Pathway to Financial Success



LEARNING OBJECTIVE(S)

Students will:

- **Match** careers with corresponding knowledge and skills.
- **Analyze** the reasons people choose various careers and how personal interests can lead to different professional paths.
- **Discuss** the concept of income and recognize different methods of earning, such as wages, tips, and commissions.
- **Understand** the basics of taxation and its role in funding community resources and services.
- **Create** and **present** a career road map, demonstrating an understanding of the educational requirements and job trajectory of a specific profession.

ELEMENTARY SCHOOL | GRADES 3-5 Financial Sense Classroom Activity Series | Earning

Title Career Road Maps

Overview

How do you develop the knowledge, skills, and experience you need to pursue a career? In this lesson, students embark on a discovery of diverse careers, exploring the educational paths and skills required for various professions. They engage in an interactive "Find Your Career Match" card game, promoting teamwork while they locate their group members to form career sets. Following this, an animated video offers insights into earning income, the different forms of payment, and the societal role of taxes. Groups then collaborate to create a "career road map" guiding them through the potential trajectory of a chosen profession. The lesson culminates with presentations of their road maps, fostering public speaking and peer feedback, and an exit ticket activity that connects students' current interests to future career possibilities.

Common Core ELA Standards

- CCSS.ELA-LITERACY.W.3-5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.
- CCSS.ELA-LITERACY.W.3.2.A: Introduce a topic and group related information together; include illustrations when useful to aiding comprehension.
- CCSS.ELA-LITERACY.W.3.2.B: Develop the topic with facts, definitions, and details.
- CCSS.ELA-LITERACY.W.4-5.2.B: Develop the topic with facts, definitions, concrete details, quotations, or other information and examples related to the topic.
- CCSS.ELA-LITERACY.SL.3.4: Report on a topic or text, tell a story, or recount an experience with appropriate facts and relevant, descriptive details, speaking clearly at an understandable pace.
- CCSS.ELA-LITERACY.SL.4.4: Report on a topic or text, tell a story, or recount an experience in an organized manner, using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.





CONTENT CONNECTIONS

- Language Arts: Informative writing, including identifying the most important information and sequencing it logically
- Personal Finance: Earning money, including reasons people choose a career, various methods of being paid, why income is taxed, and how careers develop over time
- CCSS.ELA-LITERACY.SL.5.4: Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.

National Standards for Personal Financial Literacy

- I. Earning Income 4-1 People have different job choices depending on their knowledge, skills, interests, and experience.
- I. Earning Income 4-2 People may be able to improve their ability to earn income by gaining new knowledge, skills, and experience.
- I. Earning Income 4-4 People can earn income by starting a new business as an entrepreneur or by owning a business.
- I. Earning Income 4-7 Most income is taxed by the government to pay for government-provided goods and services.

Materials

- Find Your Career Match Career Cards—two copies with one for reference and the other cut into cards
- Planning Your Career Road Map Student Capture Sheet—one copy per group of three students
- Career Road Map Student Capture Sheet—one copy per group of three students or large pieces of paper and markers
- Financial Sense: Earning Video

FACILITATOR TIPS

When using outside of the classroom:

• If you are not a teacher, prepare to provide a brief explanation of your career or position.

Engage

- Ask students to guess if they think you always wanted to be a teacher growing up or if you had any other career aspirations. Share with them a little about why you became a teacher and if you had any other jobs before becoming one.
- Tell students that there are many, many careers that they might consider when they grow up. They might have an idea already about what they want to do, they might have no idea, and/or their ideas could change many times over.
- Share with students that you are going to be exploring careers in this lesson and that you want them to work in groups a little bit later. In order to form their groups, they will first complete an activity.
- Explain that you are going to give each person a card and challenge them to find their matches. In the end, they should find two other people to complete a career set. In each group, one person should have a card that lists the career along with a description and the education a person in that career often obtains. One will have a card with the knowledge people in those careers often have. The third and final card lists skills people in these careers have.
- Tell students not to look at their cards until you direct them to do so.
- Distribute cards from the **Find Your Career Match Career Cards**. If needed, give one student an additional card so that each group will have all three cards in the end.
- Direct students to read their cards and move about the room until they find their complete set of three cards.





- Allow time for all students to find their match. Once all matches have been made, go around the room calling on students to share the career for their group. Make sure all of the students in each group are correct by consulting your reference copy of the **Find Your Career Match Career Cards**.
- Remind students that these are the groups they will work in later. Direct them to find seats together or return to their original seat until later.
- Debrief the activity using questions such as:
 - How easy or hard was it to find your match? Did anyone think they had a match but find there was a better match later?
 - Do you think we have a good variety of careers in the matches we found? If not, what do you think is missing and why?

FACILITATOR TIPS

When using outside of the classroom:

- If the technology is not available to watch the video as a group, explain the main concepts to students before leading them in the discussion.
- Does anyone know how long you need to be in school to earn an associate's, bachelor's, master's, or doctoral degree? Explain that an associate's is often a two-year degree program while a bachelor's degree is often referred to as a four-year degree. Advanced degrees such as a master's or doctoral degree take even longer and depend on the specific field.

Teach

- Remind students that people typically choose a career because it interests them, but they also work in order to earn money.
- Introduce and then play this short, animated video about earning: <u>Financial Sense: Earning</u> (1:09), asking students to actively listen for key messages, including how they can earn money, how they can pay for things, and why taxes are paid on earnings.
- Initiate a discussion based on points made in the video.
 - Careers can focus on different things like helping people, using a specific skill, or inventing things. Ask students if their group's career fits into one of these categories. If not, is there another category that would be a better fit? What other careers would also be in that category?
 - People can be paid in different ways. Ask if students have ever seen an adult leave someone a tip for good service, such as a food server at a restaurant. Explain that tips are another form of income. Commissions are another where people earn a percentage of whatever it is that they sell. Some people are also paid based on the specific service they perform or how many items they sell.
 - Taxes are paid on income and help fund government programs and services. Remind students of the examples they saw in the video: roads, parks, and firefighters.
 Challenge students to think of other examples, such as public libraries, schools, and the military.
- Let students know you want them to work in their groups from the previous activity to create a "career road map" for that career.
- Distribute a copy of the **Planning Your Career Road Map Student Capture Sheet** to each group.
- Direct students to answer the questions on the planning document. Encourage them to ask questions or seek clarification as needed. Students could also be encouraged to seek additional information online from reliable sources.

When using outside of the classroom:

 If students do not have access to additional and/or online resources, consider providing career information sheets or working through several careers together as a group.





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In Schools

- Let students know if they will complete their career road map using the **Career Road Map Student Capture Sheet** or create one on their own using a large sheet of paper and drawing supplies. Provide whichever supplies are needed to each group. If your students could benefit from an example, create your own version of a career road map showing your own personal career path. Mention information on the teacher career cards and remove those from the ones you use in the opening activity.
- Allow time for students to complete their career road maps. Let them know they should be prepared to share their completed work with the class.

Conclude

- Invite each group to share its road map. Encourage thoughtful questions and feedback from the class.
- As groups present, point out facts that might be of interest and relate to the topic. For example, a real estate agent is likely to be paid a commission.
- Direct students to submit an exit ticket answering the question: What careers might start with some of your current interests, knowledge, or skills?

Extend

- **Journaling:** Direct students to keep track of careers they observe in the community or media over a period of time, including a brief description of what they saw being done and why people might choose that as a career.
- Interview: Encourage students to conduct interviews with family or community members about their careers.
- **Mathematics:** Challenge students to calculate weekly, monthly, and yearly income from different jobs based on given wages or salaries.
- **Research:** Direct students to research why taxes are necessary and how they are used by the government, presenting their findings in a report.
- **Role-Play:** Use a variety of scenarios to simulate situations in which people earn money through tips, commissions, and other forms of pay.
- **Career Exploration:** Invite students to create a visual display or digital presentation of a career of interest, including education paths, income potential, and daily responsibilities.
- **Family:** Encourage students to discuss earning money with their families. What were the first jobs family members ever had? How have their career plans changed over time? If they could start over from scratch, what career would they choose and why?





Find Your Career Match		STUDENT CAPTURE SHEET
Directions: Each row of three cards goes together to describe one career. Decide how many rows of three taking into consideration your students' interests. Once selected, cut them out. Consider laminating the		you will need for your class. Choose which careers you will use, cards for repeated use.
Career Overview and Education	Knowledge	
Astronomers use giant telescopes to look at stars. They usually complete advanced degrees in astronomy.	People in this career usually know a lot about stars and planets and how to use telescopes.	People in this career are usually skilled in seeing changes in the night sky, making observations, and asking questions.
Chefs work in restaurants making meals. They usually complete vocational training and get on-the- job training.	People in this career usually know a lot about cooking tasty food and food safety.	People in this career are usually skilled in cutting vegetables and mixing ingredients.
Software developers create apps and games on computers. They usually complete a bachelor's degree.	People in this career usually know a lot about making computer games and fixing computer problems.	People in this career are usually skilled in writing computer code and solving problems.

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Career Overview and Education	Knowledge	+
Veterinarians help sick animals feel better. They usually complete a doctorate degree in veterinary medicine.	People in this career usually know a lot about taking care of animals and how to make them healthier.	People in this career are usually skilled in examining animals and giving medicine.
Carpenters construct buildings and furniture. They usually complete an apprenticeship after graduating from high school.	People in this career usually know a lot about different types of wood and how to use tools safely.	People in this career are usually skilled in building things and using power tools.
Architects design houses and buildings. They usually complete a bachelor's degree in architecture.	People in this career usually know a lot about drawing buildings and making models.	People in this career are usually skilled in using their imagination and measuring things.
Teachers teach students in school. They usually complete a bachelor's degree in education.	People in this career usually know a lot about the subjects they are teaching, such as reading books, solving math problems, doing science experiments, and so much more!	People in this career are usually skilled in explaining ideas and helping others learn.
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		STUDENT CAPTURE SHEET
Career Overview and Education	Knowledge	+
Plumbers maintain and repair plumbing. They usually complete an apprenticeship after graduating from high school.	People in this career usually know a lot about pipes, toilets, sinks, and water systems.	People in this career are usually skilled in fixing leaks and installing toilets.
Mechanical engineers design machines and tools. They usually complete a bachelor's degree in engineering.	People in this career usually know a lot about building things and how machines work.	People in this career are usually skilled in taking things apart and putting them back together, as well as inventing things.
Nurses work in medical facilities taking care of people. They usually complete a bachelor's degree in nursing.	People in this career usually know a lot about caring for others and have a lot of medical knowledge.	People in this career are usually skilled in caring for others and drawing people's blood.
Cosmetologists beautify clients in salons. They usually earn a certification or license after completing specialized training.	People in this career usually know a lot about hair styling techniques and skincare basics.	People in this career are usually skilled in cutting and styling hair and listening to their clients.
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		SIUDENI CAPIURE SHEEI
Career Overview and Education	Knowledge	+
Graphic designers make designs for books and websites. They usually complete a bachelor's degree	People in this career usually know a lot about creating art on computers and using colors and shapes.	People in this career are usually skilled in drawing, art, and design.
Journalists write news articles and interview people. They usually complete a bachelor's degree.	People in this career usually know a lot about telling factual stories and asking questions.	People in this career are usually skilled in interviewing people and writing stories.
Electricians ensure buildings have power. They usually complete an apprenticeship after graduating from high school.	People in this career usually know a lot about electrical safety and circuit diagrams.	People in this career are usually skilled in installing wiring and troubleshooting.
Paralegals assist lawyers with cases. They usually complete an associate's degree.	People in this career usually know a lot about legal research and preparing legal documents.	People in this career are usually skilled in writing reports and organizing legal files.
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		STUDENT CAPTURE SHEET
Career Overview and Education K	Knowledge	Skills
HVAC technicians keep homes and puildings comfortable. They usually a earn a certification or license after congraduating from high school.	People in this career usually know a lot about household heating and cooling systems and equipment maintenance.	People in this career are usually skilled in installing heating systems and repairing air conditioning units.
Real estate agents help people buy and sell homes. They usually earn a certification or license after completing specialized training.	People in this career usually know a lot about property laws and market trends.	People in this career are usually skilled in selling homes and negotiating deals.
Pharmacy technicians work in pharmacies helping with medications. They usually earn a certification or license after completing specialized training.	People in this career usually know a lot about prescription information and medication storage.	People in this career are usually skilled in assisting pharmacists and helping customers.

Planning Your Career Road Map

Directions: Complete the graphic organizer with information about your group's career. Use the information to create a career road map that shows the path someone



In Schools

Directions: Fill in the road map with key events a person in your selected career might experience on their career journey.



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