bestprep
Inspire. Educate. Connect.

**Technology Integration Workshop 2021**

| | |
|---|---|
| **Unit Title:** Life After High School (Doing What Matters Most) |
| **Grade Level:** *Seniors* |
| **Subject Area:** *Senior Focus-Personal Finance* |
| **Duration/Length/Number of class periods:** *5 Class Periods* |
| **Description:**<br>For most of us, a career is the way we earn most of our income.  This unit will begin by looking at how career/education choices affect future earning potential.  The value of the employee benefits package so students will be able to make accurate evaluations of job offers, when they contemplate new jobs. |
| **Established Goals (National, State, Local):**<br>Analyze factors that affect net income. (JumpStart Coalition National Standards, Employment and Income: Standard 3).<br>Explore career options. (JumpStart Coalition National Standards, Employment and Income: Standard 1). |

| |
|---|
| **What Enduring Understandings are desired?**<br>Understand how one's career choice and education affect one's financial future?<br>High school graduates have the knowledge, skills, and competencies to successfully pursue a career pathway.<br>Technology is a tool that can be used for collecting, organizing, creating, and presenting information. |
| **What Essential Questions will be considered?**<br>What is the value and cost of career preparation?<br>Why do people work?<br>How do employment benefits enhance earning potential? |
| **Students will know / be able to:**<br>Calculate the cost of attending college.<br>Investigate the cost of living in different geographic locations (San Francisco compared to Thief River Falls) and between the different decades (1980’s compared to 2020’s)<br>Calculate the net pay (take home pay) of one’s paycheck.<br>Investigate the odds of “making it big” in the work world for a specific career/field. |

| **Description** <br> *Units must include at least one of each formative, summative, introductory activity and learning activity. Check the appropriate box; one per row.* | Formative | Summative | Introductory Activity | Learning Activity | Student Technology Used | Teacher Technology Used | ISTE Standards |
|---|---|---|---|---|---|---|---|
| Day 1: Introduce Unit: Life After High School (Doing What Matters Most)<br>a. Class Discussion Questions-Nearpod<br>    a. How much do you think you would need to earn biweekly to support yourself?<br>    b. What are some important skills one should have before starting one's career?<br>    c. How much would a 20 year need to invest each month to become a millionaire by the age of 60?<br>    d. Where can you go to find college scholarships?<br>b. Demonstrate how to use the different resources needed for the assignments in this unit. | | | **x** | | | **x** | |
| Day 2: Future Paycheck Assignment-Google Sheets<br>a. Find the biweekly earnings for 3 different occupations you would be interested in pursuing after high school using the Bureau of Labor website.<br>b. Calculate the total earnings.<br>c. Calculate tax (Federal, State, OASDI, Medicare) deductions from the total earnings.<br>d. Calculate the employee retirement deduction (401k, 403b, 457) from the total earnings. Using a savings calculator, calculate the growth this retirement account could grow to over 40 years at ___ rate of return.<br>e. Calculate the employee health insurance deduction from the company options.<br>f. Calculate total deductions and net pay. | **x** | | | **x** | **x** | | **1.c** |
| Day 3: Time Capsule<br>a. Create a time capsule that tells about the cost of living over a period of decades or from different geographic areas.<br>b. Include in the following areas in your time capsule: minimum wage or average salary; average cost of home, a new vehicle, or college tuition; cost of some essential items (milk, bread, or gas).<br>c. Include a few more items in each of your time capsules. | **x** | | | **x** | **x** | | **3.c** |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Day 4: Education Plan-Google Sheets<br>a. Find the education cost (tuition and fees, room and board, books and supplies, personal expense, transportation expense) to attend 3 different colleges using the College Board website.<br>b. Investigate the personal investment (parent contribution, personal savings, grants (FAFSA), scholarships, future employment) that you and your family can make to pay for college.<br>c. Calculate the amount of money you will need to borrow to attend your college choice.<br>d. Calculate the loan payment you will have after attending your college choice. Using a loan calculator, calculate the loan payment for the next 10 years at ___ interest rate. | x | | | x | | | **1.c** |
| Day 5: Trading Card-BigHugeLabs<br>a. Using BigHugeLabs create a trading card about an occupation.<br>b. Include the following: Name, Job Title, upload a photo of oneself, include 3 different facts about an occupation from the following categories (wages and trends; knowledge, skills, abilities; tasks and activities; tools and technology; education and training; related occupations, available jobs)<br>c. Upload your trading card into the class board for other students to see (padlet) | x | | | x | x | | **3.c** |

**Unit Plan Author** Carter Rogalla, Thief River Falls