

Grade Level: 9-12 Lesson Plan Timeframe: 1.5 hour class period Prepared By: Visa's Practical Skills for Life

<p><b>Overview &amp; Purpose</b> Students will be encouraged to consider various topics related to career planning and the financial aspects of employment. Areas covered include: preparing for a job interview, tips for successful interviewing, financial aspects of employment, including "hidden costs" of working, and employee benefits. Information is also offered about payroll taxes and other deductions from a person's income.</p>	<p><b>FCCLA National Program(s)</b> Financial Fitness Career Connections</p>
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<p><b>Lesson Plan Goals &amp; Objectives</b> (Specify skills/information that will be learned.)</p>	<p><b>Goal:</b> Gain an understanding of career planning and the processes of employment, tips on starting a new career and provide practice reading and interpreting pay stubs.</p> <p><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• Know the phases of the career-planning process</li> <li>• Identify and apply for employment</li> <li>• Understand the interview process</li> <li>• Understand some of the hidden costs of a job</li> <li>• Understand some of the benefits companies often offer employees</li> <li>• Interpret a pay stub</li> </ul>
<p><b>Materials Needed</b></p>	<ul style="list-style-type: none"> <li>• Pen or pencil</li> <li>• Presentation Slides</li> <li>• Handouts</li> <li>• Web Access(optional)</li> </ul>

<p><b>Introduction of Subject</b></p>	<p>Landing that first job is an exciting time, and there are many areas to consider before the first paycheck is earned. Students should explore career path options and understand all of the financial aspects of employment. Begin the lesson by reviewing the Career Planning Process Slide (<b>2-A “the career planning process”</b>). Review the phases of obtaining a job.</p> <p>Phase 1: Assess your personal interests, abilities, and career goals.          Phase 2: Evaluate the current employment market.          Phase 3: Identify specific job opportunities          Phase 4: Apply for employment positions with the use of a resume or application letter.          Phase 5: Interview for available positions.          Phase 6: Obtain additional career training.</p>
<p><b>Activity 1</b></p>	<p><b>Assessing Your Personal Interests, and Abilities</b> (handout 2-1)  <b>Evaluating the Current Employment Market</b> (handout 2-2)</p> <ul style="list-style-type: none"> <li>• Part-time summer employment</li> <li>• Career-entry positions</li> </ul> <p>Advanced careers, employment field changes</p>
<p><b>Activity 2</b></p>	<p><b>Creating a Resume</b> (handout 2-3)          Review ways to identify and apply for employment positions:</p> <ul style="list-style-type: none"> <li>• Advertisements</li> <li>• Personal contacts</li> <li>• Business organizations</li> <li>• The internet</li> </ul> <p><b>Web Activity (optional or as homework):</b> Conduct a web search to identify sites that people can contact to obtain information on available job positions.</p>

<p><b>Activity 3</b></p>	<p><b>The Interview Process (slides 2-B “preparing for a job interview” and 2-C “common interview questions”)</b>          When preparing for a job interview, take the following actions:</p> <ol style="list-style-type: none"> <li>1. When researching an organization, obtain information on :             <ul style="list-style-type: none"> <li>• What are its main activities?</li> <li>• What types of jobs does it have?</li> <li>• What do the people who work there like about their employment situation?</li> </ul> </li> <li>2. Practice your interview skills:             <ul style="list-style-type: none"> <li>• Write out answers to possible interview questions</li> <li>• Have someone interview you.</li> </ul> </li> <li>3. Prepare questions that you plan to ask:             <ul style="list-style-type: none"> <li>• What skills are needed for success in the organization?</li> <li>• What opportunities are available for continued learning?</li> <li>•</li> </ul> </li> </ol> <p><b>Oral Presentation</b>          In small groups, have students practice job interviews. Share with class examples of strong and weak actions in a job interview.</p>
<p><b>Activity 4</b></p>	<p><b>Having a Job: Hidden Costs and Benefits</b>  <b>Discuss The Hidden Costs of a Job-</b></p> <ol style="list-style-type: none"> <li>1. Transportation</li> <li>2. Clothing             <ul style="list-style-type: none"> <li>• Uniform</li> <li>• Professional Dress</li> </ul> </li> <li>3. Food</li> <li>4. Child or Adult Care</li> <li>5. Union Dues</li> </ol>
<p><b>Activity 5</b></p>	<p><b>Adding up the Benefits—(Slide 2-D “adding up the benefits”)</b></p> <ol style="list-style-type: none"> <li>1. Possible job benefits             <ul style="list-style-type: none"> <li>■ Health, dental, and eye care insurance ■ Life insurance/disability insurance ■ Flexible spending account ■ Health savings account ■ Tax-deferred retirement plan ■ Paid vacation ■ Paid holidays ■ Parental leave ■ Stock purchase plan ■ Employee assistance plans ■ Employee fitness programs ■ Employee discounts ■ Tuition assistance or reimbursement</li> </ul> </li> </ol> <p><b>Survey/Interview:</b> Either in class or as assignment talk to people about employee benefits they believe to be most important in their life situation.</p>

<p><b>Activity 6</b></p>	<p><b>Reading a Pay Stub</b></p> <ol style="list-style-type: none"> <li>1. Pay Period</li> <li>2. Gross Pay</li> <li>3. Wage Deductions <ul style="list-style-type: none"> <li>• Federal Income tax</li> <li>• FICA (Social Security and Medicare)</li> <li>• Individual state or local income tax</li> <li>• Tax-free or tax-deferred benefits</li> </ul> </li> <li>4. Net Pay</li> </ol> <p><b>Slides 2-E“reading a pay stub”, 2-F, 2-G “examples of paycheck deductions”</b> <b>Reading and Interpreting Pay Stubs</b> (handout 2-4)</p>	
<p><b>Summary/Evaluation</b> (Assign Homework, or Reflect on the Outcomes)</p>	<p><b>Making Money Quiz</b> (handout 2-5)</p>	
<p><b>Other Resources</b></p>	<p><b>American Association of Retired Persons</b>, <a href="http://aarp.org">aarp.org</a> Attention: Consumer Affairs 601 E Street, NW Washington, DC 20049</p> <p><b>Federal Deposit Insurance Corp.</b>, Attention: Office of Consumer Affairs 550 17th Street, NW Washington</p> <p><b>Health Insurance Association of America</b> 1025 Connecticut Avenue, NW Washington, DC 20036</p>	<p><b>Insurance Information</b> Institute Education Department, 110 William Street New York, NY 10038</p> <p><b>Internal Revenue Service</b>, <a href="http://irs.ustreas.gov">irs.ustreas.gov</a> Attention: Taxpayer Education 1325 K Street, NW Washington, DC 20225</p> <p><b>Social Security Administration</b>, <a href="http://ssa.gov">ssa.gov</a> 6401 Security Boulevard Baltimore, MD 21235</p>
<p><b>Source</b></p>	<p><a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a> <i>This lesson plan has been reformatted for FCCLA from its original version on the Practical Money Skills for Life website. For an original copy please download Lesson 2: Making Money from <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a>.</i></p>	
<p><b>Handouts</b></p>	<p><b>Handouts and presentation slides may be downloaded from the lesson plans and activities website. For more lesson plans and resources, visit the Practical Money Skills for Life website:</b></p> <p><a href="http://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php">http://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php</a></p>	