



How Do My Choices Affect My Future?

Standard 1: Earning an Income



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Grade Level	7th – 12th Grade	Time Frame	200 minutes
Subject	Financial Literacy, Social Studies	Duration	4-5 class periods
Course	Personal Financial Literacy		

Essential Question

How do my choices affect my career? What career considerations are important to me? Can my career choice support my lifestyle?

Summary

Through their own research and discussion, students see how career choice, postsecondary education, and salary are all interrelated. Students identify three careers that they might be interested in, identify the postsecondary requirements to attain these careers, and learn what the beginning is for each. Students then share their findings via an essay, a slide show, or an oral presentation.

Snapshot

Engage

Students participate in a matching activity where they associate salaries with careers and determine the level of postsecondary education necessary for each career.

Explore

Students brainstorm a list of considerations for choosing a career and determine what their most important considerations are. They complete a card sort to explore ten careers related to social studies subjects; then they choose three careers that interest them.

Explain

Students identify the work hours, expectations, skills needed, and salaries for their chosen careers through internet research. They identify what postsecondary education is needed to attain these careers.

Extend

Students research an Oklahoma college that offers a degree program related to one of their careers. They use their research to answer questions about the college and the requirements to obtain a degree there.

Evaluate

Students select one of their career choices to either create a presentation or write a reflective essay.

Standards

Oklahoma Academic Standards (Personal Financial Literacy (7th through 12th grade))

PFL.1.1: Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).

Attachments

- [Career Choice Worksheet—How Do My Choices Affect My Future - Spanish.docx](#)
- [Career Choice Worksheet—How Do My Choices Affect My Future - Spanish.pdf](#)
- [Career Choice Worksheet—How Do My Choices Affect My Future.docx](#)
- [Career Choice Worksheet—How Do My Choices Affect My Future.pdf](#)
- [Career and Salary Mini Posters—How Do My Choices Affect My Future - Spanish.docx](#)
- [Career and Salary Mini Posters—How Do My Choices Affect My Future - Spanish.pdf](#)
- [Career and Salary Mini Posters—How Do My Choices Affect My Future.docx](#)
- [Career and Salary Mini Posters—How Do My Choices Affect My Future.pdf](#)
- [College Search Worksheet—How Do My Choices Affect My Future - Spanish.docx](#)
- [College Search Worksheet—How Do My Choices Affect My Future - Spanish.pdf](#)
- [College Search Worksheet—How Do My Choices Affect My Future.docx](#)
- [College Search Worksheet—How Do My Choices Affect My Future.pdf](#)
- [Five-Paragraph-Essay-Rubric-How-Do-My-Choices-Affect-My-Future.docx](#)
- [Five-Paragraph-Essay-Rubric-How-Do-My-Choices-Affect-My-Future.pdf](#)
- [Lesson Slides - How Do My Choices Affect My Future.pptx](#)
- [Social Studies Careers Card Sort Solution - How do my Choices Affect my Future.docx](#)
- [Social Studies Careers Card Sort Solution - How do my Choices Affect my Future.pdf](#)
- [Social Studies Careers Card Sort—How do my Choices Affect My Future - Spanish.docx](#)
- [Social Studies Careers Card Sort—How do my Choices Affect My Future - Spanish.pdf](#)
- [Social Studies Careers Card Sort—How do my Choices Affect My Future.docx](#)
- [Social Studies Careers Card Sort—How do my Choices Affect My Future.pdf](#)

Materials

- Lesson Slides (attached)
- Career and Salary Mini-Posters (attached)
- Social Studies Careers Card Sort (attached, one per group)
- Career Choice Worksheet (attached, two or three per student)
- College Search Worksheet (attached, one per student)
- Five-Paragraph Reflective Essay Rubric (attached, one per student)
- Social Studies Careers Card Sort Solution (attached)
- Student devices with internet access
- Chart paper
- Markers
- Scissors (one per group)
- Poster paper (optional)

15 minutes

Engage

Teacher's Note: Lesson Preparation

Prior to teaching the lesson:

1. Print the attached **Career and Salary Mini-Posters** on heavy-duty paper or card stock. There are 17 salaries and 17 matching careers, which is enough for a class of 34. If you have a larger class, you can find more careers and salaries in the [Bureau of Labor Statistics' Occupational Outlook](#). If the class is smaller and you don't need to use all the posters, make sure that you have chosen the careers that match the correct salaries. Slide 6 displays the matched list.
2. Write the following headings on four sheets of chart or tablet paper, leaving space below the heading for students to write. Hang each paper in a different corner of the room:
 - High school diploma
 - Associate's degree or technical school training
 - Bachelor's degree
 - Master's degree or higher

As students enter the classroom, hand each of them one of the Career and Salary Mini-posters.

Begin by reviewing the lesson objective on **slide 3** and the essential questions on **slide 4**.

Display **slide 5**. Explain to students that their mini-poster will include either a dollar (salary) amount or a career name. They are to match the yearly salary amount with its corresponding career. Give students a few minutes to move around the room and find their "partner" (the student carrying the career or salary poster that they believe corresponds with their own). Once they have decided who their partner is, they should hold up their mini-posters next to each other where everyone can see.

Ask student pairs to look around the room and consider whether they still believe that they have paired with the correct classmate and that they have a correctly matched career and salary pair. If any pairs think that they are not correctly matched, give them an opportunity to switch partners before you reveal the results.

Display **slide 6**. Use the chart on this slide to check whether the student pairings were correct. Have any incorrect partners switch to form matching pairs. (You might find it helpful for pairs to line up in the order of the careers shown on the chart to check their salary amounts more easily.)

Once the pairs are reorganized, transition students into a [Four Corners](#) activity. Ask partners to discuss together and decide what level of education someone might need if they were to pursue the career that their cards represent. Have partners move to corner of the room next to the chart paper that best represents that education level.

Teacher's Note: Postsecondary Education Explanation

Consider taking a few minutes to explain each corner's label BEFORE student partners move to their corners. Students will know what constitutes a high school diploma, but they might not know, for example, the difference between an associate's degree and a bachelor's degree. An associate's degree requires two years of college. Technical school training might be specific career training courses that requires one or two years of coursework. (Now is also a great opportunity to mention any nearby technical schools or colleges.) Bachelor's degrees require four years of college. Master's degrees or above require a completed bachelor's degree and at least an additional two years of college after that.

Once pairs have chosen a corner that they believe matches their career, show **slide 7**. Give pairs an opportunity to move to the correct corner and then give the group at each corner a marker. Ask the students with career posters to write their career names below the header on their corner's sign and ask the students with salary posters to write the annual salary to the right of the career. Keep the signs up during the rest of the class discussion. Take up all mini-posters to use for the next class or classes. Have students return to their desks.

As students look at the completed charts, discuss the following questions as a class:

1. What surprised you about the salaries and careers?
2. What surprised you about the careers and the education you might need?
3. What connections do you see between salaries, careers, and amount of education required?

Possible Student Responses

Students might be surprised that some careers can earn higher salaries with fewer years of postsecondary education. An example is a plumber. However, the general trend is that the more education you have, the better your salary. According to research, having a college degree also helps with career longevity and career advancement.

30 minutes

Explore

Introduce the Explore activity by telling students that salaries are an important consideration when choosing a degree and the type of postsecondary education they are willing to complete is another important consideration. Ask students to get out a sheet of paper and list three of their own most important considerations when choosing a career. They can include salary or education requirements in their lists if they believe those are among the *most important* to them but challenge them to identify other things that might be important to them as well. You might need to brainstorm a few considerations aloud to get them started on this task. Give students 3-5 minutes to write down their three most important considerations.

Possible Student Responses

Student responses for job considerations might include the length of work hours, the work schedule, pursuing a talent, pursuing a hobby, having a passion for something (like a love for animals), the type of job environment, the job location, and the level of skill needed.

Have students each share one of their considerations. Write down their responses to create a whole-class list on the board of things to consider when choosing a career. Read the compiled list aloud and ask students to raise their hands when you read an item that was also on their personal list. The class will quickly see what the class's overall most important considerations were for choosing a career. Tell students to keep in mind their own considerations as they research their careers in the coming activities.

Optional Technology Integration

Consider using an interactive word cloud application, such as [Mentimeter](#), to allow students to submit their brainstormed considerations. Once all students have had a chance to add to the brainstorm, share the generated word cloud with the class. The most frequently submitted words appear the largest, while more unique words are smaller.

Place students into groups of three to four and pass out the attached **Social Studies Careers Card Sort** handout with a pair of scissors to each group. Move to **slide 8** and ask students to sort the cards in their groups. Slide 8 details how the cards should be sorted. See the attached **Social Studies Careers Card Sort Solution** handout to check each group's work when they finish sorting the cards. After students have finished sorting the cards, ask for several volunteers to share a detail about the careers included in the card sort. Have a class discussion about the wide array of careers available depending on students' interests.

Optional Activity

If time allows and they have access to the [My Next Move](#) website, students can complete an O*Net profile that will give them an idea of their career interests.

40 minutes

Explain

Display **slide 9** and pass out the attached **Career Choice Worksheet** handout to each student. If students are going to research more than one career, they will need an additional Career Choice Worksheet handout per career.

Have students use personal devices to research a career using the Bureau of Labor Statistics' [Occupational Outlook Handbook](#). The URL is included on their worksheets. Take a few minutes to open the website and show students how to navigate the various options. For example, if they are not sure of which specific careers they are interested in, they can use the career occupation groups in the left navigation bar to explore careers of a similar nature. If they want to look at a specific career, they can use the search feature to find it.

Give students at least one class period to research their career choices and fill out their career choice worksheets. Tell students they are going to use this information later for a class presentation.

40 minutes

Extend

Display **slide 10** and pass out the attached **College Search Worksheet** handout. Ask students to pick a career that requires a college degree. Have students research online to find an Oklahoma college that offers a degree that would prepare them for this career and use the information that they find to answer the questions on the worksheet.

If navigating college websites is challenging for your students, pair them with others who are searching for information about degrees at the same college. Students can help each other by sharing where they found certain information, such as admissions requirements, within the website.

Optional Extension Activity

After students have completed the College Search Worksheet, organize them into groups of three or four based on the college that they have researched. Ask them to make a marketing poster to promote this college. The poster should list the degrees of interest and any other information that they believe makes this college appealing to attend.

40 minutes

Evaluate

There are several evaluation options for this lesson. Feel free to choose the option that best meets students' needs.

Option 1: Students choose one of the careers that they researched and share a three-minute oral presentation about that career. They can use their career choice worksheets as notes. Collect the completed Career Choice Worksheets as part of the assessment. This option might work especially well if you have limited time.

Optional Technology Integration

Consider having students record their responses in a quick video using an application such as [Padlet](#).

Option 2: Students create one or two slides to present one of their career choices and the reasons why they chose it. You can have students create their own slideshow to share with the class, add their slides to a shared Google Slides presentation, or email their slides to you to compile into a class presentation. Have each student answer any questions from classmates after their slides are presented. Collect the Career Choice Worksheets as part of the assessment. This option might work especially well for students who have difficulty writing about their experiences.

Optional Technology Integration

Consider having students create digital presentations using [Popplet](#), [Piktochart](#), [Canva](#), or [Google Slides](#).

Option 3: Students choose one of the careers that they researched to complete a five-paragraph reflective essay. Pass out copies of the **Five-Paragraph Essay Rubric** to students and review the essay requirements. Answer any questions that students might have. Have students complete the essay as an assignment or assessment, using their career choice worksheet as a reference. Collect their career choice worksheets along with the completed essays as part of the assessment.

Teacher's Note: Looking for Hands-on Financial Literacy?

Mind Your Own Budget (MYOB) is a comprehensive game-based learning application for financial literacy. Mind Your Own Budget is aligned with the OK Passport and National Standards for Financial Literacy. Through game play, students encounter everyday financial tasks, such as making and keeping a budget, paying recurring and emergency expenses, managing financial accounts, and using financial instruments. Each scenario presents a new challenge and teaches new concepts while building on important budgeting basics. To find out more about K20 Digital Game-Based Learning, go to <https://k20center.ou.edu/games/> or email k20center@ou.edu.

Resources

- *O*net interest profiler at my next move*. My Next Move. (n.d.). Retrieved March 28, 2023, from <https://www.mynextmove.org/explore/ip>
- K20 Center. (n.d.). Canva. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/612>
- K20 Center. (n.d.). Card Sort. Strategies. <https://learn.k20center.ou.edu/strategy/147>
- K20 Center. (n.d.). Four Corners. Strategies. <https://learn.k20center.ou.edu/strategy/138>
- K20 Center. (n.d.). Google Slides. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/2335>
- K20 Center. (n.d.). Mentimeter. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/645>
- K20 Center. (n.d.). Mind Your Own Budget. Games. <https://learn.k20center.ou.edu/game/739>
- K20 center. (n.d.). Padlet. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/1077>
- K20 Center. (n.d.). Piktochart. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/2394>
- K20 Center. (n.d.). Popplet. Tech Tools. <https://learn.k20center.ou.edu/tech-tool/663>
- U.S. Bureau of Labor Statistics. (2022, September 8). *Home : Occupational outlook handbook*. U.S. Bureau of Labor Statistics. Retrieved March 28, 2023, from <http://www.bls.gov/ooh/>