

**STUDENT WORKBOOK**

THE 21ST CENTURY STUDENT'S GUIDE TO

# FINANCIAL LITERACY

**GETTING PERSONAL**



**CHAPTER 3**  
**WORKSHEETS  
& ACTIVITIES**

**SUSAN MULCAIRE**



# LET'S PRACTICE

Reflecting on...  
A Job That Pays

Name: \_\_\_\_\_

## Advice for the Career-Confused

You are a career advisor. Young people come to you for advice about careers, salaries, education, and training. Below are some of your client's questions. Your job: Help them make informed career decisions! (Some resources are suggested.)



1. Kaia always dreamed of living in Hawaii, but she's not sure what type of career she could pursue there. She is thinking of going to a school to learn **hotel management**. Find her a hotel management program and advise her about the prospects of a career in the hospitality industry in Hawaii. *Hint: research "hospitality management schools"; Then check the U.S. Cluster Map - Region - Click on Hawaii.* Assess her prospects of a hospitality job in Hawaii.

---

---

---

---

2. Taylor, a high school sophomore, is interested in aeronautics. One day she wants to work for a company that **designs space vehicles**. She lives in South Carolina. How likely is it that she'll find a job in the space vehicle design industry there? What are the top three states for employing space vehicle design engineers? *Hint: Go to U.S. Cluster Map - Traded Clusters. Click on Aerospace Vehicles and Defense, then Missiles and Space Vehicles and scroll down to the list of states.*

---

3. Carlos lives in Twin Falls, Idaho. He loves it and plans on settling down there and one day raising a family of little Idahoans. Wisely, he wants to focus his career prep on the type of **work that best fits the Twin Falls, Idaho industries**. What do you recommend? *Hint: Go to the U.S. Cluster Map – Regions. Explore the types of industries by clicking on Go to Region Dashboard on right. Scroll down to the clusters.*

---

---

4. Ellie sees a future for herself in the advertising business. She wants to be a **creative director**. She wonders what the average annual pay is. *Hint: salary.com – browse U.S. salaries.*

---

# LET'S PRACTICE

Name: \_\_\_\_\_

5. Amir is interested in pursuing a career in geothermal or solar energy engineering. He wonders about the salary range and where he might be able to find a job. What's the average salary of an **alternative power engineer** and where are the top three locations for that industry in the U.S.? *Hint: U.S. Cluster Map – Electric Power – scroll for states. Click "wages" on the Regions bar.*

\_\_\_\_\_

6. Anthony has always loved animals. He wants to study **veterinary medicine**. What are the educational requirements? List three colleges in the US where he he can pursue this vocation. *Hint: General internet search: veterinary schools.*

\_\_\_\_\_

\_\_\_\_\_

7. Marla wants to work with children. She can't decide between a career as a **registered nurse** or an **elementary school teacher**. Salary is a big deal to her. She wants to earn at least \$50,000 per year. Compare the salaries of these two professions. *Hint: Go to [www.bls.gov/bls/blswage.htm](http://www.bls.gov/bls/blswage.htm).*

\_\_\_\_\_

\_\_\_\_\_

8. All Raj really wants to do is play his guitar. He's pretty good and would like to study music more seriously after high school, including working on his skills, and studying **music composition and theory** with other like-minded musicians. Suggest three schools he could attend that would allow him to study music — just music. *Hint: General internet search.*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

9. Angela loves music but can't sing a note or play an instrument. She is so disappointed because she has always dreamed of a career in the music industry. Explain to Angela why she shouldn't give up on her dream. List 5 other **career paths within the music industry** for her to explore. *Hint: General internet search "Careers in the music industry."*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# LET'S PRACTICE

Name: \_\_\_\_\_

10. You have always wanted to be an **emergency medical technician** (“EMT”). Find the community college nearest your home. Can you train to be an EMT there? List five technical education programs it offers and circle three of career interest to you. *Hint: General internet search.*

---

---

---

11. Andy does not like her job. She is unhappy with the type of work she is doing. She believes she is underpaid and overworked. According to **occupational psychologists**, Andy has low \_\_\_\_\_ *job satisfaction*

12. Arthur just got out of the military and is applying to a job at a **cybersecurity company**. He is preparing his resume. He wants to include a link to a video of him singing the national anthem and include pictures of his family saluting the American flag. What’s your advice?

---

---

13. Of the five **alternatives to a traditional four year college**, in which would you be most interested and why?

---

---

---

---

14. According to the U.S. Census, in 2014, approximately \_\_\_\_ percent of people without a high school diploma were living in poverty.

a. 10                      b. 22                      c. 45                      d. 31

15. According to the U.S. Bureau of Labor Statistics, which **postsecondary degree** pays off with the highest earnings?

---

16. According to the U.S. Bureau of Labor Statistics what postsecondary degree has the lowest unemployment rate?

---

17. What conclusions can you draw about education from the data on the U.S. Bureau of Labor Statistics chart?

---

# LET'S PRACTICE

Name: \_\_\_\_\_

## Copy Cat Career

Have you ever admired someone's career and thought "I'd like to do that for a living!"? We often look to other people for inspiration in our own lives. In this exercise, you will research the career and education path of someone whose career you admire, and consider whether a similar career path might be right for you. It could be a friend, relative, or someone who lives in your community. It could also be a famous person (keep it real — no superstars, no royalty). If you know them personally, call or email to set up an interview time. If your subject is famous or relatively famous, you may not be able to interview them so you must do biographical research. Look to the experiences of successful people to navigate your own career path.

Your job: List three people who you think have awesome jobs. Then carefully consider each name on the list. Ask yourself "Could I do what they do? Would I enjoy a career in this field?" Select one name and investigate their education and career path.

Three people with awesome careers that I admire:

---

---

---

---

---



I selected \_\_\_\_\_'s career path to research.

## INTERVIEW/RESEARCH QUESTIONS

What is your profession? \_\_\_\_\_

Were you an academically strong student in high school? What could you have done better or differently in high school to improve or smooth your career or education path?

---

---

---

---

---

# LET'S PRACTICE

Name: \_\_\_\_\_

When did you decide on your career path? What or who most influenced your career path decisions and how?

---

---

---

Did you go to college? \_\_\_\_\_

What college or colleges did you attend?

---

---

What was your major? \_\_\_\_\_

What undergraduate degree(s) did you earn?

---

---

Do you have any advanced degrees? If so, where did you go to graduate school?

---

---

Did you pursue career tech? In what field? Did you earn a certificate?

---

---

Is your career related to the degree you earned and subject you studied? \_\_\_\_\_

Other than your education, how did you train or prepare for your career?

---

---

What was your first job within your career field?

---

---

# LET'S PRACTICE

Name: \_\_\_\_\_

Have you stayed with your first employer and if so why?

---

---

If you have changed jobs, what factors influenced your decision to change jobs?

---

---

---

What do you like most about your profession or your job?

---

---

---

What do you dislike about your profession and your job?

---

---

---

What advice would you give a high school student considering a career in the same field?

---

---

---

Are you satisfied with the money you earn or will potentially earn?

---

**Thank your subject and complete the following:**

\_\_\_\_ Yes! I could do what they do! I would enjoy a career in this field.

\_\_\_\_ No. After investigating this career, I don't think it would be a good fit for me because:

---

---

---



# LET'S PRACTICE

Name: \_\_\_\_\_

## My Future Self's Resume

Wow, time flies! You're 30 years old and well into your career. Who did you turn out to be? What is your education? What college or career prep did you attend? What was your major? Degree? What type of work do you do and what is your work experience? Have you picked up any notable practical skills over the years? Research your potential education and career path and write a resume for your future self. Experts recommend that a young job seeker's resume not exceed one full page. (We've exceeded the single page limit due to the instructions.)

**A Contact.** Name, address, cell phone and email. Avoid using an unprofessional sounding email like *andreaawesome@\_\_*. If you have a personal web page or a LinkedIn account include it.

---

---

---

---

---

---

---

---

---

---

**B Objective.** An objective is a short statement that tells the employer exactly how you will be of value to *them*. It is a concisely written statement of your career and job position goals.

---

---

---

---

---

---

---

---

---

---

**C Education.** List the schools you attended, degrees or certificates you received, and dates of attendance. If you graduated with honors or had a high class ranking, mention it here.

---

---

---

---

---

---

---

---

---

---

**D Experience.** Even if you have very little work experience, you must include this section. List paid work, informal and volunteer jobs — anything that helps an employer see your experience. List job titles, name and address of the employers, dates you worked for them, and job responsibilities.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**E Skills.** List in bullet points the skills you have which are relevant to the position and make you qualified to do the job you are applying for. If you are fluent in another language or have advanced tech skills, list them!

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**F References.** Maintain a line up of quality, articulate, trustworthy, and knowledgeable people who can vouch for your skills, experience, and integrity. Professors, teachers, coaches, former job supervisors, volunteer group leaders, club presidents — are all good choices. *No relatives or family members!*

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# LET'S PRACTICE

Name: \_\_\_\_\_

## Are You Financially Literate? Chapter 3 Quiz

1. On average, a Gen Z'r (born between 1995-2012) will spend how many years of their life working? 1 PT \_\_\_\_  
a. 40 years c. 68 years  
b. 45 years d. 50 years
  
2. Identify three differences between a job and a career. 3 PTS \_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
3. Identify three components of human capital. 3 PTS \_\_\_\_  
\_\_\_\_\_
  
4. List five skills or occupations a career tech education (CTE) can prepare you for, then circle 2 of interest to you: 2 PTS \_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
5. Experts recommend that a young job seeker's resume not exceed \_\_\_\_ page(s) 1 PT \_\_\_\_  
a. 1/2 c. 2  
b. 1 d. no limit
  
6. \_\_\_\_\_ includes classes and training taken by an employee to advance their career, increase their earnings, and keep their skills sharp and competitive. 2 PTS \_\_\_\_
  
7. Which of the following is the number one factor in determining how much income people earn? 1 PT \_\_\_\_  
a. location  
b. education  
c. career  
d. security

# LET'S PRACTICE

Name: \_\_\_\_\_

8. List three types of information you should know about someone whose career you want to use to guide your own career path. 3 PTS \_\_\_\_

---

---

---

9. Christine is looking for a job in the petrochemical industry. Which of the following would be a useful tool for finding petrochemical industry clusters? 1 PT \_\_\_\_
- a. look at an industry cluster map online
  - b. write a letter to a petrochemical company
  - c. search for the highest-paying petrochemical industry jobs
  - d. take classes on chemistry in college

10. *Job security* is best described as:
- a. working at a highly protected office or facility
  - b. the feeling of happiness that overcomes an employee when they receive a bonus
  - c. a low level of unemployment within a profession
  - d. the requirement that an employee obtain security clearance

11. Which of the following are things you can do to increase your job security? 1 PT \_\_\_\_
- a. get a college education
  - b. supplement a college education with practical skills desired by an employer
  - c. pursue professional development to continually improve your career skills
  - d. all of the above

12. Job satisfaction is important because 1 PT \_\_\_\_
- a. people who are satisfied with their job are more productive
  - b. people who are satisfied with their job are paid more
  - c. being satisfied with your job increases your human capital
  - d. it helps workers qualify for new jobs

13. Caroline is writing a resume. She describes her objective as: "I want this job so I can make money and gain experience". Caroline didn't get a call for an interview. What did she do wrong? 1 PT \_\_\_\_

---

---

# LET'S PRACTICE

14. The poverty rate among people with a bachelor's degree is about \_\_\_\_\_, while the poverty rate among people with no high school diploma is about \_\_\_\_\_. 1 PT \_\_\_\_  
a. 2%; 20% c. 8%; 15%  
b. 10%; 50% d. 5%; 30%
15. Identify five educational alternatives to a traditional four year college: 5 PTS \_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
16. Anna is a senior in high school and she is trying to decide what major she should study in college. She has no idea what she wants to do as a career. Describe three things she can do that can help her identify a potential career path. 3 PTS \_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
17. I E If you have very little work experience, simply describe your education on a resume. 1 PT \_\_\_\_
18. Which of the following is most likely NOT a type of skill that should be listed on a resume: 1 PT \_\_\_\_  
a. proficiency in Microsoft Excel  
b. the ability to speak Chinese  
c. the ability swim 100 yards in under a minute (unless you're applying to be a lifeguard)  
d. mastery of a coding language
19. Salary and wage differences among industries and is based on: 1 PT \_\_\_\_  
a. labor demand and special job skills  
b. the season  
c. job satisfaction  
d. location
20. According to the Bureau of Labor Statistics (BLS) Occupational Outlook Handbook, historically jobs in the \_\_\_\_\_ and \_\_\_\_\_ industries have lower pay. 1 PT \_\_\_\_  
a. service c. telecommunication  
b. education d. a and b

SCORE: \_\_\_\_ / 33 PTS