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 interpreted graphs and charts depicting recent employment trends in Construction and learned about a wide range of careers in the sector. They also learned about how technology has impacted the sector, what a labor union is, and the various types of career families and employer types available in Construction.

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 Construction 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: Construction Carpenter
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 Construction Career
In groups, students research Construction 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 Construction 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: Ironworker
Students use Career Cruising to learn an overview of the Construction sector, including significant careers and typical wages, then read about being an Ironworker, as an example to help them learn to use the Career Cruising website.

#### 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 • Exploring Career Clusters
Students read about one of Career Cruising’s “career clusters,” according to their interest.

#### 3.2e • 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.

#### 3.2f • Reading about Recommended Careers
Students read about one or more careers recommended by Career Cruising.
3.2g • Video, Audio and Written Worker Narratives
Students read, listen to or watch interviews from workers discussing their experiences on the job.

3.2h • Additional Career Search Resources
A teacher resource listing additional career databases with descriptions of careers, 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 the differences between check cashing facilities and checking accounts, and considering online banking services. Students also learn how to complete tax forms and 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, and 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 not, 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* handout
- *My Strengths* handout
- *My Skills* handout

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?

   Example: 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 handouts, 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.

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

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?

From the CUNY HSE Curriculum Framework, 2015
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.

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

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 you 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.

- 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.

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 practice using several career databases, including CareerZone, Career Cruising, 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.

ACTIVITIES IN THIS SERIES

3.1 • CareerZone
   a. Introduction to New York’s CareerZone and Example Career: Construction Carpenter
   b. Group Research on a Construction Career
   c. Preparing a Research Presentation
   d. Presenting CareerZone Research

3.2 • Career Cruising
   a. Your Unique Qualities
   b. Navigating Career Cruising and Example Career: Ironworker
   c. Creating a MyPlan Account
   d. Exploring Career Clusters
   e. Career Cruising Matchmaker
   f. Reading about Recommended Careers
   g. Video, Audio and Written Worker Narratives
   h. Additional Career Search Resources
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*

**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: Construction Carpenter

Students learn how to navigate the comprehensive CareerZone website, then read the Construction Carpenter profile as a sample. After reading, they paraphrase the main points of the profile. The Construction Carpenter 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 at the top of the page, explore the Construction Carpenter entry.
- Practice using the Assess Yourself tool

MATERIALS

- Construction Carpenter handout
- 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 across all industry sectors. We are going to use Construction Carpenter in the Engineering and Technology sector as an example to learn how to navigate CareerZone.

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. Tell students that Construction is categorized inside the Engineering and Technology sector in CareerZone. Construction is most commonly grouped with Engineering and Architecture careers. Why do you think that is?
   - *Engineering and Architecture have to do with designing the structures that Construction builds.*

5. Ask students for examples of Construction-related careers they might find in the Engineering and Technology category.
   - *Architects, Civil Engineer, Electrician, Carpenter, Crane Operator, Mason.*

6. Lead students through the following navigation toward a listing of Construction careers.

![CareerZone Occupation Search](image)
3.1a Searching for Construction Careers

1. **Select Career Path:** Click on the **Engineering and Technology** icon (A). Then select **Architecture and Construction** in the Career Cluster box (B).

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

3. Then click **Search.** See screen shot. The results contain a list of careers in the **Architecture and Construction** field for career searchers with a minimum of a high school diploma plus some training.

7. Point out to students that they can change the education requirement to obtain different results in their search. Ask students to change the education field to **High School diploma or less—Job Zone 1.** Ask what they think accounts for the lack of jobs in this search.

   > **Many jobs in Construction require a diploma or some kind of training.**

8. Return to search results for **Job Zone 2** and click on **Construction Carpenter** and instruct students to do the same.

9. 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**
10. Ask students to click on **Tasks** and read the required tasks of **Construction Carpenters**.

### Occupation Details for Construction Carpenters

Would you like to learn more about this occupation? Explore below by scrolling down to view all of the details, or select a menu option on the left.

#### Section Menu

- Occupation Description
- Interests
- Work Values
- Tasks
- Duties
- Tools & Technology
- Skills
- Knowledge
- Work Context
- Work Sites
- Education / Training
- School Programs
- Wages
- Job Outlook
- State License / Certification Requirements
- Additional Resources
- Apprenticeship Programs / Opportunities
- Similar Jobs
- Job Openings

#### Actions

- Print

11. Ask students to paraphrase the tasks of **Construction Carpenters**. Review or explain how to paraphrase if necessary:

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

12. Distribute the **Construction Carpenter** handout, asking students which sections they will need to read in order to complete it.

13. In pairs, students complete the handout, based on the information they are reading. Make sure that all responses are paraphrased. Circulate and assist students as needed.
## Construction Carpenter

Complete the information below, using the CareerZone entry on Construction Carpenter. 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 Construction Career

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

PREP

- Go to the CareerZone website, and read the entries for Brickmason and Blockmason, Operating Engineers and Other Construction Equipment Operators, Electrician, Heating and Air Conditioning Mechanic and Installer, and Civil Engineer by entering the name of the career in the search bar near the top of the page.
- Complete the Teacher’s Version: Researching Five Construction Careers handout.
- A computer lab is necessary for this class. If not available, print the career descriptions from CareerZone for use with students.

NOTE: This activity asks students to paraphrase information from CareerZone. Students will need to be familiar with paraphrasing. Teacher should review how to paraphrase if necessary.

MATERIALS

- Researching Five Construction Careers handout
- Teacher’s Version: Researching Five Construction Careers handout

EXPLAIN

1 In the last lesson, we looked at a sample Construction career together. What was it?
   > Construction Carpenter

2 Now you are going to use CareerZone to research a different Construction 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 Construction Careers handout.
With your group you are going to write what you already know (or what you think you know!) about five different Construction 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 Construction?**

- Laborer, Helper, Landscape Worker, Painter.

**What is an example of a high-level career in Construction?**

- Engineer, Architect, Interior Designer.

**What is an example of a mid-level career in Construction?**

- Electrician, Plumber, Architectural Technician, Surveying Technician.

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

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 Engineering and Technology from the front page of CareerZone, then enter the name of the career in the keyword search, and press Search.

**Do you have to select the level of preparation?**

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

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 handout.

Once you finish reading, as a group you will paraphrase what you read, adding to what you have already written on the handout, 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 Construction 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>Brickmason and Blockmason</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Engineers and Other Construction Equipment Operators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electrician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heating and Air Conditioning Mechanic and Installer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Civil Engineer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Researching Five Construction 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>Brickmason and Blockmason</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Engineers and Other Construction Equipment Operators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electrician</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heating and Air Conditioning Mechanic and Installer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Civil Engineer</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 five-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 Stonemasons 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 Construction?

➢ 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 professional environment.

➢ Practice working on a team, similar to how individuals often work on a team in Construction 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 improvement.

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 Stonemasons, 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 Construction. They may have other career plans in mind, or they may not know what field to pursue—just not Construction! 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:
   Electrician—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: Ironworker

Students practice navigating Career Cruising, read a sector profile, discuss the organization of the page, including the type of information they see, then read graphs and paragraphs, noting the main ideas. Finally, students paraphrase the information in the Ironworker career profile. This is an entry-level career in the Construction sector that requires apprenticeship or on-the-job training, and is an example used to show how to use Career Cruising to find detailed information about careers. Examples from other sectors can be substituted.

PREP

- Identify a Username and Password for Career Cruising. Many programs have subscriptions. 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, self assessment.

MATERIALS

- Computers are required for this session. An overhead projector is best.
- Ironworker handout

EXPLAIN

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

1. Navigate to careercruising.com, log in, and write username and password on the board and circulate to make sure that everyone is logged in. Teacher also logs in on the overhead computer.

We’re going to practice using the Career Cruising website which has descriptions of hundreds of careers.
2 Ask students to click on the Careers tab near the top of the page. Before students click on the Industries tab, teacher asks them to recall what an industry is and give a few examples, such as Healthcare, Education, and Construction.

3 Ask students to click on the Industries tab, then from the list, Construction.
Construction

About the Industry

Skyscrapers, swimming pools, sewers, and schools—establishments in the Construction industry build them all. This industry covers the construction of new structures, additions and alterations to existing ones, and maintenance and repairs. Additional activities include preparing sites for new construction and subduing land to sell as building sites. The industry is divided based on the type of structure being built. Construction of buildings includes residential, commercial, and industrial buildings, while construction of engineering projects deals with projects related to the nation's infrastructure, such as highways, bridges, sewers, and utility systems. Establishments in this category:

Employment Statistics

<table>
<thead>
<tr>
<th>Ownership</th>
<th>National</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Government</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>State Government</td>
<td>1,672</td>
<td>1</td>
</tr>
<tr>
<td>Local Government</td>
<td>4,596</td>
<td>1</td>
</tr>
<tr>
<td>Private</td>
<td>763,180</td>
<td>47,904</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Federal</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Government</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>State Government</td>
<td>73,666</td>
<td>N/A</td>
</tr>
<tr>
<td>Local Government</td>
<td>105,733</td>
<td>N/A</td>
</tr>
<tr>
<td>Private</td>
<td>5,473,645</td>
<td>307,124</td>
</tr>
</tbody>
</table>

Average Annual Wage

- Federal: $60,090
- State: $46,682
- Local: $44,600
- Private: $50,693

New York: $61,511
**DISCUSSION OF EXAMPLE INDUSTRY ON CAREER CRUISING**

What do you see on this page?

- *Graphs and paragraphs.*

About what?

- *Careers in Construction, Graphs: number of businesses, employees and earnings.*

What do the different bars represent?

- *Government and private jobs.*

What do you notice about the numbers?

- *There are more people employed in the private sector than the public sector in the Construction field.*

What does wages mean?

- *The same as earnings, money earned from an employer for work done.*

What do you notice from this graph about wages?

- *The highest wages are in the public sector.*

Take 10 minutes to read the paragraphs, just for the main ideas.

What do the paragraphs say about this industry?

- *They describe careers that are involved in the building of various kinds of structures such as buildings, bridges, roads, and utility systems, such as electrical power lines and sewers.*

Click on the **Industry Subsector** tab.

What do you notice?

- *The industry is divided into three subsectors: Buildings, Heavy and Civil Engineering, and Specialty Trade Contractors.*

Click on **Significant Careers**.

What does this graph show?

- *The number of people employed in the most represented jobs in this sector nationwide.*

What do you notice about this graph?

- *Construction Laborers have the greatest number of people employed. Bookkeeping, Accounting, and Auditing Clears have the smallest number of people employed. There are jobs in Construction that don’t involve directly working with building materials or the structures themselves, such as Secretaries and Office Clerks.*
Click on **Wages and Trends**.

**What do you notice?**

- Wages are higher for Construction in New York’s private sector than in the rest of the country.

Click on **Other Resources**.

**How could this section be useful to you?**

- If you want to do more research or look for a job in this industry, these resources can help you.

5. Tell students they are going to look closely at one career in the Construction sector as an example: **Ironworker**. The same activity can be done to learn about lots of other careers.

Ask students to click on **Significant Careers** and scroll down the list of careers below the graph.

Discuss the careers briefly. Are any surprising (such as Security Systems Technician or Sign Maker)? Do any seem interesting to you? Explain that you are going to look at one example together.

6. Ask students to find **Ironworker** in the list and click on it. This is a career that does not require a college degree, but does require a diploma and training.

Ask students what categories of information are included. These are found in the left-hand bar.

7. Ask students to click on **Job Description**, read the description and then paraphrase it in writing. Discuss what paraphrase means and why it is an important skill to develop.

When students are finished, ask them to share their paraphrases.

8. Distribute the **Ironworker** handout and ask students to complete it, reading each of the profile categories on the left side of the page, such as **At a Glance**, **Job Description**, **Working Conditions**, etc. Remind them that the purpose of the activity is to practice paraphrasing, so they should not copy text from the website and should make sure they can explain everything they have written.
Ironworker

At a Glance

Ironworkers assemble and install the metal support pieces of new buildings. They also repair and renovate old structures using reinforced concrete and steel.

Job Description

Imagine walking across steel beams high in the air, laying out a building’s framework. Skyscrapers, sports areas, bridges, and other large structures must be built on strong frames. These frames consist of steel columns, beams, and girders. Ironworkers assemble and install these pieces during construction.

These skilled tradespeople also repair and renovate older buildings and structures. They may work on steel mills, utility plants, and factories. Some of them even help to repair highways and bridges.

Despite their name, ironworkers work with all kinds of metals. These days, they usually work with steel. Huge concrete structures are made with reinforced concrete. Ironworkers add steel bars or wire fabric to give the walls more strength. They also create a range of smaller items, such as stairways, railings, and fences. Some of these tradespeople are trained to put the decorative ironwork on buildings.

Before building begins, ironworkers set up the cranes and lifts. These machines move any materials used on the site. They may need to move heavy structural steel, buckets of concrete, and boards. The ironworkers must be able to communicate clearly with the crane operators. As a team, they ensure that every piece is in the exact place it needs to be.

Once the set-up is complete, ironworkers connect the steel columns, beams, and girders. They follow blueprints and instructions from supervisors. The process usually involves first bolting the pieces together. Then, ironworkers check that they are level. They bolt or weld the pieces permanently into place.

Reinforcing ironworkers do just what their name suggests. They make pourable concrete stronger by adding supports. They may add metal bars, wire mesh, or welded fabric to reinforce it.

The materials usually arrive ready to use. But sometimes, ironworkers have to finish some of the work at the job site. They might have to cut metal bars with shears or torches. They may also bend the bars by hand or machine. In some cases, they solder the pieces with a special process called arc welding.

Most pieces are ready to be installed as soon as they reach the work site. The many pieces of steel and the rods are already cut to the proper size. They have holes drilled for bolts and numbers to help workers see how each piece fits.
DISCUSS

Discuss the following:

- Is this a field or a career you would be interested in?
- What questions do you still have about this career?
- Did reading this description change your ideas about this profession? If so, how?

Transferable skills:

- How can the skills practiced in this activity be transferred to learning about other careers?

  Students might say things like:
  
  › Use of Career Cruising to learn about careers in other sectors
  › Navigating career websites in general
  › Reading and paraphrasing information about careers
  › Using keyword searches as a research skill
### Ironworker

Complete the information below, using the Career Cruising entry on Ironworkers. 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>Career Cruising section:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>What technology or tools they use</th>
<th>Career Cruising section:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Where they work</th>
<th>Career Cruising section:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>What education, training or licensing they need</th>
<th>Career Cruising section:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>How much they earn</th>
<th>Career Cruising section:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Which qualities they should have</th>
<th>Career Cruising section:</th>
</tr>
</thead>
</table>
Creating a MyPlan Account

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

PREP

- Cut MyPlan Password Saver sheets in quarters.

MATERIALS

- This lesson requires a computer lab. One with an overhead projector is best.
- MyPlan Password Saver handout

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 MyPlan Password Saver handout to record their usernames and passwords and keep them in their binders. Cut the password saver on the following page in quarters and give one quarter to each student to keep in his/her binder. Alternately, or in addition, students could make a note of their username and password in the Notes section of their smartphone or email it to themselves.
Create My Plan Account

What is My Plan?
A My Plan account allows you to get the most out of Career Cruising. With My Plan you can:
- Take Matchmaker & My Skills
- Complete the Ability Profiler
- Find your Learning Style
- Save careers, schools, and majors of interest to you
- Document your activities and experiences
- Create a resume
- Upload files
And much, much more...
Is there still more?
Yes! Create your account to find out!

My Information

First Name: Enter your first name
Last Name: Enter your last name
Grade/Level of Education: Kindergarten
Gender: Male
Email Address: Enter your email address
Confirm Email Address: Enter your email address again

Choose Your Login

Username: Enter your username
Password: Choose a password
Confirm Password: Re-enter your password

Create My Plan
Section 3.2c

MyPlan Password Saver
www.careercruising.com

CHOOSE YOUR LOGIN:
Username __________________________
Password __________________________
Exploring Career Clusters

Using “Career Clusters” on the Career Cruising website, students will practice reading about one or more careers in the career cluster they are interested in.

EXPLAIN

1. Navigate to Careers then Career Clusters and click on one cluster that sounds interesting to you. Read about it in the cluster profile. Then examine some careers under the Related Careers tab.

2. Choose one of the related careers and write three points that are interesting to you about it. What about this career captures your attention? It doesn’t matter if it requires a lot of education—you’re just starting to investigate. Then list three questions you have about this career. If you were to pursue this career path, what would you want to know?
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 handout
- 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 Recommendations handout. 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 handout. 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 handout 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. Students 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. Include 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 to the student.

3. When students are finished writing, ask them to discuss their findings with a partner.
Additional Career Search Resources

In addition to Career Zone and Career Cruising, Mynextmove and the Bureau of Labor Statistics are very useful career search 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 the differences between check cashing facilities and checking accounts, and considering online banking services. Students also learn how to complete tax forms and 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* handout so that you can refer to your own experience with students.

**MATERIALS**

- *My Budget* handout
- *Calculating My Earnings and Expenses* handout

**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 handout 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 handout.

6. Distribute the Calculating My Earnings and Expenses handout 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>
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<tr>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**TOTAL:** ________________________________
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>
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<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 handout
- Vocabulary Definitions handout
- Compare and Contrast: Check Cashing Service or Checking Account? handout

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 handout. 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.
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?** handout. 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></th>
<th>What I Think It Means</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Cashing Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM card</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Photo: Tony Webster
### Section 4.2

<table>
<thead>
<tr>
<th><strong>Credit card</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<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>
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<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></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><strong>Service Fee</strong></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><em>$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.</em></td>
<td><em>Same as Chase. Students under 23 pay $0/month.</em></td>
<td>No monthly fees.</td>
</tr>
<tr>
<td><strong>Minimum Deposit to Open Account</strong></td>
<td>No accounts available</td>
<td>$25.00</td>
<td>$25.00</td>
<td>No minimum deposit</td>
</tr>
<tr>
<td><strong>ATM Charges</strong></td>
<td>No ATMs</td>
<td>Chase ATM: $0 Non-Chase: $2.50 + ATM fee</td>
<td>BoA ATM: $0 Non-BoA: $2.50 + ATM fee</td>
<td>Popular ATM: $0 Non-Popular: $2 + ATM fee</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Online Banking</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Mobile Banking</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Free Savings Accounts</strong></td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>FDIC-insured</strong></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 handout

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?
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* handout 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?
Advantages and Drawbacks of Online and Mobile Banking

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.
- **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.

[Image: http://work.chron.com/list-qualities-bank-teller-11259.html]
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>
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 handout
- 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.

VOCABULARY

- income
- wages
- salary
- gross pay
- net pay
- deductions
- Federal Income Tax
- Social Security Tax (FICA)
- Medicare Tax (FICA)
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* handout. 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* handout 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.
### 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>
Section 4.4

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 paystubs and calculate earnings and deductions, drawing on the terminology learned in the previous lesson.

MATERIALS

- Angela Rose Dula's Paystub
- Calculating Income Taxes handout

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 handout 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
Section 4.5

What is this amount called? Students should refer to their definition sheet or vocabulary handout 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 handout** 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>123 Angela Dula</th>
<th>Pay Period 06/02/16 to 06/09/16</th>
<th>Required Deductions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Earnings</td>
<td>Period</td>
</tr>
<tr>
<td>Hours</td>
<td>Hours</td>
<td></td>
</tr>
<tr>
<td>Rate</td>
<td>15/hr</td>
<td></td>
</tr>
<tr>
<td>Hours</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>This Period</td>
<td>600.00</td>
<td></td>
</tr>
<tr>
<td>YTD</td>
<td>5,400.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gross Pay</td>
<td>Total Deductions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Net Pay</td>
</tr>
</tbody>
</table>

Your Employer
123 Some Street
Milwaukee, WI ZIPCODE

Check Number: XXXXXX
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.

#### Earnings

<table>
<thead>
<tr>
<th>Hours</th>
<th>Rate</th>
<th>This Period</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>19/hr</td>
<td>1.</td>
<td>5,700.00</td>
</tr>
</tbody>
</table>

#### Required Deductions

<table>
<thead>
<tr>
<th>Federal Income Tax</th>
<th>Period</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>104.00</td>
<td>624.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICA–Medicare</td>
</tr>
<tr>
<td>State Income Tax</td>
</tr>
<tr>
<td>FICA–Social Security</td>
</tr>
<tr>
<td>Other Deductions</td>
</tr>
<tr>
<td>Health Insurance</td>
</tr>
<tr>
<td>401K</td>
</tr>
<tr>
<td>Parking</td>
</tr>
</tbody>
</table>

Total Deductions: **2. 4.**

Net Pay: **3. 5.**

---

To the Order of

Sam Smith
45 Happy Lane
Milwaukee, WI ZIPCODE

123 Some Street
Milwaukee, WI ZIPCODE

PAY $ .................................................................

Check Number: XXXXX
Pay Date: 7/02/16
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**
- Be able to explain how to fill out a W-4 form.
  - Video Tutorial: [https://www.youtube.com/watch?v=kaiuCQnQKmU](https://www.youtube.com/watch?v=kaiuCQnQKmU)
- Vocabulary: W-4 form, Internal Revenue Service (IRS)

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

**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?** handout. 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.
4. 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.

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

### Answer Key

<table>
<thead>
<tr>
<th>Line A</th>
<th>Line B</th>
<th>Line C</th>
<th>Line D</th>
<th>Line E</th>
<th>Line F</th>
<th>Line G</th>
<th>Line H</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.
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, enter 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 if:

- Is age 65 or older,
- Is blind, or
- Will claim adjustments to income; tax credits; or itemized deductions, on his or her tax return.

Form W-4 (2016)

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.

Employee’s Withholding Allowance Certificate

Employee’s Withholding Allowance Certificate

Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.

For accuracy, complete all worksheets that apply.

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 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.

Separate here and give Form W-4 to your employer. Keep the top part for your records.
**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* handout
- *Earned Income Tax Credit (EITC) Paraphrasing Practice* handout
- *Who Qualifies for the Earned Income Tax Credit?* article
- *Earned Income Tax Credit Taxpayer Profile and Questionnaire*
- *Taxpayer Profile* handout
- *Taxpayer Profile Analysis* handout
- *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* handout 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* handout and divide students into pairs. Ask pairs to complete the handout, noting that the handout 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* handout 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 handout.

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](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?

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>$13,660</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>

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>Employee’s social security number</th>
<th>Employer identification number (EIN)</th>
<th>Wages, tips, other compensation</th>
<th>Federal income tax withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>222-00-2314</td>
<td>10-8763214</td>
<td>$10,535.00</td>
<td>$368.00</td>
</tr>
<tr>
<td>employer identification number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>name, address, and ZIP code</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R AND R FARM</td>
<td>21 BEECH TREE FARM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ANYTOWN, US 101111</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>control number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>first name and initial</td>
<td>Last name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SETH W. WIGGINS</td>
<td>2611 NORTH ASH DRIVE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ANYTOWN, US 10012</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer's address and ZIP code</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State employer's state ID number</td>
<td>State wages, tips, etc.</td>
<td>State income tax</td>
<td>Local income tax</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Form W-2 Wage and Tax Statement   | 2014                                 | Department of the Treasury—Internal Revenue Service  

Copy 1—For State, City, or Local Tax Department
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?
Success isn’t about how much money you make, it’s about the difference you make in people’s lives.

—Michelle Obama

MICHELLE LAVAUGHN ROBINSON OBAMA (born January 17, 1964) is an American lawyer and writer who was First Lady of the United States from 2009 to 2017. She is married to the 44th President of the United States, Barack Obama, and was the first African-American First Lady. Raised on the South Side of Chicago, Illinois, Obama is a graduate of Princeton University and Harvard Law School, and spent her early legal career working at the law firm Sidley Austin, where she met her husband. She subsequently worked as the Associate Dean of Student Services at the University of Chicago and the Vice President for Community and External Affairs of the University of Chicago Medical Center. Barack and Michelle married in 1992 and have two daughters.

Adapted from https://en.wikipedia.org/wiki/Michelle_Obama