FUTURE READY IDENTITY

As young people create a career and college going identity, agency is a core theme. In the social sciences, agency is defined as the capacity of individuals to act independently and to make their own free choices. While it is not developmentally appropriate to leave middle school aged youth completely to their own devices, the reality is that for many young people, access to both formal and informal guidance about future choices is uneven. Young people often are left to navigate complex choices without a robust network of support. Therefore, a goal of these lessons is to scaffold the process by offering a framework—three lenses young people can use to view their current options and future opportunities.

To support young people as they consider their future, we have adopted the metaphor of the map and compass. As students navigate their way, the three lenses offer triangulation points to set their personal compass; these points are not only vital to locating their current position, but also critical in charting a path forward. This nuanced approach to a future-ready identity supports young people, in collaboration with their families, in making more nuanced decisions about college and career.

The three lenses are: self, society, and security.
**Self**
Students learn to evaluate future career and college options through the criteria of their own interests, talents, culture, and values. With emphasis on an exploration mindset, young people identify their current sparks and also explore new interests. Additional lessons focusing on the Self Lens and intersecting identities will be an on-going component of Skills for Success; the Self Lens will also be integrated in lessons of collaboration and communication.

**Security**
Young people often lack a schema for the practical elements of future ready thinking; cost-of-living, salary, and student loans are vague concepts. This practical lens uses simulations and experiences to help young people build background knowledge to prepare them for future decisions and financial realities. The Security Lens guides young people to evaluate educational and career options (with a view towards college costs, permeability, high demand fields, future earning, and careers that have potential for advancement). This understanding supports young people as they make practical and informed decisions about their desired lifestyle—and the choices that can move them from dreaming big to achieving their goals.

**Society**
Students view career, college, and civic life through the lens of contribution; noting the often complex ways that a diversity of fields and careers contribute solutions to local and global problems. Each young person has a unique profile to bring to the challenges of their generation while finding work that feels important and contributes to career and personal satisfaction. The Society Lens asks: What are the problems that face your generation and how will your talents help solve these pressing challenges?
Essential Question: What Is the Difference Between a Job and a Career?

Learning Targets:

Students will:

- Evaluate the difference between a job and a career.
- Use context clues to infer a theme.
- Annotate text to reflect connections, agreements, and contradictions.
- Reflect on the meaning and evaluation of ideas in context.

Lesson Overview

In this lesson, students explore the difference between jobs and careers. A quick Four Corners protocol will help to assess current understandings around the world of work, as well engage background knowledge (accurate or not). The YPs will then annotate a Mystery Text, reflecting on the implication of the opinion piece, as well as to infer a possible theme. Through a Hot Seat protocol, students will agree and disagree with various ideas in relation to the theme, before reflecting on the conceptual difference between jobs and careers.
Lesson Agenda

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<th>Work Time</th>
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<td>• Debrief: What? So What? Now What? (5 min)</td>
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Materials

- Young Professional student packet
- Projector and screen
- Text Codes—one handout per table for reference. Use your school’s codes if possible.
- Hot Seat questions and statements
- Tape
- Four Corners labels

FACILITATION NOTES

Respect for All Work. In the discussion of jobs and careers, it is important to speak of all work with respect. Some students may come from families or neighborhoods where “jobs” are more normal than careers. It is important not to layer bias on this subject, but present it in a respectful manner where the outcome is having youth informed about opportunities and options—and the choices and decisions they will need to make to access a multitude of options.

Prosperity Collage. As an activity or homework leading up to this lesson, have students write, create a collage, or draw their own vision of success. A goal of these lessons is to help young people have a balanced view of their future that includes components from the Self, Society, and Security Lenses. As we think of success and prosperity, it is important to move beyond just the financial dimension of prosperity to include values, community, contribution, and personal happiness.

Entrance and Exit Tickets. A short response, quiz, problem, or reflection can be used to gauge/check/review student understanding. Tickets can be used as data points to determine readiness to move into new learning territory, or help identify students who need additional support. If over 80% of the class is “off track”, then consider re-teaching learning targets.

Text Annotation. Annotation helps deepen and monitor comprehension. It can be used when students read, or as students follow an adult reading aloud. Annotating text “leaves tracks of
thinking.” It provides students with a means to monitor their own thinking while reading, along with creating a visible “running record” of what’s going on in their heads, which teachers can then examine for understanding, engagement and reflection. In order to code text, students will need either copies of the text to be read or sticky notes. Model annotation by reading and thinking aloud to the students; let them see you think about the text and use codes to record your thinking. Then have students read and code short sections of text. Begin with limited codes, building their “coding toolbox” over time. Let them share with each other what they have marked and why. Collect and review coded texts. Over time, build students up to longer and longer reading and coding sessions. If your school or Language Arts teacher uses this instructional strategy, defer to the codes in use rather than adding a different system.


Common Text Codes:

- TS: Text-To-Self
- TW: Text-To-World
- ?: Question
- #: Push-back, frustration
- +: New Information. “I didn’t know that…”
- !: Aha! Wow!

**Hot Seat Protocol.** Place key reflection or probing questions under random seats throughout the room. When prompted, students check their seats and read/answer the questions. Students who do not have a hot seat question can be asked to agree or disagree with the response and explain their thinking.

**Invitational Group.** This is a strategy to support struggling readers and/or ELL students. In an invitational group, a small group of students (4-8) share the same article. The teacher can read this fluently or students can read supported by the teacher for vocabulary, idea development, meaning, and notetaking. Stopping after each section to build meaning or complete the task is important. Students will still be individually accountable for the work and should complete annotation on their own copy.

**IN ADVANCE**

- Post the signs for the Four Corners activity.
- Prepare <Mystery Reading> (http://www.huffingtonpost.com/christine-hassler/20-somethings-careers_b_814788.html)
- Post questions and comments under students’ seats for the Hot Seat protocol.
Vocabulary

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
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<tbody>
<tr>
<td>job, career</td>
<td>substantive, resonate</td>
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Opening (10 min)

Entrance Ticket

As students enter, have them reflect and write an Entrance Ticket: Jobs and Careers.

Ask: What is the difference between a job and a career?

Four Corners Protocol

1. Instruct students to move silently and quickly to one of four corners of the room to signify their thinking on statements as they are read aloud.
2. <Four Corners> are: agree, disagree, strongly agree, and strongly disagree.
3. Include a few lighthearted statements to keep things engaging and light.
4. Keep things moving. The whole activity, done silently to develop good habits, should take 5 minutes.
5. Modify the statements to fit the class; do not feel pressured to make it through all statements!

- There are more opportunities for youth today than 50 years ago.
- To be successful, it is important to go to college.
- Working while in high school will increase your chances at getting a good job in college and later.
- Money is the most important thing about working.
- Electricians make BANK!
- Being a hard worker will get you to the top.
- In general, men earn more than women.
- Doing something you enjoy is the most important thing when choosing your career.
My generation works as hard as my grandparent’s generation.
I would like to own a home one day.
Career planning doesn’t matter because everything in the future will be done by robots!
Earning a paycheck in HS would be a good thing.
All I have to do is blog about my passion and I will be fine.
You have to work your way to the top.
Getting good grades is the only way to get a good job.
It’s not about what you know, it’s about who you know.

**Work Time**

**Mystery Text: What’s the Theme? (20 min)**

*Today I am going to share an article with you, and you will try to guess the topic and theme.*

1. **Share aloud** <Mystery Reading #1>, while displaying reading overhead. Consider having students read aloud in small groups: [http://www.huffingtonpost.com/christine-hassler/20-somethings-careers_b_814788.html](http://www.huffingtonpost.com/christine-hassler/20-somethings-careers_b_814788.html).

   - **Remove** title if it is a giveaway.
   - **Pause** at intervals for YPs to record thoughts.
   - **Read** the article to the end of the following section: “But with the right education, resources, and changes in behavior and attitude, I know that this generation of young people can become financially empowered and productive members of society.”

2. **STOP.**
3. **Ask** the YPs to record their individual thoughts on the reading.
4. **Have** them share their ideas in small groups.
5. **Use** equity sticks to solicit ideas.

   - **What is the larger topic that it speaks to?**
   - **What do you know about this topic?**
   - **What connections do you have?**
   - **Do you agree with this author?**

6. **Model** <Text Annotation> with the article to demonstrate that good readers are always responding to text as they read.

Text annotation is “leaving tracks of one’s thinking.” Modeling this in a think aloud helps to scaffold expectations and encourage students to become more thoughtful readers. The modeling can be a quick pass through, with three codes, or a more in-depth exemplar if this is students’ first exposure to text coding.
7. **Have** the YPs read the article through, adding their own coding to the text.

   - **Set** the amount of “codes” expected in advance. Three is often a good number to begin with for the average student.

### Hot Seat Discussion (10 min)

1. **Use** the **<Hot Seat Protocol>** to include some of the comments that follow the article as exemplars of personal responses and probing questions.

2. **Prompt** students to check under their seats. **Ask** students to hold up their card if they discovered one. **Have** them read the statement/question and ask if the group agrees or disagrees (and support their opinion).

3. After the Hot Seat discussion, **guide** students to return to their response notes, adding new comments, thinking, and connections.

4. Finally, working in groups, **ask** students to identify what they think the theme is and what from the article supports their ideas.

   - **Have** them record their hypotheses on the note catcher.

### Debrief: What? So What? Now What? (5 min)

1. **Ask** students to partner and respond to the following questions: Using the **<What? So What? Now What?>** organizer. After a short partner discussion, move to a group conversation.

   **WHAT?**
   - What is the author’s point?
   - Why do you think she has this opinion?

   **SO WHAT?**
   - Why should we read this?
   - Do you agree with this author?
NOW WHAT?

- The author geared her advice to young people in their twenties. What parts of it might be important for you? What piece of advice do you think you should consider?

Closure (5 min)

Compare and Contrast Job vs. Career

1. Ask: What is a job? What is a career? Is there a difference?
2. Have students pair-share after each question.
3. After conversing with their partners, have students engage in a whole group conversation.
4. During the class discussion, allow for students to ask questions, agree or disagree respectfully, and share examples.
5. After a few moments of open discussion, project a <Job & Career Venn Diagram>.

- Ask that students now focus their ideas into descriptors that could fit into the Venn Diagram.
- As descriptors are offered, ask where the word should be placed (job/career/both). Before writing it on the Venn Diagram, ask if everyone agrees.

School to Home Connection

Ask a family or community member to explain the difference between a job and a career.

Take notes, then complete a Venn Diagram based on the interview.
JOB, JOB, CAREER: What Is the Difference Between a Job and a Career?

Today's Learning Objectives:

I can:

☐ Evaluate the difference between a job and a career.
☐ Use context clues to infer a theme.
☐ Annotate text to reflect connections, agreements, and contradictions.
☐ Reflect on the meaning and evaluation of ideas in context.

In this lesson, I will explore the difference between jobs and careers. I will participate in a quick Four Corners protocol that will help me communicate my current understandings around the world of work, as well engage background knowledge. I will then annotate a Mystery Text, reflecting on the implication of the opinion piece, as well as to infer a possible theme. Through a Hot Seat protocol, I will agree and disagree with various ideas in relation to the theme, before reflecting on the conceptual difference between jobs and careers.

Today's Activities:

☐ Four Corners
☐ Mystery Text Annotation
☐ Hot Seat
☐ What, So What, Now What?
☐ Compare and Contrast: Job vs Career
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Facilitator Documents:

Are 20-Somethings Naively Optimistic About Their Careers?

01/28/2011 08:55 am ET | Updated Nov 17, 2011

Christine Hassler | Life coach, professional speaker, author and Gen Y expert

Today’s 20-somethings (called Gen Y) grew up hearing: “Find a job that makes you happy”; “Follow your dreams and the money will follow”; “Discover your passion and that will lead you to success”; “Go to college, discover what you love and a career will follow.” But has this well-intentioned advice left a lot of Gen Y unequipped for the real world?

Janet, a 26-year-old from Los Angeles, shared with me:

I feel like we only got half of the parenting speech. They left out the part about how to actually find work and pay our bills while pursuing our dreams. My friends and I are all college grads but are struggling to figure out how to support ourselves.

Janet is not alone. As a life coach, speaker, and author who specializes in advising 20-somethings, I have seen first-hand the repercussions of being served with a big plate of idealism and only a small side of reality. Now that Gen Y is facing the realities of grown-up life and our current economy, they are discovering that dreams don’t pay the rent. They are learning that their passion combined with their college degree does not guarantee an immediate career.

And it’s not just the parents who championed this advice, it came from society as well. After decades of living the traditional “hard-knock” lifestyle and working at paying-your-dues kind of jobs, America was yearning for a different way to earn a living. We celebrated visionaries and entrepreneurs who became overnight

Lenses on the Future: Security
Pathways to Prosperity Network
millionaires because of a good idea or the courage to follow their bliss. Not only did we celebrate them, we made them celebrities. All of a sudden, the formula for money and success (and fame) boiled down to infusing a great idea with a lot of passion. A career path became more about discovering what color your parachute is, rather than taking the necessary steps to gain real world experience and accumulate skills while supporting yourself financially.

Now I am all for following our dreams as it often does lead to greater degrees of happiness and success. I love what I do, but it did not happen overnight or without some practical know-how and sacrifice. In my early 20’s, I had an entirely different career where I worked extreme hours and lived in a stinky apartment with two male wrestlers because that is what I could afford. Many of today’s 20-somethings expect that their passionate, lucrative career and the lifestyle that goes with it should begin by the age of 25. Diana, a 25-year-old from Austin, says this about her peers:

We all expect to be working and making money doing something we love right now. We weren’t really told that being happy and successful takes time and is often the process of elimination!

Some 20-somethings are less willing to take or stay at a job that they don’t like since they believe they are supposed to — dare I say... entitled to — love their job because that is what was “promised.” Moreover, many prefer not to make a lot of lifestyle sacrifices, and now that moving back to the Hotel of Mom and Dad has become more of a trend than an embarrassment, they don’t have to.

Let me be clear that my intention is not to blame or point fingers at 20-somethings or their parents. Everyone has been doing the best they could based on their own experiences. And I truly think parents believed what they were telling their children (or at the very least wanted to believe it). But now with two-thirds of graduating seniors moving home and 16 percent of 18-to-24-year-olds unemployed (nearly double the national average) according to the MacArthur
Research Network, it seems like the message about becoming independent in our 20’s got lost in translation somewhere.

To closely examine the pressures young people feel in their 20’s when it comes to establishing a career and financial independence, I recently collaborated on a survey with Zync from American Express to assess their behavior and concerns. The study revealed that nearly nine out of 10 of the 20-somethings surveyed are asking themselves, “What am I going to do with my life?” This question is often paralyzing for 20-somethings because, based on a lot of the career advice they’ve repeatedly received, they think they must determine what they want to do for the rest of their life before they can really start their life. Gen Y spends more time and energy pondering this question (often while sitting in Starbucks) than previous generations have. And even those who are ready and willing to get to work are having trouble securing a job.

Furthermore, 86 percent describe their current financial situation as “stressful,” 57 percent are still financially dependent on parents/family to help pay bills, and 52 percent feel they are facing financial challenges their parents never had to deal with, according to the Zync Quarterlife survey. Yes, the current job market and economy contribute to the sense of overwhelm 20-somethings feel. And in my opinion, from extensive experience with Gen Y, the lack of instruction and discussion on navigating the nuts and bolts of life plays an even more significant role in these findings.

I believe today’s 20-somethings are an incredibly promising generation, and I often defend them to members of older generations. Yet their often idealistic views are creating huge Expectation Hangovers® as they are facing a challenging economy and job market. But with the right education, resources, and changes in behavior and attitude, I know that this generation of young people can become financially empowered and productive members of society.
To follow is a condensed list of practical tips that 20-somethings can use to chart a path toward independence that were developed as part of my work on the Quarterlife Project with Zync.

*Get Fiscally Fit.* The secret to maintaining a healthy weight is willpower; being fiscally fit also requires careful monitoring of money-in versus money-out. Keeping a budget in your head is not enough; create an in-depth, written-out budget where you can input all your bills, spending and earnings. Exercise plastic willpower and do not spend what you don’t have. If you have debt, commit to paying a minimum amount toward it each month. And *save!* Even putting aside $10 per month promotes a healthy fiscal habit.

*Stop Using the Economy as Your Scapegoat.* Don’t use the economy as an excuse for not taking steps toward your goals. Be proactive rather than reactive. For example, if you are interested in travel, research travel exchange programs that will pay your way. If furthering your education is a goal, be resourceful by applying for scholarships, grant programs and low-interest loans for continuing education.

*Get a Job. Any Job. Don’t Wait for a Career.* If you are earning little to no money because you are waiting for your dream job to show up (or a job that is in the field of your college degree), it’s time to stop waiting and start working. Make having a job and earning money your priority. Any job you get now is a step toward establishing your career and financial independence. And there is work available; sometimes you just have to create it. Think about skill sets you have and things you can do to earn money: babysitting, tutoring, temping, dog-walking, computer support, etc. Even if you have to take on several odd jobs at a time, at least you will be a wage earner, which increases your chances of finding a more permanent job.

*Get Off Your Parent’s Payroll.* A lot of Gen Y’ers are fortunate to have parents who can afford to support or subsidize their lives. The downside of this is you may be less motivated to figure out how to support yourself. Instead of asking your
parents for cash, ask them for education on the things about money you don’t understand. Rather than having them pay your bills, take out a loan from them (with interest!) and begin to pay them yourself.

*Increase Your Financial IQ.* You have the ability to empower yourself financially by learning about money, credit and investing. The problem of a lack of knowledge about money has many solutions. Make learning a social activity by starting a book club where the focus is on financial education. Take advantage of all the free online resources for advice and tools to help with your finances. Interview financially successful people in your life, and do not be embarrassed to ask questions that you may think make you look stupid. The only way to learn is to ask!

It isn’t necessary to completely throw away well-meaning advice about finding something that you truly love to do; just go about it a different way. I encourage 20-somethings to take action to become independent. And remember that discovering your passion and becoming financially successful does not usually happen overnight — just take a look at the people who are doing it that are in their 30’s, 40’s, 50’s and beyond.

As Jim Rohn once said, “Formal education will make you a living; self-education will make you a fortune.” Self-education will help fill in those gaps that may exist. And who knows... maybe in the process, you’ll find that passion that will lead you to prosperity.
SECURITY: SECURITY SPENT

Essential Question: What Are Trade-offs?

Learning Targets:

Students will:

- Explain the difference between wants and needs.
- Gain perspective on the costs of different lifestyle choices.
- Reflect on trade-offs to stay within a budget.

Lesson Overview

In this exploration of security, the YPs will first begin to explore wants versus needs in a survival task. Through an online budgeting simulation, they will then apply this knowledge to the challenge of maintaining survival based on a fixed income. Using a gallery walk protocol, the YPS will then get to “dream big” by choosing various aspects of a lifestyle they want. In future lessons, they will consider what security they need in order to maintain this lifestyle.
Lesson Agenda

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<td>Work Time</td>
<td>• SPENT Simulation (20 min)</td>
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<td></td>
<td>• Dream Big Gallery Walk (10 min)</td>
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<tr>
<td>Closure (5 min)</td>
<td>• Take Five to Reflect</td>
</tr>
</tbody>
</table>

Materials

- Young Professional student packet
- Computers or mobile devices for student use.
- Dream Big stations.

FACILITATION NOTES

Options for Naviance. For districts that use Naviance, there is a product called The Real Game ([http://www.realgameonline.ca](http://www.realgameonline.ca)). This provides an excellent online simulation where students select their lifestyle, hobbies, homes, etc. They then select a career, and have to re-budget to make their lifestyle fit within their reality. This can be used in place of the paper version of this activity.

The Real Game: [http://www.realgame.ca/en/games/TRG/index.html](http://www.realgame.ca/en/games/TRG/index.html). This is an in-depth game with options for different grade levels, with detailed facilitator notes, and multiple sessions. It emphasizes the “high five”:

1. **Change is Constant**: We change constantly and so does the world around us—including the working world. Most people now encounter many jobs, in different occupations, organizations, and industry sectors during their lifelong career journey. Adaptability and resilience are important skills to master. Every change, good or bad, brings new opportunities.

2. **Learning is Lifelong**: Since change is constant, learning needs to be on-going. Learning does not end with high school graduation or completion of post-secondary studies or training. Opportunities to learn are everywhere! Learn to recognize them and make your learning lifelong.

3. **Focus on the Journey**: Life is a journey. Identifying your goals and purpose gives your life direction. However, people who are too fixed on a destination can miss the doors of opportunity, relationships, situations, and possibilities that present themselves along the way. Become a good traveler on the journey of life.
4. **Access Your Allies:** The journey of life is not solitary. Friends, relatives, teachers, and neighbors can be willing and helpful allies in choosing next steps on your life journey. Anyone who knows and cares about you can be a great ally for you, and you for them.

5. **Follow Your Heart:** Know yourself, believe in yourself, and follow your heart. Imagining your future helps you understand what you really want in life. Knowing who you really are and what you want makes you strong and motivates you through life’s challenges. Believe in yourself, and never be afraid to dream.


**IN ADVANCE**

- Set up computers or mobile devices and bookmark the SPENT activity.

**Vocabulary**

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
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<tbody>
<tr>
<td>security</td>
<td>needs, wants, rankings, survival</td>
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</table>
Opening (15 min)

Initiative: Lost on Mars (15 min)

In the near future, the Orion program plans to send the first humans to Mars. While every preparation is being put into place to ensure the mission to Mars is successful, NASA must plan for setbacks. For today’s activity, we are going to imagine your Orion crew has to make an emergency landing on Mars.

1. Use equity sticks to select groups or form ahead of time.
2. Direct students to the <Lost on Mars Handout> in their student packets.
3. Explain the Double Ranking system.
   - YPs rank their items individually.
   - After two minutes, they will collaborate in groups to create a shared group ranking.
   - Students will have eight minutes to discuss and decide on their group ranking. As in any emergency, time is of the essence!
4. Check for Understanding: Who can share the steps we will take in this activity?
5. After groups have completed their shared rating, project NASA's rankings and explanations.

Debrief: Lost on Mars

How did you determine what need was the most important? What is a need? In your life, what needs do you have?

Listen for: Shelter, air, food, love, security, freedom, respect.

Ask: How do you separate out needs from wants?

Work Time

Simulation: SPENT (20 min)

Your teams did a fine job of identifying your survival needs in extreme conditions. Next you will try to survive in a different extreme environment—making ends meet as an adult. You will take on the role of an adult who has recently lost their job. The objective is to last a
month without running out of money. You may have to make decisions that you would not normally make. Get ready to experience SPENT. Please make note of your choices on your SPENT: Mission Notes.

1. **Ask** the YPs to review their mission notes, so they will know when they need to record information. In pairs, have them play [http://playspent.org](http://playspent.org).
   
   - Working in pairs, they will need to **discuss** decisions and come to a consensus before making a selection.
   - YPs will **follow** the online simulation in pairs, which will take about ten minutes. Fast finishers can repeat the scenario, as the simulation will offer different choices.
   - YPs should each **complete** separate <SPENT Mission Notes>.

**SPENT Debrief**

*How many of you thought a thousand dollars was a lot of money? Did your view change over the simulation? What were some of the situations that you faced?*

*What decisions did you make? What were the results of those decisions? Did a decision ever “come back to haunt you”?*

*What would you have done differently if you had more money?*

Now that you have completed the mission successfully, you are ready to think about your future as an adult. Right now, a thousand dollars sounds like a lot. However, as you just experienced, few people want to be in the position of being “spent”—surviving on 1,000 dollars a month. Many people have to—and you experienced a taste of that lifestyle. It’s stressful and hard to find options.

We want you to have many lenses to make decisions about your future. The lens we are focusing on now is the lens of **security**. What does security mean?

**Listen for:** Being safe, job security, not having to be stressed.

*In order to make good decisions, it is important to have and understand facts before you make your decisions. While few people will want a “spent” lifestyle, it is important to know what kind of lifestyle meets one’s needs, values, and vision. This is different for every person. Just like having a low income has constraints like the ones experienced in SPENT, having a luxurious lifestyle has limits too: it requires a job that generates high amounts of income.*
Dream Big Gallery Walk (10 min)

We are going to start by having you select your “Dream Big” lifestyle. You will select where you want to live, what you want to drive, and things you want to do in your leisure (spare) time.

⇒ In advance, prepare space for each decision group (Housing, Transportation, Leisure) with photos and text for each choice.

1. **Model** walking around and selecting a house, car, or leisure activity. Model recording the choice and its cost on the <Dream Big Organizer>.
2. **Play** music. As YPs listen, ask them to silently visit the groups and record their first round of lifestyle choices on the <Dream Big Organizer>. When the music stops, have them return to their seat.
3. **Circulate** to assist.
4. **Instruct** them to add up the costs of their lifestyle.
5. **Collect** these organizers until the next session (Keep it Real Round One).

You just selected one lifestyle and added up the costs. Next session we will continue our simulation for exploring the lens of security.

Closure (5 min)

Take Five to Reflect

To close, let’s take a moment to reflect on the Spent activity—especially as compared to the Dream Big Gallery Walk.

Direct students to the <Take Five To Reflect> Exit Ticket in their student packets.

Say: Reflect on a decision you struggled to make in order to “last the month”. What thoughts went into the decision, and did it align with your values? How did the decision make you feel?
School to Home Connection

Ask an adult about a time they had to make a difficult decision to make ends meet. What was the challenge and how did they solve it? How did they feel about the situation?
SECURITY: What are Trade-Offs?

Today’s Learning Objectives:

I can:

☐ Explain the difference between wants and needs.
☐ Gain perspective on the costs of different lifestyle choices.
☐ Reflect on the trade-offs to stay within a budget.

In this lesson, I will encounter two simulations that will initiate thinking about budget concerns. After several lessons about spark and individual interests, the security lessons begin to bring in another practical way to address careers. In the activities presented, I must make choices and rank wants and needs while budgeting. Through this lesson, I will begin thinking about the real-world costs associated with daily life and how dealing with them pertains to career success.

Today’s Activities:

☐ Initiative: Lost on the Moon
☐ SPENT Simulation
☐ Dream Big Gallery Walk
☐ Take Five to Reflect
**LOST ON THE MARS**

Your spaceship has just crash-landed on the Mars. You were scheduled to rendezvous with a mother ship 200 miles away on the surface of the Mars, but the rough landing has ruined your ship and destroyed all the equipment on board except for the 15 items listed below. Your crew’s survival depends on reaching the mother ship so you must choose the most critical items available for the trip. Your task is to rank the 15 items in terms of their importance for survival. Place the number 1 by the most important, number 2 by the second most important, and so on.

<table>
<thead>
<tr>
<th>Individual Rating</th>
<th>Item</th>
<th>Group Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Box of matches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Food concentrate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fifty feet of nylon rope</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Parachute silk</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Solar-powered portable heating unit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Two 45-caliber pistols</td>
<td></td>
</tr>
<tr>
<td></td>
<td>One case of dehydrated milk</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Two 100-pound tanks of oxygen</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stellar map (of the moon’s constellations)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Self-inflating life raft</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Magnetic compass</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Five gallons of water</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Signal flares</td>
<td></td>
</tr>
<tr>
<td></td>
<td>First-aid kit containing injection needles</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Solar-powered FM receiver-transmitter</td>
<td></td>
</tr>
<tr>
<td>ITEM</td>
<td>NASA REASONING</td>
<td>NASA RANK</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>Box of Matches</td>
<td>No oxygen on the moon: worthless</td>
<td>A</td>
</tr>
<tr>
<td>Food Concentrate</td>
<td>Efficient means of energy</td>
<td>4</td>
</tr>
<tr>
<td>50ft Nylon rope</td>
<td>Useful in scaling cliffs, tying injured together, etc.</td>
<td>6</td>
</tr>
<tr>
<td>Parachute silk</td>
<td>Sun protection</td>
<td>8</td>
</tr>
<tr>
<td>Solar Powered heating unit</td>
<td>Not needed unless on dark side of the moon</td>
<td>13</td>
</tr>
<tr>
<td>2 45-Caliber Pistols</td>
<td>Possible means of propulsion</td>
<td>11</td>
</tr>
<tr>
<td>Case of dehydrated milk</td>
<td>Bulkier duplication of food concentrate</td>
<td>12</td>
</tr>
<tr>
<td>Two 100lb oxygen tanks</td>
<td>Most pressing survival need</td>
<td>1</td>
</tr>
<tr>
<td>Stellar Map</td>
<td>Primary means of navigation</td>
<td>3</td>
</tr>
<tr>
<td>Self-inflating life raft</td>
<td>Co2 bottle in raft may be used for propulsion</td>
<td>9</td>
</tr>
<tr>
<td>Magnetic Compass</td>
<td>Magnetic field on moon not polarized: useless</td>
<td>14</td>
</tr>
<tr>
<td>5 gals. Water</td>
<td>Replacement for tremendous liquid loss on light side of moon</td>
<td>2</td>
</tr>
<tr>
<td>Signal Flares</td>
<td>Distress signal when mother ship is located</td>
<td>10</td>
</tr>
<tr>
<td>First-aid kit with injection needles</td>
<td>Needles fit special aperture in space suits</td>
<td>7</td>
</tr>
<tr>
<td>Solar-powered FM 2-way radio</td>
<td>For communication with mother ship, but FM requires line-of-sight transmission, short range</td>
<td>5</td>
</tr>
</tbody>
</table>

TOTAL ERROR POINTS: ________
SPENT: Mission Notes

Assignment: Last the month on 1,000 Dollars

What job did you have?

How much did you earn before taxes?

After?

Name at least three choices you would “do differently” if you had more money:

•

•

•

Did you make it through the month?

What is one fact you learned about the challenges many adults face in “trying to make ends meet”?
## Dream Big Organizer

Name: ________________

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where I want to live…</td>
<td></td>
</tr>
<tr>
<td>What I want to drive…</td>
<td></td>
</tr>
<tr>
<td>What I want to do with my free time…</td>
<td></td>
</tr>
</tbody>
</table>

**Total Cost: ________________**
**Take Five to Reflect**

*Directions.* Reflect on a difficult decision you made during the Spent activity in order to “last the month”. How did you come to this decision, and did it align with your values? How did the decision make you feel? How was the Dream Big activity different?

____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________

**School to Home Connection**

*Directions.* Interview an adult at home or in your community about a time they had to make a difficult decision to make ends meet. What was the challenge and how did they solve it? How did they feel about the situation?

____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
## Facilitator Documents:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Box of Matches</td>
<td>No oxygen on the moon: worthless</td>
<td>15</td>
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<td>For communication with mother ship, but FM requires line-of-sight transmission, short range</td>
<td>5</td>
</tr>
</tbody>
</table>
SECURITY: KEEP IT REAL, ROUND 1

**Essential Question:** What Lifestyle Can I Afford with a High School Diploma?

**Learning Targets:**

Students will:

- Make trade-offs to stay within a budget.
- Create a budget based on real-world constraints.
- Connect academic preparation with resulting opportunities and constraints.

**Lesson Overview**

This first round of this simulation focuses on the lifestyle students would have with jobs that require only a high school diploma. The overall goal is important: Help students develop a deeper conceptual understanding about economic realities that will face them as young adults, and compare and contrast options available to them based on decisions under their control.
Lesson Agenda

<table>
<thead>
<tr>
<th>Stage</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening (5 min)</td>
<td>• Keep It Real: Think, Write, Pair, Share</td>
</tr>
<tr>
<td>Work Time</td>
<td>• Simulation: Keep It Real, Round 1 (40 min)</td>
</tr>
<tr>
<td>Closure (5 min)</td>
<td>• Keep It Real, Round 1 Debrief</td>
</tr>
</tbody>
</table>

Materials

- Young Professional student packet
- Projector and speakers for video
- Lifestyle Stations
- Facilitator Resources 1-3 printouts

FACILITATION NOTES

Incomes and Expenses. While some students may have experience with earning money, few middle school age youth understand the expenses they will face as young adults. Moving beyond discretionary income (what young people spend on music downloads and movies) to thinking about expenses and income is an important step in empowering young people to think through their future through the Security Lens. By role-playing the challenge of having income cover expenses, young people will have a better understanding of salaries, expenses, and how $1,000 isn't really as much as it sounds.

Housing, Transportation, and Leisure Items. Using the <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items> appropriate for your state, create a packet for students to choose housing, transportation, and leisure options from. As students begin to make choices, be sure to highlight the way the choices are presented: For example, living at home with your parents is presented as an option to limit the cost of housing; additionally, some leisure items are too expensive to pay in full, so they have been divided into smaller payments. As you explain these scenarios, relate them to the real-world (i.e. dividing expensive leisure items into smaller payments often means making payments with interest- which will bring the total cost higher). As an extension, this can be made into a math-rich activity with varying interest rates.

Options for Naviance. Some districts use Naviance. They have a product called The Real Game (<http://www.realgameonline.ca>). This provides an excellent online simulation where students select their lifestyle, hobbies, homes, etc. They then select a career, and have to re-
budget to make their lifestyle fit within their reality. This can be used in place of a paper-based simulation.

**Source Material.** This lesson was modified slightly from a 9th grade lesson in the curriculum from Roads to Success. The full lesson can be found at: https://secure.cfwv.com/images/wv/PDFs/RTS/Facilitators_Guides/Grade_7-12/G9_7-12_MoneyMatters1.pdf.

**IN ADVANCE**

- Make transparencies of the following pages:
  - Student Handbook page 103, Monthly Budget Worksheet 1
  - Student Handbook page 104, Expenses Worksheet 1
  - Student Handbook page 105, Percentage Calculator
- Print out Facilitator Resource 1, Monthly Salary Cards, for your state and cut out the individual cards.
- Create packets of housing, transportation, and leisure items for each student, using Facilitator Resource 2.
  - Facilitator Resource 2, You Choose: Housing for Your State Only
  - Facilitator Resource 3, You Choose: Transportation and Leisure Items. (Note, if you prefer, you may create a class set of packets and reuse from class to class.)
- Note: Facilitator Resource 1 provides career descriptions and salaries based on information from www.cfwv.com. You may wish to consider reviewing and updating this information. Facilitator Resources 2 and 3 provide choices for housing, transportation, and leisure items, which students select to create annual budgets. Local housing options have been provided for urban (NYC) and rural areas (NY, PA, WV). You may wish to provide alternatives specific to your region, updated to reflect current prices.

**Vocabulary**

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>budget, deductions, expense, gross income, net income</td>
<td>income</td>
</tr>
</tbody>
</table>
Opening (5 min)

Keep It Real: Think, Write, Pair, Share

Last class you were asked to “Dream Big” in terms of your future. Our activity focused on material objects: houses, cars, and bling. A productive, happy, and satisfying life goes beyond “Lifestyles of the Rich and Famous”. You then went home and asked your family what they value most in life. Now, take a moment to think about your future. What is most important to you in order to feel happy?

1. Have the YPs reflect on the question and record their ideas.
2. After recording thoughts, have the YPs share with a neighbor three things they think are important for their future happiness.

Work Time

Simulation: Keep it Real, Round 1 (40 min)

Last class we focused on “dreaming big” without much thought to reality. For most of us, life doesn’t work that way. Today we will travel ahead to your high school graduation. How exciting it will be to finally be an adult!

Ask: What are some differences between being a child and being an adult?

Today you will get to start making your own decisions—but you also have to pay your own way. Welcome to adulthood. We will make it easy because you won’t have to apply for a job. Today you will select a job you would qualify for right out of high school.

Each card will list your job and your salary (how much you make). Take a moment to read your card.

1. Distribute cards.
2. After giving YPs a moment to read, ask them to turn to a peer to discuss:
   - What do you notice about your job?
   - How much do you make?
   - What will you spend this money on?
3. **Distribute** pre-made packets for housing, transportation, and leisure items you’ve created for your state using <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items>.

4. **Have** the YPs select housing, transportation, and leisure items and pair-share with a partner.

5. **Highlight** the different options provided: rent vs. purchasing a home, living at home with parents, using public transportation vs. buying a car, making smaller divided payments for more expensive leisure items, etc.

6. **Ask:** What considerations did you make as you were selecting your options? How did you make decisions?

7. **Use** equity sticks to solicit responses.

8. **Listen for:** I made decisions based on my income and expenses. (Answers may vary. If it is not already shared, be sure to emphasize that making decisions is affected by your expenses and income.)

**Keep It Real: Budgeting**

As you were making decisions for housing, transportation, and leisure items, you should have considered your income and expenses. Now, let’s put those considerations to the test. Can you actually afford the options you selected with your income?

1. **Direct** YPs to the <Budgeting Table> in their student packets.

2. **Explain** that students will list their source of monthly income in the right column of the table.

3. The YPs will then **list** their expenses in the appropriate row of the left column of the table. Under housing, they should add their monthly rent or mortgage payment. Repeat for both transportation and leisure items selected.

4. **Ask:** Can you afford the options you selected based on your monthly income? How do you know?

5. **Listen for:** I still had money left over after subtracting my expenses from my monthly income.

6. **Explain** that if money was left over after taking out expenses, this would need to go towards other bills.

7. **Ask:** What other expenses might you have on a monthly basis?

8. **Listen for:** Groceries, utilities (cable, internet, electricity, heat, water), clothing, etc.

9. **Have** the YPs brainstorm monthly costs for these items and plug them into “Other Costs” in the left column of the table.

10. **Ask:** Do you have enough money to afford these additional costs? What can you revisit in your housing, transportation, and leisure options to ensure you can afford all of your costs?

11. **Provide** time for the YPs to revisit their packets and select other options that fit within their monthly income budget.

---

**As an extension, turn this into a math-rich activity where students explore the total cost of leisure items based on different interest rates on smaller payments.**

---

**For students who fall within budget, ask:** What would you do with the money you have left over? Encourage students who fall well under budget to revisit other housing, transportation, and leisure options. Emphasize that the goal is not to spend all of the monthly income—it is best to have some leftover to save for the future and/or emergencies.
12. Have students pair share their new options and any adjustments they needed to make to fit their budgets.

**Closure (5 min)**

**Keep It Real, Round 1 Debrief**

I hope you enjoyed your life as an adult! Let’s take a moment to debrief.

- What differences did you experience between your “dream lifestyle” and what you could afford during round one?
- What surprised you in this simulation? Did your month salary “go” as far as you initially thought it would?
- If having a different house, car, or leisure activities are important to you, how could you earn extra money?

**Listen for:** Save money, take a second job, look for a new job, go to school to get a different career.

**School to Home Connection**

**Interview: My Life After High School**

Ask an adult about their first job during or right out of high school. When they first lived on their own, what was their lifestyle like? How have their priorities changed now that they have a family?
SECURITY: What Lifestyle Can I Afford with a High School Diploma?

Today's Learning Objectives:

I can:

- Make trade-offs within a budget.
- Create a budget based on real-world constraints.
- Connect academic preparation with resulting opportunities and constraints.

This first round of this simulation focuses on the lifestyle I would have with jobs that require only a high school diploma. The goal of this lesson is to help me develop a deeper understanding about economic realities that I will face as a young adult, and compare and contrast options available to me based on decisions under my control.

Today's Activities:

- Keep It Real: Think, Write, Pair, Share
- Simulation: Keep It Real, Round 1
- Keep It Real, Round 1 Debrief
Think, Write, Pair, Share

**Directions.** Last class you were asked to “Dream Big” in terms of your future. Our activity focused on material objects: houses, cars, and bling. A productive, happy, and satisfying life goes beyond “Lifestyles of the Rich and Famous”. You then went home and asked your family what they value most in life. Now, take a moment to think about your future. What is most important to you in order to feel happy? Brainstorm as many ideas as you can. When instructed to do so, share your top three with a neighbor.

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 

My Top Three:

1. 
2. 
3.
# Monthly Budget Worksheet 1

**Career __________________________ Education Level __________________________**

Use this worksheet to subtract taxes and expenses from your gross monthly income.

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A) Gross Monthly Income</td>
<td>$__________</td>
</tr>
<tr>
<td>B) Deductions (30% of A)</td>
<td>$__________</td>
</tr>
<tr>
<td>C) Net Monthly Income (A – B = C)</td>
<td>$__________</td>
</tr>
</tbody>
</table>

|  |
|--------------------------|---|
| G) Total Monthly Expenses | $__________ | (from Expenses Worksheet on page 106) |

|  |
|--------------------------|---|
| H) Monthly Balance | $__________ | (C – G = H) |
**Expenses Worksheet 1**

Use this worksheet to add up your expenses for one month.

<table>
<thead>
<tr>
<th>Expenses: Details</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>D) Housing Costs</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly rent or mortgage $___________</td>
<td>$___________</td>
</tr>
<tr>
<td>Household bills + $___________</td>
<td></td>
</tr>
<tr>
<td>(30% of rent or mortgage)</td>
<td></td>
</tr>
<tr>
<td>(Multiply rent/mortgage by .3)</td>
<td></td>
</tr>
<tr>
<td><strong>E) Transportation Costs</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly payment or $___________</td>
<td>$___________</td>
</tr>
<tr>
<td>other transportation costs</td>
<td></td>
</tr>
<tr>
<td>Vehicle maintenance + $___________</td>
<td></td>
</tr>
<tr>
<td>(30% of monthly payment)</td>
<td></td>
</tr>
<tr>
<td>(Multiply car payment by .3)</td>
<td></td>
</tr>
<tr>
<td><strong>F) Other Costs</strong></td>
<td></td>
</tr>
<tr>
<td>Leisure Item: ____________ $___________</td>
<td></td>
</tr>
<tr>
<td>Leisure Item: ____________ $___________</td>
<td></td>
</tr>
<tr>
<td>Leisure Item: ____________ $___________</td>
<td>$___________</td>
</tr>
<tr>
<td>Groceries (at least $250) $___________</td>
<td></td>
</tr>
<tr>
<td>Clothing $___________</td>
<td></td>
</tr>
<tr>
<td>Entertainment $___________</td>
<td></td>
</tr>
<tr>
<td>Other Expenses $___________</td>
<td></td>
</tr>
<tr>
<td><strong>G) Total Monthly Expenses (D + E + F)</strong></td>
<td>$___________</td>
</tr>
</tbody>
</table>
Percentage Calculator (optional, from previous lesson)

Knowing how to calculate percentages is a handy skill to have. Eating in a fancy restaurant? You’ll need percentages to figure out the tip. Shopping at a big sale? Percentages will help you figure out what you can afford to buy.

In this lesson, you’ll need percentages to figure out your take-home pay and your household and car expenses. Use the table below to help.

For example, if you make $2000 a month, 10% of your income is $200. 30% of your income is $600, as shown in the shaded boxes below.

<table>
<thead>
<tr>
<th>Monthly income, house payment, or car payment</th>
<th>10% (Drop the last number)</th>
<th>30% (Add 10% 3 times, or multiply 10% by 3.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>10</td>
<td>30</td>
</tr>
<tr>
<td>200</td>
<td>20</td>
<td>60</td>
</tr>
<tr>
<td>300</td>
<td>30</td>
<td>90</td>
</tr>
<tr>
<td>400</td>
<td>40</td>
<td>120</td>
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<tr>
<td>500</td>
<td>50</td>
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<tr>
<td>600</td>
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<td>1800</td>
<td>180</td>
<td>540</td>
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<tr>
<td>1900</td>
<td>190</td>
<td>570</td>
</tr>
<tr>
<td>2000</td>
<td>200</td>
<td>600</td>
</tr>
<tr>
<td>2100</td>
<td>210</td>
<td>630</td>
</tr>
<tr>
<td>2200</td>
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<tr>
<td>2300</td>
<td>230</td>
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<tr>
<td>2400</td>
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<tr>
<td>2500</td>
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<td>780</td>
</tr>
<tr>
<td>2700</td>
<td>270</td>
<td>810</td>
</tr>
<tr>
<td>2800</td>
<td>280</td>
<td>840</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly income, house payment, or car payment</th>
<th>10% (Drop the last number)</th>
<th>30% (Add 10% 3 times, or multiply 10% by 3.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2900</td>
<td>290</td>
<td>870</td>
</tr>
<tr>
<td>3000</td>
<td>300</td>
<td>900</td>
</tr>
<tr>
<td>3100</td>
<td>310</td>
<td>930</td>
</tr>
<tr>
<td>3200</td>
<td>320</td>
<td>960</td>
</tr>
<tr>
<td>3300</td>
<td>330</td>
<td>990</td>
</tr>
<tr>
<td>3400</td>
<td>340</td>
<td>1020</td>
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<tr>
<td>3500</td>
<td>350</td>
<td>1050</td>
</tr>
<tr>
<td>3600</td>
<td>360</td>
<td>1080</td>
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<td>3700</td>
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<tr>
<td>3800</td>
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<td>1140</td>
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<tr>
<td>3900</td>
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<td>1350</td>
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<tr>
<td>4600</td>
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<td>1380</td>
</tr>
<tr>
<td>4700</td>
<td>470</td>
<td>1410</td>
</tr>
<tr>
<td>4800</td>
<td>480</td>
<td>1440</td>
</tr>
<tr>
<td>4900</td>
<td>490</td>
<td>1470</td>
</tr>
<tr>
<td>5000</td>
<td>500</td>
<td>1500</td>
</tr>
<tr>
<td>5100</td>
<td>510</td>
<td>1530</td>
</tr>
<tr>
<td>5200</td>
<td>520</td>
<td>1560</td>
</tr>
<tr>
<td>5300</td>
<td>530</td>
<td>1590</td>
</tr>
<tr>
<td>5400</td>
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<tr>
<td>5500</td>
<td>550</td>
<td>1650</td>
</tr>
<tr>
<td>5600</td>
<td>560</td>
<td>1680</td>
</tr>
</tbody>
</table>
School to Home Connection

*Directions.* Interview an adult at home or in your community about their first job during or right out of high school. When they first lived on their own, what was their lifestyle like? How have their priorities changed now that they have a family?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Facilitator Documents:

Keep It Real Simulation Part 1 Documents

- Facilitator Resource 1, Monthly Salary Cards: High School Degree
- Facilitator Resource 2, You Choose: Housing for Your State Only
- Facilitator Resource 3, You Choose: Transportation and Leisure Items.
## Monthly Salary Cards

<table>
<thead>
<tr>
<th>Home Appliance Repairer</th>
<th>Baker</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Repairs, adjusts, and installs all types of electric household appliances and tools. Observes appliances during operation and examines mechanical and electrical parts to diagnose a problem. Replaces worn and defective parts, such as switches, bearings, belts, gears, and wiring on appliances.</td>
<td>Mixes and bakes ingredients according to recipes to produce breads, pastries, and other baked goods. Goods are produced in large quantities for sale in businesses such as grocery stores.</td>
</tr>
</tbody>
</table>
| **Monthly salary (entry level): $1575**  
**NY** | **Monthly salary (entry level): $1430**  
**NY** |

<table>
<thead>
<tr>
<th>Bank Teller</th>
<th>Brickmason</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Receives and pays out money in a financial institution. Keeps records.</td>
<td>Sets bricks, concrete blocks, masonry panels, and other masonry materials to construct or repair walls, partitions, arches, sewers, and other structures.</td>
</tr>
</tbody>
</table>
| **Monthly salary (entry level): $1470**  
**NY** | **Monthly salary (entry level): $3010**  
**NY** |

<table>
<thead>
<tr>
<th>Bus Driver</th>
<th>Cashier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Drives a bus to transport passengers from place to place within a city or town or from city to city. Drives vehicles over routes and to specific destinations according to time schedules. Helps passengers with baggage, and collects tickets or cash fares.</td>
<td>Receives payments, issues receipts, handles credit transactions, accounts for the amounts received, and performs related duties in a wide variety of businesses. Resolves customer complaints. Answers customers’ questions and provides information on policies.</td>
</tr>
</tbody>
</table>
| **Monthly salary (entry level): $2600**  
**NY** | **Monthly salary (entry level): $1100**  
**NY** |
<table>
<thead>
<tr>
<th>Data Entry Keyer</th>
<th>Fast Food Cook</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifies the accuracy of data to be entered. Deletes incorrectly entered data.</td>
<td>Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.</td>
</tr>
<tr>
<td>Monthly salary (entry level): $1665 NY</td>
<td>Monthly salary (entry level): $1045 NY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Floral Designer/Florist</th>
<th>Home Health Aide</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.</td>
<td>Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients' laundry and cleans patients' rooms.</td>
</tr>
<tr>
<td>Monthly salary (entry level): $1500 NY</td>
<td>Monthly salary (entry level): $1310 NY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mover</th>
<th>Hotel/Motel Clerk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High School Degree</strong></td>
<td><strong>High School Degree</strong></td>
</tr>
<tr>
<td>Offer a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.</td>
<td>Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.</td>
</tr>
<tr>
<td>Monthly salary (entry level): $1430 NY</td>
<td>Monthly salary (entry level): $2036 NY</td>
</tr>
<tr>
<td>Postal Service Clerk</td>
<td>Security Guard</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Work in sorting rooms and/or at a</td>
<td>Stands guard at the entrance</td>
</tr>
<tr>
<td>service desk. Sorters separate the</td>
<td>or patrols the premises of</td>
</tr>
<tr>
<td>incoming and outgoing mail and</td>
<td>business or other establishments to prevent theft,</td>
</tr>
<tr>
<td>packages with the help of automated</td>
<td>violence, or infractions of rules. Guards property</td>
</tr>
<tr>
<td>machines. Window clerks assist</td>
<td>against fire, theft, vandalism, and illegal entry.</td>
</tr>
<tr>
<td>customers with purchasing postage,</td>
<td>Monthly salary (entry level):</td>
</tr>
<tr>
<td>mailing packages, and filling out</td>
<td>$1360 NY</td>
</tr>
<tr>
<td>forms.</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $3150</strong></td>
<td></td>
</tr>
<tr>
<td>NY</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Short-order Cook</th>
<th>Telemarketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Prepares and cooks to order avariety of foods that require only a short preparation time. May take orders from customers and serve patrons at counters or tables.</td>
<td>Contacts customers by phone to persuade them to purchase merchandise or services. Explains features and prices of products or services. Gets information about customers, such as name, address and payment method, and enters orders into a computer. Maintains records of contacts, accounts and orders.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $1560</strong></td>
<td><strong>Monthly salary (entry level): $1535</strong></td>
</tr>
<tr>
<td>NY</td>
<td>NY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Heavy Truck Driver</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td></td>
</tr>
<tr>
<td>Drives trucks that carry materials weighing 3 tons or more. Drives trucks to transport and deliver freight, building materials, farm supplies, or other heavy cargo. Keeps a driving log according to state and federal regulations. Operates equipment on vehicles to load and unload cargo, or loads and unloads by hand.</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $2365</strong></td>
<td></td>
</tr>
<tr>
<td>NY</td>
<td></td>
</tr>
<tr>
<td>Profession</td>
<td>Education</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Home Appliance Repairer</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Baker</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Bank Teller</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Brickmason</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Bus Driver</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Cashier</td>
<td>High School Degree</td>
</tr>
</tbody>
</table>
| **Data Entry Keyer**  
High School Degree | **Fast Food Cook**  
High School Degree |
|---|---|
| Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifies the accuracy of data to be entered. Deletes incorrectly entered data.  

**Monthly salary (entry level):** $1665 PA | Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.  

**Monthly salary (entry level):** $1050 PA |
| **Floral Designer/Florist**  
High School Degree | **Home Health Aide**  
High School Degree |
|---|---|
| Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.  

**Monthly salary (entry level):** $1325 PA | Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients’ laundry and cleans patients’ rooms.  

**Monthly salary (entry level):** $1240 PA |
| **Mover**  
High School Degree | **Hotel/Motel Clerk**  
High School Degree |
|---|---|
| Offers a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.  

**Monthly salary (entry level):** $1470 PA | Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.  

**Monthly salary (entry level):** $1370.  
**Monthly salary (entry level):** $1712 PA |
<table>
<thead>
<tr>
<th><strong>Postal Clerk</strong></th>
<th><strong>Security Guard</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Performs a variety of tasks in a post office, such as receiving letters and parcels; selling postage stamps, postal cards, and stamped envelopes; answering questions from the public; and placing mail in pigeon holes of mail rack or in bags according to name, address, zip code, or other scheme.</td>
<td>Stands guard at the entrance or patrols the premises of business or other establishments to prevent theft, violence, or infractions of rules. Guards property against fire, theft, vandalism, and illegal entry.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $3165 PA</td>
<td><strong>Monthly salary (entry level):</strong> $1275 PA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Short-order Cook</strong></th>
<th><strong>Telemarketer</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Prepares and cooks to order a variety of foods that require only a short preparation time. May take orders from customers and serve patrons at counters or tables.</td>
<td>Contacts customers by phone to persuade them to purchase merchandise or services. Explains features and prices of products or services. Gets information about customers, such as name, address and payment method, and enters orders into a computer. Maintains records of contacts, accounts and orders.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $1285 PA</td>
<td><strong>Monthly salary (entry level):</strong> $1365 PA</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>Heavy Truck Driver</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
</tr>
<tr>
<td>Drives trucks that carry materials weighing 3 tons or more. Drives trucks to transport and deliver freight, building materials, farm supplies, or other heavy cargo. Keeps a driving log according to state and federal regulations. Operates equipment on vehicles to load and unload cargo, or loads and unloads by hand.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $2315 PA</td>
</tr>
<tr>
<td><strong>Home Appliance Repairer</strong></td>
</tr>
<tr>
<td>-----------------------------</td>
</tr>
<tr>
<td>High School Degree</td>
</tr>
<tr>
<td>Repairs, adjusts, and installs all types of electric household appliances and tools. Observes appliances during operation and examines mechanical and electrical parts to diagnose a problem. Replaces worn and defective parts, such as switches, bearings, belts, gears, and wiring on appliances.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $1460</td>
</tr>
<tr>
<td><strong>WV</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Bank Teller</strong></th>
<th><strong>Brickmason</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Receives and pays out money in a financial institution. Keeps records.</td>
<td>Sets bricks, concrete blocks, masonry panels, and other masonry materials to construct or repair walls, partitions, arches, sewers, and other structures.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $1260</td>
<td><strong>Monthly salary (entry level):</strong> $2135</td>
</tr>
<tr>
<td><strong>WV</strong></td>
<td><strong>WV</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Bus Driver</strong></th>
<th><strong>Cashier</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Drives a bus to transport passengers from place to place within a city or town or from city to city. Drives vehicles over routes and to specific destinations according to time schedules. Helps passengers with baggage, and collects tickets or cash fares.</td>
<td>Receives payments, issues receipts, handles credit transactions, accounts for the amounts received, and performs related duties in a wide variety of businesses. Resolves customer complaints. Answers customers’ questions and provides information on policies.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level):</strong> $1510</td>
<td><strong>Monthly salary (entry level):</strong> $1020</td>
</tr>
<tr>
<td><strong>WV</strong></td>
<td><strong>WV</strong></td>
</tr>
<tr>
<td>Data Entry Keyer</td>
<td>Fast Food Cook</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifie the accuracy of data to be entered. Deletes incorrectly entered data.</td>
<td>Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $1425</strong></td>
<td><strong>Monthly salary (entry level): $1000</strong></td>
</tr>
<tr>
<td>WV</td>
<td>WV</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Floral Designer/Florist</th>
<th>Home Health Aide</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.</td>
<td>Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients' laundry and cleans patients' rooms.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $1110</strong></td>
<td><strong>Monthly salary (entry level): $1110</strong></td>
</tr>
<tr>
<td>WV</td>
<td>WV</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mover</th>
<th>Hotel/Motel Clerk</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>High School Degree</td>
</tr>
<tr>
<td>Offer a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.</td>
<td>Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.</td>
</tr>
<tr>
<td><strong>Monthly salary (entry level): $1225</strong></td>
<td><strong>Monthly salary (entry level): $1370</strong></td>
</tr>
<tr>
<td>WV</td>
<td>WV</td>
</tr>
<tr>
<td>Job Title</td>
<td>Education Level</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Postal Clerk</td>
<td>High School</td>
</tr>
<tr>
<td>Security Guard</td>
<td>High School</td>
</tr>
<tr>
<td>Short-order Cook</td>
<td>High School</td>
</tr>
<tr>
<td>Telemarketer</td>
<td>High School</td>
</tr>
<tr>
<td>Heavy Truck Driver</td>
<td>High School</td>
</tr>
</tbody>
</table>
## West Virginia Housing

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
<th>Rent Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIVE WITH YOUR FAMILY</strong></td>
<td>Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.</td>
<td></td>
</tr>
<tr>
<td>Rent: $200/month</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RIPLEY, WV</strong></td>
<td>Nice one bedroom apartment, 525-1/2 Church St. No pets. Water and sewage paid.</td>
<td>Rent: $285/month plus deposit&lt;br&gt;Share w/1 person: $143/month&lt;br&gt;Source: <a href="http://www.thetimesrecord.net">www.thetimesrecord.net</a> (for listing)&lt;br&gt;www.google.com (for picture)</td>
</tr>
<tr>
<td><strong>HARMONY HILLS, RIPLEY, WV</strong></td>
<td>This is a two bedroom/1 bathroom unit that is around a thousand square foot. It has new laminate flooring and tiled floors. It is close to shopping and about forty five minutes from Charleston, West Virginia.</td>
<td></td>
</tr>
<tr>
<td>Rent: $450/month</td>
<td>Share w/1 person: $225/month&lt;br&gt;Source: <a href="http://www.rent.com">www.rent.com</a></td>
<td></td>
</tr>
<tr>
<td>Location</td>
<td>Details</td>
<td>Rent/Share Costs</td>
</tr>
<tr>
<td>------------</td>
<td>-------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>MARTINSBURG, WV</td>
<td>Three level townhouse. 3 bedrooms, and 3 bathrooms. 2300 square feet. Air conditioning, washer/dryer in unit, microwave, dishwasher, carpeted flor, and deck/patio. Cats/dogs allowed.</td>
<td>Rent: $1250/month  Share w/2 people: $420/month</td>
</tr>
<tr>
<td>NEWTON, WV</td>
<td>2 bedrooms, 1 bath. Full, unfurnished basement. 1 car garage in basement. Wrap-around porch and room for a garden to enjoy summer days. Open kitchen/living/dining area. New flor coverings.</td>
<td>Cost: $50,000  Mortgage: $293.50 (based on fixed 30 year mortgage)  Share w/1 person: $150/month</td>
</tr>
<tr>
<td>RAVENSWOOD, WV</td>
<td>Three story home. 4 bedrooms and 3 bathrooms. Gorgeous home, close to schools and shopping. Needs some TLC. Great Potential! 2806 square feet. 2 car garage. House was built in 1833.</td>
<td>Cost: $95,000  Mortgage: $498/month (based on fixed 30 year mortgage)  Share w/3 people: $125/month</td>
</tr>
</tbody>
</table>
PRESTON, WV

Four year old home with 4 bedrooms and 2.5 bathrooms. Set on 4 acres in a quiet country setting. Features include large kitchen with family area, a separate dining room, living room, oak woodwork, ceramic tile, and master bedroom suite with jetted tub, fully furnished basement, and deck. Located 30+ minutes from Morgantown, 16 miles from Deep Creek Lake and the Wisp Ski Area.

Cost: $289, 000
Mortgage: $1, 803/month
(based on 30 years fixed rate mortgage)
Share w/5 people: $360/month
Source: www.homesdatabase.com

MORган, WV

Home located in the country on 6.17 acres, but only 4 miles from downtown area. 3 bedrooms and home office. 2.5 bathrooms, eat-in kitchen, formal dining room, living room, family room, rec room, laundry room. Attached garage for 1 car and carport.

Cost: $359, 000
Mortgage: $2, 683/month
(based on 30 years fixed rate mortgage).
Share w/2 people: $895/month
Source: www.homesdatabase.com
New York City Housing

LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

CANARSIE, BROOKLYN, NY

Rent: $150/week ($600/month)
Source: www.nydailynews.com

BRONX, NY
Renovated studio apartment with large living area. Hardwood floors, three windows. Located in a well maintained elevated building. Laundry available in basement. Only a short walk to the D train.

Rent: $700/month
Share w/1 person: $350/month
Source: www.craigslist.com
**BRONX, NY**

Apartment located in 3 family home. 2 flr walk-up. 3 bedrooms, master bedroom has air conditioning, 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

Rent: $1500/month  
Share w/ 2 people: $500/month  
Source: www.craigslist.com

---

**BRONX, NY**

2 bedroom, 2.5 bathroom condo. Hardwoodfloors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building.

Rent: $1200/month  
Share w/1 person: $600/month  
Source: www.craigslist.com

---

**MANHATTAN, NY**

Studio on the Upper East Side. Close to all transportation. Hardwoodfloors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals!

Cost: $265, 000  
Mortgage: $1, 631/month  
(based on 30 years fixed rate mortgage)  
Share w/1 person: $816/month  
Source: www.craigslist.com
**BRONX, NY**

Apartment located in 3 family home. 2 flor walk-up. 3 bedrooms, master bedroom has air conditioning. 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

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Share w/ 2 people: $500/month
Source: www.craigslist.com

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---

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Mortgage: $1, 631/month
(based on 30 years fixed rate mortgage)
Share w/1 person: $816/month
Source: www.craigslist.com
MANHATTAN, NY

Newly renovated one bedroom, marble bath, new kitchen with Stainless steel appliances, prewar details, good location, close to 1 train. Pets-OK. Located in Manhattan (Broadway and 109th street).

Rent: $2000/month
Share w/1 person: $1000/month
Source: www.craigslist.com

BRONX, NY

One family home. All brick exterior. 3 bedroom duplex over a 1 BR walk-in.
Hardwood floors. Attached garage and unfinished basement. Eat-in kitchen, living room, and dining room. 1 bathroom on each floor.

Cost: $385,000
Mortgage: $2,370/month
(based on 30 years fixed rate mortgage).
Share w/3 people: $593/month
Source: www.craigslist.com

WILLIAMSBURG,
BROOKLYN, NY

Two factories combined to form one large building. Loft style apartments feature amazing views of McCarren Park and Manhattan. 15 ft. ceilings, hardwood floors, skylights, and private terraces. Island kitchens with stainless steel appliances. Great storage space and laundry in the building. 2 bedroom and 2 bath apartment

Rent: $2600/month
Share w/1 person: $1300/month
Source: www.craigslist.com
### MANHATTAN, NY

Charming apartment with full three (3) bedrooms, two (2) baths in a luxury, full Service Building with a community courtyard/garden, private and bicycle storage rooms, and laundry and lounge room. Located on Madison Avenue. Just a short walk to Central Park. Steps to all, the 5 & 6 Subway Lines on Lexington, the 2 & 3 on Lenox, and the Metro North on Park Avenue.

Cost: $579, 000  
Mortgage: $3, 565/month  
(based on 30 years fixed rate mortgage).  
Share w/ 2 people: $1,190/month  
Source: www.craigslist.com

### BRONX, NY

3 family house with three separate units. On the ground floor is 3 bedroom unit, 2 bedroom unit on 1st floor, and 3 bedroom on top floor. Building is well-maintained. All brick exterior. Hardwood floors. Each unit has one bathroom, linen closets, kitchen and living room area.

Cost: $655, 000  
Mortgage: $4, 032  
(based on 30 years fixed rate mortgage).  
Share w/4 people: $810/month  
Source: www.craigslist.com
Pennsylvania Housing

**LIVE WITH YOUR FAMILY**
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

---

**OLEAN, PA**
One bedroom/one bathroom apartment on S. Side. Off street parking is available. No pets allowed.

Rent: $350/month
Share w/1 person: $175/month

Source: www.bradfordera.com

---

**BRADFORD, PA**
Located on Congress St., a beautiful and quiet residential neighborhood. 2 bedroom apartment features living room, dinette, and kitchen. Carpeted throughout with vinyl in kitchen and bathroom areas. Garage parking is available. Laundry facility on the premises.

Rent: $575/month
Share w/1 person: $288/month

Source: www.bradford.pl-cpo.com
ERIE, PA

Scenery Hills development. Residents have access to Lakeview Townhomes pool, clubhouse, laundry room and The Village exercise facility which is less than one mile away.

1050 square feet. 2 bedroom. Dishwasher, washer/dryer hookups, ceiling fan, vaulted ceilings, carpeting, air conditioner, refrigerator. Attached garage and assigned parking. No dogs/cats.

Rent: $705/month
Share w/1 person: $353/month

Source: www.rent.com

PITTSBURGH, PA

Do you want exciting city living? The Encore Apartments on 7th are for you. Enjoy the exercise area and club house. Each 1 bedroom apartment comes with central air conditioning, carpeted floors, and spacious closets. There is also a washer/dryer in the unit. Some available apartments have a balcony. Gas and water utilities included.

Rent (w/o balcony): $1200/month
Share w/1 person: $600/month
Rent (w/balcony): $1400/month
Share w/1 person: $700/month

Source: www.apartments.com
**DUKE CENTER, PA**

Very well maintained 2-bedroom, 1 story home on 75’ x 200’ lot. Property has a full basement - cement block. Interior has been recently repainted. Just a short distance off the main highway. Sit on your porch and watch the summer parades. Picnic in your back yard.

Cost: $37,000
Mortgage: $227.82
(based on 30 year fixed rate mortgage)
Share w/1 person: $115/month
Source: www.users.zitomedia.net

---

**BRADFORD, PA**


Cost: $49,900
Mortgage: $307.24
(based on 30 year fixed rate mortgage)
Share w/2 people: $153/month
Source: www.realtor.com

---

**KANE, PA**

5 bedroom, 1.5 bathroom home. Oak and chestnut woodwork throughout this classic family home. Includes 48” commercial stovetop, above ground pool, and family room in the unfinished basement. Over 2000 livable square feet. Lot size is 125x150 sq. feet.

Cost: $56,000
Mortgage: $344.80/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $87/month
Source: www.rockinghorserealty.com
RIMERSBURG, PA
6 bedrooms, 3 bathrooms. This large and lovely home has living room, dining room, kitchen, and basement. Wood floors, central air conditioning, and porch. 2 car garage on side of home. Lovely residential neighborhood.

Cost: $75,000
Mortgage: $363/month
(based on 30 year fixed rate mortgage)
Share w/4 people: $73/month
Source: www.apartments.com

BRADFORD, PA
4 bedroom, 1.5 bathroom in 1,764 square foot home. Master bedroom, living room, kitchen (9 x 15), formal dining room, family room, and finished basement. Central air conditioning and 2 car garage. Grounds are well maintained.

Cost: $112,000
Mortgage: $542/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $136/month
Source: www.realtor.com

BRADFORD, PA
4 bedroom, 3.5 bathroom, master bedroom, living room, formal dining room, kitchen (20 x 10), den (13 x 11), and basement. Also 3 car garage and back patio for relaxing. Total interior of 2,804 square feet.

Cost: $249,000
Mortgage: $1,204/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $301/month
Source: www.realtor.com
Western New York Housing

LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

MACHIAS, NY
Great-room on main level, family room downstairs, 2 bedrooms, den, and a large deck to take in the view of Lime Lake. On 2 acres, mostly wooded. Located less than an hour from Buffalo, and only 20 minutes to Ellicottville.

Cost: $115,900
Mortgage: $675/month
(based on fixed 30 year mortgage)
Share w/1 person: $338/month
Source: www.buncyrealestate.com

CLARKSVILLE, NY
Cute cabin in the woods! 2 bedrooms, 1 bathroom. Front porch overlooks a pond. Three very private acres. Furnished.

Cost: $35,000
Mortgage: $205/month
(based on fixed 30 year mortgage)
Share w/1 person: $103/month
Source: www.huntrealestate.com
BUFFALO, NY

Completely updated 3 bedroom apartment in lower half of house. Recent carpet and tiled floor, fresh paint and some updated windows. Utilities not included. Deposit required.

Rent: $650/month
Share w/2 people: $217/month
Source: www.huntrealestate.com

BUFFALO, NY

Luxury 2 bedroom loft. Secure parking, vaulted ceilings, and exposed brick walls. All new appliances. Utilities included. Deposit required

Rent: $2000/month
Share w/1 person: $1000/month
Source: ww.apartments.com

GRAND ISLAND, NY

Brand-new luxury patio one-bedroom townhouse. Modern amenities, access to facilities (including fitness center, heated swimming pool, tennis courts, and computer room).

Rent: $655/month
Share w/1 person: $327/month
Source: www.move.com
<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Rent/Share</th>
<th>Cost/Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NORTH BUFFALO, NY</td>
<td>Spacious, 3 bedroom second floor apartment with hardwood floors and moldings. Tenants must provide their own kitchen appliances. Washer/dryer hookups and storage in the basement. Tenants will be allowed one driveway spot as well as one garage spot. Utilities not included.</td>
<td>$575/month</td>
<td>$83,000/Mortgage $485/month (based on fixed 30 year mortgage)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Share w/ 2 people: $192/month</td>
<td><strong>Share w/ 1 person: $243/month</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Source: <a href="http://www.craigslist.com">www.craigslist.com</a></td>
<td>Source: <a href="http://www.era.com">www.era.com</a></td>
</tr>
<tr>
<td>ELICOTTVILLE, NY</td>
<td>Charming 2 bedroom, 1 bath original historic school house. Just minutes to golfing and skiing. Spacious open floor plan. Appliances stay. Furnishings negotiable. Country setting.</td>
<td></td>
<td><strong>Cost: $83,000</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Mortgage: $485/month</strong> (based on fixed 30 year mortgage)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Share w/ 1 person: $243/month</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Source: <a href="http://www.era.com">www.era.com</a></td>
</tr>
<tr>
<td>HAMBURG, NY</td>
<td>Professionally landscaped, home in excellent condition. 3 bedrooms, 2 bathrooms, oversized carport, 8x10 storage shed w/electric in backyard. Lot fee includes taxes, water, and garbage removal.</td>
<td></td>
<td><strong>Cost: $29,000</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Mortgage: $170/month</strong> (based on fixed 30 year mortgage)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Share w/ 1 person: $85/month</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Source: <a href="http://www.rusabuffalo.leadmaxx.com">www.rusabuffalo.leadmaxx.com</a></td>
</tr>
</tbody>
</table>

Lenses on the Future: Security
Pathways to Prosperity Network

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# Transportation

<table>
<thead>
<tr>
<th>Walk</th>
<th>Cost: Free</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image1.png" alt="Walk Image" /></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Subway/Bus pass</th>
<th>Cost: $81/month</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image2.png" alt="Subway Image" /></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image3.png" alt="Jeep Image" /></td>
<td></td>
</tr>
<tr>
<td>Black exterior and gray interior in excellent condition. Features include: A/C; cruise control, power steering, anti-lock brakes, CD player, power windows, rear window wiper, tinted glass, oil change every 3000 miles and is in excellent condition, 6 cylinder engine. Mileage: 110,000</td>
<td></td>
</tr>
<tr>
<td>3 year loan (7.6% interest): 99.69/month</td>
<td></td>
</tr>
<tr>
<td>Source: <a href="http://www.cars.com">www.cars.com</a></td>
<td></td>
</tr>
</tbody>
</table>
### USED Ford Focus (2000)

4 door, 4 wheel drive sedan with silver exterior and black interior.

AM/FM stereo and cassette, radial tires, air conditioning, air bags, reclining seats.

Mileage: 61, 192

**Cost:** $5, 200  
3 year loan (7.6% interest): $155/month

Source: www.cars.com

### USED GMC- Jimmy (2000)

Silver exterior, gray interior SUV.


Mileage: 51, 426

**Cost:** $8, 900  
3 year loan (7.6% interest): $277.25/month

Source: www.cars.com

### NEW Kia Rio (2006)

Four door sedan, 5 passenger capacity.

Features include: Air conditioning, AM/FM radio and CD player, power windows, rear window wiper, tinted glass, power door locks. Rear seat adjustable headrests. Driver and passenger front airbags, anti-lock brakes.

**Cost:** $11, 310  
5 year loan (7.6% interest): $220.94/month

Source: www.kia.com
NEW Ford Taurus (2006)

Four door sedan, 5 passenger capacity.
Features include: AM/FM radio with four speakers and cassette player; driver and passenger side air-bag with dual stage deployment; child safety door locks; front reclining split bench seat with adjustable head rest; adaptive automatic transmission; tilt steering column; air conditioning.

Cost: $19, 400
5 year loan (7.6% interest): $389.66/month
Source: www.autos.yahoo.com

USED Ford F-150 (2005)
XL (4 x2 cab)

Features include: V-6 or V-8 power; manual or automatic; 4 speed automatic transmission with overdrive; comfortable interior cab; quiet ride; driver and passenger air bags; front anti-roll bar.
Mileage: 41, 596

Cost: $20, 475
3 year loan (7.6% interest): $637.84/month
Source: www.cars.com

NEW Lexus ES (2007)

Five passenger luxury sedan, Won Best Overall value in its class.
Features include: All leather interior is leather with brown walnut trim; rain sensing wipers, daytime running lights, child safety locks for rear doors, collapsible steering column, heated and ventilated front seats, V6 engine, front-wheel drive, driver and passenger air bags.

Cost: $33, 865
5 year loan (7.6% interest): $680.20/month
Source: www.lexus.com
# Leisure Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Payment Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bose Sound Dock</td>
<td>$299</td>
<td>$25/month for a year</td>
</tr>
<tr>
<td>Sanyo 24” Flat Screen TV</td>
<td>$178.74</td>
<td>$15/month for a year</td>
</tr>
<tr>
<td>Dell Laptop Computer</td>
<td>$499</td>
<td>$42/month for a year</td>
</tr>
<tr>
<td>Cannon Digital Camera</td>
<td>$190</td>
<td>$16/month for a year</td>
</tr>
<tr>
<td>Murray Designer Pool Table</td>
<td>$5,000</td>
<td>$416/month for a year</td>
</tr>
<tr>
<td>49 Esprit De Soleil Yanmar Marine</td>
<td>$49,000</td>
<td>$816/month for 5 years</td>
</tr>
<tr>
<td>Item</td>
<td>Cost</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------</td>
<td></td>
</tr>
<tr>
<td>Miami Vacation for 2 (7 days)</td>
<td>$1,200</td>
<td></td>
</tr>
<tr>
<td>$100/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSR Dirt Bike</td>
<td>$660</td>
<td></td>
</tr>
<tr>
<td>$55/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp Canine Dog Care</td>
<td>$30/month</td>
<td></td>
</tr>
<tr>
<td>For the Life of the Animal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Season Tickets</td>
<td>$810</td>
<td></td>
</tr>
<tr>
<td>$67/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24 Hour Fitness Gym Membership</td>
<td>$70/month</td>
<td></td>
</tr>
<tr>
<td>Optimum High-speed Internet &amp; Premium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable</td>
<td>$100/month</td>
<td></td>
</tr>
</tbody>
</table>

**Pathways to Prosperity Network**

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SECURITY: KEEP IT REAL, ROUND 2

**Essential Question:** What Lifestyle Can I Afford with a Post-Secondary Certificate?

**Learning Targets:**

Students will:

- Make trade-offs to stay within a budget.
- Create a budget based on real-world constraints.
- Connect academic preparation with resulting opportunities and constraints.

**Lesson Overview**

Today's simulation focuses on an increase in salary resulting from additional post-secondary study. The YPs will receive careers requiring two and four year degrees with a resulting increase in income. They will then revisit lifestyle choices, exploring the opportunities additional resources can provide. After students gain some experience with income and expenses, they will begin to explore what the job application process entails in a school to home connection.
Lesson Agenda

<table>
<thead>
<tr>
<th>Opening (5 min)</th>
<th>Keep It Real, Round 2: Think, Write, Pair, Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Time</td>
<td>Simulation: Keep It Real, Round 2 (40 min)</td>
</tr>
<tr>
<td>Closure (5 min)</td>
<td>Keep It Real, Round 2 Debrief</td>
</tr>
</tbody>
</table>

Materials

- Young Professional student packet
- Projector and speakers for video
- Lifestyle Stations
- Post-Secondary Monthly Salary cards
- Facilitator Resources 2 and 3 packets

FACILITATION NOTES

Incomes and Expenses. While some students may have experience with earning money, few middle school age youth understand the expenses they will face as young adults. Moving beyond discretionary income (what young people spend on music downloads and movies) to thinking about expenses and income is an important step in empowering young people to think through their future through the Security Lens. By role-playing the challenge of having income cover expenses, young people will have a better understanding of salaries, expenses, and how $1,000 isn't really as much as it sounds.

Post-Secondary Monthly Salary Cards. In the last lesson, students were given monthly salaries based on jobs that required a high school degree within local regions. Using <Facilitator Resource 1, Monthly Salary Cards> as a guide, search local jobs within your region and provide their monthly income, post-secondary degree required, and job description on a card to print and cut out. Consider using Labor Market Information in your region to select high need and relevant jobs, or highlighting fields within STEM (i.e. allied health care, advanced manufacturing, information technology, etc.). See Facilitator Documents for examples of post-secondary monthly salary cards.

Housing, Transportation, and Leisure Items. Using the <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items> appropriate for your state, create a packet for students to choose housing, transportation, and leisure options from. (Students can reuse their packets from the last lesson, but plan to print extra copies in case students have lost theirs.)
Greater Income, Greater Expenses. In this activity, students will calculate how much money will be taken out of their income based on the standard income tax rate of 6.5%. You may need to review percentages ahead of time to ensure students make the correct calculations. Consider scaffolding for struggling students with formula sentences for students to fill in: Income Tax = (Monthly Salary) x (0.065); New Monthly Income = Monthly Salary – Income Tax.

Options for Naviance. Some districts use Naviance. They have a product called The Real Game (http://www.realgameonline.ca). This provides an excellent online simulation where students select their lifestyle, hobbies, homes, etc. They then select a career, and have to re-budget to make their lifestyle fit within their reality. This can be used in place of a paper-based simulation.

Source Material. This lesson was modified slightly from a 9th grade lesson in the curriculum from Roads to Success. The full lesson can be found at: https://secure.cfwv.com/images/wv/PDFs/RTS/Facilitators_Guides/Grade_7-12/G9_7-12_MoneyMatters1.pdf.

IN ADVANCE

- Make transparencies of the following pages:
  - Student Handbook page 103, Monthly Budget Worksheet 1
  - Student Handbook page 104, Expenses Worksheet 1
  - Student Handbook page 105, Percentage Calculator
- Print out <Monthly Salary Cards> for your state and cut out the individual cards.
- Create packets of housing, transportation, and leisure items for each student, using Facilitator Resource 2.
  - Facilitator Resource 2, You Choose: Housing for Your State Only
  - Facilitator Resource 3, You Choose: Transportation and Leisure Items. (Note, you may reuse the packets from the last class.)
- Note: Facilitator Resources 2 and 3 provide choices for housing, transportation, and leisure items, which students select to create annual budgets. Local housing options have been provided for urban (NYC) and rural areas (NY, PA, WV). You may wish to provide alternatives specific to your region, updated to reflect current prices.

Vocabulary

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>budget, deductions, expense,</td>
<td>income, trade-offs</td>
</tr>
<tr>
<td>gross income, net income</td>
<td></td>
</tr>
</tbody>
</table>
As students begin to make decisions for housing, transportation, and leisure items in this activity, ensure they are mindful of their budget. Although students will have greater flexibility in making decisions, it is important that they transfer the lessons learned on budgeting from the last lesson to this new simulation.

Opening (5 min)

Keep It Real, Round 2: Think, Write, Pair, Share

Yesterday, you experienced life as an adult: choices, expenses, and rent! As you discovered, your salary wasn’t quite as large as it first seemed. There is a big difference between discretionary income and paying one’s own way. Today, we are going to experience a life where you complete more education. The jobs you will receive today require either a two-year or a four-year education. You can pursue these degrees at community colleges, state universities, or private colleges.

1. **Ask**: What was challenging about making ends meet in the last lesson? What would you do with a bit more money?
2. **Invite** the YPs to think for a moment, and record their ideas. Then ask them to turn and share.

Work Time

Simulation: Keep it Real, Round 2 (40 min)

Last class, we focused on keeping it real within a budget based on careers that required a high school degree. Today, we will explore how this reality might change with careers that require post-secondary degrees or certificates.

- **Ask**: What are some examples of a post-secondary degree or certificate?
- **Listen for**: A bachelor’s degree, an associate’s degree, any certifications related to a career (i.e. RN for nursing).

Today you will get another chance to make your own decisions—but you will now have greater flexibility to pay your own way. Today you will select a job that requires more education, but also has a higher salary.

Each card will list your job and your salary (how much you make). Take a moment to read your card.

Lenses on the Future: Security
Pathways to Prosperity Network
1. Distribute cards.
2. After giving YPs a moment to read, ask them to turn to a peer to discuss:
   - How much education does your job require?
   - How much do you make?
   - Do you think the amount of education required is worth the payoff (salary)?
   - What new things will you plan to spend your additional income on?
3. Distribute pre-made packets for housing, transportation, and leisure items you’ve created for your state using <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items>. (These can be the same packets from the last lesson.)
4. Again, highlight the different options provided: rent vs. purchasing a home, living at home with parents, using public transportation vs. buying a car, making smaller divided payments for more expensive leisure items, etc.
5. Direct the YPs attention to the <You Choose: Rankings> in their student packets.
6. Explain that they should rank what is most important to them in choosing their housing, transportation, and leisure options. Provide time for students to think through this independently.
7. After they think through their rankings, have the YPs select housing, transportation, and leisure items and pair-share with a partner.
8. Ask: What did you prioritize in this round’s simulation? What did you consider spending more money on with your new income?
9. Use equity sticks to solicit responses.
   ⇒ Answers will vary. Emphasize that students should prioritize their choices and that more income does not necessarily mean they can select better housing, transportation, and leisure items all at once.

Keep It Real: Budgeting

As we learned in the last lesson, you must consider your income and expenses when making decisions for housing, transportation, and leisure items. In today’s budgeting exercise, we will consider additional expenses that can come with a higher income.

1. Direct YPs to the <Budgeting Table> in their student packets.
2. Explain that students will list their source of monthly income in the right column of the table.
3. The YPs will then list their expenses in the appropriate row of the left column of the table. Under housing, they should add their monthly rent or mortgage payment. Repeat for both transportation and leisure items selected.
4. **Ask:** Can you afford the options you selected based on your monthly income? How do you know?

5. **Listen for:** I still had money left over after subtracting my expenses from my monthly income.

**Greater Income, Greater Expenses**

As we learned last class, any money that is left over after subtracting our major expenses would need to go towards other monthly expenses such as groceries, clothing, utilities (Wi-Fi, cable, electricity, heat, water), and other bills such as cell phone service.

**With additional income, you are also faced with a larger income tax.** (Ask: Who would like to be the first to guess what an income tax is?). We did not consider this in the last simulation, as the income tax on a smaller salary is not as significant. Now that you are making more money, you will see a greater percentage taken out with the income tax.

Let’s *itemize* these new expenses and determine if we can still afford the options we selected.

6. **Direct** students to the *Greater Income, Greater Expenses* budgeting table in their student packets.

7. YPs will first *calculate* the percentage taken out of their income using a standard income tax rate of 6.5%.

8. Next, the YPs will *itemize* their other expenses, including food, clothing, utilities, and cell phone service.

9. **Ask:** Can you still afford the housing, transportation, and leisure options you initially selected after subtracting the income tax and other expenses?

10. **Provide** time for the YPs to revisit their packets and select other options that fit within their monthly income budget if necessary.

11. **Have** students pair share their new options and any adjustments they needed to make to fit their budgets.

*A greater income often comes with more responsibilities and additional expenses. Today, we explored income taxes and itemized our other monthly expenses. Still, we could see that careers that required a higher level of education opened the doors to new opportunities in housing, transportation, and leisure.*

For struggling students, consider providing scaffolding with formula sentences to fill in: Income Tax = (Monthly Salary) x (0.065); New Monthly Income = Monthly Salary – Income Tax. Students who need more of a challenge can work without the guidance of these formula sentences and craft their own methods of calculation. Consider having advanced students share their ideas with struggling peers.
Closure (5 min)

Keep It Real, Round 2 Debrief

Ask: How did today’s lifestyle options compare with opportunities from the last session?

Listen for: I had a job that paid better, I earned more, and I had more options.

Ask: What was the difference in the careers you selected?

Listen for: Today’s careers required more education, they paid more, I could afford more things, the work seemed more interesting, etc.

Today we looked at our future through the lens of “Security.” How does this simulation help you to think about your future career and education choices?

School to Home Connection

Interview: Looking for a Job

Ask an adult: When you look for work, what process do you follow? How do you find a job? When you look for a job, what do you consider (schedule, salary, flexibility, etc.)?
SECURITY: What Lifestyle Can I Afford with a High School Diploma?

Today’s Learning Objectives:

I can:

- Make trade-offs within a budget.
- Create a budget based on real-world constraints.
- Connect academic preparation with resulting opportunities and constraints.

Today’s simulation focuses on an increase in salary resulting from additional post-secondary study. I will receive a career requiring two and four year degrees with a resulting increase in income. I will then revisit lifestyle choices, exploring the opportunities additional resources can provide. After I gain some experience with income and expenses, I will begin to explore what the job application process entails in a school to home connection.

Today’s Activities:

- Keep It Real, Round 2: Think, Write, Pair, Share
- Simulation: Keep It Real, Round 2
- Keep It Real, Round 2 Debrief
Think, Write, Pair, Share

Directions. Yesterday, you experienced life as an adult: choices, expenses, and rent! As you discovered, your salary wasn’t quite as large as it first seemed. There is a big difference between discretionary income and paying one’s own way. Today, we are going to experience a life where you complete more education The jobs you will receive today require either a two-year or a four-year education. You can pursue these degrees at community colleges, state universities, or private colleges. Reflect on what was challenging about making ends meet in the last lesson. What would you do with a bit more money? Brainstorm your ideas until instructed to share with a partner.

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You Choose: Rankings

**Directions.** In this exercise, you will begin to think about how to spend your extra income. First, rank the three expenses (housing, transportation, and leisure), with the category you would want to spend more money on as 1. Next, within these categories, select and rank three housing opportunities, modes of transportation, and leisure items.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Expense</th>
<th>Options</th>
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</thead>
<tbody>
<tr>
<td>1</td>
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<td>3.</td>
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</table>

After completing the table, think how you spent your increased income. What did you prioritize? Why?
Greater Income, Greater Expenses

- Insert Salary, Housing, Transportation, and Leisure from the previous worksheet.
- If you selected living somewhere other than with family, subtract $200 for groceries in the Food category. If you selected living with your family, subtract $100 for groceries.
- Estimate how much money you would spend on clothing per month. Consider what kind of job you have. If you work in an office environment where you would need to dress up, subtract at least $100 per month for clothing. If working elsewhere, subtract at least $50.
- If you would like cell phone service, subtract $50.

<table>
<thead>
<tr>
<th>Budget Component</th>
<th>Amount</th>
<th>Total</th>
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<tbody>
<tr>
<td>Salary</td>
<td>+</td>
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<tr>
<td>Income Tax (Salary x 0.065)</td>
<td>-</td>
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<tr>
<td>Housing</td>
<td>-</td>
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<td>Utilities (Housing x 0.3)</td>
<td>-</td>
<td></td>
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<td>Transportation</td>
<td>-</td>
<td></td>
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<tr>
<td>Leisure</td>
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<tr>
<td>Food</td>
<td>-</td>
<td></td>
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<tr>
<td>Clothing</td>
<td>-</td>
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<tr>
<td>Cell Phone</td>
<td>-</td>
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<tr>
<td><strong>Total:</strong></td>
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</tbody>
</table>
School to Home Connection

Directions. Interview an adult at home or in your community about their process for finding a job. Ask questions like, “How do you find a job? What is the interview process like? When you’re looking for a job, what do you consider (schedule, flexibility, salary, benefits, etc)?”
Facilitator Documents:

Keep It Real Simulation Part 1 Documents

- Facilitator Resource 1, Monthly Salary Cards: Post-Secondary Certificate
- Facilitator Resource 2, You Choose: Housing for Your State Only
- Facilitator Resource 3, You Choose: Transportation and Leisure Items.
West Virginia Housing

LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

RIPLEY, WV
Nice one bedroom apartment, 525-1/2 Church St.
No pets. Water and sewage paid.

Rent: $285/month plus deposit
Share w/1 person: $143/month
Source: www.thetimesrecord.net (for listing)
www.google.com (for picture)

HARMONY HILLS, RIPLEY, WV
This is a two bedroom/1 bathroom unit that is around a thousand square foot. It has new laminate flooring and tile flooring. It is close to shopping and about forty five minutes from Charleston, West Virginia.

Rent: $450/month
Share w/1 person: $225/month
Source: www.rent.com
MARTINSBURG, WV
Three level townhouse. 3 bedrooms, and 3 bathrooms. 2300 square feet. Air conditioning, washer/dryer in unit, microwave, dishwasher, carpeted floor, and deck/patio. Cats/dogs allowed.

Rent: $1250/month
Share w/2 people: $420/month
Source: www.apartments.com

NEWTON, WV
2 bedrooms, 1 bath. Full, unfurnished basement. 1 car garage in basement. Wrap-around porch and room for a garden to enjoy summer days. Open kitchen/living/dining area. New floor coverings.

Cost: $50,000
Mortgage: $293.50
(based on fixed 30 year mortgage)
Share w/1 person: $150/month
Source: www.unitedcountry.com

RAVENSWOOD, WV
Three story home. 4 bedrooms and 3 bathrooms. Gorgeous home, close to schools and shopping. Needs some TLC. Great Potential! 2806 square feet. 2 car garage. House was built in 1833.

Cost: $95,000
Mortgage: $498/month
(based on fixed 30 year mortgage)
Share w/3 people: $125/month
Source: www.homegain.com
PRESTON, WV

Four year old home with 4 bedrooms and 2.5 bathrooms. Set on 4 acres in a quiet country setting. Features include large kitchen with family area, a separate dining room, living room, oak woodwork, ceramic tile, and master bedroom suite with jetted tub, fully furnished basement, and deck. Located 30+ minutes from Morgantown, 16 miles from Deep Creek Lake and the Wisp Ski Area.

Cost: $289,000
Mortgage: $1,803/month
(based on 30 years fixed rate mortgage)
Share w/5 people: $360/month
Source: www.homesdatabase.com

MORGAN, WV

Home located in the country on 6.17 acres, but only 4 miles from downtown area. 3 bedrooms and home office. 2.5 bathrooms, eat-in kitchen, formal dining room, living room, family room, rec room, laundry room. Attached garage for 1 car and carport.

Cost: $359,000
Mortgage: $2,683/month
(based on 30 years fixed rate mortgage).
Share w/2 people: $895/month
Source: www.homesdatabase.com
# New York City Housing

## LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

## CANARSIE, BROOKLYN, NY

Rent: $150/week ($600/month)

Source: www.nydailynews.com

## BRONX, NY
Renovated studio apartment with large living area. Hardwood floors, three windows. Located in a well maintained elevated building. Laundry available in basement. Only a short walk to the D train.

Rent: $700/month

Share w/1 person: $350/month

Source: www.craigslist.com
**BRONX, NY**

Apartment located in 3 family home. 2 floor walk-up. 3 bedrooms, master bedroom has air conditioning. 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

- **Rent:** $1500/month
- **Share w/ 2 people:** $500/month

Source: www.craigslist.com

**BRONX, NY**

2 bedroom, 2.5 bathroom condo. Hardwood floors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building.

- **Rent:** $1200/month
- **Share w/ 1 person:** $600/month

Source: www.craigslist.com

**MANHATTAN, NY**

Studio on the Upper East Side. Close to all transportation. Hardwood floors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals!

- **Cost:** $265,000
- **Mortgage:** $1,631/month
  (based on 30 years fixed rate mortgage)
- **Share w/ 1 person:** $816/month

Source: www.craigslist.com
BRONX, NY

Apartment located in 3 family home. 2 flr walk-up. 3 bedrooms, master bedroom has air conditioning. 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

Rent: $1500/month
Share w/ 2 people: $500/month
Source: www.craigslist.com

BRONX, NY

2 bedroom, 2.5 bathroom condo. Hardwood floors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building.

Rent: $1200/month
Share w/1 person: $600/month
Source: www.craigslist.com

MANHATTAN, NY

Studio on the Upper East Side. Close to all transportation. Hardwood floors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals!

Cost: $265, 000
Mortgage: $1, 631/month
(based on 30 years fixed rate mortgage)
Share w/1 person: $816/month
Source: www.craigslist.com
<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Rent</th>
<th>Share w/1 person</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>MANHATTAN, NY</td>
<td>Newly renovated one bedroom, Marble bath, new kitchen with Stainless steel appliances, prewar details, good location, close to 1 train. Pets-OK. Located in Manhattan (Broadway and 109th street). Rent: $2000/month Share w/1 person: $1000/month</td>
<td></td>
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<td><a href="http://www.craigslist.com">www.craigslist.com</a></td>
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<tr>
<td>BRONX, NY</td>
<td>One family home. All brick exterior. 3 bedroom duplex over a 1 BR walk-in. Hardwood floors. Attached garage and unfinished basement. Eat-in kitchen, living room, and dining room. 1 bathroom on each floor. Cost: $385, 000 Mortgage: $2, 370/month (based on 30 years fixed rate mortgage). Share w/ 3 people: $593/month</td>
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<td><a href="http://www.craigslist.com">www.craigslist.com</a></td>
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<tr>
<td>WILLIAMSBURG,</td>
<td>Two factories combined to form one large building. Loft style apartments feature amazing views of McCarren Park and Manhattan. 15 ft. ceilings, hardwood floors, skylights, and private terraces. Island kitchens with stainless steel appliances. Great storage space and laundry in the building. 2 bedroom and 2 bath apartment Rent: $2600/month Share w/1 person: $1300/month</td>
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<td><a href="http://www.craigslist.com">www.craigslist.com</a></td>
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<tr>
<td>BROOKLYN, NY</td>
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MANHATTAN, NY

Charming apartment with full three (3) bedrooms, two (2) baths in a luxury, full Service Building with a community courtyard/garden, private and bicycle storage rooms, and laundry and lounge room. Located on Madison Avenue. Just a short walk to Central Park. Steps to all, the 5 & 6 Subway Lines on Lexington, the 2 & 3 on Lenox, and the Metro North on Park Avenue.

Cost: $579, 000
Mortgage: $3, 565/month
(based on 30 years fixed rate mortgage).
Share w/ 2 people: $1, 190/month
Source: www.craigslist.com

BRONX, NY

3 family house with three separate units. On the ground floor is 3 bedroom unit, 2 bedroom unit on 1st floor, and 3 bedroom on top floor. Building is well-maintained. All brick exterior. Hardwood floors. Each unit has one bathroom, linen closets, kitchen and living room area.

Cost: $655, 000
Mortgage: $4, 032
(based on 30 years fixed rate mortgage).
Share w/4 people: $810/month
Source: www.craigslist.com
# Pennsylvania Housing

## Live with Your Family

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

## Olean, PA

One bedroom/one bathroom apartment on S. Side. Off street parking is available. No pets allowed.

Rent: $350/month  
Share w/1 person: $175/month  
Source: www.bradfordero.com

## Bradford, PA

Located on Congress St., a beautiful and quiet residential neighborhood. 2 bedroom apartment features living room, dinette, and kitchen. Carpeted throughout with vinyl in kitchen and bathroom areas. Garage parking is available. Laundry facility on the premises.

Rent: $575/month  
Share w/1 person: $288/month  
Source: www.bradford.pl-cpa.com
<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Rent Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ERIE, PA</strong></td>
<td>Scenery Hills development. Residents have access to Lakeview Townhomes pool,</td>
<td>Rent: $705/month</td>
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<td></td>
<td>clubhouse, laundry room and The Village exercise facility which is less than 1</td>
<td>Share w/1 person: $353/month</td>
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<tr>
<td></td>
<td>mile away.</td>
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<td>1050 square feet. 2 bedroom. Dishwasher, washer/dryer hookups, ceiling fan,</td>
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<tr>
<td></td>
<td>vaulted ceilings, carpeting, air conditioner, refrigerator. Attached garage</td>
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<td></td>
<td>and assigned parking. No dogs/cats.</td>
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<tr>
<td></td>
<td>Source: <a href="http://www.rent.com">www.rent.com</a></td>
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</tr>
<tr>
<td><strong>PITTSBURGH, PA</strong></td>
<td>Do you want exciting city living? The Encore Apartments on 7th are for you.</td>
<td>Rent (w/o balcony): $1200/month</td>
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<td></td>
<td>Enjoy the exercise area and club house. Each 1 bedroom apartment comes with</td>
<td>Share w/1 person: $600/month</td>
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<tr>
<td></td>
<td>central air conditioning, carpeted floors, and spacious closets. There is</td>
<td>Rent (w/balcony): $1400/month</td>
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<td></td>
<td>also a washer/dryer in the unit. Some available apartments have a balcony.</td>
<td>Share w/1 person: $700/month</td>
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<td></td>
<td>Gas and water utilities included.</td>
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<td>Source: <a href="http://www.apartments.com">www.apartments.com</a></td>
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DUKE CENTER, PA

Very well maintained 2-bedroom, 1 story home on 75’ x 200’ lot. Property has a full basement - cement block. Interior has been recently repainted. Just a short distance off the main highway. Sit on your porch and watch the summer parades. Picnic in your back yard.

Cost: $37,000
Mortgage: $227.82
(based on 30 year fixed rate mortgage)
Share w/1 person: $115/month
Source: www.users.zitomedia.net

BRADFORD, PA

3 bedroom, 1 bath, approximately 1212 square feet. Built in 1900. close to schools. Front porch for enjoying the summer nights. Newly renovated kitchen. Hardwoodfloors throughout house.

Cost: $49,900
Mortgage: $307.24
(based on 30 year fixed rate mortgage)
Share w/2 people: $153/month
Source: www.realtor.com

KANE, PA

5 bedroom, 1.5 bathroom home. Oak and chestnut woodwork throughout this classic family home. Includes 48” commercial stovetop, above ground pool, and family room in the unfinished basement. Over 2000 livable square feet. Lot size is 125x150 sq. feet.

Cost: $56,000
Mortgage: $344.80/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $87/month
Source: www.rockinghorserealty.com
RIMERSBURG, PA

6 bedrooms, 3 bathrooms. This large and lovely home has living room, dining room, kitchen, and basement. Wood floors, central air conditioning, and porch. 2 car garage on side of home. Lovely residential neighborhood.

Cost: $75,000
Mortgage: $363/month
(based on 30 year fixed rate mortgage)
Share w/4 people: $73/month
Source: www.apartments.com

BRADFORD, PA

4 bedroom, 1.5 bathroom in 1,764 square foot home. Master bedroom, living room, kitchen (9x15), formal dining room, family room, and finished basement. Central air conditioning and 2 car garage. Grounds are well maintained.

Cost: $112,000
Mortgage: $542/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $136/month
Source: www.realtor.com

BRADFORD, PA

4 bedroom, 3.5 bathroom, master bedroom, living room, formal dining room, kitchen (20 x 10), den (13 x 11), and basement. Also 3 car garage and back patio for relaxing. Total interior of 2,804 square feet.

Cost: $249,000
Mortgage: $1,204/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $301/month
Source: www.realtor.com
Western New York Housing

**LIVE WITH YOUR FAMILY**

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

**MACHIAS, NY**

Great-room on main level, family room downstairs, 2 bedrooms, den, and a large deck to take in the view of Lime Lake. On 2 acres, mostly wooded. Located less than an hour from Buffalo, and only 20 minutes to Ellicottville.

Cost: $115,900

Mortgage: $675/month

(based on fixed 30 year mortgage)

Share w/1 person: $338/month

Source: www.buncyrealestate.com

**CLARKSVILLE, NY**

Cute cabin in the woods! 2 bedrooms, 1 bathroom. Front porch overlooks a pond. Three very private acres. Furnished.

Cost: $35,000

Mortgage: $205/month

(based on fixed 30 year mortgage)

Share w/1 person: $103/month

Source: www.huntrealestate.com
**BUFFALO, NY**

Completely updated 3 bedroom apartment in lower half of house. Recent carpet and tiled floor, fresh paint and some updated windows. Utilities not included. Deposit required.

Rent: $650/month  
Share w/2 people: $217/month  
Source: www.huntrealestate.com

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**BUFFALO, NY**

Luxury 2 bedroom loft. Secure parking, vaulted ceilings, and exposed brick walls. All new appliances. Utilities included. Deposit required.

Rent: $2000/month  
Share w/1 person: $1000/month  
Source: www.apartments.com

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**GRAND ISLAND, NY**

Brand-new luxury patio one-bedroom townhouse. Modern amenities, access to facilities (including fitness center, heated swimming pool, tennis courts, and computer room).

Rent: $655/month  
Share w/1 person: $327/month  
Source: www.move.com
NORTH BUFFALO, NY

Spacious, 3 bedroom second floor apartment with hardwood floors and moldings. Tenants must provide their own kitchen appliances. Washer/dryer hookups and storage in the basement. Tenants will be allowed one driveway spot as well as one garage spot. Utilities not included.

Rent: $575/month
Share w/2 people: $192/month
Source: www.craigslist.com

ELICOTTVILLE, NY


Cost: $83,000
Mortgage: $485/month
(based on fixed 30 year mortgage)
Share w/1 person: $243/month
Source: www.era.com

HAMBURG, NY

 Professionally landscaped, home in excellent condition. 3 bedrooms, 2 bathrooms, oversized carport, 8x10 storage shed w/electric in backyard. Lot fee includes taxes, water, and garbage removal.

Cost: $29,000
Mortgage: $170/month
(based on fixed 30 year mortgage)
Share w/1 person: $85/month
Source: www.rusabuffalo.leadmaxx.com
# Transportation

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
<th>Cost:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk</td>
<td><a href="image">Image of a person walking</a></td>
<td>Free</td>
</tr>
<tr>
<td>Monthly Subway/Bus pass</td>
<td><a href="image">Image of a subway bus</a></td>
<td>$81/month</td>
</tr>
<tr>
<td>USED Jeep Cherokee (1995)</td>
<td>Black exterior and gray interior in excellent condition. A/C; cruise control, power steering, anti-lock brakes, CD player, power windows, rear window wiper, tinted glass, oil change every 3000 miles and is in excellent condition, 6 cylinder engine. Mileage: 110,000</td>
<td>$3,200</td>
</tr>
<tr>
<td></td>
<td>3 year loan (7.6% interest): 99.69/month</td>
<td></td>
</tr>
<tr>
<td>Source</td>
<td><a href="http://www.cars.com">www.cars.com</a></td>
<td></td>
</tr>
</tbody>
</table>

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4 door, 4 wheel drive sedan with silver exterior and black interior.

AM/FM stereo and cassette, radial tires, air conditioning, air bags, reclining seats.

Mileage: 61, 192

Cost: $5, 200

3 year loan (7.6% interest): $155/month

Source: www.cars.com

---


Silver exterior, gray interior SUV.


Mileage 51, 426

Cost: $8, 900

3 year loan (7.6% interest): $277.25/month

Source: www.cars.com

---

**NEW Kia Rio (2006)**

Four door sedan, 5 passenger capacity.

Features include: Air conditioning, AM/FM radio and CD player, power windows, rear window wiper, tinted glass, power door locks. Rear seat adjustable headrests. Driver and passenger front airbags, anti-lock brakes.

Cost: $11, 310

5 year loan (7.6% interest): $220.94/month

Source: www.kia.com
NEW Ford Taurus (2006)

Four door sedan, 5 passenger capacity.
Features include: AM/FM radio with four speakers and cassette player; driver and passenger side air-bag with dual stage deployment; child safety door locks; front reclining split bench seat with adjustable head rest; adaptive automatic transmission; tilt steering column; air conditioning.

Cost: $19,400
5 year loan (7.6% interest): $389.66/month
Source: www.autos.yahoo.com

USED Ford F-150 (2005) XL (4 x2 cab)

Features include: V-6 or V-8 power; manual or automatic; 4 speed automatic transmission with over-drive; comfortable interior cab; quiet ride; driver and passenger air bags; front anti-roll bar.
Mileage: 41,596

Cost: $20,475
3 year loan (7.6% interest): $637.84/month
Source: www.cars.com

NEW Lexus ES (2007)

Five passenger luxury sedan, Won Best Overall value in its class.
Features include: All leather interior is leather with brown walnut trim; rain sensing wipers, daytime running lights, child safety locks for rear doors, collapsible steering column, heated and ventilated front seats, V6 engine, front-wheel drive, driver and passenger air bags.

Cost: $33,865
5 year loan (7.6% interest): $680.20/month
Source: www.lexus.com
## Leisure Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Payment Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bose Sound Dock</td>
<td>$299</td>
<td>$25/month for a year</td>
</tr>
<tr>
<td>Sanyo 24” Flat Screen TV</td>
<td>$178.74</td>
<td>$15/month for a year</td>
</tr>
<tr>
<td>Dell Laptop Computer</td>
<td>$499</td>
<td>$42/month for a year</td>
</tr>
<tr>
<td>Cannon Digital Camera</td>
<td>$190</td>
<td>$16/month for a year</td>
</tr>
<tr>
<td>Murray Designer Pool Table</td>
<td>$5,000</td>
<td>$416/month for a year</td>
</tr>
<tr>
<td>49 Esprit De Soleil Yanmar Marine Power Boat</td>
<td>$49,000</td>
<td>$816/month for 5 years</td>
</tr>
<tr>
<td>Item</td>
<td>Cost</td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------</td>
<td></td>
</tr>
<tr>
<td>Miami Vacation for 2 (7 days)</td>
<td>$1,200</td>
<td></td>
</tr>
<tr>
<td>$100/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSR Dirt Bike</td>
<td>$660</td>
<td></td>
</tr>
<tr>
<td>$55/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camp Canine Dog Care:</td>
<td>$30/month</td>
<td></td>
</tr>
<tr>
<td>For the Life of the Animal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Season Tickets</td>
<td>$810</td>
<td></td>
</tr>
<tr>
<td>$67/month for a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24 Hour Fitness Gym Membership</td>
<td>$70/month</td>
<td></td>
</tr>
<tr>
<td>Optimum High-speed Internet &amp; Premium Cable</td>
<td>$100/month</td>
<td></td>
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</tbody>
</table>
SECURITY: THE NEW ECONOMY

**Essential Question:** What Does Today’s World Demand to Be Economically Successful?

**Learning Targets:**

Students will:

- Use skills of inference to interpret data.
- Distill important ideas from a media presentation (video).
- Share and receive new information.
- Use the lens of security to shape a future-ready identity.

**Lesson Overview**

The young professionals will look deeper at their future through a security lens. What does today’s world demand? Is it the same world of work and education that their parents faced? Where are opportunities and how can they best prepare for these opportunities? The YPs will begin by looking at mystery data. Then, a short video will explore success in the modern economy—pushing against some common held assumptions about college, work, and economic opportunity. There is much information in the video, and the YPs will share this through the Give One, Get One, Move On protocol. Finally, they will use an exit ticket to highlight takeaways and lingering questions.
Lesson Agenda

<table>
<thead>
<tr>
<th>Opening (15 min)</th>
<th>• Mystery Data</th>
</tr>
</thead>
</table>
| **Work Time**    | • Video: Success in the New Economy (15 min)  
|                   | • Video Discussion Questions (5 min)        
|                   | • GoGoMo (10 min)                           |
| **Closure (5 min)** | • 3, 2, 1 Exit Ticket |

Materials

- Projector and speakers for video
- Notecards for exit ticket
- Young Professional student packet

FACILITATION NOTES

Respect for all Work. In the discussion of jobs and career it is important to speak of all work with respect. Some students may come from families or neighborhoods where “jobs” are more normal than careers. It is important not to layer bias on this subject, but present it in a respectful manner where the outcome is having youth informed about opportunities and options—and the choices and decisions they will need to make to access a multitude of options.

Mystery Data/Text. This protocol is used to activate critical thinking skills. The first Mystery Text has absolutely every label removed. Review this data ahead of time

Success for the New Economy. It is important to pre-watch this video. It is important to emphasize that ALL opportunities in the new economy require some post-secondary credential. It is also important to highlight that the students, with their lenses, will navigate their future based on interests, talents, goals, and values.

Give One, Get One, Move on (GoGoMo). This protocol can follow any experience: film, reading, speaker, etc. It can be used to check for understanding as a formative assessment, to spread or review salient ideas, or to encourage students to use content language and/or review concepts.

IN ADVANCE


Vocabulary

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>economy, post-secondary, degree,</td>
<td>opportunity</td>
</tr>
</tbody>
</table>

Opening (15 min)

Mystery Data

Are you ready for a good mystery? Get ready to puzzle out some data. For this activity you will use your background knowledge to try to make sense of visual data. Remember, making the right guess is not as important as being able to justify your thinking with examples from the real world.

1. **Ask** the young professionals to look at the <Mystery Data Slide 1> (this slide has no labels).
2. **Invite** them to think about the data and what the pie chart could represent.
3. **Invite** them to turn to a colleague and share their ideas.
4. **Use** equity sticks to call on the young professionals to share their thinking.
   - **Follow** up by asking probing questions, but take care to neither confirm nor negate their guesses.
5. **Project** the <Mystery Data Slide 2> that reveals additional information.
6. Again, **tell** the young professionals to think-pair-share, revising their original hypotheses.
7. **Ask**:
   - **Does the new information confirm or contradict your original thinking?**
   - **With this new information, what hypotheses can you make?**
8. **Use** equity sticks to call on the young professionals to share their guesses.
9. **Project** the <Mystery Data Slide 3> that has everything labeled and has a title.
10. **Ask**: *What does this data tell us? Why does it matter?*

11. **Repeat** with a second set of mystery data if time allows.

---

**Work Time**

**Video: Success in the New Economy (15 min)**

*We will now watch a video that will deepen your understanding about some changes in the world of education and work. You will face a very different world than I did, or your parents did. Looking at information to help make decisions will give you agency—or power to direct your life.*

1. **Direct** the YPs to the *<Success in the New Economy Note Catcher>* in their student packets.

2. **Be** transparent about learning strategies. Inform the YPs that there is a different purpose between watching television for fun or entertainment and watching a program to learn.
   
   - Feel free to *add* lighthearted touches (e.g. *I don’t take notes when I watch Game of Thrones/ House Hunters International/ the NBA playoffs*).

3. **Share** the strategy of taking process notes. Students should watch, take notes, and reflect on the new information using the questions provided.

**Project** the short movie. It is fast moving, so there may be the need to watch it a second time.

**Video Options:**

- **Watch** the first 4:41 seconds.
- **Watch** to 4:41. Skip to 5:33. (This skips a possibly confusing section).
- **Project** the video in its entirety (9 minutes).

**Discussion Questions (5 min)**

(Select questions relevant to the students and the lesson time. This can be a pair-share, small group, or whole class debrief.)
How would you explain the difference to an uncle, aunt, or parent between today’s world and the world they experienced at your age? Does a four-year degree always pay off? What are things to consider as you look at possible careers?

Give One, Get One, Move On (10 min)

1. **Ask** students to review their five new ideas from the *<Success in the New Economy Note Catcher>*. Next, have them turn to the *<GoGoMo>* sheet.
2. **Invite** the group to get up and mingle.
3. After 30 seconds, **call** out “Give One/Get One”.
4. Participants **form** pairs with the closest colleague and each student shares one new idea with the other. In this way each person “gives one” and “gets one”.
5. **Call** “Move on” and the students will mingle again.
6. **Repeat** the sharing for four to five rounds.

Adding music offers a “musical chairs” feel.

**Closure (5 min)**

**Three, Two, One Exit Tickets**

*Today we further explored the security lens. This lens is often overlooked when people think about their future. Knowing one’s skills, interests, and talents is important, but so is developing an understanding of the costs and returns on education and the many opportunities that exist. Hopefully, you learned something new.*

1. **Distribute** exit tickets.
2. **Project** or write the following to guide the exit ticket:
   - 3 new ideas learned.
   - 2 questions you have.
   - 1 thing that you disagree with or would like to challenge.
School to Home Connection

Show the **Success in the New Economy** video to a family or community member.

After the video, **ask**:

- *What did you think of the film? Was anything surprising? Do you have any questions?*
- *Does this make sense given current events?*
- *Do you think the source is a trustworthy one? Why or why not?*
Name:

Date:

SECURITY: What Lifestyle Can I Afford with a High School Diploma?

Today’s Learning Objectives:

I can:
☐ Use skills of inference to interpret data.
☐ Distill important ideas from a media presentation (video).
☐ Share and receive new information.
☐ Use the lens of security to shape a future-ready identity.

Today’s Activities:

☐ Keep It Real, Round 2: Think, Write, Pair, Share
☐ Simulation: Keep It Real, Round 2
☐ Keep It Real, Round 2 Debrief
Success in the New Economy Note Catcher

*Directions.* Watch Success in the New Economy and record five interesting or surprising facts.

1. 

2. 

3. 

4. 

5. 

Get One, Give One, Move On

*Directions.* Follow the GoGoMo protocol as instructed. Record the new information received from your peers here.

1. 

2. 

3. 

4. 

5.
Three, Two, One Exit Ticket

**Directions.** Record 3 new ideas learned, 2 questions you have, and 1 thing that you disagree with or would like to challenge.

**Ideas**

3.

2.

1.

**Questions**

2.

1.

**Challenge**

1.
School to Home Connection

Directions. Watch Success in the New Economy (https://vimeo.com/67277269 or https://www.youtube.com/watch?v=AcNSpKX8kVs) with an adult at home. After the video, ask:

- What did you think of the film? Was anything surprising? Do you have any questions?
- Does this make sense given current events?
- Do you think the source is a trustworthy one? Why or why not?
SECURITY: THE NEW ECONOMY, PART 2

Essential Question: Does Education Pay?

Learning Targets:

Students will:

- Summarize a text and respond to the content.
- Look critically at the source of articles and reports.
- Share key ideas of a text verbally as the group expert.
- Process new ideas from peers.

Lesson Overview

This lesson helps young people hone the skills necessary to become better critical readers. Using the Chalk Talk protocol, students will look at various media and respond anonymously, encouraging an explorer mindset and ensuring that students will be comfortable sharing their ideas and opinions. This free sharing and developing of ideas and opinions is important in allowing young people to explore their autonomy. The jigsaw sharing and world café methods and of information sharing allow young professionals to analyze information with a critical eye, while becoming experts on a topic in order to share in different groups causes a deeper understanding. There is ample space for differentiation so that all students may have access to the information and the opportunity to become their group’s expert on a topic. Lastly, a debrief about scrutinizing sources provides another layer for students to consider while analyzing information.
**Lesson Agenda**

<table>
<thead>
<tr>
<th>Opening (15 min)</th>
<th>Chalk Talk</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Work Time</strong></td>
<td>Infer the Topic (5 min)</td>
</tr>
<tr>
<td></td>
<td>Jigsaw Reading (30 min)</td>
</tr>
<tr>
<td></td>
<td>Close Reading Model and Activity (30 min)</td>
</tr>
<tr>
<td></td>
<td>World Café (20 min)</td>
</tr>
<tr>
<td><strong>Closure (5 min)</strong></td>
<td>Debrief: Sources and Reading</td>
</tr>
</tbody>
</table>

**Materials**
- Young Professional student packet
- Projector and speakers for video
- Infer the Topic Cards
- Facilitator Resources

**Articles:**
- Getting a First Job—Blog Post
- Youth Unemployment
- “Forgotten Half” selection

**FACILITATION NOTES**

**Respect for all Work.** In the discussion of jobs and careers it is important to speak of all work with respect. Some students may come from families or neighborhoods where “jobs” are more normal than careers. It is important not to layer bias on this subject, but present it in a respectful manner where the outcome is having youth informed about opportunities and options—and the choices and decisions they will need to make to access a variety of options.

**Two Class Periods.** For most classes, this lesson will span two days. If needed, open the second class with a repeat visit to the Chalk Talk, then move into the expert groups.

**Chalk Talk.** A chalk talk promotes a silent discussion of the selected topic. It ensures that all voices are heard in the discussion and promotes dialogue through a written medium. By highlighting artifacts that represent diverse and sometimes contradictory perspectives, student must think critically about images. In advance:

1. **Select** several graphs, quotes, and political cartoons with a similar theme. Group these
2. For each “thematic cluster” **formulate** an important, open-ended question that will provoke comments and responses.
   - **Write** the question or topic in the middle of the paper in bold marker.
   - **Ensure** room is left for multiple comments.
   - **Assign** each student a number to maintain accountability. This allows you to check for understanding, participation, and appropriateness.

**Close Reading Activity.** Reading closely helps students to dig deeper into the content of the text to draw conclusions and cite specific evidence. See https://coretools.ldc.org/minitasks/261cc2cc-ba46-6573-11dd-ced6538ea5ed/product_info for more information.

**Jigsaw Reading Selection.** Feel free to swap another, grade-appropriate yet challenging text. The text should a) push the students to read closely and slowly and b) build background knowledge in the topic of careers and employment. Difficult readings may need “stop and reflect” questions throughout the text to help guide student focus and reflection.

**Ski Slope Reading Differentiation: Green Circle to Black Diamond.** In this differentiation strategy, tiered readings/work is provided. Ensure that the students needing the modifications are included in the groups (struggling readers in a green circle, black diamond is highly challenging for advanced readers or those who seek challenge by choice). Often, the interest level of the readings is high (or general interest), so students can be mixed in to create heterogeneous groupings while still meeting the individualized needs of both struggling and advanced students.

**Invitational Groups.** If students need further differentiation, an invitational group can be made, where a small group of students (4-8) share the same article. The teacher can read this fluently or students can read supported by the teacher for vocabulary, idea development, meaning, and note taking. Stopping after each section to build meaning or complete the task is important. Students will be accountable for the completion of their graphic organizer and should complete their own copy.

**IN ADVANCE**

- Prepare the expert folders. Divide the number of your class by four (or the number of readings you choose to use). Make this number of copies of each article, and place in the folder. If you have a large class, you may need to create double groupings (two people reading the same article). However, keep the expert groups the same size (e.g. two groups of four rather than one group of eight).
- Print and prepare the Chalk Talk Posters.
- Prepare student numbers matched with names.

---

*Lenses on the Future: Security*
Pathways to Prosperity Network
Vocabulary

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Opening (15 min)

Chalk Talk: Political Cartoons

Around the room are several posters. Each one has information connected thematically: graphs, quotes, and political cartoons. Political Cartoons are often a comment on a social or political issue or event. These are often in the opinion section of the newspaper, and not the comics. First, read the questions written on the top of the sheet. Next, read through all of the information. Finally, respond to the question (or a specific item) by writing neatly on the chart. Sign your response with your assigned number. During the Chalk Talk time, everyone should be engaged whether reading or writing. There is no talking. Feel free to respond to the question or respectfully to each other’s thoughts and written responses. Opinions must be freely expressed and honored, and no personal attacks are allowed.

See facilitation notes for preparation.

Who here can explain the Chalk Talk Protocol? Are there any questions? What does it mean to “respond respectfully” to someone’s comment? How could you respond respectfully even if you disagree with their idea?

1. Allow 10 minutes for the chalk talk.
2. As facilitator, walk around to check for comments, monitor depth and quality, and highlight comments and responses of interest.

EXTENSION (Optional or Day Two activity)

1. At the end of the time, assign partners or groups of three to a chart poster.
2. Ask partners to read through the comments and summarize or find a common theme to the comments.
3. Whole-group share: ask each group to share out the summary or theme from their chart.

Debrief

What was the experience like of “talking” silently? Did you find any of the information or opinions surprising?

Lenses on the Future: Security

Pathways to Prosperity Network
Work Time

Pre-Reading Activity: Infer the Topic (5 min)
1. Distribute the <Infer the Topic Cards>.
2. Invite the group to open their expert group specific envelopes. Present this as a mystery to increase engagement.
3. Have students look at the images, words, phrases and graphs on the card. Invite them to guess the topic of their article.

Deepening Understanding: Jigsaw Reading (30 min)
As young adults, it is important to use data and information to begin to develop your own thoughts and opinions and think about current and future decisions. This develops agency—the ability to make your own informed choices. In our last lesson we looked at data and thought about the new economy in perhaps a surprising way. We learned about how the job market and world of education has shifted in the last decade. Now you will work in groups to become experts on a particular body of information. Then you will share this information with others who read different articles—everyone will walk away with an understanding of all articles.
These will be challenging readings. When we read text that pushes our levels of understanding, we need to read slowly, reread, and ask questions. Being an active reader helps to make sense of text that challenges us.

In your expert groups, I expect to hear some learning buzz—talk to your peers to help you navigate the reading. Some readings are technical and may require work to puzzle out—look closely at graphs and tables. Other articles may present ideas that are new or challenge ideas you currently hold. I am here to assist you with your expert groups.

1. Distribute the four different <Expert Folders> which contain multiple copies of the same, prepared reading.
2. Assign the YPs to their expert group
   - Depending on class size and reading level, expert groups may be doubled (two groups reading expert reading one, etc.).
   - Have expert groups sit together.
   - Consider pre-grouping to meet differentiation needs.
4. Distribute the <Close Reading Graphic Organizer>.

Lenses on the Future: Security
Pathways to ProsperityNetwork
Each member of your group will become “Experts”—you will collect new information on your topic to present back to the group. It will be important to take careful notes on the main ideas of the reading and relevant supporting details, because when we have blended groups, you may be the only person in your group with your expert information.

Some readings have questions in the reading to help you dig deeper. Everyone should use the What? So What? Note-catcher to record information to bring back to their group.

Invite students to first read their Expert Reading independently or in paired readings.

**Model: Close Reading Graphic Organizer (5 min)**

1. **Model** chunking the text. Think about possible ways to chunk the text—by grouping paragraphs that go together, separating the introduction or hook, connecting a claim to a paragraph of support, etc.
2. Next, **summarize** the chunk in ten words or less (in the left column). Use Who, What, When, and Where questions to help.
3. Then, in the right column **record** a connection, question, a push-back, or an idea.

**Independent and Group Reading (15 min)**

1. **Invite** students to work in their group to chunk the text.
2. Next, students can **create** summaries independently, in pairs, or in small groups.
3. Finally, **have** them leave tracks of their thinking by adding their own question, connection or idea in the right column.
4. **After reading, encourage** students to discuss the reading and their responses in their Expert group. This ensures each student leaves with solid understanding.

**World Café (20 min)**

1. **Direct** each group to select a “leader.” The leader’s role is to record the major points of the conversation that takes place at the table and to then summarize the conversation, using the recorded notes.
2. **Provide** about 10 minutes for teams to discuss the information in the text. They should catch notes with colored pencils on a piece of paper that can be left behind so that each leader of the groups in the World Café protocol will have speaking notes.
3. **Distribute** the <Expert Text Note-catcher>.

*Lenses on the Future: Security*
Pathways to Prosperity Network
4. **Direct** the young professionals to add to their note-catchers as they learn about each expert text.

5. **Project:** [https://www.youtube.com/watch?v=7ODLvTBvKow](https://www.youtube.com/watch?v=7ODLvTBvKow). This short video explains the World Café protocol.
   - **Ask:** *Who here can explain the protocol?*
   - **Listen for:** *For the first rotation, the leader stays put and the rest of the group rotates to the next table. The leader (the one who didn't move) presents a summary of the conversation recorded from the former group to the new group.*
   - **After the first round,** **invite** each table to select a new leader. Again, the new leader's role is to record the major points of the conversation that takes place at the table and to then summarize the conversation using the recorded notes.
   - **The group discusses** the topic at hand until time is called. Then the newly elected leader remains at the table while the remaining group members rotate to the next table.
   - **Repeat** the process, ideally until all participants have had a chance to lead.
   - **After the final round,** the last group of leaders will **present** to the whole group rather than reporting out to a new rotation.

6. When the young professionals have completed the rotations, **ask:** *How will youth unemployment hurt future job growth?*
   - **Invite** the young professionals to turn and talk with a colleague.
   - **Use** equity sticks to call on the young professionals to provide an answer. **Listen for:** *If youth are not gaining work experience early in their lives, they may not be able to succeed in the workplace during adulthood. Less successful adults in the workplace will harm the economy.*

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**Closure (5 min)**

**Debrief: Sources and Reading**

Take time to help students take a critical lens to sources: blogs, university studies, newspaper articles, etc. It is important to have students reflect on sources when they are reading, even if it is done as a quick debrief. Have them discuss their article in their combined Expert Groups.

**“So What?”**

*What was the source of the articles? Why does the source matter? How does the source affect the tone of the reading? Which sources are most likely to have bias? What was the purpose of the article? If the article is true, would the author gain anything? Who would gain?*
THE NEW ECONOMY: Does Education Pay?

Today's Learning Objectives:

I can:
- Summarize a text and respond to the content.
- Look critically at the source of articles and reports.
- Share key ideas of a text verbally as the group expert.

This lesson will help me hone the skills necessary to become a better critical reader. Using the Chalk Talk protocol, I will look at various media and respond anonymously, encouraging an explorer mindset and making it comfortable for me to share my ideas and opinions. This free sharing and developing of ideas and opinions is important in allowing me to explore my autonomy. The jigsaw sharing and world café methods and of information sharing allow me to analyze information with a critical eye, while becoming an expert on a topic in order to share in different groups causes a deeper understanding. Lastly, a debrief about scrutinizing sources provides another layer for me to consider while analyzing information.

Today's Activities:
- Chalk Talk
- Infer the Topic
- Jigsaw Reading (30 min)
- Close Reading Model and Activity (30 min)
- World Café
- Debrief: Sources and Reading
## What, So What, Now What

<table>
<thead>
<tr>
<th>What?</th>
<th>So What?</th>
<th>Now What?</th>
</tr>
</thead>
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# Close Reading Graphic Organizer

<table>
<thead>
<tr>
<th>Summary of each ‘chunk’ in 10 words or less</th>
<th>Article Name:</th>
<th>Author:</th>
<th>? = question → = connection ! = idea</th>
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## Expert Groups Note Catcher

<table>
<thead>
<tr>
<th>Group Number</th>
<th>Article Title</th>
<th>Notes</th>
<th>One Sentence Summary</th>
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### Expert Text Note Catcher: KWL

<table>
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</thead>
<tbody>
<tr>
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<tr>
<td>Learned</td>
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