

Teaching Thrift: A Curriculum

**Unit 6: Individual Thrift,
Practicing and Preparing for
Work**

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Unit 6: Individual Thrift, Practicing and Preparing for Work

Enduring Understandings

- Planning for the future is essential to future success.
- Research and information-gathering is as important to making decisions for the future as it is to academic work.
- Professionalism is a skill and requires practice.

Content

- Creating a personalized savings plan for future goals.
- Developing skills in professionalism.
- Calculating payoff on investment in regards to career planning.
- Investigating and evaluating post-secondary options.
- Researching financing and loan options.

Essential Questions

- What are my future goals?
- Do I have a plan for achieving my future goals?

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- How can I develop a plan for achieving my future goals?
- What kind of information do I need to develop my plan?

Skills

- To identify strategies for personal finance management.
- To explain the long-term effects of planning personal finances.
- To evaluate methods for financing post-secondary education.
- To analyze financial decisions regarding major expenses.
- To evaluate criteria for spending in relation to economic climate.
- To analyze career options based on interests and aptitudes.
- To analyze the relationship between career options and post-secondary programs.
- To explain and demonstrate essential workplace skills.
- To evaluate and adjust time management strategies.
- To analyze and solve problems using mathematical operations.
- To use mathematical notation to express procedures and ideas.

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Key Terms

working • jobs • professionalism • careers • career planning • return-on-investment • post-secondary education • student loans

Standards

Math

- 2.2.11.C Evaluate numerical expressions that include the four basic operations and operations of powers and roots, reciprocals, opposites and absolute values.
- 2.5.11.A Develop a plan to analyze a problem, identify the information needed to solve the problem, carry out the plan, check whether an answer makes sense, and explain how the problem was solved in grade-appropriate contexts.
- 2.5.11.B Use symbols, mathematical terminology, standard notation, mathematical rules, graphing and other types of mathematical representations to communicate observations, predictions, concepts, procedures, generalizations, ideas, results.
- 2.8.11.B Evaluate and simplify algebraic expressions and solve and graph linear, quadratic, exponential, and logarithmic equations and inequalities, and solve and graph systems of equations and inequalities.
- M11.A.2.1.1 Solve problems using operations with rational numbers including rates and percents (single and multi-step and multiple procedure operations) (eg, distance, work and mixture problems, etc).

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M11.A.2.1.2 Solve problems using direct and inverse proportions.

M11.A.2.1.3 Identify and/or use proportional relationships in problem solving settings.

Career Education and Work

13.1.11.A Relate careers to individual interests, abilities, and aptitudes.

13.1.11.B Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.

13.1.11.F Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: associate degree, baccalaureate degree, certificate/licensure, entrepreneurship, immediate part/full time employment, industry training, military training, professional degree, registered apprenticeship, tech prep, vocational rehabilitation centers.

13.1.11.H Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.

13.2.11.A Apply effective speaking and listening skills used in a job interview.

13.2.11.B Apply research skills in searching for a job: CareerLinks, Internet (ie O*NET), Networking, Newspapers, Professional associations, Resource books (that is *Occupational Outlook Handbook, PA Career Guide*).

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- 13.2.11.E Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to: commitment, communication, dependability, health/safety, laws and regulations, personal initiative, self-advocacy, scheduling/time management, team building, technical literacy, technology.
- 13.3.11.A Evaluate personal attitudes and work habits that support career retention and advancement.
- 13.3.11.E Evaluate time management strategies and their application to both personal and work situations.

Business, Computer and Information Technology

- 15.2.12.F Evaluate various methods for financing a post-secondary education.
- 15.2.12.J Analyze career goals based on, but not limited to, interest, lifestyle, skills, and values in order to transition from high school. Reference Career Education and Work 13.1.11.G, 13.1.11.H.
- 15.6.12.A Evaluate the impact of internal and external influences on financial decisions.
- 15.6.12.B Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.
- 15.6.12.F Evaluate criteria for spending in relation to the economic climate.

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- 15.6.12.G Identify strategies for personal financial management.
- 15.6.12.H Evaluate payment methods for major purchases.
- 15.6.12.J Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.
- 15.6.12.K Analyze the impact of a positive or negative credit history.

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Lesson 6.1: Benefits of Working

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes
Materials/Resources:	n/a
Objective(s):	Students will examine the pros and cons of getting and maintaining a job before college using a cost-benefit analysis and graphic organizer.
Quick-write/hook:	What is your dream job or future profession? What kinds of responsibilities will it entail?

Narrative

- Ask students, “Who has a job?” Ask for volunteers to tell what kinds of jobs they have. Assume most are babysitting, fast food, retail. Ask students to share their responsibilities at work. If no one has a job, use hypothetical jobs to imagine job responsibilities.
- Have students brainstorm a list of the types of jobs available for high school students or high school graduates. Distinguish between the two if necessary and/or relevant.
- Create a list of responsibilities for high-school degree level jobs. Prompt students to include responsibilities they might not see as obvious, such as being on time for work, informing supervisors of absences or scheduling conflicts, wearing clean presentable clothes or uniforms, being polite to supervisors and customers, being knowledgeable about the items/services available at their workplace (knowing the menu or the products in stock,

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knowing the children's bedtime, having correct CPR/first aid certifications if they are working with children or as a lifeguard).

- Redirect students to their dream jobs from the quick-write. Using a pair-and-share, have students connect lower-level job responsibilities with what will be required from them in their future professions by asking, "How will working in a fast food restaurant or a store at the mall help to prepare you for being a veterinarian or a web designer?"
- Ask if there are any other benefits to having a low-level job while still in high school. Answers should include things like, "developing a reputation and building up references, learning how to interact with coworkers and superiors, learning workplace politics and how to pick battles (what is fair or unfair), etc." If these answers don't come up from students, prompt with questions like, "Well, what would you do if you've been called to cover the same coworker's shift for the third time in a month?" or "What do you do if you make a mistake at work?"
- Returning to their pairs, ask students what are the drawbacks of having a job while you're still in high school? Answers will include things like, "Taking time from studies and extra-curricular activities. Low pay. Costs to commute or to upkeep a work wardrobe."
- Remind students of the cost-benefit analysis from Lesson 4.2. Have students create a cost-benefit analysis of having a low-level job while still in high school. This can be accomplished individually, in pairs, or in small groups of 3-4 students. Encourage students to draw on both their own experience and the experiences and ideas shared in the discussion period.
- Have students share out their cost-benefit analyses. They can share only their final determination, or share a final determination and cite one or two supporting examples, or if they were working in small groups, you may want to use a gallery walk. Ask, "Are there ways we can balance the scales to put more into the benefit column?" Prompt students to make suggestions

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such as, “find a job closer to home to save on commuting time and costs; look for a job in which a professional wardrobe isn’t required or where a uniform is provided; putting a (larger) percentage of each paycheck into a college (or post-secondary) savings fund.”

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Lesson 6.2: Maintaining Work

Grade Level:	9-12
Timeframe:	1-2 class periods, 45-60 minutes each
Materials/Resources:	<ul style="list-style-type: none">• Blank paper• Scissors• Markers, crayons, or colored pencils
Objective(s):	Students will reflect on the benefit of practicing a good work ethic by role-playing interviews and a work situation.
Quick-write/hook:	Have you ever been on a job interview? If so, what are the easiest and most difficult parts? If not, what do you imagine a job interview will feel like?

Narrative

- Group students for job interview role play. There should be 3-4 students per group. Distribute a list of questions that would be used in a typical interview. Each group should discuss each question and brainstorm together on the best strategies or approaches to these questions. Then students within each group should take turns playing “employer” and “prospective employee.” The “employer” will ask a two-three questions from the list, choosing them randomly. The first few “prospective employees” can use the notes the group compiled in their discussion. The last few should be able to navigate the interview without the notes. Students who are watching should rate the “prospective employee’s” performance on a scale of 1-10, and be ready to give feedback.

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- Using the scores from the interviews, tell each group that the student with the highest composite scores is now the “boss” and the others are the employees. Then explain that for the next activity, the boss will be graded based on his/her employees’ work (of course this is not the case, but it will impress on students a workplace dynamic, and the boss of each group will react differently to the pressure, so there will be fodder for a discussion later).
- Tell each group they are working in a paperdoll factory. Each group must produce enough paperdolls for sale, including cutting them out of paper and drawing a face, hair, and clothes on each one. The “boss” may decide whether to have each “employee” work individually, or whether to set up a factory line in which each “employee” specializes in one stage of production.
- Before production begins, tell students that after the first round, they will have the chance to fire employees, hire new employees (even from other groups if the employees want to go), or quit their jobs. Instruct that no one who is unemployed at the end of the game will get a favorable grade, at no point may any group may be larger than the size it started, and that the number and quality of paperdolls produced will have an effect on the group’s overall grade (again, students will be graded based on the writing prompt at the end of the activity, not on the activity itself, but this instruction will cause competition and simulate some of the real-life applications of professionalism).
- Allow groups two minutes to get production underway, then stop them.
- Ask each “boss” to report out how many paperdolls his or her group has produced. Examine and critique the work of each group, be critical but lighthearted.

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- Ask the “bosses” whether they are happy with their “employees.” Ask the “employees” if they are happy with their “bosses.” Allow one minute for staff changes.
- Allow groups another one-two minutes to get production underway again, then stop to check on progress and allow for staff changes. Then resume for a final one-two minutes.
- First, ensure all students that they will not in fact be graded on the production of the paperdolls afterall. Then open the floor to class discussion. Encourage students to report their experiences. Ask students why they made the choices they did.
- Each student will work individually to respond to a writing prompt on professionalism: How can daily work habits, personality conflicts, and differences in working styles affect the overall experience of work?
- Extended Activity: Have students interview a parent or adult to gain different perspectives on the value of work habits and professionalism.

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Lesson 6-3: Choosing a Work Track

Grade Level	9-12
Timeframe:	2 class periods, 45-60 minutes each
Materials/Resources:	<ul style="list-style-type: none">• “College Majors With the Best Return on Investment.” Kelsey Sheehy. <i>US News and World Report</i>. September 12, 2012. http://www.usnews.com/education/best-colleges/articles/2012/09/12/college-majors-with-the-best-return-on-investment• “Following the Money.” Samantha Stainburn. <i>New York Times</i>. August 2, 2013. http://www.nytimes.com/2013/08/04/education/edlife/calculating-the-net-worth-of-a-college-degree.html?_r=0• “College, Trade School and the Poor House: Letting Go of Misconceptions Might Make You Wealthy.” Sylvia Cochran. <i>Bright Hub</i>. March 11, 2013. http://www.brighthouse.com/office/career-planning/articles/124384.aspx• “Should You Skip College to Save Money?” Stefanie O’Connell. <i>U.S. News and World Report</i>. August 29, 2014. http://money.usnews.com/money/the-frugal-shopper/2014/08/29/should-you-skip-college-to-save-money

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Objective(s): Students will compare their personal interests to potential income as factors in considering future careers or life's work by responding to four articles and participating in a class debate.

Quick-write/hook: When choosing work from a thrift perspective, do you think you should follow your heart or follow the money? Why? Have you considered doing the opposite? Why or why not?

Narrative

- Ask for volunteers to share out their responses to the quick-write. Encourage a small amount of informal argument but keep it within a few minutes. Students will have the opportunity to engage in more formal arguments later.
- Using the jigsaw reading strategy, have students read the four articles linked at the top of the page. In other words, divide students into four groups. Each group will read one of the articles and discuss it within their group to write a brief summary and list several key points. Then, regroup the class to form as many groups of four as necessary. Each group should be comprised of one student who has read each article, and should report the summary and key points to the rest of the group.
- In this way, each group can discuss and compare the four articles (though each student has read only one article).
- Allow some time for students to discuss the articles in their small groups, then allow some time, but not too much, for a full-class discussion. Encourage students to stay within three parameters: 1. The pros and cons of

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choosing a future job track or career based on a return-on-investment 2. The relationship between thrift and a job-or-career track. 3. Using evidence from the articles.

- Each student should write a persuasive essay based on articles to agree or disagree with the proposition: “From a thrift perspective, young people should follow their hearts when planning for future work.”
- Divide students into debate groups either based on their persuasive essays, or, if there are not a roughly even amount of students who argued either side, assign students groups. Arrange a class debate using the public forum debate format based on the same proposition.
- Optional: Coordinate with the school’s guidance/careers counselor to discuss how to choose life’s work based on personal interests and talents (use whatever materials counselor can provide).

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Lesson 6-4: Financing your Work Preparation

Grade Level:	9-12
Timeframe:	1-3 class periods, 45-60 minutes each
Materials/Resources:	<ul style="list-style-type: none">• Computers or tablets• Internet connection for research
Objective(s):	Students will research financial options available to college students and post-secondary programs.
Quick-write/hook:	Politicians are constantly talking about the cost of college and the availability of student loans. Why is this issue important? When you graduate high school, will it be important to you? Why or why not? What are some other ways to finance college or post-secondary trade school programs?

Narrative

- Allow each student to choose a potential career. (Either allow them to choose whatever they like, or offer a set of careers from which they may choose, or assign each student a career. Regardless, some students should have very practical but stable jobs such as nurse or medical assistant, while others should have currently trending jobs such as web designer, and finally others should have popular dream careers such as lawyer, surgeon, music producer, fashion designer.)
- Students may work independently or in pairs to research the educational and training requirements for the given career.

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- Next, each student or pair should research three local institutions at which the education or training can be obtained, including reputation, admissions requirements and post-graduation transition resources (i.e., job placement and/or further education). This research should include some acknowledgement of the difference between an accredited program and a certification program, and any overlap where applicable (a program may offer a certificate as well as credits toward an associates or bachelor's degree).
- Finally, each student or pair should weigh the financial costs and time commitments associated with each of the three institutions, including availability of institution-supported financial assistance.
- Each student or pair should present the research as a presentation to the class, or as an expository essay.
- Using an informal class discussion, allow students to revisit and reassess their persuasive essays and debate materials from lesson 6.3 based on new information.
- Extended activity: Divide students into small collaborative work groups. Assign each group one area of financial assistance to research, including availability, requirements, interest rates, and other terms: bank loans, federal loans, federal and state grants, non-institution scholarships. Students will also research interest rates and total costs including interest paid long-term. Each group can present its research to the class, and then use online loan calculators to gauge payback periods for various scenarios.