



Jobs, College & Careers

Lesson Plans

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It's a Job to Get a Job!

EPISODE #509

LESSON LEVEL

Grades 9-12

KEY TOPICS

- How to get a job
- Interview skills
- Resume writing

LEARNING OBJECTIVES

1. Learn how to use various job search techniques.
2. Learn how to interview well.
3. Discover how to add value and become a great employee.
4. Learn financial terms.

EPISODE SYNOPSIS

It's a job getting a job and BizKid\$ is here to help. Learn tips and tricks for writing a great resume, dressing for success, and nailing the interview. Get the inside scoop on what employers look for from a young entrepreneur who manages 200 employees.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Income and Careers

Standard 1: Explore career options.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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- National Standards Correlations
- Lesson Prep & Screening
- Family Activity Sheet
- Biz Term\$ Worksheet
- Curriculum Connections
- Activity Worksheets
- Biz Term\$ Definitions
- Acknowledgements



LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

It's a job getting a job and BizKid\$ is here to help. Learn tips and tricks for writing a great resume, dressing for success, and nailing the interview. Get the inside scoop on what employers look for from a young entrepreneur who manages 200 employees.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- How many of you have already held a job for pay, or have served in a volunteer position? What skills helped you perform your duties?
- What are some characteristics that a good employee would exhibit?
- Do you think an individual employee's behavior affects the success of a company? Why or why not?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

Finding and obtaining your first real job is a rite of passage for most teens. It's an exciting and scary experience, but one that will serve you well - both for the money you earn and for the lessons you learn. The skills you learn going through the process will help you throughout your life, professionally and personally. Good luck on your first job, BizKid!

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Career
- Entrepreneur
- First impression
- Internship
- Interview
- Letter of recommendation
- Networking
- Resume
- Social skills
- Work ethic

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. Danaya learned that employers will ask to see your _____, or a summary of your skills, when you apply for a job.
2. Meeting new people and keeping in touch with them to share information like your online profile, is called _____.
3. You have _____ if you communicate well with others, have good manners, and behave well.
4. When you meet someone for the first time, you have one chance to make a good _____.
5. A profession you study or train for is a _____.
6. If you are responsible and care that your work is done with quality and on time, you have a good _____.
7. Caity learned that having an _____ can build job skills, career knowledge, and add to your resume.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Pretend that you live in the 1800s. Write a resume as if you live back then - what kinds of skills would you need for jobs in the 1800s?

Mathematics

- Have students list ten careers together as a class, and then have each student vote for their favorite career. Analyze the data. Within your class, what percentage of students selected each area? Is the class divided evenly across those three preferences?

Economics

- Describe how economic conditions can affect income and career potential.

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #2:

INTERVIEW ME!

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Learn how to interview well.

Directions

You are the interviewer. Think about what is important to you when looking for an employee, and answer the following questions.

1. Think of three questions that you would want to ask a person who is going to interview with you for a job.

2. Did you know that there are some questions you are not allowed to ask in a job interview? What do you think a forbidden question might be, and why would it be forbidden?

3. You have two people who interviewed really well. They seem to be very equal in their qualifications. What will you do to decide who gets the job and who does not?

4. How would you give positive feedback to a candidate that you have decided NOT to hire at this time?

5. Now that you have looked at the interview process as an interviewer, is there anything you would do differently the next time you are going to be interviewed for a job as a potential employee? Why would you make this change?

Have students discuss these ideas and share their answers with the class.



Activity #3:

HOW TO GET A JOB!

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Learn how to get a job using various job search techniques.

Directions

The key to getting a job today is to be persistent and to follow these steps carefully.

1. A good place to start, if you don't already know what you want to do, is a career aptitude assessment. One of the most accurate career aptitude tests can be found here: (<http://www.deweycolorsystem.com/tests/color-career-counselor>). What job will you look for?

2. Put together a one page resume of your skills and interests. If you have work experience already, list that too. What is one of the skills that you are really good at?

3. Find job openings by telling friends and family what you are looking for, by visiting local businesses that hire people who do the type of job that you would like to do, and by searching online or in newspapers for job announcements. One good website to try is (<http://www.indeed.com>). Which of these methods do you believe will be most successful for you? Why?

4. Ask a classmate to be your interviewer. Have them question you, and then give you helpful feedback on what you can do better next time. List one of their suggestions here.

5. Be prepared and dress for success. Keep a folder that has a copy of the job description, a copy of your application, and a copy of your resume handy. Plan your interview outfit ahead of time. What will you wear on your big day?

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *Career*: A profession or field of employment that you study or train for, such as financial services or medicine.
- *Entrepreneur*: A person who gets the idea for, establishes, operates, and accepts the risks of a business.
- *First impression*: What someone thinks of you when they meet you for the first time.
- *Internship*: A way to try a job, usually unpaid, but it builds job skills and career knowledge.
- *Interview*: A formal meeting where you answer questions about your skills and qualifications for a job that you have applied for.
- *Letter of recommendation*: A letter written by an adult, like a school counselor, who knows your strengths and qualities that would make you a good employee.
- *Networking*: Meeting new people and keeping in touch with them to share information.
- *Resume*: A brief summary of your skills, experiences, and education which are relevant to the job that you are applying for.
- *Social skills*: The ability to communicate well with others, and to behave well.
- *Work ethic*: A sense of responsibility for the things that you do, and to care that your work is done with good quality and finished on time.

A Closer Look at Careers

EPISODE #119



LESSON LEVEL

Grades 9-12

KEY TOPICS

- Entrepreneurship
- Careers
- Individual interests and talents

LEARNING OBJECTIVES

1. Identify personal interests that relate to careers.
2. Know where to locate career information.
3. Understand the importance of planning for your career.
4. Learn financial terms.

EPISODE SYNOPSIS

When is a job more than a job? The Biz Kid\$ look at what it takes to find your true calling. You'll learn ways to start exploring careers. The kids talk to several celebrities and find out how they got their start and how they keep achieving their dreams.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy.**

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Income and Careers

Standard 1: Explore career options.

Standard 2: Identify sources of personal income.

Planning and Money Management

Standard 6: Develop a personal financial plan.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education.**

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects.*

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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Getting Started

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Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

When is a job more than a job? The Biz Kid\$ look at what it takes to find your true calling. You'll learn ways to start exploring careers. The kids talk to several celebrities and find out how they got their start and how they keep achieving their dreams.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- What job would you like to have?
- How do you decide on a job or career?
- What can help you determine a career choice?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

When people are considering what type of career they would like, they think about what they enjoy and what is important and meaningful to them. There is a difference between a job and a career. Interests and values may change over time. You still have lots of time before you choose a career path. However, it is never too early to think about the type of career that would make you happy.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- As the world changes, careers change too. Ask students to name at least one career that is less popular today as a result of modern technology. Now ask students to think about the future. What is one career of the future that is very new to our society?

Mathematics

- You are going to compare two career paths. For Career A, you need to complete 6 years of college which will cost \$36,000, and your starting salary when you graduate will be \$40,000 per year. For Career B, you need to complete 2 years of college which will cost \$12,000 and your starting salary when you graduate will be \$20,000 per year. How many years does it take to repay your college cost for each career? How many years does it take for Career A to pay more than Career B?

Economics

- In each country around the world, there is an average salary or wage per person. What is the average salary in the United States? What is the minimum wage in the United States? Now compare these to the average salary and minimum wage in other countries such as Mexico and Canada. Don't forget to convert Canadian dollars or Mexican pesos to US Dollars before you compare. Why are there differences?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Career
- Internship
- Interview
- Job
- Job shadowing
- Mentor
- Network
- Resume
- Training
- Work environment

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A written summary of your job skills and experience is a _____.
2. You have an _____ when you meet with a company representative and answer questions about yourself.
3. If you follow a nurse during his or her job workday, you are _____.
4. When someone teaches you how to answer business phones you are receiving _____.
5. Being happy and healthy while you do your job means you probably have a good _____.
6. A _____ allows you to earn money and matches your interests, values, and abilities.
7. To become a medical doctor part of the training is an _____.



Activity #2:

MY CAREER INTERESTS

WORKSHEET FOR STUDENTS

Directions

A career is more than just a job, it is something that you enjoy doing and that you are good at. Answer the questions below to help you focus on careers you might enjoy.

1. Do you prefer working outdoors? _____

If so, you may want to consider careers like lifeguard, gardener, park ranger, or other outdoor careers.

2. Are you good at speaking to people, do you like talking on the phone? _____

If so, you may want to look at marketing, public relations, teaching, and other communication careers.

3. Do you like working with animals? _____

If so, you may want to explore careers in veterinary offices, zoos, or other careers working with animals.

4. Are you an athlete or entertainer? _____

If yes, you may wish to consider a sports related career, music, acting, or other performance careers.

5. Do you speak multiple languages? _____

If yes, you may wish to consider a job as a translator, a localization expert, or other language careers.

6. Can you think of another question that might help you narrow down your career search?

7. What careers would fit well with the question you wrote above?

8. Entrepreneurs start their own business. Would you be a good entrepreneur? Why or why not? _____

Have students discuss these ideas and share their answers with the class.



Activity #3:

MY PERSONALITY

WORKSHEET FOR STUDENTS

Directions

You bring your personality to work with you, so many companies want to know more about your personality before they hire you. These four questions are similar to questions asked in a popular personality test called the MBTI. The MBTI is much more specific, and you may have the opportunity to take that test as part of a job application or career counseling in the future. If you can't decide between the two choices, write 'both.'

1. One of the biggest personality type questions that people ask is whether you are an introvert or an extravert. An introvert may prefer some quiet time to themselves, while an extravert may be talkative and would prefer to be surrounded by other people. Are you an introvert (I) or an extravert (E)? _____.
2. When you need to investigate a situation or gather information, do you need to touch/see/hear/smell/taste all the facts (sensing = S), or do you use your gut instinct (intuition = N)? _____.
3. Another big personality question is about how you make a decision. Do you use your feelings when you make a choice (feeling=F), or do you think about it logically without emotion (thinking=T)? _____.
4. Also, when making that decision, do you prefer to have a definite answer (judgment=J) or to keep the decision open to making changes (perception=P)? _____.

This four letter combination helps describe your personality type. If you answered 'both' to any of these, explore both personality types to see which one sounds more like you. There are library books and websites that discuss good careers for each MBTI type. One good series of books to read is "Portraits of the 16 Personality Types." The following are some words that have been associated with each type as listed below:

ISFJ = Protector	INFJ = Counselor	ESFJ = Provider	ENFJ = Teacher
ISFP = Artist	INFP = Healer	ESFP = Performer	ENFP = Champion
ISTJ = Inspector	INTJ = Mastermind	ESTJ = Guardian	ENTJ = Executive
ISTP = Crafter	INTP = Architect	ESTP = Promoter	ENTP = Inventor

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *Career*: Work that provides money but also matches a worker's interests, values, and abilities.
- *Internship*: The period during which a beginner acquires experience in an occupation.
- *Interview*: A meeting between a company representative and a job applicant.
- *Job*: Work done with the goal of earning money.
- *Job shadowing*: Following a person as they do their work to learn about their job.
- *Mentor*: A person who supports, encourages, and educates another person.
- *Network*: To meet and keep in touch with people who can be helpful professionally, especially in finding employment.
- *Resume*: A written summary of your skills, experience, and education that is used when you apply for a job.
- *Training*: Teaching someone how to perform a task.
- *Work environment*: The conditions in which a person works, including physical, mental, and emotional surroundings.



Hidden Careers

EPISODE #212

LESSON LEVEL

Grades 9-12

KEY TOPICS

- Entrepreneurship
- Careers
- Personal skills

LEARNING OBJECTIVES

1. Become aware of ‘behind the scenes’ careers.
2. Identify personal career interests.
3. Learn financial terms.

EPISODE SYNOPSIS

You don’t have to be perfect at your passion to build a career in it. If you have a love for baseball but don’t have the skills of a super athlete, there are still many different roles to play both on and off the field. Similarly, the music business, entertainment industry, art world, aerospace industry, and many more have careers to consider ‘behind the scenes.’

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy.**

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Income and Careers

Standard 1: Explore career options.

Standard 2: Identify sources of personal income.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education.**

Standard 2: Decision Making

Standard 13: Income

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative’s** standards for *Literacy in History/Social Studies, Science and Technical Subjects.*

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

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Screening

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About the Episode

You don't have to be perfect at your passion to build a career in it. If you have a love for baseball but don't have the skills of a super athlete, there are still many different roles to play both on and off the field. Similarly, the music business, entertainment industry, art world, aerospace industry, and many more have careers to consider 'behind the scenes.'

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Do you feel passion for a subject like math, a hobby, a sport, or an activity?
- What do you say when people ask you what career you'd like to pursue?
- Have you ever worked with someone to learn a specific skill?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

There are many different opportunities within a field of interest to find your career passion. Glamorous careers in show business, fashion, space travel, professional sports, and more depend on many jobs done 'behind the scenes' that support those stars. Find your passion and find or create your career.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Apprenticeships used to be common, but have been largely replaced in the U.S. by internships for academic credit or low wages. Have students research the similarities and differences between internships, apprenticeships, and volunteering to gain work experience.

Mathematics

- The concept of ‘six degrees of separation’ is important when you are networking to get a foot in the door of your chosen career field. The idea is that you know someone (person 1), who knows someone else (person 2), who knows someone (person 3), who knows another person (person 4), who knows someone (person 5), who knows the person you want to meet (person 6). Think of someone you admire in your chosen career field, and try to figure out how you can contact them through your own friends and acquaintances. When you do reach them, ask them for advice on getting started in that career.

Economics

- In the United States, the Bureau of Labor Statistics offers a publication and website called the Occupational Outlook Handbook. Here, students can research the careers they’re interested in, including information on how to break into the industry and starting pay rates. Have students select two careers each and compare and contrast those two choices (<http://www.bls.gov/ooh/>).

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Apprentice
- Career
- Intern
- Internship
- Job listings
- Mentor
- Network
- Occupation
- Trade organization
- Volunteer

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A wise and trusted counselor is a _____.
2. A person working with another in order to learn a trade is an _____.
3. A person who performs a service willingly and for free is a _____.
4. Current information regarding available jobs is found in _____.
5. A period of time during which a beginner acquires experience in an occupation is an _____.
6. _____ and _____ are synonyms, they mean the same thing.
7. It is a good business practice to _____ with people who can be helpful to you professionally.



Activity #2:

MY CAREER PERSONALITY

WORKSHEET FOR STUDENTS

Directions

Different personalities may prefer different types of careers. Use the quiz below to discover more about yourself.

Circle the words in the table below that best describe you. Use a dictionary to look up any words that are unfamiliar or unclear.

Enterprising (E)	Social (S)	Conventional (C)
Ambitious Competitive Persuasive Energetic Adventurous Sociable	Helpful Cooperative Supportive Nurturing Informative Service-minded	Detail oriented Organized Careful Conscientious Structured Likes numbers or machines
Artistic (A)	Investigative (I)	Realistic (R)
Creative Original Independent Impulsive Expressive Artistic	Puzzle or problem solver Asks questions Analytical Logical Intellectual Scientific	Hands-on Practical Focused Physical Determined Mechanical

1. Which category (E, S, C, A, I, R) had the most words that are a good match for you? The second most?

(next page)



2. Select two careers to compare, one from your top category and one from your second category.

Enterprising (E)	Social (S)	Conventional (C)
Lawyer Salesperson School principal Senator Stock broker Entrepreneur	Coach Counselor Dental hygienist Nurse Physical therapist Teacher	Accountant Bank teller Librarian Receptionist Sports statistician Mortgage broker
Artistic (A)	Investigative (I)	Realistic (R)
Author Clothes designer Dancer Disc jockey Musician Painter	Chemist Historian Meteorologist Pharmacist Surgeon Detective	Athlete Chef Farmer Firefighter Mechanic Soldier

3. Fill in the table below to compare these two careers.

Career	1.	2.
Education Does it require a college degree?		
Pay What is the starting salary?		
Competition Does this career have lots of jobs, or very few jobs right now in my city?		
Appeal On a scale of 1-5, with 1 being the least and 5 the most, how much does this career appeal to me?		

Have students discuss these ideas and share their answers with the class.



Activity #3:

FIND YOUR CAREER

WORKSHEET FOR STUDENTS

Directions

Some people know from a very young age what they want to do, while others take many years to discover that perfect fit. One part of finding your career is knowing yourself and what you like. Another part is knowing what is out there. The third piece of the puzzle is figuring out how to get from where you are right now into the career you want.

Part 1 - Who Are You?

1. Are you a person who has 'always' known what you want to do? If you are, what is your career choice?

2. Name one thing that you are really good at. Now think about how that might become a career.

Part 2 - What's Out There?

3. This episode was about 'hidden careers' - jobs that are related to big careers we are familiar with. Name one 'hidden career' from the episode that you had not heard of before.

4. To find 'hidden careers' you need to learn more about your career field. Think of one person you know who might be able to give you more information about a career field you're interested in. Who is it? Next time you see them, ask them about hidden jobs in their industry.

Part 3 - How Do I Get There?

5. Does the job you are interested in require a college degree? Special training? How can you find out?

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *Apprentice:* A person who works for another in order to learn a trade.
- *Career:* Work that provides money but also matches a worker's interests, values, and abilities.
- *Intern:* A beginner who is working for academic credit or a low wage in order to learn a trade or career.
- *Internship:* The period during which a beginner acquires experience in an occupation.
- *Job listings:* Current openings for positions of work in businesses and organizations.
- *Mentor:* A person who supports, encourages, and educates another person.
- *Network:* To meet and keep in touch with people who can be helpful professionally, especially in finding employment.
- *Occupation:* A person's main work or business, especially for earning a living.
- *Trade organization:* Voluntary association of businesses for the purpose of working together within that industry.
- *Volunteer:* A person who donates their time.



Secrets to Success

EPISODE #210

LESSON LEVEL

Grades 9-12

KEY TOPICS

- Entrepreneurship
- Education
- Success

LEARNING OBJECTIVES

1. Understand the value of education.
2. Identify multiple sources of income to pay for education and training.
3. Define success.
4. Learn financial terms.

EPISODE SYNOPSIS

There's really no secret - it's all about staying in school and building the best tool box for your future that you can. We learn about the many ways to pay for that education and how important it is to embrace learning every day of your life.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Standard 5: Develop communication strategies for discussing financial issues.

Saving and Investing

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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- National Standards Correlations
- Lesson Prep & Screening
- Family Activity Sheet
- Biz Term\$ Worksheet
- Curriculum Connections
- Activity Worksheets
- Biz Term\$ Definitions
- Acknowledgements



LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

There's really no secret - it's all about staying in school and building the best tool box for your future that you can. We learn about the many ways to pay for that education and how important it is to embrace learning every day of your life.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- How would you define success?
- How is success measured?
- Are there specific things that you can do to improve your chances of success? What are they?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

It's important to understand how to access and apply information you want and need in all aspects of your life. Education is a key to success! Setting goals, working to achieve them, and working with mentors will help you succeed. Financial advisors help guide families with saving for and paying for higher education of all types.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- In the early years of American history, women were discouraged from pursuing higher education. Today, women with a college education earn 86% more than women who only completed high school. Have students research which college in your state was the first to admit women. Which colleges today in your state have the most women graduates? What are the benefits of having a mix of men and women on campus? Are there any drawbacks? Discuss as a class.

Mathematics

- If you borrow \$10,000 for a two year educational program, at 5% interest per year, what will your monthly payments be after you graduate? How much income will you need each month to be able to afford those payments? Hint: If you need help, go online to (<http://www.finaid.org/calculators/loanpayments.phtml>).

Economics

- In the United States, billions of dollars are loaned each year to millions of students and their families to help pay for educational expenses. About 65% of graduates will come out of college with some student debt. Economists are divided on the impact this has on the U.S. Ask students to list the benefits and risks of lending money to citizens to attend college. Think in terms of both education and finance.

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- 529 plan
- Apprentice
- FAFSA form
- Financial aid
- Grants
- Mentors
- Student loans
- Technical training
- Tuition
- Vocational training

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. _____ must be repaid after graduation while _____ are gifts.
2. A _____ is a trusted counselor or teacher.
3. A person who works for another in order to learn a trade is an _____.
4. Training for a job in industry, agriculture, or trade is _____.
5. Teaching employees how to perform technical components of their job is _____.
6. An education savings plan is a _____.
7. In order to apply for grants, loans, and work-study funds to help pay for college or career school, you must fill out a _____.



Activity #2:

PAYING FOR COLLEGE

WORKSHEET FOR STUDENTS

Directions

In this episode there was a lot of discussion about how to save for college. It is important to know how much it will cost in order to meet your goals for saving ahead of time.

1. A 2 year college (Associate degree) in California in the year 2012 has an annual tuition of \$1,096. How much will it cost in tuition if you go to this school for 2 years?

2. If the cost of tuition goes up by 5% every 2 years, how much will the 2 year college (Associate degree) tuition be in the year 2014? In 2016? In 2018?

3. In addition to tuition, there are other expenses. If you have 8 classes this year and each class has a \$50 textbook, how much will you pay for books each year?

4. What are some alternatives to buying your books for each class?

5. Many colleges require a parking pass if you are going to drive to school. If the parking pass is \$100 and you need one for the Fall and one for the Spring, how much will you spend for the year on parking?

6. What are some alternatives to driving to school alone every day, things that could save you money on gasoline and parking fees?

7. If you go to this school for 2 years when you are 18, and you pay for books and parking, how much will it cost altogether? (Don't forget the tuition increase in future years if you are younger now.)

Have students discuss these ideas and share their answers with the class.



Activity #3:

VALUE OF EDUCATION

WORKSHEET FOR STUDENTS

Directions

In this episode, we learned that there is a financial benefit to higher education.

1. If a man who has finished high school is earning \$8 per hour, and a man who has finished college will earn 77% more than one who has only finished high school, then how much per hour will the college graduate make?

2. If a woman who has finished high school is earning \$8 per hour, and a woman who has finished college will earn 86% more than one who has only finished high school, then how much per hour will the college graduate make?

3. In addition to earning more per hour, the Biz Kid\$ listed seven skills and benefits that you gain when you go to college. How many of those seven skills and benefits can you list here?

4. There are two different opinions about college. One opinion is that college is expensive, and maybe not worth it. The other opinion is that college is an expense, but is worth it in the long run. What is your opinion about college?

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *529 plan*: An education savings plan to help families set aside money for college.
- *Apprentice*: A person who works for another in order to learn a trade.
- *FAFSA form*: An online financial aid application for federal financial aid in the form of grants, loans, or work-study opportunities.
- *Financial aid*: Money given or loaned to another for assistance, usually for educational expenses.
- *Grants*: An amount of money given to a student for their educational expenses, and this money does not have to be paid back.
- *Mentor*: A person who supports, encourages, and educates another person.
- *Student loans*: Borrowed money for educational expenses that must be paid back after graduation.
- *Technical training*: The process of teaching employees how to perform technical components of their jobs.
- *Tuition*: The charge or fee for instruction at a school, college, or university.
- *Vocational training*: Training for a specific job in industry, agriculture, or trade.



College Bound

EPISODE #602

ACTIVITIES & LESSONS

LESSON LEVEL

Grades 9-12

KEY TOPICS

- College degree
- Debt management
- Return-on-investment

LEARNING OBJECTIVES

1. Learn how to weigh the pros and cons of getting a college degree.
2. Recognize strategies for keeping debt to a minimum.
3. Understand how to calculate the ROI of getting the college degree of your choice.
4. Learn financial terms.

EPISODE SYNOPSIS

The average college student will graduate with over \$35,000 in debt, and some with thousands more. Faced with such a heavy burden, some kids are opting not to go to college. This episode looks at college from a return-on-investment perspective. Which degrees pay for themselves and which don't? When does it make sense NOT to go to college? And how to get creative to achieve your college dreams without ending up with a lifetime of payments.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy.**

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Income and Careers

Standard 1: Explore career options.

Planning and Money Management

Standard 6: Develop a personal financial plan.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education.**

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects.*

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

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Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

The average college student will graduate with over \$35,000 in debt, and some with thousands more. Faced with such a heavy burden, some kids are opting not to go to college. This episode looks at college from a return-on-investment (ROI) perspective. Which degrees pay for themselves and which don't? When does it make sense NOT to go to college? And how to get creative to achieve your college dreams without ending up with a lifetime of payments.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Why do people go to college?
- Have you ever thought about going to college?
- Do you have a career in mind for your future?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

In this episode, you have learned about a wide variety of options available to you for career training during and after high school. There are a lot of careers that do not require a college degree, and there are some careers where a degree is required. No matter what path you choose, be smart about how you pay for your training, and avoid going too far into debt.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- The University of Virginia was opened in 1825. Thomas Jefferson was one of the founders. Have students research what Jefferson hoped to accomplish with this University.

Mathematics

- In the year 2010, the average college student had \$25,000 in student loan debt when they graduated. If this grad worked for \$7.25 per hour for one year, for 40 hours per week, for 52 weeks, how much will they earn for the year? If income taxes are 25%, and 50% is needed for rent, how much is left? If you spend half of what is left after taxes and rent on food, clothes, and transportation, and then you pay the other half to your student loan debt, what is the total student loan debt at the end of this first year of work? If there was no interest on the student loan, and you keep making this same payment each year, how many years will it take to pay off the \$25,000 debt?

Economics

- Economics includes the study of supply and demand. In 1910, for the first time, colleges began to get more applications than they could accept. Have students research how the increased demand for a college education affected the cost of attending college.

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Associate degree
- Bachelor's degree
- Community college
- Financial aid
- Internship
- Return on investment (ROI)
- Scholarship
- Student loans
- Trade school
- Vocational training

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A _____ package might include loans and scholarships.
2. _____ have to be paid back with interest.
3. Money that you receive in a _____ does not have to be paid back.
4. It usually takes about 4 years to complete a _____ .
5. Going to a _____ is an alternative to paying for a college education.
6. An example of _____ is when a future chef goes to culinary school.
7. An _____ is one way to get on-the-job training before you actually have a permanent full-time job.



Activity #2:

TO COLLEGE... OR NOT?

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Learn how to weigh the pros and cons of getting a college degree.

Directions

In order to weigh the pros (benefits) and cons (drawbacks) of getting a college degree, you need to have a good idea of what could be good and what could be bad about going to college.

1. For the following items, decide if they are a 'pro' (P) or a 'con' (C) for getting a college degree:

- _____ You don't have to work at a job while you are attending college.
- _____ The average student today has \$35,000 in student loan debt when they graduate.
- _____ Scholarships can pay for part or all of your college expenses.
- _____ Night school is an option for people who work full-time during the day.
- _____ The job you want does not require a college degree.
- _____ The job you want requires a college degree.
- _____ Trade school is less expensive and often takes less time to complete.
- _____ You can start your own business without a college degree.
- _____ College graduates may earn more money in their lifetime than those without a college degree.
- _____ You absolutely know what subject you want to have for your major in college.
- _____ You have no idea what subject you want to study or what career you want to have yet.

2. Now that you have seen some of the pros and cons of going to college, can you think of one more good reason to go to college? And one more good reason to skip college?

3. Thinking about your own situation, what is one career that you might want to have for yourself? Does that career require a college degree?

Have students discuss these ideas and share their answers with the class.



Activity #3:

IS IT WORTH THE COST?

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Understand how to calculate the ROI of getting a college degree.

Directions

Return-on-investment (ROI) is the idea that you will make more money in the future if you invest a smaller amount of money today. One big reason that people go to college today is because they believe it will lead to a higher paying job in the future.

1. Amber wants to be a meteorologist, and that requires a college degree. She has \$17,500 student loan debt when she graduates. She can earn \$30,000 her first year of work, and \$55,000 after 10 years of work. However, if she does very well, top positions can pay \$90,000 per year after 10 years of work. How would you decide if this degree will give Amber a positive financial return on her investment?

2. Zenia takes 2 years of college classes for free. She works while she is going to school, and her degree program is closely related to the work that she is doing right now. Is this a positive return on investment? Why or why not?

3. Ryan works full-time during the day, and goes to trade school at night which is related to the work he is doing right now. He is able to pay for school as he goes, and has no debt when he graduates. If he finishes trade school, he might get a promotion to project manager. He earns \$15 per hour now, and a project manager earns \$35 per hour. Is this a positive return on investment? Why or why not?

4. The year is 2010. You finish college with a 4 year degree. You are age 22. Unemployment is 15% for your age group and you cannot find a job in your city. You are forced to move back in with your parents because you have no money for rent. Is this a positive return on investment? Can it become positive later in life? Why or why not?

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *Associate degree:* A college degree that usually takes 2 years to complete. An associate degree was traditionally earned at a community college in the first two years after high school graduation.
- *Bachelor's degree:* A college degree that usually takes 4 years to complete. A bachelor's degree was traditionally earned in the first four years after high school graduation.
- *Community college:* A higher education organization that offers associate degrees and has one or more locations in your city.
- *Financial aid:* Money given or loaned to another for assistance, usually for educational expenses.
- *Internship:* The period during which a beginner acquires experience in an occupation.
- *Return on Investment (ROI):* The benefit that you get after you have made an investment. For example, if you put \$100 into a savings account and earn \$5 in interest by the end of the year, your annual ROI is 5%.
- *Scholarship:* A gift of money, usually for educational purposes, that does not have to be paid back.
- *Student loans:* Borrowed money for educational expenses that must be paid back after graduation.
- *Trade school:* A place to learn a career that is categorized as a trade, such as cooking, plumbing, welding, automotive repair, and other jobs that may not require any college education.
- *Vocational training:* Training for a specific job in industry, agriculture, or trade.



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