Topic: Exploring Careers and Income

Time Required: 60 minutes   
*(excluding* **Extended Exploration***activities)*

Learning Objectives:   
*Students will be able to…*

* Identify and explore different types of jobs
* Evaluate personal interests related  
  to careers
* Explain how money is earned and why it is taxed
* Explain what an entrepreneur is

Supplies:

* Projector (for teacher presentation slides)
* Whiteboard or chart paper, markers
* Paper, markers, tape, and a box or hat (for the game)
* Access to the Internet **(optional)**

Preparation:

* Make copies of student handouts
* Set up projector with presentation slides
* Pre-write different careers on individual pieces of paper, one for each student (that you will later tape to students’ foreheads) and put in a box or hat

Student Handouts:  
*(found in* **Student Guide***)*

* ***Different Jobs***
* ***Interest Survey***
* ***Salary and Education***
* ***Money Smart Book****(template from Lesson 1)*

Teacher Presentation Slides:

* ***Interests and Jobs***
* ***Education Levels and Income***
* ***Bureau of Labor Statistics***
* ***How Is Income Tax Spent?***

Essential Questions:

* *What is income, and how is it earned?*
* *What are different types of jobs that you can have?*
* *What is an entrepreneur?*
* *What is tax and why is income taxed?*

Assessment Activities:

**Pre-Assessment:**

* Class discussions
* ***Education Levels and Income*** slide

**Post-Assessment:**

* ***Salary and Education*** handout
* ***Money Smart Book*** handout

Instruction Steps

Warm Up

Exploring Different Job Sectors [25 minutes]

Tap prior knowledge by asking students: *What is a* ***job****?* (A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.) *What are the different types of jobs that you can have?* (You can choose between hundreds of different types of jobs in many fields, including science, technology, engineering, math, art, and music.) *What is a* ***career****?* (The type of work a person pursues for the majority of their life that may involve formal education, special training, or be within a specific industry, such as a career in medicine, advertising, or food services.)

Provide students with the ***Different Jobs*** handout, which includes a list of jobs and their definitions. Discuss the handout and explain that the class will play a game using the handout.

Ask students to sit in a circle and pick one paper from the box to tape to each student’s forehead (job title facing out). Explain the rules: Each player will be able to see the job titles of all players except his or her own. Using their student handouts as a guide, students will try to guess their own jobs by asking “yes” or “no” questions of the other players.

The student who begins will ask one question, such as: *Do I work in a science job?* If the answer is yes, the student can ask another question, such as: *Do I work directly with patients?* If the answer is yes, the student asks another question until either A) he or she guesses the job title correctly, or B) the answer to his or her question is no. If the answer is no, play passes to the next student until each student has had a chance to guess. To speed up the game, students can play in smaller groups after a practice round with the whole class.

Grade-Level Modifications:

Beginner: If students are having trouble guessing their jobs, you or the other students can give them clues instead of having them ask “yes” or “no” questions. For example: if a student is a geologist, you can say, “You like the outdoors.” If student guesses incorrectly, give another clue: “You are a scientist.” If student still hasn’t guessed, give an easier clue, such as “You study rocks.”

Advanced: In addition to asking “yes” or “no” questions, students may silently act out clues for the student guessing. After the game is over, have students try to group themselves into job sectors (for example: science, health, engineering, computers).

End the game with a discussion about the jobs. Ask: *Have you heard of the job you received?* *Do you know anyone who has that job? What does that person do?* Ask: *What is an* ***entrepreneur****?* (An entrepreneur is someone who creates and runs a business.) People who own a successful business can earn a profit, which is a source of income.

MONEY SMART TIP!

Explain to students: Going to college can be expensive because colleges charge  
students money to attend. Ask: *Why might it be worth it to spend the money?*   
(Paying for college is an investment in your future.) On average, people  
with a college degree earn more money than people who do not attend college.  
If you don’t go to college, other ways to get more education are through  
apprenticeships, internships, or training programs.

Guided Exploration

Examining Personal Interests and Skills [10 minutes]

Provide students with the ***Interest Survey*** handout, and after completing it, display the ***Interests and Jobs*** slide to show them some possible jobs based on their interests. As an extension activity, have students research more about those jobs, along with others they may want to learn more about. See the links below for websites with career information. Ask: *What type of work do you want to do when you grow up? How can you get prepared for the work that interests you? Would you want to start your own business? Please explain why or why not.*

Exploring Income and Education Levels [10 minutes]

Prompt students with the following questions: *What is income?* (money earned) *How is it earned?* (by either working for a period of time, owning a business, or through investments) *Why might income levels differ?* (Answers may include: Different people get paid different salaries depending on their field, education level, where they live, who they work for.) *How might an increase in skills and education lead to increased income?* (Higher-paying careers often require that people have more skills and a higher education.) Share the ***Education Level*s *and* *Income*** slide and discuss the cartoon.

Display the ***Bureau of Labor Statistics***slide, which explains what the agency does and some different levels of education. After students review the slide, distribute the ***Salary and Education*** handout, which includes salary estimates and levels of required education for various jobs from the U.S. Bureau of Labor Statistics. After students answer the questions, review and discuss.

Grade-Level Modifications:

Beginner: Leave the ***Bureau of Labor Statistics***slide open while students are working on the ***Salary and Education*** handout so they can refer to the levels of higher education.

Advanced: Students can research more careers by going to [http://www.bls.gov/ooh](http://www.bls.gov/ooh/).  
There, they can find careers listed by occupational groups, highest paying, fastest growing,  
and so on.

Understanding That Income Is Taxed [5 minutes]

Lead a class discussion by asking: *What is* ***tax****?* (a government fee on things, including income, sales, and property) *What kinds of things are taxed?* (Students may give examples, such as clothes, school supplies, food at a restaurant, and toys.)

Explain that the government collects taxes on the income people earn. Ask: *Why is income taxed?* (The government uses the money to pay for things people need.) Then ask: *How might the government use that money?* (public education, libraries, road and bridge repairs, health care for seniors and people with low incomes, national defense spending, and so on) Share the ***How Is Income Tax Spent?*** slide with students and discuss.

Wrap Up

Class Reflection [10 minutes]

Ask students: *Based on what you learned today, what jobs are you interested in, and why?* *What kinds of skills and education do you need to be able to do this job?* Why is it important to think about a job or career early? Ask students to write in their ***Money Smart Book*** about one or two jobs that interest them, and to add illustrations.

Extended Exploration

Note: Use the following activities to extend the lesson topic throughout the year. Activities can be completed as a class or in small groups. Duration of activities will vary.

* **Games and Online Activities:** Invite students to visit the following websites to further explore career options**:**
  + **Career Exploration!:** Access information on dozens of careers in various industries to learn about specific skills and duties, education or training requirements, work environments, earning potential, and job outlook. http://www.bls.gov/k12/content/students/careers/career-exploration.htm
  + **Career Aisle:** Features career videos for students to explore. http://knowitall.scetv.org/careeraisle/students/elementary/
  + **Careers: Explore, Learn, Grow:** Print out a fill-in-the-blank quiz for students to match careers with the right job descriptions. http://virginiacareerview.com/k5/careers/computer-career-games/3-5/careers-explore-learn-grow
  + **Jobs:** Information and videos about different careers from Kids.gov. <http://kids.usa.gov/jobs/index.shtml>
  + **Lesson Plans on Jobs:** More classroom resources for teachers about careers. <http://kids.usa.gov/teachers/lesson-plans/jobs/index.shtml>
* Invite members (or parents) of the community to visit the classroom as guest speakers to tell students about their jobs and answer questions. Ask students to prepare interview questions in advance. Make sure to include speakers from a variety of careers, especially those in the STEM (science, technology, engineering, and math) fields. To do so, you may want to post ads at the local library, send out requests with the school newsletter, and ask people from local businesses to come and speak (for example: the dentist office, a gift shop owner, a landscaping company, a city employee, a school administrator, entrepreneurs).
* Ask students to think about business ideas and write an essay using the following questions to help them get started: *Do you know someone who has started his or her own business? If you started your own business, what would you do? Would you sell a product or a service? Would it be something people would need or want?*
* Make a social studies connection by asking students to research career options for people who lived in colonial days (or another historical time period), compare and contrast to today’s career options, and discuss why those career options have changed over time.

Answer Key 43

Glossary with key vocabulary 46

Standards met by lesson 48

Lesson Overview

Using student-centered activities, this lesson will not only teach learners about different job sectors and reinforce how **income** is earned (either by working or through investments), but will also engage them in assessing their personal interests as they relate to potential **careers**. Students will learn how education is a proven strategy to improve their lifelong earnings potential. They will also extend their working knowledge of income by recognizing that earned income is **taxed**.