

Section 2--Budgets**Title of Lesson/Subject:** *Careers and Budgeting***Prepared by:** Anne Bower**Contact Information****E-mail address:** bowera@fargo.k12.nd.us **Phone:** 701-446-3300**Time Allotment:** 2 class periods (45 minutes each)**Grade Level or Target Audience:** Careers--8th & 9th Grades
Budgeting—9th – 12th**ND Standards Competencies:** ND Standard 3 Economic Systems
12.3.1 Individual Roles as producers, consumers, workers, savers, investors

Business Standards
3 Students make preparation for entering the workforce
3.E.1 Recognize personal strengths and interests
3.E.2 Identify careers which correlate to personal strengths and interests
3.E.3 Exhibit a knowledge of job seeking skills**Key Economic Concepts:**

A student will possess technical, leadership, communication, problem-solving and critical thinking skills needed to be successful at home, at work, and in an ever-changing society.

Brief Description:

Students will choose a career that they are interested in and prepare a budget based on the salary they will receive.

Learner Objectives:

Students will use research skills to narrow down a career list to one that they are interested in. In research, the students will look at the tasks involved in the career, schooling requirements, job openings, and outlook for the future job opening.

Introduction:

This lesson will explore the different types of careers available. The computer program “Career Futures” lists over 300 for the students to choose from. The students become aware of the traditional careers: doctor, lawyer, nurse. The program also lists two year degree programs that are an alternate to a 4-year college. The students will also research if you need extra school for license requirements and check out the outlook for the jobs they are interested in. Day 2, the students take the projected earnings for their career and apply the earnings to a budget. This budget includes groceries, rent, insurance, clothing and miscellaneous expenses.

The budget is designed for one month’s expenses.

Materials Needed:

Worksheet on Careers listing major aspects of job, budget worksheet
Newspapers, calculators, letter to parents

Audio/Visual Equipment Needed:

Computer lab with Internet or computer lab with a career program. I use “Career Futures”. This is a district wide program for our schools.

Lesson Outline:

Day 1

- Students will log in and log on to the program “Career Futures”.
- Click on “Looking at Occupations”
- Go to “Occupations” and click on it
- Review the career choices
- Choose a career
- Complete the “Career Future” worksheet
- Print out the “School Courses” for your particular career.
- Keep the “School Courses” for your career in your Business Folder (you will need this for course registration)

Homework assignment: Have the students ask their parents/guardians how much their house payment is, how much their health insurance is, and what their car payment is, etc.

Day 2

- Divide the students into groups (2 to a group works best)
- the students use the internet or the newspaper for apartment listings, furniture sales, etc.
- Give the students fixed costs for insurance payments, doctor visits, dentist visits, license fees for car (these can be approximate numbers or you can use your own dentist costs or doctor costs)
- the students put money in a savings account (make this a requirement)
- One of the stipulations of the budget is that they are on their own—there is no parental help
- students will turn in the career worksheet and budget as a packet

Resources: http://cityguides.addresses.com/city_guides/Fargo/ND.htm

<http://www.discoverourtown.com/TownPage.php?Town=715&Cat=Business#TopAnchor>

Activities:

These are two excellent sites for Fargo-Moorhead for real estate sales. The first site provides addresses and the other provides maps of the area to locate the rental properties.
Application/Assignment:

The students will be able to map out the subjects required for graduation. This assignment should be targeted to coincide with registration for the next school year. Your counseling office should have the dates for registration.

This assignment also requires parent involvement and parental interaction with the students. Whenever we can get the parents involved, the assignments take on more meaning for the students and parents.

Evaluation Plan:

Assessment:

1. Students should be able to communicate verbally the career they chose, if they need a license to practice their career, and what courses are necessary in high school to pursue this career
2. Students discuss what is fixed in their budget and what is flexible.
3. Students discuss how they can cut expenses or where to cut expenses if they are over budget or need extra money for emergencies
4. Credit is given for completion of career worksheet and budget

EXAMPLES:

- Go to this link to see how to put one together. Not all areas above are covered but it will give you a good idea of what to include.
<http://www.econedlink.org/lessons/index.cfm?lesson=EM552&page=teacher>
- See the Prom Lesson plan (on page one of this module) or the Analyzing Pay Stubs <http://www.jumpstartcoalition.com/upload/ACFDDD6.pdf> as an example. This is from the HSFPF.

NAME _____

PERIOD _____

Click on CAREER FUTURES
TYPE IN NAME
Click on LOOKING AT OCCUPATIONS
REPORT

FILL IN THE FOLLOWING ABOUT THE OCCUPATION YOU CHOSE:

OCCUPATION _____

DESCRIPTION OF CAREER _____

TASKS INVOLVES _____

CAREER CLUSTERS _____

EDUCATION, TRAINING & WORK EXPERIENCE _____

LICENSE REQUIREMENTS IF ANY _____

PERSONALITY TYPES _____

OPENINGS _____

OUTLOOK _____

NATIONAL EARNINGS _____

ND EARNINGS _____

ND SCHOOL COUSES—PRINT OUT THIS SECTION

BESIDES THE CORE SUBJECTS (HISTORY, ENGLISH, SCIENCE)
WHAT OTHER COURSES DO YOU HAVE TO TAKE?
