

Career Choices

Notes:

Learner Outcomes

Outcome #1: Participants will be able to explain the difference between a career and a job.

Outcome #2: Participants will be able to explain how education can affect lifetime income.

Outcome #3: Participants will be able to identify what a positive job reference is.

Target Audience

Parents

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It Web site), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Evaluation #2-EA-PT for each participant
6. Bank It Notes #2-EA-PT for each participant
7. Optional: PowerPoint Presentation PDF #2-EA-PT
8. Optional: Handout #2-EA-PT for each participant

Timing

1 hour

Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at www.bankit.com.

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1. Welcome and Overview (5 minutes)

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #2-EA-PT and either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for parents and teens that make it easier to understand, talk about, and manage your money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on career choices, and we plan on meeting three goals. One: By the end of this session, you will be able to explain the difference between a career and a job. Two: You will be able to explain how education can affect lifetime income. Three: You will be able to identify what a positive job reference is.

Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.)

2. Activity: Which Fits You? (15 minutes)

Say: A career is a job where we find meaning and purpose. The difference between a job and a career is that the main focus of a job is to earn money. The main focus of a career is to contribute and do something meaningful.

Many people who have a career enjoy their jobs more because not only are they earning money but they're doing something they enjoy.

Let's play a quick game. If you agree with a statement I make, keep your hands away from your face. If you disagree with a statement I make, cover your face

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with both hands. (Have participants practice both gestures.) Explain that there are no right and wrong answers.

Then say this statement: *I like to fix things.* (Give participants time to show whether they agree or disagree.)

Then say statements such as these, one at a time, giving participants time to gesture for each statement: *I enjoy helping people. I like working alone. I enjoy working with people. I like to sell things. I enjoy creating things. I like to dress up for work. I enjoy wearing comfortable clothes to work.*

Afterward, debrief the activity. Say: *It's important to pay attention to what we enjoy—and what we don't enjoy. Why does it matter how well we fit into a job or a career? How do you know if you're working in a job or a career?*

3. Present: Training and Work (15 minutes)

Ask: *What affects your career and job choices?* On a flip chart, write: 1. *Your interests.* 2. *Your education.* 3. *Your skills.* Ask: *How do you learn about what your interests are?* (Give participants time to respond.)

On a flip chart, write: 1. *Doing an activity.* 2. *Taking a class.* 3. *Attending an event or demonstration.* 4. *Someone introduces you to an interest.* Say: *Minneapolis-based Search Institute, which created the list of 40 Developmental Assets that all kids need to succeed, also created the concept of sparks.¹*

A spark is an interest you have.² It's something you really enjoy doing and want to learn more about.³ If you'd like to see a list of sparks to find ones that might interest you, visit www.ignitesparks.org.

What's important about knowing your interests is that not only can it help you find a career that you enjoy, but your interests can also give your life meaning when you're not working. Some people are always tinkering with cars. They enjoy doing that. That's their interest, their spark.

Some become mechanics and make a career out of that interest. Some keep their interest of tinkering with cars as something they do when they're not working and they follow another one of their interests, or sparks, such as working in the health care field. Your interests are only one aspect of what can affect your career and job choices.

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So can your education. How does education affect your career and job choices? (Give participants time to respond.) On a flip chart, write: 1. Education provides training. 2. Education opens the door to certain careers. 3. Education gives you more options.

Ask: What are examples of education? (Give participants time to respond.) On a flip chart, write: 1. A high school diploma. 2. A vocational or technical degree. 3. A two-year associate degree from college. 4. College diploma for a bachelor's, master's, doctorate, or professional degree.

Ask: What is the difference between these four different college diplomas? (Give participants time to respond.) Say: A bachelor's degree usually takes four years to complete at a university or four-year college. You have to have a bachelor's degree in order to work toward a master's, doctorate, or professional degree.

One usually gets a master's degree after a bachelor's degree and before a doctorate degree. A person who is training to become a lawyer, a doctor, or an engineer will receive a professional degree. How can your education affect your lifetime income? (Give participants time to respond.)

If you plan to distribute the optional handout, use it at this time.

On a flip chart, write: 1. No high school diploma—\$20,321⁴. 2. High school diploma—\$26,505⁵. 3. Associate degree—\$35,009⁶. 4. Bachelor's degree—\$43,143¹. Say: These are the median annual earnings per year according to the U.S. Census Bureau. The more education you get, the more you tend to earn.

Your interests and education aren't the only aspects that affect your career and job choices, however—so does your skill level. You can often develop skills through education. Sometimes, however, your skills develop as you start working. The more skills you get while you work, the more valuable you become as an employee.

When you are ready to look for a career—or you're looking to change a career—it's also important to have a positive job reference. On a flip chart, write: A positive job reference is someone who can talk about your strengths as a person and as a worker.

Say: It's often helpful to have a former boss, a co-worker, or someone who knows you well. You want to have someone who likes you and will give you a positive reference. If you've never had a job, who could be a good reference?

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Someone you've volunteered for. Someone you've helped at your church, mosque, or synagogue.

Let's take a few moments now to identify two people who would give you a positive job reference. You can work alone or talk to someone near you. Give participants time to do this.

When they finish, ask: *What was it like to identify positive job references?*

4. Discuss (10 minutes)

Say: Take some time to talk to the people near you. Talk to about two or three people. I want you to do two things: 1. Say your first name. 2. Explain how your interests could help you find a career you enjoy. Start with the person who exercised the most recently. Then have each person take a turn.

5. Review and Evaluate (10 minutes)

Review what was accomplished during this session. Ask: *What is a career?* (Answer: A career is a job where we find meaning and purpose.)

Ask: *What is the difference between a career and a job?* (Answer: The main focus of a job is to earn money. The main focus of a career is to contribute and do something meaningful while also earning money.)

Ask: *What affects a person's career and job choices?* (Answers: 1. Your interests. 2. Your education. 3. Your skills.)

Ask: *How does education affect lifetime income?* (Answer: The more education you get, the more you tend to earn.)

Ask: *What is a positive job reference?* (Answer: A positive job reference is someone who can talk about your strengths as a person and as a worker.)

Ask: *Who could provide a positive job reference?* (Answers: 1. A former boss. 2. A co-worker. 3. Someone you've helped at your church, mosque, or synagogue. 4. Someone you've volunteered for or with.)

At the end of the review, distribute Evaluation #2-EA-PT to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

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6. Close (5 minutes)

Say: When we start focusing on the career path we can take we begin to live our lives differently. We know that earning money is important, but getting money is not the only thing. It's important to do work that you enjoy, that interests you. It's important to get education and skills so you can find the career that fits you best.

What we do with our work time and our nonwork time matters. What is the best career for you?

Challenge participants to talk to family members about this topic, which is listed under the Talk About It section of their Bank It Notes. Thank participants for coming and for being involved.

Optional Activities

- 1. Distribute Handout #2-EA-PT: Education and Earning.** Give participants the handout. Together, discuss it.
- 2. Show the PowerPoint Presentation PDF #2-EA-PT.** Use the presentation to accompany the one-hour session.
- 3. Give Participants a Challenge.** Encourage participants to use the next week to talk to their teenagers about possible careers. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

For More Information

- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 1 in the area of Income and Careers.
- *An Asset Builder's Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).

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Sources

- ¹ Peter L. Benson, Ph.D., *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* (San Francisco: Jossey-Bass, 2008).
- ² Ibid.
- ³ Ibid.
- ⁴ U.S. Census Bureau, *Current Population Survey, 2006 Annual Social and Economic Supplement*, Table PINC-03: Educational Attainment.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Ibid.