

Careers and Jobs

Notes:

Learner Outcomes

Outcome #1: Participants will be able to explain the difference between a career and a job.

Outcome #2: Participants will be able to identify a topic of personal interest.

Outcome #3: Participants will be able to examine a career related to a topic of interest.

Target Audience

Elementary-age kids (grades 3 to 6)

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It Web site), one for each participant
3. A pen or pencil for each participant
4. Kitchen timer, stopwatch, or clock to track time
5. Evaluation Pretest #1-EA-E for each participant
6. Evaluation Posttest #1-EA-E for each participant
7. Take-Home Notes #1-EA-E for each participant
8. Optional: PowerPoint Presentation PDF #1-EA-E
9. Optional: Handout #1-EA-E for each participant

Timing

1 hour

Want more background and training tips? See the free, downloadable Bank It Elementary Quick Start Leader's Guide at www.bankit.com.

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Notes:

1. Welcome and Overview (5 minutes)

Arrive early. We highly recommend that you use the optional PowerPoint Presentation PDF and the optional handout. Both will greatly enhance your session. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room.

Greet participants individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for kids and parents that make it easier to understand, talk about, and manage money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on careers and jobs, and we plan on meeting three goals. One: By the end of this session, you will be able to explain the difference between a career and a job. Two: You will be able to identify a topic of personal interest. Three: You will be able to examine a career related to a topic of interest.

If this session is not the first session you're presenting to this group, consider briefly discussing the challenge you may have given participants at the end of your previous session.

2. Pretest and Activity (15 minutes)

Say: The first activity we'll do is a short pretest. The pretest has only six questions, and I don't want you to worry about how well you'll do on it. We'll take this exact test again at the end of our session after we have learned about the money concepts on this test.

What matters most is how much you learn and how well you do on the test at the end of our session, not on how well you do on this test.

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Distribute the Evaluation Pretest #1-EA-E to each participant. Give them time to complete the pretest. Then collect the pretests when they have finished. The Evaluation Key #1-EA-E has all the answers for your information.

Ask: *What is the difference between a career and a job?* Give participants time to respond. Don't be surprised if participants don't fully understand what the difference is.

On a flip chart, write: "A job is a way to earn money by providing a service or a task. A career is a job where we find meaning and purpose." Explain that people can have a job but not a career. People who have a career tend to have both a career and a job.

Ask: *What are examples of jobs in our community?* Give participants time to respond. Make sure they include these jobs: A firefighter, an accountant (a person who keeps track of a company's money), a lawyer, and a restaurant cook.

Say that you're going to do a quick activity called "Which Career Interests You?" Explain that you're going to name different careers.

If participants think the career you name sounds interesting, they should place their hands on top of their head. If they think the career you name doesn't sound interesting, they should place their hands under their chin. Explain there are no right or wrong answers.

Say: *A professional athlete.* Give participants time to signal whether that career sounds interesting to them by placing their hands on top of their head or that the career doesn't sound interesting by placing their hands under their chin.

Then name other careers, one at a time, giving time for participants to signal interest or disinterest. Adapt the list depending on the age of your participants. Name careers such as these: *Engineer. Librarian. Pilot. Politician. Musician. Automotive mechanic. Nurse. Computer software engineer. Carpenter. Police officer. Banker. Farmer. Restaurant owner.*

After you've finished the activity, debrief it. Then say: *It's important for us to know what excites us and interests us. As we become older, we can find careers and work that fit our interests.*

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3. Present (15 minutes)

Say: The amount of education you receive affects how much money you will make. The more education you get, the more money you tend to make.

Write these average annual earnings on a flip chart and talk about them. “Drop out of school at eighth grade = \$17,000 a year. Graduate from high school = \$27,000 a year. Get a two-year college degree = \$35,000 a year. Get a four-year college degree = \$43,000 a year. Become a medical doctor or a lawyer = \$82,000 a year.”

Say: The more schooling you get, and the harder you work at school, the more likely you’ll make more money.² That’s why education is so important.

If you want participants to become more active in the learning process, consider doing the College or Vocational Degree? activity listed under Optional Activities at the end of this session.

Ask: How does a person’s interests affect career and job choices? Give participants time to respond. Emphasize this point: You can usually find a career or job that fits with your interests. In fact, you’ll tend to like your work more if you enjoy what you’re doing.

On a flip chart, write these points while talking about them. *Say: A personal interest is 1. A topic you’re interested in. 2. A task you enjoy doing. 3. Something that gets you excited. 4. A hobby.*

Ask: What are examples of a topic you might be interested in? Give participants time to respond. Examples could include: how a cell phone works, math, art, pet care, and music.

Ask: What are examples of a task you enjoy doing? Give participants time to respond. Examples could include: playing video games, playing a musical instrument, participating in a sport, or helping a friend.

Ask: What are examples of something that gets you excited? Give participants time to respond. Examples could include: playing a new video game, learning a new move in soccer or basketball, or playing Harry Potter music on your instrument.

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Ask: *What are examples of hobbies?* Give participants time to respond. Examples could include: collecting cards, growing houseplants, painting pictures, and figuring out different ways to play with an inflated balloon.

If you plan to distribute the optional handout, use it at this time.

Say: *As you get older, it's important to find a career or job related to your interests. How do you do that?*

On a flip chart, write these points: 1. Take an interest assessment. 2. Take a class you're interested in. 3. Talk to someone who has an interesting job or career. 4. Talk to a career counselor.

Say: *Let's look at each one of these points. 1. Take an interest assessment. You may have never heard about this, but an interest assessment becomes more common as you get older. It's like an easy test that helps you figure out what you enjoy doing and learning about.*

Say: *2. Take a class you're interested in. Maybe it's a class in making movies or taking digital photos. Maybe it's a class in the martial arts like Kung Fu or karate. Or maybe it's a class in art or a certain topic, such as dinosaurs.*

Say: *3. Talk to someone who has an interesting job or career. Talk to a parent, a grandparent, an aunt, or an uncle. Find out what your friends' parents do. Then ask questions about work that seems interesting to you.*

Say: *4. Talk to a career counselor. A school counselor can often help you with this. In fact, as you get to high school, school counselors do a lot of this type of work, helping you figure out how your interests affect what kind of education and work you want to do.*

If you want participants to become more active in the learning process, consider doing the Career and Job Research activity listed under Optional Activities at the end of this session.

4. Discuss (5 minutes)

Say: *Take some time to talk to the people near you. Talk to about two or three people. Take turns.*

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I want you to do two things: 1. Say your first name. 2. Talk about which adult you know who is most excited about the work he or she does. What do you think of that? Start with the person who plays the biggest musical instrument. Then have each person take a turn.

5. Review and Evaluate (15 minutes)

Review what was accomplished during this session. Ask: *What is the difference between a career and a job?* (Answer: 1. A job is a way to earn money by providing a service or a task. 2. A career is a job where we find meaning and purpose.)

Ask: *What are examples of jobs in a community?* (Answer: 1. A firefighter. 2. An accountant. 3. A lawyer. 4. A restaurant cook.)

Ask: *How does education affect your lifetime income?* (Answer: The more education you receive, the more money you tend to make.)

Ask: *How does a person's interests affect career and job choices?* (Answer: You can usually find a career or a job that fits with your interests.)

Ask: *What is a personal interest?* (Answer: 1. A topic you're interested in. 2. A task you enjoy doing. 3. Something that gets you excited. 4. A hobby.)

Ask: *How can you find a career or job related to your interests?* (Answer: 1. Take an interest assessment. 2. Take a class you're interested in. 3. Talk to someone who works at an interesting job or career. 4. Talk to a career counselor.)

At the end of the review, distribute Evaluation Posttest #1-EA-E to each participant. Give participants time to fill out the posttest. Collect all the posttests after participants finish so you can find out the measurable outcomes for the session. The Evaluation Key #1-EA-E has all the answers for your information.

6. Close (5 minutes)

Do a short activity for the closing. Have participants create a circle. Ask for a volunteer. Have that person say his or her first name and which subject or activity gets him or her most excited. For example, "I'm Jorge. I love to play soccer."

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Then go around the circle and have each participant say his or her first name and which subject or activity gets him or her most excited. Continue until everyone has spoken.

Say: *When we find a career or job that fits with our interests, we will earn money well.*

Distribute the Take-Home Notes #1-EA-E. Challenge participants to talk to family members about this topic, which is listed under the Talk about It section of their Take-Home Notes. Thank participants for coming and for being involved.

Optional Activities

1. Distribute Handout #1-EA-E: My Interests. Give participants the handout to complete. Afterward, discuss their answers.

2. Show the PowerPoint Presentation PDF #1-EA-E. Use the presentation to accompany the one-hour session.

3. Do the College or Vocational Degree Activity. Create four signs. On two, write: "College degree." On the other two, write: "Vocational degree." Hang the four signs in different areas of your room.

Explain that you're going to name a job that requires either a college degree or a vocational degree. Young people are to run to the sign that fits the answer. Encourage them to listen for the word "assisting" or "assistant" since that tells them they can get that job with a vocational degree. Any other job named will require a college degree.

Say: *A dentist.* Give participants time to move. The answer is: College degree. Explain that you're going to name something else. If participants think it will have the same answer as the one sign they're currently stationed at, they need to run to the other sign that has the same words.

Name these jobs, one at a time, giving young people time to move. *Dental assistant.* The answer is: Vocational degree. *Veterinary assistant.* The answer is: Vocational degree. *Veterinarian.* The answer is: College degree. *Lawyer.* The answer is: College degree.

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Administrative assistant. The answer is: Vocational degree. Artist. The answer is: College degree. Legal assistant. The answer is: Vocational degree. Medical assistant. The answer is: Vocational degree. Medical doctor. The answer is: College degree.

Registered nurse. The answer is: College degree. Hotel management assistant: Vocational degree. University coach: College degree. College professor: College degree. High school teacher: College degree. Teacher's assistant: Vocational degree. Librarian: College degree.

Debrief the difference between a vocational degree and a college degree.

4. Do the Career and Job Research Activity. Give each person a piece of paper and something with which to write. Explain that each person will choose a job or career he or she is interested in and learn more about it.

Give individuals time to do the research. You can use a school or community library. Or you can visit the U.S. Department of Labor's Web site on careers (which is ideal for this age group) at www.bls.gov/k12/index.htm.

If you use the Web site, explain how participants begin by identifying what they like. For example, if they like nature, they will click on "nature" and then find five careers such as zookeeper, landscape architect, farmer, veterinarian, and agricultural food scientist.

When young people finish their research, have them name which career they chose and why. Then have them name a couple of facts about the career they researched.

5. Give Participants a Challenge. Encourage participants to use the next week to ask their parents how they decided which career or job to pursue. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

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For More Information

National Standards in K–12 Personal Finance Education (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 1 in the area of Income and Careers.

An Asset Builder’s Guide to Youth and Money by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).

Sources

¹U.S. Census Bureau. Current Population Survey, 2006 Annual Social and Economic Supplement, Table PINC-03 Educational Attainment. (This is the most current data at publication of this curricula.)

²Ibid.

