

# Exploring Careers and Jobs

Notes:

## Learner Outcomes

Outcome #1: Participants will be able to give an example of how education can affect lifetime income.

Outcome #2: Participants will be able to explain how an individual's interests can affect career and job choices.

Outcome #3: Participants will be able to examine a career related to a topic of interest.

## Target Audience

Parents of elementary-age kids (grades 3 to 6)

## Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It Web site), one for each participant
3. A pen or pencil for each participant
4. Kitchen timer, stopwatch, or clock to track time
5. Evaluation Pretest #1-EA-PE for each participant
6. Evaluation Posttest #1-EA-PE for each participant
7. Take-Home Notes #1-EA-PE for each participant
8. Optional: PowerPoint Presentation PDF #1-EA-PE
9. Optional: Handout #1-EA-PE for each participant

## Timing

1 hour

**Want more background and training tips?** See the free, downloadable Bank It Elementary Quick Start Leader's Guide at [www.bankit.com](http://www.bankit.com).

# Exploring Careers and Jobs

Notes:

## 1. Welcome and Overview (5 minutes)

Arrive early. We highly recommend that you use the optional PowerPoint Presentation PDF and the optional handout. Both will greatly enhance your session. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room.

Greet participants individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Notes #1-EA-PE and either a pen or pencil. Encourage them to take notes during your session on the notes handout. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

*Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for kids and parents that make it easier to understand, talk about, and manage money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.*

*Today we will focus on exploring careers and jobs, and we plan on meeting three goals. One: By the end of this session, you will be able to give an example of how education can affect lifetime income. Two: You will be able to explain how an individual's interests can affect career and job choices. Three: You will be able to examine a career related to a topic of interest.*

If this session is not the first session you're presenting to this group, consider briefly discussing the challenge you may have given participants at the end of your previous session.

## 2. Pretest and Activity (15 minutes)

*Say: The first activity we'll do is a short pretest. The pretest has only six questions, and I don't want you to worry about how well you'll do on it. We'll take this exact test again at the end of our session after we have learned about the money concepts on this test.*

*What matters most is how much you learn and how well you do on the test at the end of our session, not on how well you do on this test.*

# Exploring Careers and Jobs

Notes:

Distribute the Evaluation Pretest #1-EA-PE to each participant. Give them time to complete the pretest. Then collect the pretests when they have finished. The Evaluation Key #1-EA-PE has all the answers for your information.

Ask: *What is the difference between a career and a job?* Give participants time to respond. Don't be surprised if participants don't fully understand what the difference is.

On a flip chart, write: 1. A job is a way to earn money by providing a service or a task. 2. A career is a job where we find meaning and purpose. 3. You tend to enjoy a career when you're excited about it. 4. Both careers and jobs have good days and bad days.

Ask: *What are examples of jobs in our community?* Give participants time to respond. Make sure they include these jobs: A firefighter, an accountant (a person who keeps track of a company's money), and a restaurant cook. Explain that students and volunteers are not examples of jobs.

Say that you're going to do a quick activity called "Which Career Interests Your Child?" Explain that you're going to name different careers.

If participants think the career you name would sound interesting to their child, they should place their hands on top of their head. If they think the career you name wouldn't sound interesting to their child, they should place their hands under their chin. Explain that there are no right or wrong answers.

Say: *A professional athlete.* Give participants time to signal whether that career would sound interesting to their child by placing their hands on top of their head or that the career wouldn't sound interesting by placing their hands under their chin.

Then name other careers, one at a time, giving time for participants to signal interest or disinterest. Name careers such as these: *Engineer. Librarian. Pilot. Politician. Musician. Automotive mechanic. Nurse. Computer software engineer. Carpenter. Police officer. Banker. Farmer. Restaurant owner.*

After you've finished the activity, debrief it. Then say: *It's important for our kids to know what excites them and interests them. As our kids become older, they can find careers and work that fit their interests.*

# Exploring Careers and Jobs

Notes:

### 3. Present (15 minutes)

*Say: The amount of education your child receives affects how much money your child will make. The more education your child gets, the more money your child will tend to make. This is also true for adults.*

Write these average annual earnings on a flip chart and talk about them. “Drop out of school at eighth grade = \$17,000 a year. Drop out of high school between grades 9 and 12 = \$20,000 a year. Graduate from high school = \$27,000 a year.<sup>1</sup>

“Go to college but not get a degree = \$31,000 a year. Get a two-year college degree = \$35,000 a year. Get a four-year college degree = \$43,000 a year.<sup>2</sup>

“Get a master’s degree = \$52,000 a year. Get a doctorate degree = \$71,000. Get a professional degree to become a medical doctor or a lawyer = \$82,000 a year.<sup>3</sup>”

*Say: The more schooling your child gets, and the harder your child works at school, the more likely your child will be to make more money.<sup>4</sup> That’s why education is so important.* If you plan to distribute the optional handout, use it at this time.

*Ask: How does a person’s interests affect career and job choices?* Give participants time to respond. Emphasize this point: *When your child becomes older, your child can usually find a career or job that fits with his or her interests.*

*In fact, your child will tend to like his or her work more if he or she enjoys what he or she is doing.* Then emphasize this point: *Your interests have everything to do with finding a career or job that fits you well. And that’s also true for your kids.*

On a flip chart, write these points while talking about them. *Say: A personal interest is 1. A topic you’re interested in. 2. A task you enjoy doing. 3. Something that gets you excited. 4. A hobby. 5. Volunteer work that you do.*

*Ask: What are examples of a topic your child might be interested in?* Give participants time to respond. Examples could include: how a cell phone works, math, art, pet care, and music.

*Ask: What are examples of a task your child might enjoy doing?* Give participants time to respond. Examples could include: playing video games, playing a musical instrument, participating in a sport, or helping out a friend.

# Exploring Careers and Jobs

Notes:

Ask: *What are examples of something that gets your child excited?* Give participants time to respond. Examples could include: playing a new video game, learning a new move in soccer or basketball, or playing Harry Potter music on your instrument.

Ask: *What are examples of hobbies your kids may have?* Give participants time to respond. Examples could include: collecting cards, growing houseplants, painting pictures, and figuring out different ways to play with an inflated balloon.

Ask: *What are examples of volunteer work?* Give participants time to respond. Examples could include: collecting food for a food pantry, serving a meal at a soup kitchen, walking in a walk-a-thon to raise money for a good cause, or selling items to raise money for a school or a club.

Say: *As your child gets older, it's important for your child to find a career or job related to his or her interests. How does your child do that?*

On a flip chart, write these points: 1. Take an interest assessment. 2. Take a class your child is interested in. 3. Talk to someone who has an interesting job or career. 4. Talk to a career counselor. 5. Network with people who may have career or job connections.

Say: *Let's look at each one of these points. 1. Take an interest assessment. Your child may have never heard about this, but an interest assessment becomes more common as your child gets older. It's like an easy test that helps your child figure out what he or she enjoys doing and learning about.*

Say: *2. Take a class your child is interested in. Maybe it's a class in making movies or taking digital photos. Maybe it's a class in the martial arts like Kung Fu or karate. Or maybe it's a class in art or a certain topic, such as dinosaurs.*

Say: *3. Talk to someone who has an interesting job or career. Kids can talk to a parent, a grandparent, an aunt, or an uncle. Kids can find out what their friends' parents do. Kids can ask questions about work that seems interesting to them.*

Say: *4. Talk to a career counselor. A school counselor can often help your child with this. In fact, as your child gets older and goes to high school, school counselors do a lot of this type of work, helping kids figure out how their interests affect what kind of education and work they want to do.*

# Exploring Careers and Jobs

Notes:

Say: 5. Network with people who may have career or job connections. Many times, other people know about career or job openings or opportunities. It helps to connect with other people.

Say: Let's look at how an interest can be helpful for a career. Let's say you enjoy helping people. What kinds of careers could tie into that interest? Give participants time to respond. Write what they say on a flip chart.

Say: Customer service representatives help people. So do nurses and doctors. A lot of careers involve helping others. Visit the U.S. Department of Labor's Web site on careers at [www.bls.gov/k12/index.htm](http://www.bls.gov/k12/index.htm) to learn more about how your interests can affect your career and also the careers your kids may be interested in when they're older.

## 4. Discuss (5 minutes)

Say: Take some time to talk to the people near you. Talk to about two or three people. Take turns.

I want you to do two things: 1. Say your first name. 2. Talk about which adult you know who is most excited about the work he or she does. What do you think of that? Start with the person who plays the biggest musical instrument. Then have each person take a turn.

## 5. Review and Evaluate (15 minutes)

Review what was accomplished during this session. Ask: *What is the difference between a career and a job?* (Answer: 1. A job is a way to earn money by providing a service or a task. 2. A career is a job where we find meaning and purpose. 3. You tend to enjoy a career when you're excited about it. 4. Both careers and jobs have good days and bad days.)

Ask: *What are examples of jobs in a community?* (Answer: 1. A firefighter. 2. An accountant. 3. A restaurant cook.)

Ask: *How does education affect your lifetime income?* (Answer: 1. The more education you receive, the more money you tend to make. 2. People who get a professional degree (such as a medical doctor or lawyer) tend to make the most money.)

# Exploring Careers and Jobs

Notes:

Ask: *How does a person's interests affect career and job choices?* (Answer: 1. You can usually find a career or a job that fits with your interests. 2. Your interests have everything to do with finding a career or job that fits you well.)

Ask: *What is a personal interest?* (Answer: 1. A topic you're interested in. 2. A task you enjoy doing. 3. Something that gets you excited. 4. A hobby. 5. Volunteer work you do.)

Ask: *How can you find a career or job related to your interests?* (Answer: 1. Take an interest assessment. 2. Take a class you're interested in. 3. Talk to someone who has an interesting job or career. 4. Talk to a career counselor. 5. Network with people who may have career or job connections.)

At the end of the review, distribute Evaluation Posttest #1-EA-PE to each participant. Give participants time to fill out the posttest. Collect all the posttests after participants finish so you can find out the measurable outcomes for the session. The Evaluation Key #1-EA-PE has all the answers for your information.

## 6. Close (5 minutes)

Do a short activity for the closing. Have participants create a circle. Ask for a volunteer. Have that person say his or her first name and which subject or activity gets his or her child most excited. For example, "I'm Jorge. My son loves to play soccer."

Then go around the circle and have each participant say his or her first name and which subject or activity gets his or her child most excited. Continue until everyone has spoken.

Say: *When we find a career or job that fits with our interests, we will earn money well. And so will our kids.*

Challenge participants to talk to family members about this topic, which is listed under the Talk about It section of their Notes. Thank participants for coming and for being involved.

# Exploring Careers and Jobs

Notes:

## Optional Activities

- 1. Distribute Handout #1-EA-PE: Lifetime Earning.** Give participants the handout to complete. Afterward, discuss their answers. Handout Key #1-EA-PE has the correct answers for your information.
- 2. Show the PowerPoint Presentation PDF #1-EA-PE.** Use the presentation to accompany the one-hour session.
- 3. Give Participants a Challenge.** Encourage participants to use the next week to ask their child which careers they're interested in and why. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit [www.bankit.com](http://www.bankit.com) for answers and more resources.

## For More Information

*National Standards in K-12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 1 in the area of Income and Careers.

*An Asset Builder's Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).

## Sources

<sup>1</sup>U.S. Census Bureau. Current Population Survey, 2006 Annual Social and Economic Supplement, Table PINC-03 Educational Attainment. (This is the most current data at publication of this curricula.)

<sup>2</sup>Ibid.

<sup>3</sup>Ibid.

<sup>4</sup>Ibid.