



# How Do My Choices Affect My Future?

## Standard 1: Earning an Income



Susan McHale, Kristen Sublett, Laura Halstied, Niky Styers, Melissa Gunter

Published by K20 Center

*This work is licensed under a [Creative Commons CC BY-SA 4.0 License](https://creativecommons.org/licenses/by-sa/4.0/)*

<b>Grade Level</b>	7th – 12th Grade	<b>Time Frame</b>	200 minutes
<b>Subject</b>	Financial Literacy, Social Studies	<b>Duration</b>	4-5 class periods
<b>Course</b>	Personal Financial Literacy		

### Essential Question

How do my choices affect my career? What career considerations are important to me? Can my career choice support my lifestyle?

### Summary

Through their own research and discussion, students will see how career choice, postsecondary education, and salary are all interrelated. Students will identify three careers that they might be interested in, identify the postsecondary requirements to attain these careers, and learn what the beginning salary would be for each. Students will then share their findings via an essay, slide show, or oral presentation. This lesson includes optional modifications for distance learning and resources for use in Google Classroom.

### Snapshot

#### Engage

Students participate in a matching activity where they associate salaries with careers and determine the level of postsecondary education necessary for each career.

#### Explore

Students brainstorm a list of considerations for choosing a career and determine what their most important considerations are. They, then choose three careers that interest them.

#### Explain

Students identify the work hours, expectations, skills needed, and salaries for their chosen careers through internet research. They identify what postsecondary education is needed to attain these careers.

#### Extend

Students research an Oklahoma college that offers a degree program related to one of their careers. They use their research to answer questions about the college and the requirements to obtain a degree there.

#### Evaluate

Students select one of their career choices to write about through a reflective essay. Other evaluation options are presented for students who might have difficulty with writing assignments.

## Standards

*Oklahoma Academic Standards (Personal Financial Literacy (7th through 12th grade))*

**PFL.1.1:** Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).

## Attachments

- [Career-Choice-Worksheet-How-Do-My-Choices-Affect-My-Future - Spanish.docx](#)
- [Career-Choice-Worksheet-How-Do-My-Choices-Affect-My-Future - Spanish.pdf](#)
- [Career-Choice-Worksheet-How-Do-My-Choices-Affect-My-Future.docx](#)
- [Career-Choice-Worksheet-How-Do-My-Choices-Affect-My-Future.pdf](#)
- [Career-and-Salary-Mini-Posters-How-Do-My-Choices-Affect-My-Future - Spanish.docx](#)
- [Career-and-Salary-Mini-Posters-How-Do-My-Choices-Affect-My-Future - Spanish.pdf](#)
- [Career-and-Salary-Mini-Posters-How-Do-My-Choices-Affect-My-Future.docx](#)
- [Career-and-Salary-Mini-Posters-How-Do-My-Choices-Affect-My-Future.pdf](#)
- [College-Search-Worksheet-How-Do-My-Choices-Affect-My-Future - Spanish.docx](#)
- [College-Search-Worksheet-How-Do-My-Choices-Affect-My-Future - Spanish.pdf](#)
- [College-Search-Worksheet-How-Do-My-Choices-Affect-My-Future.docx](#)
- [College-Search-Worksheet-How-Do-My-Choices-Affect-My-Future.pdf](#)
- [Five-Paragraph-Essay-Rubric-How-Do-My-Choices-Affect-My-Future.docx](#)
- [Lesson-Slides-How-Do-My-Choices-Affect-My-Future.pptx](#)

## Materials

- Salary and Career Mini-Posters (attached)
- Lesson Slides (attached)
- Chart paper
- Markers
- Poster paper for small groups (optional)
- Career Choice Worksheet (attached, two or three per student)
- College Search Worksheet (attached, one per student)
- Five-paragraph reflective essay rubric (attached, one per student)
- Student devices with internet access

# Engage

## Teacher's Note: Lesson Preparation

Before beginning the lesson, do the following:

Find the **Career and Salary Mini-Posters** in the attachments section and print them on heavy-duty paper or card stock. There are 17 salaries and 17 matching careers, which is enough for a class of 34. If you have a larger class, you can find more careers and salaries in the [Bureau of Labor Statistics' Occupational Outlook](#). If your class is smaller and you don't need to use all the posters, make sure that you have chosen the careers that match the correct salaries. (See **slide 6** for the matched list.)

Label four sheets of chart or tablet paper, each with a different heading from the list below:

1. High school diploma
2. Associate's degree or technical school training
3. Bachelor's degree
4. Master's degree or higher

Leave space below the heading for students to write. Hang each sheet in a different corner of the room.

As students enter the classroom, hand them each one of the prepared mini-posters.

Begin by reviewing the lesson objective on **slide 3** and the essential questions on **slide 4**.

Display **slide 5**. Explain to students that their mini-poster will include either a dollar (salary) amount or a career name. They are to match the yearly salary amount with its corresponding career. Give students a few minutes to move around the room and find their "partner" (the student carrying the career or salary poster that they believe corresponds with their own). Once they have decided who their partner is, they should hold up their mini-posters next to each other where everyone can see.

Ask student pairs to look around the room and consider whether they still believe that they have paired with the correct classmate and that they have a correctly matched career and salary pair. If any pairs think that they are not correctly matched, give them an opportunity to switch partners before you reveal the results.

Display **slide 6**. Use the chart on this slide to check whether students' pairings were correct. Have any incorrect partners switch to form matching pairs. (You might find it helpful for pairs to line up in the order of the careers shown on the chart to check their salary amounts more easily.)

Once the pairs are reorganized, transition students into a [Four Corners](#) activity. Ask partners to discuss together and decide what level of education someone might need if they were to pursue the career that their cards represent. Have partners move to corner of the room next to the chart paper that best represents that education level.

### Teacher's Note: Postsecondary Education Explanation

Consider taking a few minutes to explain each corner's label BEFORE student partners move to their corners. Students will know what constitutes a high school diploma, but they might not know, for example, the difference between an associate's degree and a bachelor's degree. An associate's degree requires two years of college. Technical school training might be specific career training courses that require one or two years of coursework. (Now is also a great opportunity to mention any nearby technical schools or colleges.) Bachelor's degrees require four years of college. Master's degrees or above require a completed bachelor's degree and at least an additional two years of college after that.

Once pairs have chosen a corner that they believe matches their career, show **slide 7**. Give pairs an opportunity to move to the correct corner, and then give the group at each corner a marker. Ask the students with career posters to write their career names below the header on their corner's sign, and ask the students with salary posters to write the annual salary to the right of the career. Keep the signs up during the rest of the class discussion. Take up all mini-posters to use for your next class or classes. Have students return to their desks.

As students look at the completed charts, discuss the following questions as a class:

1. What surprised you about the salaries and careers?
2. What surprised you about the careers and the education you might need?
3. What connections do you see between salaries, careers, and amount of education required?

### Possible Student Responses

Students might be surprised that some careers can earn higher salaries with fewer years of postsecondary education. An example would be a plumber. However, the general trend is that the more education you have, the better your salary. Having a college degree also helps with career longevity and career advancement, according to research.

### Optional Modification for Distance Learning

To make the Engage activity accessible for distance learners, consider using a digital platform (e.g., [Desmos](#), [Quizlet](#)) to create a digital [Card Sort](#) that includes each of the careers and salaries. Students can match the career and salary cards, organize the matched sets based on education level, and describe their thought processes for each step as part of an online discussion. [Download all attachments](#) to use this lesson in [Google Classroom](#).

# Explore

Introduce the Explore activity by telling students that salaries are an important consideration when choosing a degree and the type of postsecondary education they are willing to complete is another important consideration. Ask students to get out a sheet of notebook paper and list three of their own most important considerations when choosing a career. They can include salary or education requirements in their lists if they believe those are among the *most important* to them, but challenge them to identify other things that might be important to them as well. You might need to brainstorm a few considerations out loud to get them started on this task. Give students 3-5 minutes to write down their three most important considerations.

## Sample Student Responses

Student responses for job considerations might include the length of work hours, the work schedule, pursuing a talent, pursuing a hobby, having a passion for something (like a love for animals), the type of job environment, the job location, and the level of skill needed.

Have students each share one of their considerations. Write down their responses to create a whole-class list on the board of things to consider when choosing a career. Read the compiled list aloud, and ask students to raise their hands when you read an item that was also on their personal list. The class will quickly see what the class's overall most important considerations were for choosing a career. Tell students to keep in mind their own considerations as they research their careers in the coming activities.

## Optional Modification for Distance Learning

To make use of this activity in an online or distance learning environment, consider using an interactive word cloud application, such as [Mentimeter](#), to allow students to submit their brainstormed considerations. Once all students have had a chance to add to the brainstorm, share the generated word cloud with the class. The most frequently submitted words appear the largest, while more unique words are smaller.

## Optional Activity

If time allows and they have access to the [My Next Move](#) website, students can complete an O\*Net profile that will give them an idea of their career interests.

## Explain

Pass out copies of the **Career Choice Worksheet** to each student. If you would like students to research two or three different career choices, pass out multiple copies to each student and ask students to staple them together. Students will need devices with internet access to complete the rest of this lesson.

Students will use the Bureau of Labor Statistics' [Occupational Outlook Handbook](#) for their research. The URL is included on their worksheets. Take a few minutes to open the website and show students how to navigate the various options. For example, if they are not sure of which specific careers they are interested in, they can use the career occupation groups in the left navigation bar to explore careers of a similar nature. If they want to look at a specific career, they can use the search feature to find it.

Give students at least one class period to research their career choices and fill out their career choice worksheets. They will use this information later for a class presentation.

### **Optional Modification for Distance Learning**

Consider creating multiple copies of the attached Career Choice Worksheet using Google Docs. Assign students to each copy of the handout and have them collaborate virtually. Students can add notes to the document and collaborate as a group using the comment feature in the document. Or, turn the activity into a discussion board post to which students can respond directly.

## Extend

**College Search:** Pass out copies of the **College Search Worksheet**. Ask students to pick one of their career choices that requires a college degree to use for this activity. Have students research online to find an Oklahoma college that offers a degree that would prepare them for this career and use the information that they find to answer the questions on the worksheet.

If navigating college websites is challenging for your students, pair them with others who are searching degrees at the same college. Students can help each other by sharing where they found certain information, such as admissions requirements, within the website.

### Optional Extension Activity

After students have completed the College Search Worksheet, organize them into groups of three or four based on the college that they researched. Have them make a marketing poster to promote this college. The poster should list the degrees of interest and any other information that they believe makes this college appealing to attend.

# Evaluate

There are several evaluation options for this lesson. Feel free to choose the option that best meets students' needs.

**Option 1:** Students will choose one of the careers that they researched to complete a five-paragraph reflective essay. Pass out copies of the **Five-Paragraph Essay Rubric** to all students and go over the essay requirements. Answer any questions that students might have. Have students complete the essay as an assignment or assessment, using their career choice worksheet as a reference. Collect their career choice worksheets along with the completed essays as part of the assessment.

**Option 2:** Students will create one or two slides to present one of their career choices and the reasons why they chose it. You can have students create their own slideshow to share with the class, add their slides to a shared Google Slides presentation, or email their slides to you to compile into a class presentation. Have each student answer any questions from classmates after their slides are presented. Collect the career choice worksheets as part of the assessment. This option might work especially well for students who have difficulty with writing experiences.

## Optional Modification for Distance Learning

For online or distance learning, consider having students create digital presentations using [Popplet](#), [Piktochart](#), or [Canva](#).

**Option 3:** Students will choose one of the careers that they researched and share a three-minute oral presentation about that career. They can use their career choice worksheets as notes. Collect the completed career choice worksheets as part of the assessment. This option might work especially well if you have limited time.

## Optional Modification for Distance Learning

For online or distance learning, consider having students record their responses in a quick video using an application such as [Flip](#).

## Teacher's Note: Looking for Hands-on Financial Literacy?

Mind Your Own Budget (MYOB) is a comprehensive game-based learning application for financial literacy. Mind Your Own Budget is aligned with the OK Passport and National Standards for Financial Literacy. Through game play, students encounter everyday financial tasks, such as making and keeping a budget, paying recurring and emergency expenses, managing financial accounts, and using financial instruments. Each scenario presents a new challenge and teaches new concepts while building on important budgeting basics. To find out more about K20 Digital Game-Based Learning, go to <https://k20center.ou.edu/games/> or email [k20center@ou.edu](mailto:k20center@ou.edu).



## Resources

- K20 Center. (n.d.). Canva. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/612>
- K20 Center. (n.d.). Card Sort. Strategies. <https://learn.k20center.ou.edu/strategy/147>
- K20 Center. (n.d.). Desmos. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/1081>
- K20 Center. (n.d.). Flip. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/1075>
- K20 Center. (n.d.). Four Corners. Strategies. <https://learn.k20center.ou.edu/strategy/138>
- K20 Center. (n.d.). Google Classroom. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/628>
- K20 Center. (n.d.). Mentimeter. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/645>
- K20 Center. (n.d.). Mind Your Own Budget. Games. <https://learn.k20center.ou.edu/game/739>
- K20 Center. (n.d.). Piktochart. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/2394>
- K20 Center. (n.d.). Popplet. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/663>
- K20 Center. (n.d.). Quizlet. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/666>
- U.S. Bureau of Labor Statistics. (2021, April 9). Occupational outlook handbook. <http://www.bls.gov/ooh/>
- U.S. Department of Labor. (n.d.). O\*NET interest profiler. My Next Move. <https://www.mynextmove.org/explore/ip>