members to refer to it at the same time as they discuss how the population trend impacts the workplace. Assign a group member to report the team's responses to the following questions:

- List at least three different ways this population trend will impact the workplace.
- What are the products and services that will be in higher demand because of this trend?



Student Guide, pages 30-32

- ☐ Poll students about two or three preferences they have related to work environment such as working indoors or outdoors, working a day or evening shift, or working with large equipment or at a desk. If students didn't complete the **Work Setting Preferences task** during Lesson 3-2, arrange for students to complete the task now.
- ☐ Display this slide as you facilitate a discussion about taking into account personal work preferences to increase satisfaction with a job. Topic ideas can be found in the Student Guide, pages 30-32.
- ☐ Allow time for students to complete **Activity 3.11: My Values at Work**.



**Stay or Go?**

- Can I afford to live there? What is the cost of living?
- Will I have the income needed to support my lifestyle?
  - Can I get work? What are the average salaries?
- How much will the move cost?
  - What will it cost to move my belongings?
  - What are the deposit fees to set up new utility services?
- How will my lifestyle change?

Do the benefits outweigh the costs?

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- ❑ Reference student responses from the opening activity as a transition into a discussion about things to consider when thinking about moving for a job opportunity. Distribute the **Should I Stay or Go task** to introduce students to examples of factors to consider when thinking about relocating for work.

## Your Future

What do you want your life to be in ten years?



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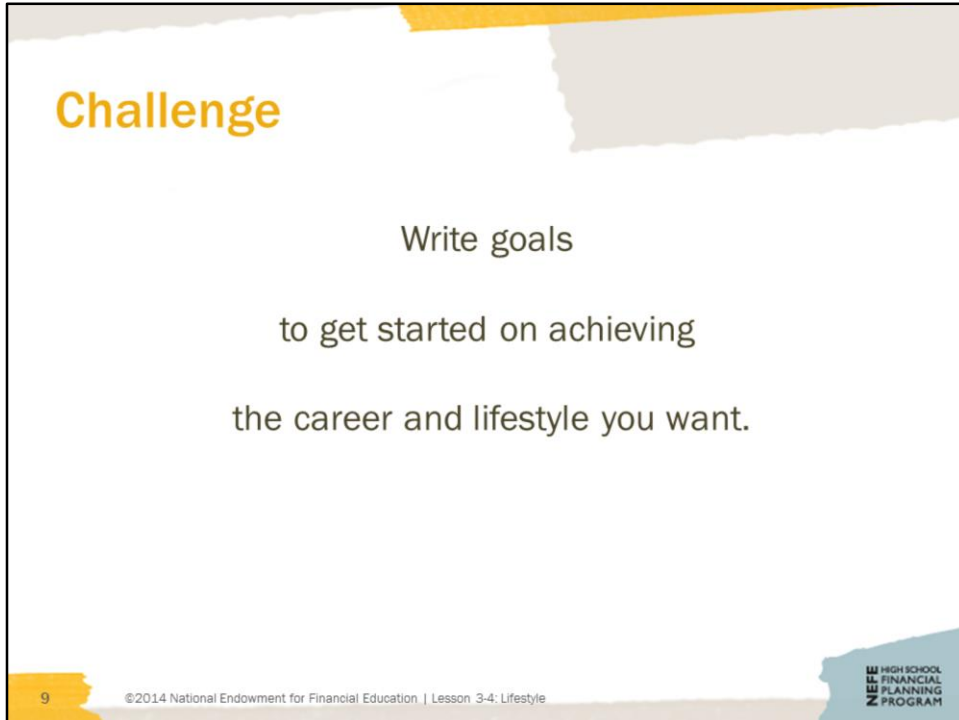
- ❑ Preview the **My Future Life task** with the students. Arrange for students to work individually to gather information about their career choice and the job outlook. Either allow time in class or establish a deadline for the students to write down two steps they can take that will move them closer to that chosen career.

NOTE: Consider inviting a guest speaker from the local One-Stop Career Center, workforce investment board, or Department of Labor to help direct students to local data sources and information about employment trends.

RESOURCES: If needed, use the Occupational Outlook Handbook ([www.bls.gov](http://www.bls.gov)) or O\*Net Online ([www.onetonline.org](http://www.onetonline.org)) to research salaries and educational requirements for students' selected occupations.

EXTENSION: Have students create posters of their future lives using pictures they draw, cut out from magazines, or download from the Internet. Each poster should contain four categories of images: family, home, career and neighborhood.



A slide with a torn paper background. The word "Challenge" is in orange at the top left. The text "Write goals to get started on achieving the career and lifestyle you want." is centered. At the bottom left is a yellow tab with the number "9". At the bottom right is a blue tab with the text "HIGH SCHOOL FINANCIAL PLANNING PROGRAM".

**Challenge**

Write goals  
to get started on achieving  
the career and lifestyle you want.

9

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Student Guide, page 39

- ❑ Guide the students to reference their responses for the **My Future Life task** and **Activity 3.11** as they plan their goals for Challenge 3-D: Planning for My Career.

Resource: CashCourse Prep website, [www.cashcourse.org](http://www.cashcourse.org). Here students will find helpful resources such as a Job Priorities worksheet and a Job Comparison worksheet.

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## OVERVIEW

What is most important to you when deciding where to work? Overall, the more closely your values match your career, the more satisfying your work will be—and the easier it will be to succeed on the job and move closer to reaching your financial goals.

Decisions you make in the next few years can either give you a jumpstart on living the life you want or create detours which may limit your choices. The course you take will impact your financial goals, both short-term and long-term. This lesson will help you discover strategies to start down the path to achieve the lifestyle and financial goals of your dreams.

## LEARNING OUTCOMES

In this lesson you will examine factors that impact your decisions about career choices and where you might live. Along the way you will:

- ☒ Identify trends that can potentially impact your options in the workplace.
- ☒ Explore how a person's values and preferences impact career and job choices.
- ☒ Discuss how the cost of living can impact your cash flow and lifestyle.

Use what you learn to establish career and lifestyle goals.

## LEARNING TASKS

These tasks match pages 30-36 in Student Guide 3.

__ 1.	Kevin and Gina think a lot about where they see themselves in ten years. Where do you see yourself in ten years?
__ 2.	The general characteristics of the population are always changing in subtle ways. Learn about these changes to gain insight on the types of businesses and careers that will be hot down the road.
__ 3.	Identify what is important to you when deciding where to work as you complete <b>Activity 3.11: My Values at Work</b> .
__ 4.	So, where DO you want to live? Complete the <b>Should I Stay or Go task</b> to compare two places where you might want to live.
__ 5.	Daydream about your life ten years from now. Visualize all of the details: your family, your home, your career and your neighborhood. Complete the <b>My Future Life task</b> .
__ 6.	Write goals to get started on achieving the career and lifestyle you want as you complete <b>Challenge 3-D: Planning for My Career</b> .



## TAKING IT HOME

Interview a family member or close adult to ask the following questions:

1. What do you do for a living and why did you choose this career (or job)?
2. If you could do this same job somewhere else, where would you go? Why?
3. If you could stay here and do a different job, what would you do? Why?
4. What advice would you give someone just starting the path to a first career?



## FURTHER STUDY

Select two possible cities where you'd like to live in ten years. Ask your teacher for the handout to compare the benefits and costs about the cities.



## FURTHER STUDY

Take the **Reality Check Challenge**, an online budget tool that gives you a quick look at what it costs to live on your own. Discover types of jobs that would support that lifestyle. Find the Reality Check at [www.jumpstart.org/reality-check.html](http://www.jumpstart.org/reality-check.html).

## Activity 3-11: My Values at Work

**NAME:**

**DATE:**

**Directions:**

What is most important to you when deciding where to work? List three criteria you will consider when deciding on a job or career. (If you completed Activity 1.5 in *Module 1: Money Management*, review your values list before completing this activity.)

Criteria I Value in the Workplace	Why It's Important

## Task: Work Setting Preferences

NAME:

DATE:

### Directions:

What is your ideal work situation? Review the list below. Check the ten groups of workplace factors that relate to preferences that are most important to you. Then, based on your preferences, write a paragraph that describes what a day would be like in your ideal job situation.

For example, if you don't have a car, you might select *#2 Access to public transportation* or *#5: Commute time* (because you will walk or ride a bike) but not *#1 Access to parking*.

- 
1. ☐ Access to parking (If you prefer to drive, is parking reasonable and available?)
  2. ☐ Access to public transportation (Is public transportation an option and readily available?)
  3. ☐ Attire (Do you prefer business casual, casual, or business formal work clothes? Or do you prefer to wear a uniform?)
  4. ☐ Benefits (For your current life situation, are benefits important to you? What about health insurance, paid vacation days, paid sick days, or other typical benefits?)
  5. ☐ Commute time (How much time are you willing to spend on your commute to and from work?)
  6. ☐ Company size (Do you prefer to work at a large or small company or organization?)
  7. ☐ Compensation (Do you prefer a set salary, a lower salary plus tips, or a commission?)
  8. ☐ Customer contact (Would you prefer a higher level of contact with your customers/clients or to work more behind the scenes?)
  9. ☐ Deadlines (Do you prefer to have deadlines set for you, or would you rather set your own deadlines for work tasks?)
  10. ☐ Diversity (Do you prefer to work with a diverse group of coworkers or would you rather work with people who are most like you?)
  11. ☐ Education assistance (Would you be interested in working for a company that will fund or reimburse classes you take to further your education or job-related knowledge?)
  12. ☐ Health needs (Do you have health concerns that require accommodations, such as allergies or physical labor limitations?)

## Task: Work Setting Preferences

- 13. ☐ Independence level (Would you prefer to work in a team or on your own?)
- 14. ☐ Onsite amenities (Do you prefer onsite daycare, gym, cafeteria or other amenities?)
- 15. ☐ Overtime (Do you prefer to work overtime in exchange for extra pay or time off later?)
- 16. ☐ Promotion (Do you want to work for a company where you have the opportunity for promotions?)
- 17. ☐ Raises (What is your preference on pay increases—automatic? Based on performance?)
- 18. ☐ Relocate (Are you willing to relocate if asked? Or is it important for you to stay where you are?)
- 19. ☐ Self-Employment (Do you want to work for yourself or someone else?)
- 20. ☐ Supervision (Do you prefer little or no supervision or lots of guidance and support?)
- 21. ☐ Training (Do you prefer a company that expects and provides training or one that does not?)
- 22. ☐ Travel (Do you prefer a job that requires you to travel, or do you want assurance that you will not have to travel?)
- 23. ☐ Type of office (Do you prefer a private office or cubical or a desk in a shared space?)
- 24. ☐ Unions (Do you want to belong to an employee union, or would you prefer to not work in a union environment?)
- 25. ☐ Urban proximity (Do you prefer a central location around other commercial development or a remote location away from the city?)
- 26. ☐ Values (Is it important for you to work for a company that reflects your personal values?)
- 27. ☐ Volunteerism (Do you want to work for a company that places a priority on volunteerism?)
- 28. ☐ Work from home (Do you want to be able to work at home either every day or on certain days?)
- 29. ☐ Work location (Do you prefer to work indoors or outdoors?)
- 30. ☐ Work schedule (Do you prefer a set work schedule or one that is flexible and varies? Do you need to limit work to specific days or hours each week?)

Description of my ideal day at work:

## Task: Should I Stay or Go?

NAME:

DATE:

If you're thinking about moving to get a job, look at three things before you make the leap:

- **Cost of living**—the average cost of items such as rent, taxes, transportation, insurance, utilities, and food in an area. A \$30,000 salary may sound like a hefty amount in the small community of Blue Lake, California. But it may be impossible to live comfortably on that in San Francisco.
- **Average salaries.** Areas with a higher cost of living usually offer higher salaries. But the supply of and demand for workers in the local job market play a role, too. A shortage of qualified workers will push salaries higher—as employers compete to fill openings—while an excess of qualified workers can drive salaries down.
- **Moving costs.** Even do-it-yourself movers may need to rent a van, buy boxes, pay deposits for a new place and utilities, and rent storage.

Are you considering moving away from family and friends who provided free babysitting services, car maintenance, or house repairs? Better add those expenses into your spending plan. You also need to adjust your budget for the reduced income while you look for a job in the new location.

### Directions:

Kevin doesn't care for cold winters, so he is thinking about moving to a warmer climate in a few years. His brother suggests that Kevin research the cost of living before setting his mind on moving to another city.

Search online for a cost-of-living calculator (Examples: [www.bankrate.com/brm/movecalc.asp](http://www.bankrate.com/brm/movecalc.asp) or [www.bestplaces.net](http://www.bestplaces.net)) to help Kevin compare the cost of living in Madison, Wisconsin, to living in San Diego, California. Based on the data you find, which city do you think is the better option for Kevin? Why?

	Current Town	Dream Town
Name of the Town		
Name of the Job Position		
Average Salary		
Overall Cost of Living		
% Difference in Cost of Living		
% Difference in Average Salary		
Unemployment Rate		
Future Job Growth Rate		
Income Tax Rate		



## Task: My Future Life

NAME:

DATE:

### Directions:

Relax and daydream about your life ten years from now. Visualize all of the details: your family, your home, your career and your neighborhood. Think about as many details as possible. Is the town you live in large or small? Are you involved in your community? Where do you volunteer or contribute to charity? Is your job steady and secure or exciting and risky? Do you travel a lot? Do you have a car; if so, what kind? What do you do for fun? Are you working 9 to 5, shift work, or part-time?

#### A. Gather information for your current career choice:

Average starting salary:

Education/training required:

Job outlook in the city/state of my choice:

#### B. Now, complete the following statements:

"I plan to work toward a career as a \_\_\_\_\_  
with a beginning salary of \$\_\_\_\_\_. The type of education or training that is  
required for my chosen career is \_\_\_\_\_.  
This career typically ( ☐ does/ ☐ does not) provide benefits. I know I will be able to  
find work in this career if I live in the town/city of \_\_\_\_\_  
in the state of \_\_\_\_\_."

#### C. Write down two steps you can take in the next month to move you closer to your chosen career or occupation:

Step 1:

Step 2:

# Task: Tale of Two Cities

**NAME:**

**DATE:**

## Directions:

Select two possible cities where you'd like to live in ten years. Then gather information to compare the benefits and costs about the cities.

I am comparing \_\_\_\_\_ to \_\_\_\_\_.

Category	Which city...	Answer	Data
Population	...has an older population?		Average age:
Population	...has more single people?		Percentage of single people:
Climate	...gets more rain?		Rain fall:
Climate	...gets more snow?		Snow fall:
Climate	...is sunnier?		Sunny days:
Cost of Living	...has a lower cost of living?		Cost of living score:
Crime	...is safer?		Violent crime rate: Property crime rate:
Economy	...has the lower unemployment rate?		Unemployment rate:
Economy	... anticipates a higher future job growth rate?		Future Job growth:
Economy	...has a lower sales tax?		Sales tax rate:
Economy	...has a lower income tax rate?		Income tax rate:
Economy	...has a higher average household income?		Household income:
Health	...has better air?		Air quality score:
Health	...has better water?		Water quality score:
Housing	...has a lower average housing cost?		Median home cost:
Transportation	...has a longer average commute to work?		Average commute time:
Transportation	...uses "greener" commuting methods?		Carpool: Mass Transit: Work from home:

## Task: Tale of Two Cities

Answer these questions:

1. Identify your two cities and the number of times each one was listed on the worksheet.

A. City 1:                                      Number of answers:

B. City 2:                                      Number of answers:

2. List, in order of importance, the three questions that are the most important to you.

a.

b.

c.

3. Complete the following statements:

A. Of the two cities I researched, I would prefer to live in                                      .

B. The three main reasons I would want to live there are:

■

■

■

## Challenge 3-D: Planning for My Career

**NAME:**

**DATE:**

Now that you have explored how earning power impacts your ability to earn an adequate income for financial stability and long-term financial health, use what you have learned to start preparing for life on your own after high school. Use the SMART guidelines to write goals that will lead you on the path to achieving the career and lifestyle you want. Your goals should specify what you need to do, starting now, to proactively boost your earning capacity. As you plan, think about actions you can take now and in the future to enable you to cover your expenses, live comfortably, and plan for the future.

Add your goals to your personal financial planning portfolio. As your life circumstances change, refer to your goals to check progress, modify the goals, or write new goals.

### Directions:

Apply what you have learned about goal setting as you complete this challenge. Write at least one short-term goal, one medium-term goal, and one long-term goal related to enhancing your ability to earn an adequate income. Be sure to create goals that have meaning to you based on your current circumstances and values.

- ☐ 1. Preview the criteria listed in the Scoring Guide to plan for your assessment.
- ☐ 2. Brainstorm ideas for personal financial goals that can be classified as short-term, medium-term, and long-term.
- ☐ 3. Review the SMART Goals chart to establish goal details. (Module 1 Student Guide, page 15)
- ☐ 4. Write your SMART goals taking into consideration how you will prioritize your actions as you work to achieve all of the goals at the same time.
- ☐ 5. Self-assess your work using the Scoring Guide. Optional: Ask a classmate or family member to peer assess your work using the Scoring Guide to evaluate your work.

1	
2	
3	

## Challenge 3-D: Planning for My Career

NAME:

DATE:

Required Criteria		Status		
<b>Content</b>				
1.	You list one short-term skill-development or career-related goal. (zero – three months)	acceptable	not acceptable	
2.	You list one medium-term skill-development or career-related goal. (three months – one year)	acceptable	not acceptable	
3.	You list one long-term skill-development or career-related goal. (more than a year)	acceptable	not acceptable	
<b>Status Rating Key: “A” = Acceptable / “NA” = Not Acceptable</b>		<b>Short Term</b>	<b>Medium Term</b>	<b>Long Term</b>
4.	Each goal states one <u>specific</u> outcome with specific actions to carry out to fulfill the outcome.			
5.	Each goal states benchmarks and the expected evidence to <u>measure</u> when the goal has been achieved.			
6.	You justify that each goal is <u>attainable</u> and realistic based on your current circumstances and the resources that you expect to be available.			
7.	You summarize how each goal is <u>relevant</u> and meaningful to your current life situation and values.			
8.	Each goal includes a <u>timeline</u> with a target completion date and milestone dates for any significant mid-point actions.			
<b>General</b>				
9.	Documentation is neat and easy to read.	acceptable	not acceptable	
10.	Your calculations are accurate.	acceptable	not acceptable	

Feedback:

Score: \_\_\_\_\_ / \_\_\_\_\_