Unit One addressed the big picture of labor market realities—which industries are growing, which are shrinking, and technology’s impact on the market. Students learned about a wide range of careers in the Food Production sector and which subsectors have the most plentiful jobs in their region. They learned about the industrialization of Food Production throughout history, how our food gets from the farm to our table, and examples of careers available at each stage of the food system. Students also learned about cutting edge technology that is changing the way our food is grown and manufactured.

Unit Two addresses the inner workings of the job-seeker. What are her interests and passions? What kind of work environment will she enjoy? What careers should she consider based on what she knows about herself and what factors might influence someone making a career change? Students also learn to navigate career database websites, assess their own interests and conduct a group research project about careers in the Food Production sector.

1 • LISTENING EXCHANGE: MY WORK HISTORY

Students practice question development as they reflect on their work history, informing their considerations for career moves for the future. What factors impacted their career decision-making? Did they engage in any career-related education or job training? What did they learn about their own interests from jobs they’ve had? What skills did they acquire?

2 • IDENTIFYING WORK VALUES AND INTERESTS

One of the hardest parts of career decision-making is knowing ourselves. Students increase their self-awareness by identifying their work values and interests, then consider careers informed by this information about themselves.

3 • INTRODUCTION TO CAREER DATABASES SERIES

Students practice using career databases, including CareerZone and Career Cruising. They learn how to assess their interests, locate entries on individual careers, interpret what they read, paraphrase and present their findings.
3.1 • CareerZone

3.1a • Introduction to New York’s CareerZone and Example Career: Food Cooking Machine Operators and Tenders
Students learn how to use the website, CareerZone, examining one sample career search together before conducting a group research project.

3.1b • Group Research on a Food Production Career
In groups, students research Food Production careers at various levels, using New York State’s CareerZone website. Having practiced navigating CareerZone by researching one career in a group, students now research their own career of interest, paraphrasing the information they read.

3.1c • Preparing a Research Presentation
Students work in a group to organize the information found on CareerZone into a presentation.

3.1d • Presenting CareerZone Research
Students present their research to the class, including the job responsibilities, salary, work setting and required education/training.

3.2 • Career Cruising
A teacher’s overview to the Career Cruising activities.

3.2a • Your Unique Qualities
Students identify personal characteristics that may be an asset or a challenge in the workplace, such as being a strong public speaker or having difficulty with technology.

3.2b • Navigating Career Cruising and Example Career: Agricultural Technician
Students use Career Cruising to learn an overview of the sector, including significant careers and typical wages, and read about one career in detail.

3.2c • Creating a MyPlan Account
Students create an individual account on Career Cruising which enables them to take an assessment and receive career recommendations.

3.2d • Career Cruising Matchmaker
Matchmaker is Career Cruising’s assessment tool. Students answer questions about their interests and receive a list of recommended careers based on their responses.
3.2e • **Reading about Recommended Careers**
Students read about one or more careers recommended by Career Cruising.

3.2f • **Video, Audio and Written Worker Narratives**
Students read, listen to or watch interviews from workers discussing their experiences on the job.

3.3 • **AG Explorer**
3.3a • **Introduction to AG Explorer and Example Career: Electrician/Electronics Technician**
Students learn how to use the website, AG Explorer, examining one sample career search together before conducting a group research project.

3.3b • **Group Research on a Food Production Career**
In groups, students research Food Production careers at various levels, using the AG Explorer website. Having practiced navigating AG Explorer by researching one career in a group, students now research their own career of interest, paraphrasing the information they read.

3.3c • **Preparing a Research Presentation**
Students work in a group to organize the information found on AG Explorer into a presentation.

3.3d • **Presenting AG Explorer Research**
Students present their research to the class, including the job responsibilities, salary, work setting and required education/training.

3.3e. **Virtual Field Trip: The Science Behind Your Food**
Information about AG Explorer Virtual Field Trip feature and links to lesson plans.

3.3f • **Additional Career Search Resources**
A teacher resource listing additional career databases with descriptions of careers, interest self-assessments and real time labor market information such as job postings, geographical data and educational programs.
4. A CAREER-FOCUSED FINANCIAL LITERACY SERIES

Students practice math, reading and critical thinking by creating budgets, learning about the differences between check cashing facilities and checking accounts, learning about online banking services, how to complete tax forms, and learn about the Earned Income Tax Credit.

4.1 • Calculating a Budget: How Much Do I Need to Earn?
Students create a current budget for themselves, identifying their monthly recurrent expenses, in order to consider how much money they will need to earn from work income.

4.2 • Check Cashing Services vs. Bank Accounts
Students assess the differences between check cashing services and checking accounts, and identify which is the best choice for them.

4.3 • Advantages and Disadvantages: Online and Mobile Banking
Students read about the advantages and drawbacks of online and mobile banking, practice paraphrasing, and respond to the text in writing, reflecting on the importance of both convenience and security as technology consumers.

4.4 • Terms for Taxes
Students learn terminology critical to completing tax forms. They work in pairs to complete a vocabulary chart, then form sentences using the words. They apply these terms in the following activity.

4.5 • Calculating Income Taxes: How Does it Work?
Students learn how to read a paystub and about FICA and federal income taxes. They are introduced to state and city taxes and learn how to calculate gross pay, net pay, and deductions.

4.6 • Completing Form W-4
Students learn how to fill out Form W-4, required of new-hires in most jobs, and then explain what they’ve learned in writing to someone who has just been hired at a new job.

4.7 • Earned Income Tax Credit: What is it and Who Gets it?
Students learn about the Earned Income Tax Credit, then assess eligibility of a worker in a taxpayer scenario.
Listening Exchange: My Work History

Students reflect on their own work history and what they have learned from it, as a precursor to learning about other careers.

EXPLAIN

It’s important to know how the labor market is doing, but it’s just as important to know yourself—your likes and dislikes, strengths and weaknesses, and what you learned from one job that you will bring into your next work experience. How can you avoid repeating history and continue to make better, more informed and more fulfilling decisions for yourself? One of the most valuable things you can do when researching careers is to ask lots of questions: about yourself and about various careers. Why would you have to ask a question about yourself? You already know yourself, right?

Life can be so fast-paced that we rarely have time to sit down and think about what we really want. Do you know what your dream job is? Do you know what it takes to get there, such as how much study and training, which courses and credentials are required, how long you will have to train, which entry level careers will lead to your hoped-for career?

GENERATING QUESTIONS

You are going to interview a partner about his/her work history, finding out about past jobs and what s/he learned from them. Take 15 minutes to write as many questions as you can that will help your partner to describe his/her work history. Your objective is to help him/her think about what s/he learned that can be useful in future career planning. If students have difficulty generating questions, use some from the list below, or others that you think of. Examples:

- What was your first job?
- What job did you have after that? And after that?
- What did you like about it/them?
- What didn’t you like about it/them?
- Did you ever have a supervisor you thought was especially effective or supportive? What made him/her so?
- What did you learn about yourself in that job?
- What did you learn about careers in that job?
- When you left that job, what kind of job did you want next?
• Were you prepared for the responsibilities of that job? If no, what did you do to prepare yourself?

• What did you learn applying for a job?

• What did you learn about interviewing for a job? How did you learn it?

**INTERVIEWS**

Interview your partner, asking the questions you wrote down. Then switch, and your partner will interview you.

The teacher should circulate and listen to the conversations, noting any patterns or topics to return to in further classes.

**WRAP-UP DISCUSSION**

Students volunteer to share some of what they discussed.

• What did you learn in this conversation?

• Did you learn anything about yourself?

• Does this give you any new thoughts about your career choices, past, present or future?

• Did you notice any patterns or similarities between you and your partner?
Identifying Work Values and Interests

Students identify their values and interests with respect to career choices. Once they are identified, they consider potential careers based on their personal attributes and interests.

PREP

Choose 1, 2 or all 3 inventories to do with students.

MATERIALS

- My Values worksheet
- My Strengths worksheet
- My Skills worksheet

EXPLAIN

1 When choosing a career, it’s important to know about the labor market, that is, the availability of jobs in various fields, but it’s also important to know about yourself. Why?

> Example: Because not all job-seekers are well suited to all jobs.

For example?

> Example: Teachers should be patient. Health educators should be comfortable speaking in public.

What is important to know about yourself when considering careers?

> Examples: What you like to learn about, what types of skills you enjoy practicing, such as skills that involve working with your hands, or skills that involve working with people. What types of environment you enjoy working in, for example, outdoors or in an office.

2 Distribute the worksheets, asking students to complete them based on their honest responses. This should be a personal, introspective activity.

My Values: Students identify which work-related values are important to them, for example, setting one’s own hours, working alone, using creativity.

My Strengths: Students identify their own personal characteristics considering which will be assets or liabilities in the job market.

My Skills: Students identify areas in which they excel, such as negotiating, organizing events, selling ideas or products, working with children.
My Values

Values are attitudes or beliefs that represent your preferences. Values are not right or wrong, or true or false but they can determine how you behave, feel, think and also how you make decisions.

Select your top FIVE values. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five values.

| Be an expert at what I do       | Wear a uniform       | Work outdoors        |
| Set my own hours/have flexibility | Follow a set routine most of the time | Lead and influence others |
| Compete with others on the job | Work alone most of the time | Opportunities for personal growth |
| Spend time with family        | Gain a sense of achievement | Work regular hours   |
| Contact with the public       | Work as a member of a team | Work under pressure  |
| Take risks                    | Work in a fast-paced environment | Own my own business |
| Earn a high salary            | Help improve society  | Opportunities for professional development |
| Travel often for business     | Help other people     | Prestige or social status |
| Experience adventure/excitement on the job | Work in a physically pleasant environment | Perform a variety of tasks each day |
| Use my creativity             | Job security          |                         |
| Feel respected for my work   | Work indoors          |                         |

After you complete this inventory, write a reflection on the following questions:

Why are these values particularly important to you? How have they shaped your life so far? How might they shape your choice of major, or career?
My Strengths

We all possess strengths that contribute to our success. It is important to recognize these qualities because they can help you identify careers that will satisfy you.

Select your top FIVE strengths. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five strengths.

Accept criticism  Curious  Fair-minded
Accurate  Decision-maker  Independent
Adaptive  Dependable  Logical
Adventurous  Determined  Motivated
Approachable  Direct  Perform well under pressure
Artistic  Easy-going  Problem-solver
Attention to detail  Efficient  Quick thinker
Calm  Enthusiastic  Realistic
Confident  Expressive  Relate well to others
Considerate  Honest  Reliable
Creative  Hospitable, welcoming  Responsible

After you complete this inventory, write a reflection on the following questions:

Why did you select these particular strengths? How do these strengths help you as a student? How might they help you in your career? What areas would like to strengthen, as you move forward?
My Skills

Skills are learned through your work, school and everyday living. It is important to identify the skills you have to help pinpoint occupations that correspond to them.

Use the chart below to select your top FIVE skills. If you find that you have more than five, do your best to narrow down your selection to your STRONGEST five skills.

| My Skills                                                                                      | Ability to multi-task | Attention to detail | Carry out plans | Convince others to see things my way | Counsel—advise others | Delegate tasks to others | Develop evaluation strategies | Edit written material | Effective team player | Express my ideas verbally | Extract important information from written material | Find better ways of doing things | Follow policies correctly | Gather information from a variety of sources | Get along with diverse groups | Identify feelings in myself and others | Identify the reasons something isn’t working | Imagine new ways of doing things | Lead group discussions | Listen carefully and take notes for reference | Listen carefully to others’ point of view | Make decisions | Manage groups of people | Manage my time effectively | Meet targets and goals | Motivate myself and others | Negotiate | Organize events | Provide constructive feedback to others | Recognize nonverbal communication | Report information accurately | Resolve conflicts | Resourceful | Sell ideas or products | Sensitive to the needs of others | Set and meet deadlines | Set goals | Share credit | Solve problems | Speak and write clearly | Take responsibility to get a job done | Teach others | Work with children |

After you complete this inventory, write a reflection on the following questions.

From the CUNY HSE Curriculum Framework, 2015

Where did you learn these particular skills? How do these skills help you as a student? How might they help you in your career?
### Introduction to Career Databases Series

Students are introduced to and practice using several career databases, including CareerZone, Career Cruising, AG Explorer, the Bureau of Labor Statistics and Mynextmove. They learn how to assess their interests, locate entries on individual careers, interpret what they read, paraphrase and present their findings.

*Note:* Although activities are included for three databases, teachers may want to choose only one or two databases to focus on, depending on student needs and regional relevance. Please use the database descriptions in the overview on the following page, plus a cursory look at the websites to determine which databases will be most useful for your classroom. The activities for NY’s CareerZone and AG Explorer follow the same format. Computer use is required for this series.

### Activities in This Series:

<table>
<thead>
<tr>
<th>3.1 • CareerZone</th>
<th>3.3 • AG Explorer</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. Group Research on a Food Production Career</td>
<td>B. Group Research on a Food Production Career</td>
</tr>
<tr>
<td>C. Preparing a Research Presentation</td>
<td>C. Preparing a Research Presentation</td>
</tr>
<tr>
<td>D. Presenting CareerZone Research</td>
<td>D. Presenting AG Explorer Research</td>
</tr>
<tr>
<td>E. Reading about Recommended Careers</td>
<td>E. Virtual Field Trip: The Science Behind My Food</td>
</tr>
<tr>
<td>F. Video, Audio and Written Worker Narratives</td>
<td>F. Additional Career Search Resources</td>
</tr>
</tbody>
</table>
Overview of Career Databases

**CareerZone** is a free website focused on careers in New York State. It includes job descriptions, required education and certifications, and also includes information specific to New York, such as New York salaries, job outlooks and educational programs in New York. It also has an “Assess Yourself” tool, which recommends various careers to users based on the responses to questions about their interests.

**WEBSITE:** careerzone.ny.gov

**Career Cruising** is a fee-based website that many college campuses subscribe to. It is ideal for students who have some or little idea of the careers they are interested in because careers can be searched by industry as well as by keywords. Careers within one industry are grouped together, so that users can learn about several related careers. It has employment graphs showing data about emerging careers and salaries, video interviews with employees speaking about their careers. It is not intended solely for New York State users, but much of the information can be filtered for New York State results.

**WEBSITE:** careercruising.com

**The Bureau of Labor Statistics** is the national Department of Labor’s website. Like CareerZone, it has descriptions of careers through the Occupational Handbook, including salaries, duties, education and job outlook. It also has an area for students and an area for teachers including lessons, articles, activities, graphs and data.

**WEBSITE:** bls.gov

**AG Explorer** is a comprehensive Agricultural career resource to help users explore the broad range of career within the sector, including Food Manufacturing. In this database—a collaboration with the National Future Farmers of America and Discovery Education—users can learn about which Agriculture career may be right for them by watching the career videos and exploring the career pages which includes descriptions of job responsibilities, salaries, educational requirements, relevant professional associations and more. In addition, the Virtual Field Trip videos take users through an on-site, in-depth look into major producers of Agricultural goods and services. Users who are registered with the Future Farmers of America can also access the Career Finder feature, an Agricultural career self-assessment tool.

**WEBSITE:** agexplorer.com

**Mynextmove** is similar to Career Cruising, but is free to all users. Careers can be searched by industry, by career name or by using the self assessment tool. It also includes real-time job listings and educational programs, salaries by geographical location, and career outlooks.

**WEBSITE:** mynextmove.org
Introduction to New York’s CareerZone and Example Career: Food Cooking Machine Operators and Tenders

Students learn how to navigate the comprehensive CareerZone website, then read the Food Cooking Machine Operators and Tenders profile as a sample. After reading, they paraphrase the main points of the profile. The Food Cooking Machine Operators and Tenders example is used to help students learn to navigate the CareerZone website and practice paraphrasing. This activity may be adapted using a different career example.

PREP

- Go to CareerZone.ny.gov and explore the website using the search bar. Explore the Food Cooking Machine Operators and Tenders entry and the Assess Yourself tool.
  *Note: Be sure to use the “Back” key on the left-hand side of the screen when available in CareerZone while exploring careers. Using your browser’s back key can disrupt the efficiency of your search. Encourage students to do the same.

MATERIALS

- Food Cooking Machine Operators and Tenders worksheet
- This lesson requires use of a computer lab. One with an overhead projector is best.

EXPLAIN

1. CareerZone contains information on careers in New York State. It can be used to learn about hundreds of careers.

2. Write the website CareerZone.ny.gov on the board, and ask students to navigate there. Circulate to make sure all students can see the page. Ask students what kind of information they think a career search website might contain.
   - Job description, salaries, settings or types of facilities workers work in, typical working hours, required education.
3 Once students are all on the front page, ask students what they see.
   - *Six industry groups.*

4 Scroll over each of the six icons, identifying each industry group. Ask students for examples of careers they might find in the **Natural and Agricultural Services** category. Point out to students that Food Production is sometimes organized with other industries that care for or make things from natural resources, such as forestry, logging, or mining and so we will often have to identify which jobs or industries have to do with the growing and manufacturing of food products.
   - *Farmers, mechanics, food scientists, animal caretakers.*

5 Lead students through the following navigation toward a listing of Food Production careers.

6 Point out to students that they can change the education requirement to obtain different results in their search. Ask students to change the education
Searching for Food Production Careers

A. **Select Career Path:** Click on the **Natural and Agricultural Services** icon. Then select **Agriculture, Food and Natural Resources** in the Career Cluster.

B. **Select Education Level:** Then select **High School plus Training—Job Zone 2** in the Preparation drop-down list.

C. Then click **Search.** See screen shot. The results contain a list of careers in the **Natural and Agricultural Services** field for career searchers with a minimum of a high school diploma plus some training. You will need to determine which jobs belong to the Food Production sector. Some jobs, like Industrial Truck and Tractor Operators, are available in the Food Production sector as well as many other sectors.

To **field to High School diploma or less—Job Zone 1.** Ask what they think accounts for the lack of jobs in this search.

> **Most jobs in Food Production require a degree or some kind of training.**

7. Change the education field back to **Job Zone 2** and click on **Food Cooking Machine Operators and Tenders.** Instruct students to do the same.

8. Ask students to read through the list of categories on the left and select 3-5...
categories that would be especially useful to read.

- Tasks, Duties, Education/Training, Wages, Job Outlook, Licenses

9. Ask students to click on Tasks and read the tasks required of Food Cooking Machine Operators and Tenders.

10. Ask students to paraphrase the tasks of Food Cooking Machine Operators and Tenders. Review or explain how to paraphrase if necessary:

What is paraphrasing? Why is it important? How is it done?

11. Distribute the Food Cooking Machine Operators and Tenders worksheet, asking students which sections they will need to read in order to complete it.

12. In pairs, students complete the worksheet, based on the information they are reading. Make sure that all responses are paraphrased. Circulate and assist students as needed.
# Food Cooking Machine Operators and Tenders

Complete the information below, using the CareerZone entry on Food Cooking Machine Operators and Tenders. Make sure to paraphrase your answer, and include which section you found the information in.

<table>
<thead>
<tr>
<th>What they do at work</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What technology they use</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Where they work</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When they work</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How much they earn</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Which qualities they should have</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education, Training, Certification or Experience</th>
<th>CareerZone section:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Group Research on a Food Production Career

In groups, students will first brainstorm, then research one of five careers using the CareerZone website, and present their findings to the class.

PREP

- Go to the CareerZone website, research Agricultural Equipment Operators, Precision Agriculture Technician, Farm Equipment Mechanics and Service Technicians, Food Science Technicians, and Agricultural Inspectors and complete the Teacher’s Version: Researching Five Food Production Careers worksheet.
- A computer lab is necessary for this class. If not available, print the career descriptions from CareerZone for use with students.

MATERIALS

- Researching Five Food Production Careers handout
- Teacher’s Version: Researching Five Food Production Careers worksheet

EXPLAIN

1. In the last lesson, we looked at a sample Food Production career together. What was it?
   - Food Cooking Machine Operators and Tenders

2. Now you are going to use CareerZone to research a different Food Production career in a group, paraphrasing the information you find. Then you will present this career to the class. But before you begin your research, you are going to write what you already know about the careers.

3. Divide the class into five groups and distribute Researching Five Food Production Careers worksheet.

4. With your group you are going to write what you already know (or what you think you know!) about these five Food Production careers.
   - Each of these careers is at a different career level. What does this mean?
     - They require different levels of education and preparation.
Section 3.1b

What is an example of an entry-level career in Food Production?

► People who plant and harvest crops, take care of animals on a farm, package food items, operate machines in a Food Manufacturing factory

What is an example of a high-level career in Food Production?

► Food Scientist, Soil and Plant Scientist, Veterinarians (Farm Animal)

What is an example of a mid-level career in Food Production?

► Food Science Technician; Veterinary Technician (Farm Animal); Pesticide Handlers, Sprayers, and Applicators; Agricultural Inspectors; Animal Breeders

5 Have groups brainstorm what they know about each of the five careers and write their responses on the worksheet. When groups are finished, have them discuss their responses as a class.

6 This is what you think you know about these careers. Now you will research one of the careers to find out the reality of the profession. Your group will be assigned one of them to research using CareerZone. How will you find the entry using CareerZone?

► Select Natural and Agricultural Sciences from the front page of CareerZone, then enter the name of the career in the keyword search, and press Search.

7 Do you have to select the level of preparation?

► No, that is not necessary when using a keyword search.

8 Assign each group one career to research. Explain: Once you have found the entry, you will read all about the career. You do not have to read every part of the description. Read the parts that you think will be most relevant to completing the worksheet.

9 Once you finish reading, as a group you will paraphrase what you read, adding to what you have already written on the worksheet, or you can write on a clean sheet if you prefer. As a group, make sure that you are paraphrasing and not copying from the website. Ultimately, you will present this career to the class.

NOTE: Teacher should review how to paraphrase as necessary.
**Teacher’s Version:**

**Researching Five Food Production Careers**

**FOR THE TEACHER:** Complete this key based on CareerZone readings in order to support students in their research.

<table>
<thead>
<tr>
<th>Profession</th>
<th>Specific Duties (What)</th>
<th>Setting (Where)</th>
<th>Education (How)</th>
<th>Salary (How Much)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Equipment Operators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Precision Agriculture Technician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm Equipment Mechanics and Service Technicians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Science Technicians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural Inspectors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Researching Five Food Production Careers

In your group, discuss and write what you think and know about the careers below. Make some guesses if you're not sure.

<table>
<thead>
<tr>
<th>Profession</th>
<th>Specific Duties (What)</th>
<th>Setting (Where)</th>
<th>Education (How)</th>
<th>Salary (How Much)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Equipment Operators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Precision Agriculture Technician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm Equipment Mechanics and Service Technicians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Science Technicians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural Inspectors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Preparing a Research Presentation

Once students have a basic understanding of the career, they will clarify and organize the information into presentations.

PREP

Write the following questions on the board to help guide students’ organization of their findings:

- What makes an effective presentation?
  > It’s well organized, with clear logic from one point to the next, clear, loud speaking, personal connection to audience.

- In what order will you present the information?

- How will you introduce the topic?

- What questions do you anticipate? Can you answer those questions, or do you need to research the answers?

- Is all of your information paraphrased?

Also include:

- What personal characteristics are a good match for someone who wants to enter this field?

DISCUSS

1. Discuss the questions on the board as a class.

2. Students work in groups to prepare their presentations. Let them know that their presentations should be 5 minutes long and will be followed by a 5-minute Q&A with their classmates.
Presenting CareerZone Research

Students and teacher will make presentations during this activity.

PREP

- Prepare a five minute presentation on Agricultural Engineers using information from CareerZone.
- Write the following sentence stems for critique/feedback on board.

OFFERING FEEDBACK:

“...I thought it was effective when you said...”
“...You really caught/held my attention when you...”
“...I was confused when you said...”
“...I wanted to hear more about...”
“...One suggestion I have is...”

DISCUSS

Today you are going to present the career you researched.

What are the benefits to students of making presentations?

➢ Practice for later presentations in college or other courses. Students practice collaboration—working together. Students practice organizing their ideas, similar to what they do when they write essays.

How might making presentations help prepare people who intend to work in Food Production?

➢ Practice communicating ideas clearly to those who may be unfamiliar with the topic or details. Practice public speaking, similar to how one might have to give presentations to colleagues in a Food Production environment.

➢ Practice working on a team, similar to how individuals often work on a team in Food Production settings.
DISCUSSING CRITIQUES

Students learn about professional and academic critiques, in preparation for being an audience member to their peers during presentations of careers researched on CareerZone.

What is a critique?

- *Offering feedback on a project.* A critique can include praise as well as suggestions, for example, it can identify which parts were particularly effective and which parts need improvements.

Who does them?

- *Many college students and workers do them.* Many architecture and design students are required to do them, but other students do them too, when they ask their classmates to read their work and offer suggestions.

Why is critiquing done?

- *To get better! When you’ve made something the best you think it can be, it’s helpful to hear how others have experienced it, and what ideas they have for improving it.* Even the most famous and accomplished writers have editors. These are people who offer feedback in order to help the writer improve.

PRESENTATIONS

1 The teacher leads a discussion of what makes an effective presentation.

- *Organization that guides the listener from one topic to the next, clear visuals that contribute to the spoken presentation, clear loud speaking, eye contact with audience.*

2 Teacher explains that each student in the group will be involved in the presentation and asks the groups to decide which student will present which parts of the presentation.

Each group presents the career they researched. The presentation should include each of the major categories of information research: **Duties, Setting, Salary** and **Education**, plus personal characteristics and personal motivation. Audience members should jot down questions they will ask at the end. Presentations should last 5 minutes, with 5 minutes for Q&A.
OFFERING FEEDBACK

After each presentation, once the Q&A has ended, students are invited to offer their critiques.

Ask students to use the sentence stems you’ve written on the board to offer helpful and respectful feedback to each group.

TEACHER’S PRESENTATION

The teacher presents on Agricultural Engineers, using the information from CareerZone. Students critique the teacher’s presentation using the sentence stems on the board.

- What did they learn about this career?
- What did they notice about the teacher’s presentation style?
- How could it be improved?

DEBRIEFING RESEARCH PROJECT

The class discusses their experience of the research project. For example,

- What steps did they take to conduct the research?
- What did they learn as a career explorer?
- What did they learn about themselves, as a learner or as a worker?
- What was easy, difficult or interesting about this process?
- What skills did they use in order to complete this project?
- Have their ideas for their own career changed in any way? Explain.

TRANSFERABLE SKILLS

Some students in this group may not be interested in Food Production. They may have other career plans in mind, or they may not know what field to pursue—just not Food Production! Discuss how the skills acquired in this unit can be transferred to learning about other careers.

- Use of CareerZone, reading and paraphrasing information about careers, analyzing graphs.
- Preparing and giving presentations
- Research
- Working in groups
- Brainstorming/drawing from previous knowledge
- Predicting
Introduction to Career Cruising

As an alternative to CareerZone, Career Cruising is a website that can be used to research careers. In Career Cruising, similar careers are grouped together, enabling students to navigate easily between similar careers. Career Cruising features include:

- **Searchable by industry**
  It is organized by “career cluster,” so that students can find related careers within one career family.

- **Graphs and charts**
  It contains graphs and charts of local salaries and emerging careers.

- **Videos**
  Each career contains video and audio files from workers speaking about their experiences in their careers.

- **Self-assessments and recommended careers** that can be saved for future use, when students create individual accounts.
Your Unique Qualities

As a pre-cursor to conducting a computerized self-assessment, students consider their own knowledge of themselves as workers and future workers. What are their strengths and interests?

EXPLAIN

1. Think back to the research you conducted using CareerZone. What are some of the interests and personality traits that would make a worker well suited to work in the career you researched?

   Example:
   
   *Farm Equipment Mechanic*—is mechanically inclined, likes to take apart and fix things, patient, good listener and communicator, problem solving skills, is interested in technology/electronics.

2. Now, on a piece of paper list qualities you have that will impact your career choices. Include personality traits, things you like to do and things people say about you. For example, *do you like working with other people or do you prefer working alone? Do you like working with your hands or do you prefer working with ideas? Do people say you get impatient?* List as many characteristics as possible. Be specific. List positive traits as well as things that are difficult for you.

3. Once you have written these qualities down, share them with a partner and hear about their qualities and interests. Now, recommend careers for one another based on these lists. Don’t forget to write them down.
Navigating Career Cruising and Example Career: Agricultural Technician

Students practice navigating Career Cruising, read a sector profile, and discuss an example career: Agricultural Technician.

PREP

• Identify a Username and Password for Career Cruising. Many programs have subscriptions. Career Cruising requires a subscription to gain access. If your program does not have a subscription, all New York City Public Libraries have subscriptions and are accessible from anywhere through the following link with a personal NYPL card: https://www.nypl.org/collections/articles-databases/career-cruising

• Practice logging on and creating a Career Cruising account using your program's username and password.

• Be prepared to explain vocabulary: navigate, cluster, emerge, and self-assessment.

MATERIALS

• Computers are required for this session. An overhead projector is best.

EXPLAIN

Career Cruising is a career website with lots of features and various ways to learn about careers. We’re going to look at the website and see what it has to offer.

1 The teacher navigates to careercruising.com, logs in, and writes username and password on the board. Teacher circulates to make sure everyone is logged in and also logs in on the overhead computer.

2 Ask students to click on the Careers tab near the top of the page. Before students click on the 16 Career Clusters tab, teacher asks them to recall what an industry is and give a few examples, such as Healthcare, Education, and Food Production. Sometimes industries are grouped together because they have something in common. Career Cruising calls these groupings Career Clusters. Point out to students that Food Production careers are sometimes also referred to as Agriculture or Food Manufacturing careers, and they are often grouped with careers in other industries that deal with natural resources such as Mining, Logging, Hunting and Forestry. Ask students why they think this is.

Because they all work with natural resources.
Ask students to click on the **16 Career Clusters** tab, then from the list, **Agriculture, Food & Natural Resources**.

**DISCUSSION OF EXAMPLE CAREER CLUSTER ON CAREER CRUISING**

What do you see on this page?

- Lists and paragraphs.

About what?

- Careers in Agriculture, Food, and Natural Resources.

Are all of these careers going to be part of the Food Production sector?

- No.

How will you determine which careers are part of Food Production?

- If they are likely to work with food that is grown, raised, or manufactured for consumption.
Take 10 minutes to read the paragraphs, just for the big ideas.

What do the paragraphs say about this career cluster?

- It describes careers that work with agricultural products or services. There are many educational opportunities to obtain careers in this career cluster. The job outlook is good.

What do you think the word globalization means?

- Globalization refers to the way in which countries across the globe (and the people and companies within them) buy, sell, and trade goods, services, and labor with each other.

According to this page, what is one way that globalization affects this career cluster?

- There are opportunities for people who have language skills and experience with diverse communities and cultures with companies who work in multiple countries.

Click on the Related Careers tab. What do you notice?

- There are many careers available for people with a high school diploma. Just as many, if not more, require a 4-year degree. A lot of these jobs aren’t Food Production jobs.
Look at the list on the left titled Pathways. What is a pathway? What kind of information do you think we will find in the links in this list?

- A pathway is a road or a route that you can travel to get somewhere.
- Opportunities and choices that have to do with achieving a certain career. How people come to work in one career or career type instead of another.

Take a few minutes to explore the pathways. After students explore, ask:

- How can the Pathways feature be useful to you?
  - It helps narrow down the jobs into different categories.

Let’s look at one Food Production career in the Animal Systems pathway. Click on Animal Systems. What do people in this pathway do?

- Work to develop better, more efficient ways of producing and processing meat, poultry, eggs and dairy products.
Click on **Related Careers**, and then click on **Agricultural Technician**.

What do you notice?

- A lot of information about this career including earnings, job description, education requirements, working conditions, core tasks and more.

How do you know if this job is part of the Food Production sector?

- Because people with this career help farmers and scientists with agricultural testing. Farmers and (food) scientists help produce food. Under Core Tasks, it also talks about “planting seeds, inspecting crops, and examining animals” and other tasks necessary to produce food.
Take 10 minutes and click on the various links (Job Description, Earnings, Education, etc.) in the list on the left to learn more about this career. After reading the information there, write down three things you noticed that you found interesting and two questions you have about this career. When students are finished, ask for volunteers to share their findings with the class.

Is this a career you might be interested in? Why or why not?

Under At a Glance, click on Other Resources. How could this section be useful to you?

➤ If you want to do more research on this career, these resources can help you.
Creating a MyPlan Account

Students create a MyPlan account and save their usernames and passwords.

**PREP**

- Cut *Password Saver* sheets in quarters.

**MATERIALS**

- This lesson requires a computer lab. One with an overhead projector is best.

**EXPLAIN**

1. There are a lot of resources on Career Cruising, including a series of questions whose answers guide the website in recommending various careers for you based on your responses. There is so much on this site, it’s important to create an individual account so that you can keep track of it all.

2. Ask students to look at the overhead as you demonstrate, or follow along on their own computers. Navigate to the MyPlan tab to create a username and password. Then click on Create My Plan and complete the registration.

3. Students should use the Career Cruising Password Saver worksheet to record their usernames and passwords and keep them in their binders. Cut the password saver on the next page in quarters and give one quarter to each student to keep in his/her binder.
MyPlan Account Login Information

www.careercruising.com

CHOOSE YOUR LOGIN:

Username _____________________________
Password _____________________________
Career Cruising Matchmaker

Students will use the Matchmaker feature to answer questions about their interests and Career Cruising will recommend careers based on their responses. Students will be able to save the results for future use.

EXPLAIN

1. Career Cruising not only has descriptions of careers, but also can suggest careers based on what you tell it about yourself. You already did a self-assessment based on what you know about yourself. This is another way of doing a self-assessment. The website may recommend careers you had not considered, or it may recommend the exact career you have been thinking about.

2. Click on the Myplan tab with your name in the top left corner. Then click on Career Matchmaker to receive suggestions for careers. Then click Start New Matchmaker. Create a name for the session, such as the month and year and click Start Now. This self-assessment focuses on your interests, so don't worry about what you do or don't know how to do already. That's what education is for!
**Reading about Recommended Careers**

Students will now read about one or more of the careers recommended by Career Cruising, and paraphrase what they have read.

**MATERIALS**

- *Career Cruising Recommendations* worksheet
- This lesson requires a computer lab. One with an overhead projector is best.

**EXPLAIN**

1. Now that Matchmaker has recommended a list of careers for you, read through that list. *Do any sound interesting? Surprising? Terrible?* Choose one that sounds interesting to you, regardless of where on the list it is. Under the *Careers* tab, conduct a keyword search. Your search may return a career that has a slightly different name than the one on your list. Some careers go by a variety of different names.

2. Click on the *Job Description* tab and read all about it.

3. You’ll now paraphrase what you read. *What is paraphrasing and how is it done? Why is it important to paraphrase?*

4. Take what’s written in the Job Description and put it in your own words on the *Career Cruising Careers* worksheet. You will have to paraphrase, since you can’t copy what someone else wrote. Then read the *Working Conditions, Earning and Education* tabs, and paraphrase what you learned about this career on the worksheet. Make sure the information you write is in your own words, and that you are comfortable explaining to the class what you wrote. If you read any unfamiliar words, try to understand the meaning of the sentence without knowing every word.
## Career Cruising Recommendations

Complete this worksheet by paraphrasing the information you found on Career Cruising. Make sure to use your own words and make sure you understand everything you have written.

**CAREER:**

<table>
<thead>
<tr>
<th>Responsibilities</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
</tr>
<tr>
<td>Where they work</td>
<td></td>
</tr>
<tr>
<td>When they work</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
</tbody>
</table>
Video, Audio and Written Worker Narratives

Career Cruising has collected hundreds of interviews from workers. For every career, there are individual workers speaking about their experiences. The interviews have some portions in writing, some in audio and some in video. Hear from a worker first-hand about his/her own experience.

PREP

Write the following questions on the board:

- What does the worker like about his/her career?
- Is that something you think you would like? Why or why not?
- According to the worker, are there any disadvantages of working in this field?
- If the worker were in class today, what would you ask him/her?

EXPLAIN

1. Every career description on Career Cruising contains video, audio and written interviews with employees speaking about their jobs.

2. Ask students to select three interviews, either audio, video, written, or a combination thereof, and watch, listen, or read them. Students then write responses to the questions on the board. Including the name of the employee in their response. The interviews can be from people in the same or different careers. The careers should be ones that are of interest.

3. When students are finished writing, ask them to discuss their findings with a partner.
Introduction to AG Explorer and Example Career: Electrician/Electronics Technician

AG Explorer is a career database exclusively for Agriculture and Food Production careers. Students learn how to navigate the AG Explorer website, then read the Electrician/Electronics Technician profile as a sample. After reading, they paraphrase the main points of the profile. The Electrician/Electronics Technician example is used to help students learn to navigate the AG Explorer website and practice paraphrasing. This activity may be adapted using a different career example.

PREP

- Go to agexplorer.com and explore the website using the career focus areas.
  Explore Electrician/Electronics Technician entry in the Power, Structural and Technical Systems focus area. In addition, familiarize yourself with how to search for other careers using the Filter Careers tool bar.
- This activity requires that students are familiar with how to paraphrase.
  Review how to paraphrase with students if necessary.

MATERIALS

- Electrician/Electronics Technician in an Agricultural Setting worksheet
- This lesson requires use of a computer lab. One with an overhead projector is best.

EXPLAIN

1. AG Explorer is a comprehensive Agricultural career database that helps users explore the broad range of careers within the Agricultural sector, including Food Manufacturing. Using many different features, you can learn about which career in Agriculture might be right for you. The website is created by experts in the field of Agriculture and Education.

2. Write the website agexplorer.com on the board, and ask students to navigate there. Circulate to make sure all students can see the page. Ask students what kind of information they think a career search website might contain.
   - Job description, salaries, settings or types of facilities workers work in, typical working hours, required education.

3. Once students are all on the front page, ask students what they see.
   - Nine career focus areas.
4 Scroll over each of the nine icons, identifying each career focus area. Ask students for examples of careers they might find in the Food Products and Processing Systems category.

- Food Safety Inspector, Refrigeration Specialist, Machine Operator, Food Scientist

5 Today we are going to learn how to navigate AG Explorer by investigating one possible career in Agriculture together. First click on the Power, Structural and Technical Systems focus area and take a couple minutes to see what you find, but do not click on anything else yet. As you read, write down two things you notice and one thing you wonder.

6 After a few minutes, ask students what they noticed about the page.

- What they notice might include:
  This category includes careers in Agriculture that work with engineering and electronics. Many of these careers are STEM (Science, Technology, Engineering, and Math) careers. There is a wide variety of careers. There is a video. You are able to set search filters for finding careers according to education, environment, salary and outlook. Some careers seem like they could be found in other industries besides Agriculture.
7 If it wasn’t already mentioned, point out to students that there are many careers that aren’t specific to Agriculture—careers that you might find in many other industries too. What are some examples of these?
   - Accountant, Auditor, Administrative Assistant, Carpenter, Data Processor, Graphic Designer, IT workers, etc.

8 For each career focus area, AG Explorer features a video introduction to the careers in that area. Show the video on the right hand side of the page on the projector or have students watch it individually with headphones. When the video is over, ask students to turn to a partner and share one thing they learned from the video and one question they have.

9 Let’s explore some careers in this focus area. You can use the Filter Careers tool bar to help refine your search. What does the filter “environment” mean?
   - If the career involves working mostly indoors, outdoors or a combination of both.

10 You can also search by education requirement, salary level, and job outlook (in other words, do experts predict jobs will be plentiful in this career in the future)—or a combination of any of these options. Let’s start by looking at careers in this focus area that require a high school diploma or equivalency plus a certificate or vocational training, which typically takes a year or less to obtain. Ask students to set the education filter to Certificate/Vocational Training and notice that the careers will automatically filter.
What do you notice about the number of careers at this educational level?

> There are significantly less than the total number of careers in the career focus area.

We're going to explore a career that is in high demand: **Electrician/Electronics Technician**. In the field of Agriculture or Food Production, what do you think an Electrician or Electronics Technician does?

> Works on electrical machines that use technology to manufacture food or operate machinery on a farm. Works on any electrical problem or system in a factory.

Ask students to click on **Electrician/Electronics Technician** and take a few moments to read the profile.

**Ask:** What kinds of information do you see on this page?

> Job responsibilities, education requirements, job outlook, employer types, salary range.
Point out the listings of professional associations and ask students if they know what a professional organization or association is. If not, explain that a professional association or organization is a group whose purpose is to unite, inform and support people who work in the same occupation or industry. There are professional organizations and associations for almost every occupation. Many have national, state and local chapters. There are many benefits to joining a professional association. Some of those benefits include the opportunity to build a network of people in your industry, assistance with finding jobs, mentoring opportunities, professional development opportunities and some even offer scholarships for people to advance their education in a particular career or industry.
Ask students to read through the responsibilities of an Electrician/Electronics Technician, keeping in mind that the responsibilities will be in the context of Agriculture. Give students a couple minutes, then ask volunteers to paraphrase one or two of the responsibilities and give an example of what that responsibility might look like in a Food Production/Agriculture/Food Manufacturing setting. It's ok to take an educated guess if you don't know.

Distribute the *Electrician/Electronics Technician in an Agricultural Setting* worksheet. In pairs, students complete the worksheet, based on the information they are reading. Make sure that all responses are paraphrased. Review how to paraphrase if necessary: What is paraphrasing? Why is it important? How is it done? Circulate and assist students as needed.
Electrician/Electronics Technician in an Agricultural Setting

Answer the questions below, using the AG Explorer profile of Electrician/Electronics Technician. Make sure to paraphrase your answers. All answers should be in your own words.

1. Choose four responsibilities of an Electrician/Electronics Technician below that were not already mentioned in class. Describe the responsibility in your own words and explain what you think that responsibility might mean in an Agricultural setting.

<table>
<thead>
<tr>
<th>Responsibility</th>
<th>What this looks like in an Agricultural setting</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
</tr>
</tbody>
</table>

2. Where do Agricultural Electricians/Electronics Technicians work?

3. How much does the average full-time Agricultural Electrician/Electronics Technician make per year?
4 What qualities or skills do you think an Electrician/Electronics Technician might need to have?

5 Choose one Related Career suggestion at the bottom of the page and read that career’s profile. Name one thing it has in common with being an Electrician/Electronics Technician, and one thing that is different.

6 What are two questions you have about being an Agricultural Electrician/Electronics Technician?
   1.
   2.

7 Does being an Electrician/Electronics Technician interest you? Why or why not?
Group Research on a Food Production Career

In groups, students will first brainstorm, then research one of five careers using the AG Explorer website, and present their findings to the class.

Note: AG Explorer uses the term Agriculture to describe the Food Production sector. Careers in Agriculture and Food Manufacturing are both included. Teachers may want to remind students that in this context, the terms are being used interchangeably.

PREP

- Go to the AG Explorer website—www.agexplorer.com—and research Veterinary Technician, Freezer/Refrigeration Specialist, Horticulturist, Pest Control Advisor and Supply Chain Manager. Complete the Teacher’s Version: Researching Five Food Production Careers worksheet.
- A computer lab is necessary for this class. If not available, print the career descriptions from AG Explorer for use with students.

MATERIALS

- Researching Five Food Production Careers handout
- Teacher’s Version: Researching Five Food Production Careers worksheet

EXPLAIN

1. In the last lesson, we looked at a sample Food Production/Agriculture career together. What was it?
   › Electrician/Electronics Technician

2. Now you are going to use AG Explorer to research a different Food Production career in a group, paraphrasing the information you find. Then you will present this career to the class. But before you begin your research, you are going to write what you already know about the careers.

3. Divide the class into five groups and explain:
   With your group you are going to write what you already know (or what you think you know!) about five different Food Production careers.
Each of these careers is at a different career level. What does this mean?

- They require different levels of education and preparation.

What is an example of an entry-level career in Food Production?

- Machine Operator/Tender, Foodbatch Maker, Farm Worker (animal or crops), Machine Maintenance or Repair, Food Packager/Handler, Baker, Sales

What is an example of a high-level career in Food Production?

- Food Scientist, Mechanical or Electrical Engineer, Veterinarian (Farm Animal), Biologist, Agriculture Professor

What is an example of a mid-level career in Food Production?

- Lab Technicians, Quality Control, Crop Consultant, Shipping or Storage Coordinator, Crop Scout, Veterinary Technicians

4 Distribute *Researching Five Food Production Careers* worksheet. Have groups brainstorm what they know about each of the five careers and write their responses on the worksheet.

5 When groups are finished, have them discuss their responses as a class.

6 This is what you think you know about these careers. Now you will research one of the careers to find out the reality of the profession. Your group will be assigned one of them to research using AG Explorer. How will you find the entry using AG Explorer?

- Consider which career focus area the career might be in and search the job entries in that area. If you cannot find it, you'll need to try a different focus area. Some entries might be listed in more than one focus area.

7 Once you have found the entry, you will read all about the career. Don't forget to watch the video for the career focus area your career is in. Once you finish reading and watching, as a group you will paraphrase what you read, adding to what you have already written on the worksheet, or you can write on a clean sheet if you prefer. As a group, make sure that you are paraphrasing and not copying from the website. Ultimately, you will present this career to the class.
Teacher’s Version:
Researching Five Food Production Careers

**FOR THE TEACHER:** Complete this key based on AG Explorer readings in order to support students in their research.

<table>
<thead>
<tr>
<th>Profession</th>
<th>Specific Duties (What)</th>
<th>Setting (Where)</th>
<th>Education (How)</th>
<th>Salary (How Much)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veterinary Technician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freezer/Refrigeration Specialist</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horticulturist</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pest Control Advisor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supply Chain Manager</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Researching Five Food Production Careers

In your group, discuss and write what you think and know about the careers below. Make some guesses if you’re not sure.

<table>
<thead>
<tr>
<th>Profession</th>
<th>Specific Duties (What)</th>
<th>Setting (Where)</th>
<th>Education (How)</th>
<th>Salary (How Much)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veterinary Technician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freezer/Refrigeration Specialist</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horticulturist</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pest Control Advisor</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supply Chain Manager</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Preparing a Research Presentation

Once students have a basic understanding of the career, they will clarify and organize the information into presentations.

PREP

Write the following questions on the board to help guide students’ organization of their findings:

- What makes an effective presentation?
  - It’s well organized, with clear logic from one point to the next, clear, loud speaking, personal connection to audience.
- In what order will you present the information?
- How will you introduce the topic?
- What questions do you anticipate? Can you answer those questions, or do you need to research the answers?
- Is all of your information paraphrased?

Also include:

- What personal characteristics are a good match for someone who wants to enter this field?

DISCUSS

1 Discuss the questions on the board as a class.

2 Students work in groups to prepare their presentations. Let them know that their presentations should be 5 minutes long and will be followed by a 5-minute Q&A with their classmates.
Presenting AG Explorer Research

Students and teacher will make presentations during this activity.

PREP

Prepare a five minute presentation on Flavor Technologists using information from AG Explorer. Write the following sentence stems for critique/feedback on board.

OFFERING FEEDBACK:
“Thought it was effective when you said…”
“You really caught/held my attention when you…”
“I was confused when you said…”
“I wanted to hear more about…”
“One suggestion I have is…”

DISCUSS

Today you are going to present the career you researched.

What are the benefits to students of making presentations?

Practice for later presentations in college or other courses. Students practice collaboration—working together. Students practice organizing their ideas, similar to what they do when they write essays.

How might making presentations help prepare people who intend to work in Food Production?

Practice communicating ideas clearly to those who may be unfamiliar with the topic or details. Practice public speaking, similar to how one might have to give presentations to colleagues in a Food Production environment.

Practice working on a team, similar to how individuals often work on a team in Food Production settings.
DISCUSSING CRITIQUES

Students learn about professional and academic critiques, in preparation for being an audience member to their peers during presentations of careers researched on AG Explorer.

What is a critique?

> Offering feedback on a project. A critique can include praise as well as suggestions, for example, it can identify which parts were particularly effective and which parts need improvements.

Who does them?

> Many college students and workers do them. Many architecture and design students are required to do them, but other students do them too, when they ask their classmates to read their work and offer suggestions.

Why is critiquing done?

> To get better! When you’ve made something the best you think it can be, it’s helpful to hear how others have experienced it, and what ideas they have for improving it. Even the most famous and accomplished writers have editors. These are people who offer feedback in order to help the writer improve.

PRESENTATIONS

1. The teacher leads a discussion of what makes an effective presentation.

   > Organization that guides the listener from one topic to the next, clear visuals that contribute to the spoken presentation, clear loud speaking, eye contact with audience.

2. Teacher explains that each student in the group will be involved in the presentation and asks the groups to decide which student will present which parts of the presentation.

Each group presents the career they researched. The presentation should include each of the major categories of information research: Duties, Setting, Salary and Education, plus personal characteristics and personal motivation. Audience members should jot down questions they will ask at the end. Presentations should last 5 minutes, with 5 minutes for Q&A.
OFFERING FEEDBACK

After each presentation, once the Q&A has ended, students are invited to offer their critiques.

Ask students to use the sentence stems you’ve written on the board to offer helpful and respectful feedback to each group.

TEACHER’S PRESENTATION

The teacher presents on Flavor Technologists, using the information from AG Explorer. Students critique the teacher’s presentation using the sentence stems on the board. What did they learn about this career? What did they notice about the teacher’s presentation style? How could it be improved?

DEBRIEFING RESEARCH PROJECT

The class discusses their experience of the research project. For example,

- What steps did they take to conduct the research?
- What did they learn as a career explorer?
- What did they learn about themselves, as a learner or as a worker?
- What was easy, difficult or interesting about this process?
- What skills did they use in order to complete this project?
- Have their ideas for their own career changed in any way? Explain.

TRANSFERABLE SKILLS

Some students in this group may not be interested in Food Production. They may have other career plans in mind, or they may not know what field to pursue—just not Food Production! Discuss how the skills acquired in this unit can be transferred to learning about other careers.

- Use of AG Explorer, reading and paraphrasing information about careers, analyzing graphs
- Preparing and giving presentations
- Research
- Working in groups
- Brainstorming/drawing from previous knowledge
- Predicting
Virtual Field Trip: The Science Behind Your Food

AG Explorer also contains a feature called Virtual Field Trip that takes students behind the scenes at some of today's leading Agricultural companies. There are a number of videos exploring Agricultural careers to watch and discuss, as well as extension lesson plans ready for the classroom provided by AG Explorer and the participating companies.

You can find the Virtual Field Trip videos here: https://www.agexplorer.com/virtual-field-trip

You can find the extension lesson plans by clicking on any of the individual Virtual Field Trip pages and scrolling to the bottom. Or by clicking these direct links:

**Cargill:**

**Ford Motor Company:**
In addition to CareerZone and Career Cruising, Mynextmove and the Bureau of Labor Statistics are very useful websites.

**Mynextmove**

www.mynextmove.org is similar to Career Cruising. It is very user-friendly, contains a self-assessment tool, and is searchable by industry or through keyword searches. It organizes recommended careers according to their education requirements/levels. The job outlook can be searched by location, and it contains a database of job openings by location.

**Bureau of Labor Statistics**

The Bureau of Labor Statistics is the national Department of Labor’s website. It contains very readable job descriptions and also contains lots of employment data. It can be found at www.bls.gov. It has a student section (tab on the front page) which contains a career exploration tool. There is also a Teacher’s section that contains lessons and support materials.
Students practice math, reading and critical thinking by creating budgets, learning about the differences between using check cashing facilities and checking accounts, learn about online banking services, how to complete tax forms, and learn about the Earned Income Tax Credit.

ACTIVITIES IN THIS SERIES

4.1 • Calculating a Budget: How Much Do I Need To Earn?
4.2 • Check Cashing Services vs. Bank Accounts
4.3 • Advantages and Disadvantages: Online and Mobile Banking
4.4 • Terms for Taxes
4.5 • Calculating Income Taxes: How Does it Work?
4.6 • Completing Form W-4
4.7 • Earned Income Tax Credit: What is it and Who Gets it?
Calculating a Budget: How Much Do I Need to Earn?

Students create a current budget for themselves and identify their monthly recurrent expenses, in order to consider how much money they will need to earn from work income.

PREP

- Be prepared to discuss the following vocabulary: Income, Expense, Budget.
- Complete the My Budget worksheet so that you can refer to your own experience with students.

MATERIALS

- My Budget worksheet
- Calculating My Earnings and Expenses worksheet

DISCUSS

What is a budget?

➤ A way to keep track of how much money you are going to spend.

Why do people make budgets?

➤ To know how much money they spend on which expenses, to help manage their money.

Why is that useful?

➤ To know where your money goes. To be less likely to run out of or mismanage money.

When you are applying for jobs it’s important to know how much money you need to earn. What are some monthly expenses you have?

➤ Rent, transportation, groceries, phone, daycare, clothing, money to support immediate and/or extended family, credit card.
EXPLAIN

1. Have you ever wondered, “Where did my money go?” Today you are going to make a budget of your current expenses. This isn’t a time for you to judge yourself for your spending, but to investigate how much you spend on which expenses so that you can make informed decisions about your money.

2. First, you’re going to identify monthly expenses you have. Some expenses come to mind easily, like rent and transportation. Others are more complicated to group, such as entertainment. This could include music, movies, or video games. Help students create categories based on their expenses. Write responses on the board.

3. Distribute the My Budget worksheet and ask students to enter their monthly expenses into the left-hand column. Some of the entries will be the same for most students, such as housing and transportation. Others will be unique to the individual student. Circulate to check on progress and answer questions.

4. Next, ask students to estimate the amount they spend on each item per month. Point out that they might have to do some calculations to find the monthly amount if they pay some expenses weekly or biweekly.

5. Ask students to total their expenses and write it on the “Total” line at the bottom of the worksheet.

6. Distribute the Calculating My Earnings and Expenses worksheet and ask students to complete it.
My Budget

1. Write your current expenses (items you pay for) in the left-hand column.

2. Write the monthly cost of each in the right-hand column, making any necessary calculations.

3. Total your expenses.

<table>
<thead>
<tr>
<th>Expense</th>
<th>Cost/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing (Rent)</td>
<td></td>
</tr>
<tr>
<td>Transportation (Subway, bus, etc.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL:</td>
<td></td>
</tr>
</tbody>
</table>
Calculating My Earnings and Expenses

Use your budget to calculate and complete the statements below.

1. I receive $____________ per month from family members or others, such as parents, spouse, ex-spouse, siblings, public assistance or other sources of income.

2. I receive $____________ per month from my job(s).

   Show calculations here

3. My total monthly income, which includes my work income (answer to #2) plus money received from others (answer to #1), is $____________.

   Show calculations here

4. My total annual income is $____________.

   Show calculations here

5. Using your budget and your total monthly income (answer to #3), calculate the amount of money you need to earn per month to cover all of your expenses.

   Show calculations here

6. If I had $60 over this minimum monthly income, I would spend it on:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Check Cashing Services vs. Bank Accounts

Students assess the differences between check cashing services and checking accounts, and identify which is the better choice for them.

PREP

- Be prepared to discuss the following terms. Use the vocabulary definitions on the following pages: checking account, check cashing service, savings account, direct deposit, debit card, debt, interest, withdrawal, deposit, monthly service fee, minimum deposit.

MATERIALS

- Check Cashing Services vs. Bank Accounts Vocabulary worksheet
- Vocabulary Definitions handout
- Compare and Contrast: Check Cashing Service or Checking Account? worksheet

EXPLAIN

1. When an employee receives a paycheck for work completed, she needs to have some way to cash her paycheck. We’re going to learn about some of the different ways to do this.

2. Distribute the Check Cashing Services vs. Bank Accounts Vocabulary worksheet. Have students work in pairs and complete the “What I think it means” column based on their understanding of the terms.

3. When students are finished, distribute the Vocabulary Definitions handout and discuss each definition with the class. Students should write a brief definition of each term in the “Definition” column.

4. Ask: Do you think it would be more to your advantage to use a check cashing service or a bank account? Have students turn to their partner and discuss what they think and why according to their individual situation. Emphasize that there is no one correct answer, but rather the answer depends on each individual’s situation and goals.

VOCABULARY

- checking account
- check cashing service
- savings account
- direct deposit
- debit card
- debt
- interest
- withdrawal
- deposit
- monthly service fee
- minimum deposit
Let’s take a look at some of the different options and see if your predictions are correct. Distribute the Compare and Contrast: Check Cashing Service or Checking Account? worksheet. Ask students to read it with their partner and work to calculate the question at the bottom.

**DISCUSS**

What are some reasons why someone might prefer using a check cashing service?

- It’s fast, they are easy to find, you can go to any one you want, you don’t have to sign up for or commit to anything, you don’t have to pay a monthly fee. They do not keep your money—you have immediate access to it. You don’t have to go to an ATM when you need it.

What are some reasons someone might prefer using a bank account?

- Your money is safe because it’s not in your home, you can grow your money by earning interest, you can use your debit card to buy goods and services when you don’t have money on you, you don’t have to always carry cash which can sometimes be dangerous. People that work at the banks can help you manage your money by giving you advice on different financial services, you can use your computer and mobile devices to bank. For example, you can transfer money to other accounts and deposit checks right from your smart phone or computer, which means you don’t have to go to the bank. You can have your paycheck directly deposited to your account, you can set up automatic bill pay so you don’t have to send checks or get money orders, some banks supply free checks when you open a checking account which you can use to buy goods or services.

Explain why one option would be better for you than the other.
### Check Cashing Services vs. Bank Accounts Vocabulary

Write what you think the term means in the center column. After reading the definition handout, write your paraphrased version of what the term means in the *Definition* column.

<table>
<thead>
<tr>
<th>What I Think It Means</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Cashing Service</td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
</tr>
<tr>
<td>Direct Deposit</td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
</tr>
<tr>
<td>ATM card</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td><strong>Credit card</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Debt</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interest</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Withdrawal</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deposit</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Service Fee</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Vocabulary Definitions

Check cashing service
A check cashing service is a business where anyone can go to cash a paycheck. Check cashing services charge a fee each time you use the service, usually a percentage of your check. Many check cashing services require that you have a valid form of identification in order to get your check cashed. State identification, a passport or NYCID® card may be an acceptable form of identification.

Checking account
A checking account is where you deposit money you want to spend. You can pay for things at a later date with the money in your account by writing checks or using an ATM/Debit Card. Your money is safe in a checking account because it is protected by the Federal Deposit Insurance Corporation, or FDIC, insurance. Although it is highly unlikely, sometimes banks fail and go out of business. The FDIC guarantees any money you have deposited will be returned to you in full. All major banks are FDIC-insured. Some banks have interest-earning checking accounts, but they are often the high-end account options that charge more for their monthly fees and services. You can investigate the different account options at a bank’s website or in person at a bank branch.

Savings account
A savings account is where you put or deposit your money so that it will be safe and grow. When you put money into a savings account, it earns interest, which means the bank pays you a small amount of money each month that is added to your existing balance. There are different kinds of savings accounts at each bank and you can investigate which one is right for you at a bank’s website or in person at a bank branch.

Direct deposit
Direct deposit is when your paycheck is automatically deposited into your bank account by your employer. This means you do not have to cash it in person. Employees usually sign up for direct deposit when they start a new job. Occasionally, employers require all employees to use direct deposit.

Debit and ATM cards
A debit card is a card you receive when you open a checking account that you can use to buy goods and services. An ATM card can be used to take money out of Automatic Teller Machines (ATMs). A debit card can also be used to withdraw money at ATMs. They look like credit cards, but are not. They take money directly from your checking account, so you can only spend as much as you have in your account.
Credit cards
A credit card allows you to buy goods or services with money borrowed from the credit card company, which you have to pay back each month. If you do not pay the money back on time, the credit card company will charge you extra money, called Interest.

Debt
Debt is money you owe another person or institution. Some common examples are credit card debt, student loan debt, or a loan from a bank to buy a car or a home.

Interest
When you borrow money, you often have to pay interest on it every month, in addition to what you owe. When you put money into a savings account or invest money, you earn interest. The bank will pay you money. The more money you put into the account and the longer you leave it there, the more interest you will earn. Interest rates are calculated by a percentage of the total amount owed or deposited. Interest rates vary.

Withdrawal
When you take money out of a bank account.

Deposit
When you put money into a bank account.

Monthly service fee
A fee that some banks charge every month in order to have a checking or savings accounts. These vary from bank to bank.

Minimum deposit
The minimum amount of money required to deposit in order to open a bank account. These vary from bank to bank.

Community bank
A bank that is typically locally owned and operated. Community banks tend to focus on the needs of the businesses and families where the bank holds branches and offices. Lending decisions are made by people who understand the local needs of families, businesses and farmers. Employees often reside within the communities they serve. Community banks often have a limited number of branches and ATMs within the city or town where they are located and many do not have any branches or ATMs outside of the area where they are located.
## Compare and Contrast: Check Cashing Service or Checking Account?

<table>
<thead>
<tr>
<th>Service Fee</th>
<th>Check Cashing Service</th>
<th>Basic Chase Bank Checking</th>
<th>Basic Bank of America Checking</th>
<th>Popular Community Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Different service companies charge different fees each time you cash a check. On average, they charge between 1% and 10% of the check amount.</td>
<td>*$0/month if direct deposits totaling $500 or more made to account OR a minimum of $1500 daily balance. Otherwise there is a monthly service fee of $12.</td>
<td>*Same as Chase. *Students under 23 pay $0/month.</td>
<td>No monthly fees.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Minimum Deposit to Open Account</th>
<th>No accounts available</th>
<th>$25.00</th>
<th>$25.00</th>
<th>No minimum deposit</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>ATM Charges</th>
<th>No ATMs</th>
<th>Chase ATM: $0</th>
<th>No-Chase: $2.50 + ATM fee</th>
<th>BoA ATM: $0</th>
<th>Non-BoA: $2.50 + ATM fee</th>
<th>Popular ATM: $0</th>
<th>Non-Popular: $2 + ATM fee</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Debit Card</th>
<th>✗</th>
<th>✓</th>
<th>✓</th>
<th>✓</th>
<th>✓</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Banking</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Free Savings Accounts</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>FDIC-insured</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**CALCULATE:** If you go to a cash checking service and cashed a $1,000.00 paycheck, what is the greatest and least amount of money you might pay for the cashing fee? Your answers should be in dollar amounts. Show your work on the back.

Greatest amount: __________________________.  Least amount: __________________________.
Advantages and Disadvantages: Online and Mobile Banking

Students learn about the advantages and drawbacks of online and mobile banking, practice paraphrasing, and respond to the text in writing, reflecting on the importance of both convenience and security as technology consumers.

MATERIALS

- Advantages and Drawbacks of Online and Mobile Banking article
- Paraphrasing Practice worksheet

DISCUSS

Technology undoubtedly makes our lives easier, faster, better connected and more convenient in countless ways, but there are risks involved in trusting technology with private information or to do important tasks for us. What are some ways we have to trust technology in our day to day lives?

▷ We are frequently asked to provide social security numbers, our home addresses and dates of birth. We give credit card numbers over the phone or over the internet. We leave our money in banks, with the understanding that we will have access to it at a later date.

Today we’re going to look at one particular kind of technology that has made our financial lives easier and more convenient, but also has some risks to consider: online and mobile banking. What do you know about online and mobile banking?

▷ Some banks have websites and apps that allow you to bank from home or your phone/tablet/laptop. Things you can do: deposit checks, transfer money, check balances.

Have you ever used it? If so, what have your experiences been like?
Section 4.3

EXPLAIN

1. Distribute the Advantages and Drawbacks of Online and Mobile Banking article and ask students to read and annotate it, marking any information they find important, interesting or confusing.

2. When students have finished, distribute Paraphrasing Practice worksheet and ask students to complete it in pairs. As a pair, they may choose any three advantages and any three drawbacks to paraphrase. They should answer the follow-up questions individually.

3. When students are finished, discuss the answers to the questions as a class.

DISCUSS

- This article talked a lot about convenience and security. Do you think one is more important than the other? Which one and why?

- Do you think people ever sacrifice security for convenience when it comes to technology? Why do you think this is?

- Do you ever trust technology when you aren’t sure it’s safe? Why or why not?

- Can we ever be 100% sure that technology is safe? Why or why not?
Online and mobile banking have become the norm for many simple bank transactions. As more people choose to bank at home or on the go, consumer bank branches will likely shut down, and the number of physical locations will begin to steadily decline. JP Morgan Chase recently announced it will close over 300 branch locations since a growing number of customers prefer mobile banking. According to Bank Of America’s Trends in Consumer Mobility Report for 2014, 81 percent of Americans use their mobile banking app to check balances, 49 percent to transfer funds, 48 percent to pay bills, 38 percent to make check deposits, 33 percent to receive alerts and 17 percent to find a local branch or ATM. However, just because online banking is a good addition to the world of consumer banking, does that mean it is a substitute for in-person banking in all cases? It’s important to consider both the advantages and the drawbacks of online and mobile banking before deciding what’s right for you.

The Benefits of Online Banking

Online banking has plenty of perks. These include:

- **Manage your accounts on your schedule, 24/7:** All you need is a computer, tablet or smartphone with Internet access. This makes banking faster, easier, more efficient and even more effective because consumers are able to always stay on top of their account balances. Updating and maintaining your account online is also easier. It takes only minutes to change your mailing address, order additional checks and check for current interest rates. Many banks also offer online chat service to quickly answer any questions you may have.

- **Review your account activity and know your up-to-date balances:** It is easy to see checks that have cleared and monitor your balances. If a check hasn’t cleared or a deposit has not posted, you can respond quickly and avoid potential overdraft fees.

Section 4.3

- **Online Bill Pay**: Pay the bills you owe, such as utilities or credit cards, directly through your bank's online services. Avoid the hassle of paper statements, checks and stamps. Paying your bills online is convenient, quick and free. You can also set up automatic recurring payments for monthly bills so that you never have to worry about being charged late fees.

- **Transfer funds between accounts instantly**. Is your checking account balance low? If you have more than one bank account—a checking and a savings account, for example—you can move money from one account to another online.

- **Receive Important Notifications**. Sign up for email or text alerts, and you'll be notified immediately about balances and transactions. Balance-limit alerts can help prevent overdraft fees. Set up bill pay reminders so you don't forget to pay them on time.

- **Mobile Banking Apps**: Most banks now have mobile banking apps, as well as an online banking website. These apps are generally free, can be downloaded onto most mobile devices and handle most of the basic transactions that a teller or ATM carries out. Customers can check account balances, transfer funds between accounts, pay bills, find nearby branches or ATMs and send money electronically. Banking apps can also provide bill pay reminders or send alerts when account balances get too low. Most apps now feature automatic check depositing whereby the depositor photographs the front and back of the check with a phone or tablet and uploads it to the app for processing.

- **Financial Responsibility**. The easier it is for consumers to check their accounts, pay their bills and move money from one account to the other, the more likely they are to actually do these things and maintain a more organized financial life.

- **Good for the Earth**: Online banking is also environmentally friendly. Electronic transmissions require no paper, reduce vehicle traffic and are virtually pollution-free. They also eliminate the need for buildings and office equipment.
The Drawbacks of Online Banking
Banking exclusively online also has its share of drawbacks. These include:

- **Bank Relationship:** A bank branch provides the opportunity to develop a personal relationship with that bank. Getting to know the people at your local branch can be an advantage when you need a loan or a special service that is not normally offered to the public. A bank manager usually has some discretion in changing the terms of your account if your personal circumstances change. They can help you solve problems such as reversing an undeserved fee or service charge.

- **Your banker will get to know you and your unique needs.** If you have a business account, this personal relationship may help if you need capital to expand. It’s easier to get the bank’s support if there is someone who understands your business and can vouch for your operating plan.

- **Transaction Issues:** Sometimes a face-to-face meeting is required to complete complex transactions and address complicated problems. In addition, if you regularly deposit cash, you’ll need a traditional bank with a drive-through window or ATM to complete those transactions.

- **Service Issues:** Routine services such as notarization and bank signature guarantee are not available online. Cashier’s checks and money orders must be purchased at a bank branch as well. These services are required for many financial and legal transactions.

- **Security:** Online banking is subject to the same laws and regulations as traditional banks, and accounts are protected by the Federal Deposit Insurance Corporation (FDIC). Sophisticated encryption software is designed to protect your account information, but no system is perfect. Online accounts may be subject to phishing, hacker attacks, malware and other unauthorized activity. However, you are likely to find a security breach more quickly with online banking, because your account balance is so accessible. Some experts believe mobile banking is safer than accessing a bank’s website through a PC or laptop because smartphones aren’t as susceptible to viruses. However, security breaches and identity theft are still possible and consumers need to take necessary precautions to keep themselves and their information safe.
## Paraphrasing Practice

Choose six quotes from the article—three advantages and three drawbacks of online and mobile banking—write them in the left hand column and then paraphrase each quote in the column on the right.

<table>
<thead>
<tr>
<th>Advantage Quote</th>
<th>In Your Own Words</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Drawback Quote</th>
<th>In Your Own Words</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
</tr>
</tbody>
</table>
Section 4.3

1. In your opinion, what is the most important advantage of online and mobile banking mentioned in the reading? Explain why.

2. In your opinion, what is the most important drawback of online and mobile banking mentioned in the reading? Explain why.

3. If you don’t already use online or mobile banking, do you think you will start now? Support your opinion with information from the article.

4. If you already use online or mobile banking, will you continue to do so? Why or why not? Is there anything about your usage that you might do differently now? Why or why not? Support your opinion with information from the article.
Terms for Taxes

Students learn critical vocabulary for completing tax forms. They will apply these terms in the activity that follows.

PREP

- Be prepared to explain the following terms. Refer to the Income Tax Definitions handout as needed: **income**, **wages**, **salary**, **gross pay**, **net pay**, **deductions**, **Federal Income Tax**, **Social Security Tax (FICA)**, **Medicare Tax (FICA)**.

MATERIALS

- **Income Tax Vocabulary** worksheet
- **Income Tax Definitions**

DISCUSS

If you’ve ever received a paycheck from an employer, what have you noticed about the amount of money you take home?

- *It is less than the amount I earned.*

Why is this?

- *Taxes, income taxes, the government/my employer takes money out.*
Section 4.4

EXPLAIN

1. We are going to learn about income taxes today. Income taxes can be confusing. There are some terms that you will need to know in order to understand the basics of how income taxes work.

2. Distribute the *Income Tax Vocabulary* worksheet. Have students get into pairs and try to define the terms. If they’re unsure, they should take a guess. They’ll learn the correct definition later. They should write their answers in the center column.

3. After students finish, distribute the *Income Tax Definitions* worksheet and have them compare their answers. Students should assess whether or not their attempted definition is complete and correct, using the *Income Tax Definitions* handout. They can mark the Definitions column with a check. If it is not fully correct, they should write the correct definition in the Definitions box.

4. Discuss the definitions as a class. Then ask for volunteers to make a sentence using each term that demonstrates the meaning of the word. Write the sentences on the board. Then ask how these words might come into play either when filing taxes or when completing tax forms for a job.

Image: © dizainstock / Bigstock
## Income Tax Vocabulary

Complete the middle column by writing what you think the word means. If you're not sure, take a guess.

<table>
<thead>
<tr>
<th></th>
<th>What I Think it Means</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Income Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare Tax</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Income Tax Definitions**

**Income**
Money received, especially on a regular basis, for work or through investments.

**Wages**
A fixed regular payment, typically paid on a daily or weekly basis, made by an employer to an employee.

**Gross pay**
The total amount of money an employee earns in a given pay period.

**Net pay**
The amount of money an employee makes or takes home after taxes and other deductions are taken out.

**Deductions**
An amount of money that is taken away from an employee’s gross pay.

**Federal Income Tax**
A tax required by the United States Internal Revenue Service (IRS) from the earnings of individuals, corporations, trusts and other legal entities. The amount of federal income tax an employee must pay is determined by the information they provide on Form W-4.

**Social Security Tax**
The Social Security tax pays for the retirement and disability benefits received by millions of Americans each year. It is part of the Federal Insurance Contributions Act or FICA.

**Medicare Tax**
Medicare tax is used to pay for to provide healthcare for individuals over the age of 65. It is part of the Federal Insurance Contributions Act or FICA.
Calculating Income Taxes: How Does it Work?

Students read and interpret sample pay stubs and calculate earnings and deductions, drawing on the terminology learned in the previous lesson.

MATERIALS

- Angela Rose Dula’s Paystub
- Calculating Income Taxes worksheet

EXPLAIN

1. When people work, they provide labor in exchange for income, or money, in the form of wages. Wages are usually computed by multiplying an hourly pay rate by the number of hours worked. People may also earn salaries for providing labor. Rather than an hourly pay scale, salaries are an annual amount paid monthly or bimonthly for a specified number of hours, usually a 40-hour work week. Income earners in the United States have to pay taxes on their income. Let’s take a look at a worker’s paycheck to see how this works.

2. Distribute Angela Rose Dula’s Paystub and ask students to read it and be prepared to answer questions about it, using income tax terminology. Ask students to take out their Income Tax Vocabulary worksheet from the previous lesson. Ask a student to read the information about Angela Rose Dula in the paragraph above the pay stub.

DISCUSSION QUESTIONS

What is Angela Rose’s job?

- She drives a van for disabled elders.

What is Angela’s rate of pay? In other words, how much does Angela earn per hour?

- $15.00

How many hours did Angela work this pay period?

- 40

What is the current total Angela earned during this pay period?

- $600

How did you calculate this?

- Number of hours worked times pay rate
What is this amount called? Students should refer to their definition sheet or vocabulary worksheet if necessary.

> Gross Pay

**GROSS PAY**

- **Direct students’ attention to the YTD gross pay.** Explain that YTD stands for Year To Date and that each number labeled YTD represents how much total money has been made or taken away in that category for the entire year.
- **Direct students’ attention to Angela’s deductions.** Explain that workers have to pay a Social Security tax that helps provide money for people over 65, and the Medicare tax, which helps make sure people over 65 have health care. These two taxes are also known as Federal Insurance Contributions Act taxes or FICA taxes. In addition, workers must pay a federal income tax to the United States government. Many states and cities also have their own taxes that anyone who works in those states or cities must pay. Other common deductions you might see in this section are money taken out by the employer for an employee’s health insurance or retirement funds.

What is the total amount of deductions that were taken out during this pay period?

> $149.50

After all deductions are taken out, how much money does Angela take home for this pay period?

> $450.50

What is this amount called?

> Net Pay

**NET PAY**

- **Direct students’ attention to Angela’s paycheck** and explain that the total net pay is always written out in words first, then in dollars and cents. The cents are written as a fraction with the number of cents over 100 cents. Finally, the net pay is written numerically on the line all the way to the right of the check. Why are the cents written as X number over 100?

> Because there are 100 cents in a dollar.

3. **Distribute the Calculating Income Taxes worksheet** and have students get into pairs. Explain they are now going to complete a paystub for another worker by making calculations for his earnings and deductions. For each category, you will explain how you arrived at your answer.

4. After students are finished with the paystub, review answers together as a class.
Angela Rose Dula’s Paystub

Angela Rose Dula works as a van driver for a transportation company that helps people with disabilities and the elderly get to where they need to go. Below is one of her pay stubs that she receives every week along with her paycheck.

<table>
<thead>
<tr>
<th>Earnings</th>
<th>Required Deductions</th>
<th>Pay Period 06/02/16 to 06/09/16</th>
<th>YTD 5,400.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours</td>
<td>Rate 15/hr</td>
<td>This Period 600.00</td>
<td>Federal Income Tax 75.10 YTD 675.90</td>
</tr>
<tr>
<td>40</td>
<td></td>
<td></td>
<td>FICA—Medicare 8.70 YTD 78.30</td>
</tr>
<tr>
<td>Gross Pay</td>
<td></td>
<td></td>
<td>State Income Tax 28.50 YTD 256.50</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>FICA—Social Security 37.20 YTD 334.80</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other Deductions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Health Insurance 00.00 YTD 0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>401K 00.00 YTD 0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Parking 00.00 YTD 0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total Deductions 149.50 YTD 1,345.50</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Net Pay 450.50 YTD 4,054.50</td>
</tr>
</tbody>
</table>

Your Employer
123 Some Street
Milwaukee, WI ZIPCODE

Check Number: XXXXX
Pay Date: 7/02/16

PAY ********* Four hundred and fifty dollars 50/100* $450.50

To the Order of
Angela Dula
416 Happy Lane
Milwaukee, WI ZIPCODE
## Calculating Income Taxes

Complete Sam Smith’s paystub by answering the questions below and explaining how you arrived at your answer for each category. Finally, fill your answers into the corresponding boxes on Sam’s paystub and write his paycheck.

<table>
<thead>
<tr>
<th>123 Sam Smith</th>
<th>Pay Period</th>
<th>06/02/16 to 06/09/16</th>
<th>Required Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours</td>
<td>Rate</td>
<td>This Period</td>
<td>YTD</td>
</tr>
<tr>
<td>50</td>
<td>19/hr</td>
<td>1.</td>
<td>5,700.00</td>
</tr>
<tr>
<td>Gross Pay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Federal Income Tax</td>
<td>104.00</td>
<td>624.00</td>
</tr>
<tr>
<td></td>
<td>FICA—Medicare</td>
<td>13.78</td>
<td>82.65</td>
</tr>
<tr>
<td></td>
<td>State Income Tax</td>
<td>00.00</td>
<td>00.00</td>
</tr>
<tr>
<td></td>
<td>FICA—Social Security</td>
<td>58.00</td>
<td>348.00</td>
</tr>
<tr>
<td></td>
<td>Other Deductions</td>
<td>00.00</td>
<td>00.00</td>
</tr>
<tr>
<td></td>
<td>Health Insurance</td>
<td>00.00</td>
<td>00.00</td>
</tr>
<tr>
<td></td>
<td>401K</td>
<td>00.00</td>
<td>00.00</td>
</tr>
<tr>
<td></td>
<td>Parking</td>
<td>00.00</td>
<td>00.00</td>
</tr>
<tr>
<td></td>
<td>Total Deductions</td>
<td>2.</td>
<td>4.</td>
</tr>
<tr>
<td></td>
<td>Net Pay</td>
<td>3.</td>
<td>5.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Employer
123 Some Street
Milwaukee, WI ZIPCODE

Check Number: XXXXX
Pay Date: 7/02/16

To the Order of
Sam Smith
45 Happy Lane
Milwaukee, WI ZIPCODE

PAY $
Sam Smith’s Paystub Questions:

1. Gross pay for this pay period is _________________. Explanation:

2. Total deductions for this pay period is _________________. Explanation:

3. Total Net Pay for this pay period is _________________. Explanation:

4. YTD deductions total _________________. Explanation:

5. YTD Net Pay is _________________. Explanation:
Completing Form W-4

Students learn how to fill out Form W-4, required of new-hires in most jobs, and then explain what they’ve learned by writing to someone who has just been hired at a new job.

PREP

VOCABULARY

- W-4 form
- Internal Revenue Service (IRS)

MATERIALS

- What is Form W-4? handout
- Jennifer Johnson’s Form W-4 worksheet

EXPLAIN

1. Once an employee is hired for a job, there are various forms they must complete. One of these is Form W-4. This is a federal form required by the Internal Revenue Service (IRS). There are state forms that must be completed as well, which vary from state to state. The W-4 allows employers to determine the amount of income tax they should deduct from each employee’s paycheck based on that person’s individual circumstances, such as whether he or she is married or single. The form also asks about exemptions, meaning someone doesn’t have to pay certain taxes. Employees are expected to fill out a W-4 accurately and honestly. If at any time during your employment your status changes (you get married or divorced, you have kids, etc.), then you must fill out a new W-4 reflecting this new information and give it to your employer.

2. Distribute What is Form W-4? worksheet. Have a student read John Dough’s situation aloud.

3. Explain that when an employee receives a W-4, she will use the Employee’s Withholding Allowance Certificate to determine how many allowances to claim. This determines how much Federal Income Tax will be taken out of the employee’s gross pay. Explain how to fill out the Employee’s Withholding Allowance Certificate. If you have access to video equipment in the classroom, you can play the tutorial video. Tell students this is the part of the W-4 they need to detach and give to their employer.
Put students into pairs or let them choose a partner to complete Jennifer Johnson’s W-4.

*Note:* Students can either make up a SSN and address for Jennifer Johnson or they can leave it blank.

When they are finished, ask pairs to explain what they wrote on each line and why.

**Answer Key**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>6</td>
</tr>
</tbody>
</table>
**What is Form W-4?**

When John Dough started his first job at ABC Mart in Our Town, USA, he filled out Form W-4 below. He is 16 years old, unmarried, and does not have any children. John’s parents still claim him as a dependent on their tax return. Below is John’s W-4.
Jennifer Johnson’s Form W-4

Complete a W-4 for Jennifer Johnson using the information below. When you are finished, write Jennifer a note explaining the steps you took so that she will be able to complete the form herself.

Jennifer Johnson just started a new job. She is 30 years old, single, and has one child. She makes $36,000 per year, spends $4,000 on child care and splits the cost of her apartment evenly with a roommate.
Form W-4 (2016)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2016 expires February 15, 2017. See Pub. 505, Tax Withholding and Estimated Tax.

Note: If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds $1,000 and includes more than $350 of unearned income (for example, interest and dividends).

Exceptions. An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:
- Is age 65 or older,
- Is blind, or
- Will claim adjustments to income, tax credits; or itemized deductions, on his or her tax return.

The exceptions do not apply to supplemental wages greater than $1,000,000.

Basic instructions. If you are not exempt, complete the Personal Allowances Worksheet below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

Head of household. Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the Personal Allowances Worksheet below. See Pub. 505 for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two earners or multiple jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

Nonresident alien. If you are a nonresident alien, see Notice 1382, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Check your withholding. After your Form W-4 takes effect, use Pub. 505 to see how much the amount you are having withheld compares to your projected total tax for 2016. See Pub. 505, especially if your earnings exceed $130,000 (Single) or $180,000 (Married). Future developments. Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at www.irs.gov/w4.

Personal Allowances Worksheet (Keep for your records.)

| A | Enter “1” for yourself if no one else can claim you as a dependant.
| B | Enter “1” if:
|   | You are single and have only one job; or
| C | Enter “1” for your spouse. But, you may choose to enter “-0-” if you are married and have either a working spouse or more than one job. (Entering “-0-” may help you avoid having too little tax withheld.)
| D | Enter number of dependents (other than your spouse or yourself) you will claim on your tax return.
| E | Enter “1” if you will file as head of household on your tax return (see conditions under Head of household above).
| F | Enter “1” if you have at least $2,000 of child or dependent care expenses for which you plan to claim a credit.

(Note: Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)

Child Tax Credit (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information.

- If your total income will be less than $70,000 ($100,000 if married), enter “2” for each eligible child; then less “1” if you have two to four eligible children or less “2” if you have five or more eligible children.
- If your total income will be between $70,000 and $84,000 ($100,000 and $119,000 if married), enter “1” for each eligible child.

H Add lines A through G and enter total here. (Note: This may be different from the number of exemptions you claim on your tax return)

For accuracy, complete all worksheets that apply.

If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.

If you are single and have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed $50,000 ($20,000 if married), see the Two-Earners/Multiple Jobs Worksheet on page 2 to avoid having too little tax withheld.

If neither of the above situations applies, stop here and enter the number from line H on line 5 of Form W-4 below.

Employee’s Withholding Allowance Certificate

| 1 | Your first name and middle initial
| 2 | Your social security number
| 3 | Single □ Married □ (Married, but withheld at higher Single rate.)

Note: If married, but legally separated, or spouse is a nonresident alien, check the “Single” box.

| 4 | If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card.

| 5 | Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)
| 6 | Additional amount, if any, you want withheld from each paycheck
| 7 | I claim exemption from withholding for 2016, and I certify that I meet both of the following conditions for exemption:
- Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and
- This year I expect a refund of all federal income tax withheld because I expect to have no tax liability.

If you meet both conditions, write “Exempt” here.

Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.

Employee’s signature

(This form is not valid unless you sign it)

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 10220Q

Form W-4 (2016)
Section 4.7

Lesson Guide

**Earned Income Tax Credit: What is it and Who Gets it?**

Students learn about the Earned Income Credit, read and annotate a fact sheet, paraphrase the criteria for eligibility, and analyze a taxpayer profile to determine if he is eligible for the credit. They do a guided paraphrase activity in which they reword complex informational sentences, then draw on details from two informational texts to answer questions similar to what is tested on the TASC exam.

**PREP**

- Read *Earned Income Tax Credit* article. This is a complex text with a large amount of information. It may be necessary to adapt it to a lower reading level.
- Be prepared to explain vocabulary: **earned income**, **investment income**, **tax credit**, **tax deduction**.

**MATERIALS**

- *Earned Income Tax Credit* article
- *Understanding the Earned Income Tax Credit* worksheet
- *Earned Income Tax Credit (EITC) Paraphrasing Practice* worksheet
- *Who Qualifies for the Earned Income Tax Credit?* article
- *Earned Income Tax Credit Taxpayer Profile and Questionnaire*
- *Taxpayer Profile* handout
- *Taxpayer Profile Analysis* worksheet
- *Taxpayer Profile Analysis—Teacher Answer Key**

**EXPLAIN**

1. Pre-teach vocabulary terms: **earned income**, **investment income**, **tax credit**, and **tax deduction**.

2. Today we’re going to learn about the Earned Income Tax Credit or the EITC, a tax credit the government offers to low-income workers. Review what a tax credit is. Why do you think there is a tax credit for low-income workers?

   > The **earned income credit encourages taxpayers to be employed**; it **supplements the income of workers who are not highly paid**.
3 Distribute the *Earned Income Tax Credit* article and explain that this lesson covers the requirements to claim the earned income credit. This is an informational text, similar to those that appear on the TASC and other standardized tests. Ask students to read the article and annotate it, marking anything that seems important, confusing, surprising, or interesting. Ask them to write any questions they have in the margins.

4 When students are finished, distribute the *Understanding the Earned Income Tax Credit* worksheet and ask them to complete it.

5 When students are finished, discuss their answers as a class.

6 Distribute *Who Qualifies for the Earned Income Tax Credit?* reading and ask students to read it, marking anything they find interesting, surprising, important or confusing. They should write any questions they have in the margins. Let students know they will be using this information later to read a taxpayer profile and determine if the person is eligible for the EITC, so it’s important that they read and annotate carefully.

7 When students are finished, distribute the *Earned Income Tax Credit (EITC) Paraphrasing Practice* worksheet and divide students into pairs. Ask pairs to complete the worksheet, noting that the worksheet contains quotes from both readings.

8 When students are finished, discuss the article, clarifying any remaining questions.

9 Distribute the *Taxpayer Profile* handout and the *Taxpayer Profile Analysis* worksheet and tell students they will now use the information they just learned to determine if the taxpayer, Seth Wiggins, is eligible for the Earned Income Tax Credit. Ask pairs to read the profile and complete the analysis worksheet.

10 When students are finished, use the answer key to discuss their findings.

** Taxpayer Profile Analysis—Teacher Answer Key

1. Yes. See Line a. on W-2
2. Yes. Seth earned income from his job.
3. Yes.
4. No. R & R Tree Farm is in the U.S.
5. No. Seth receives no other income (See profile description).
6. No. He has zero children.
7. Yes. Seth is 26 years old.
8. No. See profile description.
9. No. See profile description.
10. Yes. See profile description.
11. Yes. Seth meets the requirements to claim the EITC.
Earned Income Tax Credit

If you don’t make much money, the Earned Income Tax Credit can help you put more cash in your pocket.

Source: http://money.howstuffworks.com/personal-finance/personal-income-taxes/earned-income-tax-credit.htm

The next time you find yourself bemoaning your tax burden or the size of your refund (or lack thereof), ask yourself one question: Do I qualify for the Earned Income Tax Credit?

If question marks just appeared in a bubble over your head, we’re here to help. The Earned Income Tax Credit (EITC) is a tax credit available to working Americans with low incomes. It is specifically designed to keep individuals and families out of poverty while encouraging people to work. And it works!

In 2010, the EITC was credited with keeping 6.6 million Americans above the poverty line. That’s more than any other anti-poverty program, including food stamps, housing subsidies, WIC, free school lunch or energy assistance. In 2010, 26.8 million Americans received an EITC, for a total of $59.5 billion.

To qualify for the EITC, you have to earn very little money relative to the size of your family. The maximum you can report in earned income is $49,078 if married and filing jointly or $43,998 if filing individually—and that’s only if you have three or more children. The income limit decreases if you have fewer children or no children to support. If you are single with no children, you have to make less than $13,360 to receive the EITC.

The EITC was created with the Tax Reduction Act of 1975. From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit. What does it mean to be fully refundable? Like the Child Tax Credit, the EITC can reduce a taxpayer’s tax liability to below zero, resulting in a refund. And if you owe no income tax at all—which is true for many low-earning households—then you get to keep the full amount of the EITC. The EITC was written into the tax code specifically to offset payroll taxes (Social Security and Medicare) that eat away at wages.

Unlike other “welfare” programs, the EITC encourages work by requiring some level of earned income. In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or “phase out.” For example, if you have one or more children, you’ll receive the maximum tax credit if you earn a little over $15,000 but not more than $20,000 a year. For every dollar you earn over $20,000, your tax credit will decrease.

As with any IRS program, the EITC comes with a long list of complicated rules, restrictions and rate tables. To clear up some of the confusion, we’ll start by explaining exactly who qualifies for the EITC and who does not. •
Understanding the Earned Income Tax Credit

Work with a partner to answer the questions below.

1. What is the purpose of this article?
2. What is the main idea of this article?
   
3. List three details that support the main idea:
   1.
   2.
   3.

4. Are people who receive the Earned Income Tax Credit wealthy?
   How do you know?

5. In your own words, explain why the EITC was created.
Who Qualifies for the Earned Income Tax Credit?

Source: http://money.howstuffworks.com/personal-finance/personal-income-taxes/earned-income-tax-credit.htm

To qualify for the Earned Income Tax Credit (EITC), you need to meet some basic requirements. First of all, you need to have a Social Security number. You don’t necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year. You also cannot be claimed as a dependent child by anyone else.

There are certain kinds of income that will automatically disqualify you for the EITC. Specifically, if you have foreign earned income, then you can’t claim the tax credit. Also, if you made money from investments (such as investing in the stock market) that exceeded $3,150—regardless of marital status or number of children—you’re ineligible.

If you’re claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you’re claiming the EITC with children.

To claim the EITC with children, you need to make sure that your kids are qualifying children in the eyes of the Internal Revenue Service (IRS). The IRS understands that not all families fit the traditional mold, but it asks that qualifying children pass three basic tests: age, relationship and residency.

As for age, a qualifying child must be younger than 19, unless he or she is a full-time student, in which case the child must be younger than 24. The child must also be younger than both you and your spouse, if you’re filing as a married couple. If the child is permanently disabled, then there is no age restriction.

For the relationship test, a qualifying child is basically any child that lives with you and is related to you. That list not only includes biological children, stepchildren, adopted and foster children, but also grandchildren, younger brothers and sisters, half siblings and step siblings, nieces and nephews, cousins, and any of their children.

To pass the residency test, the qualifying child must live with you in the United States for at least half of the tax year.

Since the Earned Income Tax Credit (EITC) is built into the tax code, you must file a tax return to qualify. Even if you owe no money in income tax, you need to file a tax return to claim the EITC.

Income is the most important qualifying factor for receiving an EITC. The EITC is designed to help low-income working families stay above the poverty line. For that reason, there is a limit to how much money you can make and still qualify for the credit. For the 2011 tax year for example, the income limit started at $13,366 for single, head of household or qualifying widow(er) filers with no children and increases for married couple and families with one or more children. The very highest income limit is $49,078 for a married couple with three or more children. For a detailed breakdown, consult the table below:

<table>
<thead>
<tr>
<th>Number of Qualifying Children</th>
<th>Single / Head of Household Maximum Income</th>
<th>Married Filing Jointly Maximum Income</th>
<th>Maximum Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Child</td>
<td>$13,860</td>
<td>$18,740</td>
<td>$5,751</td>
</tr>
<tr>
<td>One Child</td>
<td>$36,052</td>
<td>$41,132</td>
<td>$5,112</td>
</tr>
<tr>
<td>Two Children</td>
<td>$40,964</td>
<td>$46,044</td>
<td>$3,094</td>
</tr>
<tr>
<td>Three or more Children</td>
<td>$43,998</td>
<td>$49,078</td>
<td>$464</td>
</tr>
</tbody>
</table>

* Each year the IRS updates the EITC income limit. Visit www.irs.gov for more information.

*Source: irs.gov*
Earned Income Tax Credit Paraphrasing Practice

Paraphrase the following quotes from the Earned Income Tax Credit article.

1. “To qualify for the EITC, you have to earn very little money relative to the size of your family.”

In other words, ____________________________

________________________________________

________________________________________

________________________________________

2. “The income limit decreases if you have fewer children or no children to support.”

I think this means __________________________

________________________________________

________________________________________

________________________________________

3. “From the beginning, it was designed to benefit low-income families with children by offering a fully refundable tax credit.”

What the author is saying is __________________________

________________________________________

________________________________________

________________________________________

4. “In fact, the amount of the credit increases with income to a certain level, after which it begins to decrease or ‘phase out.’”

In other words, ____________________________

________________________________________

________________________________________

________________________________________
5 “You don’t necessarily have to be a U.S. citizen, but you have to legally reside in the United States for at least half of the tax year.”

I think this means

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

6 “There are certain kinds of income that will automatically disqualify you for the EITC, specifically, if you have foreign earned income that requires you to file form 2555 or 2555EZ, then you can’t claim the tax credit.”

What the author means is

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

7 “For the relationship test, a qualifying child is basically any child that lives with you and is related to you.”

In other words,

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

8 “If you’re claiming the EITC without children, then the only additional requirement is that you are between the ages of 25 and 65. There is no such age restriction if you’re claiming the EITC with children.”

I think this means

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
## Taxpayer Profile

Use the information in the article to analyze the following taxpayer profile and determine whether or not the taxpayer is eligible for the Earned Income Tax Credit.

**Name:** Seth Wiggins  
**Marital Status:** Single  
**Background:** Seth works as a part-time horse trainer and wants to claim the Earned Income Tax Credit.

Seth is single. He is 26 years old. He is a U.S. citizen and lives in the United States. He has no children. No one else depends on him for income or support. Seth does not receive income or support from anyone else.

During the entire year, Seth worked as a horse trainer at the R & R Farm. It is his only source of income.

It’s the end of the tax year. Seth receives his Form W-2 from his employer. He earned $10,535 from his job.

### Seth's Form W-2:

```
<table>
<thead>
<tr>
<th>a Employee's social security number</th>
<th>222-00-2314</th>
</tr>
</thead>
<tbody>
<tr>
<td>b Employer identification number (EIN)</td>
<td>10-8763214</td>
</tr>
</tbody>
</table>
| c Employer's name, address, and ZIP code | R AND R FARM  
|                                       | 21 BEECH TREE FARM ANYTOWN, US 10111 |
| d Control number                      |             |
| e Employee's first name and initial   | SETH W. WIGGINS |
|                                       | 2611 NORTH ASH DRIVE ANYTOWN, US 10012 |
| f Employee's address and ZIP code     |             |
| 1 Wages, tips, other compensation     | $10,535.00   |
| 2 Federal income tax withheld         | $368.00      |
| 3 Social security wages               | $10,535.00   |
| 4 Social security tax withheld        | $653.17      |
| 5 Medicare wages and tips            | $10,535.00   |
| 6 Medicare tax withheld               | $152.76      |
| 7 Social security tips                |             |
| 8 Allocated tips                      |             |
| 9                                      |             |
| 10 Dependent care benefits            |             |
```

Department of the Treasury—Internal Revenue Service

Copy 1—For State, City, or Local Tax Department

2014
Taxpayer Profile Analysis

Circle YES or NO. Answer the following questions about whether or not Seth is eligible to claim the Earned Income Tax Credit.

1. **YES / NO** Does he have a valid Social Security number?

2. **YES / NO** Does he have earned income?

3. **YES / NO** Is he a U.S. citizen or resident?

4. **YES / NO** Does he have more than $3,350 of investment income?

5. **YES / NO** Is part or all of his income from work outside the United States?

6. **YES / NO** Does he have a qualifying child?

7. **YES / NO** Is he at least 25 years old but less than 65 years old?

8. **YES / NO** Can anyone else claim him as a dependent on his or her tax return?

9. **YES / NO** Is he the qualifying child of another person?

10. **YES / NO** Did he live in the United States more than half of the tax year?

11. **YES / NO** Is Seth eligible to claim the Earned Income Tax Credit?
“Why do farmers farm, given their economic adversities on top of the many frustrations and difficulties normal to farming? And always the answer is: Love. They must do it for love.”

— Wendell Berry, Bringing it to the Table: On Farming and Food

WENDELL ERDMAN BERRY is an American novelist, poet, environmental activist, cultural critic, and farmer. Berry lives on a farm in Port Royal, Kentucky near his birthplace, where he has maintained a farm for over 40 years. He holds deep reverence for the land and is a staunch defender of agrarian values. He is the author of over 40 books of poetry, fiction, and essays. Critics and scholars have acknowledged Wendell Berry as a master of many literary genres, but whether he is writing poetry, fiction, or essays, his message is essentially the same: humans must learn to live in harmony with the natural rhythms of the earth.

Adapted from https://www.poetryfoundation.org/poets/wendell-berry