

Curriculum in MCIS

Financial Literacy



Montana Department of
LABOR & INDUSTRY

Financial Literacy Curriculum in MCIS

This electronic pdf is based on the curriculum found inside of MCIS. To access the links listed under materials, log into MCIS using your administration or staff account.

The link can be found on the dashboard page of the admin or staff account page to the right under Quick Links. They can also be found on the footer of any page in MCIS.

Getting Started 8th and 9th Grade: 3 Worksheets

- Comparing Resources
- Education Pays
- Get a Reality Check

Looking Deeper 10th and 11th Grade: 6 Worksheets

- Compare and Contrast Schools
- Comparing Resources
- Education Pays
- Examine the Costs of Higher Education
- Get a Reality Check
- Managing Resources

Next Steps 12th Grade: 4 Worksheets

- Financing My Education
- Managing Resources
- Managing Resources Part II
- My Financial Plan

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Calculate Education Costs		
Compare and Contrast Schools		X
Comparing Resources	X	X
Education Pays	X	X
Examine the Cost of Higher Education		X
Financing My Education		
Get a Reality Check	X	X
Managing Resources		X
Managing Resources Part II		
My Financial Plan		

Calculate Education Costs

Theme and Level

Theme: Make Financial Plans

Level: Getting Started

At a Glance

Students calculate post-secondary education costs and explore funding strategies.

Time: 75 minutes across two days.

Essential Questions

- What will college cost?
 - How might I fund it?
-

Preparation

- Secure computer lab with computer projector enabled and CIS access
 - Make copies of the *Calculate Education Costs Worksheet*, one per student.
-

Steps

DAY 1

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is for each of them to learn about the costs of post-secondary education and possible funding strategies.
2. Using the computer projector, show the CIS Schools information for a state school. Show students the cost information. Tabulate the tuition, books and supplies, room and board, and other expenses. Write this on the board.
3. Next show the cost information for an out-of-state "reach school" and a community college. Perform the same calculations for these and write the tabulations on the board.
4. Have students discuss the differences.
5. Show PPT Slide 2. Ask students:
 - Why might some people prefer the more expensive schools? (Plausible answers: they want more challenge, they have a specific program goal, and they want to relocate to that part of the country.)

- How might you pay for the more expensive schools?
- 6. Using the computer projector, show the index page of CIS Paying for Schools information.
- 7. Divide the class into six groups, corresponding to the six information categories in Paying for Schools: Cost of School, Applying for Financial Aid, Scholarships, Grants, Loans, and Other Ways to Pay.
- 8. Show PPT Slide 3. Assign each group to:
 - Identify a recorder and a speaker
 - Review together the information in their assigned section
 - Identify key points
 - Prepare to share key learning with the class.
- 9. Provide students twenty minutes for these activities.

DAY 2

1. Ask each group to present their key points to the class.
2. Show PPT Slide 4. Review the instructions with the students.
3. Provide ten minutes for students to complete what they can in the Expenses column. Provide assistance as needed. Have students estimate their health, entertainment and personal/miscellaneous expenses.
4. Show PPT Slide 5. Ask students to begin calculating the Income column. Explain that though their situation will change between now and when they attend post-secondary education, it is useful to gain an understanding of the financial expense of this endeavor.
5. Assign the completion of the worksheet as homework. Ask students to work with a parent or guardian to complete the worksheet. Parents will know some of this information much better than students. Tell students that they are free to estimate unknown categories.
6. Plan to share the worksheet results in a subsequent class where students also discuss their financial goals because of this lesson.
7. Have students answer the question in the text box at the end of the worksheet and transfer this learning to their CIS portfolios, in the Getting Started: Make Plans, Make Financial Plans section of Career Plan.

Variations and Accommodations

- Students needing special assistance should be partnered with a helpful class member for this entire activity.
- Worksheet could be finished entirely in class.
- Eighth graders could skip the income column.
- A local college or college admissions or financial aid representative could come to class and assist in presenting this lesson.

Assessment

Use the *Calculate Education Costs Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about what they learned in the text box within the Getting Started: Make Plans, Make Financial Plans section of Career Plan. The following box should be filled in: **What are your financial goals?**

Materials

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

- Computer lab with a projector and CIS access
- [Calculate Education Costs \(PPT\)](#)
- [Calculate Education Costs Scoring Guide \(PDF\)](#)
- [Calculate Education Costs Scoring Guide \(DOC\)](#)
- [Calculate Education Costs \(PDF\)](#)
- [Calculate Education Costs \(DOC\)](#)

Compare and Contrast Schools

Theme and Level

Theme: Make Plans

Level: Looking Deeper

At a Glance

Students research three post-secondary schools that interest them then design a brochure for the school and program of study that most interests them.

Time: 125 minutes.

Essential Questions

- What's most important to me in a post-secondary school?
 - What school best matches criterion of importance to me?
-

Preparation

- Reserve computer lab with computer projector enabled
 - Coordinate student access to resources necessary for the activity (for example, use of high school career center for college catalogs and guides to colleges)
 - Establish CIS portfolios before this lesson
 - Print *Compare and Contrast Schools Worksheet*, one per student
-

Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is to help them learn to be smart college shoppers.
2. Show PPT Slide 2. Explain to students that the choice of a post-secondary school is as important as the choice of a career goal, and this lesson will help them learn to use a process of comparing schools.
3. Tell students: "The college you attend must offer what you want to learn in an environment that is conducive to your learning. Post-secondary schools are very different than high schools, typically with many choices, considerations, and opportunities to explore."
4. Show PPT Slide 3. Explain that, in this activity, they will be gathering, analyzing, evaluating and summarizing information on three colleges or technical schools of their choice.

5. Ask students to log into CIS using their personal usernames and passwords.
 6. Show students how to access post-secondary school information using CIS U.S. Colleges & Universities files (and State Colleges, if available) and Undergraduate School Sort (found in either Colleges component).
 7. Ask student to print information on these colleges or technical schools. The printouts should include information from the following topics: General Information, Schedules and Policies, Admissions, and Costs and Financial Aid, as well as program information relevant to the student.
 8. If you have access to other resources, tell students that additional information is available in college catalogs, guides to colleges, and on the Internet.
 9. If information is gathered primarily from the Internet, ask students to obtain a copy of the current college catalog for at least one of these schools. They may be able to borrow one from the career center at your high school or, if time permits, write to the school requesting one. Alternately, students can identify where a reference copy is available.
 10. Show PPT Slide 4. Distribute the *Compare and Contrast Worksheets* and ask students to summarize the information they gather on these worksheets.
 11. Explain that they may acquire a lot of information about programs of study that they can summarize by using cluster headings, or from which they can select a range, including those which interest them.
 12. Show PPT Slide 5. Ask students to individually design a promotional brochure, video or audio presentation for a post-secondary school of particular interest to them. The resulting material should feature factors that made the school appealing to them and persuade others to attend. Encourage students to use graphics, illustrations, and computer art and design.
 13. Display the brochures, videos or audio presentations upon completion, and allow time for students to review them.
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Variations and Accommodations

- Invite high school counselors, career center staff, university or community college liaisons or admissions staff to talk with students about further education and training opportunities. Ask the speakers to talk about how to research programs of study and the best ways to prepare for further education and training.
 - Use the brochures at a career event or parents' evening with a career theme.
 - Arrange for students to present their brochures and speak about them to another class.
 - Work one-on-one with any student needing special assistance or assign students to work in pairs or groups on this activity to assist any students with special needs.
-

Assessment

Use the *Compare and Contrast Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about this activity in the **What are your educational plans after high school?** text box within the Make Plans, Education Plans section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector and CIS access

[Compare and Contrast Schools \(PPT\)](#)

[Compare and Contrast Schools Worksheet \(PDF\)](#)

[Compare and Contrast Schools Worksheet \(DOC\)](#)

[Compare and Contrast Schools Scoring Guide \(PDF\)](#)

[Compare and Contrast Schools Scoring Guide \(DOC\)](#)

Optional: College catalogs and guides to colleges

Theme and Level

Theme: Research Options

Level: Getting Started, Looking Deeper

At a Glance

Students analyze and research occupations using a variety of career information resources. Students evaluate the quality of various career resources.

Time: 100 minutes (across two days).

Essential Questions

- How do I know a good career resource when I see one?
-

Preparation

- Reserve computer lab with computer projector enabled for Day One
 - Set up projector with classroom computer for Day Two
 - Establish CIS portfolios before this lesson
 - Familiarize yourself with the occupational resources you will use below:
 - CIS
 - [Occupational Outlook Handbook web page](#)
 - [America's Career InfoNet web page](#)
 - [O*NET OnLine web page](#)
 - Labor Market Information site
 - Insert your site's CIS portal address and your state's Labor Market Information site on Slide 4 of the PowerPoint presentation
 - Print *Career Information* and *Occupational Information Resource Worksheets*, one each per student
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Steps

Day 1

1. Show PowerPoint (PPT) Slide 1. Introduce the goal of this lesson, which is to help students learn to identify and use quality career information resources when engaging in career development

activities.

2. Introduce class to CIS if you have not already done so. Start by explaining that it is a system that has information to help them with their career and education plans. Let them know that for this lesson they will focus on occupational information.
3. Show PPT Slide 2. Read the following clues, one at a time, and have the students try to guess which occupation you are describing (the occupation is Cartographers and Photogrammetrists):
4. Workers in this occupation.
 - Usually work indoors
 - May have a flexible schedule if they freelance for different companies
 - Use drafting and drawing tools and computers
 - Decide what information is important
 - Have a strong eye for color and detail
 - Take many classes in geographic information systems in college
 - Earn a national median wage of over \$49,970 per year
 - Sometimes take photos from airplanes
 - Create maps that could show patterns of wildlife populations in national parks, the locations of ATMs in a city, or the amount of people living in different areas of a state
5. If they do not guess correctly, tell them the name of the occupation.
6. Ask students if they are familiar with the occupation Cartographer and Photogrammetrists.
7. Ask: "Does anyone know of someone who works as a Cartographer or Photogrammetrist?"
8. Lead a discussion on the importance of exploring occupations before choosing one.
9. Explain that there is a difference between a job and an occupation.
10. Show PPT Slide 3. This slide lists the occupation Data Communications Analyst and the job title Network/Telephony Analyst for HP, Inc. Explain that one is an occupation and the other is a job. Ask students to identify which is which.
11. Ask students to log into CIS using their personal usernames and passwords.
12. Direct them to the Glossary (located under More Resources on the CIS homepage) and ask them to look up the definitions of the terms "occupation" and "job."
13. Explain that CIS covers occupations, not jobs; therefore, an occupation title may be broader or more general than job titles they may know. (For example, their Aunt Kylie might work as a Rates Analyst for PGE, but her occupation is Mathematician.)
14. Demonstrate how to research occupations, including how to use the indexes and search tabs to find a particular occupation.
15. Demonstrate selecting the Clusters Index tab, and click on the Science, Technology, Engineering, and Mathematics cluster to find Cartographer and Photogrammetrists.
16. Display the Cartographer and Photogrammetrists information. Review the list of topics for the occupation. Show the video.
17. Explain that many of the occupations have a related Real World Interview. This is an interview with someone who works in the occupation. Show the interview and explain that it covers how the person got started in the field, what the job requires, what the person likes best and least about this type of work, what a typical day is like, and advice on how to get started in the field.
18. Show students how to return to the indexes in Occupations (top tabs).
19. Give students five-ten minutes to explore occupations on their own.
20. Afterwards, ask each student to pick an occupation they do not know.
21. Instruct students to read about the occupation and enter reflections about this activity in their portfolios as indicated below. Inform students that they must be prepared to share what they learn within a small group.
22. Show PPT Slide 4. Introduce students to the occupations information in the Occupational Outlook Handbook (OOH), America's Career InfoNet, O*NET OnLine, and your state's Labor Market Information site.
23. Divide the class into five groups, one for each resource (including CIS). Note: You may also include any other resources used in your curriculum.
24. Distribute the *Career Information Worksheets*.
25. Ask each student to research an occupation of their choice and complete the worksheet for their chosen occupation using the group's assigned resource. Ask the groups to help each other complete the worksheets.
26. Discuss what quality means in career information.
27. Show PPT Slide 5. Define quality career information and review the important features of quality. Give each group an *Occupational Information Resource Worksheet* to help them organize their analysis of the key qualities of their resource.
28. Ask groups to revisit the website of their assigned resource and complete the worksheet. Explain that they should learn all that they can about their resource in order to "sell" it to the class in

five minutes the following day.

29. Encourage students to read introductions and search the websites to learn about the organizations providing the resources.

Day 2

1. Give each group five minutes to "sell" its career information resource to the class.
 2. Upon completion, ask the class to vote on their favorite resource, and to discuss why this resource is best.
 3. Show PPT Slide 5 again. Discuss the importance of accurate, current, relevant, local, specific, understandable, comprehensive, unbiased, and comparable career information for occupational selection.
 4. Discuss how color, graphics, writing style also affect attractiveness and readability of the resource of choice.
 5. Show PPT Slide 6. Ask students to discuss how this information may prove useful to them in the future.
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Variations and Accommodations

- Display the characteristics of quality career information one at a time on the screen (accurate, current, relevant, local, specific, understandable, comprehensive, unbiased, and comparable). Ask each group of students to describe how their resource addresses each characteristic.
 - Assign students to work in groups for the entire activity to assist any students with special needs.
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Assessment

Use the *Comparing Resources Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about this activity in the **What occupations interest you now?** text box in the Research Options section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with projector and CIS access for Day One

Classroom with computer, projector and CIS access for Day Two

[Comparing Resources \(PPT\)](#)

[Career Information Worksheet \(PDF\)](#)

[Career Information Worksheet \(DOC\)](#)

[Occupational Information Resource Worksheet \(PDF\)](#)

[Occupational Information Resource Worksheet \(DOC\)](#)

[Comparing Resources Scoring Guide \(PDF\)](#)

[Comparing Resources Scoring Guide \(DOC\)](#)

Your chosen occupational resources

Education Pays

Theme and Level

Theme: Evaluate Options

Level: Getting Started, Looking Deeper

At a Glance

Students explore the differences between various rates of pay. They also discover the link between education and wages.

Time: 75 minutes.

Essential Questions

- What is the relationship between education and wages?
-

Preparation

- Reserve computer lab with computer projector enabled
 - Establish CIS portfolios before this lesson
 - Familiarize yourself with current high and low wage occupations by using CIS Occupation Sort: when selecting factors, choose only "Wages;" select "At least \$5000/month" for the first sort, then start over and select "At least minimum wage" and uncheck the items above it in the second "willing to accept" column
 - Create two large charts (one titled "High Pay" and the other titled "Low Pay") with these four columns: Occupation, Wages, Education Level, and Working Conditions
 - Plan vocabulary list for your class based on words from this lesson
 - (Note: The CIS Occupations file also lists information about wages for every occupation)
-

Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is for them to learn about wage realities and the relationship between education and pay.
2. Show PPT Slide 2. Ask students to define the terms "High Wages" and "Low Wages," then ask students to give dollar ranges for each one. Note these on the board.
3. Discuss the difference between median pay and starting pay. Explain that the starting wage of an occupation is difficult to compute since it is affected by many factors, such as the level of education, experience, previous jobs, and urgency to fill the position. Thus, the beginning wage

is not the best indicator upon which to base occupational wage information. The median wage is a better indicator. In the median wage, half of people in the occupation will earn below the median, and half will earn above the median. It sometimes takes years to begin earning the median wage.

4. Explain that wages can be paid hourly, weekly, monthly, or annually. To portray wage information in a consistent way, you may have to convert figures.
 5. Show PPT Slide 3. Ask students to calculate the figures for the two blank columns. Tell students that the average person works 40 hours per week, 176 hours per month and is paid for working 52 weeks per year.
 6. Show PPT Slide 4. Ensure that all students calculated correctly, reviewing any errors.
 7. Ask students what they learned and discuss.
 8. Brainstorm and record a list of occupations that students think are "High Pay." List these on the "High Pay" chart under the Occupations column.
 9. Repeat this process for "Low Pay" occupations, recording them on the "Low Pay" chart.
 10. Discuss the reasons for students' choices.
 11. Show PPT Slide 5. Ask, "What factors influence wages or salary?" Discuss. If students do not mention location, industry, unemployment rate, cost of living, product/service, and union presence then address these yourself.
 12. Remind students that when we use the term "wages," we are not discussing self-employed income or income derived from investments.
 13. Assign occupations, from among those students listed, to individuals or pairs. Ask students to research the wage information, level of education required, and working conditions for this occupation using CIS Occupations.
 14. Instruct students to record their findings in the columns where indicated.
 15. Ask students to share their findings and discuss the results, patterns, surprises, and conclusions.
 16. Show PPT Slide 6. It is titled Education Pays. Ask students to draw their own bar graphs or charts to illustrate the information differently.
 17. Show PPT Slide 7. Review the assignment. Ask students to write a two paragraph report on the concept "education pays," using as much of the new vocabulary and information discussed in this lesson as possible and including a statement about the level of education and earnings they have as personal goals. Assign students to share this with a parent or guardian and return the signed report the following class period.
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Variations and Accommodations

- Students could survey family or friends for information about the level of education and entry level wages in their occupations. Ask students to record the information on the survey sheet. (No name is required; stress to students and to people surveyed that this is confidential information.) Pool the results and compile a list of occupations, education levels and entry level wages. Present the summary to the class.
 - Ask students to group the occupations by wages and by education level. Discuss the patterns, similarities, differences.
 - Ask students to write a short summary of the goal of the exercise, the process, and the results.
 - Students could investigate other sources of income such as self-employment, second jobs, gains from stock market, and returns on investments.
 - Work one-on-one with any student needing special assistance or pair student with helpful partner.
-

Assessment

Use the *Education Pays Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about this activity in the **What did you learn about how you set goals and make decisions from the career work you completed?** text box in the Evaluate Options section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with projector and CIS access

[Education Pays \(PPT\)](#)

[Education Pays Scoring Guide \(PDF\)](#)

[Education Pays Scoring Guide \(DOC\)](#)

Chart paper

Examine the Costs of Higher Education

Theme and Level

Theme: Make Plans

Level: Looking Deeper

At a Glance

Students calculate the costs and evaluate the benefits of higher education.

Time: 50 minutes.

Essential Questions

- Given my career goals, does it make financial sense for me to participate in higher education?
-

Preparation

- Secure computer lab with computer projector enabled and CIS access
 - Retrieve copies of students' *Want to Calculate School Costs?* from the Getting Started, Make Plans section of Career Plan or have students first use CIS Schools information to identify the costs of attending a specific school if interest
 - Make copies of the *Examine the Costs of Higher Education worksheet*, one per student.
-

Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is for each of them to calculate the costs in relationship to the benefits of participating in higher education.
2. Show PPT Slide 2. Ask students, "Which would you choose and why?"
3. Discuss with students that all choices have costs and benefits. A fast new racy Lexus will cost thousands of dollars but offer reliability. A classic car will be much less expensive but offer compromised reliability and performance. For important life decisions, it makes sense to weigh carefully these costs and benefits by looking at the long-term benefits of your choices in conjunction with the personal and financial costs.
4. Tell students that this activity will help them weight factors, like they would when buying a car, and calculate the costs and benefits of attending school for a program of interest.
5. Show PPT Slide 3. Review the worksheet with students.
6. Show PPT Slide 4. Demonstrate the process with the sample worksheet.

7. Assign students to complete steps 1-4 and provide 15-20 minutes for students to complete these calculations.
 8. Show PPT Slide 5. Ask students to discuss their answers to these questions, sharing their results and thoughts in groups of four. (Student will gain additional ideas from listening to their peers.)
 9. Ask volunteers students to share their thoughts with the full class.
 10. Show PPT Slide 6. Ask students to answer the questions in the text boxes at the end of the worksheet then transfer these to their CIS portfolios, in the Looking Deeper: Make Plans, Financial Plans section of Career Plan.
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Variations and Accommodations

- Students needing special assistance should be partnered with a helpful class member for this activity.
 - Worksheet could be completed outside class, allowing parent/guardian input, assistance, and support.
 - Remind students that these plans need to be updated as they reach 12th grade, as college costs typically increase annually.
 - Sharing student calculations plans with younger students to promote financial planning.
-

Assessment

Use the *Examine the Costs of Higher Education Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about what they learned in the **What did you learn about yourself from the financial research you just completed?** text box within the Looking Deeper: Make Plans section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector and CIS access
[Examine the Costs of Higher Education \(PPT\)](#)
[Examine the Costs of Higher Education Scoring Guide \(PDF\)](#)
[Examine the Costs of Higher Education Scoring Guide \(DOC\)](#)
[Examine the Costs of Higher Education \(PDF\)](#)
[Examine the Costs of Higher Education \(DOC\)](#)

Theme and Level

Theme: Make Plans

Level: Next Steps

At a Glance

Students use CIS Financial Aid Sort to begin financial planning for post-secondary studies.

Time: 50 minutes.

Essential Questions

- How will I fund post-secondary education?
 - What resources might exist for me?
-

Preparation

- Secure computer lab with computer projector enabled and CIS access
 - Make copies of the *Financing My Education Worksheet*, one per student.
-

Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is to identify possible funding sources for post-secondary education studies.
2. Show PPT Slide 2. Ask students, "If you wanted something really badly that cost well outside your means, what might you do?" Encourage students to volunteer constructive ideas, such as get a part time job to pay for it, borrow the money, ask parents for a loan, etc.
3. Tell students that this is the situation many students find themselves in as they consider college, but lack of funds is no reason not to attend college.
4. Show PPT Slide 3. Explain to students that many resources exist, from loans to grants and scholarships, which make college possible for anyone who cares to attend.
5. Explain that each of them will now use CIS Financial Aid sort to explore financial assistance options.
6. Select a volunteer with whom you can demonstrate Financial Aid Sort to the class, and then walk through using CIS Financial Aid Sort with this student. Be sure to demonstrate saving results and saving sample scholarships of interest to the student.

7. Show PPT Slide 4. Distribute the *Financing My Education Worksheet* and review the instructions.
 8. Assign students to use Financial Aid Sort, save their results, and save any interesting scholarships.
 9. Provide 20 minutes for this discussion.
 10. Divide class into groups of four and encourage groups to share interesting scholarships that they found.
 11. Provide 10 minutes for this activity.
 12. Ask for volunteers to share interesting scholarships they discovered with the full class.
 13. Show PPT Slide 5. Ask students to post their plans for the future, based upon scholarships they discovered, in the worksheet box then summarize this in their CIS portfolios, in the Next Steps: Make Plans, Education Plans section of Career Plan.
-

Variations and Accommodations

- Students needing special assistance should be paired with a helpful class member for this activity.
 - Students could complete Financial Aid Sort at home with a parent and bring scholarship ideas back to class.
 - A plan for applying to several of these scholarships could be added to the assignment.
-

Assessment

Use the *Financing My Education Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about what they learned in the text boxes within the Next Steps: Make Plans, Make Education Plans section of Career Plan. The following box needs to be completed: **What are your education plans after high school?**

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector and CIS access
[Financing My Education \(PPT\)](#)
[Financing My Education Scoring Guide \(PDF\)](#)
[Financing My Education Scoring Guide \(DOC\)](#)
[Financing My Education \(PDF\)](#)
[Financing My Education \(DOC\)](#)

Theme and Level

Theme: Know Myself

Level: Getting Started, Looking Deeper

At a Glance

Students identify the financial costs associated with their lifestyle preferences and discover how much money they will need to pay for their desired lifestyles. Students also identify occupations that allow them to have this lifestyle.

Time: 100 minutes.

Essential Questions

- What are the financial costs associated with my lifestyle preferences?
 - What occupations allow for my lifestyle preferences?
-

Preparation

- Reserve computer lab with computer projector enabled
 - Establish CIS portfolios before this lesson
 - Familiarize yourself with the Reality Check assessment
 - Print *Reality Check Worksheet*, one per student
-

Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is to learn about the financial costs of their lifestyle preferences and learn how much money they will need to earn to have the lifestyle they desire.
2. Ask students how many of them budget the money they receive each month (allowance, chore money, or income from part time jobs) and how they do this budgeting.
3. Explain to students that in this lesson they will learn about managing expenses and the realistic expenses of living the lifestyle they idealize.
4. Show PPT Slide 2. Distribute the *Reality Check Worksheets* and explain the instructions.
5. Provide ten minutes for completion.
6. Ask students to log into CIS using their personal usernames and passwords.
7. Show students where to find the Reality Check assessment. Click on it, and play the video for

the class.

8. Demonstrate how to click the "Get a Reality Check" button and ask them to complete the assessment.
 9. After the whole class has completed the assessment, ask students to save their results in their portfolios using the Save button.
 10. Show PPT Slide 3. Discuss results using the following prompts:
 - How many of you will be able to work in the occupation you are most interested in with the lifestyle preferences and associated expenses you expect?
 - If you will not be able to do this, what will you consider changing?
 - How many of you might have to revise your plans?
 - Will you revise your spending habits or goals? Why?
 11. If time permits, ask students to use the alternate versions of Reality Check.
-

Variations and Accommodations

- Begin with Occupation Direct or Future Salary in Reality Check. This is particularly useful for students who know what work they wish to do or the salary they want to earn.
 - Ask students to design a collage of their lifestyle preferences and career choices. Hang these in the room to reinforce goals.
 - Work one-on-one with any student needing special assistance.
-

Assessment

Use the *Get a Reality Check Scoring Guide* to evaluate student work.

Portfolio

Students enter reflections about this activity in the **What did you learn about yourself from the career assessments you used?** text box in the Know Myself section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector
[Get a Reality Check \(PPT\)](#)
[Reality Check Worksheet \(PDF\)](#)
[Reality Check Worksheet \(DOC\)](#)
[Get a Reality Check Scoring Guide \(PDF\)](#)
[Get a Reality Check Scoring Guide \(DOC\)](#)

Theme and Level

Theme: Set Goals

Level: Looking Deeper, Next Steps

At a Glance

Students explore the costs of various post-secondary options and prepare a budget for living on their own. Students compare budgets (income and expenses) for at least three post-secondary options.

Time: 100 minutes (across two periods).

Essential Questions

- What are the financial costs and benefits of various post-secondary options?
 - Can I finance my goals?
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Preparation

- Reserve computer lab with computer projector enabled
 - Establish CIS portfolios before this lesson
 - Print *Managing Resources while Going to School Worksheet*, three per student and *Managing Resources after Finishing School Worksheet*, one per student
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Steps

Day 1

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is for them to learn about: 1) the costs and benefits of various post-secondary options and 2) how to manage funds to assure that they achieve their goals.
2. Introduce the concept of employment relocation. Explain that relocation is difficult for most people and it is expensive. Share this statistic: According to 2009 US Census Bureau data, 11.6 percent of families move annually for employment.
3. Divide the class into groups of four.
4. Show PPT Slide 2. Ask groups to discuss the personal and financial ramifications of moving upon a family and family members' lives for five minutes.
5. Discuss the group's findings.

6. Remind students that they are quite likely to relocate as they finish high school and begin the next phase of their lives, whether continuing education or beginning employment.
7. Ask the groups to discuss the issues facing young people who relocate, and then share the major issues they identified with the class.
8. Mention these factors if students do not: family pressures, costs, safe neighborhoods, transportation, connections to friends.
9. Demonstrate how to use CIS if students are not familiar with the system.
10. Instruct students to use CIS to identify an occupation of their choice, match the occupation to the related program of study and training, and locate three schools they are interested in that offer training for that occupation. Schools must be in three different communities, and one must be out of state.
11. Remind students that most post-secondary programs are not necessarily four-year college programs. Certificate and associate degree programs, as well as the military, specialized career schools, and apprenticeships all offer important and valuable training. Remind students to focus less on "going to college" and more on completing a post-secondary program in a field of interest to them. When students choose the occupation in which they are interested, CIS will help them determine and locate related programs.
12. Show PPT Slide 3. It contains the *Managing Resources while Going to School Worksheet*, distribute the worksheets, three per student.
13. Instruct students to compare the costs of three schools. Students should examine all of the costs of attending these schools for the number of years needed to complete the program of study.
14. Assign students to complete these three worksheets before Day Two.

Day 2

1. Review what students learned as a result of completing the worksheets assigned Day One.
2. Ask students to use Occupations to determine the wages they will earn after graduation based upon the occupation they selected when locating the schools.
3. Show PPT Slide 4. Explain how to complete the *Managing Resources after Finishing School Worksheet* then distribute it to the class.
4. Ask students to calculate their expenses and income and compare the balances with the previous worksheets. If they must take out a loan to complete their education, they need to calculate how long it will take to repay the loan, given entry-level wages and other financial needs.
5. Instruct students to write a summary report of the pros and cons of completing a post-secondary program and relocating either for school or for a job.
6. Discuss the long-term benefits of post-secondary education. Explain to students that although they might earn more money immediately by going directly to work after high school, when you distribute the cost across a life span, education pays.
7. Show PPT Slide 5, which displays US Median Weekly Earnings by Highest Level of Educational Attainment. Discuss what students learned from viewing this slide and participating in this lesson.

Variations and Accommodations

- Encourage students to be creative in this assignment, for example, draw a cartoon, write a drama, or create a video, mobile, or model to help convey their ideas.
- Using Occupation Sort, instruct students to use only the "Wages" factor, select the wage level that interests them, and uncheck all higher levels of this factor. Ask students to pick five occupations on their lists to research, then choose one occupation to base their future income on. After an occupation has been chosen, follow original directions.
- Assign students to use CIS Reality Check to see whether or not their chosen occupation will lead to an income that is compatible with their lifestyle preferences.
- Assign students to complete the *Managing Resources after Finishing School Worksheet* and their short writing assignment at home. The following day students turn in both worksheets and the writing assignment. Complete the lesson by showing the final slide and discussing it.
- Ask students to compare earnings if they go to work directly after high school to earnings if they have some post-secondary education over a 20- or 30-year timeframe. They could present their

- findings using charts, diagrams, or other creative means.
- Work one-on-one with any student needing special assistance.
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Assessment

Use the *Managing Resources Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections in the **What are your academic goals?** text box within the Set Goals section of Career Plan.

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with projector and CIS access

[Managing Resources \(PPT\)](#)

[Managing Resources while Going to School Worksheet \(PDF\)](#)

[Managing Resources while Going to School Worksheet \(DOC\)](#)

[Managing Resources after Finishing School Worksheet \(PDF\)](#)

[Managing Resources after Finishing School Worksheet \(DOC\)](#)

[Managing Resources Scoring Guide \(PDF\)](#)

[Managing Resources Scoring Guide \(DOC\)](#)

Managing Resources Part II

Theme and Level

Theme: Make Plans

Level: Next Steps

At a Glance

Students use CIS Paying for School and career information to begin analyzing the financial costs and benefits of post-secondary studies.

Time: 75 minutes.

Essential Questions

- What will it take financially for me to attend post-secondary education?
 - Do the financial benefits of post-secondary education outweigh the costs?
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Preparation

- Secure computer lab with computer projector enabled and CIS access
 - Make copies of the *Managing Resources Worksheet*, one per student.
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Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is to evaluate if the financial benefits of post-secondary education outweigh the costs
2. Show PPT Slide 2. Ask students, "If you wanted to attend a midwife training program, costing \$100,000 across three years, and you knew you would make \$80,000/year upon graduation, what considerations would be most important to you?" If students do not mention it, point out that you will be able to repay any needed college loan in a very short time with the midwife's high wages.
3. Show PPT Slide 3. Distribute the Managing Resources worksheet and direct student's attention to the first worksheet, Managing My Resources While in College.
4. Show students the CIS State Schools or National Schools information and where to find the data needed to complete column 1. Consider walking through a sample school.
5. Use some fabricated figures to complete column 2. Advise students that they may need to consult with their parents/guardians to complete column 2 or use aspired figures.
6. Provide students 20 minutes to complete as much as they can on this worksheet.

in Set Goals

7. Show PPT Slide 4. Show students where they can retrieve occupational wage information using CIS Occupations. Also, demonstrate how to use Reality Check to glean typical expense information for their geographic area or other geographic areas in their state.
 8. Provide students 20 minutes to complete as much as they can of this worksheet.
 9. Show PPT Slide 5. Divide the class into groups of four and ask students to discuss the following questions:
 - Does it make financial sense for you to follow your education plan? Why or why not?
 - Have your plans for post-secondary education changed in response to completing this assignment? If so how?
 - How long will it take for you to pay-off your college loans?
 - How do you feel about this?
 - What other options might you explore?
 10. Provide 15 minutes for this activity.
 11. Ask for volunteers to share what they discovered and learned by completing these worksheets.
 12. Show PPT Slide 6. Ask students to post their plans for the future, based upon this lesson's learning, in the worksheet box, then summarize this in their CIS portfolios, in the Next Steps: Make Plans, Make Education Plans section of Career Plan.
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Variations and Accommodations

- Students needing special assistance should be paired with a helpful class member for this activity.
 - Students could complete the second columns of both worksheets at home with a parent and bring these back to class to complete the discussion items.
 - A plan for applying to several of these scholarships could be added to the assignment.
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Assessment

Use the *Managing Resources Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about what they learned in the text box within Next Steps: Make Plans, Make Education Plans section of Career Plan. The following text box needs to be completed: **What are your education plans after high school?**

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector and CIS access

[Managing Resources\(PPT\)](#)

[Managing Resources Scoring Guide \(PDF\)](#)

[Managing Resources Scoring Guide \(DOC\)](#)

[Managing Resources \(PDF\)](#)

[Managing Resources \(DOC\)](#)

My Financial Plan

Theme and Level

Theme: Make Plans

Level: Next Steps

At a Glance

Students draft financial plans for the future based upon financial goals and present financial situation.

Time: 50 minutes.

Essential Questions

- What are my financial plans for the future?
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Preparation

- Secure computer lab with computer projector enabled and CIS access
 - Make copies of the *My Financial Plan Worksheet*, one per student.
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Steps

1. Show PowerPoint (PPT) Slide 1. Tell students that the goal of this lesson is to draft a long-term financial plan for achieving their financial goals.
2. Show PPT Slide 2. Explain that education, though costly, often pays off in terms of income and employment. Draw students' attention to the unemployment rate among those with merely a high school diploma, five times higher than those with doctoral degrees. In addition, note the wages for those with doctoral degrees -- nearly three times the wages of those with a high school diploma. Over a 30-year career, that amounts to \$400,000 in today's wages.
3. Show PPT Slide 3. Break students into three groups and have them discuss the questions on the slide:
 - Does the risk of unemployment motivate you to consider more post-secondary education? Why or why not?
 - Will your career goal allow you to achieve the financial situation you want for your life? If not, what might you consider?
 - What other options for financial security might exist for you?
4. Allow ten minutes for discussion, and then ask small groups to share their thoughts with the full class.

5. Show PPT Slide 4. Distribute *My Financial Plan Worksheet* and review the instructions.
 6. Provide 15-20 minutes for students to complete the worksheet.
 7. Break students into pairs to discuss their worksheets for ten minutes.
 8. Show PPT Slide 5. Ask students to post their plans for the future based upon scholarships they discovered in the worksheet box. Next, have them summarize this information in their CIS portfolios, in the Next Steps: Make Plans, Make Financial Plans section of Career Plan.
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Variations and Accommodations

- Students needing special assistance should be paired with a helpful class member for this activity.
 - Students could complete this lesson while setting career goals in the Next Step-Set Goals section.
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Assessment

Use the *My Financial Plan Scoring Guide* to evaluate student work.

Portfolio

Students enter their reflections about what they learned in the text box within the Next Steps: Make Plans, Make Financial Plans section of Career Plan. The following boxes need to be completed: **What are your financial goals?** and **What are your financial plans now?**

These links are not accessible in the pdf version. They can be found by logging into the MCIS System.

Materials

Computer lab with a projector and CIS access

[My Financial Plan \(PPT\)](#)

[My Financial Plan Scoring Guide \(PDF\)](#)

[My Financial Plan Scoring Guide \(DOC\)](#)

[My Financial Plan \(PDF\)](#)

[My Financial Plan \(DOC\)](#)

